



EUROPEAN CENTRAL BANK

EUROSYSTEM

**BLUE BOOK**

DECEMBER 2006

BCE ECB EZB EKT EKP

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

**ADDENDUM  
INCORPORATING  
2005 DATA**



EUROPEAN CENTRAL BANK

EUROSYSTEM



## BLUE BOOK

DECEMBER 2006

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

## ADDENDUM INCORPORATING 2005 DATA

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

© European Central Bank, 2006

**Address**

Kaiserstrasse 29  
60311 Frankfurt am Main  
Germany

**Postal address**

Postfach 16 03 19  
60066 Frankfurt am Main  
Germany

**Telephone**

+49 69 1344 0

**Internet**

<http://www.ecb.int>

**Fax**

+49 69 1344 6000

**Telex**

411 144 ecb d

*The statistics in this Blue Book are published under the responsibility of the respective national central banks.*

*All rights reserved. Reproduction for educational and non-commercial purposes is permitted provided that the source is acknowledged.*

ISSN 1830-5865 (print)  
ISSN 1830-5873 (online)



# CONTENTS

<b>INTRODUCTION</b>	<b>7</b>	10.3 Number of cards issued in the country per capita	<b>63</b>
<b>GENERAL TERMS AND ACRONYMS</b>	<b>9</b>	11.1 Number of terminals located in the country	<b>64</b>
<b>I COMPARATIVE DATA</b>		11.2 Increase in the number of terminals located in the country	<b>66</b>
1.1 Basic statistical data	<b>15</b>	11.3 Number of terminals located in the country per million inhabitants	<b>68</b>
1.2 Comparison with EU totals	<b>16</b>	12.1 Number of cash withdrawals and loading/unloading transactions at terminals	<b>70</b>
1.3 Data on EU membership	<b>17</b>	12.2 Increase in the number of cash withdrawals and loading/unloading transactions at terminals	<b>72</b>
1.4 Number of countries	<b>17</b>	12.3 Number of cash withdrawals and loading/unloading transactions per terminal located in the country	<b>74</b>
2 Currency in circulation outside MFIs	<b>18</b>	12.4 Number of cash withdrawals and loading/unloading transactions per card issued in the country	<b>75</b>
3 Overnight deposit accounts held by credit institutions	<b>19</b>	13.1 Value of cash withdrawals and loading/unloading transactions at terminals	<b>76</b>
4 Institutions offering payment services to non-MFIs	<b>20</b>	13.2 Increase in the real value of cash withdrawals and loading/unloading transactions at terminals	<b>78</b>
5 Overnight deposits held by non-MFIs	<b>22</b>	13.3 Value of cash withdrawals and loading/unloading transactions per terminal located in the country	<b>80</b>
6 Payment and terminal transactions involving non-MFIs:		13.4 Value of cash withdrawals and loading/unloading transactions per card issued in the country	<b>81</b>
Total number of transactions	<b>24</b>	14.1 Number of payment transactions at terminals	<b>82</b>
7.1 Number of transactions per type of payment instrument	<b>26</b>	14.2 Increase in the number of payment transactions at terminals	<b>84</b>
7.2 Relative importance of payment instruments	<b>30</b>	14.3 Number of payment transactions per terminal located in the country	<b>86</b>
7.3 Increase in the number of transactions	<b>32</b>	14.4 Number of payment transactions per card issued in the country	<b>87</b>
7.4 Number of transactions per capita	<b>34</b>	15.1 Value of payment transactions at terminals	<b>88</b>
7.5 Country's share in the total EU number of transactions	<b>36</b>	15.2 Increase in the real value of payment transactions at terminals	<b>90</b>
8 Payment and terminal transactions involving non-MFIs:			
Total value of transactions	<b>38</b>		
9.1 Value of transactions per type of payment instrument	<b>42</b>		
9.2 Relative importance of payment instruments	<b>46</b>		
9.3 Increase in the real value of transactions	<b>48</b>		
9.4 Average value per transaction	<b>50</b>		
9.5 Value of transactions per capita	<b>52</b>		
9.6 Value of transactions as a ratio to GDP	<b>54</b>		
9.7 Country's share in the total EU value of transactions	<b>56</b>		
10.1 Number of cards issued in the country	<b>58</b>		
10.2 Increase in the number of cards issued in the country	<b>62</b>		



15.3 Value of payment transactions per terminal located in the country	92	Greece	158
		Notes	175
15.4 Value of payment transactions per card issued in the country	93	Spain	179
		Notes	194
16.1 Participation in selected interbank funds transfer systems	94	France	199
		Notes	215
16.2 Payments processed by selected interbank funds transfer systems:		Ireland	220
Number of transactions	98	Notes	232
		Italy	236
16.3 Payments processed by selected interbank funds transfer systems:		Notes	249
Value of transactions	100	Luxembourg	255
		Notes	267
17.1 Participation in central securities depositories	104	Netherlands	270
		Notes	283
17.2 Value of securities held on accounts with central securities depositories	105	Austria	288
		Notes	300
17.3 Transactions processed in central securities depositories:		Portugal	302
Number of transactions	107	Notes	318
		Finland	321
17.4 Transactions processed in central securities depositories:		Notes	333
Value of transactions	108		
Notes	110	<b>5 NON-EURO AREA COUNTRY DATA</b>	
<b>2 EURO AREA AGGREGATE DATA</b>		Czech Republic	337
1 Basic statistical data	111	Notes	356
2 Settlement media used by non-MFIs	111	Denmark	360
		Notes	373
3 Banknotes and coins	111	Estonia	375
Notes	112	Notes	388
		Cyprus	392
<b>3 SELECTED INTERNATIONAL SYSTEMS DATA</b>		Notes	406
1 Participation in selected interbank funds transfer systems	113	Latvia	409
		Notes	425
2 Payments processed by selected interbank funds transfer systems:		Lithuania	431
Number of transactions	115	Notes	444
		Hungary	447
3 Payments processed by selected interbank funds transfer systems:		Notes	461
Value of transactions	116	Malta	467
Notes	117	Notes	480
		Poland	483
<b>4 EURO AREA COUNTRY DATA</b>		Notes	503
Belgium	119	Slovenia	507
Notes	137	Notes	521
Germany	141	Slovakia	525
Notes	154	Notes	539
		Sweden	543
		Notes	559
		United Kingdom	563
		Notes	579

<b>6</b>	<b>ACCEDING COUNTRY DATA</b>	
	Bulgaria	<b>583</b>
	Notes	<b>600</b>
	Romania	<b>602</b>
	Notes	<b>625</b>
<b>7</b>	<b>DETAILED EXPLANATORY NOTES</b>	
	Table of contents	<b>629</b>
1	Structure of the “Detailed explanatory notes”	<b>631</b>
2	Purpose of the Blue Book statistics	<b>631</b>
3	Comparative data	<b>633</b>
4	Euro area aggregate data	<b>651</b>
5	Data on selected international systems	<b>653</b>
6	Country data	<b>656</b>
	<b>ANNEXES</b>	
1	Cross-reference tables	<b>679</b>
2	Detailed reporting requirements for Country tables 1 to 11	<b>705</b>

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 tables.

#### **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 country 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.

#### **Rounding**

Owing to rounding, some totals are not equal to the sum of all sub-items. As a result of rounding, figures lower than 0.50 are shown in some tables as "0" or "0.00".

#### **Central securities depositories**

These cover 2005 and part of 2004 only, as the new methodology could not be applied to earlier years.

---

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

"-"	Data are not available/data are not applicable.
":"	Data are confidential/data have not been reported.
" "	Data have not been reported, as the new methodology could not be applied.
"0" or "0.00"	Nil or negligible figures (very small values).

## INTRODUCTION

Payment and securities clearing and settlement systems play a pivotal role in a modern economy, as most economic activity relies on them. The smooth functioning of these systems is a key factor in ensuring a sound currency and is essential to the smooth conduct of monetary policy. These systems also have a significant bearing on the functioning of financial markets, since reliable and efficient payment and securities clearing and settlement systems are crucial to the maintenance of banking and financial stability.

The importance of payment and securities settlement systems in modern economies has grown considerably over the past decades. Within the European Union (EU), and in particular within the euro area, the introduction of the single currency has fostered the integration of these systems. As a result, central banks not only face the task of steering the monetary conditions in the economy, they also have a direct interest in the prudent design and operation of payment and securities clearing and settlement systems. It is essential that, in their endeavours to promote the soundness and efficiency of payment and securities clearing and settlement systems, central banks have comprehensive information on these systems at their disposal.

In view of this necessity, the ECB publishes, every few years, a comprehensive description of the main payment and securities settlement systems in the EU Member States and in the accession/acceding countries, which is also known as the Blue Book.

The statistics on the payment and securities clearing and settlement systems described in the Blue Book are updated every year in the “Blue Book Addendum”. The present volume provides data for the period from 2001 to 2005. It begins with an overview for all countries, followed by data for the euro area as a whole, for selected international systems and for each of the EU/acceding countries. The publication concludes with detailed explanatory notes, which explain the purpose and structure of and

reporting requirements for the statistics, in order to help users to better understand the data presented.

In full awareness of their responsibility to provide high-quality data in the Blue Book Addendum, the ECB and the central banks of the EU and the acceding countries have undertaken a comprehensive review of the data collected for this purpose and agreed on enhancements to the definition and collection of data. The main improvements in this volume as compared with the previous publication are as follows:

- more timely publication of the data than in previous years;
- improved adherence of payments data to the enhanced reporting requirements, with more data being reported overall;
- enhanced reporting requirements for data on central securities depositories (Country tables 13 to 15).

The process of implementing the enhancements has also highlighted a number of issues which were not evident beforehand, such as heterogeneities in the data before the comprehensive review was undertaken. Owing to differing implementation lags and the large number of data providers, not all data on payments comply, as yet, with the enhanced reporting requirements. Thus, the comparability of some payments data over time and across countries is, at present, still limited. This is documented in each country chapter. In particular, the recording of payments with non-standardised payment instruments, e.g. using a bank form or simple book entry, is not yet fully harmonised, with the result that some countries include such information in their data, while others do not. For the same reason, some data for 2004 and 2005 have not been included in Comparative tables 6 to 9.7.

Statistics on central securities depositories (Country tables 13 to 15) follow an enhanced



methodology for the most recent reference periods and contain more comprehensive breakdowns. Work on statistics for securities clearing and trading systems is nearing completion.

This publication has been produced in close cooperation with the central banks of the EU and the acceding countries.

# 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)
RON	Romanian leu (redenominated)

## 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
CSM	clearing and settlement mechanism
DNS	designated-time net settlement
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
ETF	exchange-traded fund

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
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
Athens Derivatives Exchange Clearing House (ADECH)	Greek clearing house
APK	Finnish SSS
ARTIS	Austrian TARGET component
Athens Stock Exchange (ASE)	Greek trading platform
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	Bank of Greece securities settlement system
BORICA	Bulgarian retail payment system
Borsa Italiana	Italian stock exchange
Bourse de Luxembourg	Stock exchange of Luxembourg
BSE	Bulgarian trading platform
BSED	Romanian SSS
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
CCG	Italian clearing house

CCPA	Austrian clearing house
CDAD	Bulgarian trading platform and SSS
CDCP SR	Slovak SSS
CDCR	SSS in Cyprus
CEC	Belgian retail payment system
CECA	Confederación Española de Cajas de Ahorros; Spanish Confederation of Savings Banks
Central Securities Depository S.A.	Greek SSS
CERTIS	Czech large-value and retail payment system
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 Clearing House	Retail payment system in the United Kingdom
Clearnet SA Brussels Branch	Belgian retail payment system
Clearstream Banking Frankfurt	Belgian clearing house
Clearstream Banking Luxembourg	German SSS
CLS	SSS in Luxembourg
Copenhagen Stock Exchange Ltd	Continuous Linked Settlement; foreign exchange PvP system
CREIC	Danish trading platform
CRESTCO	Centres régionaux d'échanges d'images-chèques; French retail payment system. Closed in 2002.
CSDL	SSS in the United Kingdom
Cyprus Clearing House	Lithuanian SSS
Cyprus Stock Exchange	Retail payment system in Cyprus
Dataclearing	Trading platform, clearing house and SSS of Cyprus
DIAS	Swedish retail payment system
EAF	Greek retail payment system
ECSD	German LVPS. Closed on 5 November 2001.
EKS	Estonian SSS
ELIXIR	Latvian retail payment system
ELLIPS	Polish retail payment system
ELS	Belgian TARGET component
EPM	Former German TARGET component. Since the introduction of RTGS <sup>plus</sup> on 5 November 2001, ELS has served, along with SWIFT, as a means of communication with RTGS <sup>plus</sup> only.
E-RIX	ECB payment mechanism; TARGET component of the ECB
ESTA	Swedish TARGET component
Estonian DNS	Estonian large-value and retail payment system
Estonian RTGS	Former Estonian large-value and retail payment system
Eurex	Estonian LVPS
	European Exchange, the common futures market of the German and Swiss stock exchanges



Eurex Clearing (Equities)	German clearing house
EURO1	Euro System of the EBA Clearing Company; EU-wide LVPS
Euroclear Bank	Belgian SSS
Euroclear Belgium	Belgian SSS
Euroclear France	French SSS
Euroclear Netherlands	SSS in the Netherlands
EuroELIXIR	Retail payment system in Poland
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.liffe Paris	French trading platform for derivatives
Euronext Paris	French trading platform
Frankfurt (Floor)	German trading platform
Giro Clearing System	Slovenian retail payment system
GSD	Bulgarian SSS
HDAT	Greek trading platform
Helsinki Stock Exchange	Finnish trading platform
HERMES	Greek TARGET component
IBERCLEAR	Spanish SSS
ICCREA	Istituto Centrale del Credito Cooperativo; Central Institute of Cooperative Banks in Italy
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 Payment Cards System	Retail payment system in Cyprus
JCCTransfer	Retail payment system in Cyprus
KDD	Slovenian clearing house and SSS
KDPW-IRIP	Polish clearing house
KDPW	Polish SSS
KELER	Hungarian clearing house and SSS
K-RIX	Swedish LVPS
Kronos Euro	Danish TARGET component
Kronos DKK	Danish LVPS
LCD-DENOS	Latvian SSS
LCH.Clearnet (Amsterdam)	Clearing house in the Netherlands
LCH.Clearnet Ltd	Clearing house in the United Kingdom
LCH.Clearnet SA Brussels Branch	Belgian clearing house
LCH.Clearnet SA Paris	French clearing house
LCH.Clearnet SA Portugal	Portuguese clearing house
LIFFE.CONNECT	Portuguese trading platform
LIPS-Gross	TARGET component of Luxembourg

LIPS-Net	Retail payment system in Luxembourg
LIST Lisbon Trading	Portuguese trading platform
LITAS	Lithuanian large-value and retail payment system
Ljubljana Stock Exchange	Slovenian trading platform
LVCTS	Large-Value Credit Transfer System; LVPS in Cyprus
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	Malta Real-time Interbank Settlement system; Maltese large-value and retail payment system
Mastercard Card Clearing	Romanian 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 Trading	Portuguese trading platform
Nasdaq Europe	Belgian stock exchange
National Bank of Belgium SSS	Belgian SSS
NBRD	Romanian SSS
NBS-CR	Slovak SSS
NCS Lisbon Trading	Portuguese trading platform
NTMA	Irish SSS
OeKB (WSB system)	Austrian CSD
PBS	Payment Business Services; Danish payment service provider
PCH	Romanian retail payment system
PCT	Italian trading platform
PEX	Portuguese trading platform and clearing house
Plusgirot	Swedish retail payment system
PMJ	Finnish retail payment system
PNS	Paris Net Settlement; French LVPS
POPS	Finnish LVPS
RASDAQ	Romanian trading platform
Regional SSSs	Spanish regional SSSs: SCL Barcelona, Bilbao and Valencia
ReGIS	Romanian LVPS
Regulated off-exchange market	Belgian trading platform
Retail Clearings	Irish retail payment systems, comprising the 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
SaFIR	Government securities registration and settlement system in Romania
SAMS	Latvian LVPS



SCP	Czech SSS
SENAF	Spanish trading platform
SEND	Portuguese trading platform
SENT	Romanian retail payment system
SIBE	Spanish trading platform
Sibiu	Romanian trading platform and clearing house
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 (Banco de Portugal)	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
SORBNET Euro	Polish TARGET component
SPGT	Portuguese TARGET component
SPI	Spanish LVPS. Closed on 15 December 2004.
STEP1	Low-value payments solution operating on the EURO1 platform
STEP2	Retail clearing system of the EBA Clearing Company
Stockholmsbörsen CLICK	Swedish trading platform
Stockholmsbörsen SAXESS	Swedish trading platform and SSS
Sumclearing Euro	Danish retail payment system
Sumclearing DKK	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
TEMP	Romanian LVPS
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
VISA Card Clearing	Romanian retail payment system
VNS	Latvian SSS
VP	Danish SSS
VPC	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)				
	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005
Belgium	258.88	267.65	274.66	289.51	298.54	10.28	10.33	10.37	10.42	10.47
Czech Republic	69.04	80.00	80.92	87.21	99.73	10.22	10.20	10.20	10.21	10.23
Denmark	179.23	184.74	189.64	197.22	208.55	5.36	5.38	5.39	5.40	5.42
Germany	2,113.16	2,143.18	2,161.50	2,207.20	2,241.00	82.34	82.48	82.52	82.50	82.46
Estonia	6.92	7.76	8.49	9.38	11.06	1.37	1.36	1.36	1.36	1.35
Greece	133.10	143.48	155.54	168.42	181.09	10.95	10.99	11.02	11.06	11.09
Spain	680.68	729.21	782.53	840.11	905.46	40.72	41.31	42.00	42.69	43.40
France	1,497.17	1,548.56	1,594.81	1,659.02	1,710.02	61.12	61.53	61.93	62.32	62.70
Ireland	116.76	129.95	138.94	147.57	161.16	3.86	3.93	3.99	4.06	4.15
Italy	1,248.65	1,295.23	1,335.35	1,388.87	1,417.24	56.98	57.16	57.60	58.18	58.53
Cyprus	10.60	11.07	11.67	12.47	13.42	0.70	0.71	0.72	0.74	0.76
Latvia	9.32	9.91	9.98	11.16	12.84	2.36	2.34	2.33	2.31	2.30
Lithuania	13.56	15.02	16.45	18.13	20.62	3.48	3.47	3.45	3.44	3.41
Luxembourg	22.57	24.08	25.61	27.00	29.40	0.44	0.45	0.45	0.45	0.46
Hungary	59.53	70.81	74.66	82.30	88.80	10.19	10.16	10.13	10.11	10.09
Malta	4.35	4.48	4.36	4.35	4.52	0.39	0.40	0.40	0.40	0.40
Netherlands	447.73	465.21	476.95	489.85	505.65	16.04	16.15	16.22	16.27	16.32
Austria	215.88	220.84	226.24	235.82	245.10	8.04	8.08	8.12	8.17	8.23
Poland	212.20	209.43	191.41	203.71	243.40	38.25	38.23	38.20	38.18	38.16
Portugal	129.31	135.43	137.52	143.03	147.38	10.29	10.37	10.44	10.50	10.56
Slovenia	22.02	23.70	24.86	26.23	27.63	1.99	2.00	2.00	2.00	2.00
Slovakia	23.57	26.03	29.23	33.86	38.11	5.40	5.38	5.38	5.38	5.39
Finland	139.87	143.97	145.94	151.94	157.38	5.19	5.20	5.21	5.23	5.25
Sweden	247.25	258.88	269.55	282.01	287.97	8.90	8.93	8.96	8.99	9.03
United Kingdom	1,602.84	1,667.31	1,598.17	1,715.94	1,768.55	59.11	59.32	59.55	59.84	60.19
<b>Euro area total</b>	<b>7,003.76</b>	<b>7,246.72</b>	<b>7,455.52</b>	<b>7,746.90</b>	<b>7,999.05</b>	<b>306.19</b>	<b>307.87</b>	<b>309.76</b>	<b>311.66</b>	<b>313.24</b>
<b>EU total</b>	<b>9,033.45</b>	<b>9,358.15</b>	<b>9,519.21</b>	<b>10,448.53</b>	<b>10,846.46</b>	<b>379.62</b>	<b>381.60</b>	<b>383.80</b>	<b>460.22</b>	<b>462.33</b>

	Comparison of GDP per capita (EUR thousands)					HICP (annual percentage changes)					Exchange rate vis-à-vis the euro (average for the year)				
	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005
Belgium	25.18	25.91	26.48	27.79	28.51	2.44	1.56	1.51	1.86	2.53	.	.	.	.	.
Czech Republic	6.75	7.84	7.93	8.54	9.75	4.54	1.44	-0.07	2.55	1.60	34.07	30.80	31.85	31.89	29.78
Denmark	33.46	34.36	35.18	36.50	38.48	2.30	2.38	1.98	0.90	1.69	7.45	7.43	7.43	7.44	7.45
Germany	25.66	25.98	26.19	26.75	27.18	1.90	1.36	1.03	1.79	1.92	.	.	.	.	.
Estonia	5.06	5.70	6.26	6.91	8.21	5.63	3.60	1.39	3.03	4.12	15.65	15.65	15.65	15.65	15.65
Greece	12.16	13.06	14.11	15.23	16.33	3.66	3.92	3.44	3.03	3.49	.	.	.	.	.
Spain	16.72	17.65	18.63	19.68	20.86	2.83	3.59	3.11	3.05	3.38	.	.	.	.	.
France	24.50	25.17	25.75	26.62	27.27	1.78	1.94	2.17	2.34	1.90	.	.	.	.	.
Ireland	30.26	33.10	34.81	36.35	38.85	3.99	4.73	4.00	2.30	2.18	.	.	.	.	.
Italy	21.91	22.66	23.18	23.87	24.21	2.32	2.61	2.81	2.27	2.20	.	.	.	.	.
Cyprus	15.11	15.59	16.14	16.85	17.71	1.98	2.79	3.98	1.90	2.05	0.58	0.58	0.58	0.58	0.58
Latvia	3.96	4.24	4.29	4.82	5.58	2.53	1.96	2.94	6.18	6.89	0.56	0.58	0.64	0.67	0.70
Lithuania	3.90	4.33	4.76	5.28	6.04	1.55	0.35	-1.08	1.17	2.66	3.58	3.46	3.45	3.45	3.45
Luxembourg	51.13	53.97	56.90	59.55	64.28	2.41	2.06	2.55	3.23	3.76	.	.	.	.	.
Hungary	5.84	6.97	7.37	8.14	8.80	9.11	5.25	4.68	6.78	3.49	256.59	242.96	253.62	251.66	248.05
Malta	11.06	11.31	10.95	10.84	11.18	2.50	2.62	1.94	2.72	2.53	0.40	0.41	0.43	0.43	0.43
Netherlands	27.91	28.81	29.40	30.10	30.98	5.11	3.87	2.24	1.38	1.50	.	.	.	.	.
Austria	26.84	27.32	27.87	28.85	29.80	2.30	1.70	1.30	1.95	2.11	.	.	.	.	.
Poland	5.55	5.48	5.01	5.34	6.38	5.34	1.96	0.71	3.59	2.19	3.67	3.86	4.40	4.53	4.02
Portugal	12.56	13.06	13.17	13.62	13.95	4.41	3.68	3.27	2.51	2.13	.	.	.	.	.
Slovenia	11.05	11.88	12.45	13.13	13.81	8.57	7.47	5.70	3.65	2.47	217.98	225.98	233.85	239.09	239.57
Slovakia	4.36	4.84	5.43	6.29	7.07	7.16	3.51	8.43	7.48	2.80	43.30	42.69	41.49	40.02	38.60
Finland	26.96	27.68	28.00	29.07	30.00	2.67	2.01	1.30	0.14	0.77	.	.	.	.	.
Sweden	27.79	29.01	30.09	31.36	31.89	2.67	1.93	2.34	1.02	0.82	9.26	9.16	9.12	9.12	9.28
United Kingdom	27.11	28.11	26.84	28.68	29.38	1.23	1.26	1.36	1.34	2.06	0.62	0.63	0.69	0.68	0.68
<b>Euro area total</b>	<b>22.87</b>	<b>23.54</b>	<b>24.07</b>	<b>24.86</b>	<b>25.54</b>	<b>2.34</b>	<b>2.25</b>	<b>2.08</b>	<b>2.14</b>	<b>2.19</b>	<b>.</b>	<b>.</b>	<b>.</b>	<b>.</b>	<b>.</b>
<b>EU total</b>	<b>23.80</b>	<b>24.52</b>	<b>24.80</b>	<b>22.70</b>	<b>23.46</b>	<b>2.19</b>	<b>2.08</b>	<b>1.96</b>	<b>2.14</b>	<b>2.16</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				
	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005
Belgium	2.87	2.86	2.89	2.77	2.75	2.71	2.71	2.70	2.26	2.27	105.82	105.65	106.74	122.40	121.50
Czech Republic	.	.	.	0.83	0.92	.	.	.	2.22	2.21	28.38	31.98	31.98	37.63	41.54
Denmark	1.98	1.97	1.99	1.89	1.92	1.41	1.41	1.40	1.17	1.17	140.60	140.13	141.85	160.78	164.04
Germany	23.39	22.90	22.71	21.12	20.66	21.69	21.61	21.50	17.93	17.84	107.85	105.95	105.61	117.84	115.84
Estonia	.	.	.	0.09	0.10	.	.	.	0.29	0.29	21.26	23.24	25.26	30.45	34.99
Greece	1.47	1.53	1.63	1.61	1.67	2.88	2.88	2.87	2.40	2.40	51.08	53.25	56.89	67.09	69.60
Spain	7.54	7.79	8.22	8.04	8.35	10.73	10.83	10.94	9.28	9.39	70.25	71.97	75.11	86.68	88.93
France	16.57	16.55	16.75	15.88	15.77	16.10	16.12	16.14	13.54	13.56	102.94	102.63	103.82	117.25	116.25
Ireland	1.29	1.39	1.46	1.41	1.49	1.02	1.03	1.04	0.88	0.90	127.15	134.96	140.36	160.13	165.59
Italy	13.82	13.84	14.03	13.29	13.07	15.01	14.98	15.01	12.64	12.66	92.09	92.40	93.46	105.16	103.21
Cyprus	.	.	.	0.12	0.12	.	.	.	0.16	0.16	63.49	63.57	65.08	74.24	75.47
Latvia	.	.	.	0.11	0.12	.	.	.	0.50	0.50	16.63	17.28	17.30	21.25	23.79
Lithuania	.	.	.	0.17	0.19	.	.	.	0.75	0.74	16.37	17.66	19.20	23.24	25.75
Luxembourg	0.25	0.26	0.27	0.26	0.27	0.12	0.12	0.12	0.10	0.10	214.86	220.07	229.42	262.32	274.01
Hungary	.	.	.	0.79	0.82	.	.	.	2.20	2.18	24.56	28.42	29.72	35.87	37.52
Malta	.	.	.	0.04	0.04	.	.	.	0.09	0.09	46.47	46.12	44.14	47.75	47.64
Netherlands	4.96	4.97	5.01	4.69	4.66	4.23	4.23	4.23	3.54	3.53	117.28	117.48	118.53	132.59	132.05
Austria	2.39	2.36	2.38	2.26	2.26	2.12	2.12	2.12	1.78	1.78	112.79	111.40	112.37	127.06	127.02
Poland	.	.	.	1.95	2.24	.	.	.	8.30	8.25	23.31	22.34	20.20	23.50	27.19
Portugal	1.43	1.45	1.44	1.37	1.36	2.71	2.72	2.72	2.28	2.29	52.79	53.26	53.10	59.99	59.46
Slovenia	.	.	.	0.25	0.25	.	.	.	0.43	0.43	46.45	48.44	50.21	57.85	58.87
Slovakia	.	.	.	0.32	0.35	.	.	.	1.17	1.17	18.33	19.74	21.91	27.71	30.16
Finland	1.55	1.54	1.53	1.45	1.45	1.37	1.36	1.36	1.14	1.13	113.30	112.88	112.87	128.02	127.90
Sweden	2.74	2.77	2.83	2.70	2.65	2.34	2.34	2.33	1.95	1.95	116.80	118.28	121.32	138.11	135.93
United Kingdom	17.74	17.82	16.79	16.42	16.31	15.57	15.55	15.52	13.00	13.02	113.95	114.61	108.20	126.32	125.25
<b>Euro area total</b>	77.53	77.44	78.32	74.14	73.75	80.65	80.68	80.71	67.72	67.75	96.13	95.98	97.04	109.49	108.85
<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

## I.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	

## I.4 Number of countries

*(end of period)*

	2001	2002	2003	2004	2005
Euro area members	12	12	12	12	12
EU Member States	15	15	15	25	25
Reporting acceding/accession countries	12	12	12	2	2

## 2. Currency in circulation outside MFIs

(end of period)

	Total value (EUR millions)					Value per capita (EUR)				
	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005
<b>Euro area total</b>	239,720.00	312,477.00	363,003.00	428,325.00	487,599.00	782.92	1,014.97	1,171.88	1,374.33	1,556.62
Czech Republic	-	6,264.31	6,830.08	7,772.26	9,096.10	-	614.10	669.51	761.47	888.80
Denmark	5,273.05	5,247.55	5,506.25	5,877.83	6,336.57	984.33	976.11	1,021.57	1,087.88	1,169.33
Estonia	444.36	447.05	456.31	493.03	559.04	325.06	328.43	336.51	363.59	414.87
Greece	7,180.00	.	.	.	.	655.71	.	.	.	.
Cyprus	.	.	.	.	.	.	.	.	.	.
Latvia	872.17	884.58	893.68	924.20	1,128.99	370.35	378.25	384.31	399.60	490.80
Lithuania	828.89	1,087.91	1,341.68	1,483.43	1,771.90	238.12	313.61	388.44	431.73	519.01
Hungary	4,231.84	5,001.73	5,130.85	5,454.09	6,328.37	415.39	492.36	506.52	539.63	627.37
Malta	1,048.79	1,044.55	1,066.54	1,119.03	1,162.17	2,668.03	2,638.21	2,676.61	2,789.27	2,876.79
Poland	10,932.97	10,493.16	10,509.79	12,431.39	14,806.99	285.82	274.46	275.16	325.60	388.01
Slovenia	649.39	621.55	659.22	685.58	865.51	326.01	311.55	330.22	343.26	432.58
Slovakia	1,892.45	2,029.03	2,230.41	2,592.60	3,163.58	350.28	377.21	414.60	481.68	587.25
Sweden	10,399.52	10,469.80	10,839.87	10,885.97	10,691.16	1,169.01	1,173.09	1,210.08	1,210.36	1,183.96
United Kingdom	.	.	.	.	.	.	.	.	.	.

	Value as a percentage of GDP					Value as a percentage of narrow money (M1)				
	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005
<b>Euro area total</b>	3.42	4.31	4.87	5.53	6.10	10.52	12.50	13.31	14.52	14.01
Czech Republic	-	7.83	8.44	8.91	9.12	-	23.50	22.96	23.07	22.69
Denmark	2.94	2.84	2.90	2.98	3.04	9.45	9.05	8.74	8.15	7.35
Estonia	6.42	5.76	5.37	5.26	5.05	24.18	22.24	19.76	18.25	15.18
Greece	5.39	.	.	.	.	65.57	.	.	.	.
Cyprus	.	.	.	.	.	.	.	.	.	.
Latvia	9.36	8.93	8.96	8.28	8.79	43.00	40.38	37.75	32.25	27.39
Lithuania	6.11	7.24	8.16	8.18	8.59	36.96	38.86	38.39	33.86	29.27
Hungary	7.11	7.06	6.87	6.63	7.13	33.33	32.40	33.44	32.18	30.84
Malta	24.13	23.32	24.45	25.73	25.74	32.65	31.95	30.88	30.57	29.70
Poland	5.15	5.01	5.49	6.10	6.08	32.30	30.89	31.26	28.90	27.47
Slovenia	2.95	2.62	2.65	2.61	3.13	13.47	12.74	12.49	12.02	34.00
Slovakia	8.03	7.79	7.63	7.66	8.30	29.00	27.49	25.94	24.82	24.67
Sweden	4.21	4.04	4.02	3.86	3.71	13.51	13.10	12.69	10.47	9.35
United Kingdom	.	.	.	.	.	.	.	.	.	.

## 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				
	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005
Belgium	7.66	7.33	7.59	8.33	9.47	2.96	2.74	2.76	2.88	3.17
Czech Republic	1.18	0.93	0.92	1.03	1.15	1.71	1.17	1.14	1.18	1.15
Denmark	-	-	-	-	-	-	-	-	-	-
Germany	39.26	38.75	37.93	37.50	39.27	1.86	1.81	1.75	1.70	1.75
Estonia	0.19	0.23	0.31	0.53	0.73	2.75	2.92	3.64	5.68	6.63
Greece	2.21	2.29	2.59	2.92	3.44	1.66	1.60	1.67	1.73	1.90
Spain	10.99	11.56	12.78	14.10	15.87	1.61	1.58	1.63	1.68	1.75
France	23.42	23.60	23.67	25.51	28.52	1.56	1.52	1.48	1.54	1.67
Ireland	4.12	4.45	4.56	5.46	6.96	3.53	3.43	3.28	3.70	4.32
Italy	13.09	13.56	14.56	15.15	16.60	1.05	1.05	1.09	1.09	1.17
Cyprus	0.91	1.11	1.10	1.27	1.38	8.58	10.06	9.40	10.16	10.28
Latvia	0.17	0.19	0.16	0.28	0.73	1.79	1.87	1.60	2.51	5.73
Lithuania	0.15	0.15	0.25	0.23	0.52	1.13	0.98	1.51	1.28	2.52
Luxembourg	7.30	7.03	6.75	6.53	7.75	32.34	29.20	26.35	24.20	26.36
Hungary	1.71	1.55	1.76	2.47	2.97	2.88	2.19	2.35	3.00	3.34
Malta	0.00	0.00	0.00	0.00	0.00	0.01	0.02	0.00	0.03	0.00
Netherlands	13.45	13.83	13.57	13.69	15.48	3.00	2.97	2.85	2.80	3.06
Austria	4.17	4.13	4.24	4.50	4.87	1.93	1.87	1.88	1.91	1.99
Poland	4.74	3.81	2.58	3.26	3.35	2.23	1.82	1.35	1.60	1.37
Portugal	3.24	3.27	3.38	3.28	3.49	2.50	2.41	2.46	2.29	2.37
Slovenia	0.52	0.44	0.42	0.42	0.34	2.37	1.85	1.69	1.60	1.23
Slovakia	.	.	.	0.54	0.80	.	.	.	1.59	2.10
Finland	2.04	2.03	2.08	2.25	2.40	1.46	1.41	1.43	1.48	1.53
Sweden	-	-	-	-	-	-	-	-	-	-
United Kingdom	2.80	2.84	2.79	2.93	4.94	0.17	0.17	0.17	0.17	0.28
<b>Euro area total</b>	130.92	131.83	133.70	139.21	154.13	1.87	1.82	1.79	1.80	1.93
<b>EU total</b>	133.73	134.67	136.48	152.17	171.04	1.48	1.44	1.43	1.46	1.58

	Accounts held at other credit institutions (average of end-of-quarter figures)									
	Total value (EUR billions)					Value as a percentage of GDP				
	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005
Belgium	.	.	.	.	.	.	.	.	.	.
Czech Republic	.	0.22	0.22	0.21	0.31	.	0.40	0.27	0.24	0.31
Denmark	64.85	78.75	78.75	68.84	94.41	36.19	33.00	41.52	34.90	45.27
Germany	.	.	.	.	.	.	.	.	.	.
Estonia	0.00	0.00	0.00	0.00	0.01	0.04	0.00	0.04	0.03	0.05
Greece	.	.	.	.	.	.	.	.	.	.
Spain	.	.	.	.	.	.	.	.	.	.
France	.	.	.	.	.	.	.	.	.	.
Ireland	.	.	.	.	.	.	.	.	.	.
Italy	.	.	.	.	.	.	.	.	.	.
Cyprus	0.47	0.49	0.49	0.26	0.42	4.44	3.54	4.21	2.08	3.10
Latvia	0.09	0.13	0.13	0.10	0.09	0.99	0.89	1.32	0.91	0.73
Lithuania	0.02	0.05	0.05	0.07	0.12	0.13	0.23	0.33	0.38	0.59
Luxembourg	.	.	.	.	.	.	.	.	.	.
Hungary	0.12	0.15	0.15	0.23	0.37	0.19	0.18	0.19	0.28	0.42
Malta	-	0.27	0.27	0.35	0.44	-	-	6.21	8.06	9.67
Netherlands	.	.	.	.	.	.	.	.	.	.
Austria	.	.	.	.	.	.	.	.	.	.
Poland	0.94	2.24	2.24	2.68	3.21	0.44	1.13	1.17	1.32	1.32
Portugal	.	.	.	.	.	.	.	.	.	.
Slovenia	0.00	0.03	0.03	0.02	0.09	0.02	0.01	0.11	0.07	0.32
Slovakia	.	.	.	0.41	0.44	.	.	.	1.22	1.15
Finland	.	.	.	.	.	.	.	.	.	.
Sweden	23.34	24.97	24.97	33.52	35.35	9.44	8.48	9.26	11.89	12.28
United Kingdom	138.34	208.37	208.37	225.42	292.74	8.63	12.35	13.04	13.14	16.55
<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				
	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005
Belgium	114	113	110	106	106	11	11	11	10	10
Czech Republic	121	90	83	72	58	12	9	8	7	6
Denmark	204	179	204	203	199	38	33	38	38	37
Germany	2,527	2,364	2,226	2,149	2,090	31	29	27	26	25
Estonia	19	20	20	22	22	14	15	15	16	16
Greece	62	62	60	63	63	6	6	5	6	6
Spain	367	360	349	347	349	9	9	8	8	8
France	1,053	992	941	899	856	17	16	15	14	14
Ireland	88	87	82	82	80	23	22	21	20	19
Italy	857	835	815	800	807	15	15	14	14	14
Cyprus	410	412	414	410	398	584	580	573	554	525
Latvia	25	25	25	25	27	11	11	11	11	12
Lithuania	55	70	73	76	79	16	20	21	22	23
Luxembourg	196	186	174	167	157	444	417	387	368	343
Hungary	243	230	225	220	218	24	23	22	22	22
Malta	26	23	24	24	27	66	58	60	60	67
Netherlands	599	566	514	492	429	37	35	32	30	26
Austria	837	824	817	798	820	104	102	101	98	100
Poland	760	668	662	746	732	20	17	17	20	19
Portugal	214	204	202	199	188	21	20	19	19	18
Slovenia	101	59	42	34	35	51	30	21	17	17
Slovakia	25	24	24	24	26	5	4	4	4	5
Finland	370	370	367	364	368	71	71	70	70	70
Sweden	152	219	225	215	202	17	25	25	24	22
United Kingdom	454	453	428	415	402	8	8	7	7	7
<b>Euro area total</b>	7,284	6,963	6,657	6,466	6,313	24	23	21	21	20
<b>EU total</b>	8,094	7,814	7,514	8,952	8,738	21	20	20	19	19

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

(end of period)

	Number of offices									
	Total number					Number per million inhabitants				
	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005
Belgium	7,641	7,055	6,512	6,156	5,922	743	683	628	591	565
Czech Republic	5,166	5,136	5,092	5,197	5,390	505	503	499	509	527
Denmark	2,377	2,129	2,119	2,120	2,132	444	396	393	392	393
Germany	56,833	53,392	49,630	47,648	46,219	690	647	601	578	560
Estonia	781	760	758	761	781	571	558	559	561	580
Greece	3,374	3,551	3,612	3,852	4,028	308	323	328	348	363
Spain	39,065	39,062	39,793	40,636	42,002	959	945	947	952	968
France	41,487	37,465	39,562	40,003	40,692	679	609	639	642	649
Ireland	1,003	1,123	2,112	2,112	2,097	260	286	529	520	505
Italy	43,100	43,827	44,771	44,870	44,592	756	767	777	771	762
Cyprus	1,010	994	984	1,253	1,299	1,440	1,399	1,361	1,694	1,714
Latvia	1,585	1,563	1,572	1,573	1,588	673	668	676	680	690
Lithuania	945	964	1,675	1,727	1,715	271	278	485	503	502
Luxembourg	250	294	427	521	505	566	659	949	1,149	1,104
Hungary	6,242	6,289	6,298	5,815	5,992	613	619	622	575	594
Malta	107	107	112	119	138	272	270	281	297	342
Netherlands	5,613	4,939	4,551	4,139	4,407	350	306	281	254	270
Austria	5,390	5,297	5,218	5,162	5,125	670	655	643	631	623
Poland	21,162	21,630	20,099	19,472	21,290	553	566	526	510	558
Portugal	6,448	6,486	6,543	6,488	5,017	626	626	627	618	475
Slovenia	718	722	721	707	702	360	362	361	354	351
Slovakia	2,704	2,662	2,680	2,686	2,710	500	495	498	499	503
Finland	1,628	1,635	1,619	1,587	1,617	314	314	311	304	308
Sweden	3,337	3,105	2,927	2,675	2,560	375	348	327	297	283
United Kingdom	32,529	32,085	31,520	29,977	28,437	550	541	529	501	472
<b>Euro area total</b>	211,832	204,126	204,350	203,174	202,223	692	663	660	652	646
<b>EU total</b>	250,075	241,445	240,916	277,256	276,957	659	633	628	602	599

## 5a Overnight deposits held by non-MFIs

(end of period)

	Number of overnight deposits									
	Total number (thousands)					Number per capita				
	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005
Belgium	12,536.35	12,696.83	12,983.69	12,678.73	13,199.98	1.22	1.23	1.25	1.22	1.26
Czech Republic	6,867.00	7,174.00	7,496.00	7,810.00	8,465.00	0.67	0.70	0.73	0.77	0.83
Denmark	-	-	-	-	-	-	-	-	-	-
Germany	88,925.29	87,906.09	83,957.21	84,528.75	85,478.93	1.08	1.07	1.02	1.02	1.04
Estonia	-	-	-	-	-	-	-	-	-	-
Greece	24,844.45	24,720.45	26,257.45	28,661.45	28,208.45	2.27	2.25	2.38	2.59	2.54
Spain	20,915.00	22,594.00	22,841.00	22,898.00	23,816.00	0.51	0.55	0.54	0.54	0.55
France	68,156.00	68,360.00	68,820.00	69,749.00	70,816.00	1.12	1.11	1.11	1.12	1.13
Ireland	6,251.00	6,342.00	6,290.00	5,647.00	5,734.00	1.62	1.62	1.58	1.39	1.38
Italy	35,479.87	36,742.89	36,822.23	37,050.30	37,676.22	0.62	0.64	0.64	0.64	0.64
Cyprus	1,133.04	1,184.06	1,291.06	1,409.07	1,539.08	1.62	1.67	1.79	1.90	2.03
Latvia	1,707.51	2,119.51	2,302.18	2,512.08	3,076.79	0.73	0.91	0.99	1.09	1.34
Lithuania	-	-	-	-	-	-	-	-	-	-
Luxembourg	-	-	-	-	-	-	-	-	-	-
Hungary	7,036.61	7,158.61	7,632.01	7,944.11	8,384.70	0.69	0.70	0.75	0.79	0.83
Malta	-	-	-	726.57	518.91	-	-	-	1.81	1.28
Netherlands	22,600.00	20,800.00	22,800.00	22,900.00	23,342.00	1.41	1.29	1.41	1.41	1.43
Austria	6,394.61	6,615.78	6,794.43	7,245.41	7,999.33	0.80	0.82	0.84	0.89	0.97
Poland	17,207.05	18,419.22	19,804.49	22,214.81	22,007.38	0.45	0.48	0.52	0.58	0.58
Portugal	20,618.40	22,110.70	22,455.30	20,273.70	-	2.00	2.13	2.15	1.93	-
Slovenia	2,130.95	3,140.27	2,722.31	2,359.58	2,475.52	1.07	1.57	1.36	1.18	1.24
Slovakia	2,634.91	2,843.17	3,137.52	3,234.04	8,714.44	0.49	0.53	0.58	0.60	1.62
Finland	10,714.00	9,951.00	11,986.00	12,311.00	12,430.00	2.07	1.91	2.30	2.36	2.37
Sweden	-	-	-	13,744.00	14,377.00	-	-	-	1.53	1.59
United Kingdom	139,876.00	139,036.90	139,599.76	139,992.47	134,054.04	2.37	2.34	2.34	2.34	2.23
<b>Euro area total</b>	<b>317,556.47</b>	<b>318,964.75</b>	<b>322,137.31</b>	<b>323,943.34</b>	<b>308,700.92</b>	<b>1.04</b>	<b>1.04</b>	<b>1.04</b>	<b>1.04</b>	<b>0.99</b>
<b>EU total</b>	<b>457,432.47</b>	<b>458,001.65</b>	<b>461,737.06</b>	<b>525,890.07</b>	<b>512,313.78</b>	<b>1.20</b>	<b>1.20</b>	<b>1.20</b>	<b>1.14</b>	<b>1.11</b>

## 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				
	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005
Belgium	76.97	77.27	86.96	94.03	109.69	7.49	7.48	8.38	9.03	10.47	29.73	28.87	31.66	32.48	36.74
Czech Republic	-	23.98	26.78	30.80	37.92	-	2.35	2.63	3.02	3.71	-	29.97	33.10	35.32	38.02
Denmark	61.19	64.70	68.10	79.02	92.62	11.42	12.04	12.63	14.62	17.09	34.14	35.02	35.91	40.07	44.41
Germany	561.44	609.75	656.77	683.86	779.54	6.82	7.39	7.96	8.29	9.45	26.57	28.45	30.38	30.98	34.79
Estonia	1.71	1.94	2.29	2.69	3.82	1.25	1.43	1.69	1.99	2.84	24.74	25.02	26.98	28.72	34.55
Greece	71.65	72.12	79.82	92.76	100.29	6.54	6.56	7.24	8.39	9.04	53.83	50.26	51.32	55.08	55.38
Spain	-	-	220.67	244.14	468.69	-	-	5.25	5.72	10.80	-	-	28.20	29.06	51.76
France	378.89	379.20	386.49	408.84	457.33	6.20	6.16	6.24	6.56	7.29	25.31	24.49	24.23	24.64	26.74
Ireland	20.13	21.01	55.08	64.72	77.99	5.22	5.35	13.80	15.94	18.80	17.24	16.17	39.64	43.86	48.39
Italy	479.76	521.73	541.15	573.66	618.67	8.42	9.13	9.39	9.86	10.57	38.42	40.28	40.53	41.30	43.65
Cyprus	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Latvia	2.89	3.62	4.09	5.40	6.39	1.23	1.55	1.76	2.33	2.78	30.96	36.50	40.98	48.38	49.79
Lithuania	2.00	2.11	2.71	3.50	5.22	0.57	0.61	0.78	1.02	1.53	14.72	14.07	16.46	19.33	25.34
Luxembourg	60.47	55.59	63.30	64.98	81.85	136.96	124.58	140.68	143.35	179.00	267.89	230.83	247.22	240.70	278.45
Hungary	9.90	10.67	11.24	13.03	15.53	0.97	1.05	1.11	1.29	1.54	16.62	15.07	15.06	15.83	17.49
Malta	-	-	3.22	3.46	3.84	-	-	8.08	8.62	9.51	-	-	73.79	79.55	85.11
Netherlands	151.65	161.12	163.91	170.26	192.85	9.45	9.98	10.10	10.46	11.82	33.87	34.63	34.37	34.76	38.14
Austria	39.07	42.34	49.91	53.35	59.84	4.86	5.24	6.15	6.53	7.27	18.10	19.17	22.06	22.62	24.41
Poland	22.67	23.21	22.97	33.44	47.46	0.59	0.61	0.60	0.88	1.24	10.68	11.08	12.00	16.41	19.50
Portugal	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Slovenia	2.40	2.58	2.81	5.42	6.69	1.21	1.29	1.41	2.71	3.34	10.91	10.90	11.28	20.65	24.21
Slovakia	-	-	-	9.21	14.58	-	-	-	1.71	2.71	-	-	-	27.20	38.26
Finland	-	-	45.85	47.99	51.25	-	-	8.80	9.18	9.77	-	-	31.42	31.58	32.57
Sweden	71.22	73.89	81.95	99.22	115.51	8.01	8.28	9.15	11.03	12.79	28.81	28.54	30.40	35.18	40.11
United Kingdom	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Euro area total</b>	<b>1,853.36</b>	<b>1,955.36</b>	<b>2,349.91</b>	<b>2,498.59</b>	<b>2,997.99</b>	<b>6.05</b>	<b>6.35</b>	<b>7.59</b>	<b>8.02</b>	<b>9.57</b>	<b>26.46</b>	<b>26.98</b>	<b>31.52</b>	<b>32.25</b>	<b>37.48</b>
<b>EU total</b>	<b>2,027.33</b>	<b>2,162.08</b>	<b>2,576.06</b>	<b>2,783.78</b>	<b>3,347.60</b>	<b>534.04</b>	<b>566.59</b>	<b>671.20</b>	<b>604.88</b>	<b>724.07</b>	<b>22.44</b>	<b>23.10</b>	<b>27.06</b>	<b>26.64</b>	<b>30.86</b>

## 6a Payment and terminal transactions involving non-MFIs: Total number of transactions

(total for the period)

	Total number of transactions (millions)					Increase in the number of transactions (annual percentage changes)			
	2001	2002	2003	2004	2005	2002	2003	2004	2005
Belgium	1,543.21	1,704.45	1,669.32	-	-	10.45	-2.06	-	-
Czech Republic	920.10	754.30	669.10	-	-	-18.02	-11.30	-	-
Denmark	869.98	928.29	1,004.03	-	-	6.70	8.16	-	-
Germany	12,520.97	12,156.76	13,432.10	-	-	-2.91	10.49	-	-
Estonia	67.38	86.22	106.59	-	-	27.96	23.63	-	-
Greece	79.03	85.05	110.63	-	-	7.62	30.07	-	-
Spain	1,676.43	2,784.25	3,279.51	-	-	66.08	17.79	-	-
France	12,365.64	13,347.32	13,691.77	-	-	7.94	2.58	-	-
Ireland	292.00	284.09	294.60	-	-	-2.71	3.70	-	-
Italy	3,017.61	3,129.44	3,232.75	-	-	3.71	3.30	-	-
Cyprus	41.80	46.51	49.32	-	-	11.27	6.04	-	-
Latvia	64.96	75.77	89.57	-	-	16.64	18.22	-	-
Lithuania	39.89	54.89	67.73	-	-	37.59	23.40	-	-
Luxembourg	43.52	50.59	53.34	-	-	16.25	5.45	-	-
Hungary	209.89	224.76	250.34	-	-	7.09	11.38	-	-
Malta	14.47	16.80	19.52	-	-	16.10	16.17	-	-
Netherlands	3,140.89	3,408.81	3,582.46	-	-	8.53	5.09	-	-
Austria	955.24	1,012.99	1,728.64	-	-	6.05	70.65	-	-
Poland	606.93	632.03	781.52	-	-	4.14	23.65	-	-
Portugal	1,012.03	1,074.91	1,157.21	-	-	6.21	7.66	-	-
Slovenia	-	-	-	-	-	-	-	-	-
Slovakia	-	-	155.54	-	-	-	-	-	-
Finland	915.74	1,032.61	1,152.63	-	-	12.76	11.62	-	-
Sweden	1,266.50	1,147.70	1,316.50	-	-	-9.38	14.71	-	-
United Kingdom	11,101.36	11,581.99	12,304.42	-	-	4.33	6.24	-	-
<b>Euro area total</b>	<b>37,562.31</b>	<b>40,071.25</b>	<b>43,384.95</b>	-	-	<b>6.68</b>	<b>8.27</b>	-	-
<b>EU total</b>	<b>50,800.15</b>	<b>53,729.23</b>	<b>58,009.90</b>	-	-	<b>5.77</b>	<b>7.97</b>	-	-

Some data for 2004 and 2005 are not included in Comparative tables 6 to 9.7, since cross-country comparison is not advisable before the further harmonisation work that is currently under way has been completed.

## 6b Payment and terminal transactions involving 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)				
	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005
Belgium	150.10	165.00	160.91	-	-	123.10	134.24	128.57	-	-	3.04	3.17	2.88	-	-
Czech Republic	89.99	73.95	65.59	-	-	133.99	105.14	89.26	-	-	1.81	1.40	1.15	-	-
Denmark	162.40	172.67	186.28	-	-	-	-	-	-	-	1.71	1.73	1.73	-	-
Germany	152.06	147.39	162.77	-	-	140.80	138.29	159.99	-	-	24.65	22.63	23.15	-	-
Estonia	49.29	63.34	78.61	-	-	-	-	-	-	-	0.13	0.16	0.18	-	-
Greece	7.22	7.74	10.04	-	-	3.18	3.44	4.21	-	-	0.16	0.16	0.19	-	-
Spain	41.17	67.39	78.08	-	-	80.15	123.23	143.58	-	-	3.30	5.18	5.65	-	-
France	202.32	216.92	221.08	-	-	181.43	195.25	198.95	-	-	24.34	24.84	23.60	-	-
Ireland	75.67	72.36	73.82	-	-	46.71	44.79	46.84	-	-	0.57	0.53	0.51	-	-
Italy	52.96	54.75	56.12	-	-	85.05	85.17	87.79	-	-	5.94	5.82	5.57	-	-
Cyprus	59.59	65.48	68.23	-	-	36.89	39.28	38.20	-	-	0.08	0.09	0.09	-	-
Latvia	27.58	32.40	38.52	-	-	38.04	35.75	38.91	-	-	0.13	0.14	0.15	-	-
Lithuania	11.46	15.82	19.61	-	-	-	-	-	-	-	0.08	0.10	0.12	-	-
Luxembourg	98.56	113.37	118.54	-	-	-	-	-	-	-	0.09	0.09	0.09	-	-
Hungary	20.60	22.13	24.71	-	-	29.83	31.40	32.80	-	-	0.41	0.42	0.43	-	-
Malta	36.81	42.43	48.98	-	-	-	-	-	-	-	0.03	0.03	0.03	-	-
Netherlands	195.78	211.11	220.83	-	-	138.98	163.88	157.13	-	-	6.18	6.34	6.18	-	-
Austria	118.77	125.31	212.95	-	-	149.38	153.12	254.42	-	-	1.88	1.89	2.98	-	-
Poland	15.87	16.53	20.46	-	-	35.27	34.31	39.46	-	-	1.19	1.18	1.35	-	-
Portugal	98.32	103.67	110.83	-	-	49.08	48.61	51.53	-	-	1.99	2.00	1.99	-	-
Slovenia	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Slovakia	-	-	28.91	-	-	-	-	49.57	-	-	-	-	0.27	-	-
Finland	176.51	198.54	221.11	-	-	85.47	103.77	96.16	-	-	1.80	1.92	1.99	-	-
Sweden	142.37	128.59	146.96	-	-	-	-	-	-	-	2.49	2.14	2.27	-	-
United Kingdom	187.80	195.24	206.61	-	-	79.37	83.30	88.14	-	-	21.85	21.56	21.21	-	-
<b>Euro area total</b>	122.68	130.16	140.06	-	-	118.29	125.63	134.68	-	-	73.94	74.58	74.79	-	-
<b>EU total</b>	133.82	140.80	151.15	-	-	111.05	117.31	125.63	-	-	100.00	100.00	100.00	-	-

Some data for 2004 and 2005 are not included in Comparative tables 6 to 9.7, since cross-country comparison is not advisable before the further harmonisation work that is currently under way has been completed.



## 7.1a Number of transactions per type of payment instrument

(millions; total for the period)

	Credit transfers					Direct debits				
	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005
Belgium	742.88	808.06	731.22	-	-	176.93	168.79	192.35	-	-
Czech Republic	691.20	503.30	362.30	-	-	200.30	209.70	250.30	-	-
Denmark	210.24	227.16	241.80	-	-	137.74	145.93	151.43	-	-
Germany	5,688.53	5,552.55	5,787.58	-	-	4,834.36	4,554.32	5,458.84	-	-
Estonia	42.51	49.55	54.60	-	-	4.94	6.59	8.57	-	-
Greece	5.29	9.78	12.81	-	-	6.47	10.89	11.79	-	-
Spain	354.30	409.60	622.13	-	-	1,154.30	1,192.20	1,382.95	-	-
France	2,175.45	2,564.22	2,587.53	-	-	2,063.54	2,183.81	2,353.22	-	-
Ireland	38.00	37.41	40.90	-	-	50.00	36.83	37.90	-	-
Italy	1,046.49	989.11	1,018.41	-	-	361.87	401.55	414.35	-	-
Cyprus	3.05	3.77	4.23	-	-	5.46	5.94	6.65	-	-
Latvia	56.56	62.60	68.81	-	-	0.05	0.17	0.37	-	-
Lithuania	30.28	35.58	39.38	-	-	0.72	0.83	1.83	-	-
Luxembourg	12.56	13.29	13.13	-	-	3.74	4.24	4.90	-	-
Hungary	134.20	131.90	139.50	-	-	46.50	51.20	54.70	-	-
Malta	1.86	2.53	1.48	-	-	-	0.30	0.40	-	-
Netherlands	1,226.64	1,260.55	1,271.37	-	-	876.08	947.04	1,000.75	-	-
Austria	532.80	480.30	879.10	-	-	272.80	347.30	647.40	-	-
Poland	511.57	507.10	619.79	-	-	0.96	2.26	4.43	-	-
Portugal	41.04	62.01	90.16	-	-	119.11	121.53	143.05	-	-
Slovenia	-	-	-	-	-	-	-	-	-	-
Slovakia	-	-	128.80	-	-	-	-	2.42	-	-
Finland	508.00	533.00	569.00	-	-	48.00	54.00	64.00	-	-
Sweden	764.00	436.00	425.00	-	-	98.00	119.00	131.00	-	-
United Kingdom	1,932.30	2,009.40	2,211.50	-	-	2,152.06	2,288.59	2,429.92	-	-
<b>Euro area total</b>	<b>12,371.97</b>	<b>12,719.87</b>	<b>13,623.34</b>	<b>-</b>	<b>-</b>	<b>9,967.20</b>	<b>10,022.49</b>	<b>11,711.49</b>	<b>-</b>	<b>-</b>
<b>EU total</b>	<b>15,278.51</b>	<b>15,392.43</b>	<b>16,501.64</b>	<b>-</b>	<b>-</b>	<b>12,354.99</b>	<b>12,576.00</b>	<b>14,423.83</b>	<b>-</b>	<b>-</b>

Some data for 2004 and 2005 are not included in Comparative tables 6 to 9.7, since cross-country comparison is not advisable before the further harmonisation work that is currently under way has been completed.

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

(millions; total for the period)

	Cheques					E-money purchase transactions					Other payment instruments				
	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005
Belgium	60.05	28.91	23.72	19.14	15.69	60.46	120.83	107.06	106.90	102.02	0.67	0.57	0.49	0.42	0.36
Czech Republic	2.00	0.30	0.32	0.36	0.45	-	-	-	10.37	44.28	-	-	-	-	-
Denmark	48.20	41.60	36.70	30.00	25.80	7.80	7.60	7.10	6.46	3.68	0.00	0.00	0.00	0.00	0.00
Germany	319.76	149.70	131.80	110.88	107.48	29.35	35.85	37.37	38.31	37.78	-	-	-	-	-
Estonia	0.02	0.02	0.03	0.03	0.02	-	-	-	-	-	0.01	0.04	0.01	0.01	0.01
Greece	18.03	17.06	26.81	28.16	27.83	-	0.00	0.00	0.00	0.00	-	-	-	1.50	1.36
Spain	166.70	168.00	176.96	214.42	198.80	1.13	1.21	1.28	1.14	0.99	-	-	-	130.78	132.06
France	4,338.60	4,349.47	4,261.51	4,133.81	3,916.26	2.80	18.40	18.10	16.00	17.03	114.53	135.83	129.95	129.20	181.30
Ireland	88.00	74.86	73.80	72.62	132.14	-	-	-	-	-	-	-	-	-	-
Italy	583.92	538.15	505.76	487.19	465.58	-	1.03	2.74	9.33	20.38	277.49	289.21	306.76	319.24	323.22
Cyprus	23.56	23.79	23.50	24.77	25.35	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Latvia	0.10	0.06	0.05	0.05	0.04	-	-	-	-	-	-	-	-	-	-
Lithuania	-	0.02	0.01	0.01	0.00	0.87	1.80	1.18	1.12	0.98	-	-	-	-	-
Luxembourg	0.55	0.38	0.28	0.17	0.13	1.25	2.82	3.02	3.31	3.17	-	-	-	-	-
Hungary	0.08	0.00	0.00	0.00	0.00	-	-	-	-	-	0.53	0.66	0.78	0.90	0.72
Malta	9.87	10.97	13.78	12.97	12.18	-	-	-	-	-	-	-	-	-	-
Netherlands	5.35	0.07	-	-	-	30.90	87.02	109.16	127.27	146.93	-	-	-	-	-
Austria	9.90	6.70	6.60	5.90	6.00	5.08	17.20	17.66	19.35	22.08	-	-	-	0.98	1.15
Poland	4.84	2.31	1.67	0.40	0.04	-	-	-	-	-	-	-	-	-	-
Portugal	273.60	258.76	242.61	230.60	209.66	3.17	0.88	1.14	0.50	-	5.85	6.14	4.60	4.70	1.40
Slovenia	5.66	4.53	2.97	1.74	1.35	-	-	-	-	-	-	-	-	0.07	0.07
Slovakia	0.14	0.14	0.08	0.07	0.13	-	-	-	-	-	-	-	0.00	0.00	-
Finland	1.00	0.80	0.80	0.60	0.70	0.74	0.81	0.83	0.73	0.42	-	-	-	-	-
Sweden	2.00	2.00	1.00	1.00	1.00	1.50	0.70	0.20	-	-	0.00	0.00	0.00	-	-
United Kingdom	2,567.00	2,393.00	2,251.00	2,089.00	1,931.00	-	-	-	-	-	-	-	-	-	-
<b>Euro area total</b>	5,865.45	5,592.86	5,450.65	5,303.49	5,080.26	134.89	286.05	298.34	322.83	350.78	398.55	431.76	441.79	586.82	640.85
<b>EU total</b>	8,482.65	8,029.46	7,739.35	7,463.89	7,077.61	144.19	294.35	305.64	340.78	399.74	398.55	431.76	441.79	587.80	641.65

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

(millions; total for the period)

	Card payments (except with e-money cards)														
	Total card payments					With cards with a debit function					With cards with a delayed debit function				
	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005
Belgium	502.22	577.28	614.47	671.34	738.53	432.78	506.79	544.07	597.31	659.46	69.44	70.49	70.40	74.03	79.07
Czech Republic	26.60	41.00	55.90	84.79	79.28	26.60	41.00	55.90	79.94	73.56	-	-	-	0.49	0.15
Denmark	466.00	506.00	567.00	648.10	665.21	453.00	492.00	552.00	611.31	620.57	-	-	-	-	-
Germany	1,648.97	1,864.34	2,016.52	2,236.38	2,372.09	1,334.15	1,535.77	1,670.31	1,869.03	1,982.26	-	-	-	-	-
Estonia	19.90	30.01	43.38	60.17	81.88	-	-	-	53.18	73.99	0.00	0.00	0.00	0.00	0.00
Greece	49.25	47.32	59.22	64.62	67.19	1.47	2.02	2.25	2.91	4.94	5.92	6.02	6.45	1.84	1.52
Spain	-	1,013.25	1,096.20	1,270.96	1,417.95	-	612.43	630.85	692.84	743.37	-	-	-	-	-
France	3,670.72	4,095.59	4,341.46	4,650.00	5,243.83	-	-	-	-	-	-	-	-	-	-
Ireland	116.00	135.00	142.00	151.00	175.69	43.00	55.00	60.00	68.00	80.00	-	-	-	-	-
Italy	747.84	910.39	984.74	1,105.59	1,196.35	433.39	552.04	610.73	671.97	732.80	-	-	-	-	-
Cyprus	9.73	13.01	14.94	17.00	19.55	3.24	4.65	5.60	6.63	8.04	0.00	0.00	0.00	0.00	0.17
Latvia	8.25	12.94	20.35	29.53	41.69	8.12	12.82	20.22	28.19	38.87	-	-	-	-	-
Lithuania	8.03	16.66	25.33	36.53	51.53	7.74	16.28	24.64	35.58	49.56	-	-	-	-	-
Luxembourg	25.42	29.85	32.01	34.71	37.26	13.53	16.91	18.70	20.62	22.68	-	-	-	-	-
Hungary	28.58	41.01	55.36	69.53	85.54	26.49	37.67	50.37	62.46	75.87	0.05	0.06	0.09	0.17	0.25
Malta	2.74	3.00	3.86	4.40	5.32	2.01	2.13	2.59	2.92	3.48	-	-	-	-	-
Netherlands	1,001.92	1,114.14	1,201.17	1,295.60	1,406.36	954.40	1,068.57	1,157.07	1,247.09	1,333.56	-	-	-	-	-
Austria	139.74	178.69	195.54	232.98	263.07	105.60	140.90	157.30	181.31	207.68	-	-	-	-	-
Poland	89.56	120.37	155.63	201.43	264.18	59.26	76.43	103.16	147.24	187.12	17.38	16.66	18.35	9.06	9.61
Portugal	569.26	625.59	675.66	693.00	761.50	527.47	600.46	643.89	666.00	728.31	-	-	-	-	-
Slovenia	70.32	76.02	83.17	90.28	96.60	26.95	32.08	38.05	44.78	49.93	42.36	42.64	43.33	43.42	44.24
Slovakia	11.36	18.41	24.23	29.52	37.45	10.97	17.38	22.59	26.74	33.95	0.10	0.21	0.27	0.25	0.24
Finland	358.00	444.00	518.00	579.00	674.00	293.00	376.00	448.00	506.00	598.00	-	-	-	-	-
Sweden	401.00	590.00	759.30	984.00	1,062.00	326.00	509.00	670.29	802.00	872.00	52.00	51.00	64.28	65.00	54.00
United Kingdom	4,450.00	4,891.00	5,412.00	5,899.00	6,283.00	2,757.00	3,063.00	3,441.00	3,791.00	4,206.00	157.00	152.00	159.00	167.00	171.00
<b>Euro area total</b>	8,829.34	11,035.43	11,876.99	12,985.18	14,353.80	4,138.79	5,466.89	5,943.18	6,523.08	7,093.07	75.36	76.51	76.85	75.87	80.59
<b>EU total</b>	14,146.34	17,022.43	18,615.29	21,139.45	23,127.01	7,674.79	9,530.89	10,606.48	12,215.04	13,385.98	284.36	279.51	300.13	361.27	360.25

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

(millions; total for the period)

	Card payments (except with e-money cards)														
	With cards with a credit function					With cards with a debit and/or delayed debit function					With cards with a credit and/or delayed debit function				
	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005
Belgium	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Czech Republic	-	-	-	4.37	5.57	-	-	-	-	-	-	-	-	-	-
Denmark	13.00	14.00	15.00	36.79	44.63	-	-	-	-	-	-	-	-	-	-
Germany	-	-	-	-	-	-	-	-	-	-	314.83	328.57	346.21	367.35	389.83
Estonia	-	-	-	6.99	7.89	-	-	-	-	-	-	-	-	-	-
Greece	41.86	39.28	50.52	59.87	60.73	-	-	-	-	-	-	-	-	-	-
Spain	-	-	-	-	-	-	-	-	-	-	-	400.82	465.35	578.12	674.58
France	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Ireland	73.00	80.00	82.00	83.00	95.69	-	-	-	-	-	-	-	-	-	-
Italy	314.44	358.35	374.01	433.62	463.55	-	-	-	-	-	-	-	-	-	-
Cyprus	6.49	8.36	9.34	10.37	11.34	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Latvia	-	-	-	-	-	-	-	-	-	-	0.13	0.13	0.13	1.34	2.82
Lithuania	0.29	0.38	0.69	0.96	1.97	-	-	-	-	-	-	-	-	-	-
Luxembourg	11.89	12.94	13.31	14.10	14.58	-	-	-	-	-	-	-	-	-	-
Hungary	2.04	3.28	4.91	6.89	9.43	-	-	-	-	-	-	-	-	-	-
Malta	0.73	0.87	1.27	1.48	1.85	-	-	-	-	-	-	-	-	-	-
Netherlands	-	-	-	-	-	-	-	-	-	-	47.52	45.56	44.10	48.51	72.81
Austria	-	-	-	-	-	-	-	-	0.00	0.00	-	-	-	-	-
Poland	12.92	27.28	34.12	45.13	67.45	-	-	-	-	-	-	-	-	-	-
Portugal	223.45	247.89	266.03	286.40	330.49	-	-	-	-	-	-	-	-	-	-
Slovenia	1.01	1.31	1.80	2.07	2.44	-	-	-	-	-	-	-	-	-	-
Slovakia	0.29	0.82	1.37	2.52	3.26	-	-	-	-	-	-	-	-	-	-
Finland	-	-	-	-	-	-	-	-	-	-	65.00	68.00	70.00	73.00	76.00
Sweden	23.00	30.00	24.72	30.00	35.00	-	-	-	6.00	6.00	-	-	-	81.00	95.00
United Kingdom	1,456.00	1,597.00	1,731.00	1,870.00	1,812.00	-	-	-	-	-	80.00	79.00	81.00	71.00	94.00
<b>Euro area total</b>	664.64	738.45	785.87	876.99	965.03	-	-	-	-	-	427.34	842.95	925.65	1,066.98	1,213.21
<b>EU total</b>	2,156.64	2,379.45	2,556.59	2,894.55	2,967.85	-	-	-	-	-	507.34	921.95	1,006.65	1,220.32	1,405.03

## 7.2a Relative importance of payment instruments

(as a percentage of total number of transactions)

	Credit transfers					Direct debits					Card payments (except with e-money cards)				
	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005
Belgium	48.14	47.41	43.80	-	-	11.47	9.90	11.52	-	-	32.54	33.87	36.81	-	-
Czech Republic	75.12	66.72	54.15	-	-	21.77	27.80	37.41	-	-	2.89	5.44	8.35	-	-
Denmark	24.17	24.47	24.08	-	-	15.83	15.72	15.08	-	-	53.56	54.51	56.47	-	-
Germany	45.43	45.67	43.09	-	-	38.61	37.46	40.64	-	-	13.17	15.34	15.01	-	-
Estonia	63.09	57.47	51.23	-	-	7.33	7.65	8.04	-	-	29.54	34.81	40.69	-	-
Greece	6.69	11.50	11.58	-	-	8.18	12.80	10.66	-	-	62.31	55.64	53.53	-	-
Spain	21.13	14.71	18.97	-	-	68.85	42.82	42.17	-	-	-	36.39	33.43	-	-
France	17.59	19.21	18.90	-	-	16.69	16.36	17.19	-	-	29.68	30.68	31.71	-	-
Ireland	13.01	13.17	13.88	-	-	17.12	12.96	12.86	-	-	39.73	47.52	48.20	-	-
Italy	34.68	31.61	31.50	-	-	11.99	12.83	12.82	-	-	24.78	29.09	30.46	-	-
Cyprus	7.30	8.11	8.58	-	-	13.06	12.77	13.48	-	-	23.28	27.97	30.29	-	-
Latvia	87.07	82.62	76.82	-	-	0.08	0.22	0.41	-	-	12.69	17.08	22.72	-	-
Lithuania	75.90	64.82	58.15	-	-	1.79	1.52	2.69	-	-	20.13	30.35	37.39	-	-
Luxembourg	28.85	26.28	24.61	-	-	8.59	8.38	9.19	-	-	58.42	59.01	60.01	-	-
Hungary	63.94	58.68	55.72	-	-	22.15	22.78	21.85	-	-	13.62	18.24	22.11	-	-
Malta	12.85	15.06	7.58	-	-	-	1.79	2.05	-	-	18.94	17.86	19.78	-	-
Netherlands	39.05	36.98	35.49	-	-	27.89	27.78	27.93	-	-	31.90	32.68	33.53	-	-
Austria	55.78	47.41	50.86	-	-	28.56	34.28	37.45	-	-	14.63	17.64	11.31	-	-
Poland	84.29	80.23	79.31	-	-	0.16	0.36	0.57	-	-	14.76	19.04	19.91	-	-
Portugal	4.06	5.77	7.79	-	-	11.77	11.31	12.36	-	-	56.25	58.20	58.39	-	-
Slovenia	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Slovakia	-	-	82.81	-	-	-	-	1.56	-	-	-	-	15.58	-	-
Finland	55.47	51.62	49.37	-	-	5.24	5.23	5.55	-	-	39.09	43.00	44.94	-	-
Sweden	60.32	37.99	32.28	-	-	7.74	10.37	9.95	-	-	31.66	51.41	57.68	-	-
United Kingdom	17.41	17.35	17.97	-	-	19.39	19.76	19.75	-	-	40.09	42.23	43.98	-	-
<b>Euro area total</b>	32.94	31.74	31.40	-	-	26.54	25.01	26.99	-	-	23.51	27.54	27.38	-	-
<b>EU total</b>	30.08	28.65	28.45	-	-	24.32	23.41	24.86	-	-	27.85	31.68	32.09	-	-

Some data for 2004 and 2005 are not included in Comparative tables 6 to 9.7, since cross-country comparison is not advisable before the further harmonisation work that is currently under way has been completed.

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

(as a percentage of total number of transactions)

	Cheques					E-money purchase transactions					Other payment instruments				
	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005
Belgium	3.89	1.70	1.42	-	-	3.92	7.09	6.41	-	-	0.04	0.03	0.03	-	-
Czech Republic	0.22	0.04	0.05	-	-	-	-	-	-	-	-	-	-	-	-
Denmark	5.54	4.48	3.66	-	-	0.90	0.82	0.71	-	-	0.00	0.00	0.00	-	-
Germany	2.55	1.23	0.98	-	-	0.23	0.29	0.28	-	-	-	-	-	-	-
Estonia	0.04	0.03	0.03	-	-	-	-	-	-	-	0.01	0.05	0.01	-	-
Greece	22.81	20.06	24.23	-	-	-	0.00	0.00	-	-	-	-	-	-	-
Spain	9.94	6.03	5.40	-	-	0.07	0.04	0.04	-	-	-	-	-	-	-
France	35.09	32.59	31.12	-	-	0.02	0.14	0.13	-	-	0.93	1.02	0.95	-	-
Ireland	30.14	26.35	25.05	-	-	-	-	-	-	-	-	-	-	-	-
Italy	19.35	17.20	15.64	-	-	-	0.03	0.08	-	-	9.20	9.24	9.49	-	-
Cyprus	56.36	51.15	47.65	-	-	0.00	0.00	0.00	-	-	0.00	0.00	0.00	-	-
Latvia	0.16	0.08	0.06	-	-	-	-	-	-	-	-	-	-	-	-
Lithuania	-	0.04	0.02	-	-	2.17	3.28	1.75	-	-	-	-	-	-	-
Luxembourg	1.25	0.75	0.52	-	-	2.88	5.58	5.65	-	-	-	-	-	-	-
Hungary	0.04	0.00	0.00	-	-	-	-	-	-	-	0.25	0.29	0.31	-	-
Malta	68.21	65.30	70.59	-	-	-	-	-	-	-	-	-	-	-	-
Netherlands	0.17	0.00	-	-	-	0.98	2.55	3.05	-	-	-	-	-	-	-
Austria	1.04	0.66	0.38	-	-	0.53	1.70	1.02	-	-	-	-	-	-	-
Poland	0.80	0.36	0.21	-	-	-	-	-	-	-	-	-	-	-	-
Portugal	27.03	24.07	20.97	-	-	0.31	0.08	0.10	-	-	0.58	0.57	0.40	-	-
Slovenia	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Slovakia	-	-	0.05	-	-	-	-	-	-	-	-	-	0.00	-	-
Finland	0.11	0.08	0.07	-	-	0.08	0.08	0.07	-	-	-	-	-	-	-
Sweden	0.16	0.17	0.08	-	-	0.12	0.06	0.02	-	-	0.00	0.00	0.00	-	-
United Kingdom	23.12	20.66	18.29	-	-	-	-	-	-	-	-	-	-	-	-
<b>Euro area total</b>	15.62	13.96	12.56	-	-	0.36	0.71	0.69	-	-	1.06	1.08	1.02	-	-
<b>EU total</b>	16.70	14.94	13.34	-	-	0.28	0.55	0.53	-	-	0.78	0.80	0.76	-	-

Some data for 2004 and 2005 are not included in Comparative tables 6 to 9.7, since cross-country comparison is not advisable before the further harmonisation work that is currently under way has been completed.

## 7.3a Increase in the number of transactions

(annual percentage changes)

	Credit transfers				Direct debits				Card payments (except with e-money cards)			
	2002	2003	2004	2005	2002	2003	2004	2005	2002	2003	2004	2005
Belgium	8.77	-9.51	-	-	-4.60	13.96	-	-	14.95	6.44	9.26	10.01
Czech Republic	-27.18	-28.02	-	-	4.69	19.36	-	-	54.14	36.34	51.69	-6.51
Denmark	8.05	6.44	-	-	5.95	3.77	-	-	8.58	12.06	14.30	2.64
Germany	-2.39	4.23	-	-	-5.79	19.86	-	-	13.06	8.16	10.90	6.07
Estonia	16.58	10.19	-	-	33.50	30.05	-	-	50.78	44.53	38.72	36.07
Greece	84.93	30.96	-	-	68.34	8.28	-	-	-3.91	25.14	9.11	3.98
Spain	15.61	51.89	-	-	3.28	16.00	-	-	-	8.19	15.94	11.56
France	17.87	0.91	-	-	5.83	7.76	-	-	11.57	6.00	7.11	12.77
Ireland	-1.56	9.34	-	-	-26.35	2.91	-	-	16.38	5.19	6.34	16.35
Italy	-5.48	2.96	-	-	10.96	3.19	-	-	21.74	8.17	12.27	8.21
Cyprus	23.61	12.20	-	-	8.79	11.95	-	-	33.71	14.83	13.79	15.00
Latvia	10.68	9.92	-	-	230.00	121.21	-	-	56.96	57.24	45.08	41.19
Lithuania	17.50	10.70	-	-	16.34	119.09	-	-	107.41	52.06	44.24	41.05
Luxembourg	5.87	-1.23	-	-	13.37	15.57	-	-	17.42	7.25	8.43	7.33
Hungary	-1.71	5.76	-	-	10.11	6.84	-	-	43.47	35.00	25.59	23.04
Malta	36.02	-41.50	-	-	-	33.33	-	-	9.49	28.67	13.99	20.95
Netherlands	2.76	0.86	-	-	8.10	5.67	-	-	11.20	7.81	7.86	8.55
Austria	-9.85	83.03	-	-	27.31	86.41	-	-	27.87	9.43	19.14	12.92
Poland	-0.87	22.22	-	-	135.10	96.28	-	-	34.40	29.30	29.43	31.15
Portugal	51.08	45.40	-	-	2.04	17.70	-	-	9.89	8.00	2.57	9.88
Slovenia	-	-	-	-	-	-	-	-	8.10	9.42	8.54	7.01
Slovakia	-	-	-	-	-	-	-	-	62.06	31.60	21.82	26.86
Finland	4.92	6.75	-	-	12.50	18.52	-	-	24.02	16.67	11.78	16.41
Sweden	-42.93	-2.52	-	-	21.43	10.08	-	-	47.13	28.69	29.59	7.93
United Kingdom	3.99	10.06	-	-	6.34	6.18	-	-	9.91	10.65	9.00	6.51
<b>Euro area total</b>	2.81	7.10	-	-	0.55	16.85	-	-	24.99	7.63	9.33	10.54
<b>EU total</b>	0.75	7.21	-	-	1.79	14.69	-	-	20.33	9.36	13.56	9.40

Some data for 2004 and 2005 are not included in Comparative tables 6 to 9.7, since cross-country comparison is not advisable before the further harmonisation work that is currently under way has been completed.

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

(annual percentage changes)

	Cheques				E-money purchase transactions				Other payment instruments			
	2002	2003	2004	2005	2002	2003	2004	2005	2002	2003	2004	2005
Belgium	-51.86	-17.95	-19.31	-18.03	99.85	-11.40	-0.14	-4.57	-14.84	-13.94	-14.57	-14.69
Czech Republic	-85.00	6.33	11.91	24.65	-	-	-	326.92	-	-	-	-
Denmark	-13.69	-11.78	-18.26	-14.00	-2.56	-6.58	-9.00	-43.04	-	-	-	-
Germany	-53.18	-11.96	-15.87	-3.07	22.14	4.23	2.51	-1.38	-	-	-	-
Estonia	0.00	12.50	3.70	-14.29	-	-	-	-	550.00	-69.23	-41.67	-14.29
Greece	-5.36	57.11	5.05	-1.16	-	-	-	-	-	-	-	-9.31
Spain	0.78	5.34	21.16	-7.28	6.64	5.98	-11.12	-12.95	-	-	-	0.98
France	0.25	-2.02	-3.00	-5.26	557.14	-1.63	-11.60	6.41	18.60	-4.33	-0.58	40.32
Ireland	-14.94	-1.41	-1.60	81.96	-	-	-	-	-	-	-	-
Italy	-7.84	-6.02	-3.67	-4.44	-	166.83	241.06	118.49	4.22	6.07	4.07	1.25
Cyprus	0.98	-1.22	5.40	2.34	-	-	-	-	-	-	-	-
Latvia	-40.59	-16.67	2.00	-29.41	-	-	-	-	-	-	-	-
Lithuania	-	-50.00	-45.45	-50.00	107.62	-34.15	-5.49	-12.33	-	-	-	-
Luxembourg	-30.46	-26.12	-37.86	-28.16	125.48	6.84	9.71	-4.26	-	-	-	-
Hungary	-100.00	-	-	-	-	-	-	-	23.31	18.90	15.90	-20.35
Malta	11.14	25.58	-5.82	-6.13	-	-	-	-	-	-	-	-
Netherlands	-98.63	-	-	-	181.61	25.45	16.58	15.45	-	-	-	-
Austria	-32.32	-1.49	-10.61	1.69	238.58	2.67	9.56	14.11	-	-	-	17.04
Poland	-52.38	-27.58	-76.05	-90.00	-	-	-	-	-	-	-	-
Portugal	-5.43	-6.24	-4.95	-9.08	-72.13	28.51	-55.99	-	4.89	-25.15	2.26	-70.21
Slovenia	-19.97	-34.53	-41.52	-22.25	-	-	-	-	-	-	-	-1.43
Slovakia	0.70	-41.06	-13.23	72.45	-	-	-	-	-	-	107.21	-
Finland	-20.00	0.00	-25.00	16.67	10.01	1.48	-11.15	-43.11	-	-	-	-
Sweden	0.00	-50.00	0.00	0.00	-53.33	-71.43	-	-	-	-	-	-
United Kingdom	-6.78	-5.93	-7.20	-7.56	-	-	-	-	-	-	-	-
<b>Euro area total</b>	-4.65	-2.54	-2.70	-4.21	112.07	4.30	8.21	8.66	8.33	2.32	32.83	9.21
<b>EU total</b>	-5.34	-3.61	-3.56	-5.18	104.15	3.84	11.50	17.30	8.33	2.32	33.05	9.16



## 7.4a Number of transactions per capita

(total for the period)

	Credit transfers					Direct debits					Card payments (except with e-money cards)				
	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005
Belgium	72.26	78.22	70.49	-	-	17.21	16.34	18.54	-	-	48.85	55.88	59.23	64.44	70.52
Czech Republic	67.60	49.34	35.51	-	-	19.59	20.56	24.54	-	-	2.60	4.02	5.48	8.31	7.75
Denmark	39.25	42.25	44.86	-	-	25.71	27.14	28.09	-	-	86.99	94.12	105.19	119.95	122.75
Germany	69.09	67.32	70.14	-	-	58.71	55.22	66.15	-	-	20.03	22.60	24.44	27.11	28.77
Estonia	31.10	36.40	40.27	-	-	3.61	4.84	6.32	-	-	14.56	22.05	31.99	44.37	60.76
Greece	0.48	0.89	1.16	-	-	0.59	0.99	1.07	-	-	4.50	4.31	5.37	5.84	6.06
Spain	8.70	9.91	14.81	-	-	28.35	28.86	32.92	-	-	-	24.53	26.10	29.77	32.67
France	35.59	41.67	41.78	-	-	33.76	35.49	38.00	-	-	60.06	66.56	70.10	74.61	83.63
Ireland	9.85	9.53	10.25	-	-	12.96	9.38	9.50	-	-	30.06	34.38	35.58	37.20	42.35
Italy	18.37	17.31	17.68	-	-	6.35	7.03	7.19	-	-	13.12	15.93	17.09	19.00	20.44
Cyprus	4.35	5.31	5.85	-	-	7.78	8.36	9.20	-	-	13.87	18.32	20.67	22.98	25.80
Latvia	24.02	26.77	29.59	-	-	0.02	0.07	0.16	-	-	3.50	5.53	8.75	12.77	18.12
Lithuania	8.70	10.26	11.40	-	-	0.21	0.24	0.53	-	-	2.31	4.80	7.33	10.63	15.09
Luxembourg	28.44	29.79	29.18	-	-	8.47	9.50	10.89	-	-	57.58	66.90	71.14	76.58	81.47
Hungary	13.17	12.98	13.77	-	-	4.56	5.04	5.40	-	-	2.81	4.04	5.47	6.88	8.48
Malta	4.73	6.39	3.71	-	-	-	0.76	1.00	-	-	6.97	7.58	9.69	10.97	13.17
Netherlands	76.46	78.07	78.37	-	-	54.61	58.65	61.69	-	-	62.45	69.00	74.04	79.62	86.16
Austria	66.24	59.42	108.29	-	-	33.92	42.96	79.75	-	-	17.37	22.10	24.09	28.50	31.98
Poland	13.37	13.26	16.23	-	-	0.03	0.06	0.12	-	-	2.34	3.15	4.07	5.28	6.92
Portugal	3.99	5.98	8.63	-	-	11.57	11.72	13.70	-	-	55.31	60.34	64.71	65.99	72.08
Slovenia	-	-	-	-	-	-	-	-	-	-	35.30	38.10	41.66	45.20	48.28
Slovakia	-	-	23.94	-	-	-	-	0.45	-	-	2.10	3.42	4.50	5.48	6.95
Finland	97.92	102.48	109.15	-	-	9.25	10.38	12.28	-	-	69.01	85.37	99.37	110.76	128.50
Sweden	85.88	48.85	47.44	-	-	11.02	13.33	14.62	-	-	45.08	66.11	84.76	109.41	117.61
United Kingdom	32.69	33.87	37.13	-	-	36.41	38.58	40.80	-	-	75.28	82.45	90.88	98.59	104.39
<b>Euro area total</b>	40.41	41.32	43.98	-	-	32.55	32.55	37.81	-	-	28.84	35.84	38.34	41.66	45.82
<b>EU total</b>	40.25	40.34	43.00	-	-	32.55	32.96	37.58	-	-	37.26	44.61	48.50	45.93	50.02

Some data for 2004 and 2005 are not included in Comparative tables 6 to 9.7, since cross-country comparison is not advisable before the further harmonisation work that is currently under way has been completed.

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

(total for the period)

	Cheques					E-money purchase transactions					Other payment instruments				
	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005
Belgium	5.84	2.80	2.29	1.84	1.50	5.88	11.70	10.32	10.26	9.74	0.07	0.06	0.05	0.04	0.03
Czech Republic	0.20	0.03	0.03	0.03	0.04	-	-	-	1.02	4.33	-	-	-	-	-
Denmark	9.00	7.74	6.81	5.55	4.76	1.46	1.41	1.32	1.20	0.68	0.00	0.00	0.00	0.00	0.00
Germany	3.88	1.81	1.60	1.34	1.30	0.36	0.43	0.45	0.46	0.46	-	-	-	-	-
Estonia	0.02	0.02	0.02	0.02	0.02	-	-	-	-	-	0.00	0.03	0.01	0.01	0.00
Greece	1.65	1.55	2.43	2.55	2.51	-	0.00	0.00	0.00	0.00	-	-	-	0.14	0.12
Spain	4.09	4.07	4.21	5.02	4.58	0.03	0.03	0.03	0.03	0.02	-	-	-	3.06	3.04
France	70.98	70.69	68.81	66.33	62.46	0.05	0.30	0.29	0.26	0.27	1.87	2.21	2.10	2.07	2.89
Ireland	22.80	19.07	18.49	17.89	31.85	-	-	-	-	-	-	-	-	-	-
Italy	10.25	9.42	8.78	8.37	7.95	-	0.02	0.05	0.16	0.35	4.87	5.06	5.33	5.49	5.52
Cyprus	33.59	33.49	32.51	33.48	33.45	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Latvia	0.04	0.03	0.02	0.02	0.02	-	-	-	-	-	-	-	-	-	-
Lithuania	-	0.01	0.00	0.00	0.00	0.25	0.52	0.34	0.33	0.29	-	-	-	-	-
Luxembourg	1.23	0.85	0.62	0.38	0.27	2.84	6.33	6.70	7.30	6.93	-	-	-	-	-
Hungary	0.01	0.00	0.00	0.00	0.00	-	-	-	-	-	0.05	0.06	0.08	0.09	0.07
Malta	25.11	27.71	34.57	32.34	30.15	-	-	-	-	-	-	-	-	-	-
Netherlands	0.33	0.00	-	-	-	1.93	5.39	6.73	7.82	9.00	-	-	-	-	-
Austria	1.23	0.83	0.81	0.72	0.73	0.63	2.13	2.18	2.37	2.68	-	-	-	0.12	0.14
Poland	0.13	0.06	0.04	0.01	0.00	-	-	-	-	-	-	-	-	-	-
Portugal	26.58	24.96	23.24	21.96	19.84	0.31	0.09	0.11	0.05	-	0.57	0.59	0.44	0.45	0.13
Slovenia	2.84	2.27	1.49	0.87	0.67	-	-	-	-	-	-	-	-	0.04	0.03
Slovakia	0.03	0.03	0.02	0.01	0.02	-	-	-	-	-	-	-	0.00	0.00	-
Finland	0.19	0.15	0.15	0.11	0.13	0.14	0.16	0.16	0.14	0.08	-	-	-	-	-
Sweden	0.22	0.22	0.11	0.11	0.11	0.17	0.08	0.02	-	-	0.00	0.00	0.00	-	-
United Kingdom	43.43	40.34	37.80	34.91	32.08	-	-	-	-	-	-	-	-	-	-
<b>Euro area total</b>	19.16	18.17	17.60	17.02	16.22	0.44	0.93	0.96	1.04	1.12	1.30	1.40	1.43	1.88	2.05
<b>EU total</b>	22.34	21.04	20.17	16.22	15.31	0.38	0.77	0.80	0.74	0.86	1.05	1.13	1.15	1.28	1.39

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

(as a percentage; total for the period)

	Credit transfers					Direct debits					Card payments (except with e-money cards)				
	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005
Belgium	4.86	5.25	4.43	-	-	1.43	1.34	1.33	-	-	3.55	3.39	3.30	3.18	3.19
Czech Republic	4.52	3.27	2.20	-	-	1.62	1.67	1.74	-	-	0.19	0.24	0.30	0.40	0.34
Denmark	1.38	1.48	1.47	-	-	1.11	1.16	1.05	-	-	3.29	2.97	3.05	3.07	2.88
Germany	37.23	36.07	35.07	-	-	39.13	36.21	37.85	-	-	11.66	10.95	10.83	10.58	10.26
Estonia	0.28	0.32	0.33	-	-	0.04	0.05	0.06	-	-	0.14	0.18	0.23	0.28	0.35
Greece	0.03	0.06	0.08	-	-	0.05	0.09	0.08	-	-	0.35	0.28	0.32	0.31	0.29
Spain	2.32	2.66	3.77	-	-	9.34	9.48	9.59	-	-	-	5.95	5.89	6.01	6.13
France	14.24	16.66	15.68	-	-	16.70	17.36	16.31	-	-	25.95	24.06	23.32	22.00	22.67
Ireland	0.25	0.24	0.25	-	-	0.40	0.29	0.26	-	-	0.82	0.79	0.76	0.71	0.76
Italy	6.85	6.43	6.17	-	-	2.93	3.19	2.87	-	-	5.29	5.35	5.29	5.23	5.17
Cyprus	0.02	0.02	0.03	-	-	0.04	0.05	0.05	-	-	0.07	0.08	0.08	0.08	0.08
Latvia	0.37	0.41	0.42	-	-	0.00	0.00	0.00	-	-	0.06	0.08	0.11	0.14	0.18
Lithuania	0.20	0.23	0.24	-	-	0.01	0.01	0.01	-	-	0.06	0.10	0.14	0.17	0.22
Luxembourg	0.08	0.09	0.08	-	-	0.03	0.03	0.03	-	-	0.18	0.18	0.17	0.16	0.16
Hungary	0.88	0.86	0.85	-	-	0.38	0.41	0.38	-	-	0.20	0.24	0.30	0.33	0.37
Malta	0.01	0.02	0.01	-	-	-	0.00	0.00	-	-	0.02	0.02	0.02	0.02	0.02
Netherlands	8.03	8.19	7.70	-	-	7.09	7.53	6.94	-	-	7.08	6.55	6.45	6.13	6.08
Austria	3.49	3.12	5.33	-	-	2.21	2.76	4.49	-	-	0.99	1.05	1.05	1.10	1.14
Poland	3.35	3.29	3.76	-	-	0.01	0.02	0.03	-	-	0.63	0.71	0.84	0.95	1.14
Portugal	0.27	0.40	0.55	-	-	0.96	0.97	0.99	-	-	4.02	3.68	3.63	3.28	3.29
Slovenia	-	-	-	-	-	-	-	-	-	-	0.50	0.45	0.45	0.43	0.42
Slovakia	-	-	0.78	-	-	-	-	0.02	-	-	0.08	0.11	0.13	0.14	0.16
Finland	3.32	3.46	3.45	-	-	0.39	0.43	0.44	-	-	2.53	2.61	2.78	2.74	2.91
Sweden	5.00	2.83	2.58	-	-	0.79	0.95	0.91	-	-	2.83	3.47	4.08	4.65	4.59
United Kingdom	12.65	13.05	13.40	-	-	17.42	18.20	16.85	-	-	31.46	28.73	29.07	27.91	27.17
<b>Euro area total</b>	<b>80.98</b>	<b>82.64</b>	<b>82.56</b>	<b>-</b>	<b>-</b>	<b>80.67</b>	<b>79.70</b>	<b>81.20</b>	<b>-</b>	<b>-</b>	<b>62.41</b>	<b>64.83</b>	<b>63.80</b>	<b>61.43</b>	<b>62.07</b>
<b>EU total</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>-</b>	<b>-</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>-</b>	<b>-</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>

Some data for 2004 and 2005 are not included in Comparative tables 6 to 9.7, since cross-country comparison is not advisable before the further harmonisation work that is currently under way has been completed.

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

(as a percentage; total for the period)

	Cheques					E-money purchase transactions					Other payment instruments				
	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005
Belgium	0.71	0.36	0.31	0.26	0.22	41.93	41.05	35.03	31.37	25.52	0.17	0.13	0.11	0.07	0.06
Czech Republic	0.02	0.00	0.00	0.00	0.01	-	-	-	3.04	11.08	-	-	-	-	-
Denmark	0.57	0.52	0.47	0.40	0.36	5.41	2.58	2.32	1.90	0.92	0.00	0.00	0.00	0.00	0.00
Germany	3.77	1.86	1.70	1.49	1.52	20.36	12.18	12.23	11.24	9.45	-	-	-	-	-
Estonia	0.00	0.00	0.00	0.00	0.00	-	-	-	-	-	0.00	0.01	0.00	0.00	0.00
Greece	0.21	0.21	0.35	0.38	0.39	-	0.00	0.00	0.00	0.00	-	-	-	0.26	0.21
Spain	1.97	2.09	2.29	2.87	2.81	0.78	0.41	0.42	0.33	0.25	-	-	-	22.25	20.58
France	51.15	54.17	55.06	55.38	55.33	1.94	6.25	5.92	4.70	4.26	28.74	31.46	29.41	21.98	28.26
Ireland	1.04	0.93	0.95	0.97	1.87	-	-	-	-	-	-	-	-	-	-
Italy	6.88	6.70	6.53	6.53	6.58	-	0.35	0.89	2.74	5.10	69.63	66.99	69.43	54.31	50.37
Cyprus	0.28	0.30	0.30	0.33	0.36	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Latvia	0.00	0.00	0.00	0.00	0.00	-	-	-	-	-	-	-	-	-	-
Lithuania	-	0.00	0.00	0.00	0.00	0.60	0.61	0.39	0.33	0.25	-	-	-	-	-
Luxembourg	0.01	0.00	0.00	0.00	0.00	0.87	0.96	0.99	0.97	0.79	-	-	-	-	-
Hungary	0.00	0.00	0.00	0.00	0.00	-	-	-	-	-	0.13	0.15	0.18	0.15	0.11
Malta	0.12	0.14	0.18	0.17	0.17	-	-	-	-	-	-	-	-	-	-
Netherlands	0.06	0.00	-	-	-	21.43	29.56	35.72	37.35	36.76	-	-	-	-	-
Austria	0.12	0.08	0.09	0.08	0.08	3.52	5.84	5.78	5.68	5.52	-	-	-	0.17	0.18
Poland	0.06	0.03	0.02	0.01	0.00	-	-	-	-	-	-	-	-	-	-
Portugal	3.23	3.22	3.13	3.09	2.96	2.20	0.30	0.37	0.15	-	1.47	1.42	1.04	0.80	0.22
Slovenia	0.07	0.06	0.04	0.02	0.02	-	-	-	-	-	-	-	-	0.01	0.01
Slovakia	0.00	0.00	0.00	0.00	0.00	-	-	-	-	-	-	-	0.00	0.00	-
Finland	0.01	0.01	0.01	0.01	0.01	0.51	0.28	0.27	0.22	0.10	-	-	-	-	-
Sweden	0.02	0.02	0.01	0.01	0.01	1.04	0.24	0.07	-	-	0.00	0.00	0.00	-	-
United Kingdom	30.26	29.80	29.09	27.99	27.28	-	-	-	-	-	-	-	-	-	-
<b>Euro area total</b>	69.15	69.65	70.43	71.06	71.78	93.55	97.18	97.61	94.73	87.75	100.00	100.00	100.00	99.83	99.88
<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 and terminal transactions involving 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)				
	2001	2002	2003	2004	2005	2002	2003	2004	2005	2001	2002	2003	2004	2005
Belgium	17.54	13.34	15.11	-	-	-24.90	11.38	-	-	11,364.67	7,826.95	9,053.05	-	-
Czech Republic	2.48	2.18	1.56	-	-	-20.85	-26.60	-	-	2,699.94	2,886.07	2,331.84	-	-
Denmark	0.56	0.58	0.59	-	-	-0.43	0.83	-	-	647.28	621.22	586.35	-	-
Germany	32.84	33.09	32.48	-	-	-0.40	-2.84	-	-	2,622.95	2,721.84	2,418.30	-	-
Estonia	0.04	0.05	0.05	-	-	7.22	11.37	-	-	645.59	555.69	506.68	-	-
Greece	0.97	1.10	1.06	-	-	8.83	-6.59	-	-	12,306.38	12,880.11	9,541.32	-	-
Spain	2.32	2.79	4.11	-	-	15.25	43.53	-	-	1,386.10	1,000.62	1,252.04	-	-
France	96.45	100.05	102.02	-	-	1.54	-0.41	-	-	7,799.54	7,495.70	7,450.84	-	-
Ireland	0.32	0.26	0.28	-	-	-23.46	5.23	-	-	1,092.75	898.95	939.47	-	-
Italy	6.49	6.75	7.05	-	-	1.08	1.91	-	-	2,149.50	2,156.83	2,181.83	-	-
Cyprus	0.06	0.08	0.07	-	-	25.33	-5.67	-	-	1,412.81	1,642.36	1,471.21	-	-
Latvia	0.25	0.29	0.35	-	-	18.15	26.20	-	-	3,884.66	3,848.68	3,857.80	-	-
Lithuania	0.09	0.13	0.15	-	-	35.63	12.65	-	-	2,347.39	2,374.64	2,143.37	-	-
Luxembourg	0.05	0.05	0.05	-	-	-1.98	8.96	-	-	1,066.06	924.14	977.57	-	-
Hungary	0.88	0.83	0.85	-	-	-14.33	1.14	-	-	4,178.78	3,702.17	3,402.28	-	-
Malta	0.01	0.01	0.02	-	-	18.75	35.25	-	-	843.53	867.77	993.37	-	-
Netherlands	3.51	3.61	3.99	-	-	-0.30	8.76	-	-	1,116.07	1,058.25	1,112.78	-	-
Austria	1.36	1.20	3.04	-	-	-13.01	149.45	-	-	1,423.86	1,187.51	1,758.04	-	-
Poland	1.25	1.24	0.43	-	-	3.48	-61.38	-	-	2,052.78	1,956.46	544.36	-	-
Portugal	1.05	1.13	1.01	-	-	2.86	-12.65	-	-	1,039.87	1,046.91	869.17	-	-
Slovenia	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Slovakia	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Finland	2.33	3.02	3.86	-	-	27.80	26.17	-	-	2,540.00	2,928.20	3,351.02	-	-
Sweden	0.98	0.75	0.78	-	-	-25.82	1.70	-	-	773.69	650.42	589.45	-	-
United Kingdom	121.62	117.63	112.17	-	-	-3.80	3.62	-	-	10,955.59	10,156.02	9,116.25	-	-
<b>Euro area total</b>	<b>165.22</b>	<b>166.37</b>	<b>174.05</b>	<b>-</b>	<b>-</b>	<b>-1.55</b>	<b>2.59</b>	<b>-</b>	<b>-</b>	<b>4,398.52</b>	<b>4,151.84</b>	<b>4,011.71</b>	<b>-</b>	<b>-</b>
<b>EU total</b>	<b>288.38</b>	<b>285.33</b>	<b>287.60</b>	<b>-</b>	<b>-</b>	<b>-3.16</b>	<b>-1.03</b>	<b>-</b>	<b>-</b>	<b>5,676.84</b>	<b>5,310.58</b>	<b>4,957.73</b>	<b>-</b>	<b>-</b>

Some data for 2004 and 2005 are not included in Comparative tables 6 to 9.7, since cross-country comparison is not advisable before the further harmonisation work that is currently under way has been completed.

## 8b Payment and terminal transactions involving non-MFIs: Total value of transactions (continued)

*(total for the period)*

	Value per capita (EUR thousands)					Value as a ratio to GDP				
	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005
Belgium	1,705.88	1,291.44	1,456.76	-	-	67.75	49.84	55.02	-	-
Czech Republic	242.97	213.41	152.94	-	-	35.98	27.21	19.28	-	-
Denmark	105.12	107.27	109.22	-	-	3.14	3.12	3.10	-	-
Germany	398.86	401.16	393.64	-	-	15.54	15.44	15.03	-	-
Estonia	31.82	35.20	39.83	-	-	6.29	6.18	6.36	-	-
Greece	88.82	99.70	95.75	-	-	7.31	7.64	6.79	-	-
Spain	57.06	67.43	97.75	-	-	3.41	3.82	5.25	-	-
France	1,577.98	1,625.99	1,647.20	-	-	64.42	64.61	63.97	-	-
Ireland	82.69	65.04	69.35	-	-	2.73	1.97	1.99	-	-
Italy	113.84	118.09	122.44	-	-	5.19	5.21	5.28	-	-
Cyprus	84.18	107.54	100.39	-	-	5.57	6.90	6.22	-	-
Latvia	107.15	124.69	148.60	-	-	27.08	29.42	34.63	-	-
Lithuania	26.90	37.57	42.03	-	-	6.90	8.68	8.82	-	-
Luxembourg	105.07	104.77	115.88	-	-	2.06	1.94	2.04	-	-
Hungary	86.09	81.91	84.08	-	-	14.73	11.75	11.41	-	-
Malta	31.05	36.82	48.65	-	-	2.81	3.26	4.44	-	-
Netherlands	218.50	223.41	245.73	-	-	7.83	7.75	8.36	-	-
Austria	169.11	148.81	374.37	-	-	6.30	5.45	13.43	-	-
Poland	32.57	32.34	11.14	-	-	5.87	5.90	2.22	-	-
Portugal	102.24	108.53	96.33	-	-	8.14	8.31	7.31	-	-
Slovenia	-	-	-	-	-	-	-	-	-	-
Slovakia	-	-	-	-	-	-	-	-	-	-
Finland	448.34	581.37	740.93	-	-	16.63	21.00	26.47	-	-
Sweden	110.15	83.64	86.63	-	-	3.96	2.88	2.88	-	-
United Kingdom	2,057.45	1,982.85	1,883.50	-	-	75.88	70.55	70.19	-	-
<b>Euro area total</b>	539.60	540.39	561.88	-	-	23.59	22.96	23.34	-	-
<b>EU total</b>	759.66	747.73	749.35	-	-	31.92	30.49	30.21	-	-

Some data for 2004 and 2005 are not included in Comparative tables 6 to 9.7, since cross-country comparison is not advisable before the further harmonisation work that is currently under way has been completed.



## 8c Payment and terminal transactions involving 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)				
	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005
Belgium	227,850.71	172,653.79	173,795.70	-	-	6.08	4.68	5.25	-	-
Czech Republic	-	90,790.66	58,255.47	-	-	0.86	0.76	0.54	-	-
Denmark	9,202.61	8,912.54	8,645.36	-	-	0.20	0.20	0.20	-	-
Germany	58,495.84	54,266.52	49,458.56	-	-	11.39	11.60	11.29	-	-
Estonia	25,424.67	24,687.47	23,568.15	-	-	0.02	0.02	0.02	-	-
Greece	13,575.20	15,190.06	13,223.93	-	-	0.34	0.38	0.37	-	-
Spain	-	-	18,607.71	-	-	0.81	0.98	1.43	-	-
France	254,552.31	263,835.47	263,953.82	-	-	33.44	35.06	35.47	-	-
Ireland	15,850.38	12,153.52	5,024.72	-	-	0.11	0.09	0.10	-	-
Italy	13,520.05	12,937.13	13,033.78	-	-	2.25	2.37	2.45	-	-
Cyprus	-	-	-	-	-	0.02	0.03	0.03	-	-
Latvia	87,452.34	80,601.58	84,505.81	-	-	0.09	0.10	0.12	-	-
Lithuania	46,920.32	61,660.24	53,606.79	-	-	0.03	0.05	0.05	-	-
Luxembourg	767.15	840.98	823.76	-	-	0.02	0.02	0.02	-	-
Hungary	88,629.85	77,961.86	75,759.79	-	-	0.30	0.29	0.30	-	-
Malta	-	-	6,022.82	-	-	0.00	0.01	0.01	-	-
Netherlands	23,114.90	22,388.97	24,321.87	-	-	1.22	1.26	1.39	-	-
Austria	34,813.48	28,413.26	60,891.14	-	-	0.47	0.42	1.06	-	-
Poland	54,959.98	53,271.79	18,522.01	-	-	0.43	0.43	0.15	-	-
Portugal	-	-	-	-	-	0.36	0.39	0.35	-	-
Slovenia	-	-	-	-	-	-	-	-	-	-
Slovakia	-	-	-	-	-	-	-	-	-	-
Finland	-	-	84,239.53	-	-	0.81	1.06	1.34	-	-
Sweden	13,758.00	10,102.16	9,469.76	-	-	0.34	0.26	0.27	-	-
United Kingdom	-	-	-	-	-	42.17	41.22	39.00	-	-
<b>Euro area total</b>	89,145.36	85,083.60	74,065.71	-	-	57.29	58.31	60.52	-	-
<b>EU total</b>	142,380.18	132,102.66	111,745.76	-	-	100.00	100.00	100.00	-	-

Some data for 2004 and 2005 are not included in Comparative tables 6 to 9.7, since cross-country comparison is not advisable before the further harmonisation work that is currently under way has been completed.



## 9.1a Value of transactions per type of payment instrument

(EUR billions; total for the period)

	Credit transfers					Direct debits				
	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005
Belgium	17,350.80	13,157.42	14,938.19	-	-	54.15	46.17	48.69	-	-
Czech Republic	2,404.53	2,109.75	1,461.14	-	-	72.68	65.06	96.19	-	-
Denmark	381.77	401.32	420.69	-	-	52.25	55.25	57.70	-	-
Germany	27,836.21	28,271.11	28,352.60	-	-	3,982.12	3,911.58	3,320.49	-	-
Estonia	42.32	46.77	52.91	-	-	0.08	0.13	0.19	-	-
Greece	692.10	821.20	692.13	-	-	1.97	2.94	5.30	-	-
Spain	1,277.60	1,563.00	2,536.61	-	-	310.70	438.20	459.86	-	-
France	92,907.57	96,181.03	98,095.60	-	-	703.66	751.38	755.57	-	-
Ireland	45.70	41.60	46.00	-	-	34.00	27.90	31.00	-	-
Italy	4,456.58	4,672.46	4,936.05	-	-	203.90	213.94	234.61	-	-
Cyprus	29.93	44.16	38.65	-	-	0.82	1.02	1.07	-	-
Latvia	251.96	291.18	345.00	-	-	0.00	0.01	0.03	-	-
Lithuania	92.95	129.43	144.20	-	-	0.47	0.46	0.36	-	-
Luxembourg	40.15	40.03	45.08	-	-	0.57	0.96	1.31	-	-
Hungary	868.45	819.22	836.58	-	-	1.11	2.40	2.42	-	-
Malta	5.62	4.37	6.35	-	-	-	0.04	0.07	-	-
Netherlands	3,280.11	3,363.68	3,715.90	-	-	175.31	187.58	211.46	-	-
Austria	1,235.90	1,105.20	2,912.00	-	-	101.70	80.20	111.20	-	-
Poland	1,235.75	1,225.28	416.82	-	-	0.83	0.99	1.11	-	-
Portugal	572.95	512.80	596.91	-	-	30.53	22.77	22.01	-	-
Slovenia	-	-	-	-	-	-	-	-	-	-
Slovakia	-	-	-	-	-	-	-	-	-	-
Finland	2,181.89	2,902.48	3,754.88	-	-	19.89	26.02	25.88	-	-
Sweden	921.76	677.00	701.10	-	-	28.20	27.29	30.03	-	-
United Kingdom	117,260.89	113,270.12	108,171.01	-	-	893.87	981.01	956.93	-	-
<b>Euro area total</b>	<b>151,877.57</b>	<b>152,632.03</b>	<b>160,621.95</b>	<b>-</b>	<b>-</b>	<b>5,618.50</b>	<b>5,709.64</b>	<b>5,227.38</b>	<b>-</b>	<b>-</b>
<b>EU total</b>	<b>270,442.76</b>	<b>266,993.76</b>	<b>269,928.78</b>	<b>-</b>	<b>-</b>	<b>6,592.82</b>	<b>6,773.32</b>	<b>6,272.17</b>	<b>-</b>	<b>-</b>

Some data for 2004 and 2005 are not included in Comparative tables 6 to 9.7, since cross-country comparison is not advisable before the further harmonisation work that is currently under way has been completed.

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

(EUR billions; total for the period)

	Cheques					E-money purchase transactions					Other payment instruments				
	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005
Belgium	99.07	99.31	86.40	81.13	68.83	0.27	0.67	0.55	0.53	0.49	5.15	4.62	4.04	3.51	3.12
Czech Republic	5.69	0.45	0.32	0.91	1.85	-	-	-	0.00	0.01	-	-	-	-	-
Denmark	106.32	95.33	83.00	70.16	68.66	0.01	0.01	0.01	0.01	0.00	0.00	0.00	0.00	0.00	0.00
Germany	902.12	772.90	669.24	559.94	516.49	0.07	0.08	0.08	0.08	0.09	-	-	-	-	-
Estonia	0.02	0.02	0.01	0.01	0.01	-	-	-	-	-	0.71	0.48	0.24	0.00	0.00
Greece	275.63	268.28	352.79	358.17	376.74	-	0.00	0.00	0.00	0.00	-	-	-	0.00	1.08
Spain	735.40	735.80	1,053.66	910.32	954.40	0.00	0.00	0.00	0.00	0.00	-	-	-	448.57	433.67
France	2,211.44	2,375.49	2,433.63	2,084.21	2,175.68	0.01	0.07	0.07	0.05	0.04	453.62	549.49	526.38	509.79	475.17
Ireland	230.79	175.30	188.00	208.55	846.16	-	-	-	-	-	-	-	-	-	-
Italy	1,200.63	1,195.78	1,180.09	1,186.82	1,160.74	-	0.06	0.18	0.58	1.62	563.28	588.86	616.42	658.88	686.32
Cyprus	27.44	30.18	31.67	34.80	37.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.06	0.05
Latvia	0.07	0.04	0.04	0.03	0.03	-	-	-	-	-	-	-	-	-	-
Lithuania	-	0.01	0.01	0.00	0.00	0.02	0.03	0.04	0.04	0.05	-	-	-	-	-
Luxembourg	3.64	3.33	3.18	2.57	2.37	0.00	0.01	0.01	0.01	0.01	-	-	-	-	-
Hungary	0.16	0.00	0.00	0.00	0.00	-	-	-	-	-	6.40	9.04	10.86	13.15	8.39
Malta	6.42	9.98	12.72	15.03	13.03	-	-	-	-	-	-	-	-	-	-
Netherlands	0.45	0.01	-	-	-	0.08	0.24	0.30	0.35	0.40	-	-	-	-	-
Austria	22.50	17.40	15.70	16.40	13.38	0.03	0.13	0.12	0.13	0.14	-	-	-	0.77	0.80
Poland	5.50	5.87	2.71	0.16	0.05	-	-	-	-	-	-	-	-	-	-
Portugal	427.12	395.17	361.55	361.36	361.93	0.00	-	0.00	0.00	-	5.10	6.90	4.19	4.54	13.67
Slovenia	0.41	0.36	0.22	0.14	0.11	-	-	-	-	-	-	-	-	0.02	0.01
Slovakia	0.04	0.06	0.07	0.06	0.13	-	-	-	-	-	-	-	0.07	0.08	-
Finland	108.00	77.00	62.00	50.00	30.00	0.00	0.00	0.00	0.00	0.00	-	-	-	-	-
Sweden	1.73	2.26	5.00	6.51	3.22	0.01	0.00	0.00	0.00	-	-	-	-	-	-
United Kingdom	3,141.48	3,014.94	2,663.72	2,622.28	2,460.01	-	-	-	-	-	-	-	-	-	-
<b>Euro area total</b>	6,216.79	6,115.76	6,406.24	5,819.46	6,506.72	0.47	1.26	1.31	1.73	2.79	1,027.15	1,149.87	1,151.03	1,626.06	1,613.82
<b>EU total</b>	9,466.34	9,228.65	9,158.31	8,569.84	9,090.42	0.49	1.27	1.32	1.78	2.86	1,027.15	1,149.87	1,151.03	1,639.36	1,622.27

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

(EUR billions; total for the period)

	Card payments (except with e-money cards)														
	Total card payments					With cards with a debit function					With cards with a delayed debit function				
	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005
Belgium	28.69	32.42	34.53	36.69	41.43	21.72	25.12	27.19	29.89	33.03	6.97	7.30	7.34	6.80	8.40
Czech Republic	1.31	1.70	2.58	2.92	2.96	1.31	1.70	2.58	2.71	2.71	-	-	-	0.02	0.01
Denmark	22.77	24.76	27.32	32.13	35.94	21.16	23.01	25.57	28.51	31.87	-	-	-	-	-
Germany	121.38	133.12	140.40	150.05	158.44	92.84	103.16	109.29	115.65	121.15	-	-	-	-	-
Estonia	0.38	0.50	0.66	0.94	1.32	-	-	-	0.74	1.08	0.00	0.00	0.00	0.00	0.00
Greece	2.90	3.07	5.28	6.00	7.35	0.11	0.16	0.18	0.25	0.65	0.67	0.72	0.81	0.32	0.31
Spain	-	48.98	55.96	65.97	76.03	-	25.06	27.49	30.57	33.49	-	-	-	-	-
France	170.00	190.00	204.00	219.60	260.22	-	-	-	-	-	-	-	-	-	-
Ireland	8.60	10.58	11.77	13.65	15.88	2.50	3.30	3.70	4.30	5.20	-	-	-	-	-
Italy	61.96	78.57	85.94	100.06	110.16	32.42	44.77	50.88	58.03	63.54	-	-	-	-	-
Cyprus	0.86	1.03	1.17	1.68	1.64	0.33	0.39	0.45	0.68	0.69	0.00	0.00	0.00	0.00	0.02
Latvia	0.31	0.38	0.50	0.68	0.97	0.29	0.37	0.49	0.59	0.78	-	-	-	-	-
Lithuania	0.20	0.41	0.57	0.84	1.26	0.17	0.38	0.53	0.78	1.14	-	-	-	-	-
Luxembourg	2.03	2.42	2.57	2.76	2.95	0.87	1.10	1.21	1.34	1.48	-	-	-	-	-
Hungary	0.98	1.45	1.87	2.39	2.99	0.89	1.29	1.65	2.09	2.55	0.01	0.01	0.01	0.03	0.04
Malta	0.17	0.18	0.24	0.28	0.33	0.11	0.10	0.13	0.14	0.17	-	-	-	-	-
Netherlands	49.48	55.85	58.81	61.98	67.39	44.20	50.58	53.87	56.73	59.53	-	-	-	-	-
Austria	9.91	11.99	12.58	14.40	16.18	5.86	7.56	8.16	9.09	10.45	-	-	-	-	-
Poland	3.82	4.41	4.79	5.80	8.10	2.57	2.40	2.84	3.85	5.23	0.64	0.88	0.70	0.37	0.41
Portugal	16.68	18.77	21.15	23.15	26.77	14.81	17.52	19.26	20.99	23.39	-	-	-	-	-
Slovenia	2.10	2.32	2.50	2.79	3.06	0.75	0.93	1.08	1.34	1.55	1.30	1.33	1.34	1.37	1.42
Slovakia	0.30	0.48	0.70	0.93	1.27	0.28	0.44	0.64	0.82	1.09	0.01	0.01	0.01	0.01	0.02
Finland	16.20	18.20	19.70	21.80	24.30	12.20	14.10	15.50	17.50	19.80	-	-	-	-	-
Sweden	28.18	39.94	39.88	43.84	43.47	20.08	32.47	31.44	34.63	34.73	5.63	5.42	5.92	6.36	5.86
United Kingdom	325.68	360.77	378.50	431.19	460.87	159.22	179.21	197.21	231.84	261.64	21.43	21.35	20.63	22.82	24.29
<b>Euro area total</b>	<b>487.82</b>	<b>603.96</b>	<b>652.68</b>	<b>716.11</b>	<b>807.08</b>	<b>227.52</b>	<b>292.42</b>	<b>316.73</b>	<b>344.34</b>	<b>371.72</b>	<b>7.64</b>	<b>8.02</b>	<b>8.15</b>	<b>7.12</b>	<b>8.71</b>
<b>EU total</b>	<b>864.45</b>	<b>1,029.48</b>	<b>1,098.44</b>	<b>1,242.58</b>	<b>1,371.19</b>	<b>427.98</b>	<b>527.14</b>	<b>570.97</b>	<b>653.08</b>	<b>716.91</b>	<b>34.70</b>	<b>34.80</b>	<b>34.70</b>	<b>38.09</b>	<b>40.78</b>

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

(EUR billions; total for the period)

	Card payments (except with e-money cards)														
	With cards with a credit function					With cards with a debit and/or delayed debit function					With cards with a credit and/or delayed debit function				
	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005
Belgium	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Czech Republic	-	-	-	0.20	0.23	-	-	-	-	-	-	-	-	-	-
Denmark	1.60	1.75	1.75	3.62	4.08	-	-	-	-	-	-	-	-	-	
Germany	-	-	-	-	-	-	-	-	-	-	28.54	29.97	31.11	34.40	37.29
Estonia	-	-	-	0.19	0.23	-	-	-	-	-	-	-	-	-	-
Greece	2.12	2.19	4.29	5.43	6.39	-	-	-	-	-	-	-	-	-	
Spain	-	-	-	-	-	-	-	-	-	-	-	23.91	28.47	35.40	42.53
France	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Ireland	6.10	7.28	8.07	9.35	10.68	-	-	-	-	-	-	-	-	-	-
Italy	29.54	33.80	35.07	42.03	46.61	-	-	-	-	-	-	-	-	-	-
Cyprus	0.54	0.64	0.72	1.01	0.93	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Latvia	-	-	-	-	-	-	-	-	-	-	0.01	0.01	0.01	0.09	0.20
Lithuania	0.02	0.02	0.04	0.06	0.12	-	-	-	-	-	-	-	-	-	-
Luxembourg	1.16	1.32	1.36	1.42	1.47	-	-	-	-	-	-	-	-	-	-
Hungary	0.08	0.15	0.21	0.28	0.39	-	-	-	-	-	-	-	-	-	-
Malta	0.07	0.08	0.11	0.14	0.16	-	-	-	-	-	-	-	-	-	-
Netherlands	-	-	-	-	-	-	-	-	-	-	5.28	5.27	4.94	5.26	7.86
Austria	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Poland	0.61	1.13	1.25	1.58	2.46	-	-	-	-	-	-	-	-	-	-
Portugal	9.20	10.36	11.09	11.55	15.24	-	-	-	-	-	-	-	-	-	-
Slovenia	0.05	0.06	0.08	0.08	0.09	-	-	-	-	-	-	-	-	-	-
Slovakia	0.02	0.04	0.06	0.10	0.16	-	-	-	-	-	-	-	-	-	-
Finland	-	-	-	-	-	-	-	-	-	-	4.00	4.10	4.20	4.30	4.50
Sweden	2.48	2.05	2.53	2.85	0.81	-	-	-	0.00	0.11	-	-	-	-	1.96
United Kingdom	127.93	143.52	146.42	162.02	160.56	-	-	-	-	-	17.10	16.68	14.24	14.52	14.37
<b>Euro area total</b>	48.12	54.95	59.87	69.79	80.39	-	-	-	-	-	37.82	63.26	68.72	79.36	92.18
<b>EU total</b>	180.13	202.29	210.59	241.93	250.60	-	-	-	-	-	54.92	79.94	82.96	93.97	108.71

## 9.2a Relative importance of payment instruments

(as a percentage of the total value of transactions)

	Credit transfers					Direct debits					Card payments (except with e-money cards)				
	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005
Belgium	98.93	98.63	98.85	-	-	0.31	0.35	0.32	-	-	0.16	0.24	0.23	-	-
Czech Republic	96.79	96.91	93.65	-	-	2.93	2.99	6.17	-	-	0.05	0.08	0.17	-	-
Denmark	67.80	69.59	71.46	-	-	9.28	9.58	9.80	-	-	4.04	4.29	4.64	-	-
Germany	84.76	85.44	87.28	-	-	12.13	11.82	10.22	-	-	0.37	0.40	0.43	-	-
Estonia	97.28	97.62	97.97	-	-	0.19	0.28	0.34	-	-	0.87	1.05	1.21	-	-
Greece	71.16	74.96	65.57	-	-	0.20	0.27	0.50	-	-	0.30	0.28	0.50	-	-
Spain	54.98	56.10	61.78	-	-	13.37	15.73	11.20	-	-	-	1.76	1.36	-	-
France	96.33	96.14	96.16	-	-	0.73	0.75	0.74	-	-	0.18	0.19	0.20	-	-
Ireland	14.32	16.29	16.62	-	-	10.66	10.92	11.20	-	-	2.69	4.14	4.25	-	-
Italy	68.71	69.23	69.98	-	-	3.14	3.17	3.33	-	-	0.96	1.16	1.22	-	-
Cyprus	50.68	57.81	53.27	-	-	1.39	1.33	1.47	-	-	1.46	1.35	1.61	-	-
Latvia	99.85	99.85	99.84	-	-	0.00	0.00	0.01	-	-	0.12	0.13	0.14	-	-
Lithuania	99.27	99.31	99.33	-	-	0.50	0.35	0.25	-	-	0.21	0.31	0.39	-	-
Luxembourg	86.54	85.62	86.45	-	-	1.23	2.05	2.51	-	-	4.38	5.18	4.93	-	-
Hungary	99.01	98.45	98.22	-	-	0.13	0.29	0.28	-	-	0.11	0.17	0.22	-	-
Malta	46.01	29.99	32.77	-	-	-	0.31	0.39	-	-	1.42	1.23	1.24	-	-
Netherlands	93.57	93.25	93.21	-	-	5.00	5.20	5.30	-	-	1.41	1.55	1.48	-	-
Austria	90.87	91.88	95.82	-	-	7.48	6.67	3.66	-	-	0.73	1.00	0.41	-	-
Poland	99.19	99.09	97.98	-	-	0.07	0.08	0.26	-	-	0.31	0.36	1.13	-	-
Portugal	54.44	45.57	59.35	-	-	2.90	2.02	2.19	-	-	1.58	1.67	2.10	-	-
Slovenia	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Slovakia	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Finland	93.81	95.99	97.21	-	-	0.85	0.86	0.67	-	-	0.70	0.60	0.51	-	-
Sweden	94.07	90.69	90.35	-	-	2.88	3.66	3.87	-	-	2.88	5.35	5.14	-	-
United Kingdom	96.41	96.30	96.43	-	-	0.73	0.83	0.85	-	-	0.27	0.31	0.34	-	-
<b>Euro area total</b>	91.93	91.74	92.29	-	-	3.40	3.43	3.00	-	-	0.30	0.36	0.38	-	-
<b>EU total</b>	93.78	93.57	93.86	-	-	2.29	2.37	2.18	-	-	0.30	0.36	0.38	-	-

Some data for 2004 and 2005 are not included in Comparative tables 6 to 9.7, since cross-country comparison is not advisable before the further harmonisation work that is currently under way has been completed.

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

(as a percentage of the total value of transactions)

	Cheques					E-money purchase transactions					Other payment instruments				
	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005
Belgium	0.56	0.74	0.57	-	-	0.00	0.01	0.00	-	-	0.03	0.03	0.03	-	-
Czech Republic	0.23	0.02	0.02	-	-	-	-	-	-	-	-	-	-	-	-
Denmark	18.88	16.53	14.10	-	-	0.00	0.00	0.00	-	-	0.00	0.00	0.00	-	-
Germany	2.75	2.34	2.06	-	-	0.00	0.00	0.00	-	-	-	-	-	-	-
Estonia	0.04	0.04	0.03	-	-	-	-	-	-	-	1.62	1.00	0.45	-	-
Greece	28.34	24.49	33.42	-	-	-	0.00	0.00	-	-	-	-	-	-	-
Spain	31.65	26.41	25.66	-	-	0.00	0.00	0.00	-	-	-	-	-	-	-
France	2.29	2.37	2.39	-	-	0.00	0.00	0.00	-	-	0.47	0.55	0.52	-	-
Ireland	72.33	68.64	67.93	-	-	-	-	-	-	-	-	-	-	-	-
Italy	18.51	17.72	16.73	-	-	-	0.00	0.00	-	-	8.68	8.72	8.74	-	-
Cyprus	46.47	39.51	43.65	-	-	0.00	0.00	0.00	-	-	0.00	0.00	0.00	-	-
Latvia	0.03	0.01	0.01	-	-	-	-	-	-	-	-	-	-	-	-
Lithuania	-	0.00	0.00	-	-	0.03	0.03	0.03	-	-	-	-	-	-	-
Luxembourg	7.84	7.13	6.10	-	-	0.01	0.02	0.01	-	-	-	-	-	-	-
Hungary	0.02	0.00	0.00	-	-	-	-	-	-	-	0.73	1.09	1.27	-	-
Malta	52.58	68.47	65.61	-	-	-	-	-	-	-	-	-	-	-	-
Netherlands	0.01	0.00	-	-	-	0.00	0.01	0.01	-	-	-	-	-	-	-
Austria	1.65	1.45	0.52	-	-	0.00	0.01	0.00	-	-	-	-	-	-	-
Poland	0.44	0.47	0.64	-	-	-	-	-	-	-	-	-	-	-	-
Portugal	40.59	35.12	35.95	-	-	0.00	-	0.00	-	-	0.48	0.61	0.42	-	-
Slovenia	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Slovakia	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Finland	4.64	2.55	1.61	-	-	0.00	0.00	0.00	-	-	-	-	-	-	-
Sweden	0.18	0.30	0.64	-	-	0.00	0.00	0.00	-	-	-	-	-	-	-
United Kingdom	2.58	2.56	2.37	-	-	-	-	-	-	-	-	-	-	-	-
<b>Euro area total</b>	3.76	3.68	3.68	-	-	0.00	0.00	0.00	-	-	0.62	0.69	0.66	-	-
<b>EU total</b>	3.28	3.23	3.18	-	-	0.00	0.00	0.00	-	-	0.36	0.40	0.40	-	-

Some data for 2004 and 2005 are not included in Comparative tables 6 to 9.7, since cross-country comparison is not advisable before the further harmonisation work that is currently under way has been completed.

## 9.3a Increase in the real value of transactions

(annual percentage changes; HICP-adjusted)

	Credit transfers				Direct debits				Card payments (except with e-money cards)			
	2002	2003	2004	2005	2002	2003	2004	2005	2002	2003	2004	2005
Belgium	-25.13	11.63	-	-	-15.82	3.68	-	-	11.57	4.72	4.23	9.86
Czech Republic	-20.75	-29.07	-	-	-19.15	51.43	-	-	17.33	54.92	10.80	-7.38
Denmark	2.20	3.54	-	-	2.82	3.14	-	-	5.75	8.97	16.69	9.59
Germany	0.40	-0.75	-	-	-2.90	-15.99	-	-	8.42	4.38	4.50	3.40
Estonia	7.59	11.76	-	-	56.36	36.11	-	-	30.42	28.34	36.21	35.66
Greece	14.64	-18.29	-	-	43.92	74.90	-	-	2.26	66.78	10.24	18.38
Spain	17.60	58.05	-	-	35.58	2.20	-	-	-	11.27	14.16	11.10
France	1.33	-0.38	-	-	4.52	-1.78	-	-	9.40	4.87	5.20	16.45
Ireland	-12.95	7.37	-	-	-21.53	7.89	-	-	17.72	7.97	13.27	14.18
Italy	1.85	3.02	-	-	1.92	6.94	-	-	23.18	6.67	13.73	7.80
Cyprus	42.96	-13.09	-	-	20.21	4.50	-	-	16.03	12.56	38.14	-4.64
Latvia	18.16	26.18	-	-	326.54	177.60	-	-	27.33	39.38	32.41	39.31
Lithuania	35.69	12.68	-	-	-4.26	-20.83	-	-	101.84	42.21	44.12	45.05
Luxembourg	-3.02	10.01	-	-	63.82	33.29	-	-	15.84	3.72	3.75	3.37
Hungary	-14.82	0.91	-	-	95.53	-0.17	-	-	33.12	27.45	20.44	19.05
Malta	-22.58	47.77	-	-	-	71.03	-	-	3.25	35.57	14.49	16.37
Netherlands	-0.65	8.73	-	-	3.66	10.95	-	-	9.35	3.64	4.09	6.54
Austria	-12.05	160.16	-	-	-22.44	36.90	-	-	19.00	3.60	11.64	10.61
Poland	3.38	-61.81	-	-	24.31	26.58	-	-	20.19	21.97	19.43	23.01
Portugal	-13.91	13.76	-	-	-28.26	-5.56	-	-	8.25	10.12	6.69	12.77
Slovenia	-	-	-	-	-	-	-	-	7.12	6.46	10.45	7.18
Slovakia	-	-	-	-	-	-	-	-	55.61	29.29	20.14	26.49
Finland	30.77	27.78	-	-	28.60	-1.73	-	-	10.44	6.91	10.56	10.30
Sweden	-28.48	1.31	-	-	-5.77	7.65	-	-	38.01	-2.30	8.94	-0.43
United Kingdom	-3.92	3.77	-	-	9.16	6.00	-	-	10.18	14.00	9.89	5.66
<b>Euro area total</b>	-1.74	3.20	-	-	-0.64	-10.22	-	-	21.05	5.97	7.19	10.25
<b>EU total</b>	-3.37	-0.73	-	-	0.56	-9.07	-	-	16.56	4.77	10.50	8.05

Some data for 2004 and 2005 are not included in Comparative tables 6 to 9.7, since cross-country comparison is not advisable before the further harmonisation work that is currently under way has been completed.

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

(annual percentage changes; HICP-adjusted)

	Cheques				E-money purchase transactions				Other payment instruments			
	2002	2003	2004	2005	2002	2003	2004	2005	2002	2003	2004	2005
Belgium	-1.03	-14.46	-7.89	-17.46	144.96	-19.09	-5.97	-10.41	-11.32	-14.02	-14.87	-13.55
Czech Republic	-92.84	-26.72	176.33	85.90	-	-	-	285.02	-	-	-	-
Denmark	-12.82	-14.01	-16.13	-4.13	-3.89	-5.53	-9.92	-41.31	-	-	-	-
Germany	-15.31	-14.30	-18.19	-9.67	11.94	-1.03	5.40	5.01	-	-	-	-
Estonia	6.59	-22.05	-1.70	-2.74	-	-	-	-	-33.61	-50.46	-99.99	-4.86
Greece	-5.96	27.50	-1.55	1.67	-	-44.60	-27.27	-67.78	-	-	-	78,674.13
Spain	-3.82	39.45	-16.34	1.08	-31.82	-6.72	7.61	-13.44	-	-	-	-6.79
France	5.14	0.06	-16.31	2.58	585.18	-2.33	-26.15	-20.35	18.57	-6.44	-5.35	-8.40
Ireland	-27.36	4.14	8.35	298.08	-	-	-	-	-	-	-	-
Italy	-3.25	-3.76	-1.76	-4.23	-	192.97	207.92	174.65	1.55	2.08	4.41	2.00
Cyprus	6.56	4.22	5.33	3.98	-	-	-	-	-	-	-	-12.18
Latvia	-46.83	2.00	-26.43	-4.19	-	-	-	-	-	-	-	-
Lithuania	-	-13.95	-39.06	19.37	33.89	25.86	-12.98	38.97	-	-	-	-
Luxembourg	-10.90	-6.78	-22.07	-10.64	149.95	-16.35	6.27	-6.03	-	-	-	-
Hungary	-98.56	-100.00	-	-	-	-	-	-	27.68	18.62	13.89	-39.08
Malta	54.64	29.60	16.46	-15.77	-	-	-	-	-	-	-	-
Netherlands	-98.30	-	-	-	169.99	24.18	16.01	11.41	-	-	-	-
Austria	-23.94	-10.91	1.89	-19.69	363.68	-13.23	5.95	11.72	-	-	-	3.07
Poland	11.28	-48.24	-94.21	-74.44	-	-	-	-	-	-	-	-
Portugal	-11.01	-10.59	-2.58	-2.31	-	-	-73.76	-	30.00	-40.58	5.61	193.38
Slovenia	-14.51	-39.87	-39.74	-17.65	-	-	-	-	-	-	-	-28.92
Slovakia	49.11	-6.71	-12.68	88.78	-	-	-	-	-	-	15.18	-
Finland	-29.91	-20.47	-19.43	-40.63	9.23	5.10	-13.02	-56.95	-	-	-	-
Sweden	27.46	115.96	29.12	-50.30	-43.78	-75.44	-100.00	-	-	-	-	-
United Kingdom	-4.54	-3.99	-5.04	-7.26	-	-	-	-	-	-	-	-
<b>Euro area total</b>	-3.82	2.72	-11.25	9.38	160.81	2.11	29.06	57.71	9.45	-1.84	38.01	-2.91
<b>EU total</b>	-4.58	-2.56	-8.59	3.86	154.75	1.91	31.63	57.34	9.57	-1.71	39.13	-3.11



## 9.4a Average value per transaction

(EUR; total for the period)

	Credit transfers					Direct debits					Card payments (except with e-money cards)				
	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005
Belgium	23,356.1	16,282.7	20,429.0	-	-	306.1	273.5	253.1	-	-	57.1	56.2	56.2	54.7	56.1
Czech Republic	3,478.8	4,191.8	4,033.0	-	-	362.8	310.2	384.3	-	-	49.3	41.6	46.1	34.5	37.3
Denmark	1,815.9	1,766.7	1,739.8	-	-	379.3	378.6	381.0	-	-	48.9	48.9	48.2	49.6	54.0
Germany	4,893.4	5,091.6	4,898.9	-	-	823.7	858.9	608.3	-	-	73.6	71.4	69.6	67.1	66.8
Estonia	995.5	943.9	969.0	-	-	17.0	20.4	21.6	-	-	18.9	16.8	15.1	15.6	16.1
Greece	130,882.1	83,976.3	54,043.4	-	-	305.2	270.0	449.9	-	-	58.8	64.8	89.1	92.8	109.3
Spain	3,606.0	3,815.9	4,077.3	-	-	269.2	367.6	332.5	-	-	-	48.3	51.0	51.9	53.6
France	42,707.3	37,508.9	37,910.9	-	-	341.0	344.1	321.1	-	-	46.3	46.4	47.0	47.2	49.6
Ireland	1,202.6	1,112.1	1,124.7	-	-	680.0	757.6	817.9	-	-	74.1	78.4	82.9	90.4	90.4
Italy	4,258.6	4,723.9	4,846.8	-	-	563.5	532.8	566.2	-	-	82.8	86.3	87.3	90.5	92.1
Cyprus	9,813.7	11,713.6	9,137.1	-	-	150.0	171.1	160.8	-	-	88.5	79.3	78.3	99.1	84.1
Latvia	4,454.6	4,651.4	5,014.0	-	-	46.7	59.0	69.5	-	-	37.1	29.4	24.5	23.1	23.4
Lithuania	3,070.0	3,638.1	3,661.3	-	-	652.4	551.0	196.8	-	-	24.3	24.3	22.5	23.1	24.5
Luxembourg	3,197.3	3,011.0	3,433.3	-	-	152.4	226.4	267.3	-	-	79.9	81.1	80.3	79.5	79.2
Hungary	6,471.3	6,210.9	5,997.0	-	-	23.8	46.8	44.3	-	-	34.4	35.3	33.8	34.4	34.9
Malta	3,019.0	1,728.3	4,292.5	-	-	-	148.6	187.4	-	-	63.2	59.9	62.1	63.2	62.6
Netherlands	2,674.1	2,668.4	2,922.7	-	-	200.1	198.1	211.3	-	-	49.4	50.1	49.0	47.8	47.9
Austria	2,319.6	2,301.1	3,312.5	-	-	372.8	230.9	171.8	-	-	70.9	67.1	64.3	61.8	61.5
Poland	2,415.6	2,416.3	672.5	-	-	862.9	437.6	251.4	-	-	42.7	36.6	30.8	28.8	30.6
Portugal	13,960.0	8,270.2	6,620.7	-	-	256.4	187.4	153.8	-	-	29.3	30.0	31.3	33.4	35.1
Slovenia	-	-	-	-	-	-	-	-	-	-	29.8	30.6	30.1	30.9	31.7
Slovakia	-	-	-	-	-	-	-	-	-	-	26.2	26.3	29.1	31.5	33.8
Finland	4,295.1	5,445.6	6,599.1	-	-	414.3	481.8	404.4	-	-	45.3	41.0	38.0	37.7	36.1
Sweden	1,206.5	1,552.7	1,649.6	-	-	287.8	229.3	229.2	-	-	70.3	67.7	52.5	44.6	40.9
United Kingdom	60,684.6	56,370.1	48,913.0	-	-	415.4	428.7	393.8	-	-	73.2	73.8	69.9	73.1	73.4
<b>Euro area total</b>	12,275.9	11,999.5	11,790.2	-	-	563.7	569.7	446.3	-	-	55.3	54.7	55.0	55.1	56.2
<b>EU total</b>	17,700.9	17,345.8	16,357.7	-	-	533.6	538.6	434.8	-	-	61.1	60.5	59.0	58.8	59.3

Some data for 2004 and 2005 are not included in Comparative tables 6 to 9.7, since cross-country comparison is not advisable before the further harmonisation work that is currently under way has been completed.

## 9.4b Average value per transaction (continued)

(EUR; total for the period)

	Cheques					E-money purchase transactions					Other payment instruments				
	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005
Belgium	1,649.8	3,435.1	3,642.5	4,238.8	4,386.9	4.5	5.5	5.1	4.9	4.8	7,633.5	8,050.5	8,180.2	8,310.4	8,655.6
Czech Republic	2,847.2	1,504.2	1,012.1	2,557.8	4,163.7	-	-	-	0.2	0.2	-	-	-	-	-
Denmark	2,205.9	2,291.7	2,261.5	2,338.8	2,661.1	1.2	1.2	1.3	1.2	1.3	-	-	-	-	-
Germany	2,821.2	5,162.9	5,077.7	5,050.0	4,805.4	2.3	2.1	2.1	2.2	2.4	-	-	-	-	-
Estonia	658.2	720.7	505.4	502.1	590.6	-	-	-	-	-	117,633.3	12,343.3	20,115.4	3.9	4.5
Greece	15,287.5	15,722.0	13,159.6	12,718.2	13,535.3	-	-	-	-	-	-	-	-	0.9	790.5
Spain	4,411.5	4,379.8	5,954.1	4,245.5	4,800.8	2.4	1.6	1.4	1.8	1.9	-	-	-	3,430.0	3,283.8
France	509.7	546.2	571.1	504.2	555.6	3.6	3.8	3.9	3.3	2.5	3,960.9	4,045.5	4,050.7	3,945.8	2,620.9
Ireland	2,622.6	2,341.9	2,547.4	2,871.9	6,403.5	-	-	-	-	-	-	-	-	-	-
Italy	2,056.2	2,222.0	2,333.3	2,436.1	2,493.1	-	59.5	67.0	61.9	79.5	2,029.9	2,036.1	2,009.5	2,063.9	2,123.4
Cyprus	1,164.8	1,268.5	1,347.7	1,404.8	1,460.0	-	-	-	-	-	-	-	-	-	-
Latvia	700.4	613.2	704.7	525.7	730.2	-	-	-	-	-	-	-	-	-	-
Lithuania	-	285.6	486.0	558.4	1,373.4	28.5	18.9	35.7	33.8	55.2	-	-	-	-	-
Luxembourg	6,677.4	8,796.3	11,362.5	14,752.5	18,975.7	2.6	2.9	2.3	2.3	2.4	-	-	-	-	-
Hungary	2,014.4	-	-	-	-	-	-	-	-	-	12,022.0	13,785.8	13,918.1	14,547.1	11,656.6
Malta	650.2	909.9	923.3	1,158.3	1,069.6	-	-	-	-	-	-	-	-	-	-
Netherlands	84.9	108.8	-	-	-	2.7	2.7	2.7	2.8	2.7	-	-	-	-	-
Austria	2,272.7	2,597.0	2,378.8	2,779.7	2,230.0	5.5	7.7	6.6	6.5	6.5	-	-	-	781.6	699.2
Poland	1,135.7	2,545.9	1,621.0	397.6	1,152.7	-	-	-	-	-	-	-	-	-	-
Portugal	1,561.1	1,527.2	1,490.3	1,567.1	1,726.3	1.1	-	3.1	1.9	-	871.8	1,123.4	912.5	966.8	9,763.0
Slovenia	72.9	80.5	74.9	78.0	84.4	-	-	-	-	-	-	-	-	220.9	162.8
Slovakia	280.4	434.6	774.2	854.8	1,007.6	-	-	-	-	-	-	127,246.4	77,598.0	-	-
Finland	108,000.0	96,250.0	77,500.0	83,333.3	42,857.1	2.0	2.1	2.2	2.1	1.6	-	-	-	-	-
Sweden	864.4	1,131.4	4,995.3	6,507.4	3,221.2	5.0	6.2	5.5	-	-	-	-	-	-	-
United Kingdom	1,223.8	1,259.9	1,183.4	1,255.3	1,274.0	-	-	-	-	-	-	-	-	-	-
<b>Euro area total</b>	1,059.9	1,093.5	1,175.3	1,097.3	1,280.8	3.5	4.4	4.4	5.4	8.0	2,577.2	2,663.2	2,605.4	2,771.0	2,518.2
<b>EU total</b>	1,116.0	1,149.3	1,183.3	1,148.2	1,284.4	3.4	4.3	4.3	5.2	7.1	2,577.2	2,663.2	2,605.4	2,789.0	2,528.3

## 9.5a Value of transactions per capita

(EUR thousands; total for the period)

	Credit transfers					Direct debits					Card payments (except with e-money cards)				
	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005
Belgium	1,687.66	1,273.71	1,439.96	-	-	5.27	4.47	4.69	-	-	2.79	3.14	3.33	3.52	3.96
Czech Republic	235.18	206.82	143.23	-	-	7.11	6.38	9.43	-	-	0.13	0.17	0.25	0.29	0.29
Denmark	71.27	74.65	78.05	-	-	9.75	10.28	10.70	-	-	4.25	4.61	5.07	5.95	6.63
Germany	338.06	342.75	343.58	-	-	48.36	47.42	40.24	-	-	1.47	1.61	1.70	1.82	1.92
Estonia	30.96	34.36	39.02	-	-	0.06	0.10	0.14	-	-	0.28	0.37	0.48	0.69	0.98
Greece	63.21	74.74	62.79	-	-	0.18	0.27	0.48	-	-	0.26	0.28	0.48	0.54	0.66
Spain	31.37	37.83	60.39	-	-	7.63	10.61	10.95	-	-	-	1.19	1.33	1.55	1.75
France	1,520.08	1,563.15	1,583.91	-	-	11.51	12.21	12.20	-	-	2.78	3.09	3.29	3.52	4.15
Ireland	11.84	10.60	11.53	-	-	8.81	7.11	7.77	-	-	2.23	2.70	2.95	3.36	3.83
Italy	78.22	81.75	85.69	-	-	3.58	3.74	4.07	-	-	1.09	1.37	1.49	1.72	1.88
Cyprus	42.67	62.17	53.47	-	-	1.17	1.43	1.48	-	-	1.23	1.45	1.62	2.28	2.17
Latvia	106.99	124.51	148.36	-	-	0.00	0.00	0.01	-	-	0.13	0.16	0.21	0.30	0.42
Lithuania	26.70	37.31	41.75	-	-	0.13	0.13	0.10	-	-	0.06	0.12	0.16	0.25	0.37
Luxembourg	90.93	89.70	100.18	-	-	1.29	2.15	2.91	-	-	4.60	5.42	5.71	6.09	6.45
Hungary	85.25	80.64	82.59	-	-	0.11	0.24	0.24	-	-	0.10	0.14	0.18	0.24	0.30
Malta	14.29	11.04	15.94	-	-	-	0.11	0.19	-	-	0.44	0.45	0.60	0.69	0.82
Netherlands	204.46	208.32	229.05	-	-	10.93	11.62	13.03	-	-	3.08	3.46	3.63	3.81	4.13
Austria	153.66	136.72	358.72	-	-	12.64	9.92	13.70	-	-	1.23	1.48	1.55	1.76	1.97
Poland	32.31	32.05	10.91	-	-	0.02	0.03	0.03	-	-	0.10	0.12	0.13	0.15	0.21
Portugal	55.66	49.46	57.17	-	-	2.97	2.20	2.11	-	-	1.62	1.81	2.03	2.20	2.53
Slovenia	-	-	-	-	-	-	-	-	-	-	1.05	1.16	1.25	1.40	1.53
Slovakia	-	-	-	-	-	-	-	-	-	-	0.06	0.09	0.13	0.17	0.23
Finland	420.57	558.06	720.29	-	-	3.83	5.00	4.97	-	-	3.12	3.50	3.78	4.17	4.63
Sweden	103.62	75.85	78.27	-	-	3.17	3.06	3.35	-	-	3.17	4.47	4.45	4.87	4.81
United Kingdom	1,983.67	1,909.41	1,816.35	-	-	15.12	16.54	16.07	-	-	5.51	6.08	6.36	7.21	7.66
<b>Euro area total</b>	496.03	495.77	518.53	-	-	18.35	18.55	16.88	-	-	1.59	1.96	2.11	2.30	2.58
<b>EU total</b>	712.40	699.67	703.31	-	-	17.37	17.75	16.34	-	-	2.28	2.70	2.86	2.70	2.97

Some data for 2004 and 2005 are not included in Comparative tables 6 to 9.7, since cross-country comparison is not advisable before the further harmonisation work that is currently under way has been completed.

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

(EUR thousands; total for the period)

	Cheques					E-money purchase transactions					Other payment instruments				
	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005
Belgium	9.64	9.61	8.33	7.79	6.57	0.03	0.06	0.05	0.05	0.05	0.50	0.45	0.39	0.34	0.30
Czech Republic	0.56	0.04	0.03	0.09	0.18	-	-	-	0.00	0.00	-	-	-	-	-
Denmark	19.85	17.73	15.40	12.99	12.67	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Germany	10.96	9.37	8.11	6.79	6.26	0.00	0.00	0.00	0.00	0.00	-	-	-	-	-
Estonia	0.01	0.01	0.01	0.01	0.01	-	-	-	-	-	0.52	0.35	0.18	0.00	0.00
Greece	25.17	24.42	32.00	32.39	33.97	-	0.00	0.00	0.00	0.00	-	-	-	0.00	0.10
Spain	18.06	17.81	25.08	21.32	21.99	0.00	0.00	0.00	0.00	0.00	-	-	-	10.51	9.99
France	36.18	38.61	39.29	33.44	34.70	0.00	0.00	0.00	0.00	0.00	7.42	8.93	8.50	8.18	7.58
Ireland	59.81	44.65	47.11	51.38	203.96	-	-	-	-	-	-	-	-	-	-
Italy	21.07	20.92	20.49	20.40	19.83	-	0.00	0.00	0.01	0.03	9.89	10.30	10.70	11.33	11.73
Cyprus	39.12	42.49	43.82	47.03	48.84	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.08	0.07
Latvia	0.03	0.02	0.02	0.01	0.01	-	-	-	-	-	-	-	-	-	-
Lithuania	-	0.00	0.00	0.00	0.00	0.01	0.01	0.01	0.01	0.02	-	-	-	-	-
Luxembourg	8.24	7.47	7.07	5.66	5.19	0.01	0.02	0.02	0.02	0.02	-	-	-	-	-
Hungary	0.02	0.00	0.00	0.00	0.00	-	-	-	-	-	0.63	0.89	1.07	1.30	0.83
Malta	16.33	25.21	31.92	37.46	32.25	-	-	-	-	-	-	-	-	-	-
Netherlands	0.03	0.00	-	-	-	0.01	0.01	0.02	0.02	0.02	-	-	-	-	-
Austria	2.80	2.15	1.93	2.01	1.63	0.00	0.02	0.01	0.02	0.02	-	-	-	0.09	0.10
Poland	0.14	0.15	0.07	0.00	0.00	-	-	-	-	-	-	-	-	-	-
Portugal	41.50	38.11	34.63	34.41	34.26	0.00	-	0.00	0.00	-	0.50	0.67	0.40	0.43	1.29
Slovenia	0.21	0.18	0.11	0.07	0.06	-	-	-	-	-	-	-	-	0.01	0.01
Slovakia	0.01	0.01	0.01	0.01	0.02	-	-	-	-	-	-	-	0.01	0.02	-
Finland	20.82	14.80	11.89	9.57	5.72	0.00	0.00	0.00	0.00	0.00	-	-	-	-	-
Sweden	0.19	0.25	0.56	0.72	0.36	0.00	0.00	0.00	0.00	-	-	-	-	-	-
United Kingdom	53.14	50.82	44.73	43.83	40.87	-	-	-	-	-	-	-	-	-	-
<b>Euro area total</b>	20.30	19.86	20.68	18.67	20.77	0.00	0.00	0.00	0.01	0.01	3.35	3.73	3.72	5.22	5.15
<b>EU total</b>	24.94	24.18	23.86	18.62	19.66	0.00	0.00	0.00	0.00	0.01	2.71	3.01	3.00	3.56	3.51

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

(percentages; total for the period)

	Credit transfers					Direct debits					Card payments (except with e-money cards)				
	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005
Belgium	6,702.17	4,915.86	5,438.84	-	-	20.92	17.25	17.73	-	-	11.08	12.11	12.57	12.67	13.88
Czech Republic	3,482.58	2,637.07	1,805.57	-	-	105.26	81.32	118.87	-	-	1.90	2.13	3.19	3.35	2.96
Denmark	213.01	217.23	221.83	-	-	29.15	29.91	30.42	-	-	12.70	13.40	14.41	16.29	17.24
Germany	1,317.28	1,319.12	1,311.71	-	-	188.44	182.51	153.62	-	-	5.74	6.21	6.50	6.80	7.07
Estonia	611.83	602.97	622.92	-	-	1.21	1.74	2.18	-	-	5.45	6.51	7.72	9.98	11.90
Greece	519.97	572.34	444.98	-	-	1.48	2.05	3.41	-	-	2.18	2.14	3.39	3.56	4.06
Spain	187.70	214.34	324.15	-	-	45.65	60.09	58.77	-	-	-	6.72	7.15	7.85	8.40
France	6,205.53	6,211.02	6,150.91	-	-	47.00	48.52	47.38	-	-	11.35	12.27	12.79	13.24	15.22
Ireland	39.14	32.01	33.11	-	-	29.12	21.47	22.31	-	-	7.36	8.14	8.47	9.25	9.85
Italy	356.91	360.74	369.64	-	-	16.33	16.52	17.57	-	-	4.96	6.07	6.44	7.20	7.77
Cyprus	282.41	398.81	331.27	-	-	7.73	9.18	9.17	-	-	8.13	9.31	10.02	13.51	12.25
Latvia	2,703.52	2,937.92	3,457.67	-	-	0.03	0.10	0.25	-	-	3.28	3.85	5.00	6.12	7.58
Lithuania	685.37	861.55	876.48	-	-	3.44	3.05	2.18	-	-	1.44	2.70	3.46	4.66	6.12
Luxembourg	177.85	166.21	176.05	-	-	2.53	3.99	5.12	-	-	9.00	10.05	10.03	10.22	10.04
Hungary	1,458.84	1,156.95	1,120.50	-	-	1.86	3.39	3.24	-	-	1.65	2.05	2.50	2.91	3.36
Malta	129.19	97.64	145.63	-	-	-	1.00	1.72	-	-	3.98	4.01	5.49	6.40	7.38
Netherlands	732.61	723.04	779.10	-	-	39.16	40.32	44.34	-	-	11.05	12.01	12.33	12.65	13.33
Austria	572.50	500.45	1,287.11	-	-	47.11	36.32	49.15	-	-	4.59	5.43	5.56	6.11	6.60
Poland	582.36	585.05	217.77	-	-	0.39	0.47	0.58	-	-	1.80	2.10	2.50	2.85	3.33
Portugal	443.08	378.64	434.04	-	-	23.61	16.81	16.00	-	-	12.90	13.86	15.38	16.19	18.16
Slovenia	-	-	-	-	-	-	-	-	-	-	9.53	9.80	10.07	10.65	11.08
Slovakia	-	-	-	-	-	-	-	-	-	-	1.26	1.86	2.41	2.74	3.32
Finland	1,559.97	2,015.98	2,572.93	-	-	14.22	18.07	17.74	-	-	11.58	12.64	13.50	14.35	15.44
Sweden	372.80	261.51	260.10	-	-	11.41	10.54	11.14	-	-	11.40	15.43	14.80	15.54	15.10
United Kingdom	7,315.82	6,793.58	6,768.42	-	-	55.77	58.84	59.88	-	-	20.32	21.64	23.68	25.13	26.06
<b>Euro area total</b>	<b>2,168.51</b>	<b>2,106.22</b>	<b>2,154.40</b>	<b>-</b>	<b>-</b>	<b>80.22</b>	<b>78.79</b>	<b>70.11</b>	<b>-</b>	<b>-</b>	<b>6.97</b>	<b>8.33</b>	<b>8.75</b>	<b>9.24</b>	<b>10.09</b>
<b>EU total</b>	<b>2,993.79</b>	<b>2,853.06</b>	<b>2,835.62</b>	<b>-</b>	<b>-</b>	<b>72.98</b>	<b>72.38</b>	<b>65.89</b>	<b>-</b>	<b>-</b>	<b>9.57</b>	<b>11.00</b>	<b>11.54</b>	<b>11.89</b>	<b>12.64</b>

Some data for 2004 and 2005 are not included in Comparative tables 6 to 9.7, since cross-country comparison is not advisable before the further harmonisation work that is currently under way has been completed.

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

(percentages; total for the period)

	Cheques					E-money purchase transactions					Other payment instruments				
	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005
Belgium	38.27	37.10	31.46	28.02	23.06	0.10	0.25	0.20	0.18	0.16	1.99	1.73	1.47	1.21	1.04
Czech Republic	8.25	0.56	0.40	1.05	1.86	-	-	-	0.00	0.01	-	-	-	-	-
Denmark	59.32	51.60	43.77	35.58	32.92	0.01	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Germany	42.69	36.06	30.96	25.37	23.05	0.00	0.00	0.00	0.00	0.00	-	-	-	-	-
Estonia	0.23	0.22	0.16	0.15	0.13	-	-	-	-	-	10.20	6.21	2.84	0.00	0.00
Greece	207.08	186.98	226.81	212.67	208.04	-	0.00	0.00	0.00	0.00	-	-	-	0.00	0.60
Spain	108.04	100.90	134.65	108.36	105.41	0.00	0.00	0.00	0.00	0.00	-	-	-	53.39	47.90
France	147.71	153.40	152.60	125.63	127.23	0.00	0.00	0.00	0.00	0.00	30.30	35.48	33.01	30.73	27.79
Ireland	197.67	134.90	135.31	141.33	525.04	-	-	-	-	-	-	-	-	-	-
Italy	96.15	92.32	88.37	85.45	81.90	-	0.00	0.01	0.04	0.11	45.11	45.46	46.16	47.44	48.43
Cyprus	258.93	272.54	271.45	279.07	275.84	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.46	0.39
Latvia	0.76	0.37	0.35	0.24	0.20	-	-	-	-	-	-	-	-	-	-
Lithuania	-	0.04	0.03	0.02	0.02	0.18	0.23	0.26	0.21	0.26	-	-	-	-	-
Luxembourg	16.12	13.84	12.42	9.51	8.07	0.01	0.03	0.03	0.03	0.03	-	-	-	-	-
Hungary	0.26	0.00	0.00	0.00	0.00	-	-	-	-	-	10.74	12.77	14.54	15.98	9.45
Malta	147.64	222.88	291.57	345.56	288.51	-	-	-	-	-	-	-	-	-	-
Netherlands	0.10	0.00	-	-	-	0.02	0.05	0.06	0.07	0.08	-	-	-	-	-
Austria	10.42	7.88	6.94	6.95	5.46	0.01	0.06	0.05	0.05	0.06	-	-	-	0.32	0.33
Poland	2.59	2.80	1.41	0.08	0.02	-	-	-	-	-	-	-	-	-	-
Portugal	330.31	291.78	262.90	252.65	245.58	0.00	-	0.00	0.00	-	3.95	5.09	3.05	3.18	9.27
Slovenia	1.88	1.54	0.89	0.52	0.41	-	-	-	-	-	-	-	-	0.06	0.04
Slovakia	0.17	0.24	0.22	0.19	0.34	-	-	-	-	-	-	-	0.22	0.24	-
Finland	77.22	53.48	42.48	32.91	19.06	0.00	0.00	0.00	0.00	0.00	-	-	-	-	-
Sweden	0.70	0.87	1.85	2.31	1.12	0.00	0.00	0.00	0.00	-	-	-	-	-	-
United Kingdom	195.99	180.83	166.67	152.82	139.10	-	-	-	-	-	-	-	-	-	-
<b>Euro area total</b>	88.76	84.39	85.93	75.12	81.34	0.01	0.02	0.02	0.02	0.03	14.67	15.87	15.44	20.99	20.18
<b>EU total</b>	104.79	98.62	96.21	82.02	83.81	0.01	0.01	0.01	0.02	0.03	11.37	12.29	12.09	15.69	14.96

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

(percentages; total for the period)

	Credit transfers					Direct debits					Card payments (except with e-money cards)				
	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005
Belgium	6.42	4.93	5.53	-	-	0.82	0.68	0.78	-	-	3.32	3.15	3.14	2.95	3.02
Czech Republic	0.89	0.79	0.54	-	-	1.10	0.96	1.53	-	-	0.15	0.17	0.23	0.24	0.22
Denmark	0.14	0.15	0.16	-	-	0.79	0.82	0.92	-	-	2.63	2.41	2.49	2.59	2.62
Germany	10.29	10.59	10.50	-	-	60.40	57.75	52.94	-	-	14.04	12.93	12.78	12.08	11.55
Estonia	0.02	0.02	0.02	-	-	0.00	0.00	0.00	-	-	0.04	0.05	0.06	0.08	0.10
Greece	0.26	0.31	0.26	-	-	0.03	0.04	0.08	-	-	0.34	0.30	0.48	0.48	0.54
Spain	0.47	0.59	0.94	-	-	4.71	6.47	7.33	-	-	-	4.76	5.09	5.31	5.54
France	34.35	36.02	36.34	-	-	10.67	11.09	12.05	-	-	19.67	18.46	18.57	17.67	18.98
Ireland	0.02	0.02	0.02	-	-	0.52	0.41	0.49	-	-	0.99	1.03	1.07	1.10	1.16
Italy	1.65	1.75	1.83	-	-	3.09	3.16	3.74	-	-	7.17	7.63	7.82	8.05	8.03
Cyprus	0.01	0.02	0.01	-	-	0.01	0.02	0.02	-	-	0.10	0.10	0.11	0.14	0.12
Latvia	0.09	0.11	0.13	-	-	0.00	0.00	0.00	-	-	0.04	0.04	0.05	0.05	0.07
Lithuania	0.03	0.05	0.05	-	-	0.01	0.01	0.01	-	-	0.02	0.04	0.05	0.07	0.09
Luxembourg	0.01	0.01	0.02	-	-	0.01	0.01	0.02	-	-	0.24	0.24	0.23	0.22	0.22
Hungary	0.32	0.31	0.31	-	-	0.02	0.04	0.04	-	-	0.11	0.14	0.17	0.19	0.22
Malta	0.00	0.00	0.00	-	-	-	0.00	0.00	-	-	0.02	0.02	0.02	0.02	0.02
Netherlands	1.21	1.26	1.38	-	-	2.66	2.77	3.37	-	-	5.72	5.43	5.35	4.99	4.91
Austria	0.46	0.41	1.08	-	-	1.54	1.18	1.77	-	-	1.15	1.16	1.15	1.16	1.18
Poland	0.46	0.46	0.15	-	-	0.01	0.01	0.02	-	-	0.44	0.43	0.44	0.47	0.59
Portugal	0.21	0.19	0.22	-	-	0.46	0.34	0.35	-	-	1.93	1.82	1.93	1.86	1.95
Slovenia	-	-	-	-	-	-	-	-	-	-	0.24	0.23	0.23	0.22	0.22
Slovakia	-	-	-	-	-	-	-	-	-	-	0.03	0.05	0.06	0.07	0.09
Finland	0.81	1.09	1.39	-	-	0.30	0.38	0.41	-	-	1.87	1.77	1.79	1.75	1.77
Sweden	0.34	0.25	0.26	-	-	0.43	0.40	0.48	-	-	3.26	3.88	3.63	3.53	3.17
United Kingdom	43.36	42.42	40.07	-	-	13.56	14.48	15.26	-	-	37.67	35.04	34.46	34.70	33.61
<b>Euro area total</b>	<b>56.16</b>	<b>57.17</b>	<b>59.51</b>	<b>-</b>	<b>-</b>	<b>85.22</b>	<b>84.30</b>	<b>83.34</b>	<b>-</b>	<b>-</b>	<b>56.43</b>	<b>58.67</b>	<b>59.42</b>	<b>57.63</b>	<b>58.86</b>
<b>EU total</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>-</b>	<b>-</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>-</b>	<b>-</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>

Some data for 2004 and 2005 are not included in Comparative tables 6 to 9.7, since cross-country comparison is not advisable before the further harmonisation work that is currently under way has been completed.

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

(percentages; total for the period)

	Cheques					E-money purchase transactions					Other payment instruments				
	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005
Belgium	1.05	1.08	0.94	0.95	0.76	55.27	52.68	41.77	29.71	17.03	0.50	0.40	0.35	0.21	0.19
Czech Republic	0.06	0.00	0.00	0.01	0.02	-	-	-	0.12	0.32	-	-	-	-	-
Denmark	1.12	1.03	0.91	0.82	0.76	1.92	0.73	0.67	0.45	0.17	0.00	0.00	0.00	0.00	0.00
Germany	9.53	8.37	7.31	6.53	5.68	13.92	6.06	5.83	4.67	3.11	-	-	-	-	-
Estonia	0.00	0.00	0.00	0.00	0.00	-	-	-	-	-	0.07	0.04	0.02	0.00	0.00
Greece	2.91	2.91	3.85	4.18	4.14	-	0.00	0.00	0.00	0.00	-	-	-	0.00	0.07
Spain	7.77	7.97	11.50	10.62	10.50	0.55	0.15	0.14	0.12	0.06	-	-	-	27.36	26.73
France	23.36	25.74	26.57	24.32	23.93	2.05	5.50	5.30	2.97	1.50	44.16	47.79	45.73	31.10	29.29
Ireland	2.44	1.90	2.05	2.43	9.31	-	-	-	-	-	-	-	-	-	-
Italy	12.68	12.96	12.89	13.85	12.77	-	4.80	13.89	32.48	56.69	54.84	51.21	53.55	40.19	42.31
Cyprus	0.29	0.33	0.35	0.41	0.41	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Latvia	0.00	0.00	0.00	0.00	0.00	-	-	-	-	-	-	-	-	-	-
Lithuania	-	0.00	0.00	0.00	0.00	5.06	2.67	3.20	2.13	1.89	-	-	-	-	-
Luxembourg	0.04	0.04	0.03	0.03	0.03	0.66	0.65	0.53	0.44	0.26	-	-	-	-	-
Hungary	0.00	0.00	0.00	0.00	0.00	-	-	-	-	-	0.62	0.79	0.94	0.80	0.52
Malta	0.07	0.11	0.14	0.18	0.14	-	-	-	-	-	-	-	-	-	-
Netherlands	0.00	0.00	-	-	-	17.35	18.58	22.58	19.69	13.93	-	-	-	-	-
Austria	0.24	0.19	0.17	0.19	0.15	5.73	10.38	8.79	7.08	5.00	-	-	-	0.05	0.05
Poland	0.06	0.06	0.03	0.00	0.00	-	-	-	-	-	-	-	-	-	-
Portugal	4.51	4.28	3.95	4.22	3.98	0.70	-	0.27	0.05	-	0.50	0.60	0.36	0.28	0.84
Slovenia	0.00	0.00	0.00	0.00	0.00	-	-	-	-	-	-	-	-	0.00	0.00
Slovakia	0.00	0.00	0.00	0.00	0.00	-	-	-	-	-	-	-	0.01	0.01	-
Finland	1.14	0.83	0.68	0.58	0.33	0.31	0.13	0.13	0.09	0.02	-	-	-	-	-
Sweden	0.02	0.02	0.05	0.08	0.04	1.55	0.34	0.08	0.00	-	-	-	-	-	-
United Kingdom	33.19	32.67	29.09	30.60	27.06	-	-	-	-	-	-	-	-	-	-
<b>Euro area total</b>	65.67	66.27	69.95	67.91	71.58	96.53	98.93	99.24	97.30	97.62	100.00	100.00	100.00	99.19	99.48
<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				
	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005
Belgium	13,987.00	14,902.00	15,619.00	15,727.00	15,931.00	7,997.55	8,271.34	8,803.91	8,978.94	9,616.83
Czech Republic	4,556.30	5,768.90	6,651.10	6,720.78	5,705.57	-	-	-	101.54	334.30
Denmark	3,677.00	3,831.00	3,993.00	4,399.58	4,839.04	-	-	-	-	-
Germany	125,508.16	119,391.63	116,354.59	114,836.46	113,311.49	67,332.80	62,596.59	62,816.73	63,372.41	64,574.67
Estonia	987.15	1,119.57	1,197.90	1,303.58	1,419.73	-	-	-	-	-
Greece	7,154.24	7,548.12	7,869.43	7,657.56	8,168.20	-	-	-	-	-
Spain	51,575.00	57,082.95	58,430.73	63,026.78	66,235.60	9,836.00	11,830.94	9,744.91	7,980.48	6,815.06
France	43,315.22	45,404.11	47,645.52	49,112.00	81,912.11	319.00	838.00	1,272.00	1,160.00	22,340.01
Ireland	3,219.00	3,382.00	3,901.00	4,125.14	4,395.81	-	-	-	-	-
Italy	24,862.70	27,728.77	29,928.46	31,947.03	35,059.35	-	74.00	668.00	1,431.93	3,274.95
Cyprus	489.43	559.19	629.82	693.06	746.80	0.00	0.00	0.00	0.00	0.00
Latvia	893.16	1,021.46	1,176.16	1,359.72	1,732.32	-	-	-	-	-
Lithuania	812.68	1,600.00	2,305.17	2,698.31	3,081.91	128.94	136.02	156.65	160.23	133.19
Luxembourg	673.30	720.60	761.40	728.06	768.35	353.30	391.50	424.70	442.50	458.04
Hungary	5,012.80	5,501.25	6,042.84	6,511.50	7,380.67	-	-	-	-	-
Malta	344.80	372.79	391.71	424.11	467.17	-	-	-	-	-
Netherlands	31,100.00	31,800.00	33,100.00	33,600.00	31,753.57	21,000.00	17,300.00	17,600.00	18,000.00	17,748.37
Austria	9,109.00	9,428.00	9,448.00	8,751.63	8,859.13	7,192.00	6,890.00	6,555.00	7,038.00	7,154.00
Poland	14,356.36	16,834.70	14,985.15	16,636.62	19,324.81	-	-	-	-	-
Portugal	13,250.00	14,574.00	14,688.00	15,775.00	16,350.00	3,563.00	3,635.00	290.58	-	-
Slovenia	1,944.19	2,156.76	2,947.28	2,814.94	2,858.95	-	-	-	-	-
Slovakia	1,974.58	2,420.22	3,024.83	3,561.21	3,865.80	-	-	-	-	-
Finland	6,150.60	6,305.87	6,332.85	6,288.75	6,212.17	733.40	891.27	979.89	1,353.34	1,482.20
Sweden	4,769.00	4,780.00	5,181.00	8,312.00	8,725.00	557.00	490.00	293.00	-	-
United Kingdom	132,623.00	142,092.00	158,123.00	164,684.00	164,440.00	-	-	-	-	-
<b>Euro area total</b>	<b>329,904.23</b>	<b>338,268.05</b>	<b>344,078.97</b>	<b>351,575.41</b>	<b>388,956.76</b>	<b>118,327.05</b>	<b>112,718.64</b>	<b>109,155.73</b>	<b>109,757.59</b>	<b>133,464.13</b>
<b>EU total</b>	<b>470,973.23</b>	<b>488,971.05</b>	<b>511,375.97</b>	<b>571,694.82</b>	<b>613,544.53</b>	<b>118,884.05</b>	<b>113,208.64</b>	<b>109,448.73</b>	<b>110,019.36</b>	<b>133,931.61</b>

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

(thousands; end of period)

	Cards with a payment function									
	Total cards					Cards with a debit function				
	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005
Belgium	13,987.00	14,902.00	15,619.00	15,727.00	15,931.00	10,942.00	11,863.00	12,522.00	12,551.00	12,672.00
Czech Republic	4,569.50	5,771.50	6,317.50	6,580.10	7,433.07	4,516.30	5,658.30	6,102.80	6,173.96	6,555.51
Denmark	3,677.00	3,831.00	3,993.00	4,399.58	4,839.04	3,180.00	3,290.00	3,403.00	3,609.65	3,881.97
Germany	111,202.77	113,351.13	110,217.93	108,933.72	112,718.59	93,233.55	93,657.52	90,014.68	88,501.79	91,577.40
Estonia	982.26	1,112.04	1,189.61	1,293.50	1,408.07	872.12	956.95	1,003.34	1,060.94	1,142.54
Greece	8,965.03	10,738.00	11,366.35	11,057.84	12,031.60	4,515.27	5,274.60	5,488.61	5,339.42	5,916.61
Spain	50,582.00	53,622.30	56,952.73	61,727.04	65,081.40	32,836.00	32,673.91	33,095.66	32,764.92	31,834.88
France	39,733.25	41,851.88	44,382.73	45,985.00	78,832.23	-	-	-	-	38,911.35
Ireland	2,647.00	2,914.00	3,072.00	3,295.05	3,427.29	902.00	1,044.00	1,079.00	1,293.05	1,273.29
Italy	44,858.70	49,411.77	54,905.46	57,535.10	60,676.40	24,862.70	27,654.77	29,260.46	30,515.10	31,784.40
Cyprus	493.88	567.01	640.86	699.55	750.00	203.32	267.23	312.28	350.36	379.57
Latvia	715.08	863.53	1,125.92	1,318.10	1,704.96	702.91	854.04	1,117.97	1,251.28	1,576.18
Lithuania	683.75	1,463.98	2,150.31	2,539.08	2,949.19	670.75	1,427.70	2,098.17	2,453.49	2,802.55
Luxembourg	673.30	720.60	761.40	728.06	768.35	353.30	391.50	424.70	394.98	402.66
Hungary	5,041.41	5,661.95	6,225.92	6,546.30	7,377.97	4,632.19	5,025.39	5,290.50	6,029.98	6,336.30
Malta	342.99	372.79	389.76	422.51	465.19	249.00	274.40	288.04	314.02	344.65
Netherlands	31,100.00	31,800.00	33,100.00	33,600.00	31,753.57	26,100.00	26,700.00	27,400.00	27,800.00	26,551.72
Austria	9,109.00	9,428.00	9,448.00	8,751.63	8,859.13	7,798.00	8,049.00	8,253.00	6,619.00	6,700.00
Poland	14,557.52	17,159.75	15,675.23	17,751.71	20,370.31	12,740.63	15,080.29	13,315.84	14,282.90	15,369.08
Portugal	15,371.00	16,166.00	16,583.00	18,003.00	19,876.18	13,250.00	14,574.00	14,688.00	15,775.00	16,350.00
Slovenia	2,063.90	2,304.61	3,100.00	2,970.87	3,019.52	1,495.66	1,707.67	2,466.58	2,310.19	2,330.22
Slovakia	1,974.58	2,420.22	3,024.84	3,562.39	3,851.02	1,952.22	2,162.21	2,547.83	2,870.21	3,110.81
Finland	5,509.00	5,976.00	6,520.00	7,181.00	7,794.00	3,480.00	3,879.00	4,136.00	4,474.00	4,744.00
Sweden	8,162.00	8,250.00	9,240.00	10,174.00	11,432.00	4,818.00	4,894.00	5,574.00	6,331.00	6,825.00
United Kingdom	110,432.00	122,524.00	134,110.00	139,855.00	141,572.00	54,305.00	59,419.00	62,854.00	65,544.00	66,990.00
<b>Euro area total</b>	<b>333,738.05</b>	<b>350,881.68</b>	<b>362,928.60</b>	<b>372,524.43</b>	<b>417,749.73</b>	<b>218,272.83</b>	<b>225,761.30</b>	<b>226,362.10</b>	<b>226,028.26</b>	<b>268,718.31</b>
<b>EU total</b>	<b>456,009.05</b>	<b>485,486.68</b>	<b>510,271.60</b>	<b>570,637.13</b>	<b>624,922.06</b>	<b>280,575.83</b>	<b>293,364.30</b>	<b>298,193.10</b>	<b>338,610.25</b>	<b>386,362.69</b>

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

(thousands; end of period)

	Cards with a payment function									
	Cards with a delayed debit function					Cards with a credit function				
	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005
Belgium	3,045.00	3,039.00	3,097.00	3,176.00	3,259.00	-	-	-	-	-
Czech Republic	-	-	-	3.79	5.24	53.20	113.20	214.70	402.35	872.32
Denmark	-	-	-	-	-	497.00	541.00	590.00	789.93	957.07
Germany	-	-	-	-	-	-	-	-	-	-
Estonia	0.00	0.00	0.00	0.00	0.00	110.14	155.09	186.27	232.56	265.53
Greece	305.63	306.33	297.87	76.49	69.52	4,144.13	5,157.07	5,579.88	5,641.93	6,045.47
Spain	-	-	-	-	-	-	-	-	-	-
France	-	-	-	-	10,838.50	-	-	-	-	31,159.49
Ireland	-	-	-	-	-	1,745.00	1,870.00	1,993.00	2,002.00	2,154.00
Italy	-	-	-	-	-	19,996.00	21,757.00	25,645.00	27,020.00	28,892.00
Cyprus	0.00	0.00	0.00	0.00	7.28	290.56	299.78	328.58	349.18	363.14
Latvia	-	-	-	-	-	-	-	-	-	-
Lithuania	-	-	-	-	-	13.00	36.28	52.14	85.59	146.64
Luxembourg	-	-	-	-	-	320.00	329.10	336.70	333.08	365.69
Hungary	3.06	5.27	10.75	17.20	18.36	447.38	641.58	933.61	506.82	1,027.82
Malta	-	-	-	-	-	93.99	98.39	101.72	108.49	120.53
Netherlands	-	-	-	-	-	-	-	-	-	-
Austria	-	-	-	-	-	-	-	-	-	-
Poland	1,047.09	1,028.58	641.67	632.20	617.53	769.81	1,050.88	1,717.71	2,836.61	4,383.71
Portugal	-	-	-	-	-	3,255.68	3,865.69	4,665.39	5,177.00	6,080.26
Slovenia	526.12	543.93	567.01	587.91	600.21	42.13	53.01	66.42	72.77	89.09
Slovakia	4.96	6.41	9.01	7.92	8.05	17.40	251.60	468.00	684.27	732.16
Finland	-	-	-	-	-	-	-	-	-	-
Sweden	1,025.00	772.00	839.00	536.00	575.00	2,319.00	2,584.00	2,827.00	1,511.00	1,775.00
United Kingdom	2,396.00	2,193.00	2,220.00	2,302.00	2,357.00	51,701.00	58,794.00	66,825.00	69,888.00	69,858.00
<b>Euro area total</b>	<b>3,350.63</b>	<b>3,345.33</b>	<b>3,394.87</b>	<b>3,252.49</b>	<b>14,167.02</b>	<b>29,460.80</b>	<b>32,978.86</b>	<b>38,219.97</b>	<b>40,174.01</b>	<b>74,696.91</b>
<b>EU total</b>	<b>6,771.63</b>	<b>6,310.33</b>	<b>6,453.87</b>	<b>7,339.51</b>	<b>18,355.69</b>	<b>83,977.80</b>	<b>94,897.86</b>	<b>108,461.97</b>	<b>117,641.58</b>	<b>155,287.93</b>

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

(thousands; end of period)

	Cards with a payment function									
	Cards with a debit and/or delayed debit function					Cards with a credit and/or delayed debit function				
	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005
Belgium	-	-	-	-	-	-	-	-	-	-
Czech Republic	-	-	-	-	-	-	-	-	-	-
Denmark	-	-	-	-	-	-	-	-	-	-
Germany	-	-	-	-	-	17,969.22	19,693.61	20,203.26	20,431.93	21,141.19
Estonia	-	-	-	-	-	-	-	-	-	-
Greece	-	-	-	-	-	-	-	-	-	-
Spain	-	-	-	-	-	17,746.00	20,948.40	23,857.07	28,962.12	33,246.52
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	-	-	-	-	-	12.17	9.49	7.95	66.81	128.78
Lithuania	-	-	-	-	-	-	-	-	-	-
Luxembourg	-	-	-	-	-	-	-	-	-	-
Hungary	-	-	-	-	-	-	-	-	-	-
Malta	-	-	-	-	-	-	-	-	-	-
Netherlands	-	-	-	-	-	5,000.00	5,100.00	5,700.00	5,800.00	5,201.84
Austria	-	-	-	-	-	-	-	-	2,132.63	2,159.13
Poland	-	-	-	-	-	-	-	-	-	-
Portugal	-	-	-	-	-	-	-	-	-	-
Slovenia	-	-	-	-	-	-	-	-	-	-
Slovakia	-	-	-	-	-	-	-	-	-	-
Finland	-	-	-	-	-	2,029.00	2,097.00	2,384.00	2,707.00	3,050.00
Sweden	-	-	-	354.00	408.00	-	-	-	1,569.00	1,849.00
United Kingdom	-	-	-	-	-	2,030.00	2,118.00	2,211.00	2,121.00	2,367.00
<b>Euro area total</b>	-	-	-	-	-	42,744.22	47,839.00	52,144.33	60,033.67	64,798.68
<b>EU total</b>	-	-	-	-	-	44,774.22	49,957.00	54,355.33	63,790.48	69,143.46

## 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				Cards with a payment function			
	2002	2003	2004	2005	2002	2003	2004	2005	2002	2003	2004	2005
Belgium	6.54	4.81	0.69	1.30	3.42	6.44	1.99	7.10	6.54	4.81	0.69	1.30
Czech Republic	26.61	15.29	1.05	-15.11	-	-	-	229.24	26.30	9.46	4.16	12.96
Denmark	4.19	4.23	10.18	9.99	-	-	-	-	4.19	4.23	10.18	9.99
Germany	-4.87	-2.54	-1.30	-1.33	-7.03	0.35	0.88	1.90	1.93	-2.76	-1.17	3.47
Estonia	13.41	7.00	8.82	8.91	-	-	-	-	13.21	6.98	8.73	8.86
Greece	5.51	4.26	-2.69	6.67	-	-	-	-	19.78	5.85	-2.71	8.81
Spain	10.68	2.36	7.87	5.09	20.28	-17.63	-18.11	-14.60	6.01	6.21	8.38	5.43
France	4.82	4.94	3.08	66.79	162.70	51.79	-8.81	1,825.86	5.33	6.05	3.61	71.43
Ireland	5.06	15.35	5.75	6.56	-	-	-	-	10.09	5.42	7.26	4.01
Italy	11.53	7.93	6.74	9.74	-	802.70	114.36	128.71	10.15	11.12	4.79	5.46
Cyprus	14.25	12.63	10.04	7.75	-	-	-	-	14.81	13.02	9.16	7.21
Latvia	14.37	15.14	15.61	27.40	-	-	-	-	20.76	30.39	17.07	29.35
Lithuania	96.88	44.07	17.05	14.22	5.49	15.17	2.29	-16.88	114.11	46.88	18.08	16.15
Luxembourg	7.03	5.66	-4.38	5.53	10.81	8.48	4.19	3.51	7.03	5.66	-4.38	5.53
Hungary	9.74	9.84	7.76	13.35	-	-	-	-	12.31	9.96	5.15	12.70
Malta	8.12	5.08	8.27	10.15	-	-	-	-	8.69	4.55	8.40	10.10
Netherlands	2.25	4.09	1.51	-5.50	-17.62	1.73	2.27	-1.40	2.25	4.09	1.51	-5.50
Austria	3.50	0.21	-7.37	1.23	-4.20	-4.86	7.37	1.65	3.50	0.21	-7.37	1.23
Poland	17.26	-10.99	11.02	16.16	-	-	-	-	17.88	-8.65	13.25	14.75
Portugal	9.99	0.78	7.40	3.65	2.02	-92.01	-	-	5.17	2.58	8.56	10.40
Slovenia	10.93	36.65	-4.49	1.56	-	-	-	-	11.66	34.51	-4.17	1.64
Slovakia	22.57	24.98	17.73	8.55	-	-	-	-	22.57	24.98	17.77	8.10
Finland	2.52	0.43	-0.70	-1.22	21.53	9.94	38.11	9.52	8.48	9.10	10.14	8.54
Sweden	0.23	8.39	60.43	4.97	-12.03	-40.20	-	-	1.08	12.00	10.11	12.36
United Kingdom	7.14	11.28	4.15	-0.15	-	-	-	-	10.95	9.46	4.28	1.23
<b>Euro area total</b>	2.54	1.72	2.18	10.63	-4.74	-3.16	0.55	21.60	5.14	3.43	2.64	12.14
<b>EU total</b>	3.82	4.58	11.80	7.32	-4.77	-3.32	0.52	21.73	6.46	5.11	11.83	9.51

## 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					Cards with a payment function				
	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005
Belgium	1.36	1.44	1.51	1.51	1.52	0.78	0.80	0.85	0.86	0.92	1.36	1.44	1.51	1.51	1.52
Czech Republic	0.45	0.57	0.65	0.66	0.56	-	-	-	0.01	0.03	0.45	0.57	0.62	0.64	0.73
Denmark	0.69	0.71	0.74	0.81	0.89	-	-	-	-	-	0.69	0.71	0.74	0.81	0.89
Germany	1.52	1.45	1.41	1.39	1.37	0.82	0.76	0.76	0.77	0.78	1.35	1.37	1.34	1.32	1.37
Estonia	0.72	0.82	0.88	0.96	1.05	-	-	-	-	-	0.72	0.82	0.88	0.95	1.04
Greece	0.65	0.69	0.71	0.69	0.74	-	-	-	-	-	0.82	0.98	1.03	1.00	1.08
Spain	1.27	1.38	1.39	1.48	1.53	0.24	0.29	0.23	0.19	0.16	1.24	1.30	1.36	1.45	1.50
France	0.71	0.74	0.77	0.79	1.31	0.01	0.01	0.02	0.02	0.36	0.65	0.68	0.72	0.74	1.26
Ireland	0.83	0.86	0.98	1.02	1.06	-	-	-	-	-	0.69	0.74	0.77	0.81	0.83
Italy	0.44	0.49	0.52	0.55	0.60	-	0.00	0.01	0.02	0.06	0.79	0.86	0.95	0.99	1.04
Cyprus	0.70	0.79	0.87	0.94	0.99	0.00	0.00	0.00	0.00	0.00	0.70	0.80	0.89	0.95	0.99
Latvia	0.38	0.44	0.51	0.59	0.75	-	-	-	-	-	0.30	0.37	0.48	0.57	0.74
Lithuania	0.23	0.46	0.67	0.79	0.90	0.04	0.04	0.05	0.05	0.04	0.20	0.42	0.62	0.74	0.86
Luxembourg	1.53	1.61	1.69	1.61	1.68	0.80	0.88	0.94	0.98	1.00	1.53	1.61	1.69	1.61	1.68
Hungary	0.49	0.54	0.60	0.64	0.73	-	-	-	-	-	0.49	0.56	0.61	0.65	0.73
Malta	0.88	0.94	0.98	1.06	1.16	-	-	-	-	-	0.87	0.94	0.98	1.05	1.15
Netherlands	1.94	1.97	2.04	2.06	1.95	1.31	1.07	1.08	1.11	1.09	1.94	1.97	2.04	2.06	1.95
Austria	1.13	1.17	1.16	1.07	1.08	0.89	0.85	0.81	0.86	0.87	1.13	1.17	1.16	1.07	1.08
Poland	0.38	0.44	0.39	0.44	0.51	-	-	-	-	-	0.38	0.45	0.41	0.46	0.53
Portugal	1.29	1.41	1.41	1.50	1.55	0.35	0.35	0.03	-	-	1.49	1.56	1.59	1.71	1.88
Slovenia	0.98	1.08	1.48	1.41	1.43	-	-	-	-	-	1.04	1.16	1.55	1.49	1.51
Slovakia	0.37	0.45	0.56	0.66	0.72	-	-	-	-	-	0.37	0.45	0.56	0.66	0.71
Finland	1.19	1.21	1.21	1.20	1.18	0.14	0.17	0.19	0.26	0.28	1.06	1.15	1.25	1.37	1.49
Sweden	0.54	0.54	0.58	0.92	0.97	0.06	0.05	0.03	-	-	0.92	0.92	1.03	1.13	1.27
United Kingdom	2.24	2.40	2.66	2.75	2.73	-	-	-	-	-	1.87	2.07	2.25	2.34	2.35
<b>Euro area total</b>	1.08	1.10	1.11	1.13	1.24	0.39	0.37	0.35	0.35	0.43	1.09	1.14	1.17	1.20	1.33
<b>EU total</b>	1.24	1.28	1.33	1.24	1.33	0.31	0.30	0.29	0.24	0.29	1.20	1.27	1.33	1.24	1.35

## 11.1a Number of terminals located in the country

(thousands; end of period)

	ATMs					POS terminals				
	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005
Belgium	11.39	11.68	12.50	13.21	13.54	144.42	135.74	113.08	108.28	101.09
Czech Republic	1.92	2.25	2.56	2.74	3.01	-	-	-	44.40	62.66
Denmark	2.76	2.82	2.87	2.94	3.00	120.25	127.42	135.26	123.56	101.63
Germany	49.62	50.49	51.13	52.60	53.36	435.68	460.61	495.79	520.02	569.53
Estonia	0.68	0.72	0.75	0.78	0.84	5.26	7.35	9.18	11.11	12.73
Greece	4.38	5.08	5.47	5.86	6.16	277.30	350.55	417.71	454.48	488.06
Spain	46.99	49.88	51.98	55.40	56.33	853.06	854.01	915.44	1,028.95	1,109.05
France	36.91	38.98	41.99	43.71	47.83	904.27	956.44	1,000.00	1,060.00	1,095.00
Ireland	1.34	1.41	2.28	2.93	2.94	48.00	50.00	50.00	50.00	50.00
Italy	36.62	39.65	39.06	39.70	40.58	774.70	847.54	927.98	1,007.54	1,045.04
Cyprus	0.31	0.36	0.37	0.42	0.44	9.66	11.06	12.06	20.53	21.28
Latvia	0.79	0.84	0.87	0.88	0.88	6.91	8.33	10.27	11.83	13.85
Lithuania	0.69	0.89	0.99	1.01	1.06	9.26	10.34	11.04	13.56	16.31
Luxembourg	0.36	0.38	0.39	0.40	0.41	6.40	7.20	7.58	7.84	8.31
Hungary	2.54	2.74	2.98	3.30	3.53	38.34	37.68	39.87	43.71	41.14
Malta	0.14	0.14	0.15	0.15	0.15	6.14	6.58	7.28	8.03	9.10
Netherlands	7.14	7.53	7.56	7.89	7.52	165.77	177.17	186.27	194.97	206.39
Austria	6.62	7.03	7.50	7.97	7.97	58.07	68.94	73.33	86.69	89.27
Poland	6.48	7.15	7.58	8.05	8.78	112.90	112.02	132.70	143.23	167.89
Portugal	10.52	11.12	11.99	12.63	13.84	103.58	113.65	125.46	137.12	160.15
Slovenia	1.03	1.10	1.24	1.39	1.49	25.77	29.45	31.52	40.77	33.71
Slovakia	1.18	1.37	1.51	1.70	1.85	13.19	15.87	16.97	19.64	20.23
Finland	4.33	4.13	3.96	3.47	3.39	72.00	79.00	92.00	96.00	103.00
Sweden	2.57	2.65	2.68	2.70	2.80	88.22	102.02	108.06	161.10	176.64
United Kingdom	36.67	40.83	46.46	54.41	58.29	772.00	810.60	861.35	920.02	974.05
<b>Euro area total</b>	216.22	227.33	235.78	245.78	253.86	3,843.24	4,100.85	4,404.64	4,751.89	5,024.90
<b>EU total</b>	258.22	273.62	287.79	326.25	339.98	4,823.71	5,140.89	5,509.31	6,313.39	6,676.12

## 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				
	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005
Belgium	182.77	208.15	213.25	213.61	181.52	88.85	104.54	107.99	114.77	93.98
Czech Republic	-	-	-	0.68	1.53	-	-	-	0.77	1.67
Denmark	0.15	0.31	0.21	0.30	0.30	1.89	2.10	1.86	1.52	1.30
Germany	36.05	35.80	32.40	30.00	30.00	80.19	98.49	120.91	142.34	172.11
Estonia	-	-	-	-	-	-	-	-	-	-
Greece	-	-	-	-	-	-	-	-	-	-
Spain	29.42	32.03	39.62	40.61	41.11	186.79	195.20	212.88	148.48	127.27
France	2.10	15.90	23.06	23.00	21.64	13.64	69.17	105.80	77.80	62.03
Ireland	-	-	-	-	-	-	-	-	-	-
Italy	2.65	5.48	7.75	11.89	11.98	-	24.31	87.80	143.40	184.37
Cyprus	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Latvia	-	-	-	-	-	-	-	-	-	-
Lithuania	0.46	0.48	0.58	0.60	0.63	1.64	1.82	1.97	2.04	2.03
Luxembourg	0.25	0.28	0.28	0.35	0.36	4.18	6.40	8.74	9.75	10.21
Hungary	-	-	-	-	-	-	-	-	-	-
Malta	-	-	-	-	-	-	-	-	-	-
Netherlands	4.26	4.82	5.06	5.40	6.64	148.21	164.86	180.11	192.26	203.41
Austria	5.42	5.78	5.88	6.45	6.07	55.43	68.88	73.93	86.69	89.27
Poland	-	-	-	-	-	-	-	-	-	-
Portugal	129.18	143.83	147.24	150.06	-	-	-	-	-	-
Slovenia	-	-	-	-	-	-	-	-	-	-
Slovakia	-	-	-	-	-	-	-	-	-	-
Finland	2.13	2.11	2.00	1.73	1.69	6.71	7.46	7.78	7.93	7.98
Sweden	7.00	6.56	5.86	-	-	47.00	37.91	38.11	-	-
United Kingdom	-	-	-	-	-	-	-	-	-	-
<b>Euro area total</b>	<b>394.23</b>	<b>454.18</b>	<b>476.54</b>	<b>483.11</b>	<b>301.00</b>	<b>584.00</b>	<b>739.32</b>	<b>905.92</b>	<b>923.41</b>	<b>950.62</b>
<b>EU total</b>	<b>401.38</b>	<b>461.06</b>	<b>482.61</b>	<b>484.69</b>	<b>303.46</b>	<b>632.89</b>	<b>779.33</b>	<b>945.90</b>	<b>927.73</b>	<b>955.61</b>



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

(annual percentage changes)

	ATMs				POS terminals			
	2002	2003	2004	2005	2002	2003	2004	2005
Belgium	2.48	7.01	5.73	2.51	-6.01	-16.69	-4.24	-6.64
Czech Republic	17.21	13.35	7.40	9.51	-	-	-	41.12
Denmark	2.14	1.81	2.44	1.97	5.96	6.15	-8.65	-17.75
Germany	1.75	1.27	2.87	1.46	5.72	7.64	4.89	9.52
Estonia	5.74	3.89	4.28	7.96	39.79	24.90	21.00	14.55
Greece	16.02	7.68	7.24	4.96	26.42	19.16	8.80	7.39
Spain	6.14	4.21	6.58	1.69	0.11	7.19	12.40	7.78
France	5.59	7.73	4.11	9.41	5.77	4.55	6.00	3.30
Ireland	5.77	61.33	28.71	0.41	4.17	0.00	0.00	0.00
Italy	8.27	-1.49	1.65	2.20	9.40	9.49	8.57	3.72
Cyprus	14.15	3.38	13.08	6.99	14.43	9.12	70.20	3.64
Latvia	6.45	3.09	0.81	0.23	20.53	23.32	15.20	17.12
Lithuania	29.03	11.81	1.81	4.35	11.69	6.74	22.82	20.32
Luxembourg	5.63	3.20	2.58	2.02	12.47	5.35	3.35	6.10
Hungary	7.78	8.50	10.79	7.13	-1.71	5.81	9.63	-5.88
Malta	-0.72	7.97	1.34	1.99	7.12	10.72	10.36	13.21
Netherlands	5.43	0.35	4.41	-4.68	6.87	5.14	4.67	5.86
Austria	6.13	6.70	6.33	-0.05	18.71	6.37	18.21	2.98
Poland	10.33	6.02	6.32	8.96	-0.78	18.46	7.94	17.22
Portugal	5.63	7.81	5.36	9.61	9.73	10.38	9.30	16.80
Slovenia	6.62	13.24	12.02	7.27	14.27	7.03	29.34	-17.32
Slovakia	15.57	10.18	12.96	9.06	20.36	6.95	15.73	2.97
Finland	-4.73	-4.17	-12.26	-2.45	9.72	16.46	4.35	7.29
Sweden	3.12	1.10	0.93	3.67	15.64	5.91	49.09	9.65
United Kingdom	11.34	13.81	17.11	7.12	5.00	6.26	6.81	5.87
<b>Euro area total</b>	5.14	3.72	4.24	3.29	6.70	7.41	7.88	5.75
<b>EU total</b>	5.97	5.18	13.36	4.21	6.58	7.17	14.59	5.75

## 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			
	2002	2003	2004	2005	2002	2003	2004	2005
Belgium	13.89	2.45	0.17	-15.03	17.67	3.30	6.27	-18.11
Czech Republic	-	-	-	126.52	-	-	-	117.27
Denmark	110.74	-33.44	45.45	-1.64	11.08	-11.07	-18.67	-14.51
Germany	-0.68	-9.50	-7.40	0.00	22.82	22.76	17.73	20.91
Estonia	-	-	-	-	-	-	-	-
Greece	-	-	-	-	-	-	-	-
Spain	8.85	23.73	2.50	1.23	4.50	9.06	-30.25	-14.29
France	657.33	44.98	-0.25	-5.93	406.98	52.95	-26.47	-20.27
Ireland	-	-	-	-	-	-	-	-
Italy	106.60	41.47	53.38	0.71	-	261.19	63.33	28.57
Cyprus	-	-	-	-	-	-	-	-
Latvia	-	-	-	-	-	-	-	-
Lithuania	6.14	19.21	4.16	4.83	11.02	7.73	3.72	-0.59
Luxembourg	10.40	0.36	25.99	4.01	53.23	36.46	11.55	4.73
Hungary	-	-	-	-	-	-	-	-
Malta	-	-	-	-	-	-	-	-
Netherlands	13.29	4.93	6.70	22.88	11.24	9.25	6.75	5.80
Austria	6.57	1.80	9.75	-5.92	24.27	7.32	17.26	2.98
Poland	-	-	-	-	-	-	-	-
Portugal	11.34	2.37	1.92	-	-	-	-	-
Slovenia	-	-	-	-	-	-	-	-
Slovakia	-	-	-	-	-	-	-	-
Finland	-1.03	-5.17	-13.59	-2.31	11.16	4.27	1.89	0.58
Sweden	-6.24	-10.74	-	-	-19.34	0.52	-	-
United Kingdom	-	-	-	-	-	-	-	-
<b>Euro area total</b>	15.21	4.92	1.38	-37.70	26.60	22.53	1.93	2.95
<b>EU total</b>	14.87	4.67	0.43	-37.39	23.14	21.37	-1.92	3.01

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

(end of period)

	ATMs					POS terminals				
	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005
Belgium	1,108.16	1,130.30	1,204.45	1,268.09	1,293.10	14,047.37	13,140.66	10,900.42	10,393.93	9,652.59
Czech Republic	188.08	220.96	250.45	268.84	293.63	-	-	-	4,350.38	6,122.77
Denmark	515.77	524.93	533.02	544.70	553.79	22,447.83	23,702.19	25,095.36	22,869.52	18,753.83
Germany	602.62	612.10	619.60	637.51	647.08	5,291.23	5,584.36	6,008.12	6,303.20	6,906.37
Estonia	497.44	528.21	550.88	574.48	624.12	3,847.84	5,401.85	6,772.86	8,195.43	9,447.12
Greece	399.73	462.16	496.03	530.35	555.01	25,324.22	31,904.63	37,892.94	41,103.76	44,009.41
Spain	1,153.94	1,207.24	1,237.44	1,297.65	1,298.05	20,948.57	20,671.30	21,793.83	24,101.89	25,555.16
France	603.93	633.43	677.96	701.39	762.76	14,794.87	15,544.16	16,146.62	17,007.78	17,463.45
Ireland	345.96	359.63	570.78	722.31	709.63	12,439.09	12,734.73	12,528.08	12,317.73	12,052.08
Italy	642.72	693.66	678.05	682.49	693.26	13,596.34	14,828.12	16,109.36	17,318.98	17,854.70
Cyprus	443.34	499.79	507.75	560.96	585.91	13,771.92	15,563.85	16,689.26	27,752.10	28,078.65
Latvia	335.88	360.04	373.27	378.33	381.25	2,933.33	3,560.25	4,415.58	5,114.58	6,022.69
Lithuania	197.93	256.27	287.78	294.53	309.31	2,659.58	2,980.69	3,195.43	3,945.29	4,777.39
Luxembourg	804.08	840.43	860.00	875.80	885.63	14,493.77	16,129.54	16,848.89	17,286.57	18,180.63
Hungary	249.72	269.92	293.70	326.11	350.05	3,763.41	3,709.46	3,936.30	4,324.96	4,078.89
Malta	353.60	348.54	373.93	376.38	381.21	15,614.55	16,606.35	18,270.07	20,025.42	22,513.38
Netherlands	445.18	466.34	465.76	484.79	460.73	10,333.04	10,972.19	11,481.97	11,980.95	12,645.16
Austria	823.32	869.39	923.78	975.44	968.95	7,220.27	8,528.05	9,033.66	10,604.63	10,853.07
Poland	169.30	186.89	198.32	210.95	229.97	2,951.48	2,930.03	3,474.28	3,751.44	4,399.57
Portugal	1,022.44	1,072.20	1,147.87	1,202.35	1,310.08	10,062.66	10,961.57	12,015.62	13,056.88	15,158.95
Slovenia	515.57	548.86	621.15	695.45	744.70	12,938.57	14,762.67	15,790.35	20,413.36	16,848.15
Slovakia	218.78	253.95	279.76	315.85	344.16	2,440.66	2,950.52	3,155.25	3,649.70	3,754.90
Finland	835.00	793.50	758.68	663.82	645.36	13,878.18	15,189.39	17,648.19	18,365.12	19,637.38
Sweden	288.56	296.58	298.73	300.31	310.08	9,917.15	11,430.92	12,062.40	17,911.72	19,561.13
United Kingdom	620.27	688.19	780.15	909.37	968.39	13,059.73	13,664.41	14,463.28	15,375.87	16,183.34
<b>Euro area total</b>	<b>706.18</b>	<b>738.40</b>	<b>761.16</b>	<b>788.60</b>	<b>810.43</b>	<b>12,552.00</b>	<b>13,320.12</b>	<b>14,219.45</b>	<b>15,247.02</b>	<b>16,041.59</b>
<b>EU total</b>	<b>680.20</b>	<b>717.05</b>	<b>749.84</b>	<b>708.90</b>	<b>735.35</b>	<b>12,706.55</b>	<b>13,472.06</b>	<b>14,354.74</b>	<b>13,718.24</b>	<b>14,440.09</b>

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

(end of period)

	E-money card-loading/unloading terminals					E-money card-accepting terminals				
	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005
Belgium	17,777.16	20,150.15	20,556.10	20,504.22	17,331.39	8,641.86	10,120.23	10,409.87	11,016.13	8,973.62
Czech Republic	-	-	-	66.13	149.40	-	-	-	75.44	163.47
Denmark	27.81	58.41	38.78	56.27	55.18	352.25	389.88	345.83	280.58	239.16
Germany	437.76	434.03	392.61	363.63	363.80	973.90	1,194.10	1,465.16	1,725.30	2,087.06
Estonia	-	-	-	-	-	-	-	-	-	-
Greece	-	-	-	-	-	-	-	-	-	-
Spain	722.47	775.16	943.30	951.28	947.32	4,587.00	4,724.79	5,067.92	3,477.88	2,932.54
France	34.36	258.47	372.29	369.04	345.04	223.23	1,124.20	1,708.33	1,248.31	989.28
Ireland	-	-	-	-	-	-	-	-	-	-
Italy	46.56	95.89	134.61	204.43	204.65	-	425.28	1,524.16	2,465.03	3,150.06
Cyprus	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Latvia	-	-	-	-	-	-	-	-	-	-
Lithuania	131.00	139.52	167.05	174.91	184.53	471.99	525.80	568.91	593.13	593.44
Luxembourg	566.25	618.56	615.56	769.91	793.79	9,463.19	14,347.83	19,413.33	21,497.90	22,317.95
Hungary	-	-	-	-	-	-	-	-	-	-
Malta	-	-	-	-	-	-	-	-	-	-
Netherlands	265.41	298.76	312.03	331.90	406.63	9,238.11	10,210.13	11,101.89	11,814.36	12,462.15
Austria	673.75	714.39	724.22	789.26	737.96	6,891.54	8,521.00	9,106.83	10,604.63	10,853.07
Poland	-	-	-	-	-	-	-	-	-	-
Portugal	12,550.67	13,872.34	14,101.90	14,288.94	-	-	-	-	-	-
Slovenia	-	-	-	-	-	-	-	-	-	-
Slovakia	-	-	-	-	-	-	-	-	-	-
Finland	410.95	405.69	383.85	330.76	322.01	1,294.14	1,434.92	1,492.81	1,516.84	1,520.47
Sweden	786.98	735.46	654.05	-	-	5,283.27	4,247.51	4,253.96	-	-
United Kingdom	-	-	-	-	-	-	-	-	-	-
<b>Euro area total</b>	1,287.55	1,475.24	1,538.40	1,550.12	960.92	1,907.34	2,401.43	2,924.58	2,962.86	3,034.77
<b>EU total</b>	1,057.30	1,208.23	1,257.45	1,053.18	656.36	1,667.14	2,042.28	2,464.57	2,015.84	2,066.94

## 12.1a Number of cash withdrawals and loading/unloading 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				
	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005
Belgium	4.02	3.77	6.92	6.78	6.80	217.05	239.89	256.89	244.38	250.50
Czech Republic	-	-	-	7.05	8.35	100.30	106.24	132.89	121.95	125.16
Denmark	-	-	-	-	-	16.82	15.81	16.31	17.03	17.46
Germany	-	-	-	-	-	1,648.40	1,668.31	2,036.37	2,398.67	2,445.07
Estonia	0.37	0.48	0.54	0.73	0.85	42.44	45.89	46.61	48.77	49.51
Greece	-	-	-	9.39	9.04	146.70	143.82	153.24	151.07	156.88
Spain	-	32.92	35.23	37.32	37.57	-	866.15	887.89	905.18	919.99
France	-	-	-	-	26.68	1,165.04	1,212.99	1,244.88	1,260.00	1,431.95
Ireland	-	-	-	-	-	140.00	147.00	172.00	183.47	177.97
Italy	-	-	-	-	-	452.46	460.60	434.55	453.79	456.41
Cyprus	1.30	1.30	1.34	1.38	1.41	2.26	2.71	3.11	5.32	6.35
Latvia	-	-	-	-	0.78	15.01	20.61	26.05	32.44	37.93
Lithuania	-	-	-	-	-	-	-	-	-	-
Luxembourg	0.70	0.73	0.83	0.88	0.97	5.30	5.20	4.52	4.51	4.64
Hungary	2.56	2.42	2.45	2.40	2.76	83.24	93.33	100.01	101.55	113.19
Malta	-	0.63	0.82	0.74	0.82	-	6.44	7.53	8.48	9.00
Netherlands	-	-	-	-	7.18	490.00	493.00	494.00	484.00	463.45
Austria	-	-	-	-	-	107.00	109.60	111.40	120.10	123.00
Poland	-	-	-	-	-	290.40	332.96	384.05	445.61	509.75
Portugal	6.68	6.74	7.26	8.07	7.80	293.38	316.03	334.59	357.96	379.67
Slovenia	0.68	0.75	0.82	0.95	1.07	46.06	51.41	57.91	62.76	65.41
Slovakia	-	0.78	0.90	1.08	1.45	-	59.58	64.53	69.90	70.16
Finland	1.00	1.00	1.10	1.10	1.20	248.00	241.00	230.00	221.00	209.00
Sweden	-	-	-	-	-	335.00	321.00	328.00	320.00	316.00
United Kingdom	-	-	-	-	-	2,174.00	2,268.00	2,373.00	2,528.00	2,699.00
<b>Euro area total</b>	12.40	45.16	51.34	63.53	97.24	4,913.32	5,903.59	6,360.32	6,784.13	7,018.52
<b>EU total</b>	12.40	45.16	51.34	77.85	114.73	7,439.14	8,508.40	9,077.63	10,545.94	11,037.44

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

(millions; total for the period)

	Cash withdrawals at ATMs located outside the country					E-money card-loading/unloading transactions at terminals located in the country				
	Cards issued in the country									
	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005
Belgium	7.43	7.73	8.38	8.69	9.60	10.78	18.15	16.71	16.99	16.82
Czech Republic	0.40	0.56	1.21	1.32	1.93	-	-	-	0.37	1.51
Denmark	-	-	-	-	-	0.06	0.07	0.07	0.04	0.01
Germany	-	-	-	-	-	3.71	4.42	4.16	4.17	4.47
Estonia	0.20	0.23	0.29	0.38	0.57	-	-	-	-	-
Greece	-	-	-	1.73	1.65	-	-	-	-	-
Spain	-	5.13	5.72	6.58	7.15	-	0.25	0.20	0.21	0.26
France	-	-	-	-	30.58	0.60	2.60	2.79	2.00	2.10
Ireland	-	-	-	-	4.66	-	-	-	-	-
Italy	-	-	-	-	-	-	3.34	3.32	8.98	19.28
Cyprus	0.21	0.26	0.29	0.35	0.81	0.00	0.00	0.00	0.00	0.00
Latvia	-	-	-	-	1.46	-	-	-	-	-
Lithuania	-	-	-	-	-	-	-	-	-	-
Luxembourg	0.90	0.98	1.07	1.18	1.33	0.13	0.21	0.18	0.24	0.22
Hungary	0.57	0.66	0.69	0.78	0.94	-	-	-	-	-
Malta	-	0.08	0.09	0.12	0.08	-	-	-	-	-
Netherlands	14.30	14.10	15.20	16.30	18.89	2.93	11.93	15.02	17.98	36.11
Austria	-	-	-	-	-	5.08	17.20	17.66	21.15	24.14
Poland	-	-	-	1.66	1.99	-	-	-	-	-
Portugal	2.17	2.31	2.61	2.93	3.47	0.28	0.13	0.86	-	-
Slovenia	-	-	-	-	-	-	-	-	-	-
Slovakia	-	0.37	0.69	1.04	1.88	-	-	-	-	-
Finland	0.80	0.80	0.80	0.90	0.90	0.14	0.16	0.15	0.13	0.06
Sweden	-	-	-	-	-	0.30	0.10	0.00	-	-
United Kingdom	1.00	1.00	3.00	4.00	4.00	-	-	-	-	-
<b>Euro area total</b>	25.59	31.05	33.77	38.30	78.22	23.66	58.38	61.05	71.84	103.45
<b>EU total</b>	26.59	32.05	36.77	47.95	91.89	24.02	58.55	61.12	72.25	104.97

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

(annual percentage changes)

	Cash withdrawals at ATMs located in the country							
	Cards issued outside the country				Cards issued in the country			
	2002	2003	2004	2005	2002	2003	2004	2005
Belgium	-6.22	83.55	-2.02	0.29	10.52	7.09	-4.87	2.50
Czech Republic	-	-	-	18.41	5.93	25.09	-8.23	2.63
Denmark	-	-	-	-	-6.00	3.16	4.41	2.53
Germany	-	-	-	-	1.21	22.06	17.79	1.93
Estonia	29.35	14.08	33.70	16.53	8.13	1.58	4.64	1.51
Greece	-	-	-	-3.71	-1.96	6.55	-1.42	3.85
Spain	-	7.02	5.92	0.67	-	2.51	1.95	1.64
France	-	-	-	-	4.12	2.63	1.21	13.65
Ireland	-	-	-	-	5.00	17.01	6.67	-3.00
Italy	-	-	-	-	1.80	-5.66	4.43	0.58
Cyprus	0.00	3.08	2.99	2.17	19.91	14.76	71.06	19.36
Latvia	-	-	-	-	37.27	26.38	24.53	16.95
Lithuania	-	-	-	-	-	-	-	-
Luxembourg	5.16	13.08	5.90	10.58	-1.94	-13.15	-0.18	2.97
Hungary	-5.58	1.36	-2.12	14.88	12.12	7.16	1.54	11.47
Malta	-	30.16	-9.76	10.81	-	16.93	12.67	6.03
Netherlands	-	-	-	-	0.61	0.20	-2.02	-4.25
Austria	-	-	-	-	2.43	1.64	7.81	2.41
Poland	-	-	-	-	14.66	15.34	16.03	14.39
Portugal	0.84	7.77	11.15	-3.27	7.72	5.87	6.99	6.06
Slovenia	10.64	10.01	14.68	13.65	11.62	12.64	8.36	4.23
Slovakia	-	15.27	19.59	34.18	-	8.31	8.32	0.36
Finland	0.00	10.00	0.00	9.09	-2.82	-4.56	-3.91	-5.43
Sweden	-	-	-	-	-4.18	2.18	-2.44	-1.25
United Kingdom	-	-	-	-	4.32	4.63	6.53	6.76
<b>Euro area total</b>	264.29	13.68	23.75	53.06	20.15	7.74	6.66	3.45
<b>EU total</b>	264.29	13.68	51.64	47.36	14.37	6.69	16.18	4.66

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

(annual percentage changes)

	Cash withdrawals at ATMs located outside the country				E-money card-loading/unloading transactions at terminals located in the country			
	Cards issued in the country							
	2002	2003	2004	2005	2002	2003	2004	2005
Belgium	4.04	8.41	3.70	10.47	68.38	-7.93	1.66	-1.01
Czech Republic	38.71	115.92	9.03	46.81	-	-	-	313.42
Denmark	-	-	-	-	14.06	-5.48	-36.23	-70.45
Germany	-	-	-	-	19.00	-5.77	0.31	7.07
Estonia	16.50	22.75	33.57	48.69	-	-	-	-
Greece	-	-	-	-4.39	-	-	-	-
Spain	-	11.52	15.06	8.59	-	-19.92	4.06	28.29
France	-	-	-	-	333.33	7.31	-28.32	4.85
Ireland	-	-	-	-	-	-	-	-
Italy	-	-	-	-	-	-0.60	170.50	114.75
Cyprus	23.81	11.54	20.69	131.43	-	-	-	-
Latvia	-	-	-	-	-	-	-	-
Lithuania	-	-	-	-	-	-	-	-
Luxembourg	9.47	8.34	10.52	12.66	56.72	-12.86	30.60	-10.04
Hungary	15.93	5.19	12.63	21.26	-	-	-	-
Malta	-	12.50	30.00	-30.77	-	-	-	-
Netherlands	-1.40	7.80	7.24	15.89	306.82	25.93	19.69	100.86
Austria	-	-	-	-	238.58	2.67	19.76	14.14
Poland	-	-	-	19.72	-	-	-	-
Portugal	6.69	12.81	12.24	18.42	-52.54	556.49	-	-
Slovenia	-	-	-	-	-	-	-	-
Slovakia	-	87.07	52.38	79.59	-	-	-	-
Finland	0.00	0.00	12.50	0.00	8.39	-3.23	-14.00	-54.26
Sweden	-	-	-	-	-66.67	-100.00	-	-
United Kingdom	0.00	200.00	33.33	0.00	-	-	-	-
<b>Euro area total</b>	21.33	8.76	13.42	104.22	146.78	4.59	17.67	44.00
<b>EU total</b>	20.52	14.72	30.40	91.62	143.76	4.39	18.21	45.29



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

(thousands; total for the period)

	Cash withdrawals at ATMs located in the country										E-money card-loading/unloading transactions at terminals located in the country				
	Cards issued outside the country					Cards issued in the country					2001	2002	2003	2004	2005
	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005					
Belgium	0.59	0.56	0.97	0.93	0.94	31.97	35.39	36.11	33.54	34.52	0.06	0.09	0.08	0.08	0.09
Czech Republic	-	-	-	2.57	2.78	52.16	47.13	52.01	44.44	41.65	-	-	-	-	0.54
Denmark	-	-	-	-	-	6.09	5.60	5.68	5.79	5.82	0.43	0.23	0.33	0.14	0.04
Germany	-	-	-	-	-	33.22	33.04	39.83	45.61	45.82	0.10	0.12	0.13	0.14	0.15
Estonia	0.61	0.75	0.84	1.07	1.14	70.73	71.92	72.15	72.04	66.72	-	-	-	-	-
Greece	-	-	-	1.60	1.47	33.52	28.32	28.03	25.76	25.49	-	-	-	-	-
Spain	-	0.66	0.68	0.67	0.67	-	17.37	17.08	16.34	16.33	-	0.01	0.00	0.01	0.01
France	-	-	-	-	-	-	-	-	-	-	0.29	0.16	0.12	0.09	0.10
Ireland	-	-	-	-	-	104.87	104.11	75.50	62.58	60.45	-	-	-	-	-
Italy	-	-	-	-	-	12.36	11.62	11.13	11.43	11.25	-	0.61	0.43	0.75	1.61
Cyprus	4.18	3.66	3.65	3.33	3.18	7.27	7.63	8.47	12.82	14.30	-	-	-	-	-
Latvia	-	-	-	-	0.89	18.98	24.48	30.01	37.07	43.25	-	-	-	-	-
Lithuania	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Luxembourg	1.97	1.96	2.14	2.21	2.40	14.94	13.87	11.67	11.36	11.46	0.54	0.76	0.66	0.68	0.59
Hungary	1.01	0.88	0.82	0.73	0.78	32.72	34.04	33.62	30.81	32.06	-	-	-	-	-
Malta	-	4.57	5.50	4.90	5.32	-	46.67	50.54	56.19	58.42	-	-	-	-	-
Netherlands	-	-	-	-	0.95	68.61	65.47	65.38	61.35	61.63	0.69	2.47	2.97	3.33	5.44
Austria	-	-	-	-	-	16.16	15.59	14.86	15.06	15.43	0.94	2.98	3.00	3.28	3.98
Poland	-	-	-	-	-	44.84	46.60	50.70	55.33	58.08	-	-	-	-	-
Portugal	0.63	0.61	0.61	0.64	0.62	27.88	28.43	27.92	28.35	29.98	0.00	0.00	0.01	-	-
Slovenia	0.66	0.68	0.66	0.68	0.72	44.85	46.95	46.70	45.18	43.90	-	-	-	-	-
Slovakia	-	0.57	0.60	0.64	0.78	-	43.62	42.88	41.12	37.84	-	-	-	-	-
Finland	0.47	0.47	0.55	0.64	0.71	116.32	114.22	114.94	127.82	123.74	0.07	0.07	0.07	0.07	0.03
Sweden	-	-	-	-	-	130.50	121.27	122.57	118.47	112.86	0.04	0.02	0.00	-	-
United Kingdom	-	-	-	-	-	59.29	55.55	51.08	46.46	46.31	-	-	-	-	-
<b>Euro area total</b>	<b>0.07</b>	<b>0.25</b>	<b>0.28</b>	<b>0.33</b>	<b>0.49</b>	<b>28.48</b>	<b>32.54</b>	<b>34.11</b>	<b>34.90</b>	<b>35.65</b>	<b>0.06</b>	<b>0.13</b>	<b>0.13</b>	<b>0.15</b>	<b>0.34</b>
<b>EU total</b>	<b>0.06</b>	<b>0.20</b>	<b>0.22</b>	<b>0.28</b>	<b>0.41</b>	<b>34.68</b>	<b>37.36</b>	<b>38.07</b>	<b>38.38</b>	<b>39.02</b>	<b>0.06</b>	<b>0.13</b>	<b>0.13</b>	<b>0.15</b>	<b>0.35</b>

## 12.4 Number of cash withdrawals and loading/unloading 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 card-loading/unloading transactions at terminals located in the country				
	Cards issued in the country														
	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005
Belgium	15.52	16.10	16.45	15.54	15.72	0.53	0.52	0.54	0.55	0.60	1.35	2.19	1.90	1.89	1.75
Czech Republic	22.01	18.42	19.98	18.15	21.94	0.09	0.10	0.18	0.20	0.34	-	-	-	3.59	4.51
Denmark	4.57	4.13	4.08	3.87	3.61	-	-	-	-	-	-	-	-	-	-
Germany	13.13	13.97	17.50	20.89	21.58	-	-	-	-	-	0.06	0.07	0.07	0.07	0.07
Estonia	42.99	40.98	38.91	37.41	34.87	0.20	0.21	0.24	0.29	0.40	-	-	-	-	-
Greece	20.51	19.05	19.47	19.73	19.21	-	-	-	0.23	0.20	-	-	-	-	-
Spain	-	15.17	15.20	14.36	13.89	-	0.09	0.10	0.10	0.11	-	0.02	0.02	0.03	0.04
France	26.90	26.72	26.13	25.66	17.48	-	-	-	-	0.37	1.88	3.10	2.19	1.72	0.09
Ireland	43.49	43.47	44.09	44.48	40.49	-	-	-	-	1.06	-	-	-	-	-
Italy	18.20	16.61	14.52	14.20	13.02	-	-	-	-	-	-	45.12	4.97	6.27	5.89
Cyprus	4.62	4.85	4.94	7.68	8.50	0.43	0.46	0.46	0.51	1.08	-	-	-	-	-
Latvia	16.81	20.18	22.14	23.85	21.90	-	-	-	-	0.85	-	-	-	-	-
Lithuania	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Luxembourg	7.88	7.22	5.93	6.19	6.04	1.33	1.36	1.40	1.62	1.73	0.38	0.54	0.43	0.54	0.47
Hungary	16.61	16.96	16.55	15.59	15.34	0.11	0.12	0.11	0.12	0.13	-	-	-	-	-
Malta	-	17.28	19.22	20.00	19.26	-	0.21	0.23	0.28	0.17	-	-	-	-	-
Netherlands	15.76	15.50	14.92	14.40	14.60	0.46	0.44	0.46	0.49	0.59	0.14	0.69	0.85	1.00	2.03
Austria	11.75	11.62	11.79	13.72	13.88	-	-	-	-	-	0.71	2.50	2.69	3.01	3.37
Poland	20.23	19.78	25.63	26.79	26.38	-	-	-	0.10	0.10	-	-	-	-	-
Portugal	22.14	21.68	22.78	22.69	23.22	0.16	0.16	0.18	0.19	0.21	0.08	0.04	2.96	-	-
Slovenia	23.69	23.84	19.65	22.29	22.88	-	-	-	-	-	-	-	-	-	-
Slovakia	-	24.62	21.33	19.63	18.15	-	0.15	0.23	0.29	0.49	-	-	-	-	-
Finland	40.32	38.22	36.32	35.14	33.64	0.13	0.13	0.13	0.14	0.14	0.19	0.17	0.15	0.10	0.04
Sweden	70.25	67.15	63.31	38.50	36.22	-	-	-	-	-	0.54	0.20	0.00	-	-
United Kingdom	16.39	15.96	15.01	15.35	16.41	0.01	0.01	0.02	0.02	0.02	-	-	-	-	-
<b>Euro area total</b>	14.89	17.45	18.49	19.30	18.04	0.08	0.09	0.10	0.11	0.20	0.20	0.52	0.56	0.65	0.78
<b>EU total</b>	15.80	17.40	17.75	18.45	17.99	0.06	0.07	0.07	0.08	0.15	0.20	0.52	0.56	0.66	0.78

### 13.1a Value of cash withdrawals and loading/unloading 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				
	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005
Belgium	0.50	0.58	1.02	0.94	1.08	22.43	24.87	27.13	27.51	27.58
Czech Republic	-	-	-	0.77	0.84	6.77	9.16	11.46	13.06	14.18
Denmark	-	-	-	-	-	3.10	2.74	2.66	2.69	2.74
Germany	-	-	-	-	-	260.53	265.03	303.57	340.24	381.67
Estonia	0.05	0.07	0.08	0.10	0.10	2.11	2.27	2.33	2.54	2.84
Greece	-	-	-	1.45	1.76	23.58	28.44	32.24	35.03	37.18
Spain	-	4.83	5.20	5.56	5.74	-	77.19	85.82	90.46	95.87
France	-	-	-	-	4.30	71.00	76.00	81.00	85.20	98.18
Ireland	-	-	-	-	-	16.00	15.00	22.00	22.32	24.23
Italy	-	-	-	-	-	73.25	94.29	71.69	76.97	79.07
Cyprus	0.27	0.32	0.35	0.53	0.28	0.23	0.29	0.35	0.62	0.65
Latvia	-	-	-	-	0.10	1.13	1.54	1.94	2.41	2.90
Lithuania	-	-	-	-	-	-	-	-	-	-
Luxembourg	0.08	0.08	0.09	0.09	0.10	0.63	0.69	0.66	0.67	0.70
Hungary	0.37	0.39	0.39	0.43	0.43	6.49	8.68	9.99	11.24	12.78
Malta	-	0.09	0.10	0.11	0.12	-	0.58	0.67	0.82	0.85
Netherlands	-	-	-	-	-	44.59	52.96	50.91	51.01	54.19
Austria	-	-	-	-	-	14.90	14.60	14.70	15.70	15.88
Poland	-	-	-	-	-	18.93	22.44	23.41	28.88	38.23
Portugal	0.78	0.82	0.90	1.00	0.99	16.80	18.80	20.22	21.81	24.05
Slovenia	0.10	0.11	0.12	0.14	0.15	2.40	2.73	3.17	3.59	3.95
Slovakia	-	0.07	0.09	0.11	0.14	-	2.72	3.62	4.50	5.21
Finland	0.14	0.16	0.17	0.17	0.17	17.40	17.30	17.40	17.20	16.90
Sweden	-	-	-	0.77	1.08	30.47	29.36	30.91	30.03	29.63
United Kingdom	-	-	-	-	-	204.91	216.85	208.27	237.63	251.57
<b>Euro area total</b>	1.49	6.48	7.37	9.21	14.15	561.11	685.17	727.33	784.11	855.51
<b>EU total</b>	1.49	6.48	7.37	12.16	17.41	799.59	934.15	969.19	1,122.08	1,221.01

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

(EUR billions; total for the period)

	Cash withdrawals at ATMs located outside the country					E-money card-loading/unloading transactions at terminals located in the country				
	Cards issued in the country									
	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005
Belgium	0.92	1.06	1.14	1.16	1.30	0.33	0.67	0.56	0.54	0.50
Czech Republic	0.06	0.10	0.12	0.11	0.11	-	-	-	0.00	0.01
Denmark	-	-	-	-	-	0.00	0.00	0.00	0.00	0.00
Germany	-	-	-	-	-	0.10	0.12	0.11	0.11	0.11
Estonia	0.02	0.03	0.04	0.05	0.07	-	-	-	-	-
Greece	-	-	-	0.33	0.40	-	-	-	-	-
Spain	-	0.67	0.74	0.85	0.96	-	0.00	0.00	0.00	0.00
France	-	-	-	-	3.51	0.02	0.08	0.08	0.00	0.05
Ireland	-	-	-	-	0.72	-	-	-	-	-
Italy	-	-	-	-	-	-	0.42	1.24	2.07	3.48
Cyprus	0.05	0.07	0.08	0.08	0.10	0.00	0.00	0.00	0.00	0.00
Latvia	-	-	-	-	0.36	-	-	-	-	-
Lithuania	-	-	-	-	-	-	-	-	-	-
Luxembourg	0.16	0.20	0.22	0.25	0.29	0.01	0.01	0.01	0.01	0.01
Hungary	0.14	0.11	0.11	0.12	0.15	-	-	-	-	-
Malta	-	0.02	0.02	0.02	0.02	-	-	-	-	-
Netherlands	-	-	-	-	3.05	0.07	0.27	0.32	0.37	0.74
Austria	-	-	-	-	-	0.03	0.15	0.12	0.26	0.29
Poland	-	-	-	0.16	0.22	-	-	-	-	-
Portugal	0.19	0.22	0.24	0.28	0.34	16.05	8.56	1.30	-	-
Slovenia	-	-	-	-	-	-	-	-	-	-
Slovakia	-	0.03	0.04	0.07	0.14	-	-	-	-	-
Finland	0.12	0.12	0.12	0.13	0.14	0.00	0.00	0.00	0.00	0.00
Sweden	-	-	-	0.77	1.83	0.01	-	0.00	0.00	-
United Kingdom	0.16	0.17	0.41	0.47	0.50	-	-	-	-	-
<b>Euro area total</b>	1.39	2.27	2.46	3.00	10.71	16.61	10.28	3.74	3.37	5.19
<b>EU total</b>	1.55	2.44	2.87	4.84	14.21	16.62	10.28	3.75	3.37	5.20

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

(annual percentage changes; HICP-adjusted)

	Cash withdrawals at ATMs located in the country							
	Cards issued outside the country				Cards issued in the country			
	2002	2003	2004	2005	2002	2003	2004	2005
Belgium	16.48	70.88	-8.86	11.12	9.44	7.27	-0.54	-2.44
Czech Republic	-	-	-	0.34	22.23	28.14	11.33	-0.54
Denmark	-	-	-	-	-14.18	-4.15	0.28	-0.16
Germany	-	-	-	-	0.56	13.36	9.59	9.85
Estonia	25.82	12.50	21.13	3.28	4.49	1.34	4.11	8.09
Greece	-	-	-	17.05	16.53	9.91	5.37	2.59
Spain	-	4.83	3.45	-0.34	-	8.27	2.06	2.19
France	-	-	-	-	4.78	4.10	2.79	13.25
Ireland	-	-	-	-	-10.35	42.42	-0.93	6.54
Italy	-	-	-	-	25.04	-25.86	4.88	0.59
Cyprus	12.83	8.12	45.87	-47.54	21.00	19.65	69.88	2.30
Latvia	-	-	-	-	39.35	34.20	19.86	17.82
Lithuania	-	-	-	-	-	-	-	-
Luxembourg	-0.84	7.75	0.64	7.08	7.06	-7.21	-1.99	1.50
Hungary	-6.14	-0.30	3.60	-4.88	20.72	13.75	5.78	8.57
Malta	-	15.23	10.08	10.39	-	19.32	19.83	0.17
Netherlands	-	-	-	-	15.07	-5.39	-1.03	4.09
Austria	-	-	-	-	-3.62	-0.59	4.17	-0.43
Poland	-	-	-	-	23.56	17.13	21.55	16.71
Portugal	2.26	6.57	8.58	-3.17	7.65	5.11	5.16	7.53
Slovenia	4.80	8.47	10.52	6.38	10.27	14.75	12.09	7.63
Slovakia	-	3.70	11.53	23.80	-	18.17	13.17	7.62
Finland	10.40	4.09	-0.09	3.30	-2.26	-0.66	-1.24	-2.77
Sweden	-	-	-	41.00	-6.16	2.97	-3.70	-0.94
United Kingdom	-	-	-	-	5.26	4.36	10.06	4.66
<b>Euro area total</b>	325.21	11.56	22.12	50.28	19.39	4.10	5.32	6.73
<b>EU total</b>	325.65	11.71	61.14	40.18	14.35	1.88	13.10	6.54

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

(annual percentage changes; HICP-adjusted)

	Cash withdrawals at ATMs located outside the country				E-money card-loading/unloading transactions at terminals located in the country			
	Cards issued in the country							
	2002	2003	2004	2005	2002	2003	2004	2005
Belgium	13.39	5.65	-0.53	9.85	100.49	-17.65	-5.89	-9.33
Czech Republic	54.24	13.95	-8.42	-11.64	-	-	-	250.84
Denmark	-	-	-	-	19.85	-2.41	-34.81	-71.80
Germany	-	-	-	-	15.01	-13.30	-1.30	3.42
Estonia	24.09	12.23	22.22	48.75	-	-	-	-
Greece	-	-	-	16.69	-	-	-	-
Spain	-	7.20	12.22	8.99	-	-3.02	0.48	-6.22
France	-	-	-	-	291.53	-2.33	-100.00	-
Ireland	-	-	-	-	-	-	-	-
Italy	-	-	-	-	-	189.38	62.97	64.39
Cyprus	33.84	8.95	-0.75	26.05	-	-	-	-
Latvia	-	-	-	-	-	-	-	-
Lithuania	-	-	-	-	-	-	-	-
Luxembourg	20.35	8.55	8.95	10.94	86.93	-24.90	17.54	-13.88
Hungary	-30.50	-0.51	4.49	19.57	-	-	-	-
Malta	-	8.36	16.22	-0.18	-	-	-	-
Netherlands	-	-	-	-	300.33	15.56	15.03	95.16
Austria	-	-	-	-	319.46	-18.29	114.59	8.51
Poland	-	-	-	21.57	-	-	-	-
Portugal	10.75	9.23	10.92	21.44	-48.70	-85.11	-	-
Slovenia	-	-	-	-	-	-	-	-
Slovakia	-	45.28	39.78	87.57	-	-	-	-
Finland	2.88	-2.77	10.26	2.25	-1.60	-13.62	-21.71	-55.82
Sweden	-	-	-	139.70	-	-	-	-
United Kingdom	8.40	160.58	10.78	4.84	-	-	-	-
<b>Euro area total</b>	59.56	6.38	19.04	249.23	-39.49	-64.28	-12.17	50.78
<b>EU total</b>	54.32	15.60	64.67	187.16	-39.46	-64.23	-12.13	51.03

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

(EUR thousands; total for the period)

	Cash withdrawals at ATMs located in the country										E-money card-loading/unloading transactions at terminals located in the country				
	Cards issued outside the country					Cards issued in the country					2001	2002	2003	2004	2005
	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005					
Belgium	72.90	86.16	142.68	129.43	148.43	3,303.98	3,668.78	3,813.75	3,775.46	3,801.27	1.80	3.21	2.62	2.51	2.76
Czech Republic	-	-	-	280.37	280.39	3,519.96	4,063.96	4,485.77	4,759.11	4,717.40	-	-	-	3.30	5.58
Denmark	-	-	-	-	-	1,122.92	970.44	924.99	912.74	912.18	7.35	4.30	6.38	2.88	0.84
Germany	-	-	-	-	-	5,250.50	5,249.51	5,937.33	6,468.96	7,152.53	2.89	3.38	3.27	3.57	3.77
Estonia	87.28	106.09	119.31	144.52	141.15	3,521.45	3,554.87	3,601.00	3,749.17	3,832.18	-	-	-	-	-
Greece	-	-	-	247.80	285.90	5,386.51	5,599.91	5,895.61	5,973.48	6,040.89	-	-	-	-	-
Spain	-	96.89	100.07	100.32	101.98	-	1,547.68	1,651.12	1,632.81	1,701.93	-	0.10	0.08	0.08	0.08
France	-	-	-	-	-	-	-	-	-	-	9.52	5.03	3.47	0.00	2.46
Ireland	-	-	-	-	-	11,985.02	10,623.23	9,657.59	7,610.85	8,230.98	-	-	-	-	-
Italy	-	-	-	-	-	2,000.25	2,378.25	1,835.33	1,938.64	1,948.65	-	76.33	160.11	174.17	290.30
Cyprus	882.40	900.15	948.03	1,275.66	639.80	750.63	821.13	957.03	1,499.67	1,466.90	-	-	-	-	-
Latvia	-	-	-	-	-	116.55	1,430.47	1,831.60	2,238.90	2,753.24	3,311.85	-	-	-	-
Lithuania	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Luxembourg	222.14	214.39	229.15	232.75	252.64	1,768.87	1,843.17	1,696.68	1,678.26	1,726.74	21.79	37.93	29.06	28.07	24.03
Hungary	145.87	140.67	130.82	130.11	121.02	2,551.67	3,165.06	3,358.13	3,410.23	3,620.72	-	-	-	-	-
Malta	-	626.58	657.47	724.50	807.10	-	4,169.17	4,529.98	5,434.11	5,493.33	-	-	-	-	-
Netherlands	-	-	-	-	-	6,243.43	7,033.18	6,737.30	6,466.48	7,206.18	15.46	56.40	63.11	68.89	111.65
Austria	-	-	-	-	-	2,250.08	2,077.40	1,960.26	1,968.90	1,992.47	6.27	25.11	20.41	40.92	47.94
Poland	-	-	-	-	-	2,923.79	3,140.47	3,090.66	3,585.44	4,355.81	-	-	-	-	-
Portugal	73.67	74.14	75.00	79.30	78.48	1,595.88	1,690.71	1,686.78	1,727.29	1,898.51	124.22	59.50	8.86	-	-
Slovenia	101.35	102.96	99.80	99.52	100.87	2,333.94	2,494.56	2,557.97	2,587.10	2,653.03	-	-	-	-	-
Slovakia	-	53.95	57.15	61.91	75.67	-	1,992.73	2,405.58	2,644.12	2,809.72	-	-	-	-	-
Finland	65.95	74.83	83.16	96.24	102.84	8,161.35	8,199.05	8,695.65	9,947.95	10,005.92	1.45	1.47	1.35	1.23	0.56
Sweden	-	-	-	284.03	384.76	11,869.75	11,093.08	11,549.60	11,117.94	10,580.94	1.54	-	0.00	-	-
United Kingdom	-	-	-	-	-	5,588.55	5,311.77	4,482.73	4,367.22	4,316.14	-	-	-	-	-
<b>Euro area total</b>	8.64	35.71	39.53	47.40	71.89	3,252.63	3,776.30	3,900.83	4,033.55	4,345.41	42.13	22.63	7.86	6.97	17.24
<b>EU total</b>	6.95	28.45	30.91	44.25	61.53	3,727.61	4,101.97	4,064.30	4,083.79	4,316.15	41.41	22.30	7.76	6.95	17.13

## 13.4 Value of cash withdrawals and loading/unloading 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 card-loading/unloading transactions at terminals located in the country				
	Cards issued in the country														
	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005
Belgium	1,603.92	1,668.70	1,737.05	1,749.09	1,731.34	65.99	71.13	72.92	73.44	81.85	41.13	80.75	63.54	59.77	52.01
Czech Republic	1,485.61	1,587.85	1,723.19	1,943.08	2,484.55	13.49	18.20	17.56	16.29	18.50	-	-	-	21.94	25.52
Denmark	843.79	714.84	665.54	610.56	565.70	-	-	-	-	-	-	-	-	-	-
Germany	2,075.80	2,219.85	2,609.01	2,962.78	3,368.29	-	-	-	-	-	1.54	1.93	1.69	1.69	1.75
Estonia	2,140.36	2,025.77	1,941.93	1,947.09	2,002.83	24.60	27.65	29.35	34.55	48.90	-	-	-	-	-
Greece	3,295.49	3,767.34	4,096.51	4,574.37	4,552.01	-	-	-	43.14	48.83	-	-	-	-	-
Spain	-	1,352.28	1,468.78	1,435.20	1,447.48	-	11.72	12.60	13.54	14.57	-	0.26	0.32	0.40	0.46
France	1,639.15	1,673.86	1,700.05	1,734.81	1,198.65	-	-	-	-	-	62.70	95.47	62.89	0.00	2.38
Ireland	4,970.49	4,435.25	5,639.58	5,409.52	5,512.52	-	-	-	-	162.65	-	-	-	-	-
Italy	2,946.22	3,400.55	2,395.25	2,409.36	2,255.33	-	-	-	-	-	-	5,653.92	1,858.53	1,446.56	1,061.78
Cyprus	476.98	521.29	557.67	897.99	872.12	101.82	123.10	119.91	112.81	134.99	-	-	-	-	-
Latvia	1,266.85	1,509.80	1,652.30	1,771.75	1,676.65	-	-	-	-	205.60	-	-	-	-	-
Lithuania	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Luxembourg	932.65	959.18	862.38	915.13	910.17	242.17	279.97	294.45	347.35	377.60	15.42	26.74	18.95	22.14	19.05
Hungary	1,294.97	1,577.57	1,653.27	1,726.20	1,732.19	28.17	19.76	18.11	18.68	20.64	-	-	-	-	-
Malta	-	1,543.35	1,723.13	1,934.77	1,810.86	-	46.51	47.15	51.35	47.89	-	-	-	-	-
Netherlands	1,433.78	1,665.40	1,537.98	1,518.28	1,706.60	-	-	-	-	95.90	3.14	15.73	18.15	20.67	41.75
Austria	1,635.74	1,548.58	1,555.88	1,793.95	1,792.50	-	-	-	-	-	4.73	21.04	18.31	37.51	40.68
Poland	1,318.89	1,332.88	1,562.33	1,735.76	1,978.11	-	-	-	9.68	11.49	-	-	-	-	-
Portugal	1,267.55	1,289.67	1,376.36	1,382.60	1,470.73	14.19	14.86	16.48	17.46	20.97	4,503.95	2,354.52	4,487.53	-	-
Slovenia	1,232.88	1,266.50	1,076.21	1,276.58	1,382.68	-	-	-	-	-	-	-	-	-	-
Slovakia	-	1,124.72	1,196.90	1,262.21	1,347.52	-	11.11	14.53	18.92	35.21	-	-	-	-	-
Finland	2,828.99	2,743.48	2,747.58	2,735.04	2,720.47	18.89	19.28	18.90	21.01	21.97	4.21	3.47	2.76	1.57	0.64
Sweden	6,389.11	6,142.97	5,965.40	3,612.79	3,395.60	-	-	-	92.30	209.91	19.40	-	0.00	-	-
United Kingdom	1,545.05	1,526.15	1,317.15	1,442.94	1,529.86	1.19	1.21	2.60	2.87	3.05	-	-	-	-	-
<b>Euro area total</b>	<b>1,700.81</b>	<b>2,025.52</b>	<b>2,113.83</b>	<b>2,230.26</b>	<b>2,199.49</b>	<b>4.21</b>	<b>6.71</b>	<b>7.15</b>	<b>8.53</b>	<b>27.53</b>	<b>140.36</b>	<b>91.20</b>	<b>34.30</b>	<b>30.67</b>	<b>38.87</b>
<b>EU total</b>	<b>1,697.73</b>	<b>1,910.45</b>	<b>1,895.26</b>	<b>1,962.73</b>	<b>1,990.08</b>	<b>3.29</b>	<b>4.99</b>	<b>5.62</b>	<b>8.47</b>	<b>23.15</b>	<b>139.81</b>	<b>90.82</b>	<b>34.22</b>	<b>30.63</b>	<b>38.80</b>



## 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				
	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005
Belgium	23.63	18.08	31.65	25.41	26.65	469.24	544.34	579.83	632.24	693.93
Czech Republic	-	-	-	8.25	12.89	24.57	38.72	53.66	84.79	79.28
Denmark	-	-	-	20.26	23.98	452.88	486.17	544.97	601.45	608.56
Germany	-	-	-	-	-	1,678.33	1,900.20	2,053.89	2,274.69	2,409.87
Estonia	0.91	1.31	1.62	2.62	3.34	19.45	29.47	42.68	58.94	79.78
Greece	-	-	-	6.44	7.76	36.09	35.38	46.14	47.63	65.93
Spain	-	75.00	82.34	87.13	88.41	-	981.17	1,057.58	1,221.34	1,357.78
France	-	-	-	-	145.46	3,670.72	4,095.59	4,341.46	4,650.00	5,114.36
Ireland	-	-	-	-	-	116.00	135.00	142.00	151.00	175.69
Italy	-	-	-	-	-	433.39	552.04	610.73	671.97	732.80
Cyprus	2.76	2.74	2.84	2.91	2.94	10.06	11.55	13.18	14.62	16.35
Latvia	-	-	-	-	1.57	8.25	12.94	20.35	29.53	39.50
Lithuania	-	-	-	-	-	7.61	16.13	24.16	34.51	49.44
Luxembourg	7.19	8.12	10.39	12.89	13.52	22.52	27.43	29.21	31.25	32.54
Hungary	3.07	3.26	3.44	4.07	4.81	33.44	48.71	62.86	79.23	88.22
Malta	-	1.28	1.40	1.60	2.65	-	1.54	1.87	2.37	2.86
Netherlands	-	-	-	-	-	985.30	1,155.59	1,266.24	1,374.36	1,480.48
Austria	-	-	-	-	-	-	-	-	-	-
Poland	-	-	-	-	-	-	-	-	197.57	258.18
Portugal	214.00	238.56	256.15	285.59	314.94	483.05	546.54	595.14	627.03	681.21
Slovenia	8.31	10.82	14.29	18.09	20.17	59.12	69.19	81.28	76.00	73.09
Slovakia	-	1.13	1.61	2.10	2.96	-	14.18	18.87	23.28	26.06
Finland	4.80	4.70	5.10	5.60	6.60	358.00	444.00	518.00	579.00	674.00
Sweden	-	-	-	-	-	326.00	454.00	542.00	632.00	755.00
United Kingdom	-	-	-	-	327.00	4,258.00	4,681.00	5,186.00	5,639.00	6,008.00
<b>Euro area total</b>	249.62	344.45	385.63	423.05	603.34	8,252.65	10,417.28	11,240.22	12,260.50	13,418.59
<b>EU total</b>	249.62	344.45	385.63	482.95	1,005.64	13,289.53	16,038.45	17,513.19	19,733.80	21,502.89

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

(millions; total for the period)

	POS transactions at terminals located outside the country					E-money purchase transactions at terminals located in the country				
	Cards issued in the country									
	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005
Belgium	32.98	32.94	34.64	39.10	44.60	10.78	18.15	16.71	16.99	16.82
Czech Republic	2.03	2.28	2.69	3.27	4.20	-	-	-	0.37	1.51
Denmark	-	19.88	21.96	46.65	56.64	0.06	0.07	0.07	0.04	0.01
Germany	-	-	-	-	-	3.71	4.42	4.16	4.17	4.47
Estonia	0.45	0.54	0.70	1.24	2.09	-	-	-	-	-
Greece	-	-	-	2.42	3.33	-	-	-	-	-
Spain	-	19.81	22.60	30.11	35.37	-	0.25	0.20	0.21	0.26
France	-	-	-	-	129.46	0.60	2.60	2.79	2.00	2.10
Ireland	-	-	-	-	-	-	-	-	-	-
Italy	-	-	-	-	-	-	3.34	3.32	8.98	19.28
Cyprus	1.09	1.23	1.34	1.58	1.98	0.00	0.00	0.00	0.00	0.00
Latvia	-	-	-	-	1.94	-	-	-	-	-
Lithuania	0.42	0.53	0.66	0.91	1.20	-	-	-	-	-
Luxembourg	4.16	5.25	5.82	6.78	7.88	0.13	0.21	0.18	0.24	0.22
Hungary	1.27	1.65	2.16	2.77	3.85	-	-	-	-	-
Malta	-	0.49	0.51	0.63	0.84	-	-	-	-	-
Netherlands	-	-	-	-	8.15	2.93	11.93	15.02	17.98	36.11
Austria	-	-	-	-	-	5.08	17.20	17.66	21.15	24.14
Poland	-	-	-	4.67	6.30	-	-	-	-	-
Portugal	19.41	19.11	20.04	21.54	25.89	0.28	0.13	0.86	-	-
Slovenia	1.63	1.79	2.10	2.71	2.95	-	-	-	-	-
Slovakia	-	0.68	0.89	1.30	1.99	-	-	-	-	-
Finland	5.20	5.60	6.20	7.50	8.70	0.14	0.16	0.15	0.13	0.06
Sweden	-	-	-	-	-	0.30	0.10	0.00	-	-
United Kingdom	192.00	211.00	226.00	260.00	275.00	-	-	-	-	-
<b>Euro area total</b>	61.74	82.70	89.30	107.45	263.38	23.66	58.38	61.05	71.84	103.45
<b>EU total</b>	253.74	313.58	337.26	433.17	622.35	24.02	58.55	61.12	72.25	104.97

## 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			
	2002	2003	2004	2005	2002	2003	2004	2005
Belgium	-23.49	75.06	-19.72	4.88	16.00	6.52	9.04	9.76
Czech Republic	-	-	-	56.24	57.61	38.56	58.03	-6.51
Denmark	-	-	-	18.34	7.35	12.09	10.36	1.18
Germany	-	-	-	-	13.22	8.09	10.75	5.94
Estonia	44.97	23.63	61.28	27.56	51.52	44.80	38.09	35.37
Greece	-	-	-	20.45	-1.96	30.41	3.23	38.44
Spain	-	9.79	5.82	1.47	-	7.79	15.48	11.17
France	-	-	-	-	11.57	6.00	7.11	9.99
Ireland	-	-	-	-	16.38	5.19	6.34	16.35
Italy	-	-	-	-	27.38	10.63	10.03	9.05
Cyprus	-0.72	3.65	2.46	1.03	14.81	14.11	10.93	11.83
Latvia	-	-	-	-	56.96	57.24	45.08	33.77
Lithuania	-	-	-	-	111.79	49.81	42.86	43.24
Luxembourg	12.88	28.06	24.00	4.94	21.80	6.51	6.97	4.14
Hungary	6.29	5.37	18.40	18.24	45.69	29.05	26.04	11.34
Malta	-	9.37	14.29	65.63	-	21.43	26.74	20.55
Netherlands	-	-	-	-	17.28	9.57	8.54	7.72
Austria	-	-	-	-	-	-	-	-
Poland	-	-	-	-	-	-	-	30.67
Portugal	11.48	7.37	11.49	10.28	13.14	8.89	5.36	8.64
Slovenia	30.22	32.08	26.65	11.46	17.04	17.48	-6.50	-3.83
Slovakia	-	42.44	30.33	40.63	-	33.03	23.35	11.96
Finland	-2.08	8.51	9.80	17.86	24.02	16.67	11.78	16.41
Sweden	-	-	-	-	39.26	19.38	16.61	19.46
United Kingdom	-	-	-	-	9.93	10.79	8.74	6.54
<b>Euro area total</b>	37.99	11.95	9.70	42.62	26.23	7.90	9.08	9.45
<b>EU total</b>	37.99	11.95	25.24	108.23	20.68	9.20	12.68	8.96

## 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 purchase transactions at terminals located in the country			
	Cards issued in the country							
	2002	2003	2004	2005	2002	2003	2004	2005
Belgium	-0.12	5.16	12.88	14.07	68.38	-7.93	1.66	-1.01
Czech Republic	12.06	18.32	21.50	28.27	-	-	-	313.42
Denmark	-	10.46	112.43	21.42	14.06	-5.48	-36.23	-70.45
Germany	-	-	-	-	19.00	-5.77	0.31	7.07
Estonia	19.03	29.37	77.44	69.55	-	-	-	-
Greece	-	-	-	37.42	-	-	-	-
Spain	-	14.08	33.24	17.47	-	-19.92	4.06	28.29
France	-	-	-	-	333.33	7.31	-28.32	4.85
Ireland	-	-	-	-	-	-	-	-
Italy	-	-	-	-	-	-0.60	170.50	114.75
Cyprus	12.84	8.94	17.91	25.32	-	-	-	-
Latvia	-	-	-	-	-	-	-	-
Lithuania	27.34	23.35	38.93	31.76	-	-	-	-
Luxembourg	26.20	11.02	16.35	16.28	56.72	-12.86	30.60	-10.04
Hungary	29.59	30.77	28.11	39.05	-	-	-	-
Malta	-	4.08	23.53	32.70	-	-	-	-
Netherlands	-	-	-	-	306.82	25.93	19.69	100.86
Austria	-	-	-	-	238.58	2.67	19.76	14.14
Poland	-	-	-	34.87	-	-	-	-
Portugal	-1.54	4.90	7.48	20.18	-52.54	556.49	-	-
Slovenia	9.97	17.24	29.16	9.16	-	-	-	-
Slovakia	-	31.67	46.19	52.61	-	-	-	-
Finland	7.69	10.71	20.97	16.00	8.39	-3.23	-14.00	-54.26
Sweden	-	-	-	-	-66.67	-100.00	-	-
United Kingdom	9.90	7.11	15.04	5.77	-	-	-	-
<b>Euro area total</b>	33.94	7.99	20.32	145.13	146.78	4.59	17.67	44.00
<b>EU total</b>	23.58	7.55	28.44	43.68	143.76	4.39	18.21	45.29

### 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 purchase transactions at terminals located in the country				
	Cards issued outside the country					Cards issued in the country					2001	2002	2003	2004	2005
	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005					
Belgium	163.62	133.19	279.89	234.66	263.62	3,249.11	4,010.08	5,127.56	5,838.72	6,864.21	58.98	87.20	78.36	79.53	92.65
Czech Republic	-	-	-	185.77	205.68	-	-	-	1,909.58	1,265.14	-	-	-	540.74	986.92
Denmark	-	-	-	163.96	235.92	3,766.06	3,815.40	4,028.94	4,867.52	5,988.17	429.53	232.48	330.14	144.74	43.48
Germany	-	-	-	-	-	3,852.20	4,125.40	4,142.67	4,374.23	4,231.35	102.95	123.35	128.43	139.13	148.97
Estonia	172.05	178.43	176.61	235.40	262.14	3,698.10	4,008.43	4,647.10	5,303.34	6,267.09	-	-	-	-	-
Greece	-	-	-	14.17	15.90	130.13	100.92	110.45	104.79	135.09	-	-	-	-	-
Spain	-	87.82	89.94	84.68	79.72	-	1,148.89	1,155.27	1,186.98	1,224.27	-	7.68	4.97	5.05	6.40
France	-	-	-	-	132.84	4,059.34	4,282.14	4,341.46	4,386.79	4,670.65	285.71	163.48	121.00	86.96	96.93
Ireland	-	-	-	-	-	2,416.67	2,700.00	2,840.00	3,020.00	3,513.76	-	-	-	-	-
Italy	-	-	-	-	-	559.44	651.34	658.13	666.94	701.21	-	609.20	428.04	754.90	1,609.62
Cyprus	285.68	247.85	235.43	141.74	138.17	1,041.30	1,044.78	1,092.60	712.09	768.40	-	-	-	-	-
Latvia	-	-	-	-	113.25	1,193.69	1,554.53	1,982.08	2,496.07	2,850.95	-	-	-	-	-
Lithuania	-	-	-	-	-	822.42	1,559.57	2,188.91	2,545.96	3,030.96	-	-	-	-	-
Luxembourg	1,123.46	1,127.55	1,370.61	1,644.46	1,626.53	3,518.99	3,811.03	3,852.94	3,987.75	3,914.24	536.00	760.87	660.65	684.81	592.29
Hungary	79.99	86.51	86.15	93.04	116.88	872.07	1,292.63	1,576.56	1,812.55	2,144.10	-	-	-	-	-
Malta	-	194.68	192.31	199.15	291.37	-	234.22	256.87	295.00	314.13	-	-	-	-	-
Netherlands	-	-	-	-	-	5,943.69	6,522.57	6,797.78	7,049.22	7,173.16	688.59	2,472.64	2,967.40	3,328.64	5,440.86
Austria	-	-	-	-	-	-	-	-	-	-	937.44	2,978.35	3,003.91	3,278.05	3,976.94
Poland	-	-	-	-	-	-	-	-	1,379.40	1,537.75	-	-	-	-	-
Portugal	2,066.12	2,099.01	2,041.78	2,082.71	1,966.48	4,663.81	4,808.84	4,743.83	4,572.76	4,253.47	2.14	0.91	5.84	-	-
Slovenia	322.28	367.24	453.21	443.77	598.22	2,293.83	2,349.25	2,578.64	1,864.17	2,168.23	-	-	-	-	-
Slovakia	-	71.42	95.12	107.11	146.28	-	893.77	1,111.68	1,184.90	1,288.36	-	-	-	-	-
Finland	66.67	59.49	55.43	58.33	64.08	4,972.22	5,620.25	5,630.43	6,031.25	6,543.69	67.07	73.46	74.96	74.61	34.93
Sweden	-	-	-	-	-	3,695.18	4,450.06	5,015.96	3,923.08	4,274.30	42.85	15.23	0.00	-	-
United Kingdom	-	-	-	-	335.71	5,515.54	5,774.73	6,020.81	6,129.25	6,168.05	-	-	-	-	-
<b>Euro area total</b>	<b>64.95</b>	<b>84.00</b>	<b>87.55</b>	<b>89.03</b>	<b>120.07</b>	<b>2,147.32</b>	<b>2,540.27</b>	<b>2,551.90</b>	<b>2,580.13</b>	<b>2,670.42</b>	<b>60.00</b>	<b>128.53</b>	<b>128.12</b>	<b>148.70</b>	<b>343.69</b>
<b>EU total</b>	<b>51.75</b>	<b>67.00</b>	<b>70.00</b>	<b>76.50</b>	<b>150.63</b>	<b>2,755.04</b>	<b>3,119.78</b>	<b>3,178.84</b>	<b>3,125.71</b>	<b>3,220.87</b>	<b>59.84</b>	<b>126.99</b>	<b>126.65</b>	<b>149.06</b>	<b>345.92</b>

## 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 purchase transactions at terminals located in the country				
	Cards issued in the country														
	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005
Belgium	33.55	36.53	37.12	40.20	43.56	2.36	2.21	2.22	2.49	2.80	1.35	2.19	1.90	1.89	1.75
Czech Republic	5.38	6.71	8.49	12.89	10.67	0.44	0.39	0.43	0.50	0.56	-	-	-	3.59	4.51
Denmark	123.17	126.90	136.48	136.71	125.76	-	5.19	5.50	10.60	11.71	-	-	-	-	-
Germany	15.09	16.76	18.63	20.88	21.38	-	-	-	-	-	0.06	0.07	0.07	0.07	0.07
Estonia	19.80	26.50	35.88	45.56	56.66	0.46	0.48	0.59	0.95	1.49	-	-	-	-	-
Greece	4.03	3.29	4.06	4.31	5.48	-	-	-	0.22	0.28	-	-	-	-	-
Spain	-	18.30	18.57	19.79	20.86	-	0.37	0.40	0.49	0.54	-	0.02	0.02	0.03	0.04
France	92.38	97.86	97.82	101.12	64.88	-	-	-	-	1.64	1.88	3.10	2.19	1.72	0.09
Ireland	43.82	46.33	46.22	45.83	51.26	-	-	-	-	-	-	-	-	-	-
Italy	9.66	11.17	11.12	11.68	12.08	-	-	-	-	-	-	45.12	4.97	6.27	5.89
Cyprus	20.37	20.37	20.57	20.90	21.80	2.21	2.17	2.09	2.26	2.64	-	-	-	-	-
Latvia	11.53	14.99	18.08	22.40	23.17	-	-	-	-	1.14	-	-	-	-	-
Lithuania	11.14	11.02	11.24	13.59	16.76	0.61	0.36	0.30	0.36	0.41	-	-	-	-	-
Luxembourg	33.44	38.06	38.37	42.92	42.35	6.17	7.28	7.65	9.31	10.25	0.38	0.54	0.43	0.54	0.47
Hungary	6.63	8.60	10.10	12.10	11.96	0.25	0.29	0.35	0.42	0.52	-	-	-	-	-
Malta	-	4.13	4.80	5.61	6.14	-	1.31	1.31	1.49	1.80	-	-	-	-	-
Netherlands	31.68	36.34	38.25	40.90	46.62	-	-	-	-	0.26	0.14	0.69	0.85	1.00	2.03
Austria	-	-	-	-	-	-	-	-	-	-	0.71	2.50	2.69	3.01	3.37
Poland	-	-	-	11.13	12.67	-	-	-	0.26	0.31	-	-	-	-	-
Portugal	31.43	33.81	35.89	34.83	34.27	1.26	1.18	1.21	1.20	1.30	0.08	0.04	2.96	-	-
Slovenia	28.64	30.02	26.22	25.58	24.21	0.79	0.78	0.68	0.91	0.98	-	-	-	-	-
Slovakia	-	5.86	6.24	6.53	6.77	-	0.28	0.29	0.37	0.52	-	-	-	-	-
Finland	64.98	74.30	79.45	80.63	86.48	0.94	0.94	0.95	1.04	1.12	0.19	0.17	0.15	0.10	0.04
Sweden	39.94	55.03	58.66	62.12	66.04	-	-	-	-	-	0.54	0.20	0.00	-	-
United Kingdom	38.56	38.20	38.67	40.32	42.44	1.74	1.72	1.69	1.86	1.94	-	-	-	-	-
<b>Euro area total</b>	24.73	29.69	30.97	32.91	32.12	0.18	0.24	0.25	0.29	0.63	0.20	0.52	0.56	0.65	0.78
<b>EU total</b>	29.14	33.04	34.32	34.58	34.41	0.56	0.65	0.66	0.76	1.00	0.20	0.52	0.56	0.66	0.78

## 15.1a Value of payment transactions at terminals

(EUR billions; total for the period)

	POS transactions at terminals located in the country									
	Cards issued outside the country					Cards issued in the country				
	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005
Belgium	2.70	1.84	3.22	2.82	2.83	25.58	29.23	31.21	33.42	37.29
Czech Republic	-	-	-	0.58	0.67	1.11	1.50	2.28	2.30	2.96
Denmark	-	-	-	2.00	2.19	21.72	22.89	25.36	28.21	31.24
Germany	-	-	-	-	-	121.45	133.20	140.48	150.13	158.53
Estonia	0.05	0.07	0.08	0.12	0.17	0.34	0.47	0.62	0.86	1.20
Greece	-	-	-	0.96	1.15	2.51	3.03	4.01	3.92	5.34
Spain	-	6.48	6.82	7.28	7.57	-	46.30	52.77	61.78	70.64
France	-	-	-	-	15.36	170.00	190.00	204.00	219.60	249.76
Ireland	-	-	-	-	-	8.60	10.58	11.77	13.65	15.88
Italy	-	-	-	-	-	32.42	44.77	50.88	58.03	63.54
Cyprus	0.33	0.36	0.37	0.40	0.44	0.68	0.80	0.90	1.02	1.15
Latvia	-	-	-	-	0.11	0.31	0.38	0.50	0.68	0.65
Lithuania	-	-	-	-	-	0.16	0.36	0.46	0.68	1.07
Luxembourg	0.47	0.54	0.68	0.86	0.93	1.58	1.83	1.94	2.05	2.15
Hungary	0.30	0.33	0.32	0.40	0.48	3.75	5.16	6.36	6.73	7.46
Malta	-	0.15	0.18	0.21	0.27	-	0.09	0.11	0.15	0.15
Netherlands	-	-	-	-	-	44.28	50.81	54.17	57.08	59.93
Austria	-	-	-	-	-	-	-	-	-	-
Poland	-	-	-	-	-	-	-	-	5.35	7.60
Portugal	8.77	9.96	10.52	12.02	13.55	13.04	15.30	16.86	18.47	20.09
Slovenia	0.28	0.36	0.52	0.73	0.81	1.75	2.04	2.31	2.19	2.15
Slovakia	-	0.07	0.09	0.15	0.23	-	0.31	0.46	0.63	0.74
Finland	0.35	0.36	0.37	0.39	0.43	16.20	18.20	19.70	21.80	24.30
Sweden	-	-	-	1.21	1.19	19.99	22.92	26.30	29.48	32.21
United Kingdom	-	-	-	-	12.30	303.16	335.47	352.42	402.19	431.01
<b>Euro area total</b>	<b>12.28</b>	<b>19.19</b>	<b>21.60</b>	<b>24.32</b>	<b>41.82</b>	<b>435.65</b>	<b>543.25</b>	<b>587.78</b>	<b>639.93</b>	<b>707.44</b>
<b>EU total</b>	<b>12.28</b>	<b>19.19</b>	<b>21.60</b>	<b>30.12</b>	<b>60.69</b>	<b>780.53</b>	<b>924.57</b>	<b>991.91</b>	<b>1,120.41</b>	<b>1,226.98</b>

## 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 purchase transactions at terminals in the country				
	Cards issued in the country									
	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005
Belgium	3.11	3.19	3.32	3.27	4.14	0.33	0.67	0.56	0.54	0.50
Czech Republic	0.20	0.20	0.32	0.26	0.36	-	-	-	0.00	0.01
Denmark	-	1.87	1.98	3.93	4.70	0.00	0.00	0.00	0.00	0.00
Germany	-	-	-	-	-	0.10	0.12	0.11	0.11	0.11
Estonia	0.03	0.04	0.04	0.08	0.12	-	-	-	-	-
Greece	-	-	-	0.40	0.50	-	-	-	-	-
Spain	-	2.00	2.26	2.89	3.44	-	0.00	0.00	0.00	0.00
France	-	-	-	-	10.46	0.02	0.08	0.08	0.00	0.05
Ireland	-	-	-	-	-	-	-	-	-	-
Italy	-	-	-	-	-	-	0.42	1.24	2.07	3.48
Cyprus	0.16	0.21	0.23	0.26	0.31	0.00	0.00	0.00	0.00	0.00
Latvia	-	-	-	-	0.28	-	-	-	-	-
Lithuania	0.03	0.04	0.06	0.07	0.11	-	-	-	-	-
Luxembourg	0.46	0.59	0.64	0.71	0.81	0.01	0.01	0.01	0.01	0.01
Hungary	0.13	0.15	0.18	0.25	0.33	-	-	-	-	-
Malta	-	0.06	0.06	0.07	0.09	-	-	-	-	-
Netherlands	-	-	-	-	0.55	0.07	0.27	0.32	0.37	0.74
Austria	-	-	-	-	-	0.03	0.15	0.12	0.26	0.29
Poland	-	-	-	0.36	0.50	-	-	-	-	-
Portugal	1.50	1.53	1.58	1.75	2.06	16.05	8.56	1.30	-	-
Slovenia	0.14	0.15	0.16	0.20	0.23	-	-	-	-	-
Slovakia	-	0.05	0.06	0.09	0.12	-	-	-	-	-
Finland	0.43	0.46	0.47	0.56	0.66	0.00	0.00	0.00	0.00	0.00
Sweden	-	-	-	1.53	1.72	0.01	-	0.00	0.00	-
United Kingdom	22.52	25.30	26.08	29.01	29.86	-	-	-	-	-
<b>Euro area total</b>	5.51	7.78	8.27	9.58	22.62	16.61	10.28	3.74	3.37	5.19
<b>EU total</b>	28.02	34.95	36.33	45.67	61.34	16.62	10.28	3.75	3.37	5.20



## 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							
	Cards issued outside the country				Cards issued in the country			
	2002	2003	2004	2005	2002	2003	2004	2005
Belgium	-32.52	71.47	-14.11	-2.39	12.83	4.98	5.03	8.57
Czech Republic	-	-	-	5.27	22.39	55.40	-1.73	17.97
Denmark	-	-	-	7.33	2.45	9.45	10.34	8.50
Germany	-	-	-	-	8.42	4.38	4.50	3.40
Estonia	25.29	18.73	47.51	32.67	32.90	30.21	33.05	34.58
Greece	-	-	-	15.87	16.53	28.57	-5.34	31.74
Spain	-	2.39	3.35	0.35	-	10.99	13.37	10.24
France	-	-	-	-	9.40	4.87	5.20	11.77
Ireland	-	-	-	-	17.72	7.97	13.27	14.18
Italy	-	-	-	-	34.15	10.83	11.41	7.23
Cyprus	3.86	1.68	4.53	6.38	14.18	12.46	8.13	10.57
Latvia	-	-	-	-	27.33	39.38	32.41	-6.81
Lithuania	-	-	-	-	115.71	29.93	41.76	53.44
Luxembourg	13.61	21.60	22.53	4.97	13.11	3.14	2.52	1.07
Hungary	1.02	-3.79	15.91	16.27	24.41	21.69	-0.43	5.83
Malta	-	17.95	16.38	27.49	-	18.18	30.20	3.34
Netherlands	-	-	-	-	11.17	4.92	4.07	2.88
Austria	-	-	-	-	-	-	-	-
Poland	-	-	-	-	-	-	-	25.18
Portugal	9.28	3.23	11.35	9.93	12.80	7.75	6.76	6.08
Slovenia	27.31	42.70	37.31	9.05	12.53	11.82	-5.89	-4.06
Slovakia	-	20.26	51.47	41.98	-	30.44	24.40	9.77
Finland	0.39	3.29	4.26	10.19	10.44	6.91	10.56	10.30
Sweden	-	-	-	-1.30	11.67	12.26	11.09	9.71
United Kingdom	-	-	-	-	10.07	14.15	10.08	5.95
<b>Euro area total</b>	<b>52.77</b>	<b>10.41</b>	<b>9.99</b>	<b>68.20</b>	<b>21.92</b>	<b>6.10</b>	<b>6.36</b>	<b>8.14</b>
<b>EU total</b>	<b>52.93</b>	<b>10.55</b>	<b>36.18</b>	<b>97.29</b>	<b>15.94</b>	<b>5.34</b>	<b>10.34</b>	<b>7.22</b>

## 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 purchase transactions at terminals located in the country			
	Cards issued in the country							
	2002	2003	2004	2005	2002	2003	2004	2005
Belgium	1.21	2.30	-3.44	23.21	100.49	-17.65	-5.89	-9.33
Czech Republic	-10.48	61.49	-20.96	29.10	-	-	-	250.84
Denmark	-	4.68	96.26	17.42	19.85	-2.41	-34.81	-71.80
Germany	-	-	-	-	15.01	-13.30	-1.30	3.42
Estonia	5.11	4.30	87.11	47.98	-	-	-	-
Greece	-	-	-	22.65	-	-	-	-
Spain	-	9.84	23.88	14.69	-	-3.02	0.48	-6.22
France	-	-	-	-	291.53	-2.33	-100.00	-
Ireland	-	-	-	-	-	-	-	-
Italy	-	-	-	-	-	189.38	62.97	64.39
Cyprus	28.44	11.13	7.11	17.58	-	-	-	-
Latvia	-	-	-	-	-	-	-	-
Lithuania	31.54	27.86	27.09	44.40	-	-	-	-
Luxembourg	26.15	5.25	7.50	9.89	86.93	-24.90	17.54	-13.88
Hungary	5.54	21.61	30.68	26.41	-	-	-	-
Malta	-	1.66	22.59	18.81	-	-	-	-
Netherlands	-	-	-	-	300.33	15.56	15.03	95.16
Austria	-	-	-	-	319.46	-18.29	114.59	8.51
Poland	-	-	-	23.34	-	-	-	-
Portugal	-1.77	0.83	7.63	15.18	-48.70	-85.11	-	-
Slovenia	3.44	8.17	20.10	11.71	-	-	-	-
Slovakia	-	17.28	28.01	33.07	-	-	-	-
Finland	3.06	1.18	20.91	15.13	-1.60	-13.62	-21.71	-55.82
Sweden	-	-	-	12.80	-	-	-	-
United Kingdom	11.76	12.01	7.29	1.76	-	-	-	-
<b>Euro area total</b>	38.08	4.26	13.20	130.99	-39.49	-64.28	-12.17	50.78
<b>EU total</b>	22.07	2.08	22.79	31.50	-39.46	-64.23	-12.13	51.03

### 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 purchase transactions at terminals located in the country				
	Cards issued outside the country					Cards issued in the country					2001	2002	2003	2004	2005
	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005					
Belgium	18.68	13.58	28.44	26.01	27.94	177.09	215.33	276.00	308.61	368.85	1.80	3.21	2.62	2.51	2.76
Czech Republic	-	-	-	13.08	10.65	-	-	-	51.69	47.17	-	-	-	3.30	5.58
Denmark	-	-	-	16.17	21.54	180.62	179.62	187.49	228.28	307.40	7.35	4.30	6.38	2.88	0.84
Germany	-	-	-	-	-	278.76	289.18	283.34	288.71	278.35	2.89	3.38	3.27	3.57	3.77
Estonia	9.87	9.08	8.74	11.17	13.40	65.23	63.71	67.23	77.47	94.33	-	-	-	-	-
Greece	-	-	-	2.12	2.36	9.05	8.63	9.61	8.62	10.94	-	-	-	-	-
Spain	-	7.59	7.45	7.07	6.83	-	54.21	57.64	60.04	63.70	-	0.10	0.08	0.08	0.08
France	-	-	-	-	14.02	188.00	198.65	204.00	207.17	228.09	9.52	5.03	3.47	0.00	2.46
Ireland	-	-	-	-	-	179.08	211.64	235.33	272.91	317.60	-	-	-	-	-
Italy	-	-	-	-	-	41.85	52.82	54.82	57.59	60.80	-	76.33	160.11	174.17	290.30
Cyprus	34.59	32.40	30.40	19.48	20.45	69.97	72.05	74.77	49.55	54.08	-	-	-	-	-
Latvia	-	-	-	-	8.29	44.30	45.77	48.58	57.74	47.01	-	-	-	-	-
Lithuania	-	-	-	-	-	17.64	34.96	42.08	49.94	65.62	-	-	-	-	-
Luxembourg	72.70	75.50	89.22	109.51	112.03	246.33	254.69	255.27	262.16	258.25	21.79	37.93	29.06	28.07	24.03
Hungary	7.73	8.80	8.10	9.11	11.79	97.69	136.94	159.39	153.97	181.37	-	-	-	-	-
Malta	-	23.05	24.14	25.83	29.94	-	14.44	15.16	18.14	17.04	-	-	-	-	-
Netherlands	-	-	-	-	-	267.14	286.81	290.80	292.76	290.35	15.46	56.40	63.11	68.89	111.65
Austria	-	-	-	-	-	-	-	-	-	-	6.27	25.11	20.41	40.92	47.94
Poland	-	-	-	-	-	-	-	-	37.36	45.25	-	-	-	-	-
Portugal	84.67	87.66	83.89	87.68	84.61	125.93	134.58	134.42	134.70	125.44	124.22	59.50	8.86	-	-
Slovenia	10.72	12.34	16.65	17.87	24.09	68.04	69.24	73.21	53.84	63.85	-	-	-	-	-
Slovakia	-	4.30	5.44	7.81	11.60	-	19.67	27.00	31.84	36.55	-	-	-	-	-
Finland	4.84	4.51	4.05	4.05	4.20	225.00	230.38	214.13	227.08	235.92	1.45	1.47	1.35	1.23	0.56
Sweden	-	-	-	7.48	6.71	226.57	224.69	243.43	183.00	182.36	1.54	-	0.00	-	-
United Kingdom	-	-	-	-	12.63	392.70	413.86	409.15	437.15	442.49	-	-	-	-	-
<b>Euro area total</b>	<b>3.20</b>	<b>4.68</b>	<b>4.90</b>	<b>5.12</b>	<b>8.32</b>	<b>113.36</b>	<b>132.47</b>	<b>133.45</b>	<b>134.67</b>	<b>140.79</b>	<b>42.13</b>	<b>22.63</b>	<b>7.86</b>	<b>6.97</b>	<b>17.24</b>
<b>EU total</b>	<b>2.55</b>	<b>3.73</b>	<b>3.92</b>	<b>4.77</b>	<b>9.09</b>	<b>161.81</b>	<b>179.85</b>	<b>180.04</b>	<b>177.47</b>	<b>183.79</b>	<b>41.41</b>	<b>22.30</b>	<b>7.76</b>	<b>6.95</b>	<b>17.13</b>

## 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 purchase transactions at terminals located in the country				
	Cards issued in the country														
	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005
Belgium	1,828.56	1,961.41	1,998.21	2,124.82	2,340.66	222.42	214.00	212.43	207.67	259.62	41.13	80.75	63.54	59.77	52.01
Czech Republic	242.92	260.61	361.25	348.83	397.61	-	-	-	88.25	89.75	-	-	-	21.94	25.52
Denmark	5,907.07	5,974.18	6,351.34	6,411.43	6,455.80	-	-	-	454.14	452.33	-	-	-	-	-
Germany	1,092.15	1,175.12	1,274.56	1,378.20	1,406.38	-	-	-	-	-	1.54	1.93	1.69	1.69	1.75
Estonia	349.33	421.28	519.00	665.58	852.83	52.83	60.07	67.48	95.94	121.18	-	-	-	-	-
Greece	279.90	281.85	353.12	354.32	443.85	-	-	-	35.94	41.92	-	-	-	-	-
Spain	-	863.42	926.53	1,000.90	1,085.44	-	37.34	39.66	46.81	52.82	-	0.26	0.32	0.40	0.46
France	4,278.53	4,539.82	4,596.38	4,775.47	3,168.25	-	-	-	-	132.72	62.70	95.47	62.89	0.00	2.38
Ireland	3,247.45	3,631.43	3,830.31	4,141.28	4,633.40	-	-	-	-	-	-	-	-	-	-
Italy	722.66	906.01	926.60	1,008.54	1,047.24	-	-	-	-	-	-	5,653.92	1,858.53	1,446.56	1,061.78
Cyprus	1,368.68	1,404.72	1,407.47	1,454.22	1,534.24	676.57	631.67	572.24	571.61	580.17	-	-	-	-	-
Latvia	427.97	441.35	442.99	518.20	382.02	-	-	-	-	67.39	-	-	-	-	-
Lithuania	238.84	246.94	215.98	266.65	362.89	-	-	-	-	-	-	-	-	-	-
Luxembourg	2,341.11	2,543.76	2,541.97	2,821.64	2,794.43	681.36	825.70	842.04	980.09	1,055.36	15.42	26.74	18.95	22.14	19.05
Hungary	742.95	911.43	1,020.77	1,028.13	1,011.42	58.80	58.57	51.86	60.81	65.72	-	-	-	-	-
Malta	-	254.71	283.07	344.92	333.19	-	406.57	450.96	491.14	585.33	-	-	-	-	-
Netherlands	1,423.94	1,597.89	1,636.48	1,698.73	1,887.22	-	-	-	-	17.18	3.14	15.73	18.15	20.67	41.75
Austria	-	-	-	-	-	-	-	-	-	-	4.73	21.04	18.31	37.51	40.68
Poland	-	-	-	301.43	372.97	-	-	-	-	-	-	-	-	-	-
Portugal	848.56	946.15	1,016.97	1,025.99	1,010.75	97.73	94.90	95.45	97.09	103.85	4,503.95	2,354.52	4,487.53	-	-
Slovenia	849.67	884.89	744.44	738.83	712.81	133.86	157.72	169.33	245.21	268.90	-	-	-	-	-
Slovakia	-	128.99	151.51	175.58	191.99	-	28.19	30.53	43.08	60.92	-	-	-	-	-
Finland	2,940.64	3,045.52	3,021.47	3,035.79	3,117.78	78.80	76.15	71.50	78.57	84.22	4.21	3.47	2.76	1.57	0.64
Sweden	2,449.03	2,778.56	2,846.71	2,897.74	2,817.72	-	-	-	118.49	103.66	19.40	-	0.00	-	-
United Kingdom	2,745.26	2,738.02	2,627.86	2,875.74	3,044.46	-	-	-	-	86.90	-	-	-	-	-
<b>Euro area total</b>	1,305.37	1,548.23	1,619.55	1,717.81	1,693.46	16.50	22.16	22.78	25.71	54.14	140.36	91.20	34.30	30.67	38.87
<b>EU total</b>	1,711.65	1,904.43	1,943.89	1,963.44	1,963.41	61.45	71.99	71.20	80.03	98.15	139.81	90.82	34.22	30.63	38.80

## 16.1a Participation in selected interbank funds transfer systems

(end of period)

	Number of participants					of which: Direct participants				
	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005
<b>I. THE TARGET SYSTEM</b>										
<b>TARGET as a whole (L; RTGS)</b>	10,580	10,253	10,272	10,253	10,197	1,629	1,576	1,105	1,050	1,126
ELLIPS (BE)	96	93	89	87	85	17	17	16	15	15
KRONOS EURO (DK)	119	119	119	118	117	33	32	32	32	32
ELS, RTGS <sup>plus</sup> (DE)	8,664	8,402	8,505	8,499	8,420	59	75	93	127	171
HERMES (GR)	42	41	38	38	37	42	41	38	38	37
SLBE (ES)	246	239	225	220	213	207	198	189	184	179
TBF (FR)	192	176	173	171	167	192	175	156	151	144
IRIS (IE)	22	22	21	21	21	22	22	21	21	21
BI-REL (IT)	863	844	787	767	762	682	663	204	120	118
LIPS-GROSS (LU)	30	31	31	31	31	30	31	31	31	31
TOP (NL)	166	166	155	161	155	108	108	106	102	100
ARTIS (AT)	83	71	73	77	84	82	70	72	76	84
SORBNET EURO (PL)	-	-	-	-	39	-	-	-	-	39
SPGT (PT)	38	39	39	40	37	38	39	39	40	37
BOF-RTGS (FI)	16	17	18	19	17	16	17	18	19	17
E-RIX (SE)	15	13	13	12	11	15	13	13	12	11
CHAPS EURO (UK)	-	-	-	-	-	20	20	19	19	19
EPM (EU)	1	2	2	2	2	1	2	2	2	2
<b>II. OTHER SYSTEMS PROCESSING THE EURO</b>										
<b>Belgium</b>										
CLEARING HOUSE (R; N)	94	92	88	83	82	34	34	32	27	25
CEC (R; N)	94	95	89	85	83	33	30	28	24	22
<b>Denmark</b>										
SUMCLEARING EURO (R; N)	170	171	170	170	165	28	26	26	26	26
<b>Germany</b>										
EAF (L; N/BN)	.	.	.	.	.	.	.	.	.	.
RPS (R; BA)	326	318	316	320	267	326	318	316	320	267
<b>Greece</b>										
DIAS (R; N)	35	35	35	37	37	35	35	35	37	37
ACO (R; N)	59	59	58	55	53	59	59	58	55	53
<b>Spain</b>										
SPI (L; N)	177	174	164	157	-	37	37	37	35	-
SNCE (R; BN)	245	239	231	227	225	26	27	27	25	24
<b>France</b>										
PNS (L; BN/R)	28	27	42	42	45	23	21	20	18	17
SIT (R; N)	713	686	641	626	595	17	17	15	14	13
CH PARIS (R; N)	.	.	.	.	.	.	.	.	.	.
CH PROVINCE (R; N)	.	.	.	.	.	.	.	.	.	.
CREIC (R; N)	.	.	.	.	.	.	.	.	.	.
<b>Ireland</b>										
IPCC and IRECC (R; N)	10	11	13	13	15	6	6	6	6	7
<b>Italy</b>										
BI-COMP (R; N)	-	-	-	-	720	211	207	179	139	137
<b>Luxembourg</b>										
LIPS-NET (R; N)	24	23	21	21	19	13	13	13	13	13
<b>Netherlands</b>										
INTERPAY (R; N)	72	72	73	69	68	72	72	73	69	68
<b>Poland</b>										
EUROELIXIR (R; N)	-	-	-	-	642	-	-	-	-	34
<b>Portugal</b>										
SICOI (R; N)	-	61	64	63	62	38	39	39	39	40
SLOD (R; G)	162	143	125	128	98	162	143	125	128	98
<b>Finland</b>										
POPS (L+R; BN/G)	9	8	9	10	10	9	8	9	9	9
PMJ (R; BN)	9	8	9	10	10	9	8	9	10	10
<b>European Union</b>										
EURO1/STEP1 (L; N)	159	213	246	256	267	159	213	246	256	267
STEP2 (R; BA)	.	.	1,150	1,451	1,625	.	.	48	78	97

## 16.1b Participation in selected interbank funds transfer systems (continued)

(end of period)

	Number of participants					of which: Direct participants				
	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005
<b>III. SYSTEMS PROCESSING CURRENCIES OTHER THAN THE EURO</b>										
<b>Czech Republic</b>										
CERTIS (L+R; R)	47	45	44	45	44	47	45	44	45	44
<b>Denmark</b>										
KRONOS DKK (L; RTGS)	131	126	128	127	126	131	126	128	127	126
SUMCLEARING DKK (R; N)	170	171	170	170	165	67	62	63	63	64
<b>Estonia</b>										
ESTONIAN RTGS (L; RTGS)	.	28	28	15	15	.	13	13	15	15
ESTONIAN DNS, ESTA (L+R; N)	.	9	9	11	11	.	9	9	11	11
<b>Cyprus</b>										
LVCTS (L; BA)	40	40	35	40	46	40	40	35	40	46
CYPRUS CLEARING HOUSE (R; N)	11	12	12	12	12	10	11	11	11	11
JCC PAYMENT CARDS SYSTEM (R; N)	9	9	9	9	9	9	9	9	9	7
JCCTransfer (R; N)	5	7	7	10	10	5	7	7	10	10
<b>Latvia</b>										
SAMS (L; RTGS)	22	24	24	24	24	22	24	24	24	24
EKS (R; N)	22	24	24	24	24	22	24	24	24	24
<b>Lithuania</b>										
TARPBANK (L+R; N)	31	33	29	-	-	31	33	29	-	-
LITAS (L+R; RTGS+N)	-	-	-	24	24	-	-	-	24	24
<b>Hungary</b>										
VIBER (L; RTGS)	256	236	234	217	217	40	38	37	36	37
ICS (R; BA)	255	235	233	216	216	57	56	57	55	57
<b>Malta</b>										
MARIS (L+R; RTGS)	-	5	5	6	7	-	5	5	6	7
MALTA CLEARING HOUSE (R; BA)	5	5	5	6	6	5	5	5	6	6
<b>Poland</b>										
SORBNET (L; RTGS)	65	61	58	57	56	65	61	58	57	56
ELIXIR (R; N)	733	682	665	661	658	62	57	56	54	52
SYBIR (R; N)	-	-	-	-	-	-	-	-	-	-
<b>Slovenia</b>										
SIBPS (L; RTGS)	77	53	35	26	25	25	25	24	23	24
GIRO CLEARING SYSTEM (R; N)	76	52	34	25	24	24	24	23	22	23
<b>Slovakia</b>										
SIPS (L+R; R)	27	26	25	27	29	27	26	25	27	29
<b>Sweden</b>										
K-RIX (L; RTGS)	20	19	19	19	21	20	19	19	19	21
BANKGIROT (R; N)	21	19	18	17	19	21	19	18	17	19
DATACLEARING (R; N)	21	19	18	17	19	21	19	18	17	19
PLUSGIROT (R; G)	1,200,000	1,200,000	1,020,000	1,020,000	-	1,200,000	1,200,000	1,020,000	1,020,000	-
<b>United Kingdom</b>										
CHAPS STERLING (L; RTGS)	-	-	-	-	-	13	13	13	13	15
CHEQUE AND CREDIT CLEARINGS (R; N)	516	418	456	445	434	12	12	12	12	11
BACS (R; N)	62,014	62,014	62,014	65,014	65,013	14	14	14	14	13
<b>IV. MULTI-CURRENCY SYSTEMS</b>										
CLS (all currencies; L; RTGS)	.	50	55	57	56	.	50	54	56	55

## 16.1c 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)				
	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005
<b>I. THE TARGET SYSTEM</b>										
<b>TARGET as a whole (L; RTGS)</b>	0.17	0.26	0.26	0.26	0.23	0.18	0.22	0.22	0.22	0.20
ELLIPS (BE)	0.80	0.83	0.82	0.84	0.84	0.85	0.87	0.88	0.89	0.90
KRONOS EURO (DK)	-	-	-	0.93	0.91	-	-	-	1.00	0.99
ELS, RTGS <sup>plus</sup> (DE)	-	0.53	0.53	0.52	0.48	-	0.54	0.54	0.54	0.54
HERMES (GR)	0.65	0.61	0.55	0.57	0.56	0.49	0.51	0.47	0.51	0.58
SLBE (ES)	0.36	0.34	0.33	0.33	0.38	0.42	0.42	0.35	0.61	0.55
TBF (FR)	0.41	0.44	0.46	0.47	0.46	0.44	0.46	0.48	0.52	0.54
IRIS (IE)	0.92	0.91	0.90	0.90	0.89	-	-	-	-	-
BI-REL (IT)	0.41	0.45	0.47	0.48	0.52	0.39	0.38	0.39	0.45	0.48
LIPS-GROSS (LU)	0.67	0.64	0.61	0.65	0.64	0.66	0.67	0.62	0.60	0.64
TOP (NL)	0.70	0.64	0.63	0.62	0.59	0.71	0.71	0.69	0.69	0.73
ARTIS (AT)	0.69	0.33	0.38	0.38	0.36	0.70	0.61	0.66	0.68	0.59
SORBNET EURO (PL)	-	-	-	-	0.70	-	-	-	-	0.59
SPGT (PT)	0.54	0.55	0.55	0.55	0.57	0.64	0.63	0.67	0.66	0.66
BOF-RTGS (FI)	0.79	0.79	0.73	0.84	0.83	0.70	0.75	0.77	0.77	0.81
E-RIX (SE)	-	0.98	0.98	0.98	0.98	-	0.99	1.00	0.99	1.00
CHAPS EURO (UK)	0.69	0.69	0.70	0.72	0.72	0.84	0.84	0.83	0.81	0.79
EPM (EU)	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
<b>II. OTHER SYSTEMS PROCESSING THE EURO</b>										
<b>Belgium</b>										
CLEARING HOUSE (R; N)	0.72	0.74	0.78	0.82	0.85	0.72	0.71	0.81	0.85	0.91
CEC (R; N)	0.73	0.74	0.81	0.83	0.82	0.73	0.74	0.80	0.81	0.82
<b>Denmark</b>										
SUMCLEARING EURO (R; N)	-	-	-	-	-	-	-	-	-	-
<b>Germany</b>										
EAF (L; N/BN)	-	-	-	-	-	-	-	-	-	-
RPS (R; BA)	-	-	0.33	0.29	0.28	-	-	0.20	0.19	0.17
<b>Greece</b>										
DIAS (R; N)	0.82	0.77	0.76	0.75	0.60	0.76	0.75	0.73	0.72	0.62
ACO (R; N)	0.80	0.77	0.80	0.82	0.82	0.63	0.63	0.63	0.64	0.63
<b>Spain</b>										
SPI (L; N)	0.58	0.61	0.61	0.58	-	0.63	0.67	0.67	0.67	-
SNCE (R; BN)	0.62	0.62	0.61	0.61	0.62	0.60	0.58	0.57	0.58	0.60
<b>France</b>										
PNS (L; BN/R)	0.60	0.63	0.64	0.63	0.62	0.55	0.62	0.61	0.59	0.61
SIT (R; N)	-	0.57	0.58	0.60	0.61	-	0.50	0.51	0.61	0.59
CH PARIS (R; N)	-	-	-	-	-	-	-	-	-	-
CH PROVINCE (R; N)	-	-	-	-	-	-	-	-	-	-
CREIC (R; N)	-	-	-	-	-	-	-	-	-	-
<b>Ireland</b>										
IPCC and IRECC (R; N)	1.00	1.00	0.99	1.00	1.00	0.99	0.98	0.96	0.96	0.97
<b>Italy</b>										
BI-COMP (R; N)	0.26	0.34	0.36	0.42	0.44	0.23	0.32	0.33	0.37	0.39
<b>Luxembourg</b>										
LIPS-NET (R; N)	0.88	0.88	0.88	0.88	0.88	0.87	0.86	0.87	0.86	0.85
<b>Netherlands</b>										
INTERPAY (R; N)	0.93	0.93	0.94	0.94	0.97	0.92	0.92	0.92	0.93	0.96
<b>Poland</b>										
EUROELIXIR (R; N)	-	-	-	-	0.89	-	-	-	-	0.95
<b>Portugal</b>										
SICOI (R; N)	-	-	-	0.78	0.78	-	-	-	0.66	0.70
SLOD (R; G)	-	-	-	-	-	-	-	-	-	-
<b>Finland</b>										
POPS (L+R; BN/G)	0.95	0.96	0.96	0.95	0.95	0.91	0.91	0.89	0.92	0.93
PMJ (R; BN)	0.99	0.99	0.99	0.99	0.99	0.97	0.99	0.97	0.99	0.92
<b>European Union</b>										
EURO1/STEP1 (L; N)	24.34	23.47	22.78	25.50	26.22	42.97	43.96	44.51	45.44	44.99
STEP2 (R; BA)	-	-	60.01	39.87	33.66	-	-	57.55	37.30	31.72

## 16.1d 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)				
	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005
<b>III. SYSTEMS PROCESSING CURRENCIES OTHER THAN THE EURO</b>										
<b>Czech Republic</b>										
CERTIS (L+R; R)	-	-	-	-	-	-	-	-	-	-
<b>Denmark</b>										
KRONOS DKK (L; RTGS)	-	-	-	0.74	0.71	-	-	-	0.69	0.65
SUMCLEARING DKK (R; N)	-	-	-	-	-	-	-	-	-	-
<b>Estonia</b>										
ESTONIAN RTGS (L; RTGS)	-	0.86	0.89	0.89	0.87	-	0.94	0.94	0.94	0.92
ESTONIAN DNS, ESTA (L+R; N)	-	0.99	0.99	0.99	0.99	-	0.98	0.98	0.98	0.97
<b>Cyprus</b>										
LVCTS (L; BA)	-	-	0.88	0.88	0.89	-	-	0.78	0.79	0.86
CYPRUS CLEARING HOUSE (R; N)	-	-	-	-	-	-	-	-	-	-
JCC PAYMENT CARDS SYSTEM (R; N)	-	-	-	-	-	-	-	-	-	-
JCCTransfer (R; N)	-	-	-	-	-	-	-	-	-	-
<b>Latvia</b>										
SAMS (L; RTGS)	0.66	0.66	0.63	0.63	0.65	0.76	0.72	0.73	0.71	0.74
EKS (R; N)	0.71	0.71	0.67	0.67	0.72	0.78	0.75	0.72	0.70	0.71
<b>Lithuania</b>										
TARPBANK (L+R; N)	0.89	0.89	0.87	0.88	-	0.83	0.84	0.83	0.83	-
LITAS (L+R; RTGS+N)	-	-	-	0.86	0.84	-	-	-	0.82	0.80
<b>Hungary</b>										
VIBER (L; RTGS)	0.47	0.48	0.51	0.52	0.53	0.58	0.59	0.58	0.62	0.64
ICS (R; BA)	0.65	0.61	0.61	0.65	0.69	0.63	0.56	0.57	0.62	0.59
<b>Malta</b>										
MARIS (L+R; RTGS)	-	1.00	1.00	0.98	0.94	-	1.00	1.00	0.99	0.99
MALTA CLEARING HOUSE (R; BA)	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
<b>Poland</b>										
SORBNET (L; RTGS)	0.31	0.34	0.45	0.49	0.52	0.47	0.50	0.55	0.57	0.55
ELIXIR (R; N)	0.49	0.53	0.53	0.57	0.60	0.57	0.62	0.46	0.45	0.44
SYBIR (R; N)	0.64	0.74	0.84	0.94	-	0.68	0.79	0.87	0.98	-
<b>Slovenia</b>										
SIBPS (L; RTGS)	0.70	0.64	0.66	0.63	0.65	0.74	0.70	0.71	0.71	0.70
GIRO CLEARING SYSTEM (R; N)	0.83	0.63	0.73	0.60	0.62	0.76	0.61	0.68	0.64	0.64
<b>Slovakia</b>										
SIPS (L+R; R)	-	-	-	-	-	-	-	-	-	-
<b>Sweden</b>										
K-RIX (L; RTGS)	-	0.84	0.86	0.86	0.86	-	0.88	0.84	0.82	0.80
BANKGIROT (R; N)	-	-	-	-	-	-	-	-	-	-
DATA CLEARING (R; N)	-	-	-	-	-	-	-	-	-	-
PLUSGIROT (R; G)	-	-	-	-	-	-	-	-	-	-
<b>United Kingdom</b>										
CHAPS STERLING (L; RTGS)	0.84	0.83	0.81	0.80	0.79	0.79	0.78	0.77	0.78	0.78
CHEQUE AND CREDIT CLEARINGS (R; N)	0.78	0.78	0.78	0.79	0.78	0.81	0.80	0.80	0.79	0.78
BACS (R; N)	0.75	0.74	0.74	0.76	0.76	-	-	-	-	-
<b>IV. MULTI-CURRENCY SYSTEMS</b>										
CLS (all currencies; L; RTGS)	-	42.00	35.00	35.00	37.00	-	47.00	41.00	39.00	39.00



## 16.2a 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)			
	2001	2002	2003	2004	2005	2002	2003	2004	2005
<b>I. THE TARGET SYSTEM</b>									
<b>TARGET as a whole (L; RTGS)</b>	53.74	64.45	66.75	69.37	76.30	19.94	3.57	3.92	9.99
ELLIPS (BE)	1.84	1.73	1.76	1.78	1.77	-5.87	1.38	1.48	-0.73
KRONOS EURO (DK)	0.11	0.11	0.10	0.09	0.11	2.83	-5.50	-9.71	18.28
ELS, RTGS <sup>plus</sup> (DE)	23.86	31.89	32.79	34.06	35.78	33.67	2.82	3.86	5.04
HERMES (GR)	1.06	1.21	1.33	1.37	1.40	14.26	9.50	3.02	2.20
SLBE (ES)	2.67	3.09	3.35	3.72	6.76	15.58	8.43	11.30	81.55
TBF (FR)	3.81	3.81	3.86	4.00	4.32	0.18	1.34	3.60	8.05
IRIS (IE)	0.54	0.58	0.80	1.02	1.10	6.99	37.97	27.15	7.54
BI-REL (IT)	10.25	9.61	9.42	9.08	10.38	-6.21	-1.97	-3.63	14.32
LIPS-GROSS (LU)	0.29	0.35	0.38	0.45	0.52	18.37	10.06	16.45	15.92
TOP (NL)	4.13	4.76	4.92	4.98	4.70	15.39	3.45	1.20	-5.60
ARTIS (AT)	1.87	2.62	2.38	2.64	2.93	40.11	-9.16	10.92	10.98
SPGT (PT)	0.53	0.89	0.98	1.06	1.03	69.77	10.19	7.22	-2.09
BOF-RTGS (FI)	0.29	0.26	0.28	0.29	0.29	-12.03	10.94	1.76	0.69
E-RIX (SE)	0.07	0.08	0.10	0.10	0.11	14.29	25.00	0.00	10.00
CHAPS EURO (UK)	2.41	3.43	4.25	4.69	5.06	42.33	23.93	10.41	7.91
EPM (EU)	0.02	0.03	0.04	0.04	0.04	50.00	33.33	0.00	0.00
SORBNET EURO (PL). Data are included in the figures for BI-REL (IT).									
<b>II. OTHER SYSTEMS PROCESSING THE EURO</b>									
<b>Belgium</b>									
CLEARING HOUSE (R; N)	3.52	1.73	1.57	1.31	0.57	-50.85	-9.25	-16.56	-56.49
CEC (R; N)	917.67	985.39	1,019.04	1,009.56	952.17	7.38	3.41	-0.93	-5.68
<b>Denmark</b>									
SUMCLEARING EURO (R; N)	0.02	0.06	0.09	0.15	0.18	133.33	64.29	60.87	23.65
<b>Germany</b>									
EAF (L; N/BN)	11.01	-	-	-	-	-	-	-	-
RPS (R; BA)	2,197.49	2,156.75	2,188.35	2,230.34	2,174.70	-1.85	1.47	1.92	-2.49
<b>Greece</b>									
DIAS (R; N)	29.18	24.80	26.77	27.97	28.53	-15.02	7.95	4.49	2.02
ACO (R; N)	5.20	4.48	4.15	4.36	4.07	-13.85	-7.21	4.86	-6.50
<b>Spain</b>									
SPI (L; N)	1.37	1.78	1.78	1.06	-	29.93	0.00	-40.56	-
SNCE (R; BN)	982.28	1,059.62	1,145.68	1,201.61	1,277.87	7.87	8.12	4.88	6.35
<b>France</b>									
PNS (L; BN/R)	8.00	7.58	7.35	7.01	6.84	-5.24	-3.01	-4.71	-2.44
SIT (R; N)	7,131.09	11,043.48	11,298.21	11,614.86	11,868.23	54.86	2.31	2.80	2.18
CH PARIS (R; N)	677.77	93.30	-	-	-	-86.23	-	-	-
CH PROVINCE (R; N)	2,469.06	53.64	-	-	-	-97.83	-	-	-
CREIC (R; N)	270.17	4.32	-	-	-	-98.40	-	-	-
<b>Ireland</b>									
IPCC and IRECC (R; N)	176.00	149.09	152.60	162.10	185.38	-15.29	2.35	6.22	14.37
<b>Italy</b>									
BI-COMP (R; N)	1,375.19	1,733.23	1,808.69	1,867.56	1,895.43	26.04	4.35	3.25	1.49
<b>Luxembourg</b>									
LIPS-NET (R; N)	13.12	13.69	13.40	13.25	13.71	4.34	-2.12	-1.12	3.48
<b>Netherlands</b>									
INTERPAY (R; N)	2,558.28	2,812.35	2,964.95	3,123.49	3,272.06	9.93	5.43	5.35	4.76
<b>Poland</b>									
EUROELIXIR (R; N)	-	-	-	-	0.17	-	-	-	-
<b>Portugal</b>									
SICOI (R; N)	1,100.70	1,188.36	1,324.40	1,413.62	1,519.95	7.96	11.45	6.74	7.52
SLOD (R; G)	0.02	0.03	0.04	0.05	0.05	52.63	24.14	36.11	6.12
<b>Finland</b>									
POPS (L+R; BN/G)	0.75	0.66	0.61	0.56	0.60	-12.10	-7.41	-7.84	5.50
PMJ (R; BN)	371.10	432.00	434.80	504.90	550.80	16.41	0.65	16.12	9.09
<b>European Union</b>									
EURO1/STEP1 (L; N)	29.65	37.06	43.07	44.32	46.41	24.99	16.22	2.90	4.72
STEP2 (R; BA)	-	-	3.93	26.24	45.55	-	-	567.68	73.59

## 16.2b 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)			
	2001	2002	2003	2004	2005	2002	2003	2004	2005
<b>III. SYSTEMS PROCESSING CURRENCIES OTHER THAN THE EURO</b>									
<b>Czech Republic</b>									
CERTIS (L+R; R)	259.60	289.50	304.00	333.22	356.20	11.52	5.01	9.61	6.90
<b>Denmark</b>									
KRONOS DKK (L; RTGS)	0.40	0.37	0.64	0.63	0.66	-8.04	75.14	-1.56	4.60
SUMCLEARING DKK (R; N)	851.79	908.44	986.54	1,088.69	1,120.81	6.65	8.60	10.35	2.95
<b>Estonia</b>									
ESTONIAN RTGS (L; RTGS)	-	0.02	0.03	0.04	0.05	-	75.00	46.43	17.07
ESTONIAN DNS, ESTA (L+R; N)	-	13.67	16.31	16.49	17.69	-	19.29	1.10	7.31
<b>Cyprus</b>									
LVCTS (L; BA)	0.06	0.06	0.07	0.09	0.09	7.27	15.25	25.00	5.88
CYPRUS CLEARING HOUSE (R; N)	17.71	17.72	17.94	19.29	18.15	0.06	1.24	7.53	-5.91
JCC PAYMENT CARDS SYSTEM (R; N)	14.39	15.94	17.73	19.31	20.95	10.77	11.23	8.91	8.49
JCCTransfer (R; N)	0.01	0.11	0.17	0.21	0.36	1,000.00	54.55	23.53	71.43
<b>Latvia</b>									
SAMS (L; RTGS)	0.09	0.11	0.13	0.15	0.17	28.24	17.43	15.63	12.16
EKS (R; N)	14.46	16.10	14.81	17.19	21.76	11.30	-8.01	16.08	26.61
<b>Lithuania</b>									
TARPBANK (L+R; N)	9.92	11.66	13.71	0.52	-	17.61	17.56	-96.24	-
LITAS (L+R; RTGS+N)	-	-	-	15.31	18.46	-	-	-	20.60
<b>Hungary</b>									
VIBER (L; RTGS)	0.24	0.34	0.43	0.55	0.68	40.66	27.45	29.08	21.82
ICS (R; BA)	139.60	154.50	161.80	172.30	186.73	10.67	4.72	6.49	8.38
<b>Malta</b>									
MARIS (L+R; RTGS)	-	0.01	0.04	0.05	0.04	-	208.33	29.73	-12.50
MALTA CLEARING HOUSE (R; BA)	7.26	6.93	6.68	6.52	6.40	-4.55	-3.61	-2.34	-1.96
<b>Poland</b>									
SORBNET (L; RTGS)	0.54	0.48	0.75	0.91	1.09	-10.93	56.34	20.88	20.24
ELIXIR (R; N)	271.29	384.25	520.01	699.39	815.74	41.64	35.33	34.50	16.64
SYBIR (R; N)	246.08	127.41	105.88	35.16	-	-48.22	-16.90	-66.79	-
<b>Slovenia</b>									
SIBPS (L; RTGS)	-	-	-	-	-	-	-	-	-
GIRO CLEARING SYSTEM (R; N)	48.18	50.49	46.61	48.60	49.37	4.79	-7.68	4.27	1.58
<b>Slovakia</b>									
SIPS (L+R; R)	158.23	178.22	94.25	102.49	113.45	12.64	-47.12	8.75	10.69
<b>Sweden</b>									
K-RIX (L; RTGS)	0.66	1.10	1.30	1.30	1.50	66.67	18.18	0.00	15.38
BANKGIROT (R; N)	345.00	363.40	381.50	430.00	489.00	5.33	4.98	12.71	13.72
DATACLEARING (R; N)	67.00	73.00	102.00	105.00	83.00	8.96	39.73	2.94	-20.95
PLUSGIROT (R; G)	450.00	118.53	64.70	91.00	104.00	-73.66	-45.41	40.65	14.29
<b>United Kingdom</b>									
CHAPS STERLING (L; RTGS)	22.12	24.06	27.21	28.32	29.59	8.79	13.08	4.06	4.48
CHEQUE AND CREDIT CLEARINGS (R; N)	1,939.66	1,818.48	1,704.40	1,598.43	1,487.81	-6.25	-6.27	-6.22	-6.92
BACS (R; N)	3,527.32	3,734.70	4,060.30	4,602.49	5,134.13	5.88	8.72	13.35	11.55
<b>IV. MULTI-CURRENCY SYSTEMS</b>									
<b>CLS (all currencies; L; RTGS)</b>	-	1.85	19.28	32.58	47.85	-	942.16	68.98	46.87
Euro processing	-	0.46	5.51	8.63	11.97	-	1,097.83	56.62	38.70
GBP processing	-	0.13	1.32	2.38	3.34	-	912.33	80.85	40.34
DKK processing	-	-	0.02	0.07	0.10	-	-	234.41	49.52
SEK processing	-	-	0.06	0.24	0.36	-	-	303.88	48.56

## 16.3a Payments processed by selected interbank funds transfer systems: Value of transactions

(end of period)

	Value of transactions (EUR billions)					Average value per transaction (EUR thousands)				
	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005
<b>I. THE TARGET SYSTEM</b>										
<b>TARGET as a whole (L; RTGS)</b>	328,901.02	396,192.65	423,811.74	449,182.80	494,027.50	6,120.68	6,147.29	6,348.95	6,475.27	6,474.80
ELLIPS (BE)	14,312.96	13,338.76	13,558.02	14,674.94	17,268.15	7,774.56	7,696.92	7,716.57	8,230.48	9,756.02
KRONOS EURO (DK)	1,431.00	1,921.00	3,208.00	3,288.40	3,778.07	13,500.00	17,623.85	31,145.63	35,359.13	34,346.08
ELS, RTGS <sup>plus</sup> (DE)	68,727.87	124,784.16	128,543.63	126,366.00	138,497.60	2,880.46	3,912.59	3,919.97	3,710.21	3,871.14
HERMES (GR)	2,410.57	2,683.53	3,344.30	3,597.16	5,617.49	2,276.27	2,217.79	2,524.00	2,635.28	4,026.87
SLBE (ES)	53,221.32	63,444.07	70,208.35	74,472.81	74,857.02	19,933.08	20,558.67	20,982.77	19,998.07	11,071.89
TBF (FR)	87,572.70	91,244.35	96,326.27	108,411.35	121,913.67	23,015.16	23,936.08	24,935.61	27,089.29	28,194.65
IRIS (IE)	4,546.70	4,885.80	5,502.10	4,953.80	5,607.30	8,357.90	8,394.85	6,851.93	4,851.91	5,106.83
BI-REL (IT)	27,142.40	25,149.88	24,760.70	28,075.42	32,880.97	2,648.56	2,616.51	2,627.69	3,091.67	3,167.42
LIPS-GROSS (LU)	4,436.25	4,427.96	4,754.95	5,499.19	6,637.83	15,089.29	12,724.02	12,415.00	12,330.01	12,839.13
TOP (NL)	24,211.09	24,952.48	26,279.36	29,681.37	30,695.39	5,869.36	5,242.12	5,337.00	5,956.53	6,525.38
ARTIS (AT)	4,981.01	4,810.44	5,177.20	5,562.56	6,974.20	2,663.64	1,836.05	2,175.29	2,107.03	2,380.27
SPGT (PT)	2,151.83	2,276.30	3,188.68	3,523.87	3,378.51	4,090.93	2,549.05	3,240.53	3,340.16	3,270.58
BOF-RTGS (FI)	2,559.54	2,496.79	2,964.65	3,142.85	3,235.80	8,795.67	9,753.08	10,438.90	10,874.92	11,119.59
E-RIX (SE)	1,538.90	1,467.60	1,896.60	1,786.70	2,086.10	21,984.29	18,345.00	18,966.00	17,867.00	18,964.55
CHAPS EURO (UK)	26,951.57	25,377.14	30,075.14	32,031.29	36,797.10	11,197.16	7,407.22	7,083.17	6,832.61	7,273.59
EPM (EU)	2,705.30	2,932.40	4,023.80	4,115.10	3,802.30	135,265.00	97,746.67	100,595.00	102,877.50	95,057.50
SORBNET EURO (PL). Data are included in the figures for BI-REL (IT).										
<b>II. OTHER SYSTEMS PROCESSING THE EURO</b>										
<b>Belgium</b>										
CLEARING HOUSE (R; N)	88.78	75.15	65.11	59.00	48.58	25.22	43.44	41.47	45.04	85.23
CEC (R; N)	508.03	530.95	552.26	584.77	632.49	0.55	0.54	0.54	0.58	0.66
<b>Denmark</b>										
SUMCLEARING EURO (R; N)	0.46	0.87	1.38	2.01	2.66	18.99	15.55	15.01	13.60	14.54
<b>Germany</b>										
EAF (L; N/BN)	35,025.80	-	-	-	-	3,180.12	-	-	-	-
RPS (R; BA)	2,202.31	2,111.85	2,101.26	2,122.66	2,101.33	1.00	0.98	0.96	0.95	0.97
<b>Greece</b>										
DIAS (R; N)	66.87	73.36	76.52	96.91	105.36	2.29	2.96	2.86	3.47	3.69
ACO (R; N)	195.28	186.02	188.04	183.55	187.57	37.58	41.55	45.27	42.14	46.05
<b>Spain</b>										
SPI (L; N)	360.10	302.90	304.89	217.70	-	262.85	170.17	171.29	205.76	-
SNCE (R; BN)	1,272.30	1,423.00	1,556.22	1,669.70	1,695.58	1.30	1.34	1.36	1.39	1.33
<b>France</b>										
PNS (L; BN/R)	22,324.00	19,995.35	17,980.40	17,480.60	15,644.55	2,790.50	2,637.56	2,445.31	2,494.73	2,288.55
SIT (R; N)	2,444.24	4,442.49	4,671.33	4,567.18	4,754.74	0.34	0.40	0.41	0.39	0.40
CH PARIS (R; N)	763.20	183.57	-	-	-	1.13	1.97	-	-	-
CH PROVINCE (R; N)	987.16	23.01	-	-	-	0.40	0.43	-	-	-
CREIC (R; N)	23.12	0.40	-	-	-	0.09	0.09	-	-	-
<b>Ireland</b>										
IPCC and IRECC (R; N)	310.50	244.80	265.00	298.96	372.59	1.76	1.64	1.74	1.84	2.01
<b>Italy</b>										
BI-COMP (R; N)	2,448.73	2,597.68	2,840.82	3,011.55	3,178.73	1.78	1.50	1.57	1.61	1.68
<b>Luxembourg</b>										
LIPS-NET (R; N)	47.74	48.16	53.94	56.78	52.92	3.64	3.52	4.03	4.28	3.86
<b>Netherlands</b>										
INTERPAY (R; N)	1,574.09	1,673.31	1,778.44	1,835.50	1,942.57	0.62	0.59	0.60	0.59	0.59
<b>Poland</b>										
EUROELIXIR (R; N)	-	-	-	-	1.09	-	-	-	-	6.30
<b>Portugal</b>										
SICOI (R; N)	360.96	308.50	302.93	308.43	317.14	0.33	0.26	0.23	0.22	0.21
SLOD (R; G)	56.68	49.05	65.99	88.50	70.50	2,983.29	1,691.54	1,832.94	1,806.09	1,355.76
<b>Finland</b>										
POPS (L+R; BN/G)	416.69	391.33	425.64	459.91	453.66	554.10	592.02	695.50	815.44	762.45
PMJ (R; BN)	145.85	167.57	175.11	189.11	203.03	0.39	0.39	0.40	0.37	0.37
<b>European Union</b>										
EURO1/STEP1 (L; N)	52,044.62	48,032.78	44,799.95	44,170.24	42,938.98	1,755.30	1,296.08	1,040.17	996.62	925.21
STEP2 (R; BA)	-	-	10.03	60.41	104.40	-	-	2.55	2.30	2.29

## 16.3b Payments processed by selected interbank funds transfer systems: Value of transactions (continued)

(end of period)

	Value of transactions (EUR billions)					Average value per transaction (EUR thousands)				
	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005
<b>III. SYSTEMS PROCESSING CURRENCIES OTHER THAN THE EURO</b>										
<b>Czech Republic</b>										
CERTIS (L+R; R)	3,033.57	3,557.25	3,043.66	3,453.36	4,142.10	11.69	12.29	10.01	10.36	11.63
<b>Denmark</b>										
KRONOS DKK (L; RTGS)	4,815.44	5,433.27	7,625.80	7,129.18	8,136.69	12,099.10	14,845.00	11,896.73	11,298.23	12,328.32
SUMCLEARING DKK (R; N)	545.08	554.94	570.86	594.24	674.60	0.64	0.61	0.58	0.55	0.60
<b>Estonia</b>										
ESTONIAN RTGS (L; RTGS)	-	32.14	33.55	35.57	43.95	-	2,008.86	1,198.38	867.68	915.58
ESTONIAN DNS, ESTA (L+R; N)	-	9.30	9.95	11.07	14.11	-	0.68	0.61	0.67	0.80
<b>Cyprus</b>										
LVCTS (L; BA)	74.36	71.33	76.90	90.36	140.75	1,352.03	1,209.04	1,130.90	1,063.04	1,563.93
CYPRUS CLEARING HOUSE (R; N)	21.19	20.84	22.56	24.97	25.54	1.20	1.18	1.26	1.29	1.41
JCC PAYMENT CARDS SYSTEM (R; N)	1.25	1.42	1.54	1.72	1.88	0.09	0.09	0.09	0.09	0.09
JCCTransfer (R; N)	0.01	0.08	0.13	0.17	0.39	0.87	0.75	0.76	0.81	1.08
<b>Latvia</b>										
SAMS (L; RTGS)	46.88	36.98	52.32	52.10	53.30	551.50	339.29	408.73	352.04	321.09
EKS (R; N)	12.95	10.72	8.72	10.29	12.11	0.90	0.67	0.59	0.60	0.56
<b>Lithuania</b>										
TARPBANK (L+R; N)	32.59	41.80	45.77	2.16	-	3.29	3.58	3.34	4.20	-
LITAS (L+R; RTGS+N)	-	-	-	54.00	66.02	-	-	-	3.53	3.58
<b>Hungary</b>										
VIBER (L; RTGS)	544.67	1,065.75	1,563.90	1,787.35	2,292.45	2,271.35	3,159.64	3,637.82	3,221.04	3,391.20
ICS (R; BA)	167.49	185.52	191.06	203.93	224.18	1.20	1.20	1.18	1.18	1.20
<b>Malta</b>										
MARIS (L+R; RTGS)	-	11.37	33.37	30.18	27.24	-	947.44	901.82	628.81	648.52
MALTA CLEARING HOUSE (R; BA)	6.18	6.16	6.10	6.15	6.52	0.85	0.89	0.91	0.94	1.02
<b>Poland</b>										
SORBNET (L; RTGS)	3,675.50	4,169.51	4,588.90	5,190.52	7,535.08	6,806.47	8,668.43	6,102.26	5,710.15	6,893.94
ELIXIR (R; N)	1,159.12	1,185.63	406.11	441.37	519.36	4.27	3.09	0.78	0.63	0.64
SYBIR (R; N)	82.95	46.52	14.53	2.30	-	0.34	0.37	0.14	0.07	-
<b>Slovenia</b>										
SIBPS (L; RTGS)	133.74	177.62	185.55	204.00	261.70	-	-	-	-	-
GIRO CLEARING SYSTEM (R; N)	17.41	19.74	19.27	20.26	20.96	0.36	0.39	0.41	0.42	0.42
<b>Slovakia</b>										
SIPS (L+R; R)	730.68	1,049.17	776.91	1,016.75	2,063.49	4.62	5.89	8.24	9.92	18.19
<b>Sweden</b>										
K-RIX (L; RTGS)	12,250.64	12,445.82	12,343.40	11,779.80	11,977.13	18,561.57	11,314.38	9,494.92	9,061.39	7,984.75
BANKGIROT (R; N)	419.77	441.28	463.50	502.80	556.23	1.22	1.21	1.21	1.17	1.14
DATA CLEARING (R; N)	119.72	131.86	183.87	202.63	185.25	1.79	1.81	1.80	1.93	2.23
PLUSGIROT (R; G)	410.48	131.02	78.50	117.17	135.75	0.91	1.11	1.21	1.29	1.31
<b>United Kingdom</b>										
CHAPS STERLING (L; RTGS)	79,239.28	76,190.47	73,689.22	76,314.29	75,898.59	3,582.25	3,166.16	2,707.97	2,694.90	2,565.27
CHEQUE AND CREDIT CLEARINGS (R; N)	2,315.58	2,228.16	1,956.45	1,938.69	1,827.32	1.19	1.23	1.15	1.21	1.23
BACS (R; N)	3,482.44	3,785.22	3,717.44	4,245.75	4,603.25	0.99	1.01	0.92	0.92	0.90
<b>IV. MULTI-CURRENCY SYSTEMS</b>										
CLS (all currencies; L; RTGS)	-	25,819.16	195,708.98	305,526.01	433,255.07	-	13,956.30	10,150.88	9,377.72	9,054.44
Euro processing	-	6,029.71	46,387.68	63,845.73	83,173.97	-	13,108.06	8,418.82	7,398.11	6,948.54
GBP processing	-	2,591.92	17,986.16	26,827.55	30,637.41	-	19.94	13.67	11.27	9.17
DKK processing	-	-	685.98	2,672.85	4,204.69	-	-	34.30	39.96	42.05
SEK processing	-	-	982.96	4,903.22	7,577.67	-	-	16.38	20.23	21.05

## 16.3c Payments processed by selected interbank funds transfer systems: Value of transactions (continued)

(end of period)

	Increase in the real value of transactions (percentages per annum; HICP-adjusted)				Value of transactions as a percentage of GDP				
	2002	2003	2004	2005	2001	2002	2003	2004	2005
<b>I. THE TARGET SYSTEM</b>									
<b>TARGET as a whole (L; RTGS)</b>	17.78	4.90	3.54	7.59	4,696.06	5,467.20	5,684.54	5,798.22	6,176.08
ELLIPS (BE)	-7.99	-0.07	6.18	14.49	5,528.73	4,983.61	4,936.33	5,068.92	5,784.18
KRONOS EURO (DK)	30.90	64.94	1.57	12.38	798.43	1,039.82	1,691.62	1,667.36	1,811.62
ELS, RTGS <sup>plus</sup> (DE)	79.48	1.95	-3.87	7.33	3,252.37	5,822.38	5,946.96	5,725.17	6,180.17
HERMES (GR)	7.56	20.83	4.31	50.94	1,811.04	1,870.28	2,150.08	2,135.86	3,102.09
SLBE (ES)	14.59	7.77	2.71	-3.09	7,818.87	8,700.43	8,971.96	8,864.69	8,267.34
TBF (FR)	1.99	3.11	9.99	10.51	5,849.20	5,892.23	6,039.97	6,534.66	7,129.36
IRIS (IE)	2.76	9.35	-12.06	11.06	3,894.17	3,759.84	3,960.02	3,356.93	3,479.28
BI-REL (IT)	-9.99	-3.99	10.76	14.69	2,173.74	1,941.74	1,854.24	2,021.46	2,320.07
LIPS-GROSS (LU)	-2.92	4.89	11.71	16.73	19,653.48	18,387.54	18,569.23	20,370.34	22,580.43
TOP (NL)	-0.15	3.65	11.55	1.34	5,407.51	5,363.66	5,509.94	6,059.23	6,070.53
ARTIS (AT)	-5.01	6.27	4.80	23.42	2,307.33	2,178.24	2,288.33	2,358.83	2,845.42
SPGT (PT)	1.75	36.90	7.72	-6.49	1,664.11	1,680.75	2,318.66	2,463.75	2,292.41
BOF-RTGS (FI)	-4.10	17.28	5.91	1.88	1,829.97	1,734.19	2,031.44	2,068.55	2,056.08
E-RIX (SE)	-6.18	26.94	-6.63	15.24	622.40	566.91	703.62	633.55	724.41
CHAPS EURO (UK)	-7.38	17.03	4.75	12.72	1,681.49	1,522.04	1,881.85	1,866.69	2,080.64
EPM (EU)	5.98	34.56	-0.09	-9.61	38.63	40.47	53.97	53.12	47.53
SORBNET EURO (PL). Data are included in the figures for BI-REL (IT).									
<b>II. OTHER SYSTEMS PROCESSING THE EURO</b>									
<b>Belgium</b>									
CLEARING HOUSE (R; N)	-16.43	-14.82	-11.11	-19.89	34.29	28.08	23.71	20.38	16.27
CEC (R; N)	3.19	2.26	3.87	5.23	196.24	198.37	201.07	201.99	211.86
<b>Denmark</b>									
SUMCLEARING EURO (R; N)	86.28	56.60	44.45	29.28	0.25	0.47	0.73	1.02	1.28
<b>Germany</b>									
EAF (L; N/BN)	-	-	-	-	1,657.51	-	-	-	-
RPS (R; BA)	-5.21	-1.53	-1.22	-3.06	104.22	98.54	97.21	96.17	93.77
<b>Greece</b>									
DIAS (R; N)	5.99	1.13	22.82	5.08	50.24	51.13	49.19	57.54	58.18
ACO (R; N)	-7.96	-2.00	-5.34	-1.23	146.71	129.65	120.89	108.98	103.58
<b>Spain</b>									
SPI (L; N)	-19.14	-1.97	-30.86	-	52.90	41.54	38.96	25.91	-
SNCE (R; BN)	7.51	6.50	3.89	-2.09	186.92	195.14	198.87	198.75	187.26
<b>France</b>									
PNS (L; BN/R)	-12.33	-12.17	-4.99	-12.05	1,491.08	1,291.23	1,127.43	1,053.67	914.87
SIT (R; N)	77.90	2.70	-4.45	2.31	163.26	286.88	292.91	275.29	278.05
CH PARIS (R; N)	-76.46	-	-	-	50.98	11.85	-	-	-
CH PROVINCE (R; N)	-97.72	-	-	-	65.93	1.49	-	-	-
CREIC (R; N)	-98.30	-	-	-	1.54	0.03	-	-	-
<b>Ireland</b>									
IPCC and IRECC (R; N)	-24.61	5.11	10.19	22.28	265.94	188.38	190.73	202.59	231.19
<b>Italy</b>									
BI-COMP (R; N)	3.05	6.65	3.55	3.36	196.11	200.56	212.74	216.83	224.29
<b>Luxembourg</b>									
LIPS-NET (R; N)	-1.88	9.39	1.67	-9.86	211.51	200.00	210.64	210.31	180.03
<b>Netherlands</b>									
INTERPAY (R; N)	2.99	4.60	1.93	3.71	351.57	359.69	372.88	374.70	384.18
<b>Poland</b>									
EUROELIXIR (R; N)	-	-	-	-	-	-	-	-	0.45
<b>Portugal</b>									
SICOI (R; N)	-17.79	-4.03	-0.76	0.29	279.14	227.78	220.28	215.64	215.19
SLOD (R; G)	-16.75	31.46	30.73	-22.30	43.84	36.22	47.98	61.87	47.84
<b>Finland</b>									
POPS (L+R; BN/G)	-7.68	7.43	7.95	-2.39	297.91	271.80	291.66	302.70	288.26
PMJ (R; BN)	12.95	3.22	7.90	6.24	104.27	116.39	119.99	124.47	129.01
<b>European Union</b>									
EURO1/STEP1 (L; N)	-9.67	-8.42	-3.69	-4.82	743.10	662.82	600.90	570.17	536.80
STEP2 (R; BA)	-	-	488.35	69.21	-	-	0.13	0.78	1.31

## 16.3d Payments processed by selected interbank funds transfer systems: Value of transactions (continued)

(end of period)

	Increase in the real value of transactions (percentages per annum; HICP-adjusted)				Value of transactions as a percentage of GDP				
	2002	2003	2004	2005	2001	2002	2003	2004	2005
<b>III. SYSTEMS PROCESSING CURRENCIES OTHER THAN THE EURO</b>									
<b>Czech Republic</b>									
CERTIS (L+R; R)	5.91	-12.37	10.86	9.89	4,393.69	4,446.30	3,761.11	3,960.06	4,153.17
<b>Denmark</b>									
KRONOS DKK (L; RTGS)	9.70	38.63	-7.25	11.82	2,686.79	2,940.99	4,021.18	3,614.79	3,901.65
SUMCLEARING DKK (R; N)	-1.01	1.60	3.27	11.22	304.13	300.39	301.02	301.30	323.48
<b>Estonia</b>									
ESTONIAN RTGS (L; RTGS)	-	3.14	1.16	19.20	-	414.35	395.03	379.45	397.34
ESTONIAN DNS, ESTA (L+R; N)	-	5.75	6.13	23.01	-	119.83	117.13	118.03	127.54
<b>Cyprus</b>									
LVCTS (L; BA)	-7.05	7.05	12.65	52.28	701.62	644.21	659.11	724.68	1,049.03
CYPRUS CLEARING HOUSE (R; N)	-4.70	7.47	6.12	-0.03	199.97	188.24	193.35	200.28	190.34
JCC PAYMENT CARDS SYSTEM (R; N)	9.88	7.85	6.82	6.75	11.81	12.82	13.22	13.78	13.98
JCCTransfer (R; N)	821.29	54.65	27.27	122.91	0.08	0.75	1.10	1.37	2.90
<b>Latvia</b>									
SAMS (L; RTGS)	-19.34	50.66	-3.71	-0.02	502.97	373.18	524.30	467.02	415.20
EKS (R; N)	-15.40	-13.33	14.03	15.07	138.99	108.16	87.43	92.22	94.36
<b>Lithuania</b>									
TARPBANK (L+R; N)	24.99	10.73	-95.41	-	240.29	278.25	278.18	11.92	-
LITAS (L+R; RTGS+N)	-	-	-	18.69	-	-	-	297.90	320.16
<b>Hungary</b>									
VIBER (L; RTGS)	76.68	45.00	7.45	22.43	914.95	1,505.09	2,094.64	2,171.65	2,581.64
ICS (R; BA)	0.02	1.76	0.35	4.93	281.35	262.00	255.90	247.78	252.46
<b>Malta</b>									
MARIS (L+R; RTGS)	-	198.50	-10.83	-12.32	-	253.89	764.87	694.01	603.25
MALTA CLEARING HOUSE (R; BA)	-0.84	0.71	-0.66	3.04	142.15	137.61	139.88	141.40	144.44
<b>Poland</b>									
SORBNET (L; RTGS)	18.27	23.55	11.46	27.99	1,732.14	1,990.89	2,397.43	2,547.96	3,095.80
ELIXIR (R; N)	6.65	-61.55	7.10	3.74	546.26	566.12	212.17	216.66	213.38
SYBIR (R; N)	-41.54	-64.93	-84.40	-	39.09	22.21	7.59	1.13	-
<b>Slovenia</b>									
SIBPS (L; RTGS)	28.51	3.23	8.78	25.51	607.41	749.47	746.38	777.68	947.02
GIRO CLEARING SYSTEM (R; N)	9.76	-3.57	4.04	1.22	79.05	83.31	77.50	77.24	75.85
<b>Slovakia</b>									
SIPS (L+R; R)	37.16	-34.21	19.29	88.47	3,100.00	4,029.99	2,658.04	3,002.54	5,414.11
<b>Sweden</b>									
K-RIX (L; RTGS)	-1.07	-2.98	-5.41	2.09	4,954.70	4,807.59	4,579.30	4,177.06	4,159.15
BANKGIROT (R; N)	2.37	2.75	7.52	11.08	169.77	170.46	171.95	178.29	193.15
DATACLEARING (R; N)	7.26	36.41	9.23	-8.21	48.42	50.94	68.21	71.85	64.33
PLUSGIROT (R; G)	-68.92	-41.38	47.93	16.33	166.01	50.61	29.12	41.55	47.14
<b>United Kingdom</b>									
CHAPS STERLING (L; RTGS)	-4.36	5.10	-0.10	-1.68	4,943.71	4,569.67	4,610.87	4,447.36	4,291.55
CHEQUE AND CREDIT CLEARINGS (R; N)	-4.29	-4.59	-4.42	-6.82	144.47	133.64	122.42	112.98	103.32
BACS (R; N)	8.11	6.72	10.17	7.19	217.27	227.03	232.61	247.43	260.28
<b>IV. MULTI-CURRENCY SYSTEMS</b>									
<b>CLS (all currencies; L; RTGS)</b>									
Euro processing	-	643.33	52.51	38.72	-	356.29	2,625.02	3,943.85	5,416.33
GBP processing	-	654.43	34.46	27.44	-	83.21	622.19	824.15	1,039.80
DKK processing	-	580.50	45.72	11.72	-	0.04	0.24	0.35	0.38
SEK processing	-	-	280.66	53.89	-	-	0.01	0.03	0.05
	-	-	387.32	51.18	-	-	0.01	0.06	0.09

## 17.1 Participation in central securities depositories

(end of period)

	Number of participants				
	2001	2002	2003	2004	2005
<b>Belgium</b>					
NATIONAL BANK OF BELGIUM SSS				97	94
EUROCLEAR BELGIUM				-	81
EUROCLEAR BANK				-	1,497
<b>Czech Republic</b>					
SKD				23	21
RM-SYSTEM				-	39
SCP				-	-
UNIVYC				-	28
<b>Denmark</b>					
VP					193
<b>Germany</b>					
CLEARSTREAM BANKING FRANKFURT					369
<b>Estonia</b>					
ECSD				12	13
<b>Greece</b>					
BOGS					92
CENTRAL SECURITIES DEPOSITORY S.A.					117
<b>Spain</b>					
IBERCLEAR				274	267
REGIONAL SSSs				71	62
<b>France</b>					
EUROCLEAR FRANCE				171	166
<b>Ireland</b>					
NTMA	36	32	26	7	6
<b>Italy</b>					
MONTE TITOLI					361
<b>Cyprus</b>					
CDCR					17
<b>Latvia</b>					
VNS					25
LCD-DENOS					21
<b>Lithuania</b>					
CSDL				23	24
<b>Luxembourg</b>					
CLEARSTREAM BANKING LUXEMBOURG				-	1,216
<b>Hungary</b>					
KELER					97
<b>Malta</b>					
MALTA STOCK EXCHANGE					13
<b>Netherlands</b>					
EUROCLEAR NETHERLANDS					57
<b>Austria</b>					
OEKB (WSB SYSTEM)				114	111
<b>Poland</b>					
KDPW				61	62
RPW				54	54
<b>Portugal</b>					
SITIME					45
INTERBOLSA					38
<b>Slovenia</b>					
KDD				62	54
<b>Slovakia</b>					
NBS-CR					33
CDCP SR					20
<b>Finland</b>					
APK				41	41
<b>Sweden</b>					
VPC				.	39
<b>United Kingdom</b>					
CRESTCO				41,882	43,051

## 17.2 Value of securities held on accounts with central securities depositories

(end of period)

	Value of securities (EUR millions)					Increase in the value of securities (percentages per annum)				
	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005
<b>Belgium</b>										
NATIONAL BANK OF BELGIUM SSS				341,138	292,813					-14
EUROCLEAR BELGIUM				-	238,671					-
EUROCLEAR BANK				-	7,064,932					-
<b>Czech Republic</b>										
SKD				28,253	28,450					1
RM-SYSTEM				-	-					-
SCP				44,010	48,403					10
UNIVYC				-	2,342					-
<b>Denmark</b>										
VP					636,352					
<b>Germany</b>										
CLEARSTREAM BANKING FRANKFURT					5,687,006					
<b>Estonia</b>										
ECSD				7,704	6,960					-10
<b>Greece</b>										
BOGS					174,613					
CENTRAL SECURITIES DEPOSITORY S.A.					-					
<b>Spain</b>										
IBERCLEAR				1,193,067	1,433,267					20
REGIONAL SSSs				41,528	46,330					12
<b>France</b>										
EUROCLEAR FRANCE				3,776,031	4,424,579					17
<b>Ireland</b>										
NTMA	577	398	195	72	64		-31	-51	-63	-11
<b>Italy</b>										
MONTE TITOLI					2,468,516					
<b>Cyprus</b>										
CDCR					6,313					
<b>Latvia</b>										
VNS					466					
LCD-DENOS					2,443					
<b>Lithuania</b>										
CSDL				7,660	10,082					32
<b>Luxembourg</b>										
CLEARSTREAM BANKING LUXEMBOURG				2,923,437	3,416,602					17
<b>Hungary</b>										
KELER					86,065					
<b>Malta</b>										
MALTA STOCK EXCHANGE					6,795					
<b>Netherlands</b>										
EUROCLEAR NETHERLANDS				756,731	880,720					16
<b>Austria</b>										
OEKB (WSB SYSTEM)				348,991	420,278					20
<b>Poland</b>										
KDPW				106,829	150,554					41
RPW				12,729	12,311					-3
<b>Portugal</b>										
SITEME					16,027					
INTERBOLSA					351,380					
<b>Slovenia</b>										
KDD				14,866	14,982					1
<b>Slovakia</b>										
NBS-CR					15,356					
CDCP SR					15,607					
<b>Finland</b>										
APK				232,460	278,286					20
<b>Sweden</b>										
VPC				-	732,467					-
<b>United Kingdom</b>										
CRESTCO				2,724,722	3,326,658					22





## 17.3 Transactions processed in central securities depositories: Number of transactions

*(total for the period)*

	Number of delivery instructions (thousands)					Increase in the number of delivery instructions (percentages per annum)				
	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005
<b>Belgium</b>										
NATIONAL BANK OF BELGIUM SSS				276	266					-4
EUROCLEAR BELGIUM				-	-					-
EUROCLEAR BANK				-	26,964					-
<b>Czech Republic</b>										
SKD				15	14					-7
RM-SYSTEM				-	11,173					-
SCP				41	253					517
UNIVYC				-	548					-
<b>Denmark</b>										
VP					9,747					
<b>Germany</b>										
CLEARSTREAM BANKING FRANKFURT					47,260					
<b>Estonia</b>										
ECSD				59	113					92
<b>Greece</b>										
BOGS					400					
CENTRAL SECURITIES DEPOSITORY S.A.					9,325					
<b>Spain</b>										
IBERCLEAR				10,432	11,509					10
REGIONAL SSSs				-	-					-
<b>France</b>										
EUROCLEAR FRANCE				27,853	32,877					18
<b>Ireland</b>										
NTMA	0	0	0	0	0		-28	-33	-42	-57
<b>Italy</b>										
MONTE TITOLI					26,488					
<b>Cyprus</b>										
CDCR					216					
<b>Latvia</b>										
VNS					1					
LCD-DENOS					53					
<b>Lithuania</b>										
CSDL				106	160					51
<b>Luxembourg</b>										
CLEARSTREAM BANKING LUXEMBOURG				10,268	11,320					10
<b>Hungary</b>										
KELER					579					
<b>Malta</b>										
MALTA STOCK EXCHANGE					22					
<b>Netherlands</b>										
EUROCLEAR NETHERLANDS				6,004	6,249					4
<b>Austria</b>										
OEKB (WSB SYSTEM)				1,082	1,679					55
<b>Poland</b>										
KDPW				4,598	5,519					20
RPW				108	76					-30
<b>Portugal</b>										
SITEME					1					
INTERBOLSA					587					
<b>Slovenia</b>										
KDD				733,387	528,812					-28
<b>Slovakia</b>										
NBS-CR					3					
CDCP SR					24					
<b>Finland</b>										
APK				-	-					-
<b>Sweden</b>										
VPC				.	14,719					-
<b>United Kingdom</b>										
CRESTCO				54,565	59,312					9

## 17.4a Transactions processed in central securities depositories: Value of transactions

(total for the period)

	Value of delivery instructions (EUR millions)					Average value per delivery instruction (EUR thousands)				
	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005
<b>Belgium</b>										
NATIONAL BANK OF BELGIUM SSS				4,815,431	5,145,106				17,447	19,343
EUROCLEAR BELGIUM				-	-				-	-
EUROCLEAR BANK				-	154,404,350				-	5,726
<b>Czech Republic</b>										
SKD				1,127,698	1,206,029				75,180	86,145
RM-SYSTEM				-	221				-	0
SCP				1,738	1,643				42	6
UNIVYC				-	138,271				-	252
<b>Denmark</b>										
VP					4,496,616					461
<b>Germany</b>										
CLEARSTREAM BANKING FRANKFURT					39,146,808					828
<b>Estonia</b>										
ECSD				2,995	8,268				51	73
<b>Greece</b>										
BOGS					6,536,549					16,341
CENTRAL SECURITIES DEPOSITORY S.A.					92,403					10
<b>Spain</b>										
IBERCLEAR				80,888,536	78,695,344				7,754	6,838
REGIONAL SSSs				-	-				-	-
<b>France</b>										
EUROCLEAR FRANCE				146,851,870	166,924,180				5,272	5,077
<b>Ireland</b>										
NTMA	338	313	109	65	20	1,352	1,739	908	929	667
<b>Italy</b>										
MONTE TITOLI					68,558,152					2,588
<b>Cyprus</b>										
CDCR					713					3
<b>Latvia</b>										
VNS					2,700					2,700
LCD-DENOS					1,380					26
<b>Lithuania</b>										
CSDL				2,776	3,119				26	19
<b>Luxembourg</b>										
CLEARSTREAM BANKING LUXEMBOURG				25,534,104	30,832,268				2,487	2,724
<b>Hungary</b>										
KELER					203,236					351
<b>Malta</b>										
MALTA STOCK EXCHANGE					0					0
<b>Netherlands</b>										
EUROCLEAR NETHERLANDS					-					-
<b>Austria</b>										
OEKB (WSB SYSTEM)				-	-				-	-
<b>Poland</b>										
KDPW				931,366	1,884,794				203	342
RPW				409,913	408,588				3,795	5,376
<b>Portugal</b>										
SITIME					84,130					84,130
INTERBOLSA					88,509					151
<b>Slovenia</b>										
KDD				14,416	16,660				0	0
<b>Slovakia</b>										
NBS-CR					411,406					152,373
CDCP SR					40,653					1,701
<b>Finland</b>										
APK				-	-				-	-
<b>Sweden</b>										
VPC				-	11,109,794				-	755
<b>United Kingdom</b>										
CRESTCO				114,054,860	129,617,010				2,090	2,185

## 17.4b Transactions processed in central securities depositories: Value of transactions (continued)

(total for the period)

	Increase in the real value of delivery instructions (percentages per annum; HICP-adjusted)					Value of delivery instructions as a ratio to GDP				
	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005
<b>Belgium</b>										
NATIONAL BANK OF BELGIUM SSS					4				17	17
EUROCLEAR BELGIUM					-				-	-
EUROCLEAR BANK					-				-	517
<b>Czech Republic</b>										
SKD					-2				13	12
RM-SYSTEM					-				-	0
SCP					-14				0	0
UNIVYC					-				-	1
<b>Denmark</b>										
VP										22
<b>Germany</b>										
CLEARSTREAM BANKING FRANKFURT										17
<b>Estonia</b>										
ECSD					172				0	1
<b>Greece</b>										
BOGS										36
CENTRAL SECURITIES DEPOSITORY S.A.										1
<b>Spain</b>										
IBERCLEAR					-6				96	87
REGIONAL SSSs					-				-	-
<b>France</b>										
EUROCLEAR FRANCE					12				89	98
<b>Ireland</b>										
NTMA		-12	-68	-43	-71	0	0	0	0	0
<b>Italy</b>										
MONTE TITOLI										48
<b>Cyprus</b>										
CDCR										0
<b>Latvia</b>										
VNS										0
LCD-DENOS										0
<b>Lithuania</b>										
CSDL					9				0	0
<b>Luxembourg</b>										
CLEARSTREAM BANKING LUXEMBOURG					17				946	1,049
<b>Hungary</b>										
KELER										2
<b>Malta</b>										
MALTA STOCK EXCHANGE										0
<b>Netherlands</b>										
EUROCLEAR NETHERLANDS										-
<b>Austria</b>										
OEKB (WSB SYSTEM)					-				-	-
<b>Poland</b>										
KDPW					79				5	8
RPW					-12				2	2
<b>Portugal</b>										
SITEME										1
INTERBOLSA										1
<b>Slovenia</b>										
KDD					13				1	1
<b>Slovakia</b>										
NBS-CR										11
CDCP SR										1
<b>Finland</b>										
APK					-				-	-
<b>Sweden</b>										
VPC					-				-	39
<b>United Kingdom</b>										
CRESTCO					13				66	73

## GENERAL NOTES

**Source:** Euro area aggregate tables, international systems tables and country tables.

Refer to Annex 1 of the “Detailed Explanatory Notes” to cross-reference each comparative table with the respective euro area aggregate, international systems and country table(s).

**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 on 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”.

Refer to the endnotes for the euro area aggregate, international systems and country tables for detailed notes on data items.

**Tables 1 to 5** No additional notes.

### Tables 6 to 9.7

Total transactions Credit transfers Direct debits	Data for 2004 and 2005 are not shown. Following the agreement of the enhanced reporting requirements, book-entry transactions have been included for the first time. Some countries have been able to include such transactions in data as from 2004. Since the number and value of these transactions are in some cases substantial, the data do not currently allow for cross-country comparison.
---	---

**Tables 10 to 15.4** No additional notes.

### Tables 16.1 to 16.3

System	<p>Each system is characterised by two indicators: the type of system and the type of settlement. The indicators are shown in brackets after the name of the system and are separated by a semicolon – e.g. STEP2 (R; BA).</p> <p>The following abbreviations are used:</p> <p><u>Type of system</u> L = large-value payment system R = retail payment system L+R = system processing both large-value and retail payments</p> <p><u>Type of settlement</u> RTGS = real-time gross settlement G = other gross settlement N = multilateral net settlement BN = bilateral net settlement BA = batch settlement, i.e. settlement of batches in gross value without netting</p>
--------	---

**Tables 17.1 to 17.4** No additional notes.



## EURO AREA AGGREGATE DATA

### 1. Basic statistical data

	2001	2002	2003	2004	2005
Population (thousands)	306,185.18	307,868.80	309,761.87	311,659.84	313,242.18
GDP (EUR billions)	7,003.76	7,246.72	7,455.52	7,746.90	7,999.05
GDP per capita (EUR)	22,874	23,538	24,069	24,857	25,536
HICP (annual percentage changes)	2.34	2.25	2.08	2.14	2.19

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

(EUR millions; end of period)

	2001	2002	2003	2004	2005
Currency in circulation outside MFIs	.	341,158.00	397,902.00	468,426.00	532,816.00
Value of overnight deposits held by non-MFIs	2,043,289.80	2,153,574.92	2,388,102.31	2,534,321.94	3,035,847.68
Narrow money supply (M1)	.	2,499,429.00	2,727,088.00	2,948,883.00	3,479,636.00
<i>Memorandum items:</i>					
Overnight deposits in foreign currencies held by non-MFIs	93,091.00	92,054.01	111,816.02	112,330.34	137,233.87
Outstanding value on e-money storages issued	209.00	271.00	315.00	376.00	497.00
<i>of which:</i>					
On card-based e-money schemes	209.00	271.00	311.00	373.00	492.00
On software-based e-money schemes	0.00	0.00	4.00	3.00	5.00

### 3. Banknotes and coins

(EUR millions; end of period)

	2001	2002	2003	2004	2005
Currency in circulation	.	392,946.00	450,521.00	517,281.00	582,661.00
Total banknotes in circulation	.	358,535.63	436,130.83	501,259.04	565,217.28
<i>of which:</i>					
€500	.	83,432.50	119,237.00	153,114.50	185,171.80
€200	.	24,169.40	27,085.40	28,628.20	29,754.73
€100	.	67,317.20	80,976.60	91,940.10	101,844.24
€50	.	121,735.45	144,819.30	162,750.45	181,216.02
€20	.	39,495.30	41,075.02	41,588.62	43,193.55
€10	.	16,432.92	16,846.06	17,004.52	17,613.63
€5	.	5,952.86	6,091.45	6,232.65	6,423.31
Total coins in circulation	.	12,392.27	14,067.40	15,353.65	16,643.16
<i>of which:</i>					
€2	.	4,929.79	5,609.50	6,081.28	6,571.04
€1	.	3,575.13	4,120.09	4,504.91	4,895.37
€0.50	.	1,831.83	1,895.69	2,005.53	2,114.42
€0.20	.	999.72	1,133.58	1,243.82	1,352.27
€0.10	.	550.85	660.85	753.01	837.20
€0.05	.	301.73	375.87	443.45	504.05
€0.02	.	133.09	173.60	201.89	230.56
€0.01	.	70.15	98.23	119.75	138.24
Currency in circulation held by MFIs	.	51,788.00	52,619.00	48,855.00	49,845.00
Currency in circulation outside MFIs	.	341,158.00	397,902.00	468,426.00	532,816.00
<i>Memorandum item:</i>					
Total commemorative coins	.	244.65	494.80	814.29	992.46

## 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 tables with the respective item(s) in the euro area country tables.

**Details on 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**

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

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

Currency in circulation outside MFIs	Data are shown as from 2002, as they have been available at the euro area aggregate level only since the introduction of the euro banknotes and coins.
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).
Narrow money supply (M1)	Source: ECB. This indicator cannot be calculated from the items “Value of overnight deposits held by non-MFIs” (Euro area table 2) and “Currency in circulation” (Euro area table 3). See the explanation above. Data are shown as from 2002, as they have been available at the euro area aggregate level only since the introduction of the euro banknotes and coins.

**Table 3 – Banknotes and coins** Data are shown as from 2002, as they have been available at the euro area aggregate level only since the introduction of the euro banknotes and coins.



## SELECTED INTERNATIONAL SYSTEMS DATA

### Ia Participation in selected interbank funds transfer systems

(end of period)

	2001	2002	2003	2004	2005
<b>TARGET AS A WHOLE</b>					
Number of participants	10,580	10,253	10,272	10,253	10,197
<i>of which:</i>					
Direct participants	1,629	1,576	1,105	1,050	1,126
<i>of which:</i>					
Credit institutions	1,535	1,491	1,020	973	1,053
Central bank	13	13	13	14	15
Other direct participants	79	70	70	61	56
<i>of which:</i>					
Public administration	7	7	6	5	5
Postal institution	3	3	3	3	3
Clearing and settlement organisations	16	16	16	16	20
Other financial institutions	53	44	45	37	28
Others	1	1	1	1	1
Indirect participants	8,971	8,697	9,186	9,222	9,090
<b>EPM</b>					
Number of participants	1	2	2	2	2
<i>of which:</i>					
Direct participants	1	2	2	2	2
<i>of which:</i>					
Credit institutions	0	0	0	0	0
Central bank	0	0	0	0	0
Other direct participants	1	2	2	2	2
<i>of which:</i>					
Public administration	0	0	0	0	0
Postal institution	0	0	0	0	0
Clearing and settlement organisations	1	2	2	2	2
Other financial institutions	0	0	0	0	0
Others	0	0	0	0	0
Indirect participants	0	0	0	0	0
<b>CLS</b>					
Number of participants	.	50	55	57	56
<i>of which:</i>					
Direct participants	.	50	54	56	55
<i>of which:</i>					
Credit institutions	.	48	52	54	53
Central bank	.	.	.	.	.
Other direct participants	.	.	.	.	.
<i>of which:</i>					
Public administration	.	.	.	.	.
Postal institution	.	.	.	.	.
Clearing and settlement organisations	.	.	.	.	.
Other financial institutions	.	2	2	2	2
Others	.	.	.	.	.
Indirect participants	.	0	2	2	2



## Ib Participation in selected interbank funds transfer systems (continued)

(end of period)

	2001	2002	2003	2004	2005
<b>EURO1/STEP1</b>					
Number of participants	159	213	246	256	267
<i>of which:</i>					
Direct participants	159	213	246	256	267
<i>of which:</i>					
Credit institutions	159	213	244	252	261
Central bank	0	0	2	4	6
Other direct participants	0	0	0	0	0
<i>of which:</i>					
Public administration	0	0	0	0	0
Postal institution	0	0	0	0	0
Clearing and settlement organisations	0	0	0	0	0
Other financial institutions	0	0	0	0	0
Others	0	0	0	0	0
Indirect participants	0	0	0	0	0
<b>STEP2</b>					
Number of participants	.	.	1,150	1,451	1,625
<i>of which:</i>					
Direct participants	.	.	48	78	97
<i>of which:</i>					
Credit institutions	.	.	46	74	91
Central bank	.	.	2	4	6
Other direct participants	.	.	0	0	0
<i>of which:</i>					
Public administration	.	.	0	0	0
Postal institution	.	.	0	0	0
Clearing and settlement organisations	.	.	0	0	0
Other financial institutions	.	.	0	0	0
Others	.	.	0	0	0
Indirect participants	.	.	1,102	1,373	1,528

2. Payments processed by selected interbank funds transfer systems: Number of transactions

(millions; total for the period)

	2001	2002	2003	2004	2005
<b>TARGET as a whole</b>					
Total transactions sent	53.74	64.45	66.75	69.37	76.30
<i>of which:</i>					
Intra-Member State	42.38	50.93	51.62	52.61	58.71
Inter-Member State	11.25	13.40	15.03	16.76	17.59
Concentration ratio in terms of volume (percentages)	16.8	26.4	25.9	25.5	22.6
<b>TARGET COMPONENT: EPM</b>					
Total transactions sent	0.02	0.03	0.04	0.04	0.04
<i>of which:</i>					
Inter-Member State	0.02	0.03	0.04	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	11.97
<i>of which:</i>					
Credit transfers	-	0.46	5.51	8.63	11.97
Concentration ratio in terms of volume (percentages)	-	41.5	35.0	35.0	39.6
<i>Memorandum item:</i>					
Total CLS transactions (all currencies)	-	1.85	19.28	32.58	47.85
<b>EURO1/STEP1</b>					
Total transactions sent	29.65	37.06	43.07	44.32	46.41
<i>of which:</i>					
Credit transfers	29.54	36.94	42.94	44.20	46.30
Direct debits	-	-	0.00	0.00	0.00
Other payment instruments	0.11	0.12	0.13	0.12	0.11
Concentration ratio in terms of volume (percentages)	24.3	23.5	22.8	25.5	26.2
<b>STEP2</b>					
Total transactions sent	-	-	3.93	26.24	45.55
<i>of which:</i>					
Credit transfers	-	-	3.93	26.24	45.55
Concentration ratio in terms of volume (percentages)	-	-	60.0	39.9	33.7

### 3. Payments processed by selected interbank funds transfer systems: Value of transactions

(EUR billions; total for the period)

	2001	2002	2003	2004	2005
<b>TARGET as a whole</b>					
Total transactions sent	328,901.02	396,192.65	423,811.74	449,182.80	494,027.50
of which:					
Intra-Member State	200,742.19	276,202.81	289,782.00	305,713.36	332,214.76
Inter-Member State	126,727.83	118,068.85	130,821.75	143,469.44	161,812.74
Concentration ratio in terms of value (percentages)	17.9	22.3	21.8	21.7	19.9
<b>TARGET COMPONENT: EPM</b>					
Total transactions sent	2,705.30	2,932.40	4,023.80	4,115.10	3,802.30
of which:					
Inter-Member State	2,705.30	2,932.40	4,023.80	4,115.10	3,802.30
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	-	6,029.71	46,387.68	63,845.73	83,173.97
of which:					
Credit transfers	-	6,029.71	46,387.68	63,845.73	83,173.97
Concentration ratio in terms of value (percentages)	-	46.6	40.5	39.0	39.7
<i>Memorandum item:</i>					
Total CLS transactions (all currencies)	-	25,819.16	195,708.98	305,526.01	433,255.07
<b>EURO1/STEP1</b>					
Total transactions sent	52,044.62	48,032.78	44,799.95	44,170.24	42,938.98
of which:					
Credit transfers	5,204.19	48,030.72	44,796.88	44,165.50	42,932.18
Direct debits	-	-	0.62	1.99	4.48
Other payment instruments	2.69	2.06	2.45	2.75	2.32
Concentration ratio in terms of value (percentages)	43.0	44.0	44.5	45.4	45.0
<b>STEP2</b>					
Total transactions sent	-	-	10.03	60.41	104.40
of which:					
Credit transfers	-	-	10.03	60.41	104.40
Concentration ratio in terms of value (percentages)	-	-	57.6	37.3	31.7

## NOTES

**Sources:** Comparative and country tables.

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

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

**Table 1 – Participation in selected interbank funds transfer systems**

EURO1/STEP1	<p>For all years, 334 ICCREA members and 36 CECA members were also directly connected, under the same SWIFT BIC as their respective STEP1 participant, as sub-participants in STEP1.</p> <p>The following direct participants participated in EURO1 only as pre-fund participants for the purpose of settling STEP2 payments and did not send or receive any other types of payment:</p> <p>2003: two central banks 2004: four central banks, one credit institution 2005: six central banks, two credit institutions.</p>
STEP2	The first settlement date for STEP2 was 29 April 2003.

**Table 2 – Payments processed by selected interbank funds transfer systems: Number of transactions, and  
Table 3 – Payments processed by selected interbank funds transfer systems: Value of transactions**

TARGET as a whole – Total transactions sent	The total may not equal the sum of components (Intra-Member State and Inter-Member State), as, for some countries, figures for either one or the other component have been reported as confidential.
TARGET as a whole – Concentration ratio in terms of volume	Calculation excludes traffic in the following TARGET components: SLBE (ES) for 2001 to 2003 and ELS, RTGS <sup>plus</sup> (DE) for 2001.
TARGET as a whole – Concentration ratio in terms of value	Calculation excludes traffic in ELS, RTGS <sup>plus</sup> (DE) for 2001.
STEP2	STEP2 data do not represent the total retail payment systems statistics for the euro area as a whole.



# EURO AREA COUNTRY DATA

## BELGIUM



### 1. Basic statistical data

	2001	2002	2003	2004	2005
Population (thousands)	10,281.00	10,330.00	10,374.00	10,418.00	10,473.25
GDP (EUR billions)	258.88	267.65	274.66	289.51	298.54
GDP per capita (EUR)	25,181	25,910	26,476	27,789	28,505
HICP (annual percentage changes)	2.44	1.56	1.51	1.86	2.53

Explanatory information on certain data items is given in the notes at the end of each country chapter.

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

(EUR millions; end of period)

	2001	2002	2003	2004	2005
Currency in circulation outside MFIs	7,099.00	.	.	.	.
Value of overnight deposits held by non-MFIs	76,389.00	76,406.00	86,324.00	93,200.00	109,098.00
Narrow money supply (M1)	69,086.00	.	.	.	.
<i>Memorandum items:</i>					
Overnight deposits in foreign currencies held by non-MFIs	15,525.00	14,152.00	14,967.00	12,087.00	15,541.00
Outstanding value on e-money storages issued	76.00	71.00	68.00	67.00	83.00
<i>of which:</i>					
On card-based e-money schemes	76.00	71.00	68.00	67.00	83.00
On software-based e-money schemes	-	-	-	-	-

Explanatory information on certain data items is given in the notes at the end of each country chapter.

### 3. Settlement media used by credit institutions

(EUR millions; average for last reserve maintenance period)

	2001	2002	2003	2004	2005
Overnight deposits held at the central bank	7,656.81	7,327.32	7,586.97	8,327.02	9,466.33
Overnight deposits held at other credit institutions (end of period)	6,731.74	4,230.81	9,107.41	9,417.27	6,755.00
<i>Memorandum items:</i>					
Non-intraday borrowing from the central bank	6,402.00	12,237.00	14,366.00	21,781.00	28,915.00
Intraday borrowing from the central bank	-	-	-	4,214.93	4,208.21

Explanatory information on certain data items is given in the notes at the end of each country chapter.

### 4. Banknotes and coins

(PLEASE REFER TO EURO AREA AGGREGATE TABLE 3)

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

(end of period)

	2001	2002	2003	2004	2005
<b>Central bank</b>					
Number of offices	13	11	9	9	8
Number of overnight deposits (thousands)	2	2	2	2	2
Value of overnight deposits (EUR millions)	182.00	347.00	429.00	560.00	359.00
<b>Credit institutions irrespective of their legal incorporation</b>					
Number of institutions	112	111	108	104	104
Number of offices	6,278	5,699	5,175	4,837	4,564
Number of overnight deposits (thousands)	12,532	12,693	12,979	12,675	13,197
<i>of which:</i>					
Number of internet/PC-linked overnight deposits (thousands)	-	-	-	2,727	3,196
Value of overnight deposits (EUR millions)	76,207.00	76,059.00	85,893.00	92,638.00	108,738.00
<i>of which:</i>					
<b>Credit institutions legally incorporated in the reporting country</b>					
Number of institutions	67	66	61	59	54
Number of offices	6,223	5,645	5,121	4,779	4,506
Value of overnight deposits (EUR millions)	64,469.00	66,186.00	73,509.00	79,172.00	92,482.00
<b>Branches of euro area-based credit institutions</b>					
Number of institutions	28	29	30	29	33
Number of offices	36	36	37	40	46
Value of overnight deposits (EUR millions)	4,552.00	4,560.00	6,292.00	7,033.00	7,403.00
<b>Branches of EEA-based credit institutions (outside the euro area)</b>					
Number of institutions	6	6	7	7	8
Number of offices	6	6	6	7	2
Value of overnight deposits (EUR millions)	1,389.00	1,192.00	1,268.00	1,662.00	1,492.00
<b>Branches of non-EEA-based banks</b>					
Number of institutions	11	10	10	9	9
Number of offices	13	12	11	11	10
Value of overnight deposits (EUR millions)	5,797.00	4,121.00	4,824.00	4,771.00	7,361.00
<b>Other institutions offering payment services to non-MFIs</b>					
Number of institutions	1	1	1	1	1
Number of offices	1,350	1,345	1,328	1,310	1,350
Number of overnight deposits (thousands)	2	2	2	2	1
Value of overnight deposits (EUR millions)	583.00	862.00	633.00	831.00	590.00
<b>Institutions offering payment services to non-MFIs (total)</b>					
Number of institutions	114	113	110	106	106
Number of offices	7,641	7,055	6,512	6,156	5,922
Number of overnight deposits (thousands)	12,536	12,697	12,984	12,679	13,200
<i>of which:</i>					
Number of internet/PC-linked overnight deposits (thousands)	-	-	-	2,727	3,196
Value of overnight deposits (EUR millions)	76,972.00	77,268.00	86,955.00	94,029.00	109,687.00
<i>Memorandum items:</i>					
<b>Electronic money institutions</b>					
Number of institutions	-	-	-	-	-
Outstanding value on e-money storages issued by electronic money institutions (EUR millions)	-	-	-	-	-

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 6. Payment card functions and accepting devices

(original units; end of period)

	2001	2002	2003	2004	2005
<b>CARDS ISSUED IN THE COUNTRY</b>					
Cards with a cash function	13,987,000	14,902,000	15,619,000	15,727,000	15,931,000
Cards with a payment function (except an e-money function)	13,987,000	14,902,000	15,619,000	15,727,000	15,931,000
<i>of which:</i>					
Cards with a debit function	10,942,000	11,863,000	12,522,000	12,551,000	12,672,000
Cards with a delayed debit function	3,045,000	3,039,000	3,097,000	3,176,000	3,259,000
Cards with a credit function	-	-	-	-	-
Cards with a debit and/or delayed debit function	-	-	-	-	-
Cards with a credit and/or delayed debit function	-	-	-	-	-
Cards with an e-money function	7,997,547	8,271,337	8,803,910	8,978,935	9,616,825
<i>of which:</i>					
Cards with an e-money function which have been loaded at least once	1,811,707	2,467,369	2,126,224	2,068,794	2,760,000
Total number of cards (irrespective of the number of functions on the card)	13,987,000	14,902,000	15,619,000	15,727,000	15,931,000
<i>of which:</i>					
Cards with a combined debit, cash and e-money function	7,997,547	8,271,337	8,803,910	8,978,935	9,616,825
<b>TERMINALS LOCATED IN THE COUNTRY</b>					
ATMs	11,393	11,676	12,495	13,211	13,543
<i>of which:</i>					
ATMs with a cash withdrawal function	6,790	6,778	7,114	7,286	7,256
ATMs with a credit transfer function	-	-	6,560	7,216	8,056
POS terminals	144,421	135,743	113,081	108,284	101,094
<i>of which:</i>					
EFTPOS terminals	144,421	135,743	113,081	108,284	101,094
E-money card terminals	271,614	312,693	321,241	328,379	275,499
<i>of which:</i>					
E-money card-loading/unloading terminals	182,767	208,151	213,249	213,613	181,516
E-money card-accepting terminals	88,847	104,542	107,992	114,766	93,983

Explanatory information on certain data items is given in the notes at the end of each country chapter.



## 7. Payment and terminal transactions involving non-MFIs: Number of transactions

(millions; total for the period)

	2001	2002	2003	2004	2005
<b>TRANSACTIONS PER TYPE OF PAYMENT INSTRUMENT</b>					
Credit transfers	742.88	808.06	731.22	788.56	817.65
<i>of which:</i>					
Paper-based	286.80	305.32	162.30	147.55	132.78
Non-paper-based	456.08	502.74	568.92	641.01	684.87
Direct debits	176.93	168.79	192.35	211.35	218.98
Card payments with cards issued in the country (except cards with an e-money function)	502.22	577.28	614.47	671.34	738.53
<i>of which:</i>					
Payments with cards with a debit function	432.78	506.79	544.07	597.31	659.46
Payments with cards with a delayed debit function	69.44	70.49	70.40	74.03	79.07
Payments with cards with a credit function	-	-	-	-	-
Payments with cards with a debit and/or delayed debit function	-	-	-	-	-
Payments with cards with a credit and/or delayed debit function	-	-	-	-	-
E-money purchase transactions	60.46	120.83	107.06	106.90	102.02
<i>of which:</i>					
With cards with an e-money function	60.46	120.83	107.06	106.90	102.02
With other e-money storages	-	-	-	-	-
Cheques	60.05	28.91	23.72	19.14	15.69
Other payment instruments	0.67	0.57	0.49	0.42	0.36
Total number of transactions with payment instruments	1,543.21	1,704.45	1,669.32	1,797.72	1,893.23
<i>of which:</i>					
Cross-border transactions sent	-	-	10.80	11.01	12.94
<i>Memorandum item:</i>					
Cross-border transactions received	-	-	8.08	9.06	10.56
<b>TRANSACTIONS PER TYPE OF TERMINAL</b>					
<b>a) Transactions at terminals located in the country with cards issued in the country</b>					
ATM cash withdrawals	217.05	239.89	256.89	244.38	250.50
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	469.24	544.34	579.83	632.24	693.93
E-money card-loading/unloading transactions	10.78	18.15	16.71	16.99	16.82
<b>b) Transactions at terminals located in the country with cards issued outside the country</b>					
ATM cash withdrawals	4.02	3.77	6.92	6.78	6.80
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	23.63	18.08	31.65	25.41	26.65
E-money card-loading/unloading transactions	-	-	-	-	-
<b>c) Transactions at terminals located outside the country with cards issued in the country</b>					
ATM cash withdrawals	7.43	7.73	8.38	8.69	9.60
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	32.98	32.94	34.64	39.10	44.60
E-money card-loading/unloading transactions	-	-	-	-	-
<i>Memorandum items:</i>					
Cash advances at POS terminals	-	-	-	-	-
OTC cash withdrawals	-	-	-	-	-
OTC cash deposits	-	-	-	-	-

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 8. Payment and terminal transactions involving non-MFIs: Value of transactions

(EUR billions; total for the period)

	2001	2002	2003	2004	2005
<b>TRANSACTIONS PER TYPE OF PAYMENT INSTRUMENT</b>					
Credit transfers	17,350.80	13,157.42	14,938.19	16,049.76	18,953.50
<i>of which:</i>					
Paper-based	1,894.98	612.52	703.69	593.89	531.64
Non-paper-based	15,455.82	12,544.90	14,234.50	15,455.87	18,421.86
Direct debits	54.15	46.17	48.69	48.08	50.94
Card payments with cards issued in the country (except cards with an e-money function)	28.69	32.42	34.53	36.69	41.43
<i>of which:</i>					
Payments with cards with a debit function	21.72	25.12	27.19	29.89	33.03
Payments with cards with a delayed debit function	6.97	7.30	7.34	6.80	8.40
Payments with cards with a credit function	-	-	-	-	-
Payments with cards with a debit and/or delayed debit function	-	-	-	-	-
Payments with cards with a credit and/or delayed debit function	-	-	-	-	-
E-money purchase transactions	0.27	0.67	0.55	0.53	0.49
<i>of which:</i>					
With cards with an e-money function	0.27	0.67	0.55	0.53	0.49
With other e-money storages	-	-	-	-	-
Cheques	99.07	99.31	86.40	81.13	68.83
Other payment instruments	5.15	4.62	4.04	3.51	3.12
Total value of transactions with payment instruments	17,538.13	13,340.61	15,112.41	16,219.69	19,118.30
<i>of which:</i>					
Cross-border transactions sent	-	-	1,068.10	1,258.98	1,297.46
<i>Memorandum item:</i>					
Cross-border transactions received	-	-	812.49	1,004.96	1,210.97
<b>TRANSACTIONS PER TYPE OF TERMINAL</b>					
<b>a) Transactions at terminals located in the country with cards issued in the country</b>	-	-	-	-	-
ATM cash withdrawals	22.43	24.87	27.13	27.51	27.58
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	25.58	29.23	31.21	33.42	37.29
E-money card-loading/unloading transactions	0.33	0.67	0.56	0.54	0.50
<b>b) Transactions at terminals located in the country with cards issued outside the country</b>	-	-	-	-	-
ATM cash withdrawals	0.50	0.58	1.02	0.94	1.08
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	2.70	1.84	3.22	2.82	2.83
E-money card-loading/unloading transactions	-	-	-	-	-
<b>c) Transactions at terminals located outside the country with cards issued in the country</b>	-	-	-	-	-
ATM cash withdrawals	0.92	1.06	1.14	1.16	1.30
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	3.11	3.19	3.32	3.27	4.14
E-money card-loading/unloading transactions	-	-	-	-	-
<i>Memorandum items:</i>					
Cash advances at POS terminals	-	-	-	-	-
OTC cash withdrawals	-	-	-	-	-
OTC cash deposits	-	-	-	-	-

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 9. Participation in selected interbank funds transfer systems

(end of period)

	2001	2002	2003	2004	2005
<b>TARGET COMPONENT: ELLIPS</b>					
Number of participants	96	93	89	87	85
<i>of which:</i>					
Direct participants	17	17	16	15	15
<i>of which:</i>					
Credit institutions	15	15	14	13	13
Central bank	1	1	1	1	1
Other direct participants	1	1	1	1	1
<i>of which:</i>					
Public administration	-	-	-	-	-
Postal institution	1	1	1	1	1
Clearing and settlement organisations	-	-	-	-	-
Other financial institutions	-	-	-	-	-
Others	-	-	-	-	-
Indirect participants	79	76	73	72	70
<b>RETAIL SYSTEM: CLEARING HOUSE</b>					
Number of participants	94	92	88	83	82
<i>of which:</i>					
Direct participants	34	34	32	27	25
<i>of which:</i>					
Credit institutions	32	32	30	25	23
Central bank	1	1	1	1	1
Other direct participants	1	1	1	1	1
<i>of which:</i>					
Public administration	-	-	-	-	-
Postal institution	1	1	1	1	1
Clearing and settlement organisations	-	-	-	-	-
Other financial institutions	-	-	-	-	-
Others	-	-	-	-	-
Indirect participants	60	58	56	56	57
<b>RETAIL SYSTEM: CEC</b>					
Number of participants	94	95	89	85	83
<i>of which:</i>					
Direct participants	33	30	28	24	22
<i>of which:</i>					
Credit institutions	30	27	25	21	19
Central bank	1	1	1	1	1
Other direct participants	2	2	2	2	2
<i>of which:</i>					
Public administration	-	-	-	-	-
Postal institution	1	1	1	1	1
Clearing and settlement organisations	-	-	-	-	-
Other financial institutions	-	-	-	-	-
Others	1	1	1	1	1
Indirect participants	61	65	61	61	61

Explanatory information on certain data items is given in the notes at the end of each country chapter.

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

(millions; total for the period)

	2001	2002	2003	2004	2005
<b>TARGET COMPONENT: ELLIPS</b>					
Total transactions sent	1.84	1.73	1.76	1.78	1.77
<i>of which:</i>					
Transactions sent within the same TARGET component	0.90	0.86	0.83	0.82	0.83
<i>of which:</i>					
Transactions sent by national participants	0.86	0.82	0.80	0.79	0.80
Transactions sent by euro area participants (excluding national participants)	0.02	0.03	0.02	0.02	0.02
Transactions sent by non-euro area EU participants	0.02	0.01	0.01	0.01	0.01
Transactions sent by non-EU participants	0.00	0.00	0.00	0.00	0.00
Transactions sent to another TARGET component	0.94	0.87	0.93	0.96	0.94
<i>of which:</i>					
Transactions sent to a euro area TARGET component	0.83	0.75	0.79	0.83	0.80
Transactions sent to a non-euro area TARGET component	0.12	0.12	0.14	0.14	0.14
<i>Memorandum item:</i>					
Transactions received from another TARGET component	0.65	0.77	0.88	1.02	1.04
Concentration ratio in terms of volume (percentages)	80.0	82.9	82.0	84.0	84.0
<b>RETAIL SYSTEM: CLEARING HOUSE</b>					
Total transactions sent	3.52	1.73	1.57	1.31	0.57
<i>of which:</i>					
<b>a) Transactions sent by national participants</b>					
Total transactions sent by national participants	3.52	1.73	1.57	1.31	0.57
<i>of which:</i>					
Credit transfers	0.03	0.02	0.02	0.02	0.01
<i>of which:</i>					
Paper-based	0.03	0.02	0.02	0.02	0.01
Cheques	2.05	1.71	1.55	1.29	0.56
Other payment instruments	1.44	0.00	-	-	-
<b>b) Transactions sent by euro area participants (excluding national participants)</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)	72.1	74.0	78.0	81.8	85.0
<b>RETAIL SYSTEM: CEC</b>					
Total transactions sent	917.67	985.39	1,019.04	1,009.56	952.17
<i>of which:</i>					
<b>a) Transactions sent by national participants</b>					
Total transactions sent by national participants	917.67	985.39	1,019.04	1,009.56	952.17
<i>of which:</i>					
Credit transfers	433.07	445.83	466.29	474.53	484.60
<i>of which:</i>					
Paper-based	209.34	205.55	206.22	191.57	188.68
Non-paper-based	223.73	240.28	260.07	282.96	295.92
Direct debits	106.91	104.58	112.57	112.21	111.47
Card payments	157.96	197.56	202.95	176.33	101.65
ATM transactions	39.56	45.60	40.53	31.43	24.59
E-money transactions	2.01	3.77	3.19	2.54	1.71
Cheques	35.83	20.24	16.59	14.95	13.98
Other payment instruments	142.33	167.81	176.92	197.57	214.17
<b>b) Transactions sent by euro area participants (excluding national participants)</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)	73.2	73.7	81.0	83.4	82.0

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 11. Payments processed by selected interbank funds transfer systems: Value of transactions

(EUR billions; total for the period)

	2001	2002	2003	2004	2005
<b>TARGET COMPONENT: ELLIPS</b>					
Total transactions sent	14,312.96	13,338.76	13,558.02	14,674.94	17,268.15
<i>of which:</i>					
Transactions sent within the same TARGET component	4,127.76	3,844.09	3,330.87	3,306.58	3,684.90
<i>of which:</i>					
Transactions sent by national participants	4,071.28	3,765.86	3,265.16	3,245.77	3,618.29
Transactions sent by euro area participants (excluding national participants)	29.20	45.76	34.69	32.40	39.29
Transactions sent by non-euro area EU participants	27.28	32.47	31.02	28.41	27.32
Transactions sent by non-EU participants	0.00	0.00	0.00	0.00	0.00
Transactions sent to another TARGET component	10,185.20	9,494.67	10,227.15	11,368.36	13,583.25
<i>of which:</i>					
Transactions sent to a euro area TARGET component	7,920.75	7,654.75	7,844.91	8,672.62	10,666.90
Transactions sent to a non-euro area TARGET component	2,264.45	1,839.92	2,382.24	2,695.74	2,916.35
<i>Memorandum item:</i>					
Transactions received from another TARGET component	10,186.57	9,486.93	10,222.24	11,356.20	13,577.66
Concentration ratio in terms of value (percentages)	85.4	87.0	88.0	89.0	90.0
<b>RETAIL SYSTEM: CLEARING HOUSE</b>					
Total transactions sent	88.78	75.15	65.11	59.00	48.58
<i>of which:</i>					
<b>a) Transactions sent by national participants</b>					
Total transactions sent by national participants	88.78	75.15	65.11	59.00	48.58
<i>of which:</i>					
Credit transfers	0.09	0.09	0.10	0.15	0.06
<i>of which:</i>					
Paper-based	0.09	0.09	0.10	0.15	0.06
Cheques	87.73	75.06	65.01	58.85	48.52
Other payment instruments	0.96	0.00	-	-	-
<b>b) Transactions sent by euro area participants (excluding national participants)</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)	71.6	70.5	81.0	85.1	90.5
<b>RETAIL SYSTEM: CEC</b>					
Total transactions sent	508.03	530.95	552.26	584.77	632.49
<i>of which:</i>					
<b>a) Transactions sent by national participants</b>					
Total transactions sent by national participants	508.03	530.95	552.26	584.77	632.49
<i>of which:</i>					
Credit transfers	388.51	400.75	416.44	437.50	465.97
<i>of which:</i>					
Paper-based	156.76	167.00	167.77	167.52	173.76
Non-paper-based	231.75	233.75	248.67	269.98	292.21
Direct debits	19.35	18.65	20.17	20.37	20.60
Card payments	30.03	38.19	42.25	49.41	53.49
ATM transactions	4.05	4.36	4.09	3.19	2.74
E-money transactions	0.35	0.82	0.67	0.61	0.55
Cheques	19.59	15.07	12.94	13.02	25.62
Other payment instruments	46.15	53.11	55.70	60.67	63.52
<b>b) Transactions sent by euro area participants (excluding national participants)</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)	72.9	74.0	80.0	81.3	81.5

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 12.1 Instructions handled by trading platforms and clearing houses: Number of transactions

*(original units; total for the period)*

	2001	2002	2003	2004	2005
<b>Regulated off-exchange market</b>					
Number of transactions	94,594	107,335	96,607	79,750	73,304
<b>Euronext Brussels</b>					
Number of transactions (in number of securities, thousands)	2,670,481	2,600,816	2,549,536	2,542,649	4,261,191
<b>Nasdaq Europe</b>					
Number of transactions	104,425	103,871	-	-	-
<b>Clearnet SA Brussels Branch</b>					
Number of transactions cleared	4,976,000	-	-	-	-

## 12.2 Instructions handled by trading platforms and clearing houses: Market value of transactions

*(EUR billions; total for the period)*

	2001	2002	2003	2004	2005
<b>Regulated off-exchange market</b>					
Value of transactions	1,782	1,671	1,809	1,313	1,345
<b>Euronext Brussels</b>					
Value of transactions	46	41	38	58	95
<b>Nasdaq Europe</b>					
Value of transactions	2	0	-	-	-
<b>Euronext Brussels transactions cleared via Clearnet SA</b>					
Value of transactions cleared (cash market)	-	-	-	58	95

## 12.3 Number of participants in trading platforms and clearing houses

(end of period)

	2001	2002	2003	2004	2005
<b>Regulated off-exchange market (trading systems)</b>	196	187	183	181	175
<i>of which:</i>					
Banks	131	129	126	121	123
<i>of which:</i>					
Domestic	66	64	59	58	53
Foreign	65	65	67	63	70
Brokers/dealers	64	57	56	59	51
<i>of which:</i>					
Domestic	47	42	39	37	32
Foreign	17	15	17	22	19
Other	1	1	1	1	1
<i>of which:</i>					
NBB	1	1	1	1	1
Institut de Réescoute et de Garantie (bill rediscounter)	0	0	0	0	0
<b>Euronext Brussels (trading system)</b>					
Members (stock exchange and derivatives exchange)	92	103	123	201	205
<i>of which:</i>					
Domestic	55	51	50	58	48
Foreign	37	52	73	143	157
<b>Nasdaq Europe</b>					
Members	66	54	-	-	-
<i>of which:</i>					
Domestic	11	5	-	-	-
Foreign	55	49	-	-	-
Banks	-	-	-	-	-
<i>of which:</i>					
Domestic	-	-	-	-	-
Foreign	-	-	-	-	-
Brokers/dealers	-	-	-	-	-
<i>of which:</i>					
Domestic	-	-	-	-	-
Foreign	-	-	-	-	-
<b>Clearnet SA Brussels Branch</b>	53	27	32	38	69
<i>of which:</i>					
Banks	22	18	23	28	43
<i>of which:</i>					
Domestic	19	14	12	13	12
Foreign	3	4	11	15	30
Brokers/dealers	31	9	9	10	26
<i>of which:</i>					
Domestic	31	6	5	4	5
Foreign	0	3	4	6	21

## 12.4 Outstanding securities

(end of period)

	2001	2002	2003	2004	2005
<b>Regulated off-exchange market</b>					
Value of stocks listed (EUR billions)	-	-	-	-	-
Value of other securities listed (EUR billions)	218	231	237	244	250
Number of stocks listed	-	-	-	-	-
Number of other securities listed	-	-	-	-	-
<b>Euronext Brussels</b>					
Value of stocks listed (EUR billions)	186	122	138	201	245
Value of other securities listed (EUR billions)	-	-	-	-	-
<i>of which:</i>					
Domestic equity warrants	-	-	-	-	-
Foreign companies	-	-	-	-	-
Number of stocks listed	275	256	250	235	222
Number of other securities listed	-	-	-	329	237
<b>Nasdaq Europe</b>					
Value of stocks listed (EUR billions)	8	3	-	-	-
Value of other securities listed (EUR billions)	-	0	-	-	-
Number of stocks listed	49	40	-	-	-
Number of other securities listed	-	1	-	-	-

## 13a Number of direct participants in central securities depositories

(end of period)

	2001	2002	2003	2004	2005
<b>EUROCLEAR BANK</b>					
Number of direct participants				-	1,497
<i>of which:</i>					
Central banks				-	87
<i>of which:</i>					
Domestic				-	1
Foreign				-	86
Central counterparties				-	3
<i>of which:</i>					
Domestic				-	0
Foreign				-	3
Central securities depositories				-	17
<i>of which:</i>					
Domestic				-	1
Foreign				-	16
Credit institutions				-	353
<i>of which:</i>					
Domestic				-	13
Foreign				-	340
Others				-	1,037
<i>of which:</i>					
Domestic				-	20
Foreign				-	1,017



## 13b Number of direct participants in central securities depositories (continued)

(end of period)

	2001	2002	2003	2004	2005
<b>NATIONAL BANK OF BELGIUM SSS</b>					
Number of direct participants				97	94
<i>of which:</i>					
Central banks				2	2
<i>of which:</i>					
Domestic				1	1
Foreign				1	1
Central counterparties				3	3
<i>of which:</i>					
Domestic				2	2
Foreign				1	1
Central securities depositories				3	3
<i>of which:</i>					
Domestic				1	1
Foreign				2	2
Credit institutions				76	74
<i>of which:</i>					
Domestic				57	56
Foreign				19	18
Others				13	12
<i>of which:</i>					
Domestic				13	12
Foreign				0	0

## 13c Number of direct participants in central securities depositories (continued)

(end of period)

	2001	2002	2003	2004	2005
<b>EUROCLEAR BELGIUM</b>					
Number of direct participants				-	81
<i>of which:</i>					
Central banks				-	0
<i>of which:</i>					
Domestic				-	0
Foreign				-	0
Central counterparties				-	1
<i>of which:</i>					
Domestic				-	1
Foreign				-	0
Central securities depositories				-	5
<i>of which:</i>					
Domestic				-	1
Foreign				-	4
Credit institutions				-	52
<i>of which:</i>					
Domestic				-	40
Foreign				-	12
Others				-	23
<i>of which:</i>					
Domestic				-	21
Foreign				-	2

## 14a Value of securities held in central securities depositories

(EUR millions; end of period)

	2001	2002	2003	2004	2005
<b>EUROCLEAR BANK</b>					
<b>a) Value of securities by origin</b>					
Total value of securities held				-	7,064,932
<i>of which:</i>					
Issued/held in safekeeping in the reporting CSD				-	-
<i>of which:</i>					
Bonds				-	-
Short-term papers				-	-
Equities				-	-
Others				-	-
Transferred to the reporting CSD through a link to another CSD				-	-
<i>of which:</i>					
Bonds				-	-
Short-term papers				-	-
Equities				-	-
Others				-	-
Transferred to the reporting CSD through a link to a custodian bank				-	-
<i>of which:</i>					
Bonds				-	-
Short-term papers				-	-
Equities				-	-
Others				-	-
<b>b) Value of securities by type of account holder</b>					
Total value of securities held				-	7,064,932
<i>of which:</i>					
Held on the account of another CSD				-	78,330
<i>of which:</i>					
Bonds				-	48,460
Short-term papers				-	-
Equities				-	28,066
Others				-	1,804
Held on accounts of other participants (non-CSDs)				-	6,986,602
<i>of which:</i>					
Bonds				-	6,549,190
Short-term papers				-	-
Equities				-	183,331
Others				-	254,081

## 14b Value of securities held in central securities depositories (continued)

(EUR millions; end of period)

	2001	2002	2003	2004	2005
<b>NATIONAL BANK OF BELGIUM SSS</b>					
<b>a) Value of securities by origin</b>					
Total value of securities held				341,138	292,813
<i>of which:</i>					
Issued/held in safekeeping in the reporting CSD				341,138	292,813
<i>of which:</i>					
Bonds				289,837	244,574
Short-term papers				51,301	48,239
Equities				.	.
Others				.	.
Transferred to the reporting CSD through a link to another CSD				0	0
<i>of which:</i>					
Bonds				0	0
Short-term papers				0	0
Equities				.	.
Others				.	.
Transferred to the reporting CSD through a link to a custodian bank				0	0
<i>of which:</i>					
Bonds				0	0
Short-term papers				0	0
Equities				.	.
Others				.	.
<b>b) Value of securities by type of account holder</b>					
Total value of securities held				341,138	292,813
<i>of which:</i>					
Held on the account of another CSD				119,988	128,887
<i>of which:</i>					
Bonds				95,515	105,657
Short-term papers				24,473	23,230
Equities				.	.
Others				.	.
Held on accounts of other participants (non-CSDs)				169,849	163,926
<i>of which:</i>					
Bonds				143,029	138,917
Short-term papers				26,820	25,009
Equities				.	.
Others				.	.

## 14c Value of securities held in central securities depositories (continued)

(EUR millions; end of period)

	2001	2002	2003	2004	2005
<b>EUROCLEAR BELGIUM</b>					
<b>a) Value of securities by origin</b>					
Total value of securities held				-	238,671
<i>of which:</i>					
Issued/held in safekeeping in the reporting CSD				-	234,443
<i>of which:</i>					
Bonds				-	818
Short-term papers				-	.
Equities				-	198,824
Others				-	34,801
Transferred to the reporting CSD through a link to another CSD				-	4,228
<i>of which:</i>					
Bonds				-	1
Short-term papers				-	.
Equities				-	2,151
Others				-	2,076
Transferred to the reporting CSD through a link to a custodian bank				-	0
<i>of which:</i>					
Bonds				-	0
Short-term papers				-	.
Equities				-	0
Others				-	0
<b>b) Value of securities by type of account holder</b>					
Total value of securities held				-	238,671
<i>of which:</i>					
Held on the account of another CSD				-	-
<i>of which:</i>					
Bonds				-	-
Short-term papers				-	.
Equities				-	-
Others				-	-
Held on accounts of other participants (non-CSDs)				-	-
<i>of which:</i>					
Bonds				-	-
Short-term papers				-	.
Equities				-	-
Others				-	-

## 15a Delivery instructions processed in central securities depositories

(total for the period)

	2001	2002	2003	2004	2005
<b>EUROCLEAR BANK</b>					
	<i>thousands</i>				
<b>a) Number of delivery instructions by type of payment</b>					
Total number of delivery instructions				-	26,964
<i>of which:</i>					
Payment denominated in euro				-	12,742
<i>of which:</i>					
Bonds				-	11,443
Short-term papers				-	-
Equities				-	1,157
Others				-	142
Payment denominated in other currencies				-	9,404
<i>of which:</i>					
Bonds				-	8,465
Short-term papers				-	-
Equities				-	758
Others				-	181
Free of payment				-	4,818
<i>of which:</i>					
Bonds				-	3,917
Short-term papers				-	-
Equities				-	753
Others				-	148
<b>b) Number of delivery instructions by settlement channel</b>					
Total number of delivery instructions				-	-
<i>of which:</i>					
Internal settlement: no CSD link account involved				-	-
Settlement through link account of another CSD with reporting CSD				-	-
Settlement through link account of reporting CSD with another entity				-	-
	<i>EUR millions</i>				
<b>c) Value of delivery instructions by type of payment</b>					
Total value of delivery instructions				-	154,404,346
<i>of which:</i>					
Payment denominated in euro				-	100,874,334
<i>of which:</i>					
Bonds				-	100,354,450
Short-term papers				-	-
Equities				-	371,050
Others				-	148,834
Payment denominated in other currencies				-	30,620,602
<i>of which:</i>					
Bonds				-	29,990,002
Short-term papers				-	-
Equities				-	334,361
Others				-	296,239
Free of payment				-	22,909,410
<i>of which:</i>					
Bonds				-	21,726,498
Short-term papers				-	-
Equities				-	715,710
Others				-	467,202
<b>d) Value of delivery instructions by settlement channel</b>					
Total value of delivery instructions				-	-
<i>of which:</i>					
Internal settlement: no CSD link account involved				-	-
Settlement through link account of another CSD with reporting CSD				-	-
Settlement through link account of reporting CSD with another entity				-	-

## 15b Delivery instructions processed in central securities depositories (continued)

(total for the period)

	2001	2002	2003	2004	2005
<b>NATIONAL BANK OF BELGIUM SSS</b>					
<i>thousands</i>					
<b>a) Number of delivery instructions by type of payment</b>					
Total number of delivery instructions				276	266
<i>of which:</i>					
Payment denominated in euro				178	165
<i>of which:</i>					
Bonds				155	137
Short-term papers				23	28
Equities				.	.
Others				.	.
Payment denominated in other currencies				.	.
<i>of which:</i>					
Bonds				.	.
Short-term papers				.	.
Equities				.	.
Others				.	.
Free of payment				98	101
<i>of which:</i>					
Bonds				56	63
Short-term papers				42	38
Equities				.	.
Others				.	.
<b>b) Number of delivery instructions by settlement channel</b>					
Total number of delivery instructions				276	266
<i>of which:</i>					
Internal settlement: no CSD link account involved				233	217
Settlement through link account of another CSD with reporting CSD				43	49
Settlement through link account of reporting CSD with another entity				0	0
<i>EUR millions</i>					
<b>c) Value of delivery instructions by type of payment</b>					
Total value of delivery instructions				4,815,431	5,145,106
<i>of which:</i>					
Payment denominated in euro				3,291,628	3,472,666
<i>of which:</i>					
Bonds				2,592,107	2,741,405
Short-term papers				699,521	731,261
Equities				0	.
Others				0	.
Payment denominated in other currencies				0	.
<i>of which:</i>					
Bonds				0	.
Short-term papers				0	.
Equities				0	.
Others				0	.
Free of payment				1,523,803	1,672,440
<i>of which:</i>					
Bonds				1,055,543	1,227,213
Short-term papers				468,260	445,227
Equities				0	.
Others				0	.
<b>d) Value of delivery instructions by settlement channel</b>					
Total value of delivery instructions				4,815,431	5,145,106
<i>of which:</i>					
Internal settlement: no CSD link account involved				4,062,157	4,123,499
Settlement through link account of another CSD with reporting CSD				753,274	1,021,607
Settlement through link account of reporting CSD with another entity				0	0

## 15c Delivery instructions processed in central securities depositories (continued)

(total for the period)

	2001	2002	2003	2004	2005
<b>EUROCLEAR BELGIUM</b>					
	<i>thousands</i>				
<b>a) Number of delivery instructions by type of payment</b>					
Total number of delivery instructions				-	-
<i>of which:</i>					
Payment denominated in euro				-	-
<i>of which:</i>					
Bonds				-	-
Short-term papers				-	-
Equities				-	-
Others				-	-
Payment denominated in other currencies				.	.
<i>of which:</i>					
Bonds				.	.
Short-term papers				.	.
Equities				.	.
Others				.	.
Free of payment				-	-
<i>of which:</i>					
Bonds				-	-
Short-term papers				-	-
Equities				-	-
Others				-	-
<b>b) Number of delivery instructions by settlement channel</b>					
Total number of delivery instructions				-	-
<i>of which:</i>					
Internal settlement: no CSD link account involved				-	-
Settlement through link account of another CSD with reporting CSD				-	-
Settlement through link account of reporting CSD with another entity				-	-
	<i>EUR millions</i>				
<b>c) Value of delivery instructions by type of payment</b>					
Total value of delivery instructions				-	-
<i>of which:</i>					
Payment denominated in euro				-	-
<i>of which:</i>					
Bonds				-	-
Short-term papers				-	-
Equities				-	-
Others				-	-
Payment denominated in other currencies				.	.
<i>of which:</i>					
Bonds				.	.
Short-term papers				.	.
Equities				.	.
Others				.	.
Free of payment				-	-
<i>of which:</i>					
Bonds				-	-
Short-term papers				-	-
Equities				-	-
Others				-	-
<b>d) Value of delivery instructions by settlement channel</b>					
Total value of delivery instructions				-	-
<i>of which:</i>					
Internal settlement: no CSD link account involved				-	-
Settlement through link account of another CSD with reporting CSD				-	-
Settlement through link account of reporting CSD with another entity				-	-

## 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.

**Details on items in each table:** Information on the use of the country tables and calculations pertaining to each item in those tables are given in Section 6 of the “Detailed Explanatory Notes”.

## COUNTRY TABLES – NOTES

**Table 1 – Basic statistical data**

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

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

Currency in circulation outside MFIs	Following the introduction of the euro banknotes and coins on 1 January 2002, these figures are provided solely at an aggregated euro area level.
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. Following the introduction of the euro banknotes and coins on 1 January 2002, these figures are provided solely at an aggregated euro area level.
<i>Memorandum items:</i> Outstanding value on e-money storages issued <i>of which:</i> 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.
--	---

**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</b>	
Number of institutions	Includes the postal institution.
<i>Memorandum items:</i>	
<b>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, includes ATMs in the agencies of representatives.
POS terminals <i>of which:</i> EFTPOS terminals	For all years: all data have been revised, as all POS terminals in Belgium are de facto EFTPOS terminals.
E-money card terminals <i>of which:</i> E-money card-loading/unloading terminals	For data as from 2005, the estimate of the number of terminals linked to or installed on private personal computers has been revised downwards.
<i>of which:</i> E-money card-accepting terminals	As from 2005, includes only “active” terminals on which transactions have been initiated in the last three months of the period. For all other years, includes all terminals on which at least one transaction has been initiated in the past.

**Table 7 – Payment and terminal transactions involving non-MFIs: Number of transactions**

<b>Transactions per type of payment instrument</b>	
Credit transfers	Book-entry transactions are not included, as data are not available. Figures for 2003 and 2004 have been revised to include cross-border transactions sent. For all years: all data on paper-based and non-paper-based credit transfers have been revised.
Direct debits	Book-entry transactions are not included, as data are not available.

Payments with cards with a debit and/or delayed debit function	Not applicable.
Payments with cards with a credit and/or delayed debit function	Not applicable.
E-money purchase transactions <i>of which:</i> With other e-money storages	Not applicable.
Total number of transactions with payment instruments	
<i>of which:</i> Cross-border transactions sent	Figures for 2001-02 are not available.
<i>Memorandum item:</i> Cross-border transactions received	Figures for 2001-02 are not available.

**Table 8 – Payment and terminal transactions involving non-MFIs: Value of transactions**

<b>Transactions per type of payment instrument</b>	
Credit transfers	Book-entry transactions are not included, as data are not available. Figures for 2003 and 2004 have been revised to include cross-border transactions. For all years: all data on paper-based and non-paper-based credit transfers have been revised.
Direct debits	Book-entry transactions are not included, as data are not available.
Payments with cards with a debit and/or delayed debit function	Not applicable.
Payments with cards with a credit and/or delayed debit function	Not applicable.
E-money purchase transactions <i>of which:</i> With other e-money storages	Not applicable.
Total value of transactions with payment instruments	
<i>of which:</i> Cross-border transactions sent	Figures for 2001-02 are not available.
<i>Memorandum item:</i> Cross-border transactions received	Figures for 2001-02 are not available.

**Table 9 – Participation in selected interbank funds transfer systems****Table 10 – Payments processed by selected interbank funds transfer systems: Number of transactions**

**Table 11 – Payments processed by selected interbank funds transfer systems: Value of transactions**

**Table 12.1 – Instructions handled by trading platforms and clearing houses: Number of transactions**

**Table 12.2 – Instructions handled by trading platforms and clearing houses: Market value of transactions**

**Table 12.3 – Number of participants in trading platforms and clearing houses**

**Table 12.4 – Outstanding securities**

**Table 13 – Number of direct participants in central securities depositories**

National Bank of Belgium SSS – Central counterparties – Domestic	The two central counterparties are LCH.Clearnet SA and LCH.Clearnet SA Brussels Branch.
--	---

**Table 14 – Value of securities held in central securities depositories**

Euroclear Bank – Bonds	Includes short-term papers.
------------------------	-----------------------------

**Table 15 – Delivery instructions processed in central securities depositories**

Euroclear Bank – Bonds	Includes short-term papers.
Euroclear Belgium – Number of delivery instructions	Euroclear Belgium's FMS and EMSS systems.
Euroclear Belgium – Value of delivery instructions	Euroclear Belgium's EMSS system only.

# GERMANY

## 1. Basic statistical data

	2001	2002	2003	2004	2005
Population (thousands)	82,340.00	82,482.00	82,520.00	82,501.00	82,464.00
GDP (EUR billions)	2,113.16	2,143.18	2,161.50	2,207.20	2,241.00
GDP per capita (EUR)	25,664	25,984	26,194	26,754	27,175
HICP (annual percentage changes)	1.90	1.36	1.03	1.79	1.92

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 2. Settlement media used by non-MFIs

(EUR millions; end of period)

	2001	2002	2003	2004	2005
Currency in circulation outside MFIs	67,969.00	.	.	.	.
Value of overnight deposits held by non-MFIs	558,631.00	608,088.01	654,268.02	681,386.01	776,583.17
Narrow money supply (M1)	601,637.00	.	.	.	.
<i>Memorandum items:</i>					
Overnight deposits in foreign currencies held by non-MFIs	20,935.00	22,125.01	19,113.02	21,549.01	24,659.00
Outstanding value on e-money storages issued	64.00	70.00	70.00	74.00	85.00
<i>of which:</i>					
On card-based e-money schemes	64.00	70.00	70.00	74.00	85.00
On software-based e-money schemes	-	-	-	-	-

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 3. Settlement media used by credit institutions

(EUR millions; average for last reserve maintenance period)

	2001	2002	2003	2004	2005
Overnight deposits held at the central bank	39,256.16	38,748.61	37,929.71	37,496.90	39,274.54
Overnight deposits held at other credit institutions (end of period)	-	-	-	-	-
<i>Memorandum items:</i>					
Non-intraday borrowing from the central bank	106,139.00	121,674.00	151,937.00	191,675.00	210,038.00
Intraday borrowing from the central bank	-	-	-	-	-

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 4. Banknotes and coins

(PLEASE REFER TO EURO AREA AGGREGATE TABLE 3)

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

(end of period)

	2001	2002	2003	2004	2005
<b>Central bank</b>					
Number of offices	128	67	67	67	61
Number of overnight deposits (thousands)	36	36	32	27	26
Value of overnight deposits (EUR millions)	1,005.00	631.00	554.00	381.00	509.17
<b>Credit institutions irrespective of their legal incorporation</b>					
Number of institutions	2,526	2,363	2,225	2,148	2,089
Number of offices	56,705	53,325	49,563	47,581	46,158
Number of overnight deposits (thousands)	88,890	87,870	83,925	84,502	85,452
<i>of which:</i>					
Number of internet/PC-linked overnight deposits (thousands)	19,070	29,695	30,757	33,078	33,339
Value of overnight deposits (EUR millions)	560,435.00	609,115.00	656,214.00	683,483.00	779,027.00
<i>of which:</i>					
<b>Credit institutions legally incorporated in the reporting country</b>					
Number of institutions	2,445	2,281	2,140	2,063	2,000
Number of offices	56,527	53,175	49,398	47,418	45,998
Value of overnight deposits (EUR millions)	554,824.00	603,316.00	648,295.00	674,929.00	767,383.00
<b>Branches of euro area-based credit institutions</b>					
Number of institutions	43	46	49	49	52
Number of offices	86	83	81	89	90
Value of overnight deposits (EUR millions)	3,743.00	4,024.00	6,122.00	6,676.00	9,367.00
<b>Branches of EEA-based credit institutions (outside the euro area)</b>					
Number of institutions	16	17	17	17	18
Number of offices	52	35	54	44	46
Value of overnight deposits (EUR millions)	948.00	907.00	967.00	870.00	1,002.00
<b>Branches of non-EEA-based banks</b>					
Number of institutions	22	19	19	19	19
Number of offices	40	32	30	30	24
Value of overnight deposits (EUR millions)	920.00	868.00	830.00	1,008.00	1,275.00
<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	2,527	2,364	2,226	2,149	2,090
Number of offices	56,833	53,392	49,630	47,648	46,219
Number of overnight deposits (thousands)	88,925	87,906	83,957	84,529	85,479
<i>of which:</i>					
Number of internet/PC-linked overnight deposits (thousands)	19,070	29,695	30,757	33,078	33,339
Value of overnight deposits (EUR millions)	561,440.00	609,746.00	656,768.00	683,864.00	779,536.17
<i>Memorandum items:</i>					
<b>Electronic money institutions</b>					
Number of institutions	.	.	.	.	.
Outstanding value on e-money storages issued by electronic money institutions (EUR millions)	.	.	.	.	.

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 6. Payment card functions and accepting devices

(original units; end of period)

	2001	2002	2003	2004	2005
<b>CARDS ISSUED IN THE COUNTRY</b>					
Cards with a cash function	125,508,163	119,391,632	116,354,585	114,836,459	113,311,488
Cards with a payment function (except an e-money function)	111,202,773	113,351,131	110,217,932	108,933,722	112,718,588
<i>of which:</i>					
Cards with a debit function	93,233,552	93,657,522	90,014,676	88,501,794	91,577,401
Cards with a delayed debit function	-	-	-	-	-
Cards with a credit function	-	-	-	-	-
Cards with a debit and/or delayed debit function	-	-	-	-	-
Cards with a credit and/or delayed debit function	17,969,221	19,693,609	20,203,256	20,431,928	21,141,187
Cards with an e-money function	67,332,800	62,596,590	62,816,730	63,372,409	64,574,674
<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)	125,624,040	121,019,220	118,394,700	117,840,087	123,389,764
<i>of which:</i>					
Cards with a combined debit, cash and e-money function	58,884,956	61,525,259	62,573,655	62,397,649	65,440,961
<b>TERMINALS LOCATED IN THE COUNTRY</b>					
ATMs	49,620	50,487	51,129	52,595	53,361
<i>of which:</i>					
ATMs with a cash withdrawal function	49,620	50,487	51,129	52,595	53,361
ATMs with a credit transfer function	-	-	-	-	-
POS terminals	435,680	460,609	495,790	520,020	569,527
<i>of which:</i>					
EFTPOS terminals	435,680	460,609	495,790	520,020	569,527
E-money card terminals	116,236	134,292	153,303	172,339	202,107
<i>of which:</i>					
E-money card-loading/unloading terminals	36,045	35,800	32,398	30,000	30,000
E-money card-accepting terminals	80,191	98,492	120,905	142,339	172,107

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 7. Payment and terminal transactions involving non-MFIs: Number of transactions

(millions; total for the period)

	2001	2002	2003	2004	2005
<b>TRANSACTIONS PER TYPE OF PAYMENT INSTRUMENT</b>					
Credit transfers	5,688.53	5,552.55	5,787.58	6,170.89	6,713.15
<i>of which:</i>					
Paper-based	1,361.31	1,225.85	1,034.87	1,024.35	1,054.59
Non-paper-based	4,327.22	4,326.69	4,752.71	5,146.55	5,658.55
Direct debits	4,834.36	4,554.32	5,458.84	6,056.02	6,662.10
Card payments with cards issued in the country (except cards with an e-money function)	1,648.97	1,864.34	2,016.52	2,236.38	2,372.09
<i>of which:</i>					
Payments with cards with a debit function	1,334.15	1,535.77	1,670.31	1,869.03	1,982.26
Payments with cards with a delayed debit function	-	-	-	-	-
Payments with cards with a credit function	-	-	-	-	-
Payments with cards with a debit and/or delayed debit function	-	-	-	-	-
Payments with cards with a credit and/or delayed debit function	314.83	328.57	346.21	367.35	389.83
E-money purchase transactions	29.35	35.85	37.37	38.31	37.78
<i>of which:</i>					
With cards with an e-money function	29.35	35.85	37.37	38.31	37.78
With other e-money storages	-	-	-	-	-
Cheques	319.76	149.70	131.80	110.88	107.48
Other payment instruments	-	-	-	-	-
Total number of transactions with payment instruments	12,520.97	12,156.76	13,432.10	14,612.48	15,892.59
<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 with cards issued in the country</b>	3,330.44	3,572.92	4,094.42	4,677.53	4,859.41
ATM cash withdrawals	1,648.40	1,668.31	2,036.37	2,398.67	2,445.07
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	1,678.33	1,900.20	2,053.89	2,274.69	2,409.87
E-money card-loading/unloading transactions	3.71	4.42	4.16	4.17	4.47
<b>b) Transactions at terminals located in the country with 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 with 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	-	-	-	-	-

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 8. Payment and terminal transactions involving non-MFIs: Value of transactions

(EUR billions; total for the period)

	2001	2002	2003	2004	2005
<b>TRANSACTIONS PER TYPE OF PAYMENT INSTRUMENT</b>					
Credit transfers	27,836.21	28,271.11	28,352.60	28,495.56	31,140.93
<i>of which:</i>					
Paper-based	9,599.17	11,799.46	12,935.31	14,220.67	12,405.88
Non-paper-based	18,237.05	16,471.65	15,417.29	14,274.89	18,735.05
Direct debits	3,982.12	3,911.58	3,320.49	3,411.81	3,371.25
Card payments with cards issued in the country (except cards with an e-money function)	121.38	133.12	140.40	150.05	158.44
<i>of which:</i>					
Payments with cards with a debit function	92.84	103.16	109.29	115.65	121.15
Payments with cards with a delayed debit function	-	-	-	-	-
Payments with cards with a credit function	-	-	-	-	-
Payments with cards with a debit and/or delayed debit function	-	-	-	-	-
Payments with cards with a credit and/or delayed debit function	28.54	29.97	31.11	34.40	37.29
E-money purchase transactions	0.07	0.08	0.08	0.08	0.09
<i>of which:</i>					
With cards with an e-money function	0.07	0.08	0.08	0.08	0.09
With other e-money storages	-	-	-	-	-
Cheques	902.12	772.90	669.24	559.94	516.49
Other payment instruments	-	-	-	-	-
Total value of transactions with payment instruments	32,841.90	33,088.79	32,482.80	32,617.44	35,187.19
<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 with cards issued in the country</b>	382.08	398.35	444.16	490.48	540.31
ATM cash withdrawals	260.53	265.03	303.57	340.24	381.67
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	121.45	133.20	140.48	150.13	158.53
E-money card-loading/unloading transactions	0.10	0.12	0.11	0.11	0.11
<b>b) Transactions at terminals located in the country with 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 with 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	-	-	-	-	-

Explanatory information on certain data items is given in the notes at the end of each country chapter.



## 9. Participation in selected interbank funds transfer systems

(end of period)

	2001	2002	2003	2004	2005
<b>TARGET COMPONENT: ELS, RTGS<sup>plus</sup></b>					
Number of participants	8,664	8,402	8,505	8,499	8,420
<i>of which:</i>					
Direct participants	59	75	93	127	171
<i>of which:</i>					
Credit institutions	58	74	92	125	167
Central bank	1	1	1	2	2
Other direct participants	0	0	0	0	2
<i>of which:</i>					
Public administration	0	0	0	0	0
Postal institution	0	0	0	0	0
Clearing and settlement organisations	0	0	0	0	2
Other financial institutions	0	0	0	0	0
Others	0	0	0	0	0
Indirect participants	8,605	8,327	8,412	8,372	8,249
<b>LVPS (NON-TARGET SYSTEM): EAF (UNTIL NOVEMBER 2001)</b>					
Number of participants	.	.	.	.	.
<i>of which:</i>					
Direct participants	.	.	.	.	.
<i>of which:</i>					
Credit institutions	.	.	.	.	.
Central bank	.	.	.	.	.
Other direct participants	.	.	.	.	.
<i>of which:</i>					
Public administration	.	.	.	.	.
Postal institution	.	.	.	.	.
Clearing and settlement organisations	.	.	.	.	.
Other financial institutions	.	.	.	.	.
Others	.	.	.	.	.
Indirect participants	.	.	.	.	.
<b>RETAIL SYSTEM: RPS</b>					
Number of participants	326	318	316	320	267
<i>of which:</i>					
Direct participants	326	318	316	320	267
<i>of which:</i>					
Credit institutions	325	317	315	319	266
Central bank	1	1	1	1	1
Other direct participants	0	0	0	0	0
<i>of which:</i>					
Public administration	.	.	.	.	.
Postal institution	.	.	.	.	.
Clearing and settlement organisations	.	.	.	.	.
Other financial institutions	.	.	.	.	.
Others	.	.	.	.	.
Indirect participants	.	.	.	.	.

Explanatory information on certain data items is given in the notes at the end of each country chapter.

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

(millions; total for the period)

	2001	2002	2003	2004	2005
<b>TARGET COMPONENT: ELS, RTGS<sup>plus</sup></b>					
Total transactions sent	23.86	31.89	32.79	34.06	35.78
<i>of which:</i>					
Transactions sent within the same TARGET component	20.12	27.60	28.19	29.08	30.75
<i>of which:</i>					
Transactions sent by national participants	-	27.32	27.87	28.73	30.48
Transactions sent by euro area participants (excluding national participants)	-	0.04	0.14	0.10	0.02
Transactions sent by non-euro area EU participants	-	0.08	0.09	0.14	0.16
Transactions sent by non-EU participants	-	0.15	0.10	0.10	0.09
Transactions sent to another TARGET component	3.74	4.30	4.60	4.98	5.02
<i>of which:</i>					
Transactions sent to a euro area TARGET component	-	3.51	3.76	4.08	4.10
Transactions sent to a non-euro area TARGET component	-	0.79	0.84	0.90	0.92
<i>Memorandum item:</i>					
Transactions received from another TARGET component	3.06	3.63	4.22	4.77	5.06
Concentration ratio in terms of volume (percentages)	-	53.3	52.5	51.9	48.0
<b>LVPS (NON-TARGET SYSTEM): EAF (UNTIL NOVEMBER 2001)</b>					
Total transactions sent	11.01	-	-	-	-
<i>of which:</i>					
<b>a) Transactions sent by national participants</b>					
<b>b) Transactions sent by euro area participants (excluding national participants)</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: RPS</b>					
Total transactions sent	2,197.49	2,156.75	2,188.35	2,230.34	2,174.70
<i>of which:</i>					
<b>a) Transactions sent by national participants</b>					
Total transactions sent by national participants	2,197.49	2,156.75	2,188.35	2,230.35	2,174.70
<i>of which:</i>					
Credit transfers	833.78	871.94	923.13	984.20	992.55
<i>of which:</i>					
Non-paper-based	833.78	871.94	923.13	984.20	992.55
Other payment instruments	1,363.70	1,284.81	1,265.21	1,244.51	1,179.63
<b>b) Transactions sent by euro area participants (excluding national participants)</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)	-	-	33.0	29.3	28.4

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 11. Payments processed by selected interbank funds transfer systems: Value of transactions

(EUR billions; total for the period)

	2001	2002	2003	2004	2005
<b>TARGET COMPONENT: ELS, RTGS<sup>plus</sup></b>					
Total transactions sent	68,727.87	124,784.16	128,543.63	126,366.00	138,497.60
<i>of which:</i>					
Transactions sent within the same TARGET component	35,446.37	91,818.17	92,710.71	89,282.10	97,203.18
<i>of which:</i>					
Transactions sent by national participants	-	91,168.04	91,900.25	88,264.48	96,235.53
Transactions sent by euro area participants (excluding national participants)	-	1.23	1.51	0.94	0.89
Transactions sent by non-euro area EU participants	-	417.85	517.18	692.29	579.19
Transactions sent by non-EU participants	-	231.05	291.78	324.37	387.56
Transactions sent to another TARGET component	33,281.50	32,965.99	35,832.92	37,083.91	41,294.42
<i>of which:</i>					
Transactions sent to a euro area TARGET component	-	23,063.80	24,491.16	24,894.82	28,217.06
Transactions sent to a non-euro area TARGET component	-	9,902.19	11,341.76	12,189.09	13,077.36
<i>Memorandum item:</i>					
Transactions received from another TARGET component	33,257.60	33,001.65	35,832.58	37,087.44	41,316.49
Concentration ratio in terms of value (percentages)	-	53.7	53.7	53.7	54.0
<b>LVPS (NON-TARGET SYSTEM): EAF (UNTIL NOVEMBER 2001)</b>					
Total transactions sent	35,025.80	-	-	-	-
<i>of which:</i>					
a) Transactions sent by national participants					
b) Transactions sent by euro area participants (excluding national participants)					
c) Transactions sent by non-euro area EU participants					
d) Transactions sent by non-EU participants					
Concentration ratio in terms of value (percentages)	-	-	-	-	-
<b>RETAIL SYSTEM: RPS</b>					
Total transactions sent	2,202.31	2,111.85	2,101.26	2,122.66	2,101.33
<i>of which:</i>					
a) Transactions sent by national participants					
Total transactions sent by national participants	2,202.31	2,111.85	2,101.26	2,122.66	2,101.33
<i>of which:</i>					
Credit transfers	825.21	886.06	974.64	1,068.52	1,130.72
<i>of which:</i>					
Non-paper-based	825.21	886.06	974.64	1,068.52	1,130.72
Other payment instruments	1,377.11	1,225.79	1,126.62	1,054.14	970.61
b) Transactions sent by euro area participants (excluding national participants)					
c) Transactions sent by non-euro area EU participants					
d) Transactions sent by non-EU participants					
Concentration ratio in terms of value (percentages)	-	-	20.2	18.7	16.7

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 12.1 Instructions handled by trading platforms and clearing houses: Number of transactions

*(millions; total for the period)*

	2001	2002	2003	2004	2005
<b>Selected trading platforms</b>					
Xetra					
Number of trades	49.7	60.0	71.4	69.4	81.3
Number of units	46,823.8	58,467.6	71,408.7	68,677.8	77,100.9
Frankfurt (Floor)					
Number of trades	123.8	86.7	70.1	66.7	79.8
Number of units	864,795.7	654,085.8	661,497.4	593,317.3	565,711.8
Eurex					
Volume of contracts traded	674.2	801.2	1,014.9	1,065.6	1,247.5
Volume of trades	30.7	44.6	56.2	48.6	44.8
<b>Clearing house</b>					
<b>Eurex Clearing (Equities)</b>					
Xetra					
Number of trades	-	-	44.9	58.0	70.0
Number of units	-	-	43,089.3	58,468.0	70,111.7
Frankfurt (Floor)					
Number of trades	-	-	8.1	9.0	12.1
Number of units	-	-	6,457.4	7,528.6	10,191.3

## 12.2 Instructions handled by trading platforms and clearing houses: Market value of transactions

*(EUR billions; total for the period)*

	2001	2002	2003	2004	2005
<b>Selected trading platforms</b>					
Xetra	1969.9	1833.9	1737	1874.710826	2346.702725
Frankfurt (Floor)	1,825	1,207	1,039	928	928
Eurex	50,937.2	56,003.5	71,250.8	74,926.6	90,334.5
<b>Clearing house</b>					
<b>Eurex Clearing (Equities)</b>					
Xetra Value (in EUR millions)	-	-	1,176.6	1,684.8	2,243.4
Frankfurt Value (in EUR millions)	-	-	106.3	141.1	146.2

## 12.3 Number of participants in trading platforms and clearing houses

*(end of period)*

	2001	2002	2003	2004	2005
<b>Trading system</b>					
Eurex	427	424	406	407	389
<b>Clearing house</b>					
Eurex Clearing (Equities)	-	-	317.0	323.0	284.0

## 12.4 Outstanding securities

*(end of period)*

	2001	2002	2003	2004	2005

## 13. Number of direct participants in central securities depositories

*(end of period)*

	2001	2002	2003	2004	2005
<b>CLEARSTREAM BANKING FRANKFURT</b>					
Number of direct participants					369
<i>of which:</i>					
Central banks					1
<i>of which:</i>					
Domestic					1
Foreign					0
Central counterparties					1
<i>of which:</i>					
Domestic					1
Foreign					0
Central securities depositories					10
<i>of which:</i>					
Domestic					0
Foreign					10
Credit institutions					296
<i>of which:</i>					
Domestic					216
Foreign					80
Others					61
<i>of which:</i>					
Domestic					28
Foreign					33

## 14. Value of securities held in central securities depositories

(EUR millions; end of period)

	2001	2002	2003	2004	2005
<b>CLEARSTREAM BANKING FRANKFURT</b>					
<b>a) Value of securities by origin</b>					
Total value of securities held					5,687,006
<i>of which:</i>					
Issued/held in safekeeping in the reporting CSD					4,361,269
<i>of which:</i>					
Bonds					2,109,228
Short-term papers					48,279
Equities					1,830,494
Others					373,268
Transferred to the reporting CSD through a link to another CSD					119,966
<i>of which:</i>					
Bonds					54,582
Short-term papers					652
Equities					53,252
Others					11,480
Transferred to the reporting CSD through a link to a custodian bank					1,205,771
<i>of which:</i>					
Bonds					1,102,129
Short-term papers					38,959
Equities					62,210
Others					2,473
<b>b) Value of securities by type of account holder</b>					
Total value of securities held					5,687,006
<i>of which:</i>					
Held on the account of another CSD					54,518
<i>of which:</i>					
Bonds					32,721
Short-term papers					1,491
Equities					15,444
Others					4,862
Held on accounts of other participants (non-CSDs)					5,632,487
<i>of which:</i>					
Bonds					3,233,218
Short-term papers					86,398
Equities					1,930,512
Others					382,359

## 15. Delivery instructions processed in central securities depositories

(total for the period)

	2001	2002	2003	2004	2005
<b>CLEARSTREAM BANKING FRANKFURT</b>					
	<i>thousands</i>				
<b>a) Number of delivery instructions by type of payment</b>					
Total number of delivery instructions					47,260
<i>of which:</i>					
Payment denominated in euro					36,473
<i>of which:</i>					
Bonds					2,590
Short-term papers					134
Equities					23,026
Others					10,723
Payment denominated in other currencies					530
<i>of which:</i>					
Bonds					56
Short-term papers					5
Equities					442
Others					27
Free of payment					10,257
<i>of which:</i>					
Bonds					958
Short-term papers					32
Equities					9,011
Others					256
<b>b) Number of delivery instructions by settlement channel</b>					
Total number of delivery instructions					47,260
<i>of which:</i>					
Internal settlement: no CSD link account involved					45,837
Settlement through link account of another CSD with reporting CSD					418
Settlement through link account of reporting CSD with another entity					1,005
	<i>EUR millions</i>				
<b>c) Value of delivery instructions by type of payment</b>					
Total value of delivery instructions					39,146,808
<i>of which:</i>					
Payment denominated in euro					20,619,744
<i>of which:</i>					
Bonds					13,912,825
Short-term papers					581,865
Equities					3,893,049
Others					2,232,004
Payment denominated in other currencies					173,576
<i>of which:</i>					
Bonds					80,012
Short-term papers					5,661
Equities					81,181
Others					6,722
Free of payment					18,353,488
<i>of which:</i>					
Bonds					11,670,266
Short-term papers					279,833
Equities					4,364,574
Others					2,038,816
<b>d) Value of delivery instructions by settlement channel</b>					
Total value of delivery instructions					39,146,808
<i>of which:</i>					
Internal settlement: no CSD link account involved					37,590,672
Settlement through link account of another CSD with reporting CSD					533,344
Settlement through link account of reporting CSD with another entity					1,022,787



## 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.

**Details on items in each table:** Information on the use of the country tables and calculations pertaining to each item in those tables are given in Section 6 of the “Detailed Explanatory Notes”.

## COUNTRY TABLES – NOTES

## Table 1 – Basic statistical data

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

Currency in circulation outside MFIs	Following the introduction of the euro banknotes and coins on 1 January 2002, these figures are provided solely at an aggregated euro area level.
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 overnight deposits of the counterpart sector “Central government” held at the national central bank for 2001-04.
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. Following the introduction of the euro banknotes and coins on 1 January 2002, these figures are provided solely at an aggregated euro area level.

## Table 3 – Settlement media used by credit institutions

**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>	
Number of institutions	Includes Deutsche Postbank AG, a fully fledged credit institution.
Number of offices	Includes those post office branches of Postbank AG which are entrusted with semi-cashless payment systems on behalf of Postbank AG.
Number of overnight deposits	Partly estimated.
<i>of which:</i> Number of internet/PC-linked overnight deposits	Partly estimated.
<b>Institutions offering payment services to non-MFIs (total)</b>	
Number of overnight deposits	Partly estimated.
<i>of which:</i> Number of internet/PC-linked overnight deposits	Partly estimated.

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

<b>Cards issued in the country</b>	Partly estimated. Includes retailer cards with a payment function, data for which are collected by PaySys GmbH.
<b>Terminals located in the country</b>	
POS terminals	To avoid double-counting, the number of terminals includes the most widespread scheme only, since terminals usually accept different card brands. EFTPOS terminals only.
E-money card-loading/unloading terminals	Only includes loading terminals. Data for 2004 and 2005 are estimated.

**Table 7 – Payment and terminal transactions involving non-MFIs: Number of transactions, and****Table 8 – Payment and terminal transactions involving non-MFIs: Value of transactions**

All items	Partly estimated.
<b>Transactions per type of payment instrument</b>	Includes 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. Book-entry transactions are not included. Transactions are not counted on the payer's or the beneficiary's side.

Direct debits	Includes only the number of national direct debits. Book-entry transactions are not included. Transactions are not counted on the payer's or the beneficiary's side.
Card payments with cards issued in the country (except cards with an e-money function)	Includes retailer cards with a payment function, data for which are collected by PaySys GmbH.
<i>of which:</i> Payments with cards with a debit function	Figures collected by Eurohandelsinstitut e.V., PaySys GmbH and Zentraler Kreditausschuss (ZKA).
Cheques	Includes only the number of national cheques.
Total number of transactions with payment instruments	Transactions are not counted on the payer's or the beneficiary's side.

#### Transactions per type of terminal

##### a) Transactions at terminals located in the country with cards issued in the country

ATM cash withdrawals	Includes transactions with cards issued in the country at terminals located in and outside the country (sub-sections a) and c)).
POS transactions (irrespective of type of card used)	Figures collected by Eurohandelsinstitut e.V., PaySys GmbH and Zentraler Kreditausschuss (ZKA). Includes transactions with cards issued in the country at terminals located in and outside the country (sub-sections a) and c)).
E-money card-loading/unloading transactions	Only includes loading transactions.

#### Table 9 – Participation in selected interbank funds transfer systems

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

#### Table 11 – Payments processed by selected interbank funds transfer systems: Value of transactions

<b>TARGET component: ELS, RTGS<sup>plus</sup></b>	RTGS <sup>plus</sup> was introduced on 5 November 2001 and EAF closed down. ELS serves, along with SWIFT, as a means of communication with RTGS <sup>plus</sup> only.
Total transactions sent	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. As from 2002, data refer to RTGS <sup>plus</sup> .
<i>of which:</i> Transactions sent within the same TARGET component	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. As from 2002, data refer to RTGS <sup>plus</sup> .

<i>of which:</i> Transactions sent to another TARGET component	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. As from 2002, data refer to RTGS <sup>plus</sup> .
<i>of which:</i> Transactions received from another TARGET component	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. As from 2002, data refer to RTGS <sup>plus</sup> .
<b>LVPS: EAF</b>	RTGS <sup>plus</sup> was introduced on 5 November 2001 and EAF closed down. ELS serves, along with SWIFT, as a means of communication with RTGS <sup>plus</sup> only.
<b>Retail system: RPS</b> Other payment instruments	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.

**Table 12.1 – Instructions handled by trading platforms and clearing houses: Number of transactions, and  
Table 12.2 – Instructions handled by trading platforms and clearing houses: 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.

**Table 12.3 – Number of participants in trading platforms and clearing houses**

**Table 12.4 – Outstanding securities**

**Table 13 – Number of direct participants in central securities depositories**

**Table 14 – Value of securities held in central securities depositories**

**Table 15 – Delivery instructions processed in central securities depositories**

<b>c) Value of delivery instructions by type of payment</b>	Introduction of a central counterparty (Eurex Clearing (Equities)) in April 2003 for Frankfurt (Floor) and Xetra.
<b>d) Value of delivery instructions by settlement channel</b>	Introduction of a central counterparty (Eurex Clearing (Equities)) in April 2003 for Frankfurt (Floor) and Xetra.

# GREECE

## 1. Basic statistical data

	2001	2002	2003	2004	2005
Population (thousands)	10,949.95	10,987.56	11,023.53	11,056.80	11,089.97
GDP (EUR billions)	133.10	143.48	155.54	168.42	181.09
GDP per capita (EUR)	12,156	13,059	14,110	15,232	16,329
HICP (annual percentage changes)	3.66	3.92	3.44	3.03	3.49

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 2. Settlement media used by non-MFIs

(EUR millions; end of period)

	2001	2002	2003	2004	2005
Currency in circulation outside MFIs	7,180.00	.	.	.	.
Value of overnight deposits held by non-MFIs	73,065.00	75,365.00	83,834.00	97,355.00	107,241.00
Narrow money supply (M1)	77,986.00	.	.	.	.
<i>Memorandum items:</i>					
Overnight deposits in foreign currencies held by non-MFIs	2,506.00	1,508.00	1,613.00	1,825.00	2,239.00
Outstanding value on e-money storages issued	-	-	0.00	1.00	1.00
<i>of which:</i>					
On card-based e-money schemes	-	-	0.00	1.00	1.00
On software-based e-money schemes	-	-	0.00	0.00	0.00

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 3. Settlement media used by credit institutions

(EUR millions; average for last reserve maintenance period)

	2001	2002	2003	2004	2005
Overnight deposits held at the central bank	2,209.61	2,293.26	2,590.74	2,920.05	3,438.23
Overnight deposits held at other credit institutions (end of period)	12,239.30	15,593.55	14,280.44	15,247.71	22,739.88
<i>Memorandum items:</i>					
Non-intraday borrowing from the central bank	1,001.00	3,271.00	3,381.00	986.00	4,327.00
Intraday borrowing from the central bank	415.64	545.61	708.50	315.13	811.49

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 4. Banknotes and coins

(PLEASE REFER TO EURO AREA AGGREGATE TABLE 3)

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

(end of period)

	2001	2002	2003	2004	2005
<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)	840.00	408.00	366.00	1,067.00	1,087.00
<b>Credit institutions irrespective of their legal incorporation</b>					
Number of institutions	61	61	59	62	62
Number of offices	3,346	3,523	3,584	3,824	4,000
Number of overnight deposits (thousands)	24,844	24,720	26,257	28,661	28,208
<i>of which:</i>					
Number of internet/PC-linked overnight deposits (thousands)	-	-	-	-	-
Value of overnight deposits (EUR millions)	70,806.10	71,711.00	79,452.00	91,695.00	99,207.00
<i>of which:</i>					
<b>Credit institutions legally incorporated in the reporting country</b>					
Number of institutions	40	40	39	39	39
Number of offices	3,134	3,263	3,300	3,403	3,543
Value of overnight deposits (EUR millions)	67,724.00	68,119.70	75,228.90	85,504.30	94,740.00
<b>Branches of euro area-based credit institutions</b>					
Number of institutions	10	10	10	13	13
Number of offices	64	92	97	217	235
Value of overnight deposits (EUR millions)	545.30	452.40	338.00	337.80	430.00
<b>Branches of EEA-based credit institutions (outside the euro area)</b>					
Number of institutions	3	4	4	6	6
Number of offices	24	72	79	198	215
Value of overnight deposits (EUR millions)	369.20	1,711.20	1,811.10	5,698.40	3,951.00
<b>Branches of non-EEA-based banks</b>					
Number of institutions	8	7	6	4	4
Number of offices	124	96	108	6	7
Value of overnight deposits (EUR millions)	2,167.60	1,427.70	2,074.00	154.50	86.00
<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	62	62	60	63	63
Number of offices	3,374	3,551	3,612	3,852	4,028
Number of overnight deposits (thousands)	24,844	24,720	26,257	28,661	28,208
<i>of which:</i>					
Number of internet/PC-linked overnight deposits (thousands)	-	-	-	-	-
Value of overnight deposits (EUR millions)	71,646.10	72,119.00	79,818.00	92,762.00	100,294.00
<i>Memorandum items:</i>					
<b>Electronic money institutions</b>					
Number of institutions	-	-	-	-	-
Outstanding value on e-money storages issued by electronic money institutions (EUR millions)	-	-	-	-	-

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 6. Payment card functions and accepting devices

(original units; end of period)

	2001	2002	2003	2004	2005
<b>CARDS ISSUED IN THE COUNTRY</b>					
Cards with a cash function	7,154,240	7,548,124	7,869,431	7,657,564	8,168,200
Cards with a payment function (except an e-money function)	8,965,027	10,737,998	11,366,349	11,057,840	12,031,600
<i>of which:</i>					
Cards with a debit function	4,515,273	5,274,603	5,488,605	5,339,416	5,916,608
Cards with a delayed debit function	305,629	306,326	297,865	76,492	69,520
Cards with a credit function	4,144,125	5,157,069	5,579,879	5,641,932	6,045,472
Cards with a debit and/or delayed debit function	-	-	-	-	-
Cards with a credit and/or 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)	11,032,468	11,982,371	11,890,351	12,978,275	13,987,541
<i>of which:</i>					
Cards with a combined debit, cash and e-money function	-	-	-	-	-
<b>TERMINALS LOCATED IN THE COUNTRY</b>					
ATMs	4,377	5,078	5,468	5,864	6,155
<i>of which:</i>					
ATMs with a cash withdrawal function	4,377	5,078	5,468	5,864	6,155
ATMs with a credit transfer function	4,164	4,731	5,127	5,488	5,892
POS terminals	277,299	350,554	417,714	454,476	488,063
<i>of which:</i>					
EFTPOS terminals	122,128	154,391	182,729	199,418	217,492
E-money card terminals	-	-	-	-	-
<i>of which:</i>					
E-money card-loading/unloading terminals	-	-	-	-	-
E-money card-accepting terminals	-	-	-	-	-

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 7. Payment and terminal transactions involving non-MFIs: Number of transactions

(millions; total for the period)

	2001	2002	2003	2004	2005
<b>TRANSACTIONS PER TYPE OF PAYMENT INSTRUMENT</b>					
Credit transfers	5.29	9.78	12.81	17.00	29.09
<i>of which:</i>					
Paper-based	3.00	5.17	7.15	7.41	13.10
Non-paper-based	2.29	4.61	5.66	9.59	15.98
Direct debits	6.47	10.89	11.79	13.10	16.62
Card payments with cards issued in the country (except cards with an e-money function)	49.25	47.32	59.22	64.62	67.19
<i>of which:</i>					
Payments with cards with a debit function	1.47	2.02	2.25	2.91	4.94
Payments with cards with a delayed debit function	5.92	6.02	6.45	1.84	1.52
Payments with cards with a credit function	41.86	39.28	50.52	59.87	60.73
Payments with cards with a debit and/or delayed debit function	-	-	-	-	-
Payments with cards with a credit and/or delayed debit function	-	-	-	-	-
E-money purchase transactions	-	0.00	0.00	0.00	0.00
<i>of which:</i>					
With cards with an e-money function	-	-	-	-	-
With other e-money storages	-	0.00	0.00	0.00	0.00
Cheques	18.03	17.06	26.81	28.16	27.83
Other payment instruments	-	-	-	1.50	1.36
Total number of transactions with payment instruments	79.03	85.05	110.63	124.38	142.09
<i>of which:</i>					
Cross-border transactions sent	-	-	-	-	6.74
<i>Memorandum item:</i>					
Cross-border transactions received	-	-	-	-	16.14
<b>TRANSACTIONS PER TYPE OF TERMINAL</b>					
<b>a) Transactions at terminals located in the country with cards issued in the country</b>	192.37	188.60	208.21	209.25	233.58
ATM cash withdrawals	146.70	143.82	153.24	151.07	156.88
ATM cash deposits	9.59	9.40	8.83	10.56	10.77
POS transactions (irrespective of type of card used)	36.09	35.38	46.14	47.63	65.93
E-money card-loading/unloading transactions	-	-	-	-	-
<b>b) Transactions at terminals located in the country with cards issued outside the country</b>	-	-	-	15.83	16.80
ATM cash withdrawals	-	-	-	9.39	9.04
ATM cash deposits	-	-	-	0.00	0.00
POS transactions (irrespective of type of card used)	-	-	-	6.44	7.76
E-money card-loading/unloading transactions	-	-	-	-	-
<b>c) Transactions at terminals located outside the country with cards issued in the country</b>	-	-	-	4.15	4.98
ATM cash withdrawals	-	-	-	1.73	1.65
ATM cash deposits	-	-	-	0.00	0.00
POS transactions (irrespective of type of card used)	-	-	-	2.42	3.33
E-money card-loading/unloading transactions	-	-	-	-	-
<i>Memorandum items:</i>					
Cash advances at POS terminals	-	-	0.01	0.01	0.01
OTC cash withdrawals	-	-	-	46.34	66.89
OTC cash deposits	-	-	-	62.47	79.01

Explanatory information on certain data items is given in the notes at the end of each country chapter.



## 8. Payment and terminal transactions involving non-MFIs: Value of transactions

(EUR billions; total for the period)

	2001	2002	2003	2004	2005
<b>TRANSACTIONS PER TYPE OF PAYMENT INSTRUMENT</b>					
Credit transfers	692.10	821.20	692.13	856.23	918.30
<i>of which:</i>					
Paper-based	480.94	671.61	528.48	595.85	597.80
Non-paper-based	211.16	149.59	163.65	260.38	320.50
Direct debits	1.97	2.94	5.30	5.95	6.03
Card payments with cards issued in the country (except cards with an e-money function)	2.90	3.07	5.28	6.00	7.35
<i>of which:</i>					
Payments with cards with a debit function	0.11	0.16	0.18	0.25	0.65
Payments with cards with a delayed debit function	0.67	0.72	0.81	0.32	0.31
Payments with cards with a credit function	2.12	2.19	4.29	5.43	6.39
Payments with cards with a debit and/or delayed debit function	-	-	-	-	-
Payments with cards with a credit and/or delayed debit function	-	-	-	-	-
E-money purchase transactions	-	0.00	0.00	0.00	0.00
<i>of which:</i>					
With cards with an e-money function	-	-	-	-	-
With other e-money storages	-	0.00	0.00	0.00	0.00
Cheques	275.63	268.28	352.79	358.17	376.74
Other payment instruments	-	-	-	0.00	1.08
Total value of transactions with payment instruments	972.61	1,095.49	1,055.51	1,226.35	1,309.50
<i>of which:</i>					
Cross-border transactions sent	-	-	-	-	140.95
<i>Memorandum item:</i>					
Cross-border transactions received	-	-	-	-	156.17
<b>TRANSACTIONS PER TYPE OF TERMINAL</b>					
<b>a) Transactions at terminals located in the country with cards issued in the country</b>	28.17	33.98	38.86	42.29	45.83
ATM cash withdrawals	23.58	28.44	32.24	35.03	37.18
ATM cash deposits	2.08	2.51	2.61	3.34	3.31
POS transactions (irrespective of type of card used)	2.51	3.03	4.01	3.92	5.34
E-money card-loading/unloading transactions	-	-	-	-	-
<b>b) Transactions at terminals located in the country with cards issued outside the country</b>	-	-	-	2.42	2.91
ATM cash withdrawals	-	-	-	1.45	1.76
ATM cash deposits	-	-	-	0.00	0.00
POS transactions (irrespective of type of card used)	-	-	-	0.96	1.15
E-money card-loading/unloading transactions	-	-	-	-	-
<b>c) Transactions at terminals located outside the country with cards issued in the country</b>	-	-	-	0.73	0.90
ATM cash withdrawals	-	-	-	0.33	0.40
ATM cash deposits	-	-	-	0.00	0.00
POS transactions (irrespective of type of card used)	-	-	-	0.40	0.50
E-money card-loading/unloading transactions	-	-	-	-	-
<i>Memorandum items:</i>					
Cash advances at POS terminals	-	-	0.01	0.01	0.01
OTC cash withdrawals	-	-	-	685.20	585.66
OTC cash deposits	-	-	-	697.58	690.97

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 9. Participation in selected interbank funds transfer systems

(end of period)

	2001	2002	2003	2004	2005
<b>TARGET COMPONENT: HERMES</b>					
Number of participants	42	41	38	38	37
<i>of which:</i>					
Direct participants	42	41	38	38	37
<i>of which:</i>					
Credit institutions	40	39	36	36	35
Central bank	1	1	1	1	1
Other direct participants	1	1	1	1	1
<i>of which:</i>					
Public administration	.	.	.	.	.
Postal institution	1	1	1	1	1
Clearing and settlement organisations	.	.	.	.	.
Other financial institutions	.	.	.	.	.
Others	.	.	.	.	.
Indirect participants	0	0	0	0	0
<b>RETAIL SYSTEM: ACO</b>					
Number of participants	59	59	58	55	53
<i>of which:</i>					
Direct participants	59	59	58	55	53
<i>of which:</i>					
Credit institutions	41	41	40	36	34
Central bank	1	1	1	1	1
Other direct participants	17	17	17	18	18
<i>of which:</i>					
Public administration	.	.	.	.	.
Postal institution	1	1	1	1	1
Clearing and settlement organisations	.	.	.	.	.
Other financial institutions	1	1	1	1	1
Others	15	15	15	16	16
Indirect participants	0	0	0	0	0
<b>RETAIL SYSTEM: DIAS</b>					
Number of participants	35	35	35	37	37
<i>of which:</i>					
Direct participants	35	35	35	37	37
<i>of which:</i>					
Credit institutions	33	33	33	35	35
Central bank	1	1	1	1	1
Other direct participants	1	1	1	1	1
<i>of which:</i>					
Public administration	.	.	.	.	.
Postal institution	1	1	1	1	1
Clearing and settlement organisations	.	.	.	.	.
Other financial institutions	.	.	.	.	.
Others	.	.	.	.	.
Indirect participants	0	0	0	0	0

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 10a Payments processed by selected interbank funds transfer systems: Number of transactions

(millions; total for the period)

	2001	2002	2003	2004	2005
<b>TARGET COMPONENT: HERMES</b>					
Total transactions sent	1.06	1.21	1.33	1.37	1.40
<i>of which:</i>					
Transactions sent within the same TARGET component	0.83	0.90	0.98	1.02	1.08
<i>of which:</i>					
Transactions sent by national participants	0.72	0.68	0.72	0.77	0.79
Transactions sent by euro area participants (excluding national participants)	0.07	0.08	0.13	0.11	0.12
Transactions sent by non-euro area EU participants	0.04	0.12	0.12	0.12	0.15
Transactions sent by non-EU participants	0.02	0.02	0.02	0.03	0.02
Transactions sent to another TARGET component	0.22	0.31	0.34	0.34	0.32
<i>of which:</i>					
Transactions sent to a euro area TARGET component	0.21	0.28	0.30	0.30	0.26
Transactions sent to a non-euro area TARGET component	0.02	0.03	0.04	0.04	0.05
<i>Memorandum item:</i>					
Transactions received from another TARGET component	0.14	0.19	0.22	0.25	0.26
Concentration ratio in terms of volume (percentages)	65.3	60.9	55.2	57.4	56.3
<b>RETAIL SYSTEM: ACO</b>					
Total transactions sent	5.20	4.48	4.15	4.36	4.07
<i>of which:</i>					
<b>a) Transactions sent by national participants</b>					
Total transactions sent by national participants	4.91	4.24	4.00	4.19	3.93
<i>of which:</i>					
Cheques	4.91	4.24	4.00	4.19	3.93
<b>b) Transactions sent by euro area participants (excluding national participants)</b>					
Total transactions sent by euro area participants (excluding national participants)	0.16	0.14	0.06	0.10	0.09
<i>of which:</i>					
Cheques	0.16	0.14	0.06	0.10	0.09
<b>c) Transactions sent by non-euro area EU participants</b>					
Total transactions sent by non-euro area EU participants	0.11	0.09	0.08	0.06	0.05
<i>of which:</i>					
Cheques	0.11	0.09	0.08	0.06	0.05
<b>d) Transactions sent by non-EU participants</b>					
Total transactions sent by non-EU participants	0.02	0.01	0.01	0.01	0.01
<i>of which:</i>					
Cheques	0.02	0.01	0.01	0.01	0.01
Concentration ratio in terms of volume (percentages)	80.0	77.3	79.6	82.4	82.4

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 10b Payments processed by selected interbank funds transfer systems: Number of transactions (continued)

(millions; total for the period)

	2001	2002	2003	2004	2005
<b>RETAIL SYSTEM: DIAS</b>					
Total transactions sent	29.18	24.80	26.77	27.97	28.53
<i>of which:</i>					
<b>a) Transactions sent by national participants</b>					
Total transactions sent by national participants	29.18	24.80	25.31	26.41	26.89
<i>of which:</i>					
Credit transfers	0.02	0.10	0.44	0.53	0.88
<i>of which:</i>					
Paper-based	.	.	.	.	.
Non-paper-based	0.02	0.10	0.44	0.53	0.88
Direct debits	-	0.02	1.94	2.57	2.82
Card payments	.	.	.	.	.
ATM transactions	16.62	12.14	11.13	11.43	11.36
E-money transactions	.	.	.	.	.
Cheques	12.54	12.29	11.54	11.64	11.57
Other payment instruments	-	0.24	0.25	0.24	0.25
<b>b) Transactions sent by euro area participants (excluding national participants)</b>					
Total transactions sent by euro area participants (excluding national participants)	-	-	0.78	0.88	0.93
<i>of which:</i>					
Credit transfers	-	-	0.00	0.01	0.02
<i>of which:</i>					
Paper-based	-	-	.	.	.
Non-paper-based	-	-	0.00	0.01	0.02
Direct debits	-	-	0.02	0.04	0.04
Card payments	-	-	.	.	.
ATM transactions	-	-	0.31	0.31	0.30
E-money transactions	-	-	.	.	.
Cheques	-	-	0.44	0.53	0.57
Other payment instruments	-	-	0.00	0.00	0.00
<b>c) Transactions sent by non-euro area EU participants</b>					
Total transactions sent by non-euro area EU participants	-	-	0.65	0.66	0.69
<i>of which:</i>					
Credit transfers	-	-	0.01	0.02	0.08
<i>of which:</i>					
Paper-based	-	-	.	.	.
Non-paper-based	-	-	0.01	0.02	0.08
Direct debits	-	-	0.08	0.09	0.08
Card payments	-	-	.	.	.
ATM transactions	-	-	0.35	0.29	0.28
E-money transactions	-	-	.	.	.
Cheques	-	-	0.21	0.25	0.26
Other payment instruments	-	-	0.00	0.00	0.00
<b>d) Transactions sent by non-EU participants</b>					
Total transactions sent by non-EU participants	-	-	0.03	0.02	0.02
<i>of which:</i>					
Credit transfers	-	-	0.00	0.00	0.00
<i>of which:</i>					
Paper-based	-	-	.	.	.
Non-paper-based	-	-	0.00	0.00	0.00
Direct debits	-	-	0.00	0.00	0.00
Card payments	-	-	.	.	.
ATM transactions	-	-	0.00	0.00	0.00
E-money transactions	-	-	.	.	.
Cheques	-	-	0.03	0.02	0.02
Other payment instruments	-	-	0.00	0.00	0.00
Concentration ratio in terms of volume (percentages)	81.7	77.3	75.7	74.6	60.1

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## I Ia Payments processed by selected interbank funds transfer systems: Value of transactions

(EUR billions; total for the period)

	2001	2002	2003	2004	2005
<b>TARGET COMPONENT: HERMES</b>					
Total transactions sent	2,410.57	2,683.53	3,344.30	3,597.16	5,617.49
<i>of which:</i>					
Transactions sent within the same TARGET component	1,368.92	1,425.20	1,723.43	1,575.30	3,157.92
<i>of which:</i>					
Transactions sent by national participants	1,154.43	1,257.40	1,572.99	1,399.06	2,033.42
Transactions sent by euro area participants (excluding national participants)	87.84	66.62	65.70	81.00	630.12
Transactions sent by non-euro area EU participants	95.32	89.52	73.72	77.96	473.13
Transactions sent by non-EU participants	31.34	11.67	11.02	17.28	21.25
Transactions sent to another TARGET component	1,041.65	1,258.32	1,620.87	2,021.86	2,459.57
<i>of which:</i>					
Transactions sent to a euro area TARGET component	833.52	1,010.47	1,270.40	1,626.37	1,968.39
Transactions sent to a non-euro area TARGET component	208.13	247.86	350.47	395.49	491.17
<i>Memorandum item:</i>					
Transactions received from another TARGET component	1,033.66	1,249.01	1,622.93	2,030.66	2,458.90
Concentration ratio in terms of value (percentages)	49.4	50.5	46.6	50.6	58.0
<b>RETAIL SYSTEM: ACO</b>					
Total transactions sent	195.28	186.02	188.04	183.55	187.57
<i>of which:</i>					
<b>a) Transactions sent by national participants</b>					
Total transactions sent by national participants	170.73	161.49	160.89	154.82	159.15
<i>of which:</i>					
Cheques	170.73	161.49	160.89	154.82	159.15
<b>b) Transactions sent by euro area participants (excluding national participants)</b>					
Total transactions sent by euro area participants (excluding national participants)	11.10	11.85	13.00	15.02	13.99
<i>of which:</i>					
Cheques	11.10	11.85	13.00	15.02	13.99
<b>c) Transactions sent by non-euro area EU participants</b>					
Total transactions sent by non-euro area EU participants	12.09	11.41	13.13	12.75	13.46
<i>of which:</i>					
Cheques	12.09	11.41	13.13	12.75	13.46
<b>d) Transactions sent by non-EU participants</b>					
Total transactions sent by non-EU participants	1.35	1.28	1.02	0.96	0.98
<i>of which:</i>					
Cheques	1.35	1.28	1.02	0.96	0.98
Concentration ratio in terms of value (percentages)	63.2	63.1	63.1	63.6	63.1

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 11b Payments processed by selected interbank funds transfer systems: Value of transactions (continued)

(EUR billions; total for the period)

	2001	2002	2003	2004	2005
<b>RETAIL SYSTEM: DIAS</b>					
Total transactions sent	66.87	73.36	76.52	96.91	105.36
<i>of which:</i>					
<b>a) Transactions sent by national participants</b>					
Total transactions sent by national participants	66.87	73.36	67.63	87.01	94.37
<i>of which:</i>					
Credit transfers	0.08	0.29	0.59	1.07	2.05
<i>of which:</i>					
Paper-based	.	.	.	.	.
Non-paper-based	0.08	0.29	0.59	1.07	2.05
Direct debits	-	0.01	0.29	0.37	0.41
Card payments	.	.	.	.	.
ATM transactions	1.69	1.89	1.85	1.94	1.99
E-money transactions	.	.	.	.	.
Cheques	65.10	71.05	64.74	83.46	89.74
Other payment instruments	-	0.13	0.17	0.17	0.17
<b>b) Transactions sent by euro area participants (excluding national participants)</b>					
Total transactions sent by euro area participants (excluding national participants)	-	-	4.39	5.51	5.84
<i>of which:</i>					
Credit transfers	-	-	0.01	0.04	0.10
<i>of which:</i>					
Paper-based	-	-	.	.	.
Non-paper-based	-	-	0.01	0.04	0.10
Direct debits	-	-	0.00	0.00	0.02
Card payments	-	-	.	.	.
ATM transactions	-	-	0.02	0.02	0.03
E-money transactions	-	-	.	.	.
Cheques	-	-	4.36	5.44	5.70
Other payment instruments	-	-	0.00	0.00	0.00
<b>c) Transactions sent by non-euro area EU participants</b>					
Total transactions sent by non-euro area EU participants	-	-	4.00	3.89	4.61
<i>of which:</i>					
Credit transfers	-	-	0.03	0.06	0.15
<i>of which:</i>					
Paper-based	-	-	.	.	.
Non-paper-based	-	-	0.03	0.06	0.15
Direct debits	-	-	0.00	0.00	0.00
Card payments	-	-	.	.	.
ATM transactions	-	-	0.05	0.05	0.04
E-money transactions	-	-	.	.	.
Cheques	-	-	3.92	3.77	4.41
Other payment instruments	-	-	0.00	0.00	0.00
<b>d) Transactions sent by non-EU participants</b>					
Total transactions sent by non-EU participants	-	-	0.48	0.50	0.53
<i>of which:</i>					
Credit transfers	-	-	0.00	0.00	0.03
<i>of which:</i>					
Paper-based	-	-	.	.	.
Non-paper-based	-	-	0.00	0.00	0.03
Direct debits	-	-	0.00	0.00	0.00
Card payments	-	-	.	.	.
ATM transactions	-	-	0.00	0.00	0.00
E-money transactions	-	-	.	.	.
Cheques	-	-	0.48	0.50	0.50
Other payment instruments	-	-	0.00	0.00	0.00
Concentration ratio in terms of value (percentages)	75.6	74.8	73.2	72.4	62.2

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 12.1 Instructions handled by trading platforms and clearing houses: Number of transactions

(thousands; total for the period)

	2001	2002	2003	2004	2005
<b>Trading platforms</b>					
HDAT	60	103	119	168	128
Athens Stock Exchange (ASE)	15,132	9,126	11,390	9,027	9,176
<b>Clearing house</b>					
Athens Derivatives Exchange Clearing House (ADECH)					
Futures	365	369	415	452	532
<i>of which:</i>					
Index	363	346	360	348	360
Stocks	1	23	46	92	168
Currency	–	–	9	12	4
Bonds	1	0	0	0	0
Options	47	89	100	83	74

## 12.2 Instructions handled by trading platforms and clearing houses: Market value of transactions

(EUR billions; total for the period)

	2001	2002	2003	2004	2005
<b>Trading platforms</b>					
HDAT	314	566	679	959	729
Athens Stock Exchange (ASE)	42	25	35	36	52
<b>Clearing house</b>					
Athens Derivatives Exchange Clearing House (ADECH)					
Futures	14	12	19	26	26
<i>of which:</i>					
Index	12	12	14	20	22
Stocks	–	0	1	1	3
Currency	–	–	5	5	1
Bonds	2	0	0	0	0
Options	0	0	0	0	0

## 12.3 Number of participants in trading platforms and clearing houses

(end of period)

	2001	2002	2003	2004	2005
<b>Trading systems</b>					
HDAT	35	34	36	32	29
<i>of which:</i>					
Domestic banks	14	14	14	11	9
Foreign banks	19	19	21	20	19
Specialised credit institutions	2	1	1	1	1
Athens Stock Exchange (ASE)	89	87	85	79	70
<i>of which:</i>					
Domestic brokers/dealers	89	87	85	79	70
Foreign brokers/dealers	0	0	0	0	0
<b>Clearing house</b>					
Athens Derivatives Exchange Clearing House (ADECH)					
Direct clearing members	35	36	33	29	24
General clearing members (banks)	10	12	12	12	12
Non-clearing members	21	24	26	19	25

## 12.4 Outstanding securities

(end of period)

	2001	2002	2003	2004	2005
<b>HDAT</b>					
Value of securities traded (EUR billions)	95	112	126	152	166
Number of securities traded	65	62	40	49	53
<b>Athens Stock Exchange (ASE)</b>					
Value of stocks listed (EUR billions)	97	66	85	92	123
Value of other securities listed (EUR billions)	81	115	135	158	179
Number of stocks listed	383	378	384	387	338
Number of other securities listed	98	82	72	72	62



## 13a Number of direct participants in central securities depositories

(end of period)

	2001	2002	2003	2004	2005
<b>BOGS</b>					
Number of direct participants					92
<i>of which:</i>					
Central banks					1
<i>of which:</i>					
Domestic					1
Foreign					0
Central counterparties					0
<i>of which:</i>					
Domestic					0
Foreign					0
Central securities depositories					0
<i>of which:</i>					
Domestic					0
Foreign					0
Credit institutions					36
<i>of which:</i>					
Domestic					23
Foreign					13
Others					55
<i>of which:</i>					
Domestic					55
Foreign					0

## 13b Number of direct participants in central securities depositories (continued)

(end of period)

	2001	2002	2003	2004	2005
<b>CENTRAL SECURITIES DEPOSITORY S.A.</b>					
Number of direct participants					117
<i>of which:</i>					
Central banks					1
<i>of which:</i>					
Domestic					1
Foreign					0
Central counterparties					0
<i>of which:</i>					
Domestic					0
Foreign					0
Central securities depositories					0
<i>of which:</i>					
Domestic					0
Foreign					0
Credit institutions					38
<i>of which:</i>					
Domestic					38
Foreign					0
Others					78
<i>of which:</i>					
Domestic					78
Foreign					0

## 14a Value of securities held in central securities depositories

(EUR millions; end of period)

	2001	2002	2003	2004	2005
<b>BOGS</b>					
<b>a) Value of securities by origin</b>					
Total value of securities held					174,613
<i>of which:</i>					
Issued/held in safekeeping in the reporting CSD					174,613
<i>of which:</i>					
Bonds					174,613
Short-term papers					.
Equities					.
Others					.
Transferred to the reporting CSD through a link to another CSD					.
<i>of which:</i>					
Bonds					.
Short-term papers					.
Equities					.
Others					.
Transferred to the reporting CSD through a link to a custodian bank					.
<i>of which:</i>					
Bonds					.
Short-term papers					.
Equities					.
Others					.
<b>b) Value of securities by type of account holder</b>					
Total value of securities held					174,613
<i>of which:</i>					
Held on the account of another CSD					.
<i>of which:</i>					
Bonds					.
Short-term papers					.
Equities					.
Others					.
Held on accounts of other participants (non-CSDs)					174,613
<i>of which:</i>					
Bonds					174,613
Short-term papers					.
Equities					.
Others					.

## 14b Value of securities held in central securities depositories (continued)

(EUR millions; end of period)

	2001	2002	2003	2004	2005
<b>CENTRAL SECURITIES DEPOSITORY S.A.</b>					
<b>a) Value of securities by origin</b>					
Total value of securities held					-
<i>of which:</i>					
Issued/held in safekeeping in the reporting CSD					-
<i>of which:</i>					
Bonds					106
Short-term papers					.
Equities					120,700
Others					-
Transferred to the reporting CSD through a link to another CSD					-
<i>of which:</i>					
Bonds					.
Short-term papers					.
Equities					2,508
Others					-
Transferred to the reporting CSD through a link to a custodian bank					-
<i>of which:</i>					
Bonds					.
Short-term papers					.
Equities					.
Others					-
<b>b) Value of securities by type of account holder</b>					
Total value of securities held					-
<i>of which:</i>					
Held on the account of another CSD					.
<i>of which:</i>					
Bonds					.
Short-term papers					.
Equities					.
Others					.
Held on accounts of other participants (non-CSDs)					-
<i>of which:</i>					
Bonds					106
Short-term papers					.
Equities					123,209
Others					-

## 15a Delivery instructions processed in central securities depositories

(total for the period)

	2001	2002	2003	2004	2005
<b>BOGS</b>					
	<i>thousands</i>				
<b>a) Number of delivery instructions by type of payment</b>					
Total number of delivery instructions					400
<i>of which:</i>					
Payment denominated in euro					287
<i>of which:</i>					
Bonds					287
Short-term papers					.
Equities					.
Others					.
Payment denominated in other currencies					.
<i>of which:</i>					
Bonds					.
Short-term papers					.
Equities					.
Others					.
Free of payment					113
<i>of which:</i>					
Bonds					113
Short-term papers					.
Equities					.
Others					.
<b>b) Number of delivery instructions by settlement channel</b>					
Total number of delivery instructions					400
<i>of which:</i>					
Internal settlement: no CSD link account involved					400
Settlement through link account of another CSD with reporting CSD					.
Settlement through link account of reporting CSD with another entity					.
	<i>EUR millions</i>				
<b>c) Value of delivery instructions by type of payment</b>					
Total value of delivery instructions					6,536,549
<i>of which:</i>					
Payment denominated in euro					4,400,196
<i>of which:</i>					
Bonds					4,400,196
Short-term papers					.
Equities					.
Others					.
Payment denominated in other currencies					.
<i>of which:</i>					
Bonds					.
Short-term papers					.
Equities					.
Others					.
Free of payment					2,136,352
<i>of which:</i>					
Bonds					2,136,352
Short-term papers					.
Equities					.
Others					.
<b>d) Value of delivery instructions by settlement channel</b>					
Total value of delivery instructions					6,536,549
<i>of which:</i>					
Internal settlement: no CSD link account involved					6,536,548
Settlement through link account of another CSD with reporting CSD					.
Settlement through link account of reporting CSD with another entity					.

## 15b Delivery instructions processed in central securities depositories (continued)

(total for the period)

	2001	2002	2003	2004	2005
<b>CENTRAL SECURITIES DEPOSITORY S.A.</b>					
<i>thousands</i>					
<b>a) Number of delivery instructions by type of payment</b>					
Total number of delivery instructions					9,325
<i>of which:</i>					
Payment denominated in euro					.
<i>of which:</i>					
Bonds					.
Short-term papers					.
Equities					.
Others					.
Payment denominated in other currencies					.
<i>of which:</i>					
Bonds					.
Short-term papers					.
Equities					.
Others					.
Free of payment					9,326
<i>of which:</i>					
Bonds					0
Short-term papers					.
Equities					9,266
Others					60
<b>b) Number of delivery instructions by settlement channel</b>					
Total number of delivery instructions					9,325
<i>of which:</i>					
Internal settlement: no CSD link account involved					9,325
Settlement through link account of another CSD with reporting CSD					.
Settlement through link account of reporting CSD with another entity					1
<i>EUR millions</i>					
<b>c) Value of delivery instructions by type of payment</b>					
Total value of delivery instructions					92,403
<i>of which:</i>					
Payment denominated in euro					.
<i>of which:</i>					
Bonds					.
Short-term papers					.
Equities					.
Others					.
Payment denominated in other currencies					.
<i>of which:</i>					
Bonds					.
Short-term papers					.
Equities					.
Others					.
Free of payment					92,402
<i>of which:</i>					
Bonds					39,689
Short-term papers					.
Equities					52,634
Others					79
<b>d) Value of delivery instructions by settlement channel</b>					
Total value of delivery instructions					92,403
<i>of which:</i>					
Internal settlement: no CSD link account involved					92,255
Settlement through link account of another CSD with reporting CSD					.
Settlement through link account of reporting CSD with another entity					147

## 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.

**Details on items in each table:** Information on the use of the country tables and calculations pertaining to each item in those tables are given in Section 6 of the “Detailed Explanatory Notes”.

## COUNTRY TABLES – NOTES

**Table 1 – Basic statistical data**

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

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

Currency in circulation outside MFIs	Following the introduction of the euro banknotes and coins on 1 January 2002, these figures are provided solely at an aggregated euro area level.
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. Following the introduction of the euro banknotes and coins on 1 January 2002, these figures are provided solely at an aggregated euro area level.

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

Overnight deposits held at other credit institutions	Value for the last quarter of the period.
--	---

**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**

<i>Memorandum items:</i>	
<b>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 a delayed debit function	Figures prior to 2004 include a special type of card instrument (Diners cards), which from 2004 is reported in the category “Cards with a credit function” and not “Cards with a 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.
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 – Payment and terminal transactions involving non-MFIs: Number of transactions, and Table 8 – Payment and terminal transactions involving 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.
Payments with cards with a debit and/or delayed debit function	Not applicable.
Cheques	For the years 2001 and 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> With cards with an e-money function	Not applicable.
<b>Transactions per type of terminal</b>	
<b>a) Transactions at terminals located in the country with cards issued in the country</b>	
E-money card-loading/unloading transactions	Not applicable.
<b>b) Transactions at terminals located in the country with cards issued outside the country</b>	
E-money card-loading/unloading transactions	Not applicable.
<b>c) Transactions at terminals located outside the country with cards issued in the country</b>	
E-money card-loading/unloading transactions	Not applicable.

**Table 9 – Participation in selected interbank funds transfer systems****Table 10 – Payments processed by selected interbank funds transfer systems: Number of transactions, and  
Table 11 – Payments processed by selected interbank funds transfer systems: Value of transactions**

TARGET component: HERMES

Retail system: ACO

Retail system: DIAS

**Table 12.1 – Instructions handled by trading platforms and clearing houses: Number of transactions**

HDAT	Only government securities.
Athens Derivatives Exchange Clearing House (ADECH) – Stocks	Futures on individual stocks were introduced into this market only in 2001.
Athens Derivatives Exchange Clearing House (ADECH) – Currency	Contracts on currency were introduced into this market only in 2002.

**Table 12.2 – Instructions handled by trading platforms and clearing houses: Market value of transactions**

HDAT	Only government securities.
Athens Derivatives Exchange Clearing House (ADECH) – Stocks	Futures on individual stocks were introduced into this market only in 2001.
Athens Derivatives Exchange Clearing House (ADECH) – Currency	Contracts on currency were introduced into this market only in 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.
--

---

**Table 12.3 – Number of participants in trading platforms and clearing houses**

**Table 12.4 – Outstanding securities**

**Table 13 – Number of direct participants in central securities depositories**

**Table 14 – Value of securities held in central securities depositories**

**Table 15 – Delivery instructions processed in central securities depositories**

# SPAIN

## 1. Basic statistical data

	2001	2002	2003	2004	2005
Population (thousands)	40,721.400	41,314.000	42,004.600	42,691.800	43,398.200
GDP (EUR billions)	680.678	729.206	782.531	840.106	905.455
GDP per capita (EUR)	16,715	17,650	18,630	19,678	20,864
HICP (annual percentage changes)	2.83	3.59	3.11	3.05	3.38

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 2. Settlement media used by non-MFIs

(EUR millions; end of period)

	2001	2002	2003	2004	2005
Currency in circulation outside MFIs	42,699.00	.	.	.	.
Value of overnight deposits held by non-MFIs	172,983.00	190,410.00	220,668.00	244,136.00	468,692.00
Narrow money supply (M1)	212,888.00	.	.	.	.
<i>Memorandum items:</i>					
Overnight deposits in foreign currencies held by non-MFIs	2,412.00	2,362.00	5,019.00	5,929.00	7,799.00
Outstanding value on e-money storages issued	22.00	23.00	21.00	24.00	28.00
<i>of which:</i>					
On card-based e-money schemes	22.00	23.00	19.00	21.00	23.00
On software-based e-money schemes	0.00	0.00	2.00	3.00	5.00

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 3. Settlement media used by credit institutions

(EUR millions; average for last reserve maintenance period)

	2001	2002	2003	2004	2005
Overnight deposits held at the central bank	10,985.90	11,556.06	12,775.06	14,098.21	15,870.14
Overnight deposits held at other credit institutions (end of period)	-	-	-	-	-
<i>Memorandum items:</i>					
Non-intraday borrowing from the central bank	11,593.00	16,926.00	28,260.00	24,726.00	30,651.00
Intraday borrowing from the central bank	-	-	-	26,215.00	27,465.00

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 4. Banknotes and coins

(PLEASE REFER TO EURO AREA AGGREGATE TABLE 3)

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

(end of period)

	2001	2002	2003	2004	2005
<b>Central bank</b>					
Number of offices	53	53	43	33	23
Number of overnight deposits (thousands)	-	-	-	-	-
Value of overnight deposits (EUR millions)	13,311.00	15,224.00	17,262.00	15,939.00	15,660.00
<b>Credit institutions irrespective of their legal incorporation</b>					
Number of institutions	366	359	348	346	348
Number of offices	39,012	39,009	39,750	40,603	41,979
Number of overnight deposits (thousands)	20,915	22,594	22,841	22,898	23,816
<i>of which:</i>					
Number of internet/PC-linked overnight deposits (thousands)	-	-	-	-	-
Value of overnight deposits (EUR millions)	-	-	203,404.00	228,197.00	453,032.00
<i>of which:</i>					
<b>Credit institutions legally incorporated in the reporting country</b>					
Number of institutions	310	30	290	285	283
Number of offices	38,813	38,808	39,554	40,381	41,741
Value of overnight deposits (EUR millions)	-	-	195,290.00	218,813.00	439,999.00
<b>Branches of euro area-based credit institutions</b>					
Number of institutions	37	37	39	43	46
Number of offices	111	109	103	118	132
Value of overnight deposits (EUR millions)	-	-	7,378.00	8,587.00	11,981.00
<b>Branches of EEA-based credit institutions (outside the euro area)</b>					
Number of institutions	11	14	11	11	11
Number of offices	72	75	79	91	94
Value of overnight deposits (EUR millions)	-	-	598.00	576.00	827.00
<b>Branches of non-EEA-based banks</b>					
Number of institutions	8	8	8	7	8
Number of offices	16	17	14	13	12
Value of overnight deposits (EUR millions)	-	-	138.00	221.00	225.00
<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	367	360	349	347	349
Number of offices	39,065	39,062	39,793	40,636	42,002
Number of overnight deposits (thousands)	20,915	22,594	22,841	22,898	23,816
<i>of which:</i>					
Number of internet/PC-linked overnight deposits (thousands)	-	-	-	-	-
Value of overnight deposits (EUR millions)	13,311.00	15,224.00	220,666.00	244,136.00	468,692.00
<i>Memorandum items:</i>					
<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

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 6. Payment card functions and accepting devices

(original units; end of period)

	2001	2002	2003	2004	2005
<b>CARDS ISSUED IN THE COUNTRY</b>					
Cards with a cash function	51,575,000	57,082,948	58,430,725	63,026,779	66,235,597
Cards with a payment function (except an e-money function)	50,582,000	53,622,302	56,952,733	61,727,040	65,081,399
<i>of which:</i>					
Cards with a debit function	32,836,000	32,673,907	33,095,660	32,764,923	31,834,877
Cards with a delayed debit function	-	-	-	-	-
Cards with a credit function	-	-	-	-	-
Cards with a debit and/or delayed debit function	-	-	-	-	-
Cards with a credit and/or delayed debit function	17,746,000	20,948,395	23,857,073	28,962,117	33,246,522
Cards with an e-money function	9,836,000	11,830,936	9,744,910	7,980,484	6,815,060
<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)	52,912,000	57,702,275	60,907,141	66,746,207	69,745,966
<i>of which:</i>					
Cards with a combined debit, cash and e-money function	6,235,000	7,750,963	5,790,502	2,961,317	2,150,493
<b>TERMINALS LOCATED IN THE COUNTRY</b>					
ATMs	46,990	49,876	51,978	55,399	56,333
<i>of which:</i>					
ATMs with a cash withdrawal function	46,990	49,876	51,978	55,399	56,333
ATMs with a credit transfer function	-	-	-	-	-
POS terminals	853,055	854,014	915,441	1,028,953	1,109,048
<i>of which:</i>					
EFTPOS terminals	853,055	854,014	915,441	1,028,953	1,109,048
E-money card terminals	216,209	227,225	252,499	189,089	168,379
<i>of which:</i>					
E-money card-loading/unloading terminals	29,420	32,025	39,623	40,612	41,112
E-money card-accepting terminals	186,789	195,200	212,876	148,477	127,267

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 7. Payment and terminal transactions involving non-MFIs: Number of transactions

(millions; total for the period)

	2001	2002	2003	2004	2005
<b>TRANSACTIONS PER TYPE OF PAYMENT INSTRUMENT</b>					
Credit transfers	354.30	409.60	622.13	731.56	717.53
<i>of which:</i>					
Paper-based	-	-	-	95.96	98.78
Non-paper-based	-	-	-	635.59	618.75
Direct debits	1,154.30	1,192.20	1,382.95	2,118.15	2,181.60
Card payments with cards issued in the country (except cards with an e-money function)	-	1,013.25	1,096.20	1,270.96	1,417.95
<i>of which:</i>					
Payments with cards with a debit function	-	612.43	630.85	692.84	743.37
Payments with cards with a delayed debit function	-	-	-	-	-
Payments with cards with a credit function	-	-	-	-	-
Payments with cards with a debit and/or delayed debit function	-	-	-	-	-
Payments with cards with a credit and/or delayed debit function	-	400.82	465.35	578.12	674.58
E-money purchase transactions	1.13	1.21	1.28	1.14	0.99
<i>of which:</i>					
With cards with an e-money function	1.13	1.21	1.28	1.14	0.99
With other e-money storages	-	-	-	-	-
Cheques	166.70	168.00	176.96	214.42	198.80
Other payment instruments	-	-	-	130.78	132.06
Total number of transactions with payment instruments	1,676.43	2,784.25	3,279.51	4,466.99	4,648.94
<i>of which:</i>					
Cross-border transactions sent	-	-	-	53.64	64.61
<i>Memorandum item:</i>					
Cross-border transactions received	-	-	-	100.21	101.37
<b>TRANSACTIONS PER TYPE OF TERMINAL</b>					
<b>a) Transactions at terminals located in the country with cards issued in the country</b>	-	1,847.57	1,945.67	2,126.73	2,278.03
ATM cash withdrawals	-	866.15	887.89	905.18	919.99
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	-	981.17	1,057.58	1,221.34	1,357.78
E-money card-loading/unloading transactions	-	0.25	0.20	0.21	0.26
<b>b) Transactions at terminals located in the country with cards issued outside the country</b>	-	107.92	117.57	124.45	125.98
ATM cash withdrawals	-	32.92	35.23	37.32	37.57
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	-	75.00	82.34	87.13	88.41
E-money card-loading/unloading transactions	-	-	-	-	0.00
<b>c) Transactions at terminals located outside the country with cards issued in the country</b>	-	24.93	28.31	36.69	42.51
ATM cash withdrawals	-	5.13	5.72	6.58	7.15
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	-	19.81	22.60	30.11	35.37
E-money card-loading/unloading transactions	-	-	-	-	0.00
<i>Memorandum items:</i>					
Cash advances at POS terminals	-	-	-	-	-
OTC cash withdrawals	-	-	-	230.15	221.65
OTC cash deposits	-	-	-	270.70	268.09

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 8. Payment and terminal transactions involving non-MFIs: Value of transactions

(EUR billions; total for the period)

	2001	2002	2003	2004	2005
<b>TRANSACTIONS PER TYPE OF PAYMENT INSTRUMENT</b>					
Credit transfers	1,277.60	1,563.00	2,536.61	7,057.65	7,711.14
<i>of which:</i>					
Paper-based	-	-	-	1,541.30	2,160.06
Non-paper-based	-	-	-	5,516.35	5,551.08
Direct debits	310.70	438.20	459.86	770.88	1,073.59
Card payments with cards issued in the country (except cards with an e-money function)	-	48.98	55.96	65.97	76.03
<i>of which:</i>					
Payments with cards with a debit function	-	25.06	27.49	30.57	33.49
Payments with cards with a delayed debit function	-	-	-	-	-
Payments with cards with a credit function	-	-	-	-	-
Payments with cards with a debit and/or delayed debit function	-	-	-	-	-
Payments with cards with a credit and/or delayed debit function	-	23.91	28.47	35.40	42.53
E-money purchase transactions	0.00	0.00	0.00	0.00	0.00
<i>of which:</i>					
With cards with an e-money function	0.00	0.00	0.00	0.00	0.00
With other e-money storages	-	-	-	-	-
Cheques	735.40	735.80	1,053.66	910.32	954.40
Other payment instruments	-	-	-	448.57	433.67
Total value of transactions with payment instruments	2,323.70	2,785.98	4,106.09	9,253.39	10,248.83
<i>of which:</i>					
Cross-border transactions sent	-	-	-	1,561.60	893.46
<i>Memorandum item:</i>					
Cross-border transactions received	-	-	-	1,100.56	1,059.18
<b>TRANSACTIONS PER TYPE OF TERMINAL</b>					
<b>a) Transactions at terminals located in the country with cards issued in the country</b>	-	123.49	138.59	152.24	166.52
ATM cash withdrawals	-	77.19	85.82	90.46	95.87
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	-	46.30	52.77	61.78	70.64
E-money card-loading/unloading transactions	-	0.00	0.00	0.00	0.00
<b>b) Transactions at terminals located in the country with cards issued outside the country</b>	-	11.32	12.02	12.83	13.32
ATM cash withdrawals	-	4.83	5.20	5.56	5.74
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	-	6.48	6.82	7.28	7.57
E-money card-loading/unloading transactions	-	-	-	-	0.00
<b>c) Transactions at terminals located outside the country with cards issued in the country</b>	-	2.67	2.99	3.74	4.40
ATM cash withdrawals	-	0.67	0.74	0.85	0.96
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	-	2.00	2.26	2.89	3.44
E-money card-loading/unloading transactions	-	-	-	-	0.00
<i>Memorandum items:</i>					
Cash advances at POS terminals	-	-	-	-	-
OTC cash withdrawals	-	-	-	254.19	532.63
OTC cash deposits	-	-	-	544.58	549.65

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 9. Participation in selected interbank funds transfer systems

(end of period)

	2001	2002	2003	2004	2005
<b>TARGET COMPONENT: SLBE</b>					
Number of participants	246	239	225	220	213
<i>of which:</i>					
Direct participants	207	198	189	184	179
<i>of which:</i>					
Credit institutions	182	178	167	161	156
Central bank	1	1	1	1	1
Other direct participants	24	19	21	22	22
<i>of which:</i>					
Public administration	1	1	1	1	1
Postal institution	0	0	0	0	0
Clearing and settlement organisations	4	3	3	4	4
Other financial institutions	18	14	16	16	16
Others	1	1	1	1	1
Indirect participants	39	41	36	36	34
<b>LVPS (NON-TARGET SYSTEM): SPI (UNTIL DECEMBER 2004)</b>					
Number of participants	177	174	164	157	-
<i>of which:</i>					
Direct participants	37	37	37	35	-
<i>of which:</i>					
Credit institutions	36	36	36	34	-
Central bank	1	1	1	1	-
Other direct participants	-	-	-	-	-
<i>of which:</i>					
Public administration	-	-	-	-	-
Postal institution	-	-	-	-	-
Clearing and settlement organisations	-	-	-	-	-
Other financial institutions	-	-	-	-	-
Others	-	-	-	-	-
Indirect participants	140	137	127	122	-
<b>RETAIL SYSTEM: SNCE</b>					
Number of participants	245	239	231	227	225
<i>of which:</i>					
Direct participants	26	27	27	25	24
<i>of which:</i>					
Credit institutions	25	26	26	24	23
Central bank	1	1	1	1	1
Other direct participants	-	-	-	-	-
<i>of which:</i>					
Public administration	-	-	-	-	-
Postal institution	-	-	-	-	-
Clearing and settlement organisations	-	-	-	-	-
Other financial institutions	-	-	-	-	-
Others	-	-	-	-	-
Indirect participants	219	212	204	202	201

Explanatory information on certain data items is given in the notes at the end of each country chapter.

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

(millions; total for the period)

	2001	2002	2003	2004	2005
<b>TARGET COMPONENT: SLBE</b>					
Total transactions sent	2.67	3.09	3.35	3.72	6.76
<i>of which:</i>					
Transactions sent within the same TARGET component	2.36	2.64	2.75	3.01	5.90
<i>of which:</i>					
Transactions sent by national participants	-	-	-	2.65	5.33
Transactions sent by euro area participants (excluding national participants)	-	-	-	0.16	0.24
Transactions sent by non-euro area EU participants	-	-	-	0.17	0.20
Transactions sent by non-EU participants	-	-	-	0.03	0.13
Transactions sent to another TARGET component	0.31	0.44	0.60	0.72	0.86
<i>of which:</i>					
Transactions sent to a euro area TARGET component	0.27	0.38	0.52	0.63	0.76
Transactions sent to a non-euro area TARGET component	0.05	0.06	0.08	0.09	0.10
<i>Memorandum item:</i>					
Transactions received from another TARGET component	0.65	0.87	1.03	1.09	1.10
Concentration ratio in terms of volume (percentages)	36.4	34.2	33.1	33.3	38.3
<b>LVPS (NON-TARGET) SYSTEM: SPI (UNTIL DECEMBER 2004)</b>					
Total transactions sent	1.37	1.78	1.78	1.06	-
<i>of which:</i>					
<b>a) Transactions sent by national participants</b>					
<b>b) Transactions sent by euro area participants (excluding national participants)</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)	57.8	60.5	60.5	58.0	.
<b>RETAIL SYSTEM: SNCE</b>					
Total transactions sent	982.28	1,059.62	1,145.68	1,201.61	1,277.87
<i>of which:</i>					
<b>a) Transactions sent by national participants</b>					
Total transactions sent by national participants	982.28	1,059.62	1,145.68	1,201.61	1,277.87
<i>of which:</i>					
Credit transfers	188.24	210.36	235.41	256.22	277.14
<i>of which:</i>					
Paper-based	-	-	-	-	-
Non-paper-based	188.24	210.36	235.41	256.22	277.14
Direct debits	599.83	667.36	738.04	783.26	847.04
Cheques	143.48	135.21	130.12	123.60	117.58
Other payment instruments	50.74	46.68	42.11	38.54	36.11
<b>b) Transactions sent by euro area participants (excluding national participants)</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)	61.5	61.5	60.9	60.8	61.7

Explanatory information on certain data items is given in the notes at the end of each country chapter.



## 11. Payments processed by selected interbank funds transfer systems: Value of transactions

(EUR billions; total for the period)

	2001	2002	2003	2004	2005
<b>TARGET COMPONENT: SLBE</b>					
Total transactions sent	53,221.32	63,444.07	70,208.35	74,472.81	74,857.02
<i>of which:</i>					
Transactions sent within the same TARGET component	48,255.50	58,898.30	65,080.80	68,627.50	69,015.84
<i>of which:</i>					
Transactions sent by national participants	-	-	-	56,816.86	56,195.30
Transactions sent by euro area participants (excluding national participants)	-	-	-	6,268.90	6,975.62
Transactions sent by non-euro area EU participants	-	-	-	5,496.49	5,750.34
Transactions sent by non-EU participants	-	-	-	45.25	94.59
Transactions sent to another TARGET component	4,965.82	4,545.77	5,127.55	5,845.30	5,841.18
<i>of which:</i>					
Transactions sent to a euro area TARGET component	4,046.34	3,921.73	4,132.19	4,873.63	4,783.12
Transactions sent to a non-euro area TARGET component	919.48	624.04	995.35	971.68	1,058.06
<i>Memorandum item:</i>					
Transactions received from another TARGET component	4,949.70	4,539.26	5,123.17	5,859.06	5,826.32
Concentration ratio in terms of value (percentages)	41.7	41.9	34.9	60.9	54.9
<b>LVPS (NON-TARGET) SYSTEM: SPI (UNTIL DECEMBER 2004)</b>					
Total transactions sent	360.10	302.90	304.89	217.70	-
<i>of which:</i>					
a) Transactions sent by national participants					
b) Transactions sent by euro area participants (excluding national participants)					
c) Transactions sent by non-euro area EU participants					
d) Transactions sent by non-EU participants					
Concentration ratio in terms of value (percentages)	63.1	66.9	67.0	67.4	.
<b>RETAIL SYSTEM: SNCE</b>					
Total transactions sent	1,272.30	1,423.00	1,556.22	1,669.70	1,695.58
<i>of which:</i>					
a) Transactions sent by national participants					
Total transactions sent by national participants	1,272.30	1,423.00	1,556.22	1,669.70	1,695.58
<i>of which:</i>					
Credit transfers	410.80	483.30	550.90	614.84	613.88
<i>of which:</i>					
Paper-based	-	-	-	-	-
Non-paper-based	410.80	483.30	550.90	614.84	613.88
Direct debits	190.50	214.30	238.07	261.36	288.19
Cheques	524.30	534.70	569.09	590.35	629.33
Other payment instruments	146.70	190.70	198.16	203.15	164.18
b) Transactions sent by euro area participants (excluding national participants)					
c) Transactions sent by non-euro area EU participants					
d) Transactions sent by non-EU participants					
Concentration ratio in terms of value (percentages)	60.2	57.9	57.3	57.8	60.2

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 12.1 Instructions handled by trading platforms and clearing houses: Number of transactions

(millions; total for the period)

	2001	2002	2003	2004	2005
<b>Trading platforms</b>					
<b>Stock exchange</b>	14.46	15.70	14.03	13.60	17.00
<i>of which:</i>					
Shares (SIBE)	14.46	15.70	14.03	13.60	17.00
Bonds (four Spanish stock exchanges)	-	-	-	-	-
<b>SENAF</b>	0.05	0.06	0.03	0.01	0.01
<i>of which:</i>					
Government bonds	0.05	0.06	0.03	0.01	0.01
<b>MTS ESPAÑA</b>	-	0.01	0.02	0.01	0.01
<i>of which:</i>					
Government bonds	-	0.01	0.02	0.01	0.01
<b>Clearing house</b>					
<b>MEFFCLEAR</b>	-	-	-	-	-
<i>of which:</i>					
Government securities	-	-	-	-	-

## 12.2 Instructions handled by trading platforms and clearing houses: Market value of transactions

(EUR billions; total for the period)

	2001	2002	2003	2004	2005
<b>Trading platforms</b>					
<b>Stock exchange</b>	497.8	509.7	569.1	719.7	941.8
<i>of which:</i>					
Shares (SIBE)	440.2	439.9	494.3	636.9	848.2
Bonds (four Spanish stock exchanges)	57.6	69.8	74.8	82.8	93.6
<b>SENAF</b>	320.8	469.9	748.1	401.8	231.0
<i>of which:</i>					
Government bonds	320.8	469.9	748.1	401.8	231.0
<b>MTS ESPAÑA</b>	-	107.7	197.5	99.7	101.5
<i>of which:</i>					
Government bonds	-	107.7	197.5	99.7	101.5
<b>Clearing houses</b>					
<b>MEFFCLEAR</b>	-	-	117.3	158.0	162.4
<i>of which:</i>					
Government securities	-	-	117.3	158.0	162.4

## 12.3 Number of participants in trading platforms and clearing houses

(end of period)

	2001	2002	2003	2004	2005
<b>Trading systems</b>					
<b>Stock Exchange</b>	51	50	52	56	56
<i>of which:</i>					
Banks	7	8	9	13	13
<i>of which:</i>					
Domestic	.	.	.	.	.
Foreign	.	.	.	.	.
Brokers/dealers	44	42	43	43	43
<i>of which:</i>					
Domestic	.	.	.	.	.
Foreign	.	.	.	.	.
<b>SENAF</b>	33	37	35	31	29
<i>of which:</i>					
Banks	22	25	22	22	20
<i>of which:</i>					
Domestic	14	17	14	13	12
Foreign	8	8	8	9	8
Brokers/dealers	11	12	13	9	9
<i>of which:</i>					
Domestic	2	5	5	5	5
Foreign	9	7	8	4	4
Others	0	0	0	0	0
<b>MTS ESPAÑA</b>	-	22	23	23	30
<i>of which:</i>					
Banks	-	.	.	.	29
<i>of which:</i>					
Domestic	-	.	.	.	.
Foreign	-	.	.	.	.
Brokers/dealers	-	22	23	23	1
<i>of which:</i>					
Domestic	-	1	1	1	.
Foreign	-	21	22	22	.
Others	-	0	0	0	0
<b>Clearing house</b>					
<b>MEFFCLEAR</b>	-	-	19	19	20

## 12.4 Outstanding securities

(EUR billions; end of period)

	2001	2002	2003	2004	2005
<b>Trading platforms</b>					
<b>Stock exchange</b>	568.1	462	560.6	685.7	875.3
<b>Four Spanish stock exchanges</b>					
Shares (capitalisation, market value)	550.5	444.2	547.8	672.2	855.3
Bonds (capitalisation, market value)	17.6	17.8	12.8	13.5	20
<b>SENAF</b>	.	.	.	.	.
<b>MTS ESPAÑA</b>	-	-	-	-	-

## 13a Number of direct participants in central securities depositories

(end of period)

	2001	2002	2003	2004	2005
<b>IBERCLEAR</b>					
Number of direct participants				274	267
<i>of which:</i>					
Central banks				15	15
<i>of which:</i>					
Domestic				1	1
Foreign				14	14
Central counterparties				1	1
<i>of which:</i>					
Domestic				1	1
Foreign				0	0
Central securities depositories				6	6
<i>of which:</i>					
Domestic				0	0
Foreign				6	6
Credit institutions				151	148
<i>of which:</i>					
Domestic				151	148
Foreign				0	0
Others				101	97
<i>of which:</i>					
Domestic				76	74
Foreign				25	23

## 13b Number of direct participants in central securities depositories (continued)

(end of period)

	2001	2002	2003	2004	2005
<b>REGIONAL SSSs</b>					
Number of direct participants				71	62
<i>of which:</i>					
Central banks				1	1
<i>of which:</i>					
Domestic				1	1
Foreign				0	0
Central counterparties				0	0
<i>of which:</i>					
Domestic				0	0
Foreign				0	0
Central securities depositories				0	0
<i>of which:</i>					
Domestic				0	0
Foreign				0	0
Credit institutions				37	32
<i>of which:</i>					
Domestic				36	31
Foreign				1	1
Others				33	29
<i>of which:</i>					
Domestic				33	29
Foreign				0	0

## 14a Value of securities held in central securities depositories

(EUR millions; end of period)

	2001	2002	2003	2004	2005
<b>IBERCLEAR</b>					
<b>a) Value of securities by origin</b>					
Total value of securities held				1,193,067	1,433,267
<i>of which:</i>					
Issued/held in safekeeping in the reporting CSD				1,185,044	1,416,023
<i>of which:</i>					
Bonds				605,236	735,264
Short-term papers				31,626	41,789
Equities				547,006	637,890
Others				1,176	1,080
Transferred to the reporting CSD through a link to another CSD				8,024	17,244
<i>of which:</i>					
Bonds				5,102	13,883
Short-term papers				193	0
Equities				1,989	2,603
Others				740	758
Transferred to the reporting CSD through a link to a custodian bank				0	0
<i>of which:</i>					
Bonds				0	0
Short-term papers				0	0
Equities				0	0
Others				0	0
<b>b) Value of securities by type of account holder</b>					
Total value of securities held				1,193,067	1,433,267
<i>of which:</i>					
Held on the account of another CSD				1,438	1,425
<i>of which:</i>					
Bonds				951	937
Short-term papers				0	0
Equities				487	488
Others				0	0
Held on accounts of other participants (non-CSDs)				1,191,629	1,431,842
<i>of which:</i>					
Bonds				609,387	748,210
Short-term papers				31,819	41,789
Equities				548,507	640,005
Others				1,916	1,838

## 14b Value of securities held in central securities depositories (continued)

(EUR millions; end of period)

	2001	2002	2003	2004	2005
<b>REGIONAL SSSs</b>					
<b>a) Value of securities by origin</b>					
Total value of securities held				41,528	46,330
<i>of which:</i>					
Issued/held in safekeeping in the reporting CSD				41,528	46,330
<i>of which:</i>					
Bonds				9,916	13,133
Short-term papers				467	505
Equities				31,145	32,692
Others				0	0
Transferred to the reporting CSD through a link to another CSD				0	0
<i>of which:</i>					
Bonds				0	0
Short-term papers				0	0
Equities				0	0
Others				0	0
Transferred to the reporting CSD through a link to a custodian bank				0	0
<i>of which:</i>					
Bonds				0	0
Short-term papers				0	0
Equities				0	0
Others				0	0
<b>b) Value of securities by type of account holder</b>					
Total value of securities held				41,528	46,330
<i>of which:</i>					
Held on the account of another CSD				0	0
<i>of which:</i>					
Bonds				0	0
Short-term papers				0	0
Equities				0	0
Others				0	0
Held on accounts of other participants (non-CSDs)				41,528	46,330
<i>of which:</i>					
Bonds				9,916	13,133
Short-term papers				467	505
Equities				31,145	32,692
Others				0	0

## 15a Delivery instructions processed in central securities depositories

(total for the period)

	2001	2002	2003	2004	2005
<b>IBERCLEAR</b>					
	<i>thousands</i>				
<b>a) Number of delivery instructions by type of payment</b>					
Total number of delivery instructions				10,432	11,509
<i>of which:</i>					
Payment denominated in euro				8,148	9,211
<i>of which:</i>					
Bonds				554	534
Short-term papers				8	12
Equities				7,344	8,418
Others				242	247
Payment denominated in other currencies				0	0
<i>of which:</i>					
Bonds				0	0
Short-term papers				0	0
Equities				0	0
Others				0	0
Free of payment				2,284	2,298
<i>of which:</i>					
Bonds				1,573	1,485
Short-term papers				46	56
Equities				664	756
Others				1	1
<b>b) Number of delivery instructions by settlement channel</b>					
Total number of delivery instructions				10,432	11,509
<i>of which:</i>					
Internal settlement: no CSD link account involved				10,412	11,502
Settlement through link account of another CSD with reporting CSD				3	3
Settlement through link account of reporting CSD with another entity				17	4
	<i>EUR millions</i>				
<b>c) Value of delivery instructions by type of payment</b>					
Total value of delivery instructions				80,888,536	78,695,344
<i>of which:</i>					
Payment denominated in euro				46,099,528	44,602,236
<i>of which:</i>					
Bonds				45,220,432	43,366,516
Short-term papers				24,777	66,644
Equities				852,409	1,166,867
Others				1,912	2,210
Payment denominated in other currencies				0	0
<i>of which:</i>					
Bonds				0	0
Short-term papers				0	0
Equities				0	0
Others				0	0
Free of payment				34,789,016	34,093,104
<i>of which:</i>					
Bonds				33,886,260	32,879,230
Short-term papers				244,771	352,067
Equities				657,787	861,801
Others				195	10
<b>d) Value of delivery instructions by settlement channel</b>					
Total value of delivery instructions				80,888,536	78,695,344
<i>of which:</i>					
Internal settlement: no CSD link account involved				80,878,400	78,669,552
Settlement through link account of another CSD with reporting CSD				4,407	4,834
Settlement through link account of reporting CSD with another entity				5,733	20,950

## 15b Delivery instructions processed in central securities depositories (continued)

(total for the period)

	2001	2002	2003	2004	2005
<b>REGIONAL SSSs</b>					
	<i>thousands</i>				
<b>a) Number of delivery instructions by type of payment</b>					
Total number of delivery instructions				-	-
<i>of which:</i>					
Payment denominated in euro				-	-
<i>of which:</i>					
Bonds				44	39
Short-term papers				-	-
Equities				118	122
Others				0	0
Payment denominated in other currencies				0	0
<i>of which:</i>					
Bonds				0	0
Short-term papers				0	0
Equities				0	0
Others				0	0
Free of payment				-	-
<i>of which:</i>					
Bonds				-	-
Short-term papers				-	-
Equities				-	-
Others				-	-
<b>b) Number of delivery instructions by settlement channel</b>					
Total number of delivery instructions				-	-
<i>of which:</i>					
Internal settlement: no CSD link account involved				-	-
Settlement through link account of another CSD with reporting CSD				0	0
Settlement through link account of reporting CSD with another entity				0	0
	<i>EUR millions</i>				
<b>c) Value of delivery instructions by type of payment</b>					
Total value of delivery instructions				-	-
<i>of which:</i>					
Payment denominated in euro				-	-
<i>of which:</i>					
Bonds				73,900	86,453
Short-term papers				-	-
Equities				1,512	1,904
Others				0	0
Payment denominated in other currencies				0	0
<i>of which:</i>					
Bonds				0	0
Short-term papers				0	0
Equities				0	0
Others				0	0
Free of payment				-	-
<i>of which:</i>					
Bonds				-	-
Short-term papers				-	-
Equities				-	-
Others				-	-
<b>d) Value of delivery instructions by settlement channel</b>					
Total value of delivery instructions				-	-
<i>of which:</i>					
Internal settlement: no CSD link account involved				-	-
Settlement through link account of another CSD with reporting CSD				0	0
Settlement through link account of reporting CSD with another entity				0	0



## 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.

**Details on items in each table:** Information on the use of the country tables and calculations pertaining to each item in those tables are given in Section 6 of the “Detailed Explanatory Notes”.

## COUNTRY TABLES – NOTES

**Table 1 – Basic statistical data**

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

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

Currency in circulation outside MFIs	Following the introduction of the euro banknotes and coins on 1 January 2002, these figures are provided solely at an aggregated euro area level.
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 2001-02.
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. Following the introduction of the euro banknotes and coins on 1 January 2002, these figures are provided solely at an aggregated euro area level.
<i>Memorandum items:</i> Overnight deposits in foreign currencies held by non-MFIs	Data do not include overnight deposits of “Central Government” and “Rest of the world” for 2001-02.

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

Overnight deposits held at other credit institutions	Value for the last quarter of the period.
--	---

**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>Institutions offering payment services to non-MFIs (total)</b>	
Value of overnight deposits	For the period up to and including 2002, does not include credit institutions.

**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/or 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.
Cards with an e-money function which have been loaded at least once	This information is not available.
<b>Terminals located in the country</b>	
ATMs <i>of which:</i> ATMs with a credit transfer function	In most cases, the possibility of making transfers at an ATM depends on the credit institution, not on the card network. Consequently, this information is not available.
POS terminals	Only the figures as from 2002 have been obtained according to the new methodology; the figures have been updated in order to exclude terminals at bank branches. The recalculation of historical data has not been possible. Only EFTPOS terminals are included, since manual POS terminals are generally used only for back-up purposes.

**Table 7 – Payment and terminal transactions involving non-MFIs: Number of transactions, and  
Table 8 – Payment and terminal transactions involving 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 figures as from 2004 have been obtained according to the new methodology. The recalculation of historical data has not been possible. In line with the new methodology, book-entry transactions have been included in this item for data as from 2004.
<i>of which:</i> Paper-based	It has only been possible to obtain figures according to the new methodology for data as from 2004. Historical data are not available.
<i>of which:</i> Non-paper-based	It has only been possible to obtain figures according to the new methodology for data as from 2004. Historical data are not available.
Direct debits	Only the figures as from 2004 have been obtained according to the new methodology. The recalculation of historical data has not been possible. In line with the new methodology, book-entry transactions have been included in this item for data as from 2004.
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. Data prior to 2002 are not available.
<i>of which:</i> Payments with cards with a debit function	Data prior to 2002 are not available.
<i>of which:</i> Payments with 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 with 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 with cards with a credit and/or 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. Data prior to 2002 are not available.
E-money purchase transactions	Only purchases made with e-money cards are included. 2004 figures have been updated in accordance with the latest information received.
<i>of which:</i> With other e-money storages	This information is not available.
Cheques	Only the figures as from 2004 have been obtained according to the new methodology. The recalculation of historical data has not been possible.
Other payment instruments	Includes bills of exchange and other non-standardised payment instruments which, owing to their special characteristics, are processed in the “Other operations” subsystem of the SNCE.

Cross-border transactions sent	Historical data are not available. 2004 figures have been updated to include data on cross-border transactions made with payment cards.
<i>Memorandum item:</i> Cross-border transactions received	Historical data are not available. 2004 figures have been updated to include data on cross-border transactions made with payment cards.
<b>Transactions per type of terminal</b>	Data prior to 2002 are not available.
ATM cash deposits	This information is not available.
POS transactions (irrespective of type of card used)	Figures as from 2002 have been revised in order to exclude both payments at virtual points of sale and cash withdrawals at terminals located in bank branches.
E-money card-loading/unloading transactions	It is not possible to make a distinction according to the nationality of the card and/or terminal. However, the vast majority of transactions are made at terminals located in the country with cards issued in the country. 2004 figures have been updated in accordance with the latest information received.
<i>Memorandum items:</i> OTC cash withdrawals	These data are estimations based on the information provided by a representative sample of credit institutions. Historical data are not available. 2004 figures have been revised.
<i>Memorandum items:</i> OTC cash deposits	These data are estimations based on the information provided by a representative sample of credit institutions. Historical data are not available. 2004 figures have been revised.

**Table 9 – Participation in selected interbank funds transfer systems****Table 10 – Payments processed by selected interbank funds transfer systems: Number of transactions, and  
Table 11 – Payments processed by selected interbank funds transfer systems: Value of transactions**

<b>TARGET component: SLBE</b>	
Transactions sent within the same TARGET component	
<i>of which:</i> Transactions sent by national participants	Historical data are not available.
<i>of which:</i> Transactions sent by euro area participants (excluding national participants)	Historical data are not available.
<i>of which:</i> Transactions sent by non-euro area EU participants	Historical data are not available.
<i>of which:</i> Transactions sent by non-EU participants	Historical data are not available.
Concentration ratio in terms of volume/value	Only the figures as from 2004 have been calculated according to the current methodology. The recalculation of historical data has not been possible.
<b>LVPS: SPI</b>	A geographical breakdown is not given, since the SPI ceased operations in December 2004.

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

**Table 12.1 – Instructions handled by trading platforms and clearing houses: Number of transactions, and Table 12.2 – Instructions handled by trading platforms and clearing houses: Market value of transactions**

MEFFCLEAR	MEFFCLEAR, a CCP for public debt securities, was launched on 18 September 2003.
-----------	---

**Table 12.3 – Number of participants in trading platforms and clearing houses**

**Table 12.4 – Outstanding securities**

**Table 13 – Number of direct participants in central securities depositories**

**Table 14 – Value of securities held in central securities depositories**

**Table 15 – Delivery instructions processed in central securities depositories**

# FRANCE

## 1. Basic statistical data

	2001	2002	2003	2004	2005
Population (thousands)	61,120.17	61,530.20	61,932.47	62,324.41	62,702.37
GDP (EUR billions)	1,497.17	1,548.56	1,594.81	1,659.02	1,710.02
GDP per capita (EUR)	24,496	25,167	25,751	26,619	27,272
HICP (annual percentage changes)	1.78	1.94	2.17	2.34	1.90

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 2. Settlement media used by non-MFIs

(EUR millions; end of period)

	2001	2002	2003	2004	2005
Currency in circulation outside MFIs	29,629.00	.	.	.	.
Value of overnight deposits held by non-MFIs	308,847.00	297,158.00	351,171.00	364,712.00	405,220.00
Narrow money supply (M1)	406,124.00	.	.	.	.
<i>Memorandum items:</i>					
Overnight deposits in foreign currencies held by non-MFIs	14,308.00	12,855.00	11,741.00	10,579.00	13,468.00
Outstanding value on e-money storages issued	8.00	16.00	22.00	22.00	23.00
<i>of which:</i>					
On card-based e-money schemes	8.00	16.00	22.00	22.00	23.00
On software-based e-money schemes	0.00	0.00	0.00	0.00	0.00

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 3. Settlement media used by credit institutions

(EUR millions; average for last reserve maintenance period)

	2001	2002	2003	2004	2005
Overnight deposits held at the central bank	23,417.45	23,598.03	23,671.19	25,511.83	28,516.91
Overnight deposits held at other credit institutions (end of period)	239,177.00	224,949.00	211,319.00	234,244.00	228,285.00
<i>Memorandum items:</i>					
Non-intraday borrowing from the central bank	10,884.00	12,070.00	9,730.00	15,730.00	22,065.00
Intraday borrowing from the central bank	25,216.00	25,608.00	26,081.00	33,457.00	35,427.00

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 4. Banknotes and coins

(PLEASE REFER TO EURO AREA AGGREGATE TABLE 3)

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

(end of period)

	2001	2002	2003	2004	2005
<b>Central bank</b>					
Number of offices	211	211	211	178	140
Number of overnight deposits (thousands)	72	68	66	30	32
Value of overnight deposits (EUR millions)	3,301.00	1,622.00	1,032.00	658.00	1,088.00
<b>Credit institutions irrespective of their legal incorporation</b>					
Number of institutions	1,050	989	939	897	854
Number of offices	26,049	26,162	39,351	39,825	40,552
Number of overnight deposits (thousands)	57,377	57,857	68,754	69,719	70,784
<i>of which:</i>					
Number of internet/PC-linked overnight deposits (thousands)	-	-	-	-	-
Value of overnight deposits (EUR millions)	305,482.00	295,334.00	349,411.00	363,281.00	404,129.00
<i>of which:</i>					
<b>Credit institutions legally incorporated in the reporting country</b>					
Number of institutions	965	912	870	827	790
Number of offices	26,049	26,162	39,351	39,825	40,552
Value of overnight deposits (EUR millions)	305,482.00	295,334.00	349,411.00	363,281.00	404,129.00
<b>Branches of euro area-based credit institutions</b>					
Number of institutions	41	38	33	39	38
Number of offices	-	-	-	-	-
Value of overnight deposits (EUR millions)	-	-	-	-	-
<b>Branches of EEA-based credit institutions (outside the euro area)</b>					
Number of institutions	23	21	19	16	13
Number of offices	-	-	-	-	-
Value of overnight deposits (EUR millions)	-	-	-	-	-
<b>Branches of non-EEA-based banks</b>					
Number of institutions	21	18	17	15	13
Number of offices	-	-	-	-	-
Value of overnight deposits (EUR millions)	-	-	-	-	-
<b>Other institutions offering payment services to non-MFIs</b>					
Number of institutions	2	2	1	1	1
Number of offices	15,227	11,092	-	-	-
Number of overnight deposits (thousands)	10,707	10,435	-	-	-
Value of overnight deposits (EUR millions)	70,103.00	82,248.00	36,046.00	44,898.00	52,112.00
<b>Institutions offering payment services to non-MFIs (total)</b>					
Number of institutions	1,053	992	941	899	856
Number of offices	41,487	37,465	39,562	40,003	40,692
Number of overnight deposits (thousands)	68,156	68,360	68,820	69,749	70,816
<i>of which:</i>					
Number of internet/PC-linked overnight deposits (thousands)	-	-	-	-	-
Value of overnight deposits (EUR millions)	378,886.00	379,204.00	386,489.00	408,837.00	457,329.00
<i>Memorandum items:</i>					
<b>Electronic money institutions</b>					
Number of institutions	1	1	2	2	2
Outstanding value on e-money storages issued by electronic money institutions (EUR millions)	-	-	-	-	-

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 6. Payment card functions and accepting devices

(original units; end of period)

	2001	2002	2003	2004	2005
<b>CARDS ISSUED IN THE COUNTRY</b>					
Cards with a cash function	43,315,222	45,404,109	47,645,524	49,112,000	81,912,106
Cards with a payment function (except an e-money function)	39,733,247	41,851,879	44,382,728	45,985,000	78,832,234
<i>of which:</i>					
Cards with a debit function	-	-	-	-	38,911,351
Cards with a delayed debit function	-	-	-	-	10,838,503
Cards with a credit function	-	-	-	-	31,159,485
Cards with a debit and/or delayed debit function	-	-	-	-	-
Cards with a credit and/or delayed debit function	-	-	-	-	-
Cards with an e-money function	319,000	838,000	1,272,000	1,160,000	22,340,011
<i>of which:</i>					
Cards with an e-money function which have been loaded at least once	-	-	-	-	922,591
Total number of cards (irrespective of the number of functions on the card)	43,315,222	45,404,109	47,645,524	49,112,000	95,101,101
<i>of which:</i>					
Cards with a combined debit, cash and e-money function	-	-	-	-	-
<b>TERMINALS LOCATED IN THE COUNTRY</b>					
ATMs	36,912	38,975	41,988	43,714	47,827
<i>of which:</i>					
ATMs with a cash withdrawal function	-	-	-	-	-
ATMs with a credit transfer function	-	-	-	-	-
POS terminals	904,265	956,435	1,000,000	1,060,000	1,095,000
<i>of which:</i>					
EFTPOS terminals	-	-	-	-	1,095,000
E-money card terminals	-	-	-	-	83,665
<i>of which:</i>					
E-money card-loading/unloading terminals	2,100	15,904	23,057	23,000	21,635
E-money card-accepting terminals	13,644	69,172	105,801	77,800	62,030

Explanatory information on certain data items is given in the notes at the end of each country chapter.



## 7. Payment and terminal transactions involving non-MFIs: Number of transactions

(millions; total for the period)

	2001	2002	2003	2004	2005
<b>TRANSACTIONS PER TYPE OF PAYMENT INSTRUMENT</b>					
Credit transfers	2,175.45	2,564.22	2,587.53	2,599.23	2,408.44
<i>of which:</i>					
Paper-based	-	-	-	-	-
Non-paper-based	-	-	-	-	-
Direct debits	2,063.54	2,183.81	2,353.22	2,542.73	2,512.76
Card payments with cards issued in the country (except cards with an e-money function)	3,670.72	4,095.59	4,341.46	4,650.00	5,243.83
<i>of which:</i>					
Payments with cards with a debit function	-	-	-	-	-
Payments with cards with a delayed debit function	-	-	-	-	-
Payments with cards with a credit function	-	-	-	-	-
Payments with cards with a debit and/or delayed debit function	-	-	-	-	-
Payments with cards with a credit and/or delayed debit function	-	-	-	-	-
E-money purchase transactions	2.80	18.40	18.10	16.00	17.03
<i>of which:</i>					
With cards with an e-money function	2.80	18.40	18.10	16.00	17.03
With other e-money storages	-	-	-	-	-
Cheques	4,338.60	4,349.47	4,261.51	4,133.81	3,916.26
Other payment instruments	114.53	135.83	129.95	129.20	181.30
Total number of transactions with payment instruments	12,365.64	13,347.32	13,691.77	14,070.96	14,279.60
<i>of which:</i>					
Cross-border transactions sent	-	-	-	-	3,201.14
<i>Memorandum item:</i>					
Cross-border transactions received	-	-	-	-	2,709.88
<b>TRANSACTIONS PER TYPE OF TERMINAL</b>					
<b>a) Transactions at terminals located in the country with cards issued in the country</b>	4,836.36	5,311.18	5,589.13	5,912.00	6,565.43
ATM cash withdrawals	1,165.04	1,212.99	1,244.88	1,260.00	1,431.95
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	3,670.72	4,095.59	4,341.46	4,650.00	5,114.36
E-money card-loading/unloading transactions	0.60	2.60	2.79	2.00	2.10
<b>b) Transactions at terminals located in the country with cards issued outside the country</b>	-	-	-	-	172.14
ATM cash withdrawals	-	-	-	-	26.68
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	-	-	-	-	145.46
E-money card-loading/unloading transactions	-	-	-	-	-
<b>c) Transactions at terminals located outside the country with cards issued in the country</b>	-	-	-	-	160.05
ATM cash withdrawals	-	-	-	-	30.58
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	-	-	-	-	129.46
E-money card-loading/unloading transactions	-	-	-	-	-
<i>Memorandum items:</i>					
Cash advances at POS terminals	-	-	-	-	-
OTC cash withdrawals	-	-	-	-	-
OTC cash deposits	-	-	-	-	-

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 8. Payment and terminal transactions involving non-MFIs: Value of transactions

(EUR billions; total for the period)

	2001	2002	2003	2004	2005
<b>TRANSACTIONS PER TYPE OF PAYMENT INSTRUMENT</b>					
Credit transfers	92,907.57	96,181.03	98,095.60	107,554.31	13,462.30
<i>of which:</i>					
Paper-based	-	-	-	-	-
Non-paper-based	-	-	-	-	-
Direct debits	703.66	751.38	755.57	782.46	906.68
Card payments with cards issued in the country (except cards with an e-money function)	170.00	190.00	204.00	219.60	260.22
<i>of which:</i>					
Payments with cards with a debit function	-	-	-	-	-
Payments with cards with a delayed debit function	-	-	-	-	-
Payments with cards with a credit function	-	-	-	-	-
Payments with cards with a debit and/or delayed debit function	-	-	-	-	-
Payments with cards with a credit and/or delayed debit function	-	-	-	-	-
E-money purchase transactions	0.01	0.07	0.07	0.05	0.04
<i>of which:</i>					
With cards with an e-money function	0.01	0.07	0.07	0.05	0.04
With other e-money storages	-	-	-	-	-
Cheques	2,211.44	2,375.49	2,433.63	2,084.21	2,175.68
Other payment instruments	453.62	549.49	526.38	509.79	475.17
Total value of transactions with payment instruments	96,446.31	100,047.47	102,015.25	111,150.43	17,280.08
<i>of which:</i>					
Cross-border transactions sent	-	-	-	-	1,591.02
<i>Memorandum item:</i>					
Cross-border transactions received	-	-	-	-	1,806.22
<b>TRANSACTIONS PER TYPE OF TERMINAL</b>					
<b>a) Transactions at terminals located in the country with cards issued in the country</b>	241.02	266.08	285.08	304.80	348.04
ATM cash withdrawals	71.00	76.00	81.00	85.20	98.18
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	170.00	190.00	204.00	219.60	249.76
E-money card-loading/unloading transactions	0.02	0.08	0.08	0.00	0.05
<b>b) Transactions at terminals located in the country with cards issued outside the country</b>	-	-	-	-	19.66
ATM cash withdrawals	-	-	-	-	4.30
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	-	-	-	-	15.36
E-money card-loading/unloading transactions	-	-	-	-	-
<b>c) Transactions at terminals located outside the country with cards issued in the country</b>	-	-	-	-	13.97
ATM cash withdrawals	-	-	-	-	3.51
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	-	-	-	-	10.46
E-money card-loading/unloading transactions	-	-	-	-	-
<i>Memorandum items:</i>					
Cash advances at POS terminals	-	-	-	-	-
OTC cash withdrawals	-	-	-	-	-
OTC cash deposits	-	-	-	-	-

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 9a Participation in selected interbank funds transfer systems

(end of period)

	2001	2002	2003	2004	2005
<b>TARGET COMPONENT: TBF</b>					
Number of participants	192	176	173	171	167
<i>of which:</i>					
Direct participants	192	175	156	151	144
<i>of which:</i>					
Credit institutions	170	156	140	139	133
Central bank	1	1	1	1	1
Other direct participants	21	18	15	11	10
<i>of which:</i>					
Public administration	0	0	0	0	0
Postal institution	1	1	1	1	1
Clearing and settlement organisations	1	1	1	1	1
Other financial institutions	19	16	13	9	8
Others	0	0	0	0	0
Indirect participants	0	1	17	20	23
<b>LVPS (NON-TARGET SYSTEM): PNS</b>					
Number of participants	28	27	42	42	45
<i>of which:</i>					
Direct participants	23	21	20	18	17
<i>of which:</i>					
Credit institutions	22	20	19	17	16
Central bank	0	0	0	0	0
Other direct participants	1	1	1	1	1
<i>of which:</i>					
Public administration	0	0	0	0	0
Postal institution	1	1	1	1	1
Clearing and settlement organisations	0	0	0	0	0
Other financial institutions	0	0	0	0	0
Others	0	0	0	0	0
Indirect participants	5	6	22	24	28
<b>RETAIL SYSTEM: SIT</b>					
Number of participants	713	686	641	626	595
<i>of which:</i>					
Direct participants	17	17	15	14	13
<i>of which:</i>					
Credit institutions	14	14	12	11	10
Central bank	1	1	1	1	1
Other direct participants	2	2	2	2	2
<i>of which:</i>					
Public administration	0	0	0	0	0
Postal institution	1	1	1	1	1
Clearing and settlement organisations	0	0	0	0	0
Other financial institutions	1	1	1	1	1
Others	0	0	0	0	0
Indirect participants	696	669	626	612	582

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 9b Participation in selected interbank funds transfer systems (continued)

(end of period)

	2001	2002	2003	2004	2005
<b>RETAIL SYSTEM: CH PARIS (CLOSED 2002)</b>					
Number of participants	.	.	.	.	.
<i>of which:</i>					
Direct participants	.	.	.	.	.
<i>of which:</i>					
Credit institutions	.	.	.	.	.
Central bank	.	.	.	.	.
Other direct participants	.	.	.	.	.
<i>of which:</i>					
Public administration	.	.	.	.	.
Postal institution	.	.	.	.	.
Clearing and settlement organisations	.	.	.	.	.
Other financial institutions	.	.	.	.	.
Others	.	.	.	.	.
Indirect participants	.	.	.	.	.
<b>RETAIL SYSTEM: CH PROVINCE (CLOSED 2002)</b>					
Number of participants	.	.	.	.	.
<i>of which:</i>					
Direct participants	.	.	.	.	.
<i>of which:</i>					
Credit institutions	.	.	.	.	.
Central bank	.	.	.	.	.
Other direct participants	.	.	.	.	.
<i>of which:</i>					
Public administration	.	.	.	.	.
Postal institution	.	.	.	.	.
Clearing and settlement organisations	.	.	.	.	.
Other financial institutions	.	.	.	.	.
Others	.	.	.	.	.
Indirect participants	.	.	.	.	.
<b>RETAIL SYSTEM: CREIC (CLOSED 2002)</b>					
Number of participants	.	.	.	.	.
<i>of which:</i>					
Direct participants	.	.	.	.	.
<i>of which:</i>					
Credit institutions	.	.	.	.	.
Central bank	.	.	.	.	.
Other direct participants	.	.	.	.	.
<i>of which:</i>					
Public administration	.	.	.	.	.
Postal institution	.	.	.	.	.
Clearing and settlement organisations	.	.	.	.	.
Other financial institutions	.	.	.	.	.
Others	.	.	.	.	.
Indirect participants	.	.	.	.	.

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 10a Payments processed by selected interbank funds transfer systems: Number of transactions

(millions; total for the period)

	2001	2002	2003	2004	2005
<b>TARGET COMPONENT: TBF</b>					
Total transactions sent	3.81	3.81	3.86	4.00	4.32
<i>of which:</i>					
Transactions sent within the same TARGET component	2.45	2.16	2.13	2.09	2.17
<i>of which:</i>					
Transactions sent by national participants	2.45	2.16	2.13	2.09	2.17
Transactions sent by euro area participants (excluding national participants)	0.00	0.00	0.00	0.00	0.00
Transactions sent by non-euro area EU participants	-	-	-	-	-
Transactions sent by non-EU participants	-	-	-	-	-
Transactions sent to another TARGET component	1.36	1.65	1.74	1.91	2.15
<i>of which:</i>					
Transactions sent to a euro area TARGET component	1.36	1.40	1.49	1.64	1.84
Transactions sent to a non-euro area TARGET component	0.00	0.25	0.25	0.27	0.31
<i>Memorandum item:</i>					
Transactions received from another TARGET component	1.50	1.70	1.82	1.99	2.08
Concentration ratio in terms of volume (percentages)	40.5	44.1	46.2	47.1	45.8
<b>LVPS (NON-TARGET SYSTEM): PNS</b>					
Total transactions sent	8.00	7.58	7.35	7.01	6.84
<i>of which:</i>					
<b>a) Transactions sent by national participants</b>					
Total transactions sent by national participants	.	.	.	.	.
<i>of which:</i>					
Credit transfers	8.00	7.58	7.35	7.01	6.84
<b>b) Transactions sent by euro area participants (excluding national participants)</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)	60.1	63.3	63.7	62.8	62.2
<b>RETAIL SYSTEM: SIT</b>					
Total transactions sent	7,131.09	11,043.48	11,298.21	11,614.86	11,868.23
<i>of which:</i>					
<b>a) Transactions sent by national participants</b>					
Total transactions sent by national participants	7,131.09	11,043.48	11,298.21	11,614.86	11,868.23
<i>of which:</i>					
Credit transfers	1,547.23	1,625.29	1,682.93	1,736.52	1,785.02
Direct debits	1,504.99	1,655.63	1,726.77	1,842.32	1,945.40
Card payments	3,076.32	3,471.57	3,660.46	3,926.28	4,176.00
ATM transactions	690.51	690.58	654.05	633.55	626.43
Cheques	197.51	3,490.57	3,467.24	3,370.40	3,234.41
Other payment instruments	114.53	109.83	106.76	105.80	101.38
<b>b) Transactions sent by euro area participants (excluding national participants)</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)	-	57.1	57.5	60.4	60.5

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 10b Payments processed by selected interbank funds transfer systems: Number of transactions (continued)

(millions; total for the period)

	2001	2002	2003	2004	2005
<b>RETAIL SYSTEM: CH PARIS (CLOSED 2002)</b>					
Total transactions sent	677.77	93.30	-	-	.
of which:					
<b>a) Transactions sent by national participants</b>					
Total transactions sent by national participants	677.77	93.30	-	-	.
of which:					
Cheques	677.77	93.30	-	-	.
<b>b) Transactions sent by euro area participants (excluding national participants)</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: CH PROVINCE (CLOSED 2002)</b>					
Total transactions sent	2,469.06	53.64	-	-	.
of which:					
<b>a) Transactions sent by national participants</b>					
Total transactions sent by national participants	2,469.06	53.64	-	-	.
of which:					
Cheques	2,469.06	53.64	-	-	.
<b>b) Transactions sent by euro area participants (excluding national participants)</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	270.17	4.32	-	-	.
of which:					
<b>a) Transactions sent by national participants</b>					
Total transactions sent by national participants	270.17	4.32	-	-	.
of which:					
Cheques	270.17	4.32	-	-	.
<b>b) Transactions sent by euro area participants (excluding national participants)</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)	.	.	.	.	.

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## I la Payments processed by selected interbank funds transfer systems: Value of transactions

(EUR billions; total for the period)

	2001	2002	2003	2004	2005
<b>TARGET COMPONENT: TBF</b>					
Total transactions sent	87,572.70	91,244.35	96,326.27	108,411.35	121,913.67
<i>of which:</i>					
Transactions sent within the same TARGET component	65,092.44	73,658.41	77,080.79	87,514.39	97,757.86
<i>of which:</i>					
Transactions sent by national participants	65,092.44	73,658.41	77,080.79	87,512.57	97,752.74
Transactions sent by euro area participants (excluding national participants)	0.00	0.00	0.00	1.81	5.12
Transactions sent by non-euro area EU participants	-	-	-	-	-
Transactions sent by non-EU participants	-	-	-	-	-
Transactions sent to another TARGET component	22,480.26	17,585.94	19,245.48	20,896.97	24,155.81
<i>of which:</i>					
Transactions sent to a euro area TARGET component	22,480.26	13,684.83	14,541.09	15,793.81	18,823.54
Transactions sent to a non-euro area TARGET component	0.00	3,901.12	4,704.38	5,103.16	5,332.27
<i>Memorandum item:</i>					
Transactions received from another TARGET component	19,050.00	17,582.49	19,244.28	20,886.91	24,152.46
Concentration ratio in terms of value (percentages)	43.6	46.1	48.1	52.0	54.0
<b>LVPS (NON-TARGET SYSTEM): PNS</b>					
Total transactions sent	22,324.00	19,995.35	17,980.40	17,480.60	15,644.55
<i>of which:</i>					
<b>a) Transactions sent by national participants</b>					
Total transactions sent by national participants	.	.	.	.	.
<i>of which:</i>					
Credit transfers	22,324.00	19,995.35	17,980.40	17,480.60	15,644.55
<b>b) Transactions sent by euro area participants (excluding national participants)</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)	54.6	61.6	61.1	59.0	61.3
<b>RETAIL SYSTEM: SIT</b>					
Total transactions sent	2,444.24	4,442.49	4,671.33	4,567.18	4,754.74
<i>of which:</i>					
<b>a) Transactions sent by national participants</b>					
Total transactions sent by national participants	2,444.24	4,442.49	4,671.33	4,567.18	4,754.74
<i>of which:</i>					
Credit transfers	1,385.07	1,572.99	1,571.68	1,722.61	1,877.98
Direct debits	368.33	410.06	412.74	429.43	444.81
Card payments	140.68	159.41	169.36	182.48	195.25
ATM transactions	34.69	35.94	34.87	34.46	34.48
Cheques	61.84	1,827.92	2,059.05	1,770.42	1,792.24
Other payment instruments	453.62	436.17	423.63	427.78	409.97
<b>b) Transactions sent by euro area participants (excluding national participants)</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)	-	49.7	50.7	60.5	59.3

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 11b Payments processed by selected interbank funds transfer systems: Value of transactions (continued)

(EUR billions; total for the period)

	2001	2002	2003	2004	2005
<b>RETAIL SYSTEM: CH PARIS (CLOSED 2002)</b>					
Total transactions sent	763.20	183.57	-	-	.
<i>of which:</i>					
<b>a) Transactions sent by national participants</b>					
Total transactions sent by national participants	763.20	183.57	-	-	.
<i>of which:</i>					
Cheques	763.20	183.57	-	-	.
<b>b) Transactions sent by euro area participants (excluding national participants)</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: CH PROVINCE (CLOSED 2002)</b>					
Total transactions sent	987.16	23.01	-	-	.
<i>of which:</i>					
<b>a) Transactions sent by national participants</b>					
Total transactions sent by national participants	987.16	23.01	-	-	.
<i>of which:</i>					
Cheques	987.16	23.01	-	-	.
<b>b) Transactions sent by euro area participants (excluding national participants)</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	23.12	0.40	-	-	.
<i>of which:</i>					
<b>a) Transactions sent by national participants</b>					
Total transactions sent by national participants	23.12	0.40	-	-	.
<i>of which:</i>					
Cheques	23.12	0.40	-	-	.
<b>b) Transactions sent by euro area participants (excluding national participants)</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)	.	.	.	.	.

Explanatory information on certain data items is given in the notes at the end of each country chapter.



## 12.1 Instructions handled by trading platforms and clearing houses: Number of transactions

*(millions; total for the period)*

	2001	2002	2003	2004	2005
<b>Trading platform</b>					
Euronext Paris Cash	43.94	47.04	50.50	47.41	55.11
Euronext.liffe Paris	4.99	5.72	6.89	5.51	5.75
<b>Clearing house</b>					
LCH.Clearnet SA Paris, cash	40.50	45.60	48.50	47.15	55.25
LCH.Clearnet SA Paris, futures	-	-	-	-	-
LCH.Clearnet SA Paris, options	-	-	-	-	-
LCH.Clearnet SA Paris, OTC	-	-	-	-	-

## 12.2 Instructions handled by trading platforms and clearing houses: Market value of transactions

*(EUR billions; total for the period)*

	2001	2002	2003	2004	2005
<b>Trading platform</b>					
Euronext Paris Cash	1,260.34	1,227.76	993.33	1,107.81	1,237.82
Euronext.liffe Paris	3,591.98	1,413.25	1,197.22	1,199.11	1,395.25
<b>Clearing house</b>					
LCH.Clearnet SA Paris, cash	1,299.00	1,175.57	968.00	1,071.00	1,204.00
LCH.Clearnet SA Paris, futures	-	-	-	-	1,117.84
LCH.Clearnet SA Paris, options	-	-	-	-	5.99
LCH.Clearnet SA Paris, OTC	-	-	-	-	9,826.05

## 12.3 Number of participants in trading platforms and clearing houses

(end of period)

	2001	2002	2003	2004	2005
<b>Trading systems</b>					
Euronext Paris	103	164	121	125	145
<i>of which:</i>					
Banks	-	-	-	-	-
<i>of which:</i>					
Domestic	-	-	-	-	-
Foreign	-	-	-	-	-
Brokers/dealers	-	-	-	91	115
<i>of which:</i>					
Domestic	-	-	-	-	-
Foreign	-	-	-	-	-
Euronext.liffe Paris	180	182	196	180	168
<i>of which:</i>					
Banks	-	-	-	-	-
<i>of which:</i>					
Domestic	-	-	-	-	-
Foreign	-	-	-	-	-
Brokers/dealers	-	-	-	-	-
<i>of which:</i>					
Domestic	-	-	-	-	-
Foreign	-	-	-	-	-
<b>Clearing system</b>					
LCH.Clearnet SA Paris	93	102	113	116	118
<i>of which:</i>					
Banks	-	-	-	-	-
<i>of which:</i>					
Domestic	-	-	-	-	-
Foreign	-	-	-	-	-
Brokers/dealers	-	-	-	-	-
<i>of which:</i>					
Domestic	-	-	-	-	-
Foreign	-	-	-	-	-

## 12.4 Outstanding securities

(end of period)

	2001	2002	2003	2004	2005
<b>Euronext Paris</b>					
Value of equities listed (EUR billions)	1,325.73	934.79	1,082.00	1,152.70	1,499.59
Value of other securities listed (EUR billions)	795.12	818.20	809.00	813.77	858.62
Number of equities listed	1,177.00	1,131.00	1,070.00	1,032.00	1,019.00
Number of other securities listed	6,846.00	5,824.00	5,316.00	6,637.00	6,827.00

## 13. Number of direct participants in central securities depositories

*(end of period)*

	2001	2002	2003	2004	2005
<b>EUROCLEAR FRANCE</b>					
Number of direct participants				171	166
<i>of which:</i>					
Central banks				1	1
<i>of which:</i>					
Domestic				1	1
Foreign				0	0
Central counterparties				1	1
<i>of which:</i>					
Domestic				1	1
Foreign				0	0
Central securities depositories				13	13
<i>of which:</i>					
Domestic				.	.
Foreign				13	13
Credit institutions				136	133
<i>of which:</i>					
Domestic				117	112
Foreign				19	21
Others				20	18
<i>of which:</i>					
Domestic				19	17
Foreign				1	1

## 14. Value of securities held in central securities depositories

(EUR millions; end of period)

	2001	2002	2003	2004	2005
<b>EUROCLEAR FRANCE</b>					
<b>a) Value of securities by origin</b>					
Total value of securities held				3,776,031	4,424,579
<i>of which:</i>					
Issued/held in safekeeping in the reporting CSD				3,719,000	4,364,700
<i>of which:</i>					
Bonds				1,159,720	1,239,300
Short-term papers				594,776	615,553
Equities				1,117,207	1,503,380
Others				847,297	1,006,467
Transferred to the reporting CSD through a link to another CSD				57,031	59,879
<i>of which:</i>					
Bonds				22,172	23,404
Short-term papers				.	.
Equities				34,583	36,254
Others				276	221
Transferred to the reporting CSD through a link to a custodian bank				.	.
<i>of which:</i>					
Bonds				.	.
Short-term papers				.	.
Equities				.	.
Others				.	.
<b>b) Value of securities by type of account holder</b>					
Total value of securities held				3,776,031	4,424,579
<i>of which:</i>					
Held on the account of another CSD				-	-
<i>of which:</i>					
Bonds				-	-
Short-term papers				-	-
Equities				-	-
Others				-	-
Held on accounts of other participants (non-CSDs)				-	-
<i>of which:</i>					
Bonds				-	-
Short-term papers				-	-
Equities				-	-
Others				-	-

## 15. Delivery instructions processed in central securities depositories

(total for the period)

	2001	2002	2003	2004	2005
<b>EUROCLEAR FRANCE</b>					
	<i>thousands</i>				
<b>a) Number of delivery instructions by type of payment</b>					
Total number of delivery instructions				27,853	32,877
<i>of which:</i>					
Payment denominated in euro				24,047	28,809
<i>of which:</i>					
Bonds				2,883	3,316
Short-term papers				1,627	1,697
Equities				16,194	19,936
Others				3,343	3,860
Payment denominated in other currencies				.	.
<i>of which:</i>					
Bonds				.	.
Short-term papers				.	.
Equities				.	.
Others				.	.
Free of payment				3,806	4,068
<i>of which:</i>					
Bonds				949	989
Short-term papers				299	324
Equities				1,402	1,485
Others				1,156	1,270
<b>b) Number of delivery instructions by settlement channel</b>					
Total number of delivery instructions				27,853	32,877
<i>of which:</i>					
Internal settlement: no CSD link account involved				27,780	32,805
Settlement through link account of another CSD with reporting CSD				-	-
Settlement through link account of reporting CSD with another entity				-	-
	<i>EUR millions</i>				
<b>c) Value of delivery instructions by type of payment</b>					
Total value of delivery instructions				146,851,877	166,924,180
<i>of which:</i>					
Payment denominated in euro				100,134,060	111,264,543
<i>of which:</i>					
Bonds				42,755,250	51,809,075
Short-term papers				53,357,411	54,888,303
Equities				2,824,343	3,101,099
Others				1,197,056	1,466,066
Payment denominated in other currencies				.	.
<i>of which:</i>					
Bonds				.	.
Short-term papers				.	.
Equities				.	.
Others				.	.
Free of payment				46,717,817	55,659,637
<i>of which:</i>					
Bonds				26,370,183	31,593,088
Short-term papers				14,645,041	17,534,692
Equities				2,068,683	1,874,202
Others				3,633,910	4,657,657
<b>d) Value of delivery instructions by settlement channel</b>					
Total value of delivery instructions				146,851,877	166,924,180
<i>of which:</i>					
Internal settlement: no CSD link account involved				146,678,430	166,743,680
Settlement through link account of another CSD with reporting CSD				-	-
Settlement through link account of reporting CSD with another entity				-	-

## 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.

**Details on items in each table:** Information on the use of the country tables and calculations pertaining to each item in those tables are given in Section 6 of the “Detailed Explanatory Notes”.

## COUNTRY TABLES – NOTES

**Table 1 – Basic statistical data**

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

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

Currency in circulation outside MFIs	Following the introduction of the euro banknotes and coins on 1 January 2002, these figures are provided solely at an aggregated euro area level.
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 2001-04.
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. Following the introduction of the euro banknotes and coins on 1 January 2002, these figures are provided solely at an aggregated euro area level.

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

Overnight deposits held at other credit institutions	Value for the last quarter of the period.
--	---

**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</b>	
Number of institutions	Since 2003 the Treasury has been the only institution which falls into this category. The Post Office has been integrated into the category of credit institutions.
<i>Memorandum items:</i>	
<b>Electronic money institutions</b>	
Number of institutions	Includes credit institutions.

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

<b>Cards issued in the country</b>	
Cards with a cash function	Figures prior to 2004 are for “interbank” cards only; figures as from 2004 also include “three-party” cards.
Cards with an e-money function	Data have been recalculated in line with the new methodology.
<i>of which:</i> Cards with an e-money function which have been loaded at least once	Data differ from figures given previously for “Cards with an e-money function”.
Total number of cards (irrespective of the number of functions on the card)	Figures prior to 2004 are for “interbank” cards only; figures as from 2004 also include “three-party” cards.
<b>Terminals located in the country</b>	
EFTPOS terminals	Manual imprinters are no longer used.

**Table 7 – Payment and terminal transactions involving non-MFIs: Number of transactions, and  
Table 8 – Payment and terminal transactions involving non-MFIs: Value of transactions**

<b>Transactions per type of payment instrument</b>	
Credit transfers	<p>From 2005, also includes, in addition to transactions processed in CSMs, all payment transactions processed outside of CSMs.</p> <p>Prior to 2005, both clients' transactions and bank-to-bank transactions are counted. From 2005, only clients' (i.e. non-MFIs') transactions are counted.</p> <p>For all years: book-entry transactions are not included, as data are not available.</p>
Direct debits	<p>From 2005, also includes, in addition to transactions processed in CSMs, all payment transactions processed outside of CSMs.</p> <p>For all years: book-entry transactions are not included, as data are not available.</p>
Card payments with cards issued in the country (except cards with an e-money function)	<p>Figures prior to 2004 are for "interbank" cards only; figures as from 2004 also include "three-party" cards.</p>
Other payment instruments	<p>Usually bills of exchange.</p> <p>From 2005, also includes, in addition to transactions processed in CSMs, all payment transactions processed outside of CSMs.</p>
Total number/value of transactions with payment instruments	<p>For transactions with cards: prior to 2004, only "interbank" cards were counted; figures as from 2004 also include "three-party" cards.</p> <p>From 2005, also includes, in addition to transactions processed in CSMs, all payment transactions processed outside of CSMs.</p>
<b>Transactions per type of terminal</b>	
<b>a) Transactions at terminals located in the country with cards issued in the country</b>	
ATM cash withdrawals	<p>Figures prior to 2004 are for "interbank" cards only; figures as from 2004 also include "three-party" cards.</p>
POS transactions (irrespective of type of card used)	<p>Figures prior to 2004 are for "interbank" cards only; figures as from 2004 also include "three-party" cards.</p>
<b>b) Transactions at terminals located in the country with cards issued outside the country</b>	
ATM cash withdrawals	<p>Figures prior to 2004 are for "interbank" cards only; figures as from 2004 also include "three-party" cards.</p>



POS transactions (irrespective of type of card used)	Figures prior to 2004 are for “interbank” cards only; figures as from 2004 also include “three-party” cards.
E-money card-loading/unloading transactions	Not applicable.
<b>c) Transactions at terminals located outside the country with cards issued in the country</b>	
ATM cash withdrawals	Figures prior to 2004 are for “interbank” cards only; figures as from 2004 also include “three-party” cards.
POS transactions (irrespective of type of card used)	Figures prior to 2004 are for “interbank” cards only; figures as from 2004 also include “three-party” cards.
E-money card-loading/unloading transactions	Not applicable.

**Table 9 – Participation in selected interbank funds transfer systems**

Indirect participants	Based on 2004 figures. An indirect participant is defined as a credit institution having a contractual relationship with an institution participating in the system which allows that credit institution to process payment orders through the system (quoted from the Settlement Finality Directive). An indirect participant having the status of an investment firm is thus excluded from the statistics.
-----------------------	--

**Table 10 – Payments processed by selected interbank funds transfer systems: Number of transactions, and Table 11 – Payments processed by selected interbank funds transfer systems: Value of transactions**

<b>TARGET component: TBF</b> Transactions sent within the same TARGET component <i>of which:</i> Transactions sent by national participants	Includes transactions sent by branches of foreign banks which are considered to be domestic participants in TBF.
<b>Retail system: CH Paris</b> – closed in 2002	
<b>Retail system: CH Province</b> – closed in 2002	
<b>Retail system: CREIC</b> – closed in 2002	

**Table 12.1 – Instructions handled by trading platforms and clearing houses: Number of transactions****Table 12.2 – Instructions handled by trading platforms and clearing houses: Market value of transactions****Table 12.3 – Number of participants in trading platforms and clearing houses**

LCH.Clearent SA	All locations and products are included, with the exception of Powernext.
-----------------	---

**Table 12.4 – Outstanding securities**

**Table 13 – Number of direct participants in central securities depositories****Table 14 – Value of securities held in central securities depositories****Table 15 – Delivery instructions processed in central securities depositories**

Total value of delivery instructions	Includes self-collateralisation operations (e.g. implementation and reimbursement) and excludes corporate actions in relation to stocks (e.g. securities not being transferred between two CSDs' accounts).
--------------------------------------	---

# IRELAND

## 1. Basic statistical data

	2001	2002	2003	2004	2005
Population (thousands)	3,858.80	3,926.27	3,991.03	4,059.19	4,148.66
GDP (EUR billions)	116.76	129.95	138.94	147.57	161.16
GDP per capita (EUR)	30,257	33,097	34,813	36,354	38,847
HICP (annual percentage changes)	3.99	4.73	4.00	2.30	2.18

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 2. Settlement media used by non-MFIs

(EUR millions; end of period)

	2001	2002	2003	2004	2005
Currency in circulation outside MFIs	3,671.00	.	.	.	.
Value of overnight deposits held by non-MFIs	20,133.00	21,013.00	55,081.00	64,725.00	77,993.00
Narrow money supply (M1)	22,542.00	.	.	.	.
<i>Memorandum items:</i>					
Overnight deposits in foreign currencies held by non-MFIs	1,876.00	1,448.00	7,331.00	7,717.00	10,046.00
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

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 3. Settlement media used by credit institutions

(EUR millions; average for last reserve maintenance period)

	2001	2002	2003	2004	2005
Overnight deposits held at the central bank	4,115.97	4,454.10	4,558.87	5,458.64	6,964.77
Overnight deposits held at other credit institutions (end of period)	.	.	.	-	.
<i>Memorandum items:</i>					
Non-intraday borrowing from the central bank	12,143.00	10,249.00	16,186.00	17,014.00	21,221.00
Intraday borrowing from the central bank	0.00	3,004.00	2,269.00	2,798.00	3,627.00

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 4. Banknotes and coins

(PLEASE REFER TO EURO AREA AGGREGATE TABLE 3)

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

(end of period)

	2001	2002	2003	2004	2005
<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)	260.00	200.00	131.00	3,876.00	4,228.00
<b>Credit institutions irrespective of their legal incorporation</b>					
Number of institutions	87	86	80	80	78
Number of offices	1,002	1,122	1,111	1,111	1,096
Number of overnight deposits (thousands)	6,250	6,341	6,289	5,646	5,733
<i>of which:</i>					
Number of internet/PC-linked overnight deposits (thousands)	257	923	1,150	1,372	2,601
Value of overnight deposits (EUR millions)	19,871.00	20,813.00	54,950.00	60,847.00	73,765.00
<i>of which:</i>					
<b>Credit institutions legally incorporated in the reporting country</b>					
Number of institutions	54	54	48	48	46
Number of offices	969	1,090	1,079	1,079	1,064
Value of overnight deposits (EUR millions)	19,871.00	20,813.00	.	.	.
<b>Branches of euro area-based credit institutions</b>					
Number of institutions	20	19	19	19	20
Number of offices	20	19	19	19	20
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	11
Number of offices	12	12	12	12	11
Value of overnight deposits (EUR millions)	-	-	.	.	.
<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 (EUR millions)	-	-	.	.	.
<b>Other institutions offering payment services to non-MFIs</b>					
Number of institutions	0	0	1	1	1
Number of offices	0	0	1,000	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	88	87	82	82	80
Number of offices	1,003	1,123	2,112	2,112	2,097
Number of overnight deposits (thousands)	6,251	6,342	6,290	5,647	5,734
<i>of which:</i>					
Number of internet/PC-linked overnight deposits (thousands)	257	923	1,150	1,372	2,601
Value of overnight deposits (EUR millions)	20,131.00	21,013.00	55,081.00	64,723.00	77,993.00
<i>Memorandum items:</i>					
<b>Electronic money institutions</b>					
Number of institutions	-	-	-	-	-
Outstanding value on e-money storages issued by electronic money institutions (EUR millions)	-	-	-	-	-

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 6. Payment card functions and accepting devices

(original units; end of period)

	2001	2002	2003	2004	2005
<b>CARDS ISSUED IN THE COUNTRY</b>					
Cards with a cash function	3,219,000	3,382,000	3,901,000	4,125,136	4,395,813
Cards with a payment function (except an e-money function)	2,647,000	2,914,000	3,072,000	3,295,046	3,427,288
<i>of which:</i>					
Cards with a debit function	902,000	1,044,000	1,079,000	1,293,046	1,273,288
Cards with a delayed debit function	-	-	-	-	-
Cards with a credit function	1,745,000	1,870,000	1,993,000	2,002,000	2,154,000
Cards with a debit and/or delayed debit function	-	-	-	-	-
Cards with a credit and/or 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)	5,866,000	6,296,000	6,973,000	7,420,182	7,823,101
<i>of which:</i>					
Cards with a combined debit, cash and e-money function	-	-	-	-	-
<b>TERMINALS LOCATED IN THE COUNTRY</b>					
ATMs	1,335	1,412	2,278	2,932	2,944
<i>of which:</i>					
ATMs with a cash withdrawal function	1,335	1,412	2,278	2,932	2,944
ATMs with a credit transfer function	-	-	-	-	-
POS terminals	48,000	50,000	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	-	-	-	-	-

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 7. Payment and terminal transactions involving non-MFIs: Number of transactions

(millions; total for the period)

	2001	2002	2003	2004	2005
<b>TRANSACTIONS PER TYPE OF PAYMENT INSTRUMENT</b>					
Credit transfers	38.00	37.41	40.90	47.27	161.91
<i>of which:</i>					
Paper-based	2.00	2.56	2.60	2.17	46.95
Non-paper-based	36.00	34.85	38.30	45.10	114.96
Direct debits	50.00	36.83	37.90	42.21	96.15
Card payments with cards issued in the country (except cards with an e-money function)	116.00	135.00	142.00	151.00	175.69
<i>of which:</i>					
Payments with cards with a debit function	43.00	55.00	60.00	68.00	80.00
Payments with cards with a delayed debit function	-	-	-	-	-
Payments with cards with a credit function	73.00	80.00	82.00	83.00	95.69
Payments with cards with a debit and/or delayed debit function	-	-	-	-	-
Payments with cards with a credit and/or delayed debit function	-	-	-	-	-
E-money purchase transactions	-	-	-	-	-
<i>of which:</i>					
With cards with an e-money function	-	-	-	-	-
With other e-money storages	-	-	-	-	-
Cheques	88.00	74.86	73.80	72.62	132.14
Other payment instruments	-	-	-	-	-
Total number of transactions with payment instruments	292.00	284.09	294.60	313.10	565.89
<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 with cards issued in the country</b>	256.00	282.00	314.00	334.47	353.66
ATM cash withdrawals	140.00	147.00	172.00	183.47	177.97
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	116.00	135.00	142.00	151.00	175.69
E-money card-loading/unloading transactions	-	-	-	-	-
<b>b) Transactions at terminals located in the country with 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 with cards issued in the country</b>	-	-	-	-	-
ATM cash withdrawals	-	-	-	-	4.66
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	-	-	-	-	-

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 8. Payment and terminal transactions involving non-MFIs: Value of transactions

(EUR billions; total for the period)

	2001	2002	2003	2004	2005
<b>TRANSACTIONS PER TYPE OF PAYMENT INSTRUMENT</b>					
Credit transfers	45.70	41.60	46.00	56.51	170.54
<i>of which:</i>					
Paper-based	5.40	3.90	4.00	3.23	5.23
Non-paper-based	40.30	37.70	42.00	53.27	165.31
Direct debits	34.00	27.90	31.00	33.90	55.74
Card payments with cards issued in the country (except cards with an e-money function)	8.60	10.58	11.77	13.65	15.88
<i>of which:</i>					
Payments with cards with a debit function	2.50	3.30	3.70	4.30	5.20
Payments with cards with a delayed debit function	-	-	-	-	-
Payments with cards with a credit function	6.10	7.28	8.07	9.35	10.68
Payments with cards with a debit and/or delayed debit function	-	-	-	-	-
Payments with cards with a credit and/or delayed debit function	-	-	-	-	-
E-money purchase transactions	-	-	-	-	-
<i>of which:</i>					
With cards with an e-money function	-	-	-	-	-
With other e-money storages	-	-	-	-	-
Cheques	230.79	175.30	188.00	208.55	846.16
Other payment instruments	-	-	-	-	-
Total value of transactions with payment instruments	319.08	255.38	276.77	312.60	1,088.32
<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 with cards issued in the country</b>	24.60	25.58	33.77	35.96	40.11
ATM cash withdrawals	16.00	15.00	22.00	22.32	24.23
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	8.60	10.58	11.77	13.65	15.88
E-money card-loading/unloading transactions	-	-	-	-	-
<b>b) Transactions at terminals located in the country with 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 with cards issued in the country</b>	-	-	-	-	-
ATM cash withdrawals	-	-	-	-	0.72
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	-	-	-	-	-

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 9. Participation in selected interbank funds transfer systems

(end of period)

	2001	2002	2003	2004	2005
<b>TARGET COMPONENT: IRIS</b>					
Number of participants	22	22	21	21	21
<i>of which:</i>					
Direct participants	22	22	21	21	21
<i>of which:</i>					
Credit institutions	20	20	19	19	19
Central bank	1	1	1	1	1
Other direct participants	1	1	1	1	1
<i>of which:</i>					
Public administration	-	-	-	-	-
Postal institution	-	-	-	-	-
Clearing and settlement organisations	-	-	-	-	-
Other financial institutions	-	-	-	-	-
Others	-	-	-	-	-
Indirect participants	-	-	-	-	-
<b>RETAIL SYSTEM: IPCC AND IRECC</b>					
Number of participants	10	11	13	13	15
<i>of which:</i>					
Direct participants	6	6	6	6	7
<i>of which:</i>					
Credit institutions	6	6	6	6	7
Central bank	-	-	-	-	-
Other direct participants	-	-	-	-	-
<i>of which:</i>					
Public administration	-	-	-	-	-
Postal institution	-	-	-	-	-
Clearing and settlement organisations	-	-	-	-	-
Other financial institutions	-	-	-	-	-
Others	-	-	-	-	-
Indirect participants	4	5	7	7	8

Explanatory information on certain data items is given in the notes at the end of each country chapter.



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

(millions; total for the period)

	2001	2002	2003	2004	2005
<b>TARGET COMPONENT: IRIS</b>					
Total transactions sent	0.54	0.58	0.80	1.02	1.10
<i>of which:</i>					
Transactions sent within the same TARGET component	0.31	0.31	0.47	0.61	0.67
<i>of which:</i>					
Transactions sent by national participants	-	-	-	-	-
Transactions sent by euro area participants (excluding national participants)	-	-	-	-	-
Transactions sent by non-euro area EU participants	-	-	-	-	-
Transactions sent by non-EU participants	-	-	-	-	-
Transactions sent to another TARGET component	0.24	0.27	0.33	0.41	0.43
<i>of which:</i>					
Transactions sent to a euro area TARGET component	0.18	0.20	0.25	0.30	0.31
Transactions sent to a non-euro area TARGET component	0.06	0.07	0.08	0.11	0.12
<i>Memorandum item:</i>					
Transactions received from another TARGET component	0.00	0.00	0.27	0.32	0.33
Concentration ratio in terms of volume (percentages)	91.9	91.3	90.1	90.4	89.2
<b>RETAIL SYSTEM: IPCC AND IRECC</b>					
Total transactions sent	176.00	149.09	152.60	162.10	185.38
<i>of which:</i>					
<b>a) Transactions sent by national participants</b>					
Total transactions sent by national participants	176.00	149.09	152.60	162.10	185.38
<i>of which:</i>					
Credit transfers	38.00	37.41	40.90	47.27	65.43
<i>of which:</i>					
Paper-based	2.00	2.56	2.60	2.17	2.01
Non-paper-based	36.00	34.85	38.30	45.10	63.42
Direct debits	50.00	36.83	37.90	42.21	53.01
Cheques	88.00	74.86	73.80	72.62	66.94
<b>b) Transactions sent by euro area participants (excluding national participants)</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)	99.5	99.5	99.4	99.5	99.6

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## II. Payments processed by selected interbank funds transfer systems: Value of transactions

(EUR billions; total for the period)

	2001	2002	2003	2004	2005
<b>TARGET COMPONENT: IRIS</b>					
Total transactions sent	4,546.70	4,885.80	5,502.10	4,953.80	5,607.30
<i>of which:</i>					
Transactions sent within the same TARGET component	3,009.50	3,088.10	3,359.70	2,439.40	2,779.20
<i>of which:</i>					
Transactions sent by national participants	-	-	-	-	-
Transactions sent by euro area participants (excluding national participants)	-	-	-	-	-
Transactions sent by non-euro area EU participants	-	-	-	-	-
Transactions sent by non-EU participants	-	-	-	-	-
Transactions sent to another TARGET component	1,537.20	1,797.70	2,142.40	2,514.40	2,828.10
<i>of which:</i>					
Transactions sent to a euro area TARGET component	939.10	1,179.30	1,521.10	1,821.60	2,080.30
Transactions sent to a non-euro area TARGET component	598.10	618.40	621.30	692.80	747.80
<i>Memorandum item:</i>					
Transactions received from another TARGET component	0.00	0.00	1,992.40	2,401.10	2,719.70
Concentration ratio in terms of value (percentages)	-	-	-	-	-
<b>RETAIL SYSTEM: IPCC AND IRECC</b>					
Total transactions sent	310.50	244.80	265.00	298.96	372.59
<i>of which:</i>					
<b>a) Transactions sent by national participants</b>					
Total transactions sent by national participants	310.50	244.80	265.00	298.96	372.59
<i>of which:</i>					
Credit transfers	45.70	41.60	46.00	56.51	80.47
<i>of which:</i>					
Paper-based	5.40	3.90	4.00	3.23	4.41
Non-paper-based	40.30	37.70	42.00	53.27	76.06
Direct debits	34.00	27.90	31.00	33.90	38.95
Cheques	230.80	175.30	188.00	208.55	253.16
<b>b) Transactions sent by euro area participants (excluding national participants)</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)	98.8	97.5	95.6	95.9	96.9

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 12.1 Instructions handled by trading platforms and clearing houses: Number of transactions

*(original units; total for the period)*

	2001	2002	2003	2004	2005
<b>Trading platform</b>					
<b>Irish Stock Exchange</b>	-	-	-	-	-

## 12.2 Instructions handled by trading platforms and clearing houses: Market value of transactions

*(EUR millions; total for the period)*

	2001	2002	2003	2004	2005
<b>Trading platform</b>					
<b>Irish Stock Exchange</b>	47,366	81,862	75,989	72,421	80,064
<i>of which:</i>					
Irish government bonds	21,845	46,735	37,231	36,167	25,648
Equities	25,521	35,127	38,757	36,254	54,415
Corporate bonds	0	0	0	0	0

## 12.3 Number of participants in trading platforms and clearing houses

*(end of period)*

	2001	2002	2003	2004	2005
<b>Trading platform</b>					
<b>Irish Stock Exchange</b>	22	21	21	24	27
<i>of which:</i>					
Domestic	13	12	12	13	10
Foreign	9	9	9	11	17

## 12.4 Outstanding securities

*(end of period)*

	2001	2002	2003	2004	2005
<b>Irish Stock Exchange</b>					
Value of securities issued (EUR millions)	209,879	189,358	188,244	212,027	225,012

## 13. Number of direct participants in central securities depositories

*(end of period)*

	2001	2002	2003	2004	2005
<b>NTMA</b>					
Number of direct participants	36	32	26	7	6
<i>of which:</i>					
Central banks	1	1	1	0	0
<i>of which:</i>					
Domestic	1	1	1	0	0
Foreign	0	0	0	0	0
Central counterparties	0	0	0	0	0
<i>of which:</i>					
Domestic	0	0	0	0	0
Foreign	0	0	0	0	0
Central securities depositories	0	0	0	0	0
<i>of which:</i>					
Domestic	0	0	0	0	0
Foreign	0	0	0	0	0
Credit institutions	20	13	9	1	0
<i>of which:</i>					
Domestic	20	13	9	1	0
Foreign	0	0	0	0	0
Others	15	18	16	6	6
<i>of which:</i>					
Domestic	15	18	16	6	6
Foreign	0	0	0	0	0

## 14. Value of securities held in central securities depositories

(EUR millions; end of period)

	2001	2002	2003	2004	2005
<b>NTMA</b>					
<b>a) Value of securities by origin</b>					
Total value of securities held	577	398	195	72	64
<i>of which:</i>					
Issued/held in safekeeping in the reporting CSD	577	398	195	72	64
<i>of which:</i>					
Bonds	.	.	.	.	.
Short-term papers	577	398	195	72	64
Equities	.	.	.	.	.
Others	.	.	.	.	.
Transferred to the reporting CSD through a link to another CSD	.	.	.	.	.
<i>of which:</i>					
Bonds	.	.	.	.	.
Short-term papers	.	.	.	.	.
Equities	.	.	.	.	.
Others	.	.	.	.	.
Transferred to the reporting CSD through a link to a custodian bank	.	.	.	.	.
<i>of which:</i>					
Bonds	.	.	.	.	.
Short-term papers	.	.	.	.	.
Equities	.	.	.	.	.
Others	.	.	.	.	.
<b>b) Value of securities by type of account holder</b>					
Total value of securities held	577	398	195	72	64
<i>of which:</i>					
Held on the account of another CSD	.	.	.	.	.
<i>of which:</i>					
Bonds	.	.	.	.	.
Short-term papers	.	.	.	.	.
Equities	.	.	.	.	.
Others	.	.	.	.	.
Held on accounts of other participants (non-CSDs)	577	398	195	72	64
<i>of which:</i>					
Bonds	.	.	.	.	.
Short-term papers	577	398	195	72	64
Equities	.	.	.	.	.
Others	.	.	.	.	.

## 15. Delivery instructions processed in central securities depositories

(total for the period)

	2001	2002	2003	2004	2005
<b>NTMA</b>					
	<i>thousands</i>				
<b>a) Number of delivery instructions by type of payment</b>					
Total number of delivery instructions	0	0	0	0	0
<i>of which:</i>					
Payment denominated in euro	0	0	0	0	0
<i>of which:</i>					
Bonds	.	.	.	.	.
Short-term papers	0	0	0	0	0
Equities	.	.	.	.	.
Others	.	.	.	.	.
Payment denominated in other currencies	0	0	0	0	0
<i>of which:</i>					
Bonds	.	.	.	.	.
Short-term papers	0	0	0	0	0
Equities	.	.	.	.	.
Others	.	.	.	.	.
Free of payment	0	0	0	0	0
<i>of which:</i>					
Bonds	.	.	.	.	.
Short-term papers	0	0	0	0	0
Equities	.	.	.	.	.
Others	.	.	.	.	.
<b>b) Number of delivery instructions by settlement channel</b>					
Total number of delivery instructions	0	0	0	0	0
<i>of which:</i>					
Internal settlement: no CSD link account involved	0	0	0	0	0
Settlement through link account of another CSD with reporting CSD	.	.	.	.	.
Settlement through link account of reporting CSD with another entity	.	.	.	.	.
	<i>EUR millions</i>				
<b>c) Value of delivery instructions by type of payment</b>					
Total value of delivery instructions	338	313	109	65	20
<i>of which:</i>					
Payment denominated in euro	0	0	0	0	0
<i>of which:</i>					
Bonds	.	.	.	.	.
Short-term papers	0	0	0	0	0
Equities	.	.	.	.	.
Others	.	.	.	.	.
Payment denominated in other currencies	0	0	0	0	0
<i>of which:</i>					
Bonds	.	.	.	.	.
Short-term papers	0	0	0	0	0
Equities	.	.	.	.	.
Others	.	.	.	.	.
Free of payment	338	313	109	65	20
<i>of which:</i>					
Bonds	.	.	.	.	.
Short-term papers	338	313	109	65	20
Equities	.	.	.	.	.
Others	.	.	.	.	.
<b>d) Value of delivery instructions by settlement channel</b>					
Total value of delivery instructions	338	313	109	65	20
<i>of which:</i>					
Internal settlement: no CSD link account involved	338	313	109	65	20
Settlement through link account of another CSD with reporting CSD	.	.	.	.	.
Settlement through link account of reporting CSD with another entity	.	.	.	.	.

## 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.

**Details on items in each table:** Information on the use of the country tables and calculations pertaining to each item in those tables are given in Section 6 of the “Detailed Explanatory Notes”.

## COUNTRY TABLES – NOTES

**Table 1 – Basic statistical data**

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

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

Currency in circulation outside MFIs	Following the introduction of the euro banknotes and coins on 1 January 2002, these figures are provided solely at an aggregated euro area level.
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. Following the introduction of the euro banknotes and coins on 1 January 2002, these figures are provided solely at an aggregated euro area level.

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

Overnight deposits held at other credit institutions	Value for the last quarter of the period.
--	---

**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 irrespective of their legal incorporation</b>	
Value of overnight deposits	For reasons of confidentiality, breakdowns of the item “Value of overnight deposits” are not published.
<b>Other institutions offering payment services to non-MFIs</b>	
Number of institutions	Since 2003 An Post, the Irish postal service, has provided a range of agency banking services to the customers of one of Ireland’s largest credit institutions.
Number of offices	Since 2003 An Post, the Irish postal service, has provided a range of agency banking services to the customers of one of Ireland’s largest credit institutions.
<i>Memorandum items:</i>	
<b>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.
<b>Terminals located in the country</b>	
POS terminals	Data may not be complete due to difficulties in collecting information on the precise number of terminals within individual merchant locations.



**Table 7 – Payment and terminal transactions involving non-MFIs: Number of transactions, and****Table 8 – Payment and terminal transactions involving non-MFIs: Value of transactions**

<b>Transactions per type of payment instrument</b>	
Credit transfers	Data represent both customer and interbank transactions. Data on the volume and value of intrabran­ch transactions were not available for the years up to and including 2004. These data are now available and have been included in the 2005 figure. Book-entry transactions are also included in this item.
Direct debits	Data represent both customer and interbank transactions. Data on the volume and value of intrabran­ch transactions were not available for the years up to and including 2004. These data are now available and have been included in the 2005 figure. Book-entry transactions are also included in this item.
Card payments with cards issued in the country (except cards with an e-money function) <i>of which:</i> Payments with 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 volume and value of intrabran­ch transactions were not available for the years up to and including 2004. These data are now available and have been included in the 2005 figure.

**Table 9 – Participation in selected interbank funds transfer systems****Table 10 – Payments processed by selected interbank funds transfer systems: Number of transactions, and****Table 11 – Payments processed by selected interbank funds transfer systems: Value of transactions**

<b>TARGET component: IRIS</b>	
Transactions sent within the same TARGET component	No breakdowns are given for this item, as one component of transaction information (i.e. details of the beneficiary) is not available.

**Retail system: IPCC and IRECC (Retail Clearings)****Table 12.1 – Instructions handled by trading platforms and clearing houses: Number of transactions****Table 12.2 – Instructions handled by trading platforms and clearing houses: Market value of transactions****Table 12.3 – Number of participants in trading platforms and clearing houses****Table 12.4 – Outstanding securities**

**Table 13 – Number of direct participants in central securities depositories**

**Table 14 – Value of securities held in central securities depositories**

**Table 15 – Delivery instructions processed in central securities depositories**

# ITALY

## 1. Basic statistical data

	2001	2002	2003	2004	2005
Population (thousands)	56,978.20	57,157.40	57,604.70	58,175.30	58,530.30
GDP (EUR billions)	1,248.65	1,295.23	1,335.35	1,388.87	1,417.24
GDP per capita (EUR)	21,914	22,661	23,181	23,874	24,214
HICP (annual percentage changes)	2.32	2.61	2.81	2.27	2.20

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 2. Settlement media used by non-MFIs

(EUR millions; end of period)

	2001	2002	2003	2004	2005
Currency in circulation outside MFIs	57,506.00	.	.	.	.
Value of overnight deposits held by non-MFIs	480,141.00	522,537.00	541,930.00	573,759.00	618,861.00
Narrow money supply (M1)	524,623.00	.	.	.	.
<i>Memorandum items:</i>					
Overnight deposits in foreign currencies held by non-MFIs	9,396.00	9,870.00	11,135.00	11,356.00	10,621.00
Outstanding value on e-money storages issued	5.00	10.00	42.00	88.00	164.00
<i>of which:</i>					
On card-based e-money schemes	5.00	10.00	40.00	88.00	164.00
On software-based e-money schemes	0.00	0.00	2.00	0.00	0.00

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 3. Settlement media used by credit institutions

(EUR millions; average for last reserve maintenance period)

	2001	2002	2003	2004	2005
Overnight deposits held at the central bank	13,089.35	13,560.42	14,556.58	15,151.69	16,596.26
Overnight deposits held at other credit institutions (end of period)	84,191.00	123,848.00	106,293.00	92,100.00	103,534.00
<i>Memorandum items:</i>					
Non-intraday borrowing from the central bank	9,735.00	7,409.00	7,918.00	18,149.00	21,884.00
Intraday borrowing from the central bank	5,762.36	5,320.27	3,229.22	6,750.35	8,467.04

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 4. Banknotes and coins

(PLEASE REFER TO EURO AREA AGGREGATE TABLE 3)

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

(end of period)

	2001	2002	2003	2004	2005
<b>Central bank</b>					
Number of offices	99	99	99	99	97
Number of overnight deposits (thousands)	0	0	0	0	0
Value of overnight deposits (EUR millions)	21,697.00	21,257.00	13,339.00	15,914.00	14,655.00
<b>Credit institutions irrespective of their legal incorporation</b>					
Number of institutions	843	821	801	787	792
Number of offices	29,270	29,926	30,502	30,944	31,501
Number of overnight deposits (thousands)	33,571	33,957	33,259	32,848	33,091
<i>of which:</i>					
Number of internet/PC-linked overnight deposits (thousands)	2,220	3,722	4,361	5,289	6,421
Value of overnight deposits (EUR millions)	458,060.72	500,471.80	527,815.45	557,749.29	604,014.22
<i>of which:</i>					
<b>Credit institutions legally incorporated in the reporting country</b>					
Number of institutions	778	760	736	724	724
Number of offices	29,161	29,820	30,411	30,840	31,393
Value of overnight deposits (EUR millions)	455,777.84	497,849.36	524,559.69	554,950.27	596,751.87
<b>Branches of euro area-based credit institutions</b>					
Number of institutions	42	39	43	43	48
Number of offices	53	58	59	60	66
Value of overnight deposits (EUR millions)	1,158.32	1,493.93	1,952.78	1,666.85	5,828.11
<b>Branches of EEA-based credit institutions (outside the euro area)</b>					
Number of institutions	11	11	11	11	10
Number of offices	40	33	17	32	29
Value of overnight deposits (EUR millions)	355.55	440.06	368.41	343.16	477.89
<b>Branches of non-EEA-based banks</b>					
Number of institutions	12	11	11	9	10
Number of offices	16	15	15	12	13
Value of overnight deposits (EUR millions)	769.02	688.45	934.58	789.01	956.35
<b>Other institutions offering payment services to non-MFIs</b>					
Number of institutions	13	13	13	12	14
Number of offices	13,731	13,802	14,170	13,827	12,994
Number of overnight deposits (thousands)	1,909	2,786	3,563	4,202	4,585
Value of overnight deposits (EUR millions)	-	-	-	-	-
<b>Institutions offering payment services to non-MFIs (total)</b>					
Number of institutions	857	835	815	800	807
Number of offices	43,100	43,827	44,771	44,870	44,592
Number of overnight deposits (thousands)	35,480	36,743	36,822	37,050	37,676
<i>of which:</i>					
Number of internet/PC-linked overnight deposits (thousands)	2,220	3,722	4,361	5,289	6,421
Value of overnight deposits (EUR millions)	479,757.72	521,728.80	541,154.45	573,663.29	618,669.22
<i>Memorandum items:</i>					
<b>Electronic money institutions</b>					
Number of institutions	-	-	-	-	-
Outstanding value on e-money storages issued by electronic money institutions (EUR millions)	-	-	-	-	-

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 6. Payment card functions and accepting devices

(original units; end of period)

	2001	2002	2003	2004	2005
<b>CARDS ISSUED IN THE COUNTRY</b>					
Cards with a cash function	24,862,704	27,728,770	29,928,461	31,947,034	35,059,349
Cards with a payment function (except an e-money function)	44,858,704	49,411,770	54,905,461	57,535,104	60,676,403
<i>of which:</i>					
Cards with a debit function	24,862,704	27,654,770	29,260,461	30,515,104	31,784,403
Cards with a delayed debit function	-	-	-	-	-
Cards with a credit function	19,996,000	21,757,000	25,645,000	27,020,000	28,892,000
Cards with a debit and/or delayed debit function	-	-	-	-	-
Cards with a credit and/or delayed debit function	-	-	-	-	-
Cards with an e-money function	-	74,000	668,000	1,431,930	3,274,946
<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)	44,858,704	49,485,770	55,573,461	58,967,034	63,951,349
<i>of which:</i>					
Cards with a combined debit, cash and e-money function	-	-	-	-	-
<b>TERMINALS LOCATED IN THE COUNTRY</b>					
ATMs	36,621	39,648	39,059	39,704	40,577
<i>of which:</i>					
ATMs with a cash withdrawal function	36,621	39,648	39,059	39,704	40,577
ATMs with a credit transfer function	23,139	25,196	25,778	28,485	30,450
POS terminals	774,695	847,537	927,975	1,007,537	1,045,041
<i>of which:</i>					
EFTPOS terminals	-	-	-	-	-
E-money card terminals	2,653	29,789	95,553	206,960	249,238
<i>of which:</i>					
E-money card-loading/unloading terminals	2,653	5,481	7,754	11,893	11,978
E-money card-accepting terminals	-	24,308	87,799	143,404	184,374

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 7. Payment and terminal transactions involving non-MFIs: Number of transactions

(millions; total for the period)

	2001	2002	2003	2004	2005
<b>TRANSACTIONS PER TYPE OF PAYMENT INSTRUMENT</b>					
Credit transfers	1,046.49	989.11	1,018.41	1,048.80	1,048.29
<i>of which:</i>					
Paper-based	872.99	795.53	812.14	815.98	790.05
Non-paper-based	173.50	193.58	206.28	232.82	258.23
Direct debits	361.87	401.55	414.35	453.22	463.24
Card payments with cards issued in the country (except cards with an e-money function)	747.84	910.39	984.74	1,105.59	1,196.35
<i>of which:</i>					
Payments with cards with a debit function	433.39	552.04	610.73	671.97	732.80
Payments with cards with a delayed debit function	-	-	-	-	-
Payments with cards with a credit function	314.44	358.35	374.01	433.62	463.55
Payments with cards with a debit and/or delayed debit function	-	-	-	-	-
Payments with cards with a credit and/or delayed debit function	-	-	-	-	-
E-money purchase transactions	-	1.03	2.74	9.33	20.38
<i>of which:</i>					
With cards with an e-money function	-	1.01	2.67	7.74	15.01
With other e-money storages	-	0.01	0.06	1.59	5.38
Cheques	583.92	538.15	505.76	487.19	465.58
Other payment instruments	277.49	289.21	306.76	319.24	323.22
Total number of transactions with payment instruments	3,017.61	3,129.44	3,232.75	3,423.36	3,517.05
<i>of which:</i>					
Cross-border transactions sent	21.36	18.30	18.84	20.18	21.96
<i>Memorandum item:</i>					
Cross-border transactions received	13.36	13.23	12.51	12.91	12.16
<b>TRANSACTIONS PER TYPE OF TERMINAL</b>					
<b>a) Transactions at terminals located in the country with cards issued in the country</b>	885.86	1,015.98	1,048.60	1,134.74	1,208.49
ATM cash withdrawals	452.46	460.60	434.55	453.79	456.41
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	433.39	552.04	610.73	671.97	732.80
E-money card-loading/unloading transactions	-	3.34	3.32	8.98	19.28
<b>b) Transactions at terminals located in the country with 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 with 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	646.12	650.04	620.19	649.24	648.08
OTC cash deposits	-	-	-	-	-

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 8. Payment and terminal transactions involving non-MFIs: Value of transactions

(EUR billions; total for the period)

	2001	2002	2003	2004	2005
<b>TRANSACTIONS PER TYPE OF PAYMENT INSTRUMENT</b>					
Credit transfers	4,456.58	4,672.46	4,936.05	5,315.47	5,655.42
<i>of which:</i>					
Paper-based	3,658.83	3,648.14	3,998.06	4,202.95	4,266.87
Non-paper-based	797.75	1,024.32	937.99	1,112.52	1,388.55
Direct debits	203.90	213.94	234.61	274.29	289.07
Card payments with cards issued in the country (except cards with an e-money function)	61.96	78.57	85.94	100.06	110.16
<i>of which:</i>					
Payments with cards with a debit function	32.42	44.77	50.88	58.03	63.54
Payments with cards with a delayed debit function	-	-	-	-	-
Payments with cards with a credit function	29.54	33.80	35.07	42.03	46.61
Payments with cards with a debit and/or delayed debit function	-	-	-	-	-
Payments with cards with a credit and/or delayed debit function	-	-	-	-	-
E-money purchase transactions	-	0.06	0.18	0.58	1.62
<i>of which:</i>					
With cards with an e-money function	-	0.06	0.18	0.48	1.31
With other e-money storages	-	-	0.00	0.10	0.31
Cheques	1,200.63	1,195.78	1,180.09	1,186.82	1,160.74
Other payment instruments	563.28	588.86	616.42	658.88	686.32
Total value of transactions with payment instruments	6,486.35	6,749.67	7,053.29	7,536.10	7,903.33
<i>of which:</i>					
Cross-border transactions sent	834.69	767.23	722.52	722.52	805.83
<i>Memorandum item:</i>					
Cross-border transactions received	986.49	871.39	875.60	1,014.53	931.46
<b>TRANSACTIONS PER TYPE OF TERMINAL</b>					
<b>a) Transactions at terminals located in the country with cards issued in the country</b>	106.34	140.47	124.88	138.25	146.96
ATM cash withdrawals	73.25	94.29	71.69	76.97	79.07
ATM cash deposits	0.67	0.99	1.08	1.18	0.87
POS transactions (irrespective of type of card used)	32.42	44.77	50.88	58.03	63.54
E-money card-loading/unloading transactions	-	0.42	1.24	2.07	3.48
<b>b) Transactions at terminals located in the country with 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 with 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	306.79	365.32	328.43	339.10	346.71
OTC cash deposits	314.21	324.84	326.51	325.94	330.46

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 9. Participation in selected interbank funds transfer systems

(end of period)

	2001	2002	2003	2004	2005
<b>TARGET COMPONENT: BI-REL</b>					
Number of participants	863	844	787	767	762
<i>of which:</i>					
Direct participants	682	663	204	120	118
<i>of which:</i>					
Credit institutions	671	652	195	115	113
Central bank	1	1	1	1	1
Other direct participants	10	10	8	4	4
<i>of which:</i>					
Public administration	1	1	0	0	0
Postal institution	1	1	1	1	1
Clearing and settlement organisations	2	2	2	2	2
Other financial institutions	6	6	5	1	1
Others	0	0	0	0	0
Indirect participants	181	181	583	647	644
<b>RETAIL SYSTEM: BI-COMP</b>					
Number of participants	-	-	-	-	720
<i>of which:</i>					
Direct participants	211	207	179	139	137
<i>of which:</i>					
Credit institutions	208	203	175	135	133
Central bank	1	1	1	1	1
Other direct participants	2	3	3	3	3
<i>of which:</i>					
Public administration	1	2	1	1	1
Postal institution	1	1	1	1	1
Clearing and settlement organisations	0	0	0	0	0
Other financial institutions	0	0	1	1	1
Others	0	0	0	0	0
Indirect participants	-	-	-	-	583

Explanatory information on certain data items is given in the notes at the end of each country chapter.



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

(millions; total for the period)

	2001	2002	2003	2004	2005
<b>TARGET COMPONENT: BI-REL</b>					
Total transactions sent	10.25	9.61	9.42	9.08	10.38
<i>of which:</i>					
Transactions sent within the same TARGET component	8.89	8.04	7.70	7.20	8.41
<i>of which:</i>					
Transactions sent by national participants	8.22	7.41	7.04	6.48	7.56
Transactions sent by euro area participants (excluding national participants)	0.26	0.37	0.38	0.40	0.46
Transactions sent by non-euro area EU participants	0.05	0.01	0.01	0.03	0.02
Transactions sent by non-EU participants	0.37	0.25	0.28	0.29	0.37
Transactions sent to another TARGET component	1.36	1.57	1.72	1.88	1.97
<i>of which:</i>					
Transactions sent to a euro area TARGET component	1.18	1.36	1.49	1.66	1.71
Transactions sent to a non-euro area TARGET component	0.17	0.22	0.23	0.23	0.26
<i>Memorandum item:</i>					
Transactions received from another TARGET component	1.54	1.91	2.02	2.20	2.22
Concentration ratio in terms of volume (percentages)	40.7	45.1	47.3	47.5	51.5
<b>RETAIL SYSTEM: BI-COMP</b>					
Total transactions sent	1,375.19	1,733.23	1,808.69	1,867.56	1,895.43
<i>of which:</i>					
<b>a) Transactions sent by national participants</b>					
Total transactions sent by national participants	1,373.39	1,732.05	1,807.36	1,865.81	1,893.29
<i>of which:</i>					
Credit transfers	238.00	265.62	289.30	317.71	333.30
Direct debits	318.67	400.43	440.08	449.48	455.48
Card payments	189.71	465.16	504.88	542.93	569.29
ATM transactions	155.02	163.01	161.34	156.03	154.79
E-money transactions	0.08	0.05	0.08	0.14	0.10
Cheques	466.23	431.94	406.16	393.69	374.33
Other payment instruments	5.69	5.83	5.53	5.84	5.99
<b>b) Transactions sent by euro area participants (excluding national participants)</b>					
Total transactions sent by euro area participants (excluding national participants)	1.28	0.57	0.70	0.85	0.97
<i>of which:</i>					
Credit transfers	1.24	0.53	0.64	0.75	0.82
Direct debits	0.03	0.04	0.06	0.10	0.15
Card payments	0.00	0.00	0.00	0.00	0.00
ATM transactions	0.01	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
<b>c) Transactions sent by non-euro area EU participants</b>					
Total transactions sent by non-euro area EU participants	0.17	0.19	0.15	0.26	0.29
<i>of which:</i>					
Credit transfers	0.15	0.14	0.09	0.14	0.13
Direct debits	0.00	0.01	0.02	0.05	0.07
Card payments	0.01	0.03	0.03	0.05	0.06
ATM transactions	0.01	0.02	0.01	0.02	0.03
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
<b>d) Transactions sent by non-EU participants</b>					
Total transactions sent by non-EU participants	0.36	0.43	0.48	0.64	0.88
<i>of which:</i>					
Credit transfers	0.35	0.42	0.47	0.62	0.85
Direct debits	0.01	0.01	0.01	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
Concentration ratio in terms of volume (percentages)	26.2	34.0	35.5	41.6	44.1

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## II. Payments processed by selected interbank funds transfer systems: Value of transactions

(EUR billions; total for the period)

	2001	2002	2003	2004	2005
<b>TARGET COMPONENT: BI-REL</b>					
Total transactions sent	27,142.40	25,149.88	24,760.70	28,075.42	32,880.97
<i>of which:</i>					
Transactions sent within the same TARGET component	17,179.35	16,355.61	16,303.10	19,733.10	22,460.58
<i>of which:</i>					
Transactions sent by national participants	15,235.21	14,627.62	14,588.52	16,148.86	17,659.72
Transactions sent by euro area participants (excluding national participants)	126.53	831.08	913.45	1,940.77	2,762.45
Transactions sent by non-euro area EU participants	40.14	26.63	30.83	37.70	24.73
Transactions sent by non-EU participants	1,777.46	870.28	770.30	1,605.77	2,013.69
Transactions sent to another TARGET component	9,963.06	8,794.27	8,457.60	8,342.32	10,420.39
<i>of which:</i>					
Transactions sent to a euro area TARGET component	8,076.85	6,878.69	6,666.95	6,327.47	7,694.62
Transactions sent to a non-euro area TARGET component	1,886.21	1,915.58	1,790.65	2,014.84	2,725.77
<i>Memorandum item:</i>					
Transactions received from another TARGET component	9,991.53	8,778.54	8,457.51	8,351.61	10,421.70
Concentration ratio in terms of value (percentages)	38.7	37.7	38.8	44.7	48.1
<b>RETAIL SYSTEM: BI-COMP</b>					
Total transactions sent	2,448.73	2,597.68	2,840.82	3,011.55	3,178.73
<i>of which:</i>					
<b>a) Transactions sent by national participants</b>					
Total transactions sent by national participants	2,435.59	2,576.94	2,822.00	2,986.07	3,150.32
<i>of which:</i>					
Credit transfers	823.57	911.42	1,081.57	1,276.26	1,425.56
Direct debits	522.68	554.38	657.05	620.93	639.13
Card payments	14.29	32.52	35.14	37.66	39.69
ATM transactions	22.30	22.99	22.92	22.40	22.55
E-money transactions	0.00	0.00	0.00	0.00	0.00
Cheques	988.67	974.14	951.42	956.27	944.61
Other payment instruments	64.08	81.47	73.90	72.55	78.79
<b>b) Transactions sent by euro area participants (excluding national participants)</b>					
Total transactions sent by euro area participants (excluding national participants)	6.04	6.04	11.12	11.15	14.14
<i>of which:</i>					
Credit transfers	5.03	4.23	5.66	6.02	7.10
Direct debits	0.04	0.09	0.17	0.26	0.36
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	0.03	0.02	0.00	0.00	0.00
Other payment instruments	0.94	1.71	5.29	4.87	6.69
<b>c) Transactions sent by non-euro area EU participants</b>					
Total transactions sent by non-euro area EU participants	1.00	1.02	0.68	0.72	1.00
<i>of which:</i>					
Credit transfers	0.99	1.01	0.67	0.69	0.96
Direct debits	0.00	0.00	0.01	0.02	0.04
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
<b>d) Transactions sent by non-EU participants</b>					
Total transactions sent by non-EU participants	6.11	13.68	7.02	13.61	13.26
<i>of which:</i>					
Credit transfers	2.98	3.75	4.57	5.95	6.39
Direct debits	0.03	0.10	0.11	0.08	0.12
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	3.10	9.82	2.34	7.58	6.76
Concentration ratio in terms of value (percentages)	22.5	31.5	33.3	36.6	38.7

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 12.1 Instructions handled by trading platforms and clearing houses: Number of transactions

(millions; total for the period)

	2001	2002	2003	2004	2005
<b>Trading platforms</b>	56.73	51.44	48.10	43.19	56.56
BORSA ITALIANA					
Number of transactions	56.02	50.70	47.30	42.39	55.83
<i>of which:</i>					
Government securities	2.82	2.80	2.16	2.32	1.83
Bonds	0.71	0.71	0.86	0.75	0.95
Shares	44.23	40.36	38.58	34.20	47.23
Warrants and covered warrants	7.05	6.32	4.64	3.98	4.48
Other items	1.21	0.51	1.06	1.14	1.34
MTS					
Number of transactions	0.46	0.44	0.44	0.40	0.31
PCT					
Number of transactions	0.25	0.30	0.36	0.40	0.42
<b>Clearing house</b>					
CCG					
Number of transactions cleared	17.08	17.25	41.44	52.90	73.82

## 12.2 Instructions handled by trading platforms and clearing houses: Market value of transactions

(EUR billions; total for the period)

	2001	2002	2003	2004	2005
<b>Trading platforms</b>	10,244.35	14,026.19	15,440.34	17,333.56	15,998.64
BORSA ITALIANA					
Value of transactions	819.71	815.71	840.34	904.56	1,139.64
<i>of which:</i>					
Government securities	126.02	150.88	133.83	139.34	108.91
Bonds	12.60	11.78	14.09	11.80	15.51
Shares	658.04	633.66	679.02	732.59	954.80
Warrants and covered warrants	21.95	19.00	11.26	17.07	50.40
Other items	1.09	0.39	2.14	3.76	10.02
MTS					
Value of transactions	2,339.03	2,208.51	2,136.00	1,948.00	1,598.00
PCT					
Value of transactions	7,085.61	11,001.97	12,464.00	14,481.00	13,261.00
<b>Clearing house</b>					
CCG					
Value of transactions cleared	1,181.43	944.10	1,502.70	1,484.60	1,890.80

## 12.3 Number of participants in trading platforms and clearing houses

(end of period)

	2001	2002	2003	2004	2005
<b>Trading systems</b>					
BORSA ITALIANA	175	140	128	128	123
<i>of which:</i>					
Banks	88	65	65	66	65
<i>of which:</i>					
Domestic	76	51	48	49	48
Foreign	12	14	17	17	17
Brokers/dealers	87	75	63	62	58
<i>of which:</i>					
Domestic	76	59	45	39	36
Foreign	11	16	18	23	22
MTS	188	153	141	130	115
<i>of which:</i>					
Banks	149	132	118	111	98
<i>of which:</i>					
Domestic	125	107	91	74	71
Foreign	24	25	27	37	27
Brokers/dealers	39	21	23	19	17
<i>of which:</i>					
Domestic	30	10	11	16	6
Foreign	9	11	12	3	11
PCT	188	163	146	182	130
<i>of which:</i>					
Banks	149	134	116	165	106
<i>of which:</i>					
Domestic	125	109	92	81	74
Foreign	24	25	24	84	32
Brokers/dealers	39	29	30	17	24
<i>of which:</i>					
Domestic	30	18	19	14	14
Foreign	9	11	11	3	10
<b>Clearing house</b>					
CCG	120	120	140	129	129
<i>of which:</i>					
Banks	66	62	75	72	72
<i>of which:</i>					
Domestic	62	55	63	58	55
Foreign	4	7	12	14	17
Brokers/dealers	54	58	65	57	57
<i>of which:</i>					
Domestic	42	41	37	30	28
Foreign	12	17	28	27	29

## 12.4 Outstanding securities

(end of period)

	2001	2002	2003	2004	2005
<b>Trading platforms</b>					
<b>BORSA ITALIANA</b>					
Number of listed securities	6,817	4,461	3,450	3,813	4,889
<i>of which:</i>					
Shares	351	346	321	318	320
Warrants and covered warrants	5,889	3,594	2,620	3,038	4,090
Bonds	460	409	409	361	387
Government securities	117	112	100	96	92
Value of securities listed (EUR billions)	1,187	1,230	1,624	1,677	1,780
<i>of which:</i>					
Shares	80	85	86	88	99
Bonds	109	97	475	489	554
Government securities	999	1,048	1,063	1,100	1,127
<b>MTS</b>					
Number of listed securities	206	126	120	116	106
Value of securities listed (EUR billions)	1,022	1,040	1,048	1,097	1,123

## 13. Number of direct participants in central securities depositories

(end of period)

	2001	2002	2003	2004	2005
<b>MONTE TITOLI</b>					
Number of direct participants					361
<i>of which:</i>					
Central banks					1
<i>of which:</i>					
Domestic					1
Foreign					0
Central counterparties					2
<i>of which:</i>					
Domestic					1
Foreign					1
Central securities depositories					10
<i>of which:</i>					
Domestic					0
Foreign					10
Credit institutions					215
<i>of which:</i>					
Domestic					211
Foreign					4
Others					133
<i>of which:</i>					
Domestic					133
Foreign					0

## 14. Value of securities held in central securities depositories

(EUR millions; end of period)

	2001	2002	2003	2004	2005
<b>MONTE TITOLI</b>					
<b>a) Value of securities by origin</b>					
Total value of securities held					2,468,516
<i>of which:</i>					
Issued/held in safekeeping in the reporting CSD					2,435,605
<i>of which:</i>					
Bonds					1,547,995
Short-term papers					105,495
Equities					713,744
Others					68,371
Transferred to the reporting CSD through a link to another CSD					32,912
<i>of which:</i>					
Bonds					21,777
Short-term papers					0
Equities					10,286
Others					849
Transferred to the reporting CSD through a link to a custodian bank					0
<i>of which:</i>					
Bonds					0
Short-term papers					0
Equities					0
Others					0
<b>b) Value of securities by type of account holder</b>					
Total value of securities held					2,468,516
<i>of which:</i>					
Held on the account of another CSD					361,039
<i>of which:</i>					
Bonds					341,067
Short-term papers					9,696
Equities					9,979
Others					297
Held on accounts of other participants (non-CSDs)					2,107,477
<i>of which:</i>					
Bonds					1,228,705
Short-term papers					95,798
Equities					714,051
Others					68,923

## 15. Delivery instructions processed in central securities depositories

(total for the period)

	2001	2002	2003	2004	2005
<b>MONTE TITOLI</b>					
	<i>thousands</i>				
<b>a) Number of delivery instructions by type of payment</b>					
Total number of delivery instructions					26,488
<i>of which:</i>					
Payment denominated in euro					24,522
<i>of which:</i>					
Bonds					5,947
Short-term papers					12,107
Equities					5,892
Others					576
Payment denominated in other currencies					0
<i>of which:</i>					
Bonds					0
Short-term papers					0
Equities					0
Others					0
Free of payment					1,962
<i>of which:</i>					
Bonds					781
Short-term papers					1,014
Equities					103
Others					64
<b>b) Number of delivery instructions by settlement channel</b>					
Total number of delivery instructions					26,488
<i>of which:</i>					
Internal settlement: no CSD link account involved					26,330
Settlement through link account of another CSD with reporting CSD					102
Settlement through link account of reporting CSD with another entity					52
	<i>EUR millions</i>				
<b>c) Value of delivery instructions by type of payment</b>					
Total value of delivery instructions					68,558,152
<i>of which:</i>					
Payment denominated in euro					54,741,072
<i>of which:</i>					
Bonds					45,940,624
Short-term papers					4,770,138
Equities					57,927
Others					3,972,382
Payment denominated in other currencies					0
<i>of which:</i>					
Bonds					0
Short-term papers					0
Equities					0
Others					0
Free of payment					13,817,083
<i>of which:</i>					
Bonds					11,720,286
Short-term papers					1,042,846
Equities					92,866
Others					961,085
<b>d) Value of delivery instructions by settlement channel</b>					
Total value of delivery instructions					68,558,152
<i>of which:</i>					
Internal settlement: no CSD link account involved					66,538,208
Settlement through link account of another CSD with reporting CSD					1,317,404
Settlement through link account of reporting CSD with another entity					702,539

## GENERAL NOTES

**Source for Table 1:** Eurostat.

**Source for Tables 12.1 to 15:** Borsa Italiana; MTS (data on MTS and PCT); Monte Titoli; 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.

**Details on items in each table:** Information on the use of the country tables and calculations pertaining to each item in those tables are given in Section 6 of the “Detailed Explanatory Notes”.

## COUNTRY TABLES – NOTES

**Table 1 – Basic statistical data**

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

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

Currency in circulation outside MFIs	Following the introduction of the euro banknotes and coins on 1 January 2002, these figures are provided solely at an aggregated euro area level.
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. Following the introduction of the euro banknotes and coins on 1 January 2002, these figures are provided solely at an aggregated euro area level.

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

Overnight deposits held at other credit institutions	Value for the last quarter of the period.
--	---

**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	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 <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</b>	
Number of institutions	Data include the Post Office and other financial intermediaries active in the credit card market.
<b>Table 6 – Payment card functions and accepting devices</b>	
<b>Cards issued in the country</b>	
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 (irrespective of the number of functions on the card) <i>of which:</i> Cards with a combined debit, cash and e-money function	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 <i>of which:</i> ATMs with a cash withdrawal function <i>of which:</i> ATMs with a credit transfer function	ATMs owned by the Post Office are included both in total figures for ATMs and in figures for ATMs with a cash withdrawal function. They are not included in figures for ATMs with a credit transfer function.

E-money card terminals	As from 2004 this item includes e-money card terminals owned by the Post Office.
------------------------	--

**Table 7 – Payment and terminal transactions involving non-MFIs: Number of transactions**

<b>Transactions per type of payment instrument</b>	
Credit transfers	Book-entry transactions are not included.
Direct debits	Book-entry transactions are not included.
E-money purchase transactions	As from 2004 this item includes e-money purchase transactions carried out with cards issued by the Post Office.
Total number of transactions with payment instruments	As from 2004 this item includes e-money purchase transactions carried out with 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>Memorandum 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.

**Transactions per type of terminal****a) Transactions at terminals located in the country with 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 with credit cards are not included.
E-money card-loading/unloading transactions	As from 2004 this item includes e-money purchase transactions carried out with cards issued by the Post Office.
<i>Memorandum items:</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 – Payment and terminal transactions involving non-MFIs: Value of transactions**

<b>Transactions per type of payment instrument</b>	
Credit transfers	Book-entry transactions are not included.
Direct debits	Book-entry transactions are not included.

E-money purchase transactions	As from 2004 this item includes e-money purchase transactions carried out with cards issued by the Post Office.
Total value of transactions with payment instruments	As from 2004 this item includes e-money purchase transactions carried out with 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>Memorandum 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.

#### Transactions per type of terminal

##### a) Transactions at terminals located in the country with 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 with credit cards are not included.
E-money card-loading/unloading transactions	As from 2004 this item includes e-money purchase transactions carried out with cards issued by the Post Office.
<i>Memorandum items:</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.
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 – Participation in selected interbank funds transfer systems**

#### TARGET component: BI-REL

Direct participants	2003 data include direct participants not yet migrated to the new release of BI-REL.
<b>Retail system: BI-COMP</b>	
Indirect participants	2005 data are estimated.

**Table 10 – Payments processed by selected interbank funds transfer systems: Number of transactions, and  
Table 11 – Payments processed by selected interbank funds transfer systems: Value of transactions**

<b>TARGET component: BI-REL</b>	
<b>Retail system: BI-COMP</b>	
<b>a) Transactions sent by national participants</b>	
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>b) Transactions sent by euro area participants (excluding national participants)</b>	
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>c) Transactions sent by non-euro area EU participants</b>	
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>d) Transactions sent by non-EU participants</b>	
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>Table 12.1 – Instructions handled by trading platforms and clearing houses: Number of transactions, and Table 12.2 – Instructions handled by trading platforms and clearing houses: Market value of transactions</b>	
BORSA ITALIANA	Italian stock exchange.
MTS	Wholesale market for government securities.

PCT	Electronic market for repurchase agreements.
CCG	Clearing and guarantee house.

**Table 12.3 – Number of participants in trading platforms and clearing houses**

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.

**Table 12.4 – Outstanding securities**

BORSA ITALIANA	Italian stock exchange; nominal value for securities listed.
MTS	Wholesale market for government securities; nominal value for securities listed.

**Table 13 – Number of direct participants in central securities depositories****Table 14 – Value of securities held in central securities depositories****Table 15 – Delivery instructions processed in central securities depositories**

# LUXEMBOURG

## 1. Basic statistical data

	2001	2002	2003	2004	2005
Population (thousands)	441.50	446.20	450.00	453.30	457.30
GDP (EUR billions)	22.57	24.08	25.61	27.00	29.40
GDP per capita (EUR)	51,126	53,970	56,904	59,554	64,282
HICP (annual percentage changes)	2.41	2.06	2.55	3.23	3.76

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 2. Settlement media used by non-MFIs

(EUR millions; end of period)

	2001	2002	2003	2004	2005
Currency in circulation outside MFIs	419.00	.	.	.	.
Value of overnight deposits held by non-MFIs	60,285.80	56,621.91	61,309.29	64,979.94	81,634.51
Narrow money supply (M1)	51,514.00	.	.	.	.
<i>Memorandum items:</i>					
Overnight deposits in foreign currencies held by non-MFIs	16,465.00	15,457.00	17,841.00	19,311.34	25,979.87
Outstanding value on e-money storages issued	2.00	3.00	4.00	3.00	4.00
<i>of which:</i>					
On card-based e-money schemes	2.00	3.00	4.00	3.00	4.00
On software-based e-money schemes	-	-	-	-	-

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 3. Settlement media used by credit institutions

(EUR millions; average for last reserve maintenance period)

	2001	2002	2003	2004	2005
Overnight deposits held at the central bank	7,299.00	7,030.84	6,746.84	6,532.33	7,749.47
Overnight deposits held at other credit institutions (end of period)	45,643.00	37,890.00	51,144.00	42,305.84	50,726.34
<i>Memorandum items:</i>					
Non-intraday borrowing from the central bank	15,501.00	23,025.00	24,138.00	28,465.00	30,769.00
Intraday borrowing from the central bank	.	.	-	-	-

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 4. Banknotes and coins

(PLEASE REFER TO EURO AREA AGGREGATE TABLE 3)

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

(end of period)

	2001	2002	2003	2004	2005
<b>Central bank</b>					
Number of offices	1	1	1	1	1
Number of overnight deposits (thousands)	0.004	0.004	0.006	0.006	0.006
Value of overnight deposits (EUR millions)	17.80	0.91	0.29	0.60	0.57
<b>Credit institutions irrespective of their legal incorporation</b>					
Number of institutions	194	184	172	165	155
Number of offices	249	293	426	415	399
Number of overnight deposits (thousands)	-	-	-	-	-
<i>of which:</i>					
Number of internet/PC-linked overnight deposits (thousands)	-	-	-	-	-
Value of overnight deposits (EUR millions)	60,452.00	55,586.00	63,304.00	64,979.00	81,854.00
<i>of which:</i>					
<b>Credit institutions legally incorporated in the reporting country</b>					
Number of institutions	131	133	122	119	113
Number of offices	186	242	375	368	357
Value of overnight deposits (EUR millions)	55,269.00	50,814.00	58,724.00	59,920.00	71,681.00
<b>Branches of euro area-based credit institutions</b>					
Number of institutions	49	39	37	33	31
Number of offices	49	39	37	33	31
Value of overnight deposits (EUR millions)	4,648.00	4,283.00	4,004.00	4,503.00	8,910.00
<b>Branches of EEA-based credit institutions (outside the euro area)</b>					
Number of institutions	6	6	6	6	4
Number of offices	6	6	7	7	4
Value of overnight deposits (EUR millions)	393.00	362.00	349.00	325.00	1,026.00
<b>Branches of non-EEA-based banks</b>					
Number of institutions	8	6	7	7	7
Number of offices	8	6	7	7	7
Value of overnight deposits (EUR millions)	142.00	127.00	227.00	231.00	237.00
<b>Other institutions offering payment services to non-MFIs</b>					
Number of institutions	1	1	1	1	1
Number of offices	-	-	-	105	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	196	186	174	167	157
Number of offices	250	294	427	521	505
Number of overnight deposits (thousands)	.	.	.	.	.
<i>of which:</i>					
Number of internet/PC-linked overnight deposits (thousands)	-	-	-	-	-
Value of overnight deposits (EUR millions)	60,469.80	55,586.91	63,304.29	64,979.60	81,854.57
<i>Memorandum items:</i>					
<b>Electronic money institutions</b>					
Number of institutions	-	-	-	-	-
Outstanding value on e-money storages issued by electronic money institutions (EUR millions)	-	-	-	-	-

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 6. Payment card functions and accepting devices

(original units; end of period)

	2001	2002	2003	2004	2005
<b>CARDS ISSUED IN THE COUNTRY</b>					
Cards with a cash function	673,300	720,600	761,400	728,057	768,348
Cards with a payment function (except an e-money function)	673,300	720,600	761,400	728,057	768,348
<i>of which:</i>					
Cards with a debit function	353,300	391,500	424,700	394,980	402,658
Cards with a delayed debit function	-	-	-	-	-
Cards with a credit function	320,000	329,100	336,700	333,076	365,690
Cards with a debit and/or delayed debit function	-	-	-	-	-
Cards with a credit and/or delayed debit function	-	-	-	-	-
Cards with an e-money function	353,300	391,500	424,700	442,501	458,040
<i>of which:</i>					
Cards with an e-money function which have been loaded at least once	-	-	92,300	-	62,547
Total number of cards (irrespective of the number of functions on the card)	673,300	720,600	761,400	780,474	828,559
<i>of which:</i>					
Cards with a combined debit, cash and e-money function	353,300	391,500	424,700	390,084	397,829
<b>TERMINALS LOCATED IN THE COUNTRY</b>					
ATMs	355	375	387	397	405
<i>of which:</i>					
ATMs with a cash withdrawal function	355	375	387	397	405
ATMs with a credit transfer function	-	-	-	-	-
POS terminals	6,399	7,197	7,582	7,836	8,314
<i>of which:</i>					
EFTPOS terminals	6,399	7,197	7,582	7,836	8,314
E-money card terminals	4,428	6,678	8,736	10,094	10,569
<i>of which:</i>					
E-money card-loading/unloading terminals	250	276	277	349	363
E-money card-accepting terminals	4,178	6,402	8,736	9,745	10,206

Explanatory information on certain data items is given in the notes at the end of each country chapter.



## 7. Payment and terminal transactions involving non-MFIs: Number of transactions

(millions; total for the period)

	2001	2002	2003	2004	2005
<b>TRANSACTIONS PER TYPE OF PAYMENT INSTRUMENT</b>					
Credit transfers	12.56	13.29	13.13	13.04	13.59
<i>of which:</i>					
Paper-based	-	-	-	-	-
Non-paper-based	-	-	-	-	-
Direct debits	3.74	4.24	4.90	5.30	5.77
Card payments with cards issued in the country (except cards with an e-money function)	25.42	29.85	32.01	34.71	37.26
<i>of which:</i>					
Payments with cards with a debit function	13.53	16.91	18.70	20.62	22.68
Payments with cards with a delayed debit function	-	-	-	-	-
Payments with cards with a credit function	11.89	12.94	13.31	14.10	14.58
Payments with cards with a debit and/or delayed debit function	-	-	-	-	-
Payments with cards with a credit and/or delayed debit function	-	-	-	-	-
E-money purchase transactions	1.25	2.82	3.02	3.31	3.17
<i>of which:</i>					
With cards with an e-money function	1.25	2.82	3.02	3.31	3.17
With other e-money storages	-	-	-	-	-
Cheques	0.55	0.38	0.28	0.17	0.13
Other payment instruments	-	-	-	-	-
Total number of transactions with payment instruments	43.52	50.59	53.34	56.54	59.91
<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 with cards issued in the country</b>	27.96	32.84	33.91	36.00	37.40
ATM cash withdrawals	5.30	5.20	4.52	4.51	4.64
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	22.52	27.43	29.21	31.25	32.54
E-money card-loading/unloading transactions	0.13	0.21	0.18	0.24	0.22
<b>b) Transactions at terminals located in the country with cards issued outside the country</b>	7.89	8.85	11.22	13.77	14.50
ATM cash withdrawals	0.70	0.73	0.83	0.88	0.97
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	7.19	8.12	10.39	12.89	13.52
E-money card-loading/unloading transactions	-	-	-	-	-
<b>c) Transactions at terminals located outside the country with cards issued in the country</b>	5.06	6.23	6.89	7.95	9.20
ATM cash withdrawals	0.90	0.98	1.07	1.18	1.33
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	4.16	5.25	5.82	6.78	7.88
E-money card-loading/unloading transactions	-	-	-	-	-
<i>Memorandum items:</i>					
Cash advances at POS terminals	-	-	-	-	-
OTC cash withdrawals	0.01	0.01	0.01	0.01	0.01
OTC cash deposits	-	-	-	-	-

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 8. Payment and terminal transactions involving non-MFIs: Value of transactions

(EUR billions; total for the period)

	2001	2002	2003	2004	2005
<b>TRANSACTIONS PER TYPE OF PAYMENT INSTRUMENT</b>					
Credit transfers	40.15	40.03	45.08	45.85	50.55
<i>of which:</i>					
Paper-based	-	-	-	-	-
Non-paper-based	-	-	-	-	-
Direct debits	0.57	0.96	1.31	1.69	1.99
Card payments with cards issued in the country (except cards with an e-money function)	2.03	2.42	2.57	2.76	2.95
<i>of which:</i>					
Payments with cards with a debit function	0.87	1.10	1.21	1.34	1.48
Payments with cards with a delayed debit function	-	-	-	-	-
Payments with cards with a credit function	1.16	1.32	1.36	1.42	1.47
Payments with cards with a debit and/or delayed debit function	-	-	-	-	-
Payments with cards with a credit and/or delayed debit function	-	-	-	-	-
E-money purchase transactions	0.00	0.01	0.01	0.01	0.01
<i>of which:</i>					
With cards with an e-money function	0.00	0.01	0.01	0.01	0.01
With other e-money storages	-	-	-	-	-
Cheques	3.64	3.33	3.18	2.57	2.37
Other payment instruments	-	-	-	-	-
Total value of transactions with payment instruments	46.39	46.75	52.15	52.87	57.87
<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 with cards issued in the country</b>	2.21	2.53	2.60	2.73	2.86
ATM cash withdrawals	0.63	0.69	0.66	0.67	0.70
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	1.58	1.83	1.94	2.05	2.15
E-money card-loading/unloading transactions	0.01	0.01	0.01	0.01	0.01
<b>b) Transactions at terminals located in the country with cards issued outside the country</b>	0.54	0.62	0.77	0.95	1.03
ATM cash withdrawals	0.08	0.08	0.09	0.09	0.10
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	0.47	0.54	0.68	0.86	0.93
E-money card-loading/unloading transactions	-	-	-	-	-
<b>c) Transactions at terminals located outside the country with cards issued in the country</b>	0.62	0.80	0.87	0.97	1.10
ATM cash withdrawals	0.16	0.20	0.22	0.25	0.29
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	0.46	0.59	0.64	0.71	0.81
E-money card-loading/unloading transactions	-	-	-	-	-
<i>Memorandum items:</i>					
Cash advances at POS terminals	-	-	-	-	-
OTC cash withdrawals	0.01	0.01	0.01	0.00	0.00
OTC cash deposits	-	-	-	-	-

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 9. Participation in selected interbank funds transfer systems

(end of period)

	2001	2002	2003	2004	2005
<b>TARGET COMPONENT: LIPS-GROSS</b>					
Number of participants	30	31	31	31	31
<i>of which:</i>					
Direct participants	30	31	31	31	31
<i>of which:</i>					
Credit institutions	27	28	28	28	28
Central bank	1	1	1	1	1
Other direct participants	2	2	2	2	2
<i>of which:</i>					
Public administration	1	1	1	1	1
Postal institution	0	0	0	0	0
Clearing and settlement organisations	1	1	1	1	1
Other financial institutions	0	0	0	0	0
Others	0	0	0	0	0
Indirect participants	0	0	0	0	0
<b>RETAIL SYSTEM: LIPS-NET</b>					
Number of participants	24	23	21	21	19
<i>of which:</i>					
Direct participants	13	13	13	13	13
<i>of which:</i>					
Credit institutions	11	11	11	11	11
Central bank	1	1	1	1	1
Other direct participants	1	1	1	1	1
<i>of which:</i>					
Public administration	0	0	0	0	0
Postal institution	1	1	1	1	1
Clearing and settlement organisations	0	0	0	0	0
Other financial institutions	0	0	0	0	0
Others	0	0	0	0	0
Indirect participants	11	10	8	8	6

Explanatory information on certain data items is given in the notes at the end of each country chapter.

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

(millions; total for the period)

	2001	2002	2003	2004	2005
<b>TARGET COMPONENT: LIPS-GROSS</b>					
Total transactions sent	0.29	0.35	0.38	0.45	0.52
<i>of which:</i>					
Transactions sent within the same TARGET component	0.06	0.08	0.10	0.09	0.11
<i>of which:</i>					
Transactions sent by national participants	0.06	0.08	0.10	0.09	0.11
Transactions sent by euro area participants (excluding national participants)	0.00	0.00	0.00	0.00	0.00
Transactions sent by non-euro area EU participants	-	-	-	-	-
Transactions sent by non-EU participants	-	-	-	-	-
Transactions sent to another TARGET component	0.23	0.27	0.29	0.36	0.41
<i>of which:</i>					
Transactions sent to a euro area TARGET component	0.21	0.24	0.26	0.32	0.38
Transactions sent to a non-euro area TARGET component	0.02	0.03	0.03	0.04	0.03
<i>Memorandum item:</i>					
Transactions received from another TARGET component	0.27	0.30	0.31	0.32	0.38
Concentration ratio in terms of volume (percentages)	66.6	63.5	61.3	64.8	63.9
<b>RETAIL SYSTEM: LIPS-NET</b>					
Total transactions sent	13.12	13.69	13.40	13.25	13.71
<i>of which:</i>					
<b>a) Transactions sent by national participants</b>					
Total transactions sent by national participants	13.12	13.69	13.40	13.25	13.71
<i>of which:</i>					
Credit transfers	12.56	13.30	13.11	13.06	13.59
Cheques	0.56	0.39	0.29	0.19	0.13
<b>b) Transactions sent by euro area participants (excluding national participants)</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)	88.1	88.0	87.9	87.6	88.0

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 11. Payments processed by selected interbank funds transfer systems: Value of transactions

(EUR billions; total for the period)

	2001	2002	2003	2004	2005
<b>TARGET COMPONENT: LIPS-GROSS</b>					
Total transactions sent	4,436.25	4,427.96	4,754.95	5,499.19	6,637.83
<i>of which:</i>					
Transactions sent within the same TARGET component	1,232.01	1,230.62	1,512.71	2,257.79	2,735.63
<i>of which:</i>					
Transactions sent by national participants	1,218.43	1,203.03	1,493.86	2,221.54	2,716.72
Transactions sent by euro area participants (excluding national participants)	13.58	27.59	18.85	36.25	18.91
Transactions sent by non-euro area EU participants	-	-	-	-	-
Transactions sent by non-EU participants	-	-	-	-	-
Transactions sent to another TARGET component	3,204.24	3,197.33	3,242.24	3,241.40	3,902.19
<i>of which:</i>					
Transactions sent to a euro area TARGET component	2,827.22	2,766.51	2,733.25	2,815.95	3,417.34
Transactions sent to a non-euro area TARGET component	377.02	430.83	508.98	425.45	484.86
<i>Memorandum item:</i>					
Transactions received from another TARGET component	3,208.03	3,198.60	3,253.89	3,242.46	3,906.59
Concentration ratio in terms of value (percentages)	65.8	66.7	61.9	60.2	64.2
<b>RETAIL SYSTEM: LIPS-NET</b>					
Total transactions sent	47.74	48.16	53.94	56.78	52.92
<i>of which:</i>					
<b>a) Transactions sent by national participants</b>					
Total transactions sent by national participants	47.74	48.16	53.94	56.78	52.92
<i>of which:</i>					
Credit transfers	42.02	42.33	47.82	50.05	50.55
Cheques	5.72	5.83	6.12	6.73	2.37
<b>b) Transactions sent by euro area participants (excluding national participants)</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)	86.9	86.4	86.5	86.3	84.9

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 12.1 Instructions handled by trading platforms and clearing houses: Number of transactions

*(millions; total for the period)*

	2001	2002	2003	2004	2005
<b>Trading platform</b>					
<b>Bourse de Luxembourg</b>					
Total volume of trades	0.06	0.04	0.03	0.03	0.02

## 12.2 Instructions handled by trading platforms and clearing houses: Market value of transactions

*(EUR billions; total for the period)*

	2001	2002	2003	2004	2005
<b>Trading platform</b>					
<b>Bourse de Luxembourg</b>					
Total value of trades	2.42	1.75	0.79	1.20	2.23

## 12.3 Number of participants in trading platforms and clearing houses

*(end of period)*

	2001	2002	2003	2004	2005
<b>Trading system</b>					
<b>Bourse de Luxembourg</b>	82	77	70	70	67
<i>of which:</i>					
Banks	60	58	53	53	55
<i>of which:</i>					
Domestic	48	45	41	41	43
Foreign	12	13	12	12	12
Brokers/dealers	22	19	17	17	12
<i>of which:</i>					
Domestic	9	8	8	8	7
Foreign	13	11	9	9	5

## 12.4 Outstanding securities

*(end of period)*

	2001	2002	2003	2004	2005
<b>Bourse de Luxembourg</b>					
Value of stocks registered (EUR billions)	446.00	305.00	279.00	307.14	322.31
Number of stocks registered	278	268	268	261	279
Value of other securities registered (EUR billions)	2,036.69	2,265.84	2,712.21	3,143.40	3,844.12
Number of other securities registered	23,160	26,218	28,834	32,761	35,775

## 13. Number of direct participants in central securities depositories

*(end of period)*

	2001	2002	2003	2004	2005
<b>CLEARSTREAM BANKING LUXEMBOURG</b>					
Number of direct participants				-	1,216
<i>of which:</i>					
Central banks				-	45
<i>of which:</i>					
Domestic				-	1
Foreign				-	44
Central counterparties				-	4
<i>of which:</i>					
Domestic				-	0
Foreign				-	4
Central securities depositories				-	21
<i>of which:</i>					
Domestic				-	0
Foreign				-	21
Credit institutions				-	872
<i>of which:</i>					
Domestic				-	90
Foreign				-	782
Others				-	274
<i>of which:</i>					
Domestic				-	24
Foreign				-	250

## 14. Value of securities held in central securities depositories

(EUR millions; end of period)

	2001	2002	2003	2004	2005
<b>CLEARSTREAM BANKING LUXEMBOURG</b>					
<b>a) Value of securities by origin</b>					
Total value of securities held				2,923,437	3,416,602
<i>of which:</i>					
Issued/held in safekeeping in the reporting CSD				1,798,463	2,081,683
<i>of which:</i>					
Bonds				1,593,020	1,820,695
Short-term papers				140,897	163,061
Equities				52,116	84,665
Others				12,430	13,262
Transferred to the reporting CSD through a link to another CSD				512,869	555,600
<i>of which:</i>					
Bonds				472,998	502,986
Short-term papers				19,737	25,241
Equities				12,188	14,871
Others				7,946	12,502
Transferred to the reporting CSD through a link to a custodian bank				612,105	779,320
<i>of which:</i>					
Bonds				533,103	667,262
Short-term papers				26,361	29,708
Equities				38,378	52,159
Others				14,263	30,191
<b>b) Value of securities by type of account holder</b>					
Total value of securities held				2,923,437	3,416,602
<i>of which:</i>					
Held on the account of another CSD				31,629	54,082
<i>of which:</i>					
Bonds				25,162	40,089
Short-term papers				936	1,677
Equities				5,415	12,098
Others				116	218
Held on accounts of other participants (non-CSDs)				2,891,809	3,362,520
<i>of which:</i>					
Bonds				2,573,960	2,950,855
Short-term papers				186,059	216,333
Equities				97,267	139,596
Others				34,523	55,736



## 15. Delivery instructions processed in central securities depositories

(total for the period)

	2001	2002	2003	2004	2005
<b>CLEARSTREAM BANKING LUXEMBOURG</b>					
<i>thousands</i>					
<b>a) Number of delivery instructions by type of payment</b>					
Total number of delivery instructions				10,268	11,320
<i>of which:</i>					
Payment denominated in euro				4,679	5,089
<i>of which:</i>					
Bonds				3,748	3,894
Short-term papers				74	76
Equities				793	1,030
Others				64	89
Payment denominated in other currencies				3,273	3,974
<i>of which:</i>					
Bonds				2,615	3,137
Short-term papers				81	103
Equities				494	626
Others				83	108
Free of payment				2,313	2,256
<i>of which:</i>					
Bonds				2,005	1,929
Short-term papers				36	40
Equities				250	254
Others				22	33
<b>b) Number of delivery instructions by settlement channel</b>					
Total number of delivery instructions				10,268	11,320
<i>of which:</i>					
Internal settlement: no CSD link account involved				4,840	5,511
Settlement through link account of another CSD with reporting CSD				2,081	2,294
Settlement through link account of reporting CSD with another entity				3,344	3,514
<i>EUR millions</i>					
<b>c) Value of delivery instructions by type of payment</b>					
Total value of delivery instructions				25,534,104	30,832,268
<i>of which:</i>					
Payment denominated in euro				15,699,942	18,001,584
<i>of which:</i>					
Bonds				14,337,670	16,703,193
Short-term papers				1,223,453	1,070,403
Equities				118,581	176,943
Others				20,238	51,044
Payment denominated in other currencies				5,988,651	8,082,718
<i>of which:</i>					
Bonds				5,246,997	7,142,326
Short-term papers				628,218	735,021
Equities				67,897	104,164
Others				45,539	101,207
Free of payment				3,845,514	4,747,966
<i>of which:</i>					
Bonds				3,386,342	4,310,024
Short-term papers				340,371	280,920
Equities				76,579	88,477
Others				42,222	68,545
<b>d) Value of delivery instructions by settlement channel</b>					
Total value of delivery instructions				25,534,104	30,832,268
<i>of which:</i>					
Internal settlement: no CSD link account involved				9,436,087	13,118,741
Settlement through link account of another CSD with reporting CSD				5,854,799	6,530,984
Settlement through link account of reporting CSD with another entity				10,243,221	11,182,542

## 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.

**Details on items in each table:** Information on the use of the country tables and calculations pertaining to each item in those tables are given in Section 6 of the “Detailed Explanatory Notes”.

## COUNTRY TABLES – NOTES

**Table 1 – Basic statistical data**

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

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

Currency in circulation outside MFIs	Following the introduction of the euro banknotes and coins on 1 January 2002, these figures are provided solely at an aggregated euro area level.
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. Following the introduction of the euro banknotes and coins on 1 January 2002, these figures are provided solely at an aggregated euro area level.

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

Overnight deposits held at other credit institutions	Value for the last quarter of the period.
--	---

**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	For 2002, 2003, 2004 and 2005: includes only liabilities to the “General government” sector. Value for the last quarter of the period.

**Credit institutions legally incorporated in the reporting country**

Number of offices	As from 2003, data include branches of farmers' banks.
-------------------	--

**Other institutions offering payment services to non-MFIs**

Number of institutions	Postal institution (Entreprise des postes et télécommunications).
Number of offices	Values for 2001-03 are not available.
Number of overnight deposits	Values for 2004 and 2005 are not available.

**Table 6 – Payment card functions and accepting devices****Cards issued in the country**

Cards with a cash function	A new methodology for counting cards with an e-money function was introduced in 2004.
Cards with a payment function (except an e-money function)	A new methodology for counting cards with an e-money function was introduced in 2004.
<i>of which:</i> Cards with a debit function	A new methodology for counting cards with an e-money function was introduced in 2004.
<i>of which:</i> Cards with a credit function	A new methodology for counting cards with an e-money function was introduced in 2004.
Cards with an e-money function	A new methodology for counting cards with an e-money function was introduced in 2004.
Total number of cards (irrespective of the number of functions on the card)	A new methodology for counting cards with an e-money function was introduced in 2004.
<i>of which:</i> Cards with a combined debit, cash and e-money function	A new methodology for counting cards with an e-money function was introduced in 2004.

**Table 7 – Payment and terminal transactions involving non-MFIs: Number of transactions, and****Table 8 – Payment and terminal transactions involving non-MFIs: Value of transactions****Transactions per type of payment instrument**

Credit transfers	Figures include only national interbank customer transactions. Book-entry transactions are not included, as data are not available.
Direct debits	Figures include only national interbank customer transactions. Book-entry transactions are not included, as data are not available.
Cheques	Figures include only national interbank customer transactions.

**Table 9 – Participation in selected interbank funds transfer systems**

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

**Table 11 – 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.

---

**Table 12.1 – Instructions handled by trading platforms and clearing houses: Number of transactions**

**Table 12.2 – Instructions handled by trading platforms and clearing houses: Market value of transactions**

**Table 12.3 – Number of participants in trading platforms and clearing houses**

**Table 12.4 – Outstanding securities**

---

Bourse de Luxembourg – Value of other securities registered

Only euro-denominated bonds and net assets of undertakings for collective investment (UCIs).

---

**Table 13 – Number of direct participants in central securities depositories**

**Table 14 – Value of securities held in central securities depositories**

**Table 15 – Delivery instructions processed in central securities depositories**

# NETHERLANDS

## 1. Basic statistical data

	2001	2002	2003	2004	2005
Population (thousands)	16,043.00	16,147.00	16,223.00	16,273.00	16,321.82
GDP (EUR billions)	447.73	465.21	476.95	489.85	505.65
GDP per capita (EUR)	27,908	28,811	29,399	30,102	30,980
HICP (annual percentage changes)	5.11	3.87	2.24	1.38	1.50

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 2. Settlement media used by non-MFIs

(EUR millions; end of period)

	2001	2002	2003	2004	2005
Currency in circulation outside MFIs	8,569.00	.	.	.	.
Value of overnight deposits held by non-MFIs	151,609.00	152,947.00	164,375.00	171,191.00	193,473.00
Narrow money supply (M1)	159,544.00	.	.	.	.
<i>Memorandum items:</i>					
Overnight deposits in foreign currencies held by non-MFIs	5,805.00	5,774.00	14,078.00	13,599.00	14,896.00
Outstanding value on e-money storages issued	24.00	60.00	70.00	76.00	84.00
<i>of which:</i>					
On card-based e-money schemes	24.00	60.00	70.00	76.00	84.00
On software-based e-money schemes	-	-	-	-	-

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 3. Settlement media used by credit institutions

(EUR millions; average for last reserve maintenance period)

	2001	2002	2003	2004	2005
Overnight deposits held at the central bank	13,446.19	13,833.45	13,572.35	13,692.98	15,482.67
Overnight deposits held at other credit institutions (end of period)	54,659.00	54,965.00	53,843.00	61,047.00	31,207.00
<i>Memorandum items:</i>					
Non-intraday borrowing from the central bank	4,638.00	9,306.00	14,335.00	16,450.00	16,705.00
Intraday borrowing from the central bank	15,452.00	15,776.00	16,540.00	18,662.00	20,046.00

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 4. Banknotes and coins

(PLEASE REFER TO EURO AREA AGGREGATE TABLE 3)

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

(end of period)

	2001	2002	2003	2004	2005
<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)	27.00	9.00	44.00	37.00	21.00
<b>Credit institutions irrespective of their legal incorporation</b>					
Number of institutions	561	539	481	461	401
Number of offices	5,497	4,822	4,467	4,055	4,335
Number of overnight deposits (thousands)	22,600	20,800	22,800	22,900	23,342
<i>of which:</i>					
Number of internet/PC-linked overnight deposits (thousands)	-	-	-	-	-
Value of overnight deposits (EUR millions)	151,626.00	161,113.00	163,861.00	170,220.00	192,824.00
<i>of which:</i>					
<b>Credit institutions legally incorporated in the reporting country</b>					
Number of institutions	533	511	453	432	373
Number of offices	5,448	4,773	4,418	4,005	4,286
Value of overnight deposits (EUR millions)	150,089.00	159,594.00	162,569.00	168,857.00	191,832.00
<b>Branches of euro area-based credit institutions</b>					
Number of institutions	14	12	13	15	15
Number of offices	31	29	30	32	32
Value of overnight deposits (EUR millions)	1,054.00	1,052.00	882.00	910.00	505.00
<b>Branches of EEA-based credit institutions (outside the euro area)</b>					
Number of institutions	5	7	7	7	7
Number of offices	9	11	11	11	11
Value of overnight deposits (EUR millions)	248.00	190.00	186.00	246.00	233.00
<b>Branches of non-EEA-based banks</b>					
Number of institutions	9	9	8	7	6
Number of offices	9	9	8	7	6
Value of overnight deposits (EUR millions)	235.00	277.00	224.00	207.00	254.00
<b>Other institutions offering payment services to non-MFIs</b>					
Number of institutions	37	26	32	30	27
Number of offices	112	113	80	80	68
Number of overnight deposits (thousands)	-	-	-	-	-
Value of overnight deposits (EUR millions)	-	-	-	-	-
<b>Institutions offering payment services to non-MFIs (total)</b>					
Number of institutions	599	566	514	492	429
Number of offices	5,613	4,939	4,551	4,139	4,407
Number of overnight deposits (thousands)	22,600	20,800	22,800	22,900	23,342
<i>of which:</i>					
Number of internet/PC-linked overnight deposits (thousands)	-	-	-	-	-
Value of overnight deposits (EUR millions)	151,653.00	161,122.00	163,905.00	170,257.00	192,845.00
<i>Memorandum items:</i>					
<b>Electronic money institutions</b>					
Number of institutions	-	-	1	2	2
Outstanding value on e-money storages issued by electronic money institutions (EUR millions)	-	-	.	.	.

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 6. Payment card functions and accepting devices

(original units; end of period)

	2001	2002	2003	2004	2005
<b>CARDS ISSUED IN THE COUNTRY</b>					
Cards with a cash function	31,100,000	31,800,000	33,100,000	33,600,000	31,753,565
Cards with a payment function (except an e-money function)	31,100,000	31,800,000	33,100,000	33,600,000	31,753,565
<i>of which:</i>					
Cards with a debit function	26,100,000	26,700,000	27,400,000	27,800,000	26,551,723
Cards with a delayed debit function	-	-	-	-	-
Cards with a credit function	-	-	-	-	-
Cards with a debit and/or delayed debit function	-	-	-	-	-
Cards with a credit and/or delayed debit function	5,000,000	5,100,000	5,700,000	5,800,000	5,201,842
Cards with an e-money function	21,000,000	17,300,000	17,600,000	18,000,000	17,748,368
<i>of which:</i>					
Cards with an e-money function which have been loaded at least once	300,000	800,000	900,000	1,100,000	-
Total number of cards (irrespective of the number of functions on the card)	31,100,000	31,800,000	33,100,000	33,600,000	31,753,565
<i>of which:</i>					
Cards with a combined debit, cash and e-money function	21,000,000	17,300,000	17,600,000	18,000,000	17,748,368
<b>TERMINALS LOCATED IN THE COUNTRY</b>					
ATMs	7,142	7,530	7,556	7,889	7,520
<i>of which:</i>					
ATMs with a cash withdrawal function	7,142	7,530	7,556	7,889	7,520
ATMs with a credit transfer function	-	-	-	-	-
POS terminals	165,773	177,168	186,272	194,966	206,392
<i>of which:</i>					
EFTPOS terminals	165,773	177,168	186,272	194,966	206,392
E-money card terminals	152,465	169,687	185,168	197,656	210,042
<i>of which:</i>					
E-money card-loading/unloading terminals	4,258	4,824	5,062	5,401	6,637
E-money card-accepting terminals	148,207	164,863	180,106	192,255	203,405

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 7. Payment and terminal transactions involving non-MFIs: Number of transactions

(millions; total for the period)

	2001	2002	2003	2004	2005
<b>TRANSACTIONS PER TYPE OF PAYMENT INSTRUMENT</b>					
Credit transfers	1,226.64	1,260.55	1,271.37	1,264.20	1,224.78
<i>of which:</i>					
Paper-based	373.35	339.27	315.77	291.58	228.60
Non-paper-based	853.29	921.27	955.61	972.63	996.18
Direct debits	876.08	947.04	1,000.75	1,051.31	1,023.88
Card payments with cards issued in the country (except cards with an e-money function)	1,001.92	1,114.14	1,201.17	1,295.60	1,406.36
<i>of which:</i>					
Payments with cards with a debit function	954.40	1,068.57	1,157.07	1,247.09	1,333.56
Payments with cards with a delayed debit function	-	-	-	-	-
Payments with cards with a credit function	-	-	-	-	-
Payments with cards with a debit and/or delayed debit function	-	-	-	-	-
Payments with cards with a credit and/or delayed debit function	47.52	45.56	44.10	48.51	72.81
E-money purchase transactions	30.90	87.02	109.16	127.27	146.93
<i>of which:</i>					
With cards with an e-money function	30.90	87.02	109.16	127.27	146.93
With other e-money storages	-	-	-	-	-
Cheques	5.35	0.07	-	-	-
Other payment instruments	-	-	-	-	-
Total number of transactions with payment instruments	3,140.89	3,408.81	3,582.46	3,738.39	3,801.95
<i>of which:</i>					
Cross-border transactions sent	-	-	-	-	12.90
<i>Memorandum item:</i>					
Cross-border transactions received	0.71	0.82	0.75	0.58	11.50
<b>TRANSACTIONS PER TYPE OF TERMINAL</b>					
<b>a) Transactions at terminals located in the country with cards issued in the country</b>	1,478.24	1,660.52	1,775.26	1,876.34	1,987.59
ATM cash withdrawals	490.00	493.00	494.00	484.00	463.45
ATM cash deposits	-	-	-	-	7.55
POS transactions (irrespective of type of card used)	985.30	1,155.59	1,266.24	1,374.36	1,480.48
E-money card-loading/unloading transactions	2.93	11.93	15.02	17.98	36.11
<b>b) Transactions at terminals located in the country with cards issued outside the country</b>	-	-	-	-	7.18
ATM cash withdrawals	-	-	-	-	7.18
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 with cards issued in the country</b>	14.30	14.10	15.20	16.30	27.04
ATM cash withdrawals	14.30	14.10	15.20	16.30	18.89
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	-	-	-	-	8.15
E-money card-loading/unloading transactions	-	-	-	-	-
<i>Memorandum items:</i>					
Cash advances at POS terminals	-	-	-	-	-
OTC cash withdrawals	-	-	-	-	15.82
OTC cash deposits	-	-	-	-	34.83

Explanatory information on certain data items is given in the notes at the end of each country chapter.



## 8. Payment and terminal transactions involving non-MFIs: Value of transactions

(EUR billions; total for the period)

	2001	2002	2003	2004	2005
<b>TRANSACTIONS PER TYPE OF PAYMENT INSTRUMENT</b>					
Credit transfers	3,280.11	3,363.68	3,715.90	4,340.04	5,143.60
<i>of which:</i>					
Paper-based	1,044.78	641.01	497.14	380.07	187.22
Non-paper-based	2,235.34	2,722.68	3,218.76	3,959.96	4,956.38
Direct debits	175.31	187.58	211.46	219.22	225.29
Card payments with cards issued in the country (except cards with an e-money function)	49.48	55.85	58.81	61.98	67.39
<i>of which:</i>					
Payments with cards with a debit function	44.20	50.58	53.87	56.73	59.53
Payments with cards with a delayed debit function	-	-	-	-	-
Payments with cards with a credit function	-	-	-	-	-
Payments with cards with a debit and/or delayed debit function	-	-	-	-	-
Payments with cards with a credit and/or delayed debit function	5.28	5.27	4.94	5.26	7.86
E-money purchase transactions	0.08	0.24	0.30	0.35	0.40
<i>of which:</i>					
With cards with an e-money function	0.08	0.24	0.30	0.35	0.40
With other e-money storages	-	-	-	-	-
Cheques	0.45	0.01	-	-	-
Other payment instruments	-	-	-	-	-
Total value of transactions with payment instruments	3,505.44	3,607.36	3,986.48	4,621.59	5,436.68
<i>of which:</i>					
Cross-border transactions sent	-	-	-	-	228.40
<i>Memorandum item:</i>					
Cross-border transactions received	1.59	1.96	2.10	1.86	244.03
<b>TRANSACTIONS PER TYPE OF TERMINAL</b>					
<b>a) Transactions at terminals located in the country with cards issued in the country</b>	88.94	104.04	105.39	108.46	120.46
ATM cash withdrawals	44.59	52.96	50.91	51.01	54.19
ATM cash deposits	-	-	-	-	5.61
POS transactions (irrespective of type of card used)	44.28	50.81	54.17	57.08	59.93
E-money card-loading/unloading transactions	0.07	0.27	0.32	0.37	0.74
<b>b) Transactions at terminals located in the country with 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 with cards issued in the country</b>	-	-	-	-	3.59
ATM cash withdrawals	-	-	-	-	3.05
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	-	-	-	-	0.55
E-money card-loading/unloading transactions	-	-	-	-	-
<i>Memorandum items:</i>					
Cash advances at POS terminals	-	-	-	-	-
OTC cash withdrawals	-	-	-	-	0.02
OTC cash deposits	-	-	-	-	0.07

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 9. Participation in selected interbank funds transfer systems

(end of period)

	2001	2002	2003	2004	2005
<b>TARGET COMPONENT: TOP</b>					
Number of participants	166	166	155	161	155
<i>of which:</i>					
Direct participants	108	108	106	102	100
<i>of which:</i>					
Credit institutions	97	100	95	92	95
Central bank	1	1	1	1	1
Other direct participants	10	7	10	9	4
<i>of which:</i>					
Public administration	2	2	2	1	1
Postal institution	-	-	-	-	-
Clearing and settlement organisations	4	4	4	3	3
Other financial institutions	4	1	4	5	-
Others	-	-	-	-	-
Indirect participants	58	58	49	59	55
<b>RETAIL SYSTEM: INTERPAY</b>					
Number of participants	72	72	73	69	68
<i>of which:</i>					
Direct participants	72	72	73	69	68
<i>of which:</i>					
Credit institutions	72	72	73	69	68
Central bank	-	-	-	-	-
Other direct participants	-	-	-	-	-
<i>of which:</i>					
Public administration	-	-	-	-	-
Postal institution	-	-	-	-	-
Clearing and settlement organisations	-	-	-	-	-
Other financial institutions	-	-	-	-	-
Others	-	-	-	-	-
Indirect participants	-	-	-	-	-

Explanatory information on certain data items is given in the notes at the end of each country chapter.

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

(millions; total for the period)

	2001	2002	2003	2004	2005
<b>TARGET COMPONENT: TOP</b>					
Total transactions sent	4.13	4.76	4.92	4.98	4.70
<i>of which:</i>					
Transactions sent within the same TARGET component	3.62	4.20	4.30	4.20	3.91
<i>of which:</i>					
Transactions sent by national participants	3.41	4.05	4.13	4.03	3.73
Transactions sent by euro area participants (excluding national participants)	0.04	0.04	0.04	0.02	0.02
Transactions sent by non-euro area EU participants	0.01	0.01	0.01	0.02	0.02
Transactions sent by non-EU participants	0.16	0.11	0.12	0.13	0.15
Transactions sent to another TARGET component	0.51	0.56	0.63	0.79	0.79
<i>of which:</i>					
Transactions sent to a euro area TARGET component	0.41	0.47	0.55	0.69	0.68
Transactions sent to a non-euro area TARGET component	0.10	0.10	0.08	0.10	0.12
<i>Memorandum item:</i>					
Transactions received from another TARGET component	0.79	0.94	1.03	1.12	1.23
Concentration ratio in terms of volume (percentages)	70.4	64.2	62.7	62.0	58.7
<b>RETAIL SYSTEM: INTERPAY</b>					
Total transactions sent	2,558.28	2,812.35	2,964.95	3,123.49	3,272.06
<i>of which:</i>					
<b>a) Transactions sent by national participants</b>					
Total transactions sent by national participants	2,558.28	2,812.35	2,964.95	3,123.49	3,272.06
<i>of which:</i>					
Credit transfers	804.67	822.01	819.83	833.72	850.34
<i>of which:</i>					
Paper-based	191.47	182.10	176.70	166.98	151.69
Non-paper-based	613.20	639.91	643.13	666.74	698.65
Direct debits	681.30	771.57	845.42	895.02	938.92
Card payments	894.22	1,038.88	1,121.14	1,212.64	1,295.29
ATM transactions	174.70	179.82	178.56	182.12	187.52
Cheques	3.40	0.08	0.00	0.00	0.00
<b>b) Transactions sent by euro area participants (excluding national participants)</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)	93.3	93.4	93.5	93.5	96.9

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 11. Payments processed by selected interbank funds transfer systems: Value of transactions

(EUR billions; total for the period)

	2001	2002	2003	2004	2005
<b>TARGET COMPONENT: TOP</b>					
Total transactions sent	24,211.09	24,952.48	26,279.36	29,681.37	30,695.39
<i>of which:</i>					
Transactions sent within the same TARGET component	12,342.89	13,472.57	14,408.40	16,802.53	15,905.52
<i>of which:</i>					
Transactions sent by national participants	11,673.43	12,911.82	13,945.25	16,343.40	15,361.76
Transactions sent by euro area participants (excluding national participants)	94.39	86.65	95.88	119.80	123.84
Transactions sent by non-euro area EU participants	19.46	9.25	8.59	7.09	10.10
Transactions sent by non-EU participants	555.62	464.85	358.68	332.23	409.82
Transactions sent to another TARGET component	11,868.20	11,479.91	11,870.96	12,878.85	14,789.87
<i>of which:</i>					
Transactions sent to a euro area TARGET component	8,429.73	8,227.46	8,799.76	9,350.85	10,506.96
Transactions sent to a non-euro area TARGET component	3,438.47	3,252.45	3,071.20	3,528.00	4,282.92
<i>Memorandum item:</i>					
Transactions received from another TARGET component	11,866.36	11,477.84	11,873.87	12,876.23	14,792.49
Concentration ratio in terms of value (percentages)	70.8	70.7	69.4	69.1	73.1
<b>RETAIL SYSTEM: INTERPAY</b>					
Total transactions sent	1,574.09	1,673.31	1,778.44	1,835.50	1,942.57
<i>of which:</i>					
<b>a) Transactions sent by national participants</b>					
Total transactions sent by national participants	1,574.09	1,673.31	1,778.44	1,835.50	1,942.57
<i>of which:</i>					
Credit transfers	1,358.99	1,439.11	1,517.58	1,563.70	1,650.10
<i>of which:</i>					
Paper-based	37.08	38.99	40.34	39.76	39.44
Non-paper-based	1,321.91	1,400.12	1,477.24	1,523.93	1,610.66
Direct debits	157.85	167.90	191.28	198.90	216.36
Card payments	42.19	49.65	52.79	55.85	58.60
ATM transactions	14.76	16.65	16.79	17.05	17.51
Cheques	0.31	0.01	0.00	0.00	0.00
<b>b) Transactions sent by euro area participants (excluding national participants)</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)	92.3	92.0	92.2	93.0	96.0

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 12.1 Instructions handled by trading platforms and clearing houses: Number of transactions

*(thousands; total for the period)*

	2001	2002	2003	2004	2005
<b>Trading platforms</b>					
Euronext Amsterdam	12,257	16,873	19,561	17,994	19,378
Euronext.liffe (Derivatives)	66,424	77,664	79,483	80,651	98,898
<b>Clearing houses</b>					
LCH.Clearnet (Amsterdam Cash)	12,257	16,873	19,561	17,994	19,378
LCH.Clearnet (Amsterdam Derivatives)	63,080	73,379	74,226	77,567	91,479

## 12.2 Instructions handled by trading platforms and clearing houses: Market value of transactions

*(EUR billions; total for the period)*

	2001	2002	2003	2004	2005
<b>Trading platforms</b>					
Euronext Amsterdam	527	522	446	480	575
Euronext.liffe (Derivatives)	27	31	27	25	63
<b>Clearing houses</b>					
LCH.Clearnet (Amsterdam Cash)	527	522	446	480	575
LCH.Clearnet (Amsterdam Derivatives)	27	31	27	25	63

## 12.3 Number of participants in trading platforms and clearing houses

(end of period)

	2001	2002	2003	2004	2005
<b>Trading systems</b>					
Euronext Amsterdam Stock Market					
Total	137	148	167	163	156
<i>of which:</i>					
Banks	45	47	72	62	65
<i>of which:</i>					
Domestic	24	24	27	34	28
Foreign	21	23	45	28	37
Brokers/dealers	92	101	95	101	91
<i>of which:</i>					
Domestic	49	49	45	40	26
Foreign	43	52	50	61	65
Others	-	-	-	-	-
Euronext Amsterdam Derivative Markets					
Total	225	231	208	238	218
<i>of which:</i>					
Banks	35	36	47	50	43
<i>of which:</i>					
Domestic	24	25	29	34	29
Foreign	11	11	18	16	14
Brokers/dealers	190	195	161	188	175
<i>of which:</i>					
Domestic	171	171	133	128	106
Foreign	19	24	28	60	69
Others	-	-	-	-	-
<b>Clearing houses</b>					
LCH.Clearnet (Amsterdam Cash)					
Total	22	22	31	48	49
<i>of which:</i>					
Banks	18	17	20	31	33
<i>of which:</i>					
Domestic	16	15	14	13	12
Foreign	2	2	6	18	21
Brokers/dealers	4	5	11	17	16
<i>of which:</i>					
Domestic	3	3	2	3	2
Foreign	1	2	9	14	14
Others	-	-	-	-	-
LCH.Clearnet (Amsterdam Derivatives)					
Total	14	14	29	40	40
<i>of which:</i>					
Banks	9	9	13	19	22
<i>of which:</i>					
Domestic	7	7	7	8	7
Foreign	2	2	6	11	15
Brokers/dealers	5	5	15	21	18
<i>of which:</i>					
Domestic	4	3	1	3	2
Foreign	1	2	14	18	16
Others	-	-	-	-	-

## 12.4 Outstanding securities

(end of period)

	2001	2002	2003	2004	2005
<b>Euronext Amsterdam Stock Market</b>					
Value of stocks listed (EUR billions)	655	445	452	459	569
Value of bonds listed (EUR billions)	-	-	-	-	-
Number of stocks listed	1,690	1,087	826	804	1,280
<i>of which:</i>					
Shares	329	294	268	256	237
Investment companies	175	162	156	128	125
Certificates	253	225	255	342	855
Trackers	28	28	8	9	26
Warrants	905	378	139	69	37
Number of bonds listed	1,125	1,058	1,026	1,292	1,513
<b>Euronext Amsterdam Derivative Markets</b>					
Value of outstanding contracts (EUR billions)	85	58	71	79	101
Number of options listed	55	56	75	63	63

## 13. Number of direct participants in central securities depositories

(end of period)

	2001	2002	2003	2004	2005
<b>EUROCLEAR NETHERLANDS</b>					
Number of direct participants					57
<i>of which:</i>					
Central banks					1
<i>of which:</i>					
Domestic					1
Foreign					0
Central counterparties					1
<i>of which:</i>					
Domestic					1
Foreign					0
Central securities depositories					13
<i>of which:</i>					
Domestic					0
Foreign					13
Credit institutions					42
<i>of which:</i>					
Domestic					37
Foreign					5
Others					0
<i>of which:</i>					
Domestic					0
Foreign					0

## 14. Value of securities held in central securities depositories

(EUR millions; end of period)

	2001	2002	2003	2004	2005
<b>EUROCLEAR NETHERLANDS</b>					
<b>a) Value of securities by origin</b>					
Total value of securities held				756,731	880,720
<i>of which:</i>					
Issued/held in safekeeping in the reporting CSD					769,854
<i>of which:</i>					
Bonds					285,770
Short-term papers					27,533
Equities					452,314
Others					4,237
Transferred to the reporting CSD through a link to another CSD					104,372
<i>of which:</i>					
Bonds					14,315
Short-term papers					0
Equities					90,057
Others					0
Transferred to the reporting CSD through a link to a custodian bank					6,494
<i>of which:</i>					
Bonds					5,814
Short-term papers					0
Equities					680
Others					0
<b>b) Value of securities by type of account holder</b>					
Total value of securities held				756,731	880,720
<i>of which:</i>					
Held on the account of another CSD					-
<i>of which:</i>					
Bonds					-
Short-term papers					-
Equities					-
Others					-
Held on accounts of other participants (non-CSDs)					-
<i>of which:</i>					
Bonds					-
Short-term papers					-
Equities					-
Others					-



## 15. Delivery instructions processed in central securities depositories

(total for the period)

	2001	2002	2003	2004	2005
<b>EUROCLEAR NETHERLANDS</b>					
	<i>thousands</i>				
<b>a) Number of delivery instructions by type of payment</b>					
Total number of delivery instructions				6,004	6,249
of which:					
Payment denominated in euro					-
of which:					
Bonds					-
Short-term papers					-
Equities					-
Others					-
Payment denominated in other currencies					-
of which:					
Bonds					-
Short-term papers					-
Equities					-
Others					-
Free of payment					-
of which:					
Bonds					207
Short-term papers					-
Equities					1,338
Others					6
<b>b) Number of delivery instructions by settlement channel</b>					
Total number of delivery instructions				6,004	6,249
of which:					
Internal settlement: no CSD link account involved					-
Settlement through link account of another CSD with reporting CSD					-
Settlement through link account of reporting CSD with another entity					-
	<i>EUR millions</i>				
<b>c) Value of delivery instructions by type of payment</b>					
Total value of delivery instructions					-
of which:					
Payment denominated in euro					-
of which:					
Bonds					-
Short-term papers					-
Equities					-
Others					-
Payment denominated in other currencies					-
of which:					
Bonds					-
Short-term papers					-
Equities					-
Others					-
Free of payment					-
of which:					
Bonds					-
Short-term papers					-
Equities					-
Others					-
<b>d) Value of delivery instructions by settlement channel</b>					
Total value of delivery instructions					-
of which:					
Internal settlement: no CSD link account involved					-
Settlement through link account of another CSD with reporting CSD					-
Settlement through link account of reporting CSD with another entity					-

## 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.

**Details on items in each table:** Information on the use of the country tables and calculations pertaining to each item in those tables are given in Section 6 of the “Detailed Explanatory Notes”.

## COUNTRY TABLES – NOTES

**Table 1 – Basic statistical data**

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

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

Currency in circulation outside MFIs	Following the introduction of the euro banknotes and coins on 1 January 2002, these figures are provided solely at an aggregated euro area level.
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 counterpart area “Rest of the world” are not available for the period 2001-02.
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. Following the introduction of the euro banknotes and coins on 1 January 2002, these figures are provided solely at an aggregated euro area level.

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

Overnight deposits held at other credit institutions	Value for the last quarter of the period.
--	---

**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**

*Memorandum items:*

**Electronic money institutions**

Number of institutions	Not applicable for the period 2001-02.
Outstanding value on e-money storages issued by electronic money institutions	Not applicable for the period 2001-02.

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

**Cards issued in the country**

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 available.
<i>of which:</i> Cards with a debit and/or delayed debit function	Not applicable.
Cards with an e-money function	Excluding e-purse-only cards.
<i>of which:</i> Cards with an e-money function which have been loaded at least once	Data are not available as from 2005.
Total number of cards (irrespective of the number of functions on the card)	Excluding e-purse-only cards.

**Table 7 – Payment and terminal transactions involving non-MFIs: Number of transactions**

**Transactions per type of payment instrument**

Credit transfers	Book-entry transactions are not included, as data are not available.
Direct debits	Book-entry transactions are not included, as data are not available.
Payments with cards with a delayed debit function	Not applicable.
Payments with cards with a credit function	Not available.
Payments with cards with a debit and/or delayed debit function	Not applicable.
E-money purchase transactions <i>of which:</i> With other e-money storages	Not applicable.
Other payment instruments	Not applicable.

**Transactions per type of terminal**

**b) Transactions at terminals located in the country with cards issued outside the country**

ATM cash deposits	Available from 2005.
E-money card-loading/unloading transactions	Not applicable.

**c) Transactions at terminals located outside the country with cards issued in the country**

ATM cash deposits	Not applicable.
E-money card-loading/unloading transactions	Not applicable.

*Memorandum items:*

Cash advances at POS terminals	Not applicable.
OTC cash withdrawals	Available from 2005.
OTC cash deposits	Available from 2005.

**Table 8 – Payment and terminal transactions involving non-MFIs: Value of transactions****Transactions per type of payment instrument**

Credit transfers	Book-entry transactions are not included, as data are not available.
Direct debits	Book-entry transactions are not included, as data are not available.
Payments with cards with a delayed debit function	Not applicable.
Payments with cards with a credit function	Not available.
Payments with cards with a debit and/or delayed debit function	Not applicable.
Other payment instruments	Not applicable.
<i>Memorandum item:</i> Cross-border transactions received	For figures up to and including 2004, the only source is Interpay. From 2005, data received from reporting banks are also included, resulting in a break in the series.

**Transactions per type of terminal****b) Transactions at terminals located in the country with 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 with cards issued in the country**

ATM cash deposits	Not applicable.
E-money card-loading/unloading transactions	Not applicable.
<i>Memorandum items:</i>	
Cash advances at POS terminals	Not applicable.
OTC cash withdrawals	Available from 2005.
OTC cash deposits	Available from 2005.

**Table 9 – Participation in selected interbank funds transfer systems**

**Table 10 – Payments processed by selected interbank funds transfer systems: Number of transactions, and  
Table 11 – Payments processed by selected interbank funds transfer systems: Value of transactions**

**TARGET component: TOP**

**Retail system: Interpay**

**Table 12.1 – Instructions handled by trading platforms and clearing houses: Number of transactions**

Euronext Amsterdam	Total cash market.
Euronext.liffe (Derivatives)	Number of options and futures contracts.
LCH.Clearnet (Amsterdam Cash)	Excludes futures.

**Table 12.2 – Instructions handled by trading platforms and clearing houses: Market value of transactions**

Euronext Amsterdam	Total cash market.
Euronext.liffe (Derivatives)	Premium turnover options only.

**Table 12.3 – Number of participants in trading platforms and clearing houses**

**Table 12.4 – Outstanding securities**

Number of stocks listed	Number of shares and investment companies corresponds to the number of listed companies. Number of “other” securities corresponds to the number of ISIN codes.
-------------------------	--

**Table 13 – Number of direct participants in central securities depositories**

**Table 14 – Value of securities held in central securities depositories**

**Table 15 – Delivery instructions processed in central securities depositories**

Bonds	Includes short-term papers.
Short-term papers	Short-term papers are included in “Bonds”.

# AUSTRIA

## 1. Basic statistical data

	2001	2002	2003	2004	2005
Population (thousands)	8,043.05	8,083.80	8,117.75	8,174.73	8,225.42
GDP (EUR billions)	215.88	220.84	226.24	235.82	245.10
GDP per capita (EUR)	26,840	27,319	27,870	28,847	29,798
HICP (annual percentage changes)	2.30	1.70	1.30	1.95	2.11

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 2. Settlement media used by non-MFIs

(EUR millions; end of period)

	2001	2002	2003	2004	2005
Currency in circulation outside MFIs	8,217.00	.	.	.	.
Value of overnight deposits held by non-MFIs	51,045.00	60,515.00	72,351.00	79,706.00	91,253.00
Narrow money supply (M1)	59,262.00	.	.	.	.
<i>Memorandum items:</i>					
Overnight deposits in foreign currencies held by non-MFIs	2,029.00	4,943.00	7,404.00	6,776.00	10,396.00
Outstanding value on e-money storages issued	6.00	16.00	16.00	19.00	23.00
<i>of which:</i>					
On card-based e-money schemes	6.00	16.00	16.00	19.00	23.00
On software-based e-money schemes	-	-	-	-	-

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 3. Settlement media used by credit institutions

(EUR millions; average for last reserve maintenance period)

	2001	2002	2003	2004	2005
Overnight deposits held at the central bank	4,168.00	4,132.65	4,243.00	4,495.38	4,874.70
Overnight deposits held at other credit institutions (end of period)	-	-	-	-	.
<i>Memorandum items:</i>					
Non-intraday borrowing from the central bank	1,573.00	2,840.00	3,799.00	7,900.00	12,348.00
Intraday borrowing from the central bank	-	-	-	-	-

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 4. Banknotes and coins

(PLEASE REFER TO EURO AREA AGGREGATE TABLE 3)

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

(end of period)

	2001	2002	2003	2004	2005
<b>Central bank</b>					
Number of offices	8	8	8	5	5
Number of overnight deposits (thousands)	0	0	0	0	0
Value of overnight deposits (EUR millions)	7.00	35.00	21.00	14.00	17.00
<b>Credit institutions irrespective of their legal incorporation</b>					
Number of institutions	836	823	814	796	818
Number of offices	5,382	5,289	5,210	5,157	5,120
Number of overnight deposits (thousands)	6,395	6,616	6,794	7,245	7,999
<i>of which:</i>					
Number of internet/PC-linked overnight deposits (thousands)	-	-	-	-	-
Value of overnight deposits (EUR millions)	39,062.00	42,302.00	49,888.00	53,333.00	59,821.00
<i>of which:</i>					
<b>Credit institutions legally incorporated in the reporting country</b>					
Number of institutions	821	808	797	778	793
Number of offices	5,367	5,274	5,192	5,139	5,095
Value of overnight deposits (EUR millions)	38,430.00	41,653.00	49,138.00	52,055.00	57,237.00
<b>Branches of euro area-based credit institutions</b>					
Number of institutions	11	12	14	15	21
Number of offices	15	15	18	18	25
Value of overnight deposits (EUR millions)	632.00	649.00	750.00	1,278.00	2,584.00
<b>Branches of EEA-based credit institutions (outside the euro area)</b>					
Number of institutions	4	3	3	3	3
Number of offices	-	-	-	-	-
Value of overnight deposits (EUR millions)	-	-	-	-	-
<b>Branches of non-EEA-based banks</b>					
Number of institutions	0	0	0	0	1
Number of offices	-	-	-	-	-
Value of overnight deposits (EUR millions)	-	-	-	-	-
<b>Other institutions offering payment services to non-MFIs</b>					
Number of institutions	-	-	2	1	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	837	824	817	798	820
Number of offices	5,390	5,297	5,218	5,162	5,125
Number of overnight deposits (thousands)	6,395	6,616	6,794	7,245	7,999
<i>of which:</i>					
Number of internet/PC-linked overnight deposits (thousands)	-	-	-	-	-
Value of overnight deposits (EUR millions)	39,069.00	42,337.00	49,909.00	53,347.00	59,838.00
<i>Memorandum items:</i>					
<b>Electronic money institutions</b>					
Number of institutions	-	-	-	-	-
Outstanding value on e-money storages issued by electronic money institutions (EUR millions)	-	-	-	-	-

Explanatory information on certain data items is given in the notes at the end of each country chapter.



## 6. Payment card functions and accepting devices

(original units; end of period)

	2001	2002	2003	2004	2005
<b>CARDS ISSUED IN THE COUNTRY</b>					
Cards with a cash function	9,109,000	9,428,000	9,448,000	8,751,625	8,859,125
Cards with a payment function (except an e-money function)	9,109,000	9,428,000	9,448,000	8,751,625	8,859,125
<i>of which:</i>					
Cards with a debit function	7,798,000	8,049,000	8,253,000	6,619,000	6,700,000
Cards with a delayed debit function	-	-	-	.	.
Cards with a credit function	.	.	.	.	.
Cards with a debit and/or delayed debit function	-	-	-	.	.
Cards with a credit and/or delayed debit function	-	-	-	2,132,625	2,159,125
Cards with an e-money function	7,192,000	6,890,000	6,555,000	7,038,000	7,154,000
<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)	9,832,000	10,583,000	10,647,000	8,751,625	8,860,917
<i>of which:</i>					
Cards with a combined debit, cash and e-money function	-	-	-	6,619,000	6,700,000
<b>TERMINALS LOCATED IN THE COUNTRY</b>					
ATMs	6,622	7,028	7,499	7,974	7,970
<i>of which:</i>					
ATMs with a cash withdrawal function	6,622	7,028	7,499	7,974	7,970
ATMs with a credit transfer function	-	-	-	-	-
POS terminals	58,073	68,939	73,333	86,690	89,271
<i>of which:</i>					
EFTPOS terminals	58,073	68,939	73,333	86,690	89,271
E-money card terminals	60,848	74,657	79,806	93,142	95,341
<i>of which:</i>					
E-money card-loading/unloading terminals	5,419	5,775	5,879	6,452	6,070
E-money card-accepting terminals	55,429	68,882	73,927	86,690	89,271

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 7. Payment and terminal transactions involving non-MFIs: Number of transactions

(millions; total for the period)

	2001	2002	2003	2004	2005
<b>TRANSACTIONS PER TYPE OF PAYMENT INSTRUMENT</b>					
Credit transfers	532.80	480.30	879.10	892.00	933.00
<i>of which:</i>					
Paper-based	238.40	214.30	198.10	178.20	173.00
Non-paper-based	294.40	266.00	681.00	713.80	760.00
Direct debits	272.80	347.30	647.40	615.80	668.00
Card payments with cards issued in the country (except cards with an e-money function)	139.74	178.69	195.54	232.98	263.07
<i>of which:</i>					
Payments with cards with a debit function	105.60	140.90	157.30	181.31	207.68
Payments with cards with a delayed debit function	-	-	-	-	-
Payments with cards with a credit function	-	-	-	-	-
Payments with cards with a debit and/or delayed debit function	-	-	-	0.00	0.00
Payments with cards with a credit and/or delayed debit function	-	-	-	-	-
E-money purchase transactions	5.08	17.20	17.66	19.35	22.08
<i>of which:</i>					
With cards with an e-money function	-	-	-	-	-
With other e-money storages	-	-	-	-	-
Cheques	9.90	6.70	6.60	5.90	6.00
Other payment instruments	-	-	-	0.98	1.15
Total number of transactions with payment instruments	955.24	1,012.99	1,728.64	1,767.00	1,893.30
<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 with cards issued in the country</b>	112.08	126.80	129.06	141.25	147.14
ATM cash withdrawals	107.00	109.60	111.40	120.10	123.00
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	-	-	-	-	-
E-money card-loading/unloading transactions	5.08	17.20	17.66	21.15	24.14
<b>b) Transactions at terminals located in the country with 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 with 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	-	-	-	-	-

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 8. Payment and terminal transactions involving non-MFIs: Value of transactions

(EUR billions; total for the period)

	2001	2002	2003	2004	2005
<b>TRANSACTIONS PER TYPE OF PAYMENT INSTRUMENT</b>					
Credit transfers	1,235.90	1,105.20	2,912.00	2,547.10	2,813.43
<i>of which:</i>					
Paper-based	449.20	361.80	347.20	288.80	321.66
Non-paper-based	786.70	743.40	2,564.80	2,258.30	2,491.77
Direct debits	101.70	80.20	111.20	200.70	256.16
Card payments with cards issued in the country (except cards with an e-money function)	9.91	11.99	12.58	14.40	16.18
<i>of which:</i>					
Payments with cards with a debit function	5.86	7.56	8.16	9.09	10.45
Payments with cards with a delayed debit function	-	-	-	-	-
Payments with cards with a credit function	-	-	-	-	-
Payments with cards with a debit and/or delayed debit function	-	-	-	-	-
Payments with cards with a credit and/or delayed debit function	-	-	-	-	-
E-money purchase transactions	0.03	0.13	0.12	0.13	0.14
<i>of which:</i>					
With cards with an e-money function	-	-	-	-	-
With other e-money storages	-	-	-	-	-
Cheques	22.50	17.40	15.70	16.40	13.38
Other payment instruments	-	-	-	0.77	0.80
Total value of transactions with payment instruments	1,360.13	1,202.93	3,039.02	2,779.49	3,100.09
<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 with cards issued in the country</b>	14.93	14.75	14.82	15.96	16.17
ATM cash withdrawals	14.90	14.60	14.70	15.70	15.88
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	-	-	-	-	-
E-money card-loading/unloading transactions	0.03	0.15	0.12	0.26	0.29
<b>b) Transactions at terminals located in the country with 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 with 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	-	-	-	-	-

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 9. Participation in selected interbank funds transfer systems

(end of period)

	2001	2002	2003	2004	2005
<b>TARGET COMPONENT: ARTIS</b>					
Number of participants	83	71	73	77	84
<i>of which:</i>					
Direct participants	82	70	72	76	84
<i>of which:</i>					
Credit institutions	81	69	71	75	83
Central bank	-	-	-	-	-
Other direct participants	-	-	-	-	-
<i>of which:</i>					
Public administration	-	-	-	-	-
Postal institution	-	-	-	-	-
Clearing and settlement organisations	-	-	-	-	-
Other financial institutions	1	1	1	1	1
Others	-	-	-	-	-
Indirect participants	1	1	1	1	0

Explanatory information on certain data items is given in the notes at the end of each country chapter.

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

(millions; total for the period)

	2001	2002	2003	2004	2005
<b>TARGET COMPONENT: ARTIS</b>					
Total transactions sent	1.87	2.62	2.38	2.64	2.93
<i>of which:</i>					
Transactions sent within the same TARGET component	1.43	2.15	1.88	2.12	2.39
<i>of which:</i>					
Transactions sent by national participants	-	-	-	-	-
Transactions sent by euro area participants (excluding national participants)	-	-	-	-	-
Transactions sent by non-euro area EU participants	-	-	-	-	-
Transactions sent by non-EU participants	-	-	-	-	-
Transactions sent to another TARGET component	0.44	0.46	0.50	0.52	0.54
<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>					
Transactions received from another TARGET component	0.73	0.86	0.93	1.04	1.06
Concentration ratio in terms of volume (percentages)	69.0	33.0	38.0	38.0	36.0

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 11. Payments processed by selected interbank funds transfer systems: Value of transactions

(EUR billions; total for the period)

	2001	2002	2003	2004	2005
<b>TARGET COMPONENT: ARTIS</b>					
Total transactions sent	4,981.01	4,810.44	5,177.20	5,562.56	6,974.20
<i>of which:</i>					
Transactions sent within the same TARGET component	2,461.71	2,342.34	2,374.07	2,637.54	3,529.34
<i>of which:</i>					
Transactions sent by national participants	-	-	-	-	-
Transactions sent by euro area participants (excluding national participants)	-	-	-	-	-
Transactions sent by non-euro area EU participants	-	-	-	-	-
Transactions sent by non-EU participants	-	-	-	-	-
Transactions sent to another TARGET component	2,519.31	2,468.11	2,803.13	2,925.02	3,444.87
<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>					
Transactions received from another TARGET component	2,526.19	2,464.03	2,801.81	2,907.51	3,438.16
Concentration ratio in terms of value (percentages)	70.0	61.0	66.0	68.0	59.0

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 12.1 Instructions handled by trading platforms and clearing houses: Number of transactions

*(original units; total for the period)*

	2001	2002	2003	2004	2005
<b>Trading platforms</b>					
<b>Wiener Börse AG – Cash trading</b>					
Number of trades	456,137	357,573	445,327	842,184	1,653,308
<b>Wiener Börse AG – Derivatives trading</b>					
Number of trades	37,083	25,804	20,758	36,117	25,959
<b>Clearing houses</b>					
<b>CCP.A – Cash trading</b>					
Number of trades	–	–	–	–	212,247
<b>CCP.A – Derivatives trading</b>					
Number of trades	–	–	–	–	25,958

## 12.2 Instructions handled by trading platforms and clearing houses: Market value of transactions

*(EUR millions; total for the period)*

	2001	2002	2003	2004	2005
<b>Trading platforms</b>					
<b>Wiener Börse AG – Cash trading</b>					
Value of trades	17,597	13,592	20,635	39,547	76,034
<b>Wiener Börse AG – Derivatives trading</b>					
Value of trades	10,301	7,110	5,465	10,538	13,114
<b>Clearing houses</b>					
<b>CCP.A – Cash trading</b>					
Value of trades	–	–	–	–	35,917
<b>CCP.A – Derivatives trading</b>					
Value of trades	–	–	–	–	13,114

## 12.3 Number of participants in trading platforms and clearing houses

(end of period)

	2001	2002	2003	2004	2005
<b>Trading platforms</b>					
<b>Wiener Börse AG – Cash trading</b>	59	52	56	64	69
<i>of which:</i>					
Banks (members)	52	47	47	49	50
<i>of which:</i>					
Domestic	48	45	44	44	41
Foreign	4	2	3	5	9
Investment firms (members)	7	5	9	15	19
<i>of which:</i>					
Domestic	0	0	0	0	0
Foreign	7	5	9	15	19
<b>Wiener Börse AG – Derivatives trading</b>	12	9	8	8	9
<i>of which:</i>					
Banks (members)	9	6	6	6	7
<i>of which:</i>					
Domestic	6	5	5	5	5
Foreign	3	1	1	1	2
Investment firms (members)	3	3	2	2	2
<i>of which:</i>					
Domestic	0	0	0	0	0
Foreign	3	3	2	2	2
<b>Clearing houses</b>					
<b>CCP.A</b>	–	–	–	–	47
<i>of which:</i>					
Central banks	–	–	–	–	0
Central counterparties	–	–	–	–	0
Central securities depositories	–	–	–	–	1
<i>of which:</i>					
Domestic	–	–	–	–	1
Foreign	–	–	–	–	0
Banks	–	–	–	–	46
<i>of which:</i>					
Domestic	–	–	–	–	39
Foreign	–	–	–	–	7

## 12.4 Outstanding securities

(end of period)

	2001	2002	2003	2004	2005
<b>Wiener Börse AG – Cash trading</b>					
Value of stocks listed (EUR billions)	28	32	43	65	107
Value of other securities listed (EUR billions)	124	151	165	174	189
Number of stocks listed	114	103	116	156	143
Number of other securities listed	3,599	3,300	3,208	3,341	4,298

## 13. Number of direct participants in central securities depositories

*(end of period)*

	2001	2002	2003	2004	2005
<b>OEKB (WSB SYSTEM)</b>					
Number of direct participants				114	111
<i>of which:</i>					
Central banks				1	1
<i>of which:</i>					
Domestic				1	1
Foreign				0	0
Central counterparties				1	1
<i>of which:</i>					
Domestic				1	1
Foreign				0	0
Central securities depositories				9	9
<i>of which:</i>					
Domestic				1	1
Foreign				8	8
Credit institutions				80	75
<i>of which:</i>					
Domestic				69	64
Foreign				11	11
Others				23	25
<i>of which:</i>					
Domestic				11	13
Foreign				12	12



## 14. Value of securities held in central securities depositories

(EUR millions; end of period)

	2001	2002	2003	2004	2005
<b>OEKB (WSB SYSTEM)</b>					
<b>a) Value of securities by origin</b>					
Total value of securities held				348,991	420,278
<i>of which:</i>					
Issued/held in safekeeping in the reporting CSD				337,214	406,980
<i>of which:</i>					
Bonds				173,954	178,611
Short-term papers				926	1,787
Equities				161,120	218,533
Others				1,214	8,049
Transferred to the reporting CSD through a link to another CSD				11,556	12,858
<i>of which:</i>					
Bonds				8,091	8,555
Short-term papers				0	1
Equities				3,256	4,089
Others				209	213
Transferred to the reporting CSD through a link to a custodian bank				222	440
<i>of which:</i>					
Bonds				40	32
Short-term papers				0	0
Equities				182	408
Others				0	0
<b>b) Value of securities by type of account holder</b>					
Total value of securities held				348,991	420,278
<i>of which:</i>					
Held on the account of another CSD				93,781	113,661
<i>of which:</i>					
Bonds				82,239	90,160
Short-term papers				15	14
Equities				11,492	18,004
Others				35	5,483
Held on accounts of other participants (non-CSDs)				255,210	306,618
<i>of which:</i>					
Bonds				99,845	97,038
Short-term papers				912	1,774
Equities				153,066	205,026
Others				1,387	2,780

## 15. Delivery instructions processed in central securities depositories

(total for the period)

	2001	2002	2003	2004	2005
<b>OEKB (WSB SYSTEM)</b>					
	<i>thousands</i>				
<b>a) Number of delivery instructions by type of payment</b>					
Total number of delivery instructions				1,082	1,679
<i>of which:</i>					
Payment denominated in euro				1,007	1,579
<i>of which:</i>					
Bonds				-	-
Short-term papers				-	-
Equities				-	-
Others				1,007	1,579
Payment denominated in other currencies				-	-
<i>of which:</i>					
Bonds				-	-
Short-term papers				-	-
Equities				-	-
Others				-	-
Free of payment				75	100
<i>of which:</i>					
Bonds				-	-
Short-term papers				-	-
Equities				-	-
Others				75	100
<b>b) Number of delivery instructions by settlement channel</b>					
Total number of delivery instructions				1,082	1,679
<i>of which:</i>					
Internal settlement: no CSD link account involved				426	725
Settlement through link account of another CSD with reporting CSD				48	75
Settlement through link account of reporting CSD with another entity				-	-
	<i>EUR millions</i>				
<b>c) Value of delivery instructions by type of payment</b>					
Total value of delivery instructions				-	-
<i>of which:</i>					
Payment denominated in euro				-	-
<i>of which:</i>					
Bonds				-	-
Short-term papers				-	-
Equities				-	-
Others				-	-
Payment denominated in other currencies				-	-
<i>of which:</i>					
Bonds				-	-
Short-term papers				-	-
Equities				-	-
Others				-	-
Free of payment				-	-
<i>of which:</i>					
Bonds				-	-
Short-term papers				-	-
Equities				-	-
Others				-	-
<b>d) Value of delivery instructions by settlement channel</b>					
Total value of delivery instructions				-	-
<i>of which:</i>					
Internal settlement: no CSD link account involved				-	-
Settlement through link account of another CSD with reporting CSD				-	-
Settlement through link account of reporting CSD with another entity				-	-

## 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.

**Details on items in each table:** Information on the use of the country tables and calculations pertaining to each item in those tables are given in Section 6 of the “Detailed Explanatory Notes”.

## COUNTRY TABLES – NOTES

**Table 1 – Basic statistical data**

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

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

Currency in circulation outside MFIs	Following the introduction of the euro banknotes and coins on 1 January 2002, these figures are provided solely at an aggregated euro area level.
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 2001. Data for the “Central government” component are not available for 2001-02.
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. Following the introduction of the euro banknotes and coins on 1 January 2002, these figures are provided solely at an aggregated euro area level.

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

Overnight deposits held at other credit institutions	Value for the last quarter of the period.
--	---

**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 – Payment and terminal transactions involving non-MFIs: Number of transactions, and  
Table 8 – Payment and terminal transactions involving non-MFIs: Value of transactions**

**Transactions per type of payment instrument**

Credit transfers	For 2003 and 2004: includes items initiated by banks. For all years: book-entry transactions are not included, as data are not available.
Direct debits	For 2003 and 2004: includes items initiated by banks. For all years: book-entry transactions are not included, as data are not available.
Cheques	Excludes items initiated by banks, as these data are not available.

**Table 9 – Participation in selected interbank funds transfer systems**

**Table 10 – Payments processed by selected interbank funds transfer systems: Number of transactions, and  
Table 11 – Payments processed by selected interbank funds transfer systems: Value of transactions**

**TARGET component: ARTIS**

**Table 12.1 – Instructions handled by trading platforms and clearing houses: Number of transactions**

**Table 12.2 – Instructions handled by trading platforms and clearing houses: Market value of transactions**

**Table 12.3 – Number of participants in trading platforms and clearing houses**

**Table 12.4 – Outstanding securities**

**Table 13 – Number of direct participants in central securities depositories**

OeKB – Central securities depositories – Domestic	The domestic central securities depository that participates in OeKB is OeKB itself.
---	--

**Table 14 – Value of securities held in central securities depositories**

**Table 15 – Delivery instructions processed in central securities depositories**

OeKB – Others	Includes bonds, short-term papers and equities.
---------------	---

# PORTUGAL

## 1. Basic statistical data

	2001	2002	2003	2004	2005
Population (thousands)	10,293.00	10,368.40	10,441.08	10,501.97	10,564.98
GDP (EUR billions)	129.31	135.43	137.52	143.03	147.38
GDP per capita (EUR)	12,563	13,062	13,171	13,619	13,950
HICP (annual percentage changes)	4.41	3.68	3.27	2.51	2.13

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 2. Settlement media used by non-MFIs

(EUR millions; end of period)

	2001	2002	2003	2004	2005
Currency in circulation outside MFIs	4,246.00	.	.	.	.
Value of overnight deposits held by non-MFIs	51,147.00	51,562.00	52,216.00	52,734.00	56,136.00
Narrow money supply (M1)	51,218.00	.	.	.	.
<i>Memorandum items:</i>					
Overnight deposits in foreign currencies held by non-MFIs	903.00	721.00	688.00	758.00	665.00
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	-	-	-	-	-

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 3. Settlement media used by credit institutions

(EUR millions; average for last reserve maintenance period)

	2001	2002	2003	2004	2005
Overnight deposits held at the central bank	3,235.48	3,267.94	3,382.48	3,278.19	3,494.95
Overnight deposits held at other credit institutions (end of period)	-	-	-	-	.
<i>Memorandum items:</i>					
Non-intraday borrowing from the central bank	1,979.00	553.00	1,274.00	2,719.00	5,449.00
Intraday borrowing from the central bank	-	-	1,000.00	-	.

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 4. Banknotes and coins

(PLEASE REFER TO EURO AREA AGGREGATE TABLE 3)

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

(end of period)

	2001	2002	2003	2004	2005
<b>Central bank</b>					
Number of offices	11	11	11	11	11
Number of overnight deposits (thousands)	-	-	-	-	-
Value of overnight deposits (EUR millions)	24.00	16.00	13.00	7.00	1.00
<b>Credit institutions irrespective of their legal incorporation</b>					
Number of institutions	212	202	200	197	186
Number of offices	5,654	5,735	5,855	5,833	5,006
Number of overnight deposits (thousands)	20,618	22,111	22,455	20,274	-
<i>of which:</i>					
Number of internet/PC-linked overnight deposits (thousands)	547	1,210	2,254	3,243	-
Value of overnight deposits (EUR millions)	-	-	-	-	-
<i>of which:</i>					
<b>Credit institutions legally incorporated in the reporting country</b>					
Number of institutions	187	180	177	170	161
Number of offices	5,535	5,620	5,752	5,714	4,866
Value of overnight deposits (EUR millions)	-	-	-	-	-
<b>Branches of euro area-based credit institutions</b>					
Number of institutions	20	18	19	23	21
Number of offices	71	68	56	57	62
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	46	46	46	54	73
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	8	5
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	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	214	204	202	199	188
Number of offices	6,448	6,486	6,543	6,488	5,017
Number of overnight deposits (thousands)	20,618	22,111	22,455	20,274	-
<i>of which:</i>					
Number of internet/PC-linked overnight deposits (thousands)	547	1,210	2,254	3,243	-
Value of overnight deposits (EUR millions)	24.00	16.00	13.00	7.00	1.00
<i>Memorandum items:</i>					
<b>Electronic money institutions</b>					
Number of institutions	-	-	-	-	-
Outstanding value on e-money storages issued by electronic money institutions (EUR millions)	-	-	-	-	-

Explanatory information on certain data items is given in the notes at the end of each country chapter.

6. Payment card functions and accepting devices

(original units; end of period)

	2001	2002	2003	2004	2005
<b>CARDS ISSUED IN THE COUNTRY</b>					
Cards with a cash function	13,250,000	14,574,000	14,688,000	15,775,000	16,350,000
Cards with a payment function (except an e-money function)	15,371,000	16,166,000	16,583,000	18,003,000	19,876,180
<i>of which:</i>					
Cards with a debit function	13,250,000	14,574,000	14,688,000	15,775,000	16,350,000
Cards with a delayed debit function	-	-	-	-	-
Cards with a credit function	3,255,677	3,865,693	4,665,388	5,177,000	6,080,260
Cards with a debit and/or delayed debit function	-	-	-	-	-
Cards with a credit and/or delayed debit function	-	-	-	-	-
Cards with an e-money function	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	119,417	4,069	23,175	20,334	-
Total number of cards (irrespective of the number of functions on the card)	19,183,163	20,047,563	17,125,771	18,977,649	19,876,180
<i>of which:</i>					
Cards with a combined debit, cash and e-money function	3,400	2,800	300	300	-
<b>TERMINALS LOCATED IN THE COUNTRY</b>					
ATMs	10,524	11,117	11,985	12,627	13,841
<i>of which:</i>					
ATMs with a cash withdrawal function	10,524	11,117	11,985	12,627	12,666
ATMs with a credit transfer function	-	-	-	-	13,700
POS terminals	103,575	113,654	125,456	137,123	160,154
<i>of which:</i>					
EFTPOS terminals	103,575	113,654	125,456	137,123	160,154
E-money card terminals	129,184	143,834	147,239	150,062	-
<i>of which:</i>					
E-money card-loading/unloading terminals	129,184	143,834	147,239	150,062	-
E-money card-accepting terminals	-	-	-	-	-

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 7. Payment and terminal transactions involving non-MFIs: Number of transactions

(millions; total for the period)

	2001	2002	2003	2004	2005
<b>TRANSACTIONS PER TYPE OF PAYMENT INSTRUMENT</b>					
Credit transfers	41.04	62.01	90.16	75.98	112.60
<i>of which:</i>					
Paper-based	4.36	8.15	8.14	5.20	15.30
Non-paper-based	36.68	53.85	82.02	70.79	97.32
Direct debits	119.11	121.53	143.05	144.60	148.98
Card payments with cards issued in the country (except cards with an e-money function)	569.26	625.59	675.66	693.00	761.50
<i>of which:</i>					
Payments with cards with a debit function	527.47	600.46	643.89	666.00	728.31
Payments with cards with a delayed debit function	-	-	-	-	-
Payments with cards with a credit function	223.45	247.89	266.03	286.40	330.49
Payments with cards with a debit and/or delayed debit function	-	-	-	-	-
Payments with cards with a credit and/or delayed debit function	-	-	-	-	-
E-money purchase transactions	3.17	0.88	1.14	0.50	-
<i>of which:</i>					
With cards with an e-money function	3.17	0.88	1.14	0.50	-
With other e-money storages	-	-	-	-	-
Cheques	273.60	258.76	242.61	230.60	209.66
Other payment instruments	5.85	6.14	4.60	4.70	1.40
Total number of transactions with payment instruments	1,012.03	1,074.91	1,157.21	1,149.38	1,234.50
<i>of which:</i>					
Cross-border transactions sent	1.59	1.70	2.47	2.99	1.74
<i>Memorandum item:</i>					
Cross-border transactions received	-	-	-	-	-
<b>TRANSACTIONS PER TYPE OF TERMINAL</b>					
<b>a) Transactions at terminals located in the country with cards issued in the country</b>					
ATM cash withdrawals	293.38	316.03	334.59	357.96	379.67
ATM cash deposits	-	-	-	-	17.90
POS transactions (irrespective of type of card used)	483.05	546.54	595.14	627.03	681.21
E-money card-loading/unloading transactions	0.28	0.13	0.86	-	-
<b>b) Transactions at terminals located in the country with cards issued outside the country</b>					
ATM cash withdrawals	6.68	6.74	7.26	8.07	7.80
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	214.00	238.56	256.15	285.59	314.94
E-money card-loading/unloading transactions	-	-	-	-	-
<b>c) Transactions at terminals located outside the country with cards issued in the country</b>					
ATM cash withdrawals	2.17	2.31	2.61	2.93	3.47
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	19.41	19.11	20.04	21.54	25.89
E-money card-loading/unloading transactions	-	-	-	-	-
<i>Memorandum items:</i>					
Cash advances at POS terminals	-	-	-	-	-
OTC cash withdrawals	29.92	22.09	21.27	16.13	41.58
OTC cash deposits	-	-	-	-	77.34

Explanatory information on certain data items is given in the notes at the end of each country chapter.



8. Payment and terminal transactions involving non-MFIs: Value of transactions

(EUR billions; total for the period)

	2001	2002	2003	2004	2005
<b>TRANSACTIONS PER TYPE OF PAYMENT INSTRUMENT</b>					
Credit transfers	572.95	512.80	596.91	781.49	1,218.71
<i>of which:</i>					
Paper-based	48.51	56.39	72.41	133.08	662.28
Non-paper-based	524.44	456.42	524.50	648.41	556.43
Direct debits	30.53	22.77	22.01	24.15	24.16
Card payments with cards issued in the country (except cards with an e-money function)	16.68	18.77	21.15	23.15	26.77
<i>of which:</i>					
Payments with cards with a debit function	14.81	17.52	19.26	20.99	23.39
Payments with cards with a delayed debit function	-	-	-	-	-
Payments with cards with a credit function	9.20	10.36	11.09	11.55	15.24
Payments with cards with a debit and/or delayed debit function	-	-	-	-	-
Payments with cards with a credit and/or delayed debit function	-	-	-	-	-
E-money purchase transactions	0.00	-	0.00	0.00	-
<i>of which:</i>					
With cards with an e-money function	-	-	-	-	-
With other e-money storages	-	-	-	-	-
Cheques	427.12	395.17	361.55	361.36	361.93
Other payment instruments	5.10	6.90	4.19	4.54	13.67
Total value of transactions with payment instruments	1,052.38	1,125.33	1,005.81	1,194.70	1,645.24
<i>of which:</i>					
Cross-border transactions sent	173.28	145.80	163.51	198.24	170.30
<i>Memorandum item:</i>					
Cross-border transactions received	-	-	-	-	-
<b>TRANSACTIONS PER TYPE OF TERMINAL</b>					
<b>a) Transactions at terminals located in the country with cards issued in the country</b>					
ATM cash withdrawals	16.80	18.80	20.22	21.81	24.05
ATM cash deposits	-	-	-	-	19.12
POS transactions (irrespective of type of card used)	13.04	15.30	16.86	18.47	20.09
E-money card-loading/unloading transactions	16.05	8.56	1.30	-	-
<b>b) Transactions at terminals located in the country with cards issued outside the country</b>					
ATM cash withdrawals	0.78	0.82	0.90	1.00	0.99
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	8.77	9.96	10.52	12.02	13.55
E-money card-loading/unloading transactions	-	-	-	-	-
<b>c) Transactions at terminals located outside the country with cards issued in the country</b>					
ATM cash withdrawals	0.19	0.22	0.24	0.28	0.34
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	1.50	1.53	1.58	1.75	2.06
E-money card-loading/unloading transactions	-	-	-	-	-
<i>Memorandum items:</i>					
Cash advances at POS terminals	-	-	-	-	-
OTC cash withdrawals	23.18	21.94	24.55	19.69	133.37
OTC cash deposits	-	-	-	-	228.32

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 9. Participation in selected interbank funds transfer systems

(end of period)

	2001	2002	2003	2004	2005
<b>TARGET COMPONENT: SPGT</b>					
Number of participants	38	39	39	40	37
<i>of which:</i>					
Direct participants	38	39	39	40	37
<i>of which:</i>					
Credit institutions	36	37	37	38	35
Central bank	1	1	1	1	1
Other direct participants	1	1	1	1	1
<i>of which:</i>					
Public administration	1	1	1	1	1
Postal institution	-	-	-	-	-
Clearing and settlement organisations	-	-	-	-	-
Other financial institutions	-	-	-	-	-
Others	-	-	-	-	-
Indirect participants	-	-	-	-	-
<b>RETAIL SYSTEM: SICOI</b>					
Number of participants	-	61	64	63	62
<i>of which:</i>					
Direct participants	38	39	39	39	40
<i>of which:</i>					
Credit institutions	36	37	37	37	38
Central bank	1	1	1	1	1
Other direct participants	1	1	1	1	1
<i>of which:</i>					
Public administration	1	1	1	1	1
Postal institution	-	-	-	-	-
Clearing and settlement organisations	-	-	-	-	-
Other financial institutions	-	-	-	-	-
Others	-	-	-	-	-
Indirect participants	-	22	25	24	22
<b>RETAIL SYSTEM: SLOD</b>					
Number of participants	162	143	125	128	98
<i>of which:</i>					
Direct participants	162	143	125	128	98
<i>of which:</i>					
Credit institutions	121	72	68	67	49
Central bank	-	-	-	-	-
Other direct participants	41	71	57	61	49
<i>of which:</i>					
Public administration	1	1	1	1	1
Postal institution	-	-	-	-	-
Clearing and settlement organisations	-	-	-	-	-
Other financial institutions	37	67	53	57	46
Others	3	3	3	3	2
Indirect participants	-	-	-	-	-

Explanatory information on certain data items is given in the notes at the end of each country chapter.

10. Payments processed by selected interbank funds transfer systems: Number of transactions

(millions; total for the period)

	2001	2002	2003	2004	2005
<b>TARGET COMPONENT: SPGT</b>					
Total transactions sent	0.53	0.89	0.98	1.06	1.03
<i>of which:</i>					
Transactions sent within the same TARGET component	0.30	0.62	0.65	0.75	0.76
<i>of which:</i>					
Transactions sent by national participants	0.27	0.57	0.59	0.67	0.68
Transactions sent by euro area participants (excluding national participants)	0.01	0.02	0.02	0.02	0.02
Transactions sent by non-euro area EU participants	0.02	0.03	0.04	0.06	0.06
Transactions sent by non-EU participants	0.00	0.00	0.00	0.00	0.00
Transactions sent to another TARGET component	0.23	0.27	0.34	0.31	0.28
<i>of which:</i>					
Transactions sent to a euro area TARGET component	0.20	0.24	0.30	0.27	0.24
Transactions sent to a non-euro area TARGET component	0.03	0.04	0.04	0.03	0.04
<i>Memorandum item:</i>					
Transactions received from another TARGET component	0.21	0.25	0.30	0.32	0.31
Concentration ratio in terms of volume (percentages)	54.1	55.3	54.5	54.9	57.4
<b>RETAIL SYSTEM: SICOI</b>					
Total transactions sent	1,100.70	1,188.36	1,324.40	1,413.62	1,519.95
<i>of which:</i>					
<b>a) Transactions sent by national participants</b>					
Total transactions sent by national participants	1,100.70	1,188.36	1,324.40	1,413.62	1,519.95
<i>of which:</i>					
Credit transfers	25.40	30.65	42.83	44.59	49.52
<i>of which:</i>					
Paper-based	-	-	-	-	4.58
Non-paper-based	25.40	30.65	42.83	44.59	44.95
Direct debits	0.50	1.38	5.19	20.80	69.09
Card payments	561.41	622.47	754.21	819.18	713.50
ATM transactions	278.24	317.37	317.40	340.17	514.98
E-money transactions	0.28	0.13	0.09	0.06	-
Cheques	229.00	210.80	200.10	187.95	172.35
Other payment instruments	5.90	5.57	4.60	0.87	0.51
<b>b) Transactions sent by euro area participants (excluding national participants)</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	77.6
<b>RETAIL SYSTEM: SLOD</b>					
Total transactions sent	0.02	0.03	0.04	0.05	0.05
<i>of which:</i>					
<b>a) Transactions sent by national participants</b>					
<b>b) Transactions sent by euro area participants (excluding national participants)</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)	-	-	-	-	-

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## II. Payments processed by selected interbank funds transfer systems: Value of transactions

(EUR billions; total for the period)

	2001	2002	2003	2004	2005
<b>TARGET COMPONENT: SPGT</b>					
Total transactions sent	2,151.83	2,276.30	3,188.68	3,523.87	3,378.51
<i>of which:</i>					
Transactions sent within the same TARGET component	1,175.86	1,225.34	1,213.70	1,404.00	1,420.40
<i>of which:</i>					
Transactions sent by national participants	1,122.31	1,173.86	1,149.02	1,351.22	1,373.23
Transactions sent by euro area participants (excluding national participants)	20.01	16.20	18.09	12.13	10.81
Transactions sent by non-euro area EU participants	29.85	32.53	39.63	35.01	31.63
Transactions sent by non-EU participants	3.69	2.76	6.96	5.64	4.73
Transactions sent to another TARGET component	975.97	1,050.96	1,974.99	2,119.87	1,958.11
<i>of which:</i>					
Transactions sent to a euro area TARGET component	823.88	883.27	1,610.38	1,785.13	1,646.88
Transactions sent to a non-euro area TARGET component	152.08	167.69	364.61	334.74	311.23
<i>Memorandum item:</i>					
Transactions received from another TARGET component	975.87	1,050.26	1,979.65	2,112.60	1,953.89
Concentration ratio in terms of value (percentages)	63.9	63.1	67.2	66.4	66.4
<b>RETAIL SYSTEM: SICOI</b>					
Total transactions sent	360.96	308.50	302.93	308.43	317.14
<i>of which:</i>					
<b>a) Transactions sent by national participants</b>					
Total transactions sent by national participants	360.96	308.50	302.93	308.43	317.14
<i>of which:</i>					
Credit transfers	58.58	48.34	55.55	60.15	67.07
<i>of which:</i>					
Paper-based	-	-	-	-	21.07
Non-paper-based	58.58	48.34	55.55	60.15	46.00
Direct debits	0.17	0.43	1.34	4.50	8.36
Card payments	18.96	22.69	26.75	29.64	21.86
ATM transactions	15.86	17.55	18.84	20.28	33.64
E-money transactions	0.00	0.00	0.00	0.00	-
Cheques	262.80	215.33	196.81	191.19	183.83
Other payment instruments	4.58	4.15	3.64	2.66	2.39
<b>b) Transactions sent by euro area participants (excluding national participants)</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	70.0
<b>RETAIL SYSTEM: SLOD</b>					
Total transactions sent	56.68	49.05	65.99	88.50	70.50
<i>of which:</i>					
<b>a) Transactions sent by national participants</b>					
<b>b) Transactions sent by euro area participants (excluding national participants)</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)	-	-	-	-	-

Explanatory information on certain data items is given in the notes at the end of each country chapter.

12.1 Instructions handled by trading platforms and clearing houses: Number of transactions

(thousands; total for the period)

	2001	2002	2003	2004	2005
LIST Lisbon Trading Number of trades	2,848.0	-	-	-	-
MTS Portugal Trading for Portuguese government securities Number of trades	18.3	16.9	17.1	14.5	18.3
SEND (derivatives market) Number of contracts traded	4,697.0	-	-	-	-
NCS Lisbon Trading Number of trades					1,614.4
LIFFE.CONNECT (underlying Portuguese products) Number of contracts traded				4.9	2.5
PEX Number of trades	-	-	0.02	0.46	11.18

12.2 Instructions handled by trading platforms and clearing houses: Market value of transactions

(EUR billions; total for the period)

	2001	2002	2003	2004	2005
LIST Lisbon Trading Value of trades	33.2	-	-	-	-
MTS Portugal Trading for Portuguese government securities Value of trades	106.5	111.2	132.1	135.8	146.7
SEND (derivatives market) Value of contracts traded	7.1	-	-	-	-
NCS Lisbon Trading Value of trades					33.3
LIFFE.CONNECT (underlying Portuguese products) Value of contracts traded				1.0	0.6
PEX Value of trades	-	-	0.00	0.00	0.10

## 12.3a Number of participants in trading platforms and clearing houses

(end of period)

	2001	2002	2003	2004	2005
<b>Trading systems</b>					
LIST Lisbon Trading	25	-	-	-	-
of which:					
Banks	2	-	-	-	-
of which:					
Domestic	2	-	-	-	-
Foreign	-	-	-	-	-
Brokers/dealers	23	-	-	-	-
of which:					
Domestic	22	-	-	-	-
Foreign	1	-	-	-	-
Others	-	-	-	-	-
MTS Portugal Trading for Portuguese government securities	19	21	25	24	24
of which:					
Banks	19	21	25	24	24
of which:					
Domestic	5	5	4	4	4
Foreign	14	16	21	20	20
SEND (derivatives market)	19	-	-	-	-
of which:					
Banks	10	-	-	-	-
of which:					
Domestic	9	-	-	-	-
Foreign	1	-	-	-	-
Brokers/dealers	9	-	-	-	-
of which:					
Domestic	8	-	-	-	-
Foreign	1	-	-	-	-
Others	-	-	-	-	-
NCS Lisbon Trading					59
of which:					
Banks					24
of which:					
Domestic					11
Foreign					13
Brokers/dealers					24
of which:					
Domestic					2
Foreign					22
Others					11
LIFFE.CONNECT				16	23
of which:					
Banks				10	13
of which:					
Domestic				7	8
Foreign				3	5
Brokers/dealers				6	10
of which:					
Domestic				3	3
Foreign				3	7
Others					
PEX	-	-	13	13	15
of which:					
Banks	-	-	3	3	6
of which:					
Domestic	-	-	3	3	6
Foreign	-	-	-	-	-
Brokers/dealers	-	-	10	10	8
of which:					
Domestic	-	-	-	-	8
Foreign	-	-	-	-	-
Others	-	-	-	-	1

12.3b Number of participants in trading platforms and clearing houses (continued)

(end of period)

	2001	2002	2003	2004	2005
<b>Clearing systems</b>					
LCH.Clearnet SA Portugal	-	-	-	12	19
Banks	-	-	-	7	16
<i>of which:</i>					
Domestic	-	-	-	2	11
Foreign	-	-	-	5	5
Brokers/dealers	-	-	-	5	3
<i>of which:</i>					
Domestic	-	-	-	-	1
Foreign	-	-	-	5	2
PEX					
Banks	-	-	-	-	3
<i>of which:</i>					
Domestic	-	-	-	-	3
Foreign	-	-	-	-	-
Brokers/dealers	-	-	-	-	-
<i>of which:</i>					
Domestic	-	-	-	-	-
Foreign	-	-	-	-	-
Others	-	-	-	-	-

12.4 Outstanding securities

(end of period)

	2001	2002	2003	2004	2005
<b>LIST Lisbon Trading</b>					
Value of securities listed (EUR millions)	155,991	-	-	-	-
Number of securities listed	147	-	-	-	-
<b>MTS Portugal Trading for Portuguese government securities</b>					
Value of securities listed (EUR millions)	44.46	52.93	58.81	67.56	79.72
Number of securities listed	16	15	17	20	20
<b>SEND (derivatives market)</b>					
Number of contracts (futures and options)	14	-	-	-	-
<b>NCS Lisbon Trading</b>					177,855
Value of securities listed (EUR millions)					117
Number of securities listed					
<b>LIFFE.CONNECT (underlying Portuguese products)</b>					
Value of contracts listed (EUR millions)				1,038	641
Number of contracts listed				8	8
<b>PEX</b>					
Value of securities listed (EUR millions)	-	-	812	26,447	28,880
Number of securities listed	-	-	14	44	83

## 13a Number of direct participants in central securities depositories

(end of period)

	2001	2002	2003	2004	2005
<b>INTERBOLSA</b>					
Number of direct participants					38
<i>of which:</i>					
Central banks					1
<i>of which:</i>					
Domestic					1
Foreign					0
Central counterparties					1
<i>of which:</i>					
Domestic					1
Foreign					0
Central securities depositories					0
<i>of which:</i>					
Domestic					0
Foreign					0
Credit institutions					31
<i>of which:</i>					
Domestic					29
Foreign					2
Others					5
<i>of which:</i>					
Domestic					5
Foreign					0

## 13b Number of direct participants in central securities depositories (continued)

(end of period)

	2001	2002	2003	2004	2005
<b>SITEME (BANCO DE PORTUGAL)</b>					
Number of direct participants					45
<i>of which:</i>					
Central banks					1
<i>of which:</i>					
Domestic					1
Foreign					0
Central counterparties					0
<i>of which:</i>					
Domestic					0
Foreign					0
Central securities depositories					0
<i>of which:</i>					
Domestic					0
Foreign					0
Credit institutions					37
<i>of which:</i>					
Domestic					36
Foreign					1
Others					7
<i>of which:</i>					
Domestic					7
Foreign					0



14a Value of securities held in central securities depositories

(EUR millions; end of period)

	2001	2002	2003	2004	2005
<b>INTERBOLSA</b>					
<b>a) Value of securities by origin</b>					
Total value of securities held					351,380
<i>of which:</i>					
Issued/held in safekeeping in the reporting CSD					350,074
<i>of which:</i>					
Bonds					89,744
Short-term papers					.
Equities					259,970
Others					360
Transferred to the reporting CSD through a link to another CSD					.
<i>of which:</i>					
Bonds					.
Short-term papers					.
Equities					.
Others					.
Transferred to the reporting CSD through a link to a custodian bank					1,306
<i>of which:</i>					
Bonds					11
Short-term papers					.
Equities					122
Others					1,173
<b>b) Value of securities by type of account holder</b>					
Total value of securities held					351,380
<i>of which:</i>					
Held on the account of another CSD					.
<i>of which:</i>					
Bonds					.
Short-term papers					.
Equities					.
Others					.
Held on accounts of other participants (non-CSDs)					351,380
<i>of which:</i>					
Bonds					89,755
Short-term papers					.
Equities					260,092
Others					1,533

## 14b Value of securities held in central securities depositories (continued)

(EUR millions; end of period)

	2001	2002	2003	2004	2005
<b>SITEME (BANCO DE PORTUGAL)</b>					
<b>a) Value of securities by origin</b>					
Total value of securities held					16,027
<i>of which:</i>					
Issued/held in safekeeping in the reporting CSD					16,027
<i>of which:</i>					
Bonds					.
Short-term papers					16,027
Equities					.
Others					.
Transferred to the reporting CSD through a link to another CSD					.
<i>of which:</i>					
Bonds					.
Short-term papers					.
Equities					.
Others					.
Transferred to the reporting CSD through a link to a custodian bank					.
<i>of which:</i>					
Bonds					.
Short-term papers					.
Equities					.
Others					.
<b>b) Value of securities by type of account holder</b>					
Total value of securities held					16,027
<i>of which:</i>					
Held on the account of another CSD					.
<i>of which:</i>					
Bonds					.
Short-term papers					.
Equities					.
Others					.
Held on accounts of other participants (non-CSDs)					16,027
<i>of which:</i>					
Bonds					.
Short-term papers					16,027
Equities					.
Others					.

15a Delivery instructions processed in central securities depositories

(total for the period)

	2001	2002	2003	2004	2005
<b>INTERBOLSA</b>					
	<i>thousands</i>				
<b>a) Number of delivery instructions by type of payment</b>					
Total number of delivery instructions					587
<i>of which:</i>					
Payment denominated in euro					328
<i>of which:</i>					
Bonds					13
Short-term papers					.
Equities					249
Others					66
Payment denominated in other currencies					.
<i>of which:</i>					
Bonds					.
Short-term papers					.
Equities					.
Others					.
Free of payment					260
<i>of which:</i>					
Bonds					37
Short-term papers					.
Equities					179
Others					44
<b>b) Number of delivery instructions by settlement channel</b>					
Total number of delivery instructions					587
<i>of which:</i>					
Internal settlement: no CSD link account involved					588
Settlement through link account of another CSD with reporting CSD					.
Settlement through link account of reporting CSD with another entity					.
	<i>EUR millions</i>				
<b>c) Value of delivery instructions by type of payment</b>					
Total value of delivery instructions					88,509
<i>of which:</i>					
Payment denominated in euro					88,509
<i>of which:</i>					
Bonds					17,555
Short-term papers					.
Equities					69,888
Others					1,066
Payment denominated in other currencies					.
<i>of which:</i>					
Bonds					.
Short-term papers					.
Equities					.
Others					.
Free of payment					.
<i>of which:</i>					
Bonds					.
Short-term papers					.
Equities					.
Others					.
<b>d) Value of delivery instructions by settlement channel</b>					
Total value of delivery instructions					88,509
<i>of which:</i>					
Internal settlement: no CSD link account involved					88,509
Settlement through link account of another CSD with reporting CSD					.
Settlement through link account of reporting CSD with another entity					.

## 15b Delivery instructions processed in central securities depositories (continued)

(total for the period)

	2001	2002	2003	2004	2005
<b>SITEME (BANCO DE PORTUGAL)</b>					
	<i>thousands</i>				
<b>a) Number of delivery instructions by type of payment</b>					
Total number of delivery instructions					1
<i>of which:</i>					
Payment denominated in euro					0
<i>of which:</i>					
Bonds					.
Short-term papers					0
Equities					.
Others					.
Payment denominated in other currencies					.
<i>of which:</i>					
Bonds					.
Short-term papers					.
Equities					.
Others					.
Free of payment					1
<i>of which:</i>					
Bonds					.
Short-term papers					1
Equities					.
Others					.
<b>b) Number of delivery instructions by settlement channel</b>					
Total number of delivery instructions					1
<i>of which:</i>					
Internal settlement: no CSD link account involved					1
Settlement through link account of another CSD with reporting CSD					.
Settlement through link account of reporting CSD with another entity					.
	<i>EUR millions</i>				
<b>c) Value of delivery instructions by type of payment</b>					
Total value of delivery instructions					84,130
<i>of which:</i>					
Payment denominated in euro					791
<i>of which:</i>					
Bonds					.
Short-term papers					791
Equities					.
Others					.
Payment denominated in other currencies					.
<i>of which:</i>					
Bonds					.
Short-term papers					.
Equities					.
Others					.
Free of payment					83,339
<i>of which:</i>					
Bonds					.
Short-term papers					83,339
Equities					.
Others					.
<b>d) Value of delivery instructions by settlement channel</b>					
Total value of delivery instructions					84,130
<i>of which:</i>					
Internal settlement: no CSD link account involved					84,130
Settlement through link account of another CSD with reporting CSD					.
Settlement through link account of reporting CSD with another entity					.

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.

**Details on items in each table:** Information on the use of the country tables and calculations pertaining to each item in those tables are given in Section 6 of the “Detailed Explanatory Notes”.

COUNTRY TABLES – NOTES

**Table 1 – Basic statistical data**

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

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

Currency in circulation outside MFIs	Following the introduction of the euro banknotes and coins on 1 January 2002, these figures are provided solely at an aggregated euro area level.
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. Following the introduction of the euro banknotes and coins on 1 January 2002, these figures are provided solely at an aggregated euro area level.

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

Overnight deposits held at other credit institutions	Value for the last quarter of the period.
--	---

**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 with an e-money function	As a result of a continuous decline in usage, the Portuguese e-money scheme was discontinued at the beginning of 2005.

**Table 7 – Payment and terminal transactions involving non-MFIs: Number of transactions, and****Table 8 – Payment and terminal transactions involving non-MFIs: Value of transactions**

<b>Transactions per type of payment instrument</b>	
Credit transfers	Book-entry transactions (in 2005: 143.1 million; €1,181,754.7 million) are not included in this item. Paper-based and non-paper-based credit transfers: series break from 2005 owing to application of new methodology.
Direct debits	Book-entry transactions (in 2005: 416.9 million; €1,418,678.2 million) are not included in this item.
Card payments with cards issued in the country (except cards with an e-money function)	
<i>of which:</i> Payments with 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 with 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>	
<b>a) Transactions at terminals located in the country with cards issued in the country</b>	
POS transactions (irrespective of type of card used)	Also includes payment transactions at ATM terminals.
<i>Memorandum items:</i> OTC cash withdrawals	Before 2005 cash withdrawals were carried out using only cheques.

**Table 9 – Participation in selected interbank funds transfer systems****Table 10 – Payments processed by selected interbank funds transfer systems: Number of transactions, and****Table 11 – Payments processed by selected interbank funds transfer systems: Value of transactions**

TARGET component: SPGT

Retail system: SICOI

Retail system: SLOD

**Table 12.1 – Instructions handled by trading platforms and clearing houses: Number of transactions****Table 12.2 – Instructions handled by trading platforms and clearing houses: Market value of transactions****Table 12.3 – Number of participants in trading platforms and clearing houses****Table 12.4 – Outstanding securities**

**Table 13 – Number of direct participants in central securities depositories**

**Table 14 – Value of securities held in central securities depositories**

**Table 15 – Delivery instructions processed in central securities depositories**

# FINLAND

## 1. Basic statistical data

	2001	2002	2003	2004	2005
Population (thousands)	5,188.00	5,201.00	5,213.00	5,227.30	5,245.10
GDP (EUR billions)	139.87	143.97	145.94	151.94	157.38
GDP per capita (EUR)	26,960	27,682	27,995	29,066	30,005
HICP (annual percentage changes)	2.67	2.01	1.30	0.14	0.77

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 2. Settlement media used by non-MFIs

(EUR millions; end of period)

	2001	2002	2003	2004	2005
Currency in circulation outside MFIs	2,516.00	.	.	.	.
Value of overnight deposits held by non-MFIs	39,014.00	40,952.00	44,575.00	46,438.00	49,663.00
Narrow money supply (M1)	41,530.00	.	.	.	.
<i>Memorandum items:</i>					
Overnight deposits in foreign currencies held by non-MFIs	931.00	839.00	886.00	844.00	924.00
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	-	-	-	-	-

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 3. Settlement media used by credit institutions

(EUR millions; average for last reserve maintenance period)

	2001	2002	2003	2004	2005
Overnight deposits held at the central bank	2,044.71	2,030.03	2,083.26	2,250.74	2,401.40
Overnight deposits held at other credit institutions (end of period)	-	-	-	-	-
<i>Memorandum items:</i>					
Non-intraday borrowing from the central bank	978.00	2,246.00	2,618.00	2,688.00	1,948.00
Intraday borrowing from the central bank	1,067.00	1,342.00	3,020.00	2,698.00	2,198.00

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 4. Banknotes and coins

(PLEASE REFER TO EURO AREA AGGREGATE TABLE 3)



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

(end of period)

	2001	2002	2003	2004	2005
<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 (EUR millions)	0.00	0.00	0.00	0.00	0.00
<b>Credit institutions irrespective of their legal incorporation</b>					
Number of institutions	369	369	366	363	367
Number of offices	1,627	1,634	1,618	1,586	1,616
Number of overnight deposits (thousands)	10,714	9,951	11,986	12,311	12,430
<i>of which:</i>					
Number of internet/PC-linked overnight deposits (thousands)	2,576	2,791	2,923	3,239	3,579
Value of overnight deposits (EUR millions)	-	-	45,851.00	47,986.00	51,254.00
<i>of which:</i>					
<b>Credit institutions legally incorporated in the reporting country</b>					
Number of institutions	351	350	348	343	343
Number of offices	1,579	1,583	1,571	1,533	1,567
Value of overnight deposits (EUR millions)	-	-	43,707.00	45,915.00	48,970.00
<b>Branches of euro area-based credit institutions</b>					
Number of institutions	3	4	4	4	4
Number of offices	3	4	4	4	4
Value of overnight deposits (EUR millions)	-	-	0.00	0.00	0.00
<b>Branches of EEA-based credit institutions (outside the euro area)</b>					
Number of institutions	15	15	14	16	20
Number of offices	45	47	43	49	45
Value of overnight deposits (EUR millions)	-	-	2,144.00	2,071.00	2,284.00
<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	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	0.00
<b>Institutions offering payment services to non-MFIs (total)</b>					
Number of institutions	370	370	367	364	368
Number of offices	1,628	1,635	1,619	1,587	1,617
Number of overnight deposits (thousands)	10,714	9,951	11,986	12,311	12,430
<i>of which:</i>					
Number of internet/PC-linked overnight deposits (thousands)	2,576	2,791	2,923	3,239	3,579
Value of overnight deposits (EUR millions)	0.00	0.00	45,851.00	47,986.00	51,254.00
<i>Memorandum items:</i>					
<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

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 6. Payment card functions and accepting devices

(original units; end of period)

	2001	2002	2003	2004	2005
<b>CARDS ISSUED IN THE COUNTRY</b>					
Cards with a cash function	6,150,601	6,305,867	6,332,846	6,288,753	6,212,172
Cards with a payment function (except an e-money function)	5,509,000	5,976,000	6,520,000	7,181,000	7,794,000
<i>of which:</i>					
Cards with a debit function	3,480,000	3,879,000	4,136,000	4,474,000	4,744,000
Cards with a delayed debit function	-	-	-	-	-
Cards with a credit function	-	-	-	-	-
Cards with a debit and/or delayed debit function	-	-	-	-	-
Cards with a credit and/or delayed debit function	2,029,000	2,097,000	2,384,000	2,707,000	3,050,000
Cards with an e-money function	733,403	891,272	979,894	1,353,335	1,482,202
<i>of which:</i>					
Cards with an e-money function which have been loaded at least once	23,146	22,094	21,458	17,716	8,192
Total number of cards (irrespective of the number of functions on the card)	6,150,601	6,305,867	6,332,846	6,288,753	6,212,172
<i>of which:</i>					
Cards with a combined debit, cash and e-money function	569,041	742,806	839,065	785,722	-
<b>TERMINALS LOCATED IN THE COUNTRY</b>					
ATMs	4,332	4,127	3,955	3,470	3,385
<i>of which:</i>					
ATMs with a cash withdrawal function	2,132	2,110	2,001	1,729	1,689
ATMs with a credit transfer function	2,200	2,017	1,954	1,741	1,696
POS terminals	72,000	79,000	92,000	96,000	103,000
<i>of which:</i>					
EFTPOS terminals	72,000	79,000	92,000	96,000	103,000
E-money card terminals	8,846	9,573	9,783	9,658	9,664
<i>of which:</i>					
E-money card-loading/unloading terminals	2,132	2,110	2,001	1,729	1,689
E-money card-accepting terminals	6,714	7,463	7,782	7,929	7,975

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 7. Payment and terminal transactions involving non-MFIs: Number of transactions

(millions; total for the period)

	2001	2002	2003	2004	2005
<b>TRANSACTIONS PER TYPE OF PAYMENT INSTRUMENT</b>					
Credit transfers	508.00	533.00	569.00	573.00	623.00
<i>of which:</i>					
Paper-based	70.00	69.00	58.00	52.00	51.00
Non-paper-based	438.00	464.00	511.00	521.00	572.00
Direct debits	48.00	54.00	64.00	69.00	72.00
Card payments with cards issued in the country (except cards with an e-money function)	358.00	444.00	518.00	579.00	674.00
<i>of which:</i>					
Payments with cards with a debit function	293.00	376.00	448.00	506.00	598.00
Payments with cards with a delayed debit function	-	-	-	-	-
Payments with cards with a credit function	-	-	-	-	-
Payments with cards with a debit and/or delayed debit function	-	-	-	-	-
Payments with cards with a credit and/or delayed debit function	65.00	68.00	70.00	73.00	76.00
E-money purchase transactions	0.74	0.81	0.83	0.73	0.42
<i>of which:</i>					
With cards with an e-money function	0.74	0.81	0.83	0.73	0.42
With other e-money storages	-	-	-	-	-
Cheques	1.00	0.80	0.80	0.60	0.70
Other payment instruments	-	-	-	-	-
Total number of transactions with payment instruments	915.74	1,032.61	1,152.63	1,222.33	1,370.12
<i>of which:</i>					
Cross-border transactions sent	10.00	9.40	9.00	9.00	12.30
<i>Memorandum item:</i>					
Cross-border transactions received	8.20	7.70	7.80	6.90	9.00
<b>TRANSACTIONS PER TYPE OF TERMINAL</b>					
<b>a) Transactions at terminals located in the country with cards issued in the country</b>	606.14	685.16	748.15	800.13	883.06
ATM cash withdrawals	248.00	241.00	230.00	221.00	209.00
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	358.00	444.00	518.00	579.00	674.00
E-money card-loading/unloading transactions	0.14	0.16	0.15	0.13	0.06
<b>b) Transactions at terminals located in the country with cards issued outside the country</b>	5.80	5.70	6.20	6.70	7.80
ATM cash withdrawals	1.00	1.00	1.10	1.10	1.20
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	4.80	4.70	5.10	5.60	6.60
E-money card-loading/unloading transactions	-	-	-	-	-
<b>c) Transactions at terminals located outside the country with cards issued in the country</b>	6.00	6.40	7.00	8.40	9.60
ATM cash withdrawals	0.80	0.80	0.80	0.90	0.90
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	5.20	5.60	6.20	7.50	8.70
E-money card-loading/unloading transactions	-	-	-	-	-
<i>Memorandum items:</i>					
Cash advances at POS terminals	-	1.56	1.44	1.60	1.43
OTC cash withdrawals	30.69	30.07	16.50	15.07	14.18
OTC cash deposits	-	-	-	-	-

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 8. Payment and terminal transactions involving non-MFIs: Value of transactions

(EUR billions; total for the period)

	2001	2002	2003	2004	2005
<b>TRANSACTIONS PER TYPE OF PAYMENT INSTRUMENT</b>					
Credit transfers	2,181.89	2,902.48	3,754.88	3,725.15	4,062.65
<i>of which:</i>					
Paper-based	319.51	335.20	357.46	377.90	363.25
Non-paper-based	1,862.38	2,567.29	3,397.42	3,347.26	3,699.40
Direct debits	19.89	26.02	25.88	35.67	39.90
Card payments with cards issued in the country (except cards with an e-money function)	16.20	18.20	19.70	21.80	24.30
<i>of which:</i>					
Payments with cards with a debit function	12.20	14.10	15.50	17.50	19.80
Payments with cards with a delayed debit function	-	-	-	-	-
Payments with cards with a credit function	-	-	-	-	-
Payments with cards with a debit and/or delayed debit function	-	-	-	-	-
Payments with cards with a credit and/or delayed debit function	4.00	4.10	4.20	4.30	4.50
E-money purchase transactions	0.00	0.00	0.00	0.00	0.00
<i>of which:</i>					
With cards with an e-money function	0.00	0.00	0.00	0.00	0.00
With other e-money storages	-	-	-	-	-
Cheques	108.00	77.00	62.00	50.00	30.00
Other payment instruments	-	-	-	-	-
Total value of transactions with payment instruments	2,325.98	3,023.70	3,862.47	3,832.62	4,156.84
<i>of which:</i>					
Cross-border transactions sent	418.19	789.66	1,185.13	859.59	1,003.11
<i>Memorandum item:</i>					
Cross-border transactions received	231.70	253.84	287.45	278.65	320.13
<b>TRANSACTIONS PER TYPE OF TERMINAL</b>					
<b>a) Transactions at terminals located in the country with cards issued in the country</b>	33.60	35.50	37.10	39.00	41.20
ATM cash withdrawals	17.40	17.30	17.40	17.20	16.90
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	16.20	18.20	19.70	21.80	24.30
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 with cards issued outside the country</b>	0.49	0.51	0.54	0.55	0.61
ATM cash withdrawals	0.14	0.16	0.17	0.17	0.17
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	0.35	0.36	0.37	0.39	0.43
E-money card-loading/unloading transactions	-	-	-	-	-
<b>c) Transactions at terminals located outside the country with cards issued in the country</b>	0.55	0.58	0.59	0.70	0.79
ATM cash withdrawals	0.12	0.12	0.12	0.13	0.14
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	0.43	0.46	0.47	0.56	0.66
E-money card-loading/unloading transactions	-	-	-	-	-
<i>Memorandum items:</i>					
Cash advances at POS terminals	-	0.10	0.11	0.13	0.16
OTC cash withdrawals	42.08	35.00	30.06	26.90	29.22
OTC cash deposits	-	-	-	-	-

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 9. Participation in selected interbank funds transfer systems

(end of period)

	2001	2002	2003	2004	2005
<b>TARGET COMPONENT: BOF-RTGS</b>					
Number of participants	16	17	18	19	17
<i>of which:</i>					
Direct participants	16	17	18	19	17
<i>of which:</i>					
Credit institutions	11	11	12	13	13
Central bank	1	1	1	1	1
Other direct participants	4	5	5	5	3
<i>of which:</i>					
Public administration	1	1	1	1	1
Postal institution	-	-	-	-	-
Clearing and settlement organisations	1	1	1	1	1
Other financial institutions	2	3	3	3	1
Others	-	-	-	-	-
Indirect participants	-	-	-	-	-
<b>LVPS (NON-TARGET SYSTEM): POPS</b>					
Number of participants	9	8	9	10	10
<i>of which:</i>					
Direct participants	9	8	9	9	9
<i>of which:</i>					
Credit institutions	9	8	9	9	9
Central bank	-	-	-	-	-
Other direct participants	-	-	-	-	-
<i>of which:</i>					
Public administration	-	-	-	-	-
Postal institution	-	-	-	-	-
Clearing and settlement organisations	-	-	-	-	-
Other financial institutions	-	-	-	-	-
Others	-	-	-	-	-
Indirect participants	-	-	-	1	1
<b>RETAIL SYSTEM: PMJ</b>					
Number of participants	9	8	9	10	10
<i>of which:</i>					
Direct participants	9	8	9	10	10
<i>of which:</i>					
Credit institutions	9	8	9	10	10
Central bank	-	-	-	-	-
Other direct participants	-	-	-	-	-
<i>of which:</i>					
Public administration	-	-	-	-	-
Postal institution	-	-	-	-	-
Clearing and settlement organisations	-	-	-	-	-
Other financial institutions	-	-	-	-	-
Others	-	-	-	-	-
Indirect participants	-	-	-	-	-

Explanatory information on certain data items is given in the notes at the end of each country chapter.

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

(millions; total for the period)

	2001	2002	2003	2004	2005
<b>TARGET COMPONENT: BOF-RTGS</b>					
Total transactions sent	0.29	0.26	0.28	0.29	0.29
<i>of which:</i>					
Transactions sent within the same TARGET component	0.19	0.14	0.15	0.15	0.14
<i>of which:</i>					
Transactions sent by national participants	0.19	0.14	0.15	0.15	0.14
Transactions sent by euro area participants (excluding national participants)	-	-	-	-	-
Transactions sent by non-euro area EU participants	-	-	-	-	-
Transactions sent by non-EU participants	-	-	-	-	-
Transactions sent to another TARGET component	0.10	0.12	0.13	0.14	0.15
<i>of which:</i>					
Transactions sent to a euro area TARGET component	0.07	0.08	0.09	0.10	0.10
Transactions sent to a non-euro area TARGET component	0.04	0.04	0.04	0.04	0.05
<i>Memorandum item:</i>					
Transactions received from another TARGET component	0.11	0.14	0.14	0.17	0.18
Concentration ratio in terms of volume (percentages)	79.0	78.8	72.8	83.9	82.5
<b>LVPS (NON-TARGET SYSTEM): POPS</b>					
Total transactions sent	0.75	0.66	0.61	0.56	0.60
<i>of which:</i>					
<b>a) Transactions sent by national participants</b>					
Total transactions sent by national participants	0.75	0.66	0.61	0.56	0.60
<i>of which:</i>					
Credit transfers	0.19	0.19	0.18	0.19	0.21
<i>of which:</i>					
Paper-based	-	-	-	-	-
Non-paper-based	-	-	-	-	-
Cheques	0.56	0.47	0.43	0.37	0.38
<b>b) Transactions sent by euro area participants (excluding national participants)</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)	95.3	95.6	96.1	94.6	94.6
<b>RETAIL SYSTEM: PMJ</b>					
Total transactions sent	371.10	432.00	434.80	504.90	550.80
<i>of which:</i>					
<b>a) Transactions sent by national participants</b>					
Total transactions sent by national participants	371.10	432.00	434.80	504.90	550.80
<i>of which:</i>					
Credit transfers	180.90	183.70	154.20	200.00	213.80
<i>of which:</i>					
Paper-based	22.20	22.10	16.30	15.10	13.20
Non-paper-based	158.70	161.60	137.90	184.90	200.60
Direct debits	9.10	13.10	13.60	14.30	15.10
Card payments	181.10	235.20	267.00	290.60	321.90
<b>b) Transactions sent by euro area participants (excluding national participants)</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	99.4	99.1	99.3	98.9

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 11. Payments processed by selected interbank funds transfer systems: Value of transactions

(EUR billions; total for the period)

	2001	2002	2003	2004	2005
<b>TARGET COMPONENT: BOF-RTGS</b>					
Total transactions sent	2,559.54	2,496.79	2,964.65	3,142.85	3,235.80
<i>of which:</i>					
Transactions sent within the same TARGET component	1,289.20	1,239.40	1,461.50	1,541.10	1,479.30
<i>of which:</i>					
Transactions sent by national participants	1,289.20	1,239.40	1,461.50	1,541.10	1,479.30
Transactions sent by euro area participants (excluding national participants)	-	-	-	-	-
Transactions sent by non-euro area EU participants	-	-	-	-	-
Transactions sent by non-EU participants	-	-	-	-	-
Transactions sent to another TARGET component	1,270.34	1,257.39	1,503.15	1,601.75	1,756.50
<i>of which:</i>					
Transactions sent to a euro area TARGET component	687.51	643.28	724.91	850.06	920.82
Transactions sent to a non-euro area TARGET component	582.83	614.11	778.24	751.69	835.68
<i>Memorandum item:</i>					
Transactions received from another TARGET component	1,269.61	1,256.12	1,502.54	1,603.99	1,750.69
Concentration ratio in terms of value (percentages)	69.7	74.5	76.9	77.0	80.8
<b>LVPS (NON-TARGET SYSTEM): POPS</b>					
Total transactions sent	416.69	391.33	425.64	459.91	453.66
<i>of which:</i>					
<b>a) Transactions sent by national participants</b>					
Total transactions sent by national participants	416.69	391.33	425.64	459.91	453.66
<i>of which:</i>					
Credit transfers	316.79	316.09	365.31	412.16	423.41
<i>of which:</i>					
Paper-based	-	-	-	-	-
Non-paper-based	-	-	-	-	-
Cheques	99.90	75.24	60.33	47.75	30.25
<b>b) Transactions sent by euro area participants (excluding national participants)</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)	90.7	90.5	89.2	92.2	93.1
<b>RETAIL SYSTEM: PMJ</b>					
Total transactions sent	145.85	167.57	175.11	189.11	203.03
<i>of which:</i>					
<b>a) Transactions sent by national participants</b>					
Total transactions sent by national participants	145.85	167.57	175.11	189.11	203.03
<i>of which:</i>					
Credit transfers	136.95	156.55	162.70	175.63	188.55
<i>of which:</i>					
Paper-based	15.64	17.10	14.18	16.29	16.23
Non-paper-based	121.31	139.45	148.52	159.34	172.31
Direct debits	1.16	2.09	2.59	2.82	3.07
Card payments	7.74	8.92	9.83	10.66	11.42
<b>b) Transactions sent by euro area participants (excluding national participants)</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)	97.4	99.4	97.3	99.2	92.0

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 12.1 Instructions handled by trading platforms and clearing houses: Number of transactions

*(millions; total for the period)*

	2001	2002	2003	2004	2005
<b>Trading platform</b>					
Helsinki Stock Exchange					
Shares	3.123	3.402	3.679	4.081	5.380
Equity rights and company warrants	0.034	0.021	0.028	0.062	0.078
Index shares (ETFs)	-	0.002	0.001	0.001	0.001
Covered warrants	0.039	0.087	0.084	0.096	0.165
Bonds	0.000	0.000	0.000	0.000	0.000
Finnish stock options	0.155	0.351	0.320	0.407	0.509
Finnish stock futures	2.993	1.572	1.648	2.459	1.554
<b>Clearing house</b>	-	-	-	-	-

## 12.2 Instructions handled by trading platforms and clearing houses: Market value of transactions

*(EUR billions; total for the period)*

	2001	2002	2003	2004	2005
<b>Trading platform</b>					
Helsinki Stock Exchange					
Shares	201.462	187.221	144.708	179.897	223.431
Equity rights and company warrants	1.158	0.925	0.316	0.509	0.656
Index shares (ETFs)	-	0.037	0.144	0.225	0.167
Covered warrants	0.119	0.488	0.478	0.531	0.707
Bonds	0.018	0.015	0.042	0.022	0.013
Finnish stock options	-	-	-	-	-
Finnish stock futures	-	-	-	-	-
<b>Clearing house</b>	-	-	-	-	-



## 12.3 Number of participants in trading platforms and clearing houses

(end of period)

	2001	2002	2003	2004	2005
<b>Trading platform</b>					
Helsinki Stock Exchange	38	43	44	47	50
<i>of which:</i>					
Banks	6	9	10	11	14
<i>of which:</i>					
Domestic	4	6	5	6	6
Foreign	2	3	5	5	8
Brokers	32	34	34	36	36
<i>of which:</i>					
Domestic	14	11	10	9	5
Foreign	18	23	24	27	31
<b>Clearing system</b>	-	-	-	-	-

## 12.4 Outstanding securities

(end of period)

	2001	2002	2003	2004	2005
<b>Helsinki Stock Exchange</b>					
Value of securities issued (EUR billions)	2.367	17.801	1.067	0.565	8.090
Number of securities issued	10	8	3	4	5
Value of securities registered (EUR billions)	217.364	151.000	157.800	159.500	203.121
Number of securities registered	155	149	145	137	137

## 13. Number of direct participants in central securities depositories

(end of period)

	2001	2002	2003	2004	2005
<b>APK</b>					
Number of direct participants				41	41
<i>of which:</i>					
Central banks				1	1
<i>of which:</i>					
Domestic				1	1
Foreign				0	0
Central counterparties				0	0
<i>of which:</i>					
Domestic				0	0
Foreign				0	0
Central securities depositories				5	5
<i>of which:</i>					
Domestic				0	0
Foreign				5	5
Credit institutions				20	23
<i>of which:</i>					
Domestic				19	21
Foreign				1	2
Others				15	12
<i>of which:</i>					
Domestic				12	8
Foreign				3	4

## 14. Value of securities held in central securities depositories

(EUR millions; end of period)

	2001	2002	2003	2004	2005
<b>APK</b>					
<b>a) Value of securities by origin</b>					
Total value of securities held				232,460	278,286
<i>of which:</i>					
Issued/held in safekeeping in the reporting CSD				228,359	274,370
<i>of which:</i>					
Bonds				51,933	55,894
Short-term papers				21,873	16,726
Equities				154,399	201,568
Others				154	182
Transferred to the reporting CSD through a link to another CSD				4,101	3,916
<i>of which:</i>					
Bonds				0	0
Short-term papers				.	.
Equities				4,101	3,916
Others				0	.
Transferred to the reporting CSD through a link to a custodian bank				.	.
<i>of which:</i>					
Bonds				.	.
Short-term papers				.	.
Equities				.	.
Others				.	.
<b>b) Value of securities by type of account holder</b>					
Total value of securities held				232,460	278,286
<i>of which:</i>					
Held on the account of another CSD				3,466	3,900
<i>of which:</i>					
Bonds				40	289
Short-term papers				0	.
Equities				3,426	3,611
Others				.	.
Held on accounts of other participants (non-CSDs)				228,994	274,386
<i>of which:</i>					
Bonds				51,893	55,605
Short-term papers				21,873	16,726
Equities				155,074	201,873
Others				154	182

## 15. Delivery instructions processed in central securities depositories

(total for the period)

	2001	2002	2003	2004	2005
<b>APK</b>					
	<i>thousands</i>				
<b>a) Number of delivery instructions by type of payment</b>					
Total number of delivery instructions				-	-
<i>of which:</i>					
Payment denominated in euro				-	6,602
<i>of which:</i>					
Bonds				8	8
Short-term papers				11	10
Equities				4,675	6,420
Others				-	164
Payment denominated in other currencies				.	.
<i>of which:</i>					
Bonds				.	.
Short-term papers				.	.
Equities				.	.
Others				.	.
Free of payment				-	-
<i>of which:</i>					
Bonds				-	-
Short-term papers				-	-
Equities				-	-
Others				-	-
<b>b) Number of delivery instructions by settlement channel</b>					
Total number of delivery instructions				-	-
<i>of which:</i>					
Internal settlement: no CSD link account involved				-	-
Settlement through link account of another CSD with reporting CSD				10	8
Settlement through link account of reporting CSD with another entity				.	.
	<i>EUR millions</i>				
<b>c) Value of delivery instructions by type of payment</b>					
Total value of delivery instructions				-	-
<i>of which:</i>					
Payment denominated in euro				-	604,114
<i>of which:</i>					
Bonds				62,373	58,207
Short-term papers				96,891	88,431
Equities				368,684	456,605
Others				-	871
Payment denominated in other currencies				.	.
<i>of which:</i>					
Bonds				.	.
Short-term papers				.	.
Equities				.	.
Others				.	.
Free of payment				-	-
<i>of which:</i>					
Bonds				-	-
Short-term papers				-	-
Equities				-	-
Others				-	-
<b>d) Value of delivery instructions by settlement channel</b>					
Total value of delivery instructions				-	-
<i>of which:</i>					
Internal settlement: no CSD link account involved				-	-
Settlement through link account of another CSD with reporting CSD				-	-
Settlement through link account of reporting CSD with another entity				.	.

## 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.

**Details on items in each table:** Information on the use of the country tables and calculations pertaining to each item in those tables are given in Section 6 of the “Detailed Explanatory Notes”.

## COUNTRY TABLES – NOTES

**Table 1 – Basic statistical data**

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

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

Currency in circulation outside MFIs	Following the introduction of the euro banknotes and coins on 1 January 2002, these figures are provided solely at an aggregated euro area level.
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 2001-05. Data for the “Central government” component are not available for 2001-02.
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. Following the introduction of the euro banknotes and coins on 1 January 2002, these figures are provided solely at an aggregated euro area level.

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

Overnight deposits held at other credit institutions	Value for the last quarter of the period.
--	---

**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**

Terminals located in the country	
POS terminals	Data on the number of POS terminals are not available (the table shows the number of EFTPOS terminals).

**Table 7 – Payment and terminal transactions involving non-MFIs: Number of transactions, and  
Table 8 – Payment and terminal transactions involving non-MFIs: Value of transactions**

Transactions per type of payment instrument	
Credit transfers	Book-entry transactions are not included, as data are not available.
Direct debits	Book-entry transactions are not included, as data are not available.
Transactions per type of terminal	
<b>a) Transactions at terminals located in the country with cards issued in the country</b> ATM cash deposits	Not applicable.
<b>b) Transactions at terminals located in the country with cards issued outside the country</b> ATM cash deposits E-money card-loading/unloading transactions	Not applicable.
<b>c) Transactions at terminals located outside the country with cards issued in the country</b> ATM cash deposits E-money card-loading/unloading transactions	Not applicable.

**Table 9 – Participation in selected interbank funds transfer systems****Table 10 – Payments processed by selected interbank funds transfer systems: Number of transactions, and  
Table 11 – Payments processed by selected interbank funds transfer systems: Value of transactions**

TARGET component: BoF-RTGS	
Transactions sent within the same TARGET component	
<i>of which:</i> Transactions sent by national participants	Also includes national transactions made by credit institutions legally incorporated outside the reporting country.

**Table 12.1 – Instructions handled by trading platforms and clearing houses: Number of transactions**

Finnish stock options	Volume in number of contracts.
Finnish stock futures	Volume in number of contracts.

**Table 12.2 – Instructions handled by trading platforms and clearing houses: Market value of transactions****Table 12.3 – Number of participants in trading platforms and clearing houses****Table 12.4 – Outstanding securities****Table 13 – Number of direct participants in central securities depositories**

APK – Central securities depositories	APK's link participants are CSDs (FoP links).
---------------------------------------	---

**Table 14 – Value of securities held in central securities depositories**

Equities	Includes warrants and ETFs.
----------	-----------------------------

**Table 15 – Delivery instructions processed in central securities depositories**

Equities	Includes warrants and ETFs.
----------	-----------------------------



# NON-EURO AREA COUNTRY DATA

## CZECH REPUBLIC



### 1. Basic statistical data

	2001	2002	2003	2004	2005
Population (thousands)	10,224.19	10,200.77	10,201.65	10,206.92	10,234.09
GDP (CZK millions)	2,352,214.00	2,464,432.00	2,577,110.00	2,781,060.00	2,970,261.00
GDP per capita (CZK)	230,064	241,593	252,617	272,468	290,232
HICP (annual percentage changes)	4.54	1.44	-0.07	2.55	1.60
Exchange rate (CZK vis-à-vis the euro)					
End of period	31.962	31.577	32.410	30.464	29.000
Average	34.068	30.804	31.846	31.891	29.782

Explanatory information on certain data items is given in the notes at the end of each country chapter.

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

(CZK millions; end of period)

	2001	2002	2003	2004	2005
Currency in circulation outside MFIs	.	197,808.00	221,363.00	236,774.00	263,787.00
Value of overnight deposits held by non-MFIs	-	757,663.00	875,264.00	938,778.00	1,100,877.00
Narrow money supply (M1)	-	841,740.00	964,180.00	1,026,301.00	1,162,752.00
<i>Memorandum items:</i>					
Overnight deposits in foreign currencies held by non-MFIs	-	84,625.00	92,881.00	106,192.00	119,185.00
Outstanding value on e-money storages issued	.	-	-	-	-
<i>of which:</i>					
On card-based e-money schemes	.	-	-	-	-
On software-based e-money schemes	.	-	-	-	-

Explanatory information on certain data items is given in the notes at the end of each country chapter.

### 3. Settlement media used by credit institutions

(CZK millions; average for last reserve maintenance period)

	2001	2002	2003	2004	2005
Overnight deposits held at the central bank	37,672.00	29,475.00	29,775.00	31,301.00	33,259.00
Overnight deposits held at other credit institutions (end of period)	-	9,986.00	7,202.00	6,363.00	9,061.00
<i>Memorandum items:</i>					
Non-intraday borrowing from the central bank	767.00	6.00	0.00	250.00	6.00
Intraday borrowing from the central bank	-	23,194.00	14,139.00	17,742.00	13,581.00

Explanatory information on certain data items is given in the notes at the end of each country chapter.



## 4. Banknotes and coins

(CZK millions; end of period)

	2001	2002	2003	2004	2005
Currency in circulation	.	225,474.00	248,441.00	263,341.00	287,762.00
Total banknotes in circulation	201,793.01	219,359.98	242,102.26	256,648.86	280,727.08
of which:					
CZK 5,000	58,958.24	69,688.82	80,649.94	84,304.37	92,672.02
CZK 2,000	22,707.52	28,985.18	38,741.54	46,321.10	51,920.12
CZK 1,000	98,416.14	98,972.40	100,480.84	102,956.84	112,037.47
CZK 500	9,224.65	9,075.78	9,138.55	9,464.76	9,857.12
CZK 200	7,095.07	7,211.67	7,450.05	7,744.43	8,116.97
CZK 100	3,593.82	3,594.08	3,734.88	3,862.58	4,019.52
CZK 50	1,674.42	1,716.62	1,794.82	1,885.29	1,995.76
CZK 20	123.15	115.44	111.66	109.50	108.10
Total coins in circulation	5,138.55	5,440.47	5,629.39	5,925.54	6,248.03
of which:					
CZK 50	168.08	193.70	205.36	247.26	261.87
CZK 20	2,140.08	2,296.13	2,406.63	2,503.75	2,638.84
CZK 10	1,199.60	1,249.11	1,289.59	1,342.18	1,400.54
CZK 5	656.13	677.48	692.34	729.58	771.92
CZK 2	419.31	439.31	453.93	488.99	521.47
CZK 1	258.45	271.05	276.82	295.38	316.94
CZK 0.5	126.83	135.18	139.18	160.70	179.12
CZK 0.2	107.00	108.00	99.00	94.18	.
CZK 0.1	63.00	70.00	67.00	63.52	.
Currency in circulation held by MFIs	.	27,666.00	27,078.00	26,567.00	23,975.00
Currency in circulation outside MFIs	.	197,808.00	221,363.00	236,774.00	263,787.00
<i>Memorandum item:</i>					
Total commemorative coins	643.11	673.82	709.10	766.68	797.40

Explanatory information on certain data items is given in the notes at the end of each country chapter.

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

(end of period)

	2001	2002	2003	2004	2005
<b>Central bank</b>					
Number of offices	7	7	7	7	7
Number of overnight deposits (thousands)	23	19	21	17	17
Value of overnight deposits (CZK millions)	-	70,071.00	72,936.00	93,165.00	133,800.00
<b>Credit institutions irrespective of their legal incorporation</b>					
Number of institutions	119	88	81	70	56
Number of offices	1,758	1,722	1,670	1,785	1,966
Number of overnight deposits (thousands)	6,844	7,155	7,475	7,793	8,448
<i>of which:</i>					
Number of internet/PC-linked overnight deposits (thousands)	129	397	1,226	2,527	3,092
Value of overnight deposits (CZK millions)	-	687,077.00	795,090.00	845,079.00	965,947.00
<i>of which:</i>					
<b>Credit institutions legally incorporated in the reporting country</b>					
Number of institutions	113	79	72	61	44
Number of offices	1,758	1,722	1,670	1,764	1,931
Value of overnight deposits (CZK millions)	-	665,430.00	764,089.00	804,931.00	913,503.00
<b>Branches of euro area-based credit institutions</b>					
Number of institutions	4	7	7	7	10
Number of offices	-	-	-	20	33
Value of overnight deposits (CZK millions)	-	20,623.00	27,917.00	37,755.00	48,673.00
<b>Branches of EEA-based credit institutions (outside the euro area)</b>					
Number of institutions	2	1	1	2	2
Number of offices	-	-	-	1	2
Value of overnight deposits (CZK millions)	-	590.00	2,369.00	2,393.00	3,771.00
<b>Branches of non-EEA-based banks</b>					
Number of institutions	0	1	1	0	0
Number of offices	-	-	-	-	0
Value of overnight deposits (CZK millions)	-	434.00	715.00	0.00	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	3,417
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	90	83	72	58
Number of offices	5,166	5,136	5,092	5,197	5,390
Number of overnight deposits (thousands)	6,867	7,174	7,496	7,810	8,465
<i>of which:</i>					
Number of internet/PC-linked overnight deposits (thousands)	129	397	1,226	2,527	3,092
Value of overnight deposits (CZK millions)	-	757,148.00	868,026.00	938,244.00	1,099,747.00
<b>Memorandum items:</b>					
<b>Electronic money institutions</b>					
Number of institutions	-	-	-	9	22
Outstanding value on e-money storages issued by electronic money institutions (CZK millions)	-	-	-	7	20

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 6. Payment card functions and accepting devices

(original units; end of period)

	2001	2002	2003	2004	2005
<b>CARDS ISSUED IN THE COUNTRY</b>					
Cards with a cash function	4,556,300	5,768,900	6,651,100	6,720,781	5,705,571
Cards with a payment function (except an e-money function)	4,569,500	5,771,500	6,317,500	6,580,100	7,433,065
<i>of which:</i>					
Cards with a debit function	4,516,300	5,658,300	6,102,800	6,173,956	6,555,512
Cards with a delayed debit function	-	-	-	3,791	5,236
Cards with a credit function	53,200	113,200	214,700	402,353	872,317
Cards with a debit and/or delayed debit function	-	-	-	-	-
Cards with a credit and/or delayed debit function	-	-	-	-	-
Cards with an e-money function	-	-	-	101,536	334,300
<i>of which:</i>					
Cards with an e-money function which have been loaded at least once	-	-	-	101,536	334,300
Total number of cards (irrespective of the number of functions on the card)	4,556,300	5,768,900	6,651,100	6,720,781	7,433,065
<i>of which:</i>					
Cards with a combined debit, cash and e-money function	-	-	-	-	-
<b>TERMINALS LOCATED IN THE COUNTRY</b>					
ATMs	1,923	2,254	2,555	2,744	3,005
<i>of which:</i>					
ATMs with a cash withdrawal function	1,923	2,254	2,555	2,744	3,005
ATMs with a credit transfer function	-	-	-	-	1,607
POS terminals	-	-	-	44,404	62,661
<i>of which:</i>					
EFTPOS terminals	17,931	25,358	30,819	38,677	52,683
E-money card terminals	-	-	-	791	1,707
<i>of which:</i>					
E-money card-loading/unloading terminals	-	-	-	675	1,529
E-money card-accepting terminals	-	-	-	770	1,673

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 7. Payment and terminal transactions involving non-MFIs: Number of transactions

(millions; total for the period)

	2001	2002	2003	2004	2005
<b>TRANSACTIONS PER TYPE OF PAYMENT INSTRUMENT</b>					
Credit transfers	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	-
Direct debits	200.30	209.70	250.30	269.72	-
Card payments with cards issued in the country (except cards with an e-money function)	26.60	41.00	55.90	84.79	79.28
<i>of which:</i>					
Payments with cards with a debit function	26.60	41.00	55.90	79.94	73.56
Payments with cards with a delayed debit function	-	-	-	0.49	0.15
Payments with cards with a credit function	-	-	-	4.37	5.57
Payments with cards with a debit and/or delayed debit function	-	-	-	-	-
Payments with cards with a credit and/or delayed debit function	-	-	-	-	-
E-money purchase transactions	-	-	-	10.37	44.28
<i>of which:</i>					
With cards with an e-money function	-	-	-	10.37	44.28
With other e-money storages	-	-	-	0.00	0.00
Cheques	2.00	0.30	0.32	0.36	0.45
Other payment instruments	-	-	-	-	-
Total number of transactions with payment instruments	920.10	754.30	669.10	775.78	-
<i>of which:</i>					
Cross-border transactions sent	-	-	-	1.81	3.69
<i>Memorandum item:</i>					
Cross-border transactions received	-	-	-	1.64	3.44
<b>TRANSACTIONS PER TYPE OF TERMINAL</b>					
<b>a) Transactions at terminals located in the country with cards issued in the country</b>	124.87	144.97	186.55	207.11	205.94
ATM cash withdrawals	100.30	106.24	132.89	121.95	125.16
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	24.57	38.72	53.66	84.79	79.28
E-money card-loading/unloading transactions	-	-	-	0.37	1.51
<b>b) Transactions at terminals located in the country with cards issued outside the country</b>	-	-	-	15.30	21.24
ATM cash withdrawals	-	-	-	7.05	8.35
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	-	-	-	8.25	12.89
E-money card-loading/unloading transactions	-	-	-	-	-
<b>c) Transactions at terminals located outside the country with cards issued in the country</b>	2.43	2.84	3.90	4.59	6.13
ATM cash withdrawals	0.40	0.56	1.21	1.32	1.93
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	2.03	2.28	2.69	3.27	4.20
E-money card-loading/unloading transactions	-	-	-	-	-
<i>Memorandum items:</i>					
Cash advances at POS terminals	-	-	-	-	-
OTC cash withdrawals	-	-	-	-	-
OTC cash deposits	-	-	-	-	-

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 8. Payment and terminal transactions involving non-MFIs: Value of transactions

(CZK millions; total for the period)

	2001	2002	2003	2004	2005
<b>TRANSACTIONS PER TYPE OF PAYMENT INSTRUMENT</b>					
Credit transfers	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	-
Direct debits	2,476,000.00	2,004,000.00	3,063,400.00	4,310,070.74	-
Card payments with cards issued in the country (except cards with an e-money function)	44,700.00	52,500.00	82,100.00	93,234.09	88,019.11
<i>of which:</i>					
Payments with cards with a debit function	44,700.00	52,500.00	82,100.00	86,282.73	80,824.57
Payments with cards with a delayed debit function	-	-	-	542.45	320.05
Payments with cards with a credit function	-	-	-	6,408.92	6,874.49
Payments with cards with a debit and/or delayed debit function	-	-	-	-	-
Payments with cards with a credit and/or delayed debit function	-	-	-	-	-
E-money purchase transactions	-	-	-	68.79	269.97
<i>of which:</i>					
With cards with an e-money function	-	-	-	68.78	269.97
With other e-money storages	-	-	-	0.01	0.00
Cheques	194,000.00	13,900.00	10,281.97	29,121.40	55,181.00
Other payment instruments	-	-	-	-	-
Total value of transactions with payment instruments	84,633,500.00	67,058,300.00	49,687,081.97	64,697,591.83	-
<i>of which:</i>					
Cross-border transactions sent	-	-	-	2,758,642.80	10,799,851.69
<i>Memorandum item:</i>					
Cross-border transactions received	-	-	-	4,212,278.27	10,196,465.93
<b>TRANSACTIONS PER TYPE OF TERMINAL</b>					
<b>a) Transactions at terminals located in the country with cards issued in the country</b>	268,421.90	328,497.61	437,669.03	489,736.48	510,456.42
ATM cash withdrawals	230,605.70	282,166.36	364,990.00	416,465.56	422,183.27
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	37,816.20	46,331.25	72,679.03	73,199.88	88,019.11
E-money card-loading/unloading transactions	-	-	-	71.04	254.05
<b>b) Transactions at terminals located in the country with cards issued outside the country</b>	-	-	-	43,053.64	44,962.87
ATM cash withdrawals	-	-	-	24,535.34	25,093.78
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	-	-	-	18,518.30	19,869.10
E-money card-loading/unloading transactions	-	-	-	-	-
<b>c) Transactions at terminals located outside the country with cards issued in the country</b>	8,978.10	9,402.40	13,775.53	11,637.57	13,863.51
ATM cash withdrawals	2,094.30	3,233.65	3,719.39	3,491.27	3,144.33
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	6,883.80	6,168.75	10,056.14	8,146.30	10,719.18
E-money card-loading/unloading transactions	-	-	-	-	-
<i>Memorandum items:</i>					
Cash advances at POS terminals	-	-	-	-	-
OTC cash withdrawals	-	-	-	-	-
OTC cash deposits	-	-	-	-	-

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 9. Participation in selected interbank funds transfer systems

(end of period)

	2001	2002	2003	2004	2005
<b>LVPS (NON-TARGET SYSTEM): CERTIS</b>					
Number of participants	47	45	44	45	44
<i>of which:</i>					
Direct participants	47	45	44	45	44
<i>of which:</i>					
Credit institutions	38	37	36	36	35
Central bank	1	1	1	1	1
Other direct participants	8	7	7	8	8
<i>of which:</i>					
Public administration	0	0	0	0	0
Postal institution	0	0	0	0	0
Clearing and settlement organisations	8	7	7	8	8
Other financial institutions	0	0	0	0	0
Others	0	0	0	0	0
Indirect participants	0	0	0	0	0

Explanatory information on certain data items is given in the notes at the end of each country chapter.

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

(millions; total for the period)

	2001	2002	2003	2004	2005
<b>LVPS (NON-TARGET SYSTEM): CERTIS</b>					
Total transactions sent	259.60	289.50	304.00	333.22	356.20
<i>of which:</i>					
<b>a) Transactions sent by national participants</b>					
Total transactions sent by national participants	259.60	289.50	304.00	333.22	356.20
<i>of which:</i>					
Credit transfers	-	-	-	318.30	337.98
Direct debits	-	-	-	14.92	18.22
<b>b) Transactions sent by euro area participants</b>					
<b>c) Transactions sent by non-euro area EU participants (excluding national participants)</b>					
<b>d) Transactions sent by non-EU participants</b>					
Concentration ratio in terms of volume (percentages)	-	-	-	-	-

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 11. Payments processed by selected interbank funds transfer systems: Value of transactions

(CZK millions; total for the period)

	2001	2002	2003	2004	2005
<b>LVPS (NON-TARGET SYSTEM): CERTIS</b>					
Total transactions sent	103,349.00	109,576.00	96,928.00	110,131.59	123,359.98
of which:					
<b>a) Transactions sent by national participants</b>					
Total transactions sent by national participants	103,349.00	109,576.00	96,928.00	110,131.59	123,359.98
of which:					
Credit transfers	-	-	-	110,081.28	123,299.26
Direct debits	-	-	-	50.31	60.72
<b>b) Transactions sent by euro area participants</b>					
<b>c) Transactions sent by non-euro area EU participants (excluding national participants)</b>					
<b>d) Transactions sent by non-EU participants</b>					
Concentration ratio in terms of value (percentages)	-	-	-	-	-

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 12.1 Instructions handled by trading platforms and clearing houses: Number of transactions

(millions; total for the period)

	2001	2002	2003	2004	2005
<b>Trading platforms</b>					
<b>RM-SYSTEM</b>	-	-	-	-	<b>11.173</b>
Bonds	-	-	-	-	0.115
Equities	-	-	-	-	10.968
Other	-	-	-	-	0.09
<b>UNIVYC</b>	-	-	-	-	<b>0.548</b>
Bonds	-	-	-	-	0.018
Equities	-	-	-	-	0.53

## 12.2 Instructions handled by trading platforms and clearing houses: Market value of transactions

(CZK billions; total for the period)

	2001	2002	2003	2004	2005
<b>Trading platforms</b>					
<b>RM-SYSTEM</b>	-	-	-	-	<b>6.6</b>
Bonds	-	-	-	-	1.075
Equities	-	-	-	-	5.457
Other	-	-	-	-	0.045
<b>UNIVYC</b>	-	-	-	-	<b>4,118.00</b>
Bonds	-	-	-	-	1,787.00
Equities	-	-	-	-	2,331.00

## 12.3 Number of participants in trading platforms and clearing houses

*(end of period)*

	2001	2002	2003	2004	2005
<b>Trading platforms</b>					
<b>RM-SYSTEM</b>	-	-	-	-	<b>39</b>
Central banks	-	-	-	-	1
CSDs	-	-	-	-	1
Other	-	-	-	-	37
<b>UNIVYC</b>	-	-	-	-	<b>28</b>
Central banks	-	-	-	-	1
Credit institutions	-	-	-	-	16
Other	-	-	-	-	11

## 12.4 Outstanding securities

*(end of period)*

	2001	2002	2003	2004	2005
<b>RM-SYSTEM</b>	-	-	-	-	-
<b>UNIVYC</b>	-	-	-	-	<b>137</b>
Number of stocks listed	-	-	-	-	37
Number of other securities listed	-	-	-	-	100
Value of stocks listed	-	-	-	-	-
Value of other securities listed	-	-	-	-	-



## 13a Number of direct participants in central securities depositories

(end of period)

	2001	2002	2003	2004	2005
<b>RM-SYSTEM</b>					
Number of direct participants				-	39
<i>of which:</i>					
Central banks				-	1
<i>of which:</i>					
Domestic				-	1
Foreign				-	0
Central counterparties				-	0
<i>of which:</i>					
Domestic				-	0
Foreign				-	0
Central securities depositories				-	1
<i>of which:</i>					
Domestic				-	1
Foreign				-	0
Credit institutions				-	0
<i>of which:</i>					
Domestic				-	0
Foreign				-	0
Others				-	37
<i>of which:</i>					
Domestic				-	37
Foreign				-	0

## 13b Number of direct participants in central securities depositories (continued)

(end of period)

	2001	2002	2003	2004	2005
<b>SCP</b>					
Number of direct participants				-	-
<i>of which:</i>					
Central banks				-	-
<i>of which:</i>					
Domestic				-	-
Foreign				-	-
Central counterparties				-	-
<i>of which:</i>					
Domestic				-	-
Foreign				-	-
Central securities depositories				-	-
<i>of which:</i>					
Domestic				-	-
Foreign				-	-
Credit institutions				-	-
<i>of which:</i>					
Domestic				-	-
Foreign				-	-
Others				-	-
<i>of which:</i>					
Domestic				-	-
Foreign				-	-

## I3c Number of direct participants in central securities depositories (continued)

(end of period)

	2001	2002	2003	2004	2005
<b>SKD</b>					
Number of direct participants				23	21
<i>of which:</i>					
Central banks				1	1
<i>of which:</i>					
Domestic				1	1
Foreign				0	0
Central counterparties				0	0
<i>of which:</i>					
Domestic				0	0
Foreign				0	0
Central securities depositories				0	0
<i>of which:</i>					
Domestic				0	0
Foreign				0	0
Credit institutions				21	19
<i>of which:</i>					
Domestic				21	19
Foreign				0	0
Others				1	1
<i>of which:</i>					
Domestic				1	1
Foreign				0	0

## I3d Number of direct participants in central securities depositories (continued)

(end of period)

	2001	2002	2003	2004	2005
<b>UNIVYC</b>					
Number of direct participants				-	28
<i>of which:</i>					
Central banks				-	1
<i>of which:</i>					
Domestic				-	1
Foreign				-	0
Central counterparties				-	0
<i>of which:</i>					
Domestic				-	0
Foreign				-	0
Central securities depositories				-	0
<i>of which:</i>					
Domestic				-	0
Foreign				-	0
Credit institutions				-	16
<i>of which:</i>					
Domestic				-	16
Foreign				-	0
Others				-	11
<i>of which:</i>					
Domestic				-	11
Foreign				-	0

## 14a Value of securities held in central securities depositories

(CZK millions; end of period)

	2001	2002	2003	2004	2005
<b>RM-SYSTEM</b>					
<b>a) Value of securities by origin</b>					
Total value of securities held				.	.
<i>of which:</i>					
Issued/held in safekeeping in the reporting CSD				.	.
<i>of which:</i>					
Bonds				.	.
Short-term papers				.	.
Equities				.	.
Others				.	.
Transferred to the reporting CSD through a link to another CSD				.	.
<i>of which:</i>					
Bonds				.	.
Short-term papers				.	.
Equities				.	.
Others				.	.
Transferred to the reporting CSD through a link to a custodian bank				.	.
<i>of which:</i>					
Bonds				.	.
Short-term papers				.	.
Equities				.	.
Others				.	.
<b>b) Value of securities by type of account holder</b>					
Total value of securities held				.	.
<i>of which:</i>					
Held on the account of another CSD				.	.
<i>of which:</i>					
Bonds				.	.
Short-term papers				.	.
Equities				.	.
Others				.	.
Held on accounts of other participants (non-CSDs)				.	.
<i>of which:</i>					
Bonds				.	.
Short-term papers				.	.
Equities				.	.
Others				.	.

## 14b Value of securities held in central securities depositories (continued)

(CZK millions; end of period)

	2001	2002	2003	2004	2005
<b>SCP</b>					
<b>a) Value of securities by origin</b>					
Total value of securities held				1,348,280	1,402,338
<i>of which:</i>					
Issued/held in safekeeping in the reporting CSD				1,348,280	1,402,338
<i>of which:</i>					
Bonds				599,681	718,436
Short-term papers				0	0
Equities				748,599	683,902
Others				0	0
Transferred to the reporting CSD through a link to another CSD				0	0
<i>of which:</i>					
Bonds				0	0
Short-term papers				0	0
Equities				0	0
Others				0	0
Transferred to the reporting CSD through a link to a custodian bank				0	0
<i>of which:</i>					
Bonds				0	0
Short-term papers				0	0
Equities				0	0
Others				0	0
<b>b) Value of securities by type of account holder</b>					
Total value of securities held				1,348,280	1,402,338
<i>of which:</i>					
Held on the account of another CSD				0	0
<i>of which:</i>					
Bonds				0	0
Short-term papers				0	0
Equities				0	0
Others				0	0
Held on accounts of other participants (non-CSDs)				1,348,280	1,402,338
<i>of which:</i>					
Bonds				599,681	718,436
Short-term papers				0	0
Equities				748,599	683,902
Others				0	0

## 14c Value of securities held in central securities depositories (continued)

(CZK millions; end of period)

	2001	2002	2003	2004	2005
<b>SKD</b>					
<b>a) Value of securities by origin</b>					
Total value of securities held				865,545	824,249
<i>of which:</i>					
Issued/held in safekeeping in the reporting CSD				865,545	824,249
<i>of which:</i>					
Bonds				.	.
Short-term papers				865,545	824,249
Equities				.	.
Others				.	.
Transferred to the reporting CSD through a link to another CSD				.	.
<i>of which:</i>					
Bonds				.	.
Short-term papers				.	.
Equities				.	.
Others				.	.
Transferred to the reporting CSD through a link to a custodian bank				.	.
<i>of which:</i>					
Bonds				.	.
Short-term papers				.	.
Equities				.	.
Others				.	.
<b>b) Value of securities by type of account holder</b>					
Total value of securities held				865,545	824,249
<i>of which:</i>					
Held on the account of another CSD				.	.
<i>of which:</i>					
Bonds				.	.
Short-term papers				.	.
Equities				.	.
Others				.	.
Held on accounts of other participants (non-CSDs)				865,545	824,249
<i>of which:</i>					
Bonds				.	.
Short-term papers				865,545	824,249
Equities				.	.
Others				.	.

## 14d Value of securities held in central securities depositories (continued)

(CZK millions; end of period)

	2001	2002	2003	2004	2005
<b>UNIVYC</b>					
<b>a) Value of securities by origin</b>					
Total value of securities held				-	67,849
<i>of which:</i>					
Issued/held in safekeeping in the reporting CSD				-	1,340
<i>of which:</i>					
Bonds				-	1,340
Short-term papers				-	0
Equities				-	0
Others				-	0
Transferred to the reporting CSD through a link to another CSD				-	66,509
<i>of which:</i>					
Bonds				-	29,000
Short-term papers				-	0
Equities				-	37,509
Others				-	0
Transferred to the reporting CSD through a link to a custodian bank				-	0
<i>of which:</i>					
Bonds				-	0
Short-term papers				-	0
Equities				-	0
Others				-	0
<b>b) Value of securities by type of account holder</b>					
Total value of securities held				-	67,849
<i>of which:</i>					
Held on the account of another CSD				-	.
<i>of which:</i>					
Bonds				-	.
Short-term papers				-	.
Equities				-	.
Others				-	.
Held on accounts of other participants (non-CSDs)				-	67,849
<i>of which:</i>					
Bonds				-	30,340
Short-term papers				-	0
Equities				-	37,509
Others				-	0

## 15a Delivery instructions processed in central securities depositories

(total for the period)

	2001	2002	2003	2004	2005
<b>RM-SYSTEM</b>					
	<i>thousands</i>				
<b>a) Number of delivery instructions by type of payment</b>					
Total number of delivery instructions				-	11,173
<i>of which:</i>					
Payment denominated in euro				-	0
<i>of which:</i>					
Bonds				-	0
Short-term papers				-	0
Equities				-	0
Others				-	0
Payment denominated in other currencies				-	11,173
<i>of which:</i>					
Bonds				-	115
Short-term papers				-	0
Equities				-	10,968
Others				-	90
Free of payment				-	0
<i>of which:</i>					
Bonds				-	0
Short-term papers				-	0
Equities				-	0
Others				-	0
<b>b) Number of delivery instructions by settlement channel</b>					
Total number of delivery instructions				-	11,173
<i>of which:</i>					
Internal settlement: no CSD link account involved				-	11,173
Settlement through link account of another CSD with reporting CSD				-	0
Settlement through link account of reporting CSD with another entity				-	0
	<i>CZK millions</i>				
<b>c) Value of delivery instructions by type of payment</b>					
Total value of delivery instructions				-	6,579
<i>of which:</i>					
Payment denominated in euro				-	0
<i>of which:</i>					
Bonds				-	0
Short-term papers				-	0
Equities				-	0
Others				-	0
Payment denominated in other currencies				-	6,579
<i>of which:</i>					
Bonds				-	1,075
Short-term papers				-	0
Equities				-	5,458
Others				-	46
Free of payment				-	0
<i>of which:</i>					
Bonds				-	0
Short-term papers				-	0
Equities				-	0
Others				-	0
<b>d) Value of delivery instructions by settlement channel</b>					
Total value of delivery instructions				-	6,579
<i>of which:</i>					
Internal settlement: no CSD link account involved				-	6,579
Settlement through link account of another CSD with reporting CSD				-	0
Settlement through link account of reporting CSD with another entity				-	0

## 15b Delivery instructions processed in central securities depositories (continued)

(total for the period)

	2001	2002	2003	2004	2005
<b>SCP</b>					
	<i>thousands</i>				
<b>a) Number of delivery instructions by type of payment</b>					
Total number of delivery instructions				41	253
<i>of which:</i>					
Payment denominated in euro				0	0
<i>of which:</i>					
Bonds				0	0
Short-term papers				0	0
Equities				0	0
Others				0	0
Payment denominated in other currencies				24	33
<i>of which:</i>					
Bonds				1	0
Short-term papers				0	0
Equities				23	33
Others				0	0
Free of payment				17	220
<i>of which:</i>					
Bonds				0	0
Short-term papers				0	0
Equities				17	220
Others				0	0
<b>b) Number of delivery instructions by settlement channel</b>					
Total number of delivery instructions				41	253
<i>of which:</i>					
Internal settlement: no CSD link account involved				41	253
Settlement through link account of another CSD with reporting CSD				0	0
Settlement through link account of reporting CSD with another entity				0	0
	<i>CZK millions</i>				
<b>c) Value of delivery instructions by type of payment</b>					
Total value of delivery instructions				55,419	48,937
<i>of which:</i>					
Payment denominated in euro				0	0
<i>of which:</i>					
Bonds				0	0
Short-term papers				0	0
Equities				0	0
Others				0	0
Payment denominated in other currencies				53,265	45,514
<i>of which:</i>					
Bonds				12,899	10,443
Short-term papers				0	0
Equities				40,366	35,071
Others				0	0
Free of payment				2,154	3,423
<i>of which:</i>					
Bonds				1,667	1,633
Short-term papers				0	0
Equities				487	1,790
Others				0	0
<b>d) Value of delivery instructions by settlement channel</b>					
Total value of delivery instructions				55,419	48,937
<i>of which:</i>					
Internal settlement: no CSD link account involved				55,419	48,937
Settlement through link account of another CSD with reporting CSD				0	0
Settlement through link account of reporting CSD with another entity				0	0



## 15c Delivery instructions processed in central securities depositories (continued)

(total for the period)

	2001	2002	2003	2004	2005
<b>SKD</b>					
	<i>thousands</i>				
<b>a) Number of delivery instructions by type of payment</b>					
Total number of delivery instructions				15	14
<i>of which:</i>					
Payment denominated in euro				.	.
<i>of which:</i>					
Bonds				.	.
Short-term papers				.	.
Equities				.	.
Others				.	.
Payment denominated in other currencies				14	13
<i>of which:</i>					
Bonds				.	.
Short-term papers				14	13
Equities				.	.
Others				.	.
Free of payment				1	1
<i>of which:</i>					
Bonds				.	.
Short-term papers				1	1
Equities				.	.
Others				.	.
<b>b) Number of delivery instructions by settlement channel</b>					
Total number of delivery instructions				15	14
<i>of which:</i>					
Internal settlement: no CSD link account involved				15	14
Settlement through link account of another CSD with reporting CSD				.	.
Settlement through link account of reporting CSD with another entity				.	.
	<i>CZK millions</i>				
<b>c) Value of delivery instructions by type of payment</b>					
Total value of delivery instructions				35,963,520	35,917,960
<i>of which:</i>					
Payment denominated in euro				.	.
<i>of which:</i>					
Bonds				.	.
Short-term papers				.	.
Equities				.	.
Others				.	.
Payment denominated in other currencies				35,734,120	35,563,820
<i>of which:</i>					
Bonds				.	.
Short-term papers				35,734,120	35,563,820
Equities				.	.
Others				.	.
Free of payment				229,400	354,141
<i>of which:</i>					
Bonds				.	.
Short-term papers				229,400	354,141
Equities				.	.
Others				.	.
<b>d) Value of delivery instructions by settlement channel</b>					
Total value of delivery instructions				35,963,520	35,917,960
<i>of which:</i>					
Internal settlement: no CSD link account involved				35,963,520	35,917,960
Settlement through link account of another CSD with reporting CSD				.	.
Settlement through link account of reporting CSD with another entity				.	.

## 15d Delivery instructions processed in central securities depositories (continued)

(total for the period)

	2001	2002	2003	2004	2005
<b>UNIVYC</b>					
	<i>thousands</i>				
<b>a) Number of delivery instructions by type of payment</b>					
Total number of delivery instructions				-	548
<i>of which:</i>					
Payment denominated in euro				-	0
<i>of which:</i>					
Bonds				-	0
Short-term papers				-	0
Equities				-	0
Others				-	0
Payment denominated in other currencies				-	541
<i>of which:</i>					
Bonds				-	18
Short-term papers				-	0
Equities				-	523
Others				-	0
Free of payment				-	7
<i>of which:</i>					
Bonds				-	0
Short-term papers				-	0
Equities				-	7
Others				-	0
<b>b) Number of delivery instructions by settlement channel</b>					
Total number of delivery instructions				-	548
<i>of which:</i>					
Internal settlement: no CSD link account involved				-	547
Settlement through link account of another CSD with reporting CSD				.	.
Settlement through link account of reporting CSD with another entity				-	1
	<i>CZK millions</i>				
<b>c) Value of delivery instructions by type of payment</b>					
Total value of delivery instructions				-	4,118,000
<i>of which:</i>					
Payment denominated in euro				-	0
<i>of which:</i>					
Bonds				-	0
Short-term papers				-	0
Equities				-	0
Others				-	0
Payment denominated in other currencies				-	4,118,000
<i>of which:</i>					
Bonds				-	1,787,000
Short-term papers				-	0
Equities				-	2,331,000
Others				-	0
Free of payment				-	-
<i>of which:</i>					
Bonds				-	0
Short-term papers				-	0
Equities				-	-
Others				-	0
<b>d) Value of delivery instructions by settlement channel</b>					
Total value of delivery instructions				-	4,118,000
<i>of which:</i>					
Internal settlement: no CSD link account involved				-	-
Settlement through link account of another CSD with reporting CSD				.	.
Settlement through link account of reporting CSD with another entity				-	-

## 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.

**Details of items in each table:** Information on the use of the country tables and calculations pertaining to each item in those tables are given in Section 6 of the “Detailed Explanatory Notes”.

## 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” counterpart sector are not reported for 2001. Data for the “Central government” counterpart sector are not reported for 2001. Data for the “Other residents” counterpart sector are not reported for 2001.
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.
--	---

**Table 4 – Banknotes and coins**

Total coins in circulation	Includes commemorative coins.
----------------------------	-------------------------------

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

Number of institutions	Includes the postal institution.
------------------------	----------------------------------

*Memorandum items:***Electronic money institutions**

Number of institutions	Not applicable for 2001-03.
Outstanding value on e-money storages issued by electronic money institutions	Not applicable for 2001-03.

**Table 6 – Payment card functions and accepting devices****Cards issued in the country**

Cards with a payment function (except an e-money function)	Not applicable.
<i>of which:</i> Cards with a debit and/or delayed debit function	Not applicable.
<i>of which:</i> Cards with a credit and/or delayed debit function	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.

**Table 7 – Payment and terminal transactions involving non-MFIs: Number of transactions, and****Table 8 – Payment and terminal transactions involving non-MFIs: Value of transactions****Transactions per type of payment instrument**

Credit transfers	Book-entry transactions are not relevant for this data item. Owing to changes in the data transmission channel, values for this item are not currently available for 2005.
Direct debits	Book-entry transactions will be included in this item for data as from 2007.
Card payments with cards issued in the country (except cards with an e-money function)	
<i>of which:</i> Payments with cards with a debit and/or delayed debit function	Not applicable.
<i>of which:</i> Payments with cards with a credit and/or delayed debit function	Not applicable.
Total number of transactions with payment instruments	Owing to changes in the data transmission channel, values for this item are not currently available for 2005.

**Transactions per type of terminal****a) Transactions at terminals located in the country with cards issued in the country**

ATM cash deposits	Not applicable.
-------------------	-----------------

**b) Transactions at terminals located in the country with 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 with cards issued in the country**

ATM cash deposits	Not applicable.
E-money card-loading/unloading transactions	Not applicable.

**Table 9 – Participation in selected interbank funds transfer systems****Table 10 – Payments processed by selected interbank funds transfer systems: Number of transactions, and****Table 11 – Payments processed by selected interbank funds transfer systems: Value of transactions****LVPS: CERTIS****Table 12.1 – Instructions handled by trading platforms and clearing houses: Number of transactions**

There is no clearing house in the Czech Republic.	
UNIVYC	The figures include all instructions, i.e. transactions for both SCP (book-entered securities) and UNIVYC (foreign and certificated securities).

**Table 12.2 – Instructions handled by trading platforms and clearing houses: Market value of transactions**

There is no clearing house in the Czech Republic.	
UNIVYC	The value of all transactions, i.e. transactions for both SCP (book-entered securities) and UNIVYC (foreign and certificated securities).

**Table 12.3 – Number of participants in trading platforms and clearing houses**

There is no clearing house in the Czech Republic.	
---	--

**Table 12.4 – Outstanding securities****Tables 13 to 15**

Preparations are under way for the establishment of an institution to act as a CSD in the Czech Republic.

The situation in the Czech Republic as regards securities settlement systems is exceptional. With the exception of SKD, which is an SSS and register for short-term securities run by Česká národní banka, there is no institution in the Czech Republic which fully carries out the functions of a CSD. At present, settlement of all securities – other than short-term securities, which are settled in SKD – is carried out through either UNIVYC or RM-System, depending on whether the trades with such securities originate in the Prague Stock Exchange or in RM-System. UNIVYC and RM-System cooperate with the Securities Centre (SCP) – a register of Czech book-entry securities – before the securities trade is finalised. When the settlement of book-entry securities registered in

SCP is to be carried out, UNIVYC and RM-System send orders to SCP (i) to block the securities account, and (ii) to change ownership after the trade is settled.

The statistics for the current Czech securities settlement systems (UNIVYC, RM-System, SCP and SKD) are included for the sake of completeness.

**Table 13 – Number of direct participants in central securities depositories**

UNIVYC	Clearing house for foreign and certificated securities.
UNIVYC – Others	Includes CKA (Česká konsolidační agentura), which is a non-banking financial institution.

**Table 14 – Value of securities held in central securities depositories**

SCP	Includes only dematerialised (listed or unlisted) securities. Nominal values are used to value equity.
SKD	Nominal values.

**Table 15 – Delivery instructions processed in central securities depositories**

UNIVYC – Number of delivery instructions	Includes all instructions, i.e. transactions for both SCP (book-entry securities) and UNIVYC (foreign and certificated securities).
UNIVYC – Value of delivery instructions	Includes all instructions, i.e. transactions for both SCP (book-entry securities) and UNIVYC (foreign and certificated securities).
SCP	Includes only transfers of dematerialised (listed or unlisted) securities registered in SCP. Nominal values are used to value equity.
SCP – Total value of delivery instructions – Payment denominated in other currencies	Transfers of equities are in declared values.
SCP – Total value of delivery instructions – Free of payment	Each individual share is valued at CZK 1.
SKD – Value of delivery instructions	Nominal values.

# DENMARK

## 1. Basic statistical data

	2001	2002	2003	2004	2005
Population (thousands)	5,357.00	5,376.00	5,390.00	5,403.00	5,419.00
GDP (DKK millions)	1,335,611.00	1,372,737.00	1,409,162.00	1,467,310.00	1,554,044.00
GDP per capita (DKK)	249,321	255,345	261,440	271,573	286,777
HICP (annual percentage changes)	2.30	2.38	1.98	0.90	1.69
Exchange rate (DKK vis-à-vis the euro)					
End of period	7.437	7.429	7.445	7.439	7.461
Average	7.452	7.431	7.431	7.440	7.452

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 2. Settlement media used by non-MFIs

(DKK millions; end of period)

	2001	2002	2003	2004	2005
Currency in circulation outside MFIs	39,213.00	38,983.00	40,994.00	43,724.00	47,274.00
Value of overnight deposits held by non-MFIs	447,483.00	473,303.00	506,949.00	587,781.00	691,009.00
Narrow money supply (M1)	414,849.00	430,818.00	469,149.00	536,596.00	643,615.00
<i>Memorandum items:</i>					
Overnight deposits in foreign currencies held by non-MFIs	22,196.00	24,350.00	33,812.00	39,987.00	50,956.00
Outstanding value on e-money storages issued	.	.	.	.	.
<i>of which:</i>					
On card-based e-money schemes	.	.	.	.	.
On software-based e-money schemes	.	.	.	.	.

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 3. Settlement media used by credit institutions

(DKK millions; average for last reserve maintenance period)

	2001	2002	2003	2004	2005
Overnight deposits held at the central bank	-	-	-	-	-
Overnight deposits held at other credit institutions (end of period)	482,291.00	452,853.00	586,265.00	512,058.00	704,320.00
<i>Memorandum items:</i>					
Non-intraday borrowing from the central bank	-	-	-	-	-
Intraday borrowing from the central bank	-	-	-	-	-

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 4. Banknotes and coins

(DKK millions; end of period)

	2001	2002	2003	2004	2005
Currency in circulation	47,298.00	47,655.00	49,685.00	52,039.00	56,217.00
Total banknotes in circulation	42,453.00	42,581.00	44,419.00	46,479.00	50,387.71
of which:					
DKK 1,000	23,569.00	23,434.00	24,387.00	25,627.00	27,891.83
DKK 500	9,296.00	9,395.00	10,052.00	10,777.00	12,007.69
DKK 200	2,890.00	3,065.00	3,262.00	3,335.00	3,601.93
DKK 100	5,768.00	5,731.00	5,729.00	5,712.00	5,802.84
DKK 50	931.00	956.00	989.00	1,028.00	1,083.42
Total coins in circulation	4,245.00	4,403.00	4,614.00	4,879.00	5,162.00
of which:					
DKK 20	1,600.00	1,673.00	1,789.00	1,950.00	2,091.00
DKK 10	922.00	958.00	993.00	1,037.00	1,087.00
DKK 5	562.00	574.00	592.00	609.00	635.00
DKK 2	392.00	409.00	428.00	450.00	488.00
DKK 1	443.00	454.00	466.00	479.00	497.00
DKK 0.5	148.00	152.00	160.00	165.00	170.00
DKK 0.25	179.00	183.00	186.00	189.00	194.00
Other	.	.	.	.	.
Currency in circulation held by MFIs	8,085.00	8,672.00	8,691.00	8,315.00	8,943.00
Currency in circulation outside MFIs	39,213.00	38,983.00	40,994.00	43,724.00	47,274.00
<i>Memorandum item:</i>					
Total commemorative coins	77.00	77.00	76.00	102.00	102.00

Explanatory information on certain data items is given in the notes at the end of each country chapter.



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

(end of period)

	2001	2002	2003	2004	2005
<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)	46,705.00	50,546.00	44,287.00	60,059.00	56,466.00
<b>Credit institutions irrespective of their legal incorporation</b>					
Number of institutions	203	178	203	202	198
Number of offices	2,376	2,128	2,118	2,119	2,131
Number of overnight deposits (thousands)	-	-	-	-	-
<i>of which:</i>					
Number of internet/PC-linked overnight deposits (thousands)	-	-	-	-	-
Value of overnight deposits (DKK millions)	408,344.00	430,126.00	462,684.00	527,742.00	634,543.00
<i>of which:</i>					
<b>Credit institutions legally incorporated in the reporting country</b>					
Number of institutions	194	171	186	184	181
Number of offices	2,376	2,128	2,118	2,119	2,114
Value of overnight deposits (DKK millions)	404,826.00	424,281.00	453,431.00	518,256.00	621,640.00
<b>Branches of euro area-based credit institutions</b>					
Number of institutions	3	2	3	3	3
Number of offices	-	-	-	-	3
Value of overnight deposits (DKK millions)	1,412.00	2,958.00	1,706.00	1,456.00	2,689.00
<b>Branches of EEA-based credit institutions (outside the euro area)</b>					
Number of institutions	6	5	14	15	14
Number of offices	-	-	-	-	14
Value of overnight deposits (DKK millions)	2,106.00	2,887.00	7,547.00	8,030.00	10,214.00
<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	204	179	204	203	199
Number of offices	2,377	2,129	2,119	2,120	2,132
Number of overnight deposits (thousands)	0	0	0	0	0
<i>of which:</i>					
Number of internet/PC-linked overnight deposits (thousands)	-	-	-	-	-
Value of overnight deposits (DKK millions)	455,049.00	480,672.00	506,971.00	587,801.00	691,009.00
<i>Memorandum items:</i>					
<b>Electronic money institutions</b>					
Number of institutions	-	-	-	-	-
Outstanding value on e-money storages issued by electronic money institutions (DKK millions)	-	-	-	-	-

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 6. Payment card functions and accepting devices

(original units; end of period)

	2001	2002	2003	2004	2005
<b>CARDS ISSUED IN THE COUNTRY</b>					
Cards with a cash function	3,677,000	3,831,000	3,993,000	4,399,584	4,839,043
Cards with a payment function (except an e-money function)	3,677,000	3,831,000	3,993,000	4,399,584	4,839,043
<i>of which:</i>					
Cards with a debit function	3,180,000	3,290,000	3,403,000	3,609,651	3,881,971
Cards with a delayed debit function	-	-	-	-	-
Cards with a credit function	497,000	541,000	590,000	789,933	957,072
Cards with a debit and/or delayed debit function	-	-	-	-	-
Cards with a credit and/or 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)	-	-	-	-	-
<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	2,763	2,822	2,873	2,943	3,001
<i>of which:</i>					
ATMs with a cash withdrawal function	2,763	2,822	2,873	2,943	3,001
ATMs with a credit transfer function	2,763	2,822	2,873	2,943	3,001
POS terminals	120,253	127,423	135,264	123,564	101,627
<i>of which:</i>					
EFTPOS terminals	88,541	95,882	104,755	105,574	89,078
E-money card terminals	2,036	2,410	2,073	1,820	1,595
<i>of which:</i>					
E-money card-loading/unloading terminals	149	314	209	304	299
E-money card-accepting terminals	1,887	2,096	1,864	1,516	1,296

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 7. Payment and terminal transactions involving non-MFIs: Number of transactions

(millions; total for the period)

	2001	2002	2003	2004	2005
<b>TRANSACTIONS PER TYPE OF PAYMENT INSTRUMENT</b>					
Credit transfers	210.24	227.16	241.80	245.13	254.55
<i>of which:</i>					
Paper-based	-	-	-	112.87	116.64
Non-paper-based	-	-	-	132.26	137.91
Direct debits	137.74	145.93	151.43	157.93	168.09
Card payments with cards issued in the country (except cards with an e-money function)	466.00	506.00	567.00	648.10	665.21
<i>of which:</i>					
Payments with cards with a debit function	453.00	492.00	552.00	611.31	620.57
Payments with cards with a delayed debit function	-	-	-	-	-
Payments with cards with a credit function	13.00	14.00	15.00	36.79	44.63
Payments with cards with a debit and/or delayed debit function	-	-	-	-	-
Payments with cards with a credit and/or delayed debit function	-	-	-	-	-
E-money purchase transactions	7.80	7.60	7.10	6.46	3.68
<i>of which:</i>					
With cards with an e-money function	7.80	7.60	7.10	6.46	3.68
With other e-money storages	-	-	-	-	-
Cheques	48.20	41.60	36.70	30.00	25.80
Other payment instruments	0.00	0.00	0.00	0.00	0.00
Total number of transactions with payment instruments	869.98	928.29	1,004.03	1,087.62	1,117.32
<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 with cards issued in the country</b>	-	-	-	-	-
ATM cash withdrawals	16.82	15.81	16.31	17.03	17.46
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	452.88	486.17	544.97	601.45	608.56
E-money card-loading/unloading transactions	0.06	0.07	0.07	0.04	0.01
<b>b) Transactions at terminals located in the country with cards issued outside the country</b>	-	-	-	-	-
ATM cash withdrawals	-	-	-	-	-
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	-	-	-	20.26	23.98
E-money card-loading/unloading transactions	-	-	-	-	-
<b>c) Transactions at terminals located outside the country with cards issued in the country</b>	-	-	-	-	-
ATM cash withdrawals	-	-	-	-	-
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	-	19.88	21.96	46.65	56.64
E-money card-loading/unloading transactions	-	-	-	-	-
<i>Memorandum items:</i>					
Cash advances at POS terminals	-	-	-	-	-
OTC cash withdrawals	-	-	-	-	-
OTC cash deposits	-	-	-	-	-

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 8. Payment and terminal transactions involving non-MFIs: Value of transactions

(DKK millions; total for the period)

	2001	2002	2003	2004	2005
<b>TRANSACTIONS PER TYPE OF PAYMENT INSTRUMENT</b>					
Credit transfers	2,845,000.00	2,982,000.00	3,126,000.00	3,284,022.00	3,827,700.00
<i>of which:</i>					
Paper-based	-	-	-	857,585.00	948,790.00
Non-paper-based	-	-	-	2,426,437.00	2,878,910.00
Direct debits	389,349.00	410,544.00	428,732.00	453,133.00	490,452.00
Card payments with cards issued in the country (except cards with an e-money function)	169,656.00	184,000.00	203,000.00	239,063.00	267,841.57
<i>of which:</i>					
Payments with cards with a debit function	157,708.00	171,000.00	190,000.00	212,118.00	237,464.60
Payments with cards with a delayed debit function	-	-	-	-	-
Payments with cards with a credit function	11,948.00	13,000.00	13,000.00	26,945.00	30,376.97
Payments with cards with a debit and/or delayed debit function	-	-	-	-	-
Payments with cards with a credit and/or delayed debit function	-	-	-	-	-
E-money purchase transactions	70.00	69.00	66.00	60.00	36.00
<i>of which:</i>					
With cards with an e-money function	70.00	69.00	66.00	60.00	36.00
With other e-money storages	-	-	-	-	-
Cheques	792,330.00	708,386.00	616,724.00	522,006.00	511,618.00
Other payment instruments	0.00	0.00	0.00	0.00	0.00
Total value of transactions with payment instruments	4,196,405.00	4,284,999.00	4,374,522.00	4,498,284.00	5,097,647.57
<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 with cards issued in the country</b>	-	-	-	-	-
ATM cash withdrawals	23,121.00	20,349.00	19,747.00	19,985.00	20,399.00
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	161,861.00	170,063.00	188,449.00	209,861.00	232,794.86
E-money card-loading/unloading transactions	8.16	10.03	9.91	6.52	1.88
<b>b) Transactions at terminals located in the country with cards issued outside the country</b>	-	-	-	-	-
ATM cash withdrawals	-	-	-	-	-
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	-	-	-	14,865.00	16,310.89
E-money card-loading/unloading transactions	-	-	-	-	-
<b>c) Transactions at terminals located outside the country with cards issued in the country</b>	-	-	-	-	-
ATM cash withdrawals	-	-	-	-	-
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	-	13,911.00	14,743.00	29,202.00	35,056.70
E-money card-loading/unloading transactions	-	-	-	-	-
<i>Memorandum items:</i>					
Cash advances at POS terminals	-	-	-	-	-
OTC cash withdrawals	-	-	-	-	-
OTC cash deposits	-	-	-	-	-

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 9. Participation in selected interbank funds transfer systems

(end of period)

	2001	2002	2003	2004	2005
<b>TARGET COMPONENT: KRONOS EURO</b>					
Number of participants	119	119	119	118	117
<i>of which:</i>					
Direct participants	33	32	32	32	32
<i>of which:</i>					
Credit institutions	32	31	31	31	31
Central bank	1	1	1	1	1
Other direct participants	0	0	0	0	0
<i>of which:</i>					
Public administration	0	0	0	0	0
Postal institution	0	-	-	-	0
Clearing and settlement organisations	0	0	0	0	0
Other financial institutions	0	0	0	0	0
Others	0	0	0	0	0
Indirect participants	86	87	87	86	85
<b>LVPS (NON-TARGET SYSTEM): KRONOS DKK</b>					
Number of participants	131	126	128	127	126
<i>of which:</i>					
Direct participants	131	126	128	127	126
<i>of which:</i>					
Credit institutions	124	119	120	119	118
Central bank	1	1	1	1	1
Other direct participants	6	6	7	7	7
<i>of which:</i>					
Public administration	-	-	-	-	0
Postal institution	-	-	-	-	0
Clearing and settlement organisations	-	-	-	-	2
Other financial institutions	-	-	-	-	5
Others	-	-	-	-	0
Indirect participants	-	-	-	-	-
<b>RETAIL SYSTEM: SUMCLEARING EURO</b>					
Number of participants	170	171	170	170	165
<i>of which:</i>					
Direct participants	28	26	26	26	26
<i>of which:</i>					
Credit institutions	27	25	25	25	25
Central bank	1	1	1	1	1
Other direct participants	0	0	0	0	0
<i>of which:</i>					
Public administration	0	0	0	0	0
Postal institution	-	-	-	-	-
Clearing and settlement organisations	0	0	0	0	0
Other financial institutions	0	0	0	0	0
Others	0	0	0	0	0
Indirect participants	142	145	144	144	139
<b>RETAIL SYSTEM: SUMCLEARING DKK</b>					
Number of participants	170	171	170	170	165
<i>of which:</i>					
Direct participants	67	62	63	63	64
<i>of which:</i>					
Credit institutions	66	61	62	62	63
Central bank	1	1	1	1	1
Other direct participants	0	0	0	0	0
<i>of which:</i>					
Public administration	0	0	0	0	0
Postal institution	-	-	-	-	-
Clearing and settlement organisations	0	0	0	0	0
Other financial institutions	0	0	0	0	0
Others	0	0	0	0	0
Indirect participants	103	109	107	107	101

Explanatory information on certain data items is given in the notes at the end of each country chapter.

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

(millions; total for the period)

	2001	2002	2003	2004	2005
<b>TARGET COMPONENT: KRONOS EURO</b>					
Total transactions sent	0.11	0.11	0.10	0.09	0.11
<i>of which:</i>					
Transactions sent within the same TARGET component	-	-	-	0.01	0.01
<i>of which:</i>					
Transactions sent by national participants	-	-	-	0.00	0.00
Transactions sent by euro area participants	-	-	-	0.00	0.00
Transactions sent by non-euro area EU participants (excluding national participants)	-	-	-	0.00	0.00
Transactions sent by non-EU participants	-	-	-	0.00	0.00
Transactions sent to another TARGET component	-	-	-	0.08	0.10
<i>of which:</i>					
Transactions sent to a euro area TARGET component	-	-	-	0.08	0.09
Transactions sent to a non-euro area TARGET component	-	-	-	0.00	0.01
<i>Memorandum item:</i>					
Transactions received from another TARGET component	-	-	-	0.17	0.18
Concentration ratio in terms of volume (percentages)	-	-	-	92.9	91.1
<b>LVPS (NON-TARGET SYSTEM): KRONOS DKK</b>					
Total transactions sent	0.40	0.37	0.64	0.63	0.66
<i>of which:</i>					
<b>a) Transactions sent by national participants</b>					
Total transactions sent by national participants	-	-	-	0.54	0.56
<i>of which:</i>					
Credit transfers	-	-	-	0.54	0.56
<b>b) Transactions sent by euro area participants</b>					
Total transactions sent by euro area participants	-	-	-	0.02	0.03
<i>of which:</i>					
Credit transfers	-	-	-	0.02	0.03
<b>c) Transactions sent by non-euro area EU participants (excluding national participants)</b>					
Total transactions sent by non-euro area EU participants (excluding national participants)	-	-	-	0.06	0.07
<i>of which:</i>					
Credit transfers	-	-	-	0.06	0.07
<b>d) Transactions sent by non-EU participants</b>					
Total transactions sent by non-EU participants	-	-	-	0.01	0.01
<i>of which:</i>					
Credit transfers	-	-	-	0.01	0.01
Concentration ratio in terms of volume (percentages)	-	-	-	73.8	70.5
<b>RETAIL SYSTEM: SUMCLEARING EURO</b>					
Total transactions sent	0.02	0.06	0.09	0.15	0.18
<i>of which:</i>					
<b>a) Transactions sent by national participants</b>					
<b>b) Transactions sent by euro area participants</b>					
<b>c) Transactions sent by non-euro area EU participants (excluding national participants)</b>					
<b>d) Transactions sent by non-EU participants</b>					
Concentration ratio in terms of volume (percentages)	-	-	-	-	-
<b>RETAIL SYSTEM: SUMCLEARING DKK</b>					
Total transactions sent	851.79	908.44	986.54	1,088.69	1,120.81
<i>of which:</i>					
<b>a) Transactions sent by national participants</b>					
<b>b) Transactions sent by euro area participants</b>					
<b>c) Transactions sent by non-euro area EU participants (excluding national participants)</b>					
<b>d) Transactions sent by non-EU participants</b>					
Concentration ratio in terms of volume (percentages)	-	-	-	-	-

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 11. Payments processed by selected interbank funds transfer systems: Value of transactions

(DKK millions, unless otherwise stated; total for the period)

	2001	2002	2003	2004	2005
<b>TARGET COMPONENT: KRONOS EURO (EUR MILLIONS)</b>					
Total transactions sent	1,431,000.00	1,921,000.00	3,208,000.00	3,288,399.00	3,778,069.00
<i>of which:</i>					
Transactions sent within the same TARGET component	-	-	-	189,744.00	184,657.00
<i>of which:</i>					
Transactions sent by national participants	-	-	-	188,199.00	181,230.00
Transactions sent by euro area participants	-	-	-	1,482.00	3,130.00
Transactions sent by non-euro area EU participants (excluding national participants)	-	-	-	63.00	297.00
Transactions sent by non-EU participants	-	-	-	0.00	0.00
Transactions sent to another TARGET component	-	-	-	3,098,655.00	3,593,412.00
<i>of which:</i>					
Transactions sent to a euro area TARGET component	-	-	-	2,860,256.00	3,295,441.00
Transactions sent to a non-euro area TARGET component	-	-	-	238,399.00	297,971.00
<i>Memorandum item:</i>					
Transactions received from another TARGET component	-	-	-	3,283,166.00	3,775,943.00
Concentration ratio in terms of value (percentages)	-	-	-	99.5	99.2
<b>LVPS (NON-TARGET SYSTEM): KRONOS DKK</b>					
Total transactions sent	35,885,000.00	40,372,000.00	56,665,000.00	53,040,130.00	60,633,390.00
<i>of which:</i>					
<b>a) Transactions sent by national participants</b>					
Total transactions sent by national participants	-	-	-	42,997,771.24	48,076,167.62
<i>of which:</i>					
Credit transfers	-	-	-	42,997,771.24	48,076,167.62
<b>b) Transactions sent by euro area participants</b>					
Total transactions sent by euro area participants	-	-	-	4,185,461.64	5,183,410.03
<i>of which:</i>					
Credit transfers	-	-	-	4,185,461.64	5,183,410.03
<b>c) Transactions sent by non-euro area EU participants (excluding national participants)</b>					
Total transactions sent by non-euro area EU participants (excluding national participants)	-	-	-	5,717,276.51	7,199,107.23
<i>of which:</i>					
Credit transfers	-	-	-	5,717,276.51	7,199,107.23
<b>d) Transactions sent by non-EU participants</b>					
Total transactions sent by non-EU participants	-	-	-	139,620.61	174,709.05
<i>of which:</i>					
Credit transfers	-	-	-	139,620.61	174,709.05
Concentration ratio in terms of value (percentages)	-	-	-	68.8	64.6
<b>RETAIL SYSTEM: SUMCLEARING EURO</b>					
Total transactions sent	3,397.11	6,470.99	10,260.31	14,976.09	19,825.11
<i>of which:</i>					
<b>a) Transactions sent by national participants</b>					
<b>b) Transactions sent by euro area participants</b>					
<b>c) Transactions sent by non-euro area EU participants (excluding national participants)</b>					
<b>d) Transactions sent by non-EU participants</b>					
Concentration ratio in terms of volume (percentages)	-	-	-	-	-
<b>RETAIL SYSTEM: SUMCLEARING DKK</b>					
Total transactions sent	4,061,948.00	4,123,501.00	4,241,873.00	4,421,077.10	5,027,032.00
<i>of which:</i>					
<b>a) Transactions sent by national participants</b>					
<b>b) Transactions sent by euro area participants</b>					
<b>c) Transactions sent by non-euro area EU participants (excluding national participants)</b>					
<b>d) Transactions sent by non-EU participants</b>					
Concentration ratio in terms of value (percentages)	-	-	-	-	-

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 12.1 Instructions handled by trading platforms and clearing houses: Number of transactions

(millions; total for the period)

	2001	2002	2003	2004	2005
<b>Trading platform</b>					
<b>Copenhagen Stock Exchange Ltd</b>					
Total	3.1	2.8	3.5	3.9	5.9
<i>of which:</i>					
Shares	2.1	1.8	2.2	2.9	4.7
Bonds	1.1	1.0	1.3	1.0	1.2

## 12.2 Instructions handled by trading platforms and clearing houses: Market value of transactions

(DKK billions; total for the period)

	2001	2002	2003	2004	2005
<b>Trading platform</b>					
<b>Copenhagen Stock Exchange Ltd</b>					
Total	6,148	6,324	7,321	7,693	9,549
<i>of which:</i>					
Shares	591	417	444	634	1,016
Bonds	5,557	5,907	6,877	7,059	8,533

## 12.3 Number of participants in trading platforms and clearing houses

(end of period)

	2001	2002	2003	2004	2005
<b>Trading platform</b>					
<b>Copenhagen Stock Exchange Ltd</b>					
Total	48	44	46	45	47
<i>of which:</i>					
Banks	28	26	30	30	26
<i>of which:</i>					
Domestic	17	17	19	19	17
Foreign (branches and remote participants)	11	9	11	11	9
Central bank	1	1	1	1	1
Brokers/dealers	19	17	15	14	20
<i>of which:</i>					
Domestic	5	4	3	2	2
Foreign	14	13	12	12	18

## 12.4 Outstanding securities

(end of period)

	2001	2002	2003	2004	2005
<b>Trading platform</b>					
<b>Copenhagen Stock Exchange Ltd</b>					
Value of securities issued (DKK billions)	3,010	3,030	3,335	3,711	4,275
Number of securities issued	2,738	2,697	2,714	2,615	2,863



## 13. Number of direct participants in central securities depositories

*(end of period)*

	2001	2002	2003	2004	2005
<b>VP</b>					
Number of direct participants					193
<i>of which:</i>					
Central banks					1
<i>of which:</i>					
Domestic					1
Foreign					0
Central counterparties					0
<i>of which:</i>					
Domestic					0
Foreign					0
Central securities depositories					5
<i>of which:</i>					
Domestic					0
Foreign					5
Credit institutions					161
<i>of which:</i>					
Domestic					141
Foreign					20
Others					26
<i>of which:</i>					
Domestic					6
Foreign					20

## 14. Value of securities held in central securities depositories

(DKK millions; end of period)

	2001	2002	2003	2004	2005
<b>VP</b>					
<b>a) Value of securities by origin</b>					
Total value of securities held					4,743,459
<i>of which:</i>					
Issued/held in safekeeping in the reporting CSD					4,743,459
<i>of which:</i>					
Bonds					3,053,357
Short-term papers					17,033
Equities					1,672,942
Others					127
Transferred to the reporting CSD through a link to another CSD					0
<i>of which:</i>					
Bonds					0
Short-term papers					0
Equities					0
Others					0
Transferred to the reporting CSD through a link to a custodian bank					0
<i>of which:</i>					
Bonds					0
Short-term papers					0
Equities					0
Others					0
<b>b) Value of securities by type of account holder</b>					
Total value of securities held					4,743,459
<i>of which:</i>					
Held on the account of another CSD					338,140
<i>of which:</i>					
Bonds					330,169
Short-term papers					41
Equities					7,930
Others					0
Held on accounts of other participants (non-CSDs)					4,405,319
<i>of which:</i>					
Bonds					2,723,188
Short-term papers					16,992
Equities					1,665,012
Others					127

## 15. Delivery instructions processed in central securities depositories

(total for the period)

	2001	2002	2003	2004	2005
<b>VP</b>					
	<i>thousands</i>				
<b>a) Number of delivery instructions by type of payment</b>					
Total number of delivery instructions					9,747
<i>of which:</i>					
Payment denominated in euro					6
<i>of which:</i>					
Bonds					4
Short-term papers					0
Equities					2
Others					0
Payment denominated in other currencies					4,879
<i>of which:</i>					
Bonds					620
Short-term papers					2
Equities					4,239
Others					18
Free of payment					4,862
<i>of which:</i>					
Bonds					793
Short-term papers					13
Equities					3,875
Others					181
<b>b) Number of delivery instructions by settlement channel</b>					
Total number of delivery instructions					9,747
<i>of which:</i>					
Internal settlement: no CSD link account involved					9,699
Settlement through link account of another CSD with reporting CSD					48
Settlement through link account of reporting CSD with another entity					0
	<i>DKK millions</i>				
<b>c) Value of delivery instructions by type of payment</b>					
Total value of delivery instructions					33,508,092
<i>of which:</i>					
Payment denominated in euro					161,829
<i>of which:</i>					
Bonds					161,028
Short-term papers					6
Equities					795
Others					0
Payment denominated in other currencies					24,328,998
<i>of which:</i>					
Bonds					22,734,028
Short-term papers					14,829
Equities					1,578,675
Others					1,466
Free of payment					9,017,264
<i>of which:</i>					
Bonds					7,246,779
Short-term papers					14,957
Equities					1,752,411
Others					3,117
<b>d) Value of delivery instructions by settlement channel</b>					
Total value of delivery instructions					33,508,092
<i>of which:</i>					
Internal settlement: no CSD link account involved					30,566,310
Settlement through link account of another CSD with reporting CSD					2,941,779
Settlement through link account of reporting CSD with another entity					0

## GENERAL NOTES

**Source for Table 1:** Eurostat.

**Source for Tables 2-5:** Danmarks Nationalbank

**Sources for Tables 6-11:** Danmarks Nationalbank, PBS and the Danish Bankers' Association.

**Methodology:** The enhanced definitions have been used for data as from 2004; historical data use previous definitions.

**Details of items in each table:** Information on the use of the country tables and calculations pertaining to each item in those tables are given in Section 6 of the "Detailed Explanatory Notes".

## 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 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**

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

**Table 7 – Payment and terminal transactions involving non-MFIs: Number of transactions, and**

**Table 8 – Payment and terminal transactions involving non-MFIs: Value of transactions**

**Transactions per type of payment instrument**

Credit transfers	Excludes intrabank customer payments. Includes items initiated by banks. Book-entry transactions are not included, as data are not available.
------------------	---

Direct debits	Book-entry transactions are not included, as data are not available.
<b>Transactions per type of terminal</b>	
ATM cash withdrawals	Excludes intrabank customer withdrawals.

**Table 9 – Participation in selected interbank funds transfer systems**

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

**Table 11 – Payments processed by selected interbank funds transfer systems: Value of transactions**

**Table 12.1 – Instructions handled by trading platforms and clearing houses: Number of transactions**

**Table 12.2 – Instructions handled by trading platforms and clearing houses: Market value of transactions**

**Table 12.3 – Number of participants in trading platforms and clearing houses**

**Table 12.4 – Outstanding securities**

**Table 13 – Number of direct participants in central securities depositories**

**Table 14 – Value of securities held in central securities depositories**

**Table 15 – Delivery instructions processed in central securities depositories**

## ESTONIA

## 1. Basic statistical data

	2001	2002	2003	2004	2005
Population (thousands)	1,367.00	1,361.20	1,356.00	1,356.00	1,347.50
GDP (EEK millions)	108,218.26	121,372.16	132,904.04	146,693.77	173,062.27
GDP per capita (EEK)	79,165	89,166	98,012	108,181	128,432
HICP (annual percentage changes)	5.63	3.60	1.39	3.03	4.12
Exchange rate (EEK vis-à-vis the euro)					
End of period	15.647	15.647	15.647	15.647	15.647
Average	15.647	15.647	15.647	15.647	15.647

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 2. Settlement media used by non-MFIs

(EEK millions; end of period)

	2001	2002	2003	2004	2005
Currency in circulation outside MFIs	6,952.70	6,994.87	7,139.74	7,714.18	8,747.11
Value of overnight deposits held by non-MFIs	26,162.10	29,345.90	34,551.88	41,246.53	59,267.76
Narrow money supply (M1)	28,750.15	31,449.88	36,130.70	42,260.54	57,622.14
<i>Memorandum items:</i>					
Overnight deposits in foreign currencies held by non-MFIs	6,967.95	7,970.11	9,498.41	10,962.44	16,641.31
Outstanding value on e-money storages issued	.	.	.	.	.
<i>of which:</i>					
On card-based e-money schemes	.	.	.	.	.
On software-based e-money schemes	.	.	.	.	.

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 3. Settlement media used by credit institutions

(EEK millions; average for last reserve maintenance period)

	2001	2002	2003	2004	2005
Overnight deposits held at the central bank	2,970.83	3,549.93	4,842.60	8,333.91	11,481.05
Overnight deposits held at other credit institutions (end of period)	45.10	3.85	58.84	44.85	87.38
<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

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 4. Banknotes and coins

(EEK millions; end of period)

	2001	2002	2003	2004	2005
Currency in circulation	8,066.51	8,112.96	8,324.15	8,895.05	10,101.72
Total banknotes in circulation	7,985.99	8,023.12	8,226.61	8,786.71	9,981.16
<i>of which:</i>					
EEK 500	6,583.65	6,648.31	6,796.82	7,337.75	8,450.27
EEK 100	1,065.91	1,020.90	1,068.63	1,076.14	1,122.36
EEK 50	51.10	51.48	49.50	45.40	46.61
EEK 25	161.96	174.71	179.58	187.40	207.08
EEK 10	63.56	65.07	66.78	70.60	77.48
EEK 5	34.12	35.59	36.73	38.77	43.13
EEK 2	20.65	22.28	23.89	26.01	29.62
EEK 1	5.05	4.78	4.68	4.65	4.62
Total coins in circulation	75.47	84.51	92.16	102.45	114.56
<i>of which:</i>					
EEK 5	7.95	7.83	7.55	8.14	8.28
EEK 1	31.76	37.31	41.32	46.62	52.95
EEK 0.5	11.52	12.93	14.49	16.45	19.09
EEK 0.2	13.14	14.58	16.15	17.75	19.84
EEK 0.1	8.96	9.70	10.49	11.37	12.32
EEK 0.05	2.16	2.16	2.15	2.12	2.10
Currency in circulation held by MFIs	1,113.81	1,118.09	1,184.41	1,180.87	1,354.61
Currency in circulation outside MFIs	6,952.70	6,994.87	7,139.74	7,714.18	8,747.11
<i>Memorandum item:</i>					
Total commemorative coins	5.05	5.33	5.37	5.89	5.99

Explanatory information on certain data items is given in the notes at the end of each country chapter.

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

(end of period)

	2001	2002	2003	2004	2005
<b>Central bank</b>					
Number of offices	1	1	1	1	1
Number of overnight deposits (thousands)	0	0	0	0	.
Value of overnight deposits (EEK millions)	2.08	4.06	4.17	83.25	91.53
<b>Credit institutions irrespective of their legal incorporation</b>					
Number of institutions	7	7	7	9	11
Number of offices	210	198	197	203	227
Number of overnight deposits (thousands)	-	-	-	-	-
<i>of which:</i>					
Number of internet/PC-linked overnight deposits (thousands)	-	-	-	-	-
Value of overnight deposits (EEK millions)	26,762.25	30,356.44	35,843.88	42,040.78	59,687.72
<i>of which:</i>					
<b>Credit institutions legally incorporated in the reporting country</b>					
Number of institutions	6	6	6	6	7
Number of offices	203	189	188	192	214
Value of overnight deposits (EEK millions)	26,092.65	29,007.20	33,946.35	40,015.15	56,692.60
<b>Branches of euro area-based credit institutions</b>					
Number of institutions	1	1	1	2	2
Number of offices	7	9	9	10	12
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	2
Number of offices	0	0	0	1	1
Value of overnight deposits (EEK millions)	0.00	0.00	0.00	0.00	.
<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 (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	11	12	12	12	10
Number of offices	570	561	560	557	553
Number of overnight deposits (thousands)	-	-	-	-	-
Value of overnight deposits (EEK millions)	5.43	5.16	6.92	7.62	8.46
<b>Institutions offering payment services to non-MFIs (total)</b>					
Number of institutions	19	20	20	22	22
Number of offices	781	760	758	761	781
Number of overnight deposits (thousands)	0	0	0	0	-
<i>of which:</i>					
Number of internet/PC-linked overnight deposits (thousands)	-	-	-	-	-
Value of overnight deposits (EEK millions)	26,769.75	30,365.67	35,854.97	42,131.64	59,787.71
<i>Memorandum items:</i>					
<b>Electronic money institutions</b>					
Number of institutions	-	-	-	-	-
Outstanding value on e-money storages issued by electronic money institutions (EEK millions)	-	-	-	-	-

Explanatory information on certain data items is given in the notes at the end of each country chapter.



## 6. Payment card functions and accepting devices

(original units; end of period)

	2001	2002	2003	2004	2005
<b>CARDS ISSUED IN THE COUNTRY</b>					
Cards with a cash function	987,154	1,119,574	1,197,904	1,303,578	1,419,732
Cards with a payment function (except an e-money function)	982,259	1,112,037	1,189,609	1,293,500	1,408,069
<i>of which:</i>					
Cards with a debit function	872,116	956,946	1,003,337	1,060,943	1,142,540
Cards with a delayed debit function	0	0	0	0	0
Cards with a credit function	110,143	155,091	186,272	232,557	265,529
Cards with a debit and/or delayed debit function	-	-	-	-	-
Cards with a credit and/or 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)	987,154	1,119,574	1,197,904	1,303,578	1,419,732
<i>of which:</i>					
Cards with a combined debit, cash and e-money function	-	-	-	-	-
<b>TERMINALS LOCATED IN THE COUNTRY</b>					
ATMs	680	719	747	779	841
<i>of which:</i>					
ATMs with a cash withdrawal function	600	638	646	677	742
ATMs with a credit transfer function	470	467	476	503	538
POS terminals	5,260	7,353	9,184	11,113	12,730
<i>of which:</i>					
EFTPOS terminals	5,260	7,353	9,184	11,113	12,730
E-money card terminals	-	-	-	-	-
<i>of which:</i>					
E-money card-loading/unloading terminals	-	-	-	-	-
E-money card-accepting terminals	-	-	-	-	-

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 7. Payment and terminal transactions involving non-MFIs: Number of transactions

(millions; total for the period)

	2001	2002	2003	2004	2005
<b>TRANSACTIONS PER TYPE OF PAYMENT INSTRUMENT</b>					
Credit transfers	42.51	49.55	54.60	63.98	71.30
<i>of which:</i>					
Paper-based	4.36	3.76	3.05	2.92	2.94
Non-paper-based	38.14	45.79	51.55	61.06	68.36
Direct debits	4.94	6.59	8.57	10.34	12.44
Card payments with cards issued in the country (except cards with an e-money function)	19.90	30.01	43.38	60.17	81.88
<i>of which:</i>					
Payments with cards with a debit function	-	-	-	53.18	73.99
Payments with cards with a delayed debit function	0.00	0.00	0.00	0.00	0.00
Payments with cards with a credit function	-	-	-	6.99	7.89
Payments with cards with a debit and/or delayed debit function	-	-	-	-	-
Payments with cards with a credit and/or delayed debit function	-	-	-	-	-
E-money purchase transactions	-	-	-	-	-
<i>of which:</i>					
With cards with an e-money function	-	-	-	-	-
With other e-money storages	-	-	-	-	-
Cheques	0.02	0.02	0.03	0.03	0.02
Other payment instruments	0.01	0.04	0.01	0.01	0.01
Total number of transactions with payment instruments	67.38	86.22	106.59	134.52	165.65
<i>of which:</i>					
Cross-border transactions sent	0.99	1.17	1.21	1.88	2.99
<i>Memorandum item:</i>					
Cross-border transactions received	1.27	1.71	2.05	3.21	4.10
<b>TRANSACTIONS PER TYPE OF TERMINAL</b>					
<b>a) Transactions at terminals located in the country with cards issued in the country</b>	61.91	75.89	90.22	109.10	131.27
ATM cash withdrawals	42.44	45.89	46.61	48.77	49.51
ATM cash deposits	0.02	0.53	0.93	1.39	1.98
POS transactions (irrespective of type of card used)	19.45	29.47	42.68	58.94	79.78
E-money card-loading/unloading transactions	-	-	-	-	-
<b>b) Transactions at terminals located in the country with cards issued outside the country</b>	1.27	1.79	2.17	3.34	4.18
ATM cash withdrawals	0.37	0.48	0.54	0.73	0.85
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	0.91	1.31	1.62	2.62	3.34
E-money card-loading/unloading transactions	-	-	-	-	-
<b>c) Transactions at terminals located outside the country with cards issued in the country</b>	0.65	0.77	0.98	1.62	2.66
ATM cash withdrawals	0.20	0.23	0.29	0.38	0.57
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	0.45	0.54	0.70	1.24	2.09
E-money card-loading/unloading transactions	-	-	-	-	-
<i>Memorandum items:</i>					
Cash advances at POS terminals	-	-	-	-	-
OTC cash withdrawals	-	-	-	-	-
OTC cash deposits	-	-	-	-	-

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 8. Payment and terminal transactions involving non-MFIs: Value of transactions

(EEK millions; total for the period)

	2001	2002	2003	2004	2005
<b>TRANSACTIONS PER TYPE OF PAYMENT INSTRUMENT</b>					
Credit transfers	662,114.75	731,843.55	827,882.01	1,063,996.39	1,416,793.07
<i>of which:</i>					
Paper-based	113,074.68	115,076.53	131,053.69	157,514.23	226,231.41
Non-paper-based	549,040.07	616,767.02	696,828.33	906,482.16	1,190,561.66
Direct debits	1,311.70	2,107.05	2,902.79	4,340.26	7,110.34
Card payments with cards issued in the country (except cards with an e-money function)	5,894.97	7,898.21	10,260.07	14,646.67	20,592.73
<i>of which:</i>					
Payments with cards with a debit function	-	-	-	11,611.58	16,926.03
Payments with cards with a delayed debit function	0.00	0.00	0.00	0.00	0.00
Payments with cards with a credit function	-	-	-	3,035.09	3,666.70
Payments with cards with a debit and/or delayed debit function	-	-	-	-	-
Payments with cards with a credit and/or delayed debit function	-	-	-	-	-
E-money purchase transactions	-	-	-	-	-
<i>of which:</i>					
With cards with an e-money function	-	-	-	-	-
With other e-money storages	-	-	-	-	-
Cheques	247.16	270.64	213.53	219.99	221.76
Other payment instruments	11,043.37	7,532.12	3,776.86	0.43	0.42
Total value of transactions with payment instruments	680,611.96	749,651.58	845,035.25	1,083,203.73	1,444,718.32
<i>of which:</i>					
Cross-border transactions sent	145,476.10	149,411.88	171,302.17	239,852.63	356,795.13
<i>Memorandum item:</i>					
Cross-border transactions received	145,068.06	150,268.21	165,866.74	238,282.38	374,827.16
<b>TRANSACTIONS PER TYPE OF TERMINAL</b>					
<b>a) Transactions at terminals located in the country with cards issued in the country</b>	38,494.29	44,008.06	48,312.24	56,636.47	68,835.89
ATM cash withdrawals	33,059.20	35,486.55	36,397.87	39,714.00	44,490.77
ATM cash deposits	66.18	1,191.36	2,253.99	3,451.78	5,556.00
POS transactions (irrespective of type of card used)	5,368.91	7,330.15	9,660.38	13,470.69	18,789.13
E-money card-loading/unloading transactions	-	-	-	-	-
<b>b) Transactions at terminals located in the country with cards issued outside the country</b>	1,631.37	2,104.17	2,461.90	3,472.54	4,308.45
ATM cash withdrawals	819.37	1,059.06	1,205.94	1,530.91	1,638.74
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	812.00	1,045.12	1,255.96	1,941.63	2,669.71
E-money card-loading/unloading transactions	-	-	-	-	-
<b>c) Transactions at terminals located outside the country with cards issued in the country</b>	905.98	1,052.36	1,149.82	1,880.65	2,889.96
ATM cash withdrawals	379.91	484.30	550.14	704.67	1,086.36
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	526.07	568.06	599.69	1,175.98	1,803.60
E-money card-loading/unloading transactions	-	-	-	-	-
<i>Memorandum items:</i>					
Cash advances at POS terminals	-	-	-	-	-
OTC cash withdrawals	-	-	-	-	-
OTC cash deposits	-	-	-	-	-

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 9. Participation in selected interbank funds transfer systems

(end of period)

	2001	2002	2003	2004	2005
<b>LVPS (NON-TARGET SYSTEM): ESTONIAN RTGS</b>					
Number of participants	.	28	28	15	15
<i>of which:</i>					
Direct participants	.	13	13	15	15
<i>of which:</i>					
Credit institutions	.	7	7	9	9
Central bank	.	1	1	1	1
Other direct participants	.	5	5	5	5
<i>of which:</i>					
Public administration	.	2	2	0	0
Postal institution	.	0	0	0	0
Clearing and settlement organisations	.	0	0	1	1
Other financial institutions	.	0	0	0	0
Others	.	3	3	4	4
Indirect participants	.	15	15	0	0
<b>LVPS (NON-TARGET SYSTEM): ESTONIAN DNS, ESTA</b>					
Number of participants	.	9	9	11	11
<i>of which:</i>					
Direct participants	.	9	9	11	11
<i>of which:</i>					
Credit institutions	.	7	7	9	9
Central bank	.	1	1	1	1
Other direct participants	.	1	1	1	1
<i>of which:</i>					
Public administration	.	1	1	0	0
Postal institution	.	0	0	0	0
Clearing and settlement organisations	.	0	0	1	1
Other financial institutions	.	0	0	0	0
Others	.	0	0	0	0
Indirect participants	.	0	0	0	0

Explanatory information on certain data items is given in the notes at the end of each country chapter.

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

(millions; total for the period)

	2001	2002	2003	2004	2005
<b>LVPS (NON-TARGET SYSTEM): ESTONIAN RTGS</b>					
Total transactions sent	-	0.02	0.03	0.04	0.05
<i>of which:</i>					
<b>a) Transactions sent by national participants</b>					
Total transactions sent by national participants	-	0.02	0.03	0.04	0.05
<i>of which:</i>					
Credit transfers	-	0.02	0.03	0.04	0.05
<i>of which:</i>					
Non-paper-based	-	0.02	0.03	0.04	0.05
<b>b) Transactions sent by euro area participants</b>					
<b>c) Transactions sent by non-euro area EU participants (excluding national participants)</b>					
<b>d) Transactions sent by non-EU participants</b>					
Concentration ratio in terms of volume (percentages)	-	86.2	88.7	88.6	87.0
<b>LVPS (NON-TARGET SYSTEM): ESTONIAN DNS, ESTA</b>					
Total transactions sent	-	13.67	16.31	16.49	17.69
<i>of which:</i>					
<b>a) Transactions sent by national participants</b>					
Total transactions sent by national participants	-	13.67	16.31	16.49	17.69
<i>of which:</i>					
Credit transfers	-	13.67	16.31	16.49	17.69
<i>of which:</i>					
Non-paper-based	-	13.67	16.31	16.49	17.69
<b>b) Transactions sent by euro area participants</b>					
<b>c) Transactions sent by non-euro area EU participants (excluding national participants)</b>					
<b>d) Transactions sent by non-EU participants</b>					
Concentration ratio in terms of volume (percentages)	-	99.3	99.4	99.3	99.2

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## II. Payments processed by selected interbank funds transfer systems: Value of transactions

(EEK millions; total for the period)

	2001	2002	2003	2004	2005
<b>LVPS (NON-TARGET SYSTEM): ESTONIAN RTGS</b>					
Total transactions sent	-	502,908.77	525,015.20	556,626.90	687,637.79
<i>of which:</i>					
<b>a) Transactions sent by national participants</b>					
Total transactions sent by national participants	-	502,908.77	525,015.20	556,626.90	687,637.79
<i>of which:</i>					
Credit transfers	-	502,908.77	525,015.20	556,626.90	687,637.79
<i>of which:</i>					
Non-paper-based	-	502,908.77	525,015.20	556,626.90	687,637.79
<b>b) Transactions sent by euro area participants</b>					
<b>c) Transactions sent by non-euro area EU participants (excluding national participants)</b>					
<b>d) Transactions sent by non-EU participants</b>					
Concentration ratio in terms of value (percentages)	-	93.8	94.3	93.7	92.4
<b>LVPS (NON-TARGET SYSTEM): ESTONIAN DNS, ESTA</b>					
Total transactions sent	-	145,438.86	155,665.29	173,137.93	220,728.69
<i>of which:</i>					
<b>a) Transactions sent by national participants</b>					
Total transactions sent by national participants	-	145,438.86	155,665.29	173,137.93	220,728.69
<i>of which:</i>					
Credit transfers	-	145,438.86	155,665.29	173,137.93	220,728.69
<i>of which:</i>					
Non-paper-based	-	145,438.86	155,665.29	173,137.93	220,728.69
<b>b) Transactions sent by euro area participants</b>					
<b>c) Transactions sent by non-euro area EU participants (excluding national participants)</b>					
<b>d) Transactions sent by non-EU participants</b>					
Concentration ratio in terms of value (percentages)	-	98.4	98.2	97.6	97.4

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 12.1 Instructions handled by trading platforms and clearing houses: Number of transactions

(thousands; total for the period)

	2001	2002	2003	2004	2005
<b>Trading platform</b>					
<b>TSE</b>	30.08	21.76	22.47	26.71	166.28
<i>of which:</i>					
Government securities	1.88	1.18	0.71	0.34	0.20
Bonds and notes	0.78	0.12	0.03	0.07	0.65
Shares	27.42	20.46	21.74	26.30	165.43
Fund units	-	-	-	-	-
<b>Clearing house</b>	-	-	-	-	-

## 12.2 Instructions handled by trading platforms and clearing houses: Market value of transactions

(EEK billions; total for the period)

	2001	2002	2003	2004	2005
<b>Trading platform</b>					
<b>TSE</b>	4.11	4.14	7.85	10.74	39.46
<i>of which:</i>					
Government securities	0.18	0.09	0.09	0.03	0.03
Bonds and notes	0.06	0.03	0.13	0.14	3.11
Shares	3.87	4.02	7.63	10.58	36.33
Fund units	-	-	-	-	-
<b>Clearing house</b>	-	-	-	-	-

## 12.3 Number of participants in trading platforms and clearing houses

(end of period)

	2001	2002	2003	2004	2005
<b>Trading platform</b>					
<b>TSE</b>	9	13	13	14	15
<i>of which:</i>					
Banks	5	5	5	7	8
Stockbrokers	4	8	8	7	7
Others	-	-	-	-	-
<b>Clearing house</b>	-	-	-	-	-

## 12.4 Outstanding securities

(end of period)

	2001	2002	2003	2004	2005
<b>Trading platform</b>					
<b>TSE</b>					
Number of stocks listed	17	14	14	13	15
Number of other securities listed	6	-	3	5	9

## 13. Number of direct participants in central securities depositories

*(end of period)*

	2001	2002	2003	2004	2005
<b>ECSD</b>					
Number of direct participants				12	13
<i>of which:</i>					
Central banks				1	1
<i>of which:</i>					
Domestic				1	1
Foreign				0	0
Central counterparties				0	0
<i>of which:</i>					
Domestic				0	0
Foreign				0	0
Central securities depositories				1	1
<i>of which:</i>					
Domestic				1	1
Foreign				0	0
Credit institutions				8	9
<i>of which:</i>					
Domestic				8	8
Foreign				0	1
Others				2	2
<i>of which:</i>					
Domestic				1	1
Foreign				1	1



## 14. Value of securities held in central securities depositories

(EEK millions; end of period)

	2001	2002	2003	2004	2005
<b>ECSD</b>					
<b>a) Value of securities by origin</b>					
Total value of securities held				120,536	108,904
<i>of which:</i>					
Issued/held in safekeeping in the reporting CSD				120,163	107,650
<i>of which:</i>					
Bonds				1,775	2,897
Short-term papers				1,292	1,913
Equities				117,087	102,829
Others				9	11
Transferred to the reporting CSD through a link to another CSD				373	1,255
<i>of which:</i>					
Bonds				242	1,054
Short-term papers				93	14
Equities				38	187
Others				0	0
Transferred to the reporting CSD through a link to a custodian bank				0	0
<i>of which:</i>					
Bonds				0	0
Short-term papers				0	0
Equities				0	0
Others				0	0
<b>b) Value of securities by type of account holder</b>					
Total value of securities held				120,536	108,904
<i>of which:</i>					
Held on the account of another CSD				18	156
<i>of which:</i>					
Bonds				0	3
Short-term papers				0	13
Equities				18	140
Others				0	0
Held on accounts of other participants (non-CSDs)				120,517	108,748
<i>of which:</i>					
Bonds				2,017	3,948
Short-term papers				1,385	1,913
Equities				117,106	102,876
Others				9	11

## 15. Delivery instructions processed in central securities depositories

(total for the period)

	2001	2002	2003	2004	2005
<b>ECSD</b>					
	<i>thousands</i>				
<b>a) Number of delivery instructions by type of payment</b>					
Total number of delivery instructions				59	113
<i>of which:</i>					
Payment denominated in euro				0	0
<i>of which:</i>					
Bonds				0	0
Short-term papers				0	0
Equities				0	0
Others				0	0
Payment denominated in other currencies				44	95
<i>of which:</i>					
Bonds				0	0
Short-term papers				0	0
Equities				44	95
Others				0	0
Free of payment				13	18
<i>of which:</i>					
Bonds				0	1
Short-term papers				0	0
Equities				11	15
Others				2	2
<b>b) Number of delivery instructions by settlement channel</b>					
Total number of delivery instructions				59	113
<i>of which:</i>					
Internal settlement: no CSD link account involved				57	104
Settlement through link account of another CSD with reporting CSD				0	2
Settlement through link account of reporting CSD with another entity				0	7
	<i>EEK millions</i>				
<b>c) Value of delivery instructions by type of payment</b>					
Total value of delivery instructions				46,860	129,368
<i>of which:</i>					
Payment denominated in euro				0	0
<i>of which:</i>					
Bonds				0	0
Short-term papers				0	0
Equities				0	0
Others				0	0
Payment denominated in other currencies				10,824	29,260
<i>of which:</i>					
Bonds				509	297
Short-term papers				559	1,386
Equities				9,724	27,550
Others				32	27
Free of payment				36,035	100,109
<i>of which:</i>					
Bonds				853	2,908
Short-term papers				925	938
Equities				34,133	96,173
Others				124	90
<b>d) Value of delivery instructions by settlement channel</b>					
Total value of delivery instructions				46,860	129,368
<i>of which:</i>					
Internal settlement: no CSD link account involved				46,526	126,904
Settlement through link account of another CSD with reporting CSD				37	461
Settlement through link account of reporting CSD with another entity				296	2,004

## 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.

**Details of items in each table:** Information on the use of the country tables and calculations pertaining to each item in those tables are given in Section 6 of the “Detailed Explanatory Notes”.

## 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 other credit institutions	Value for the last quarter of the period.
<i>Memorandum items:</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**

Currency in circulation	Includes commemorative coins and therefore does not equate to the sum of “Total banknotes in circulation” and “Total coins in circulation”.
-------------------------	---

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

Number of institutions	Includes the Post Office.
------------------------	---------------------------

*Memorandum items:*

**Electronic money institutions**

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.
Cards with a combined debit, cash and e-money function	Not applicable.
<b>Terminals located in the country</b>	
POS terminals	Number of points of sale (merchant locations) is reported. Eesti Pank does not collect data on POS terminals.
E-money card terminals	Not applicable. E-money card terminals do not exist in Estonia.
<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 – Payment and terminal transactions involving non-MFIs: Number of transactions, and  
Table 8 – Payment and terminal transactions involving non-MFIs: Value of transactions**

<b>Transactions per type of payment instrument</b>	
Credit transfers	Interest payments by banks to their customers are not included. Includes disbursements of loans to the current accounts of banks’ customers.
Direct debits	Includes banking fees. Includes bank customers’ repayment of loans from their current accounts.
<b>Card payments with cards issued in the country (except cards with an e-money function)</b>	
<i>of which:</i> Payments with 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 with 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 with 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> With cards with an e-money function	Not applicable.
<i>of which:</i> With other e-money storages	Not applicable.
Other payment instruments	The value of “Other payment instruments” decreased dramatically in 2004 because of improvements in the reporting system (for example, conditional credit orders that were previously reported as “Unidentified payments” are reported as “Credit transfers” as from 2004).

#### Transactions per type of terminal

##### a) Transactions at terminals located in the country with cards issued in the country

E-money card-loading/unloading transactions	Not applicable.
---	-----------------

##### b) Transactions at terminals located in the country with 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 with cards issued in the country

ATM cash deposits	Not applicable.
-------------------	-----------------

E-money card-loading/unloading transactions	Not applicable.
---	-----------------

#### Table 9 – Participation in selected interbank funds transfer systems

The Estonian RTGS and DNS systems were launched on 21 January 2002. Thus, data are provided as from 2002.

#### Table 10 – Payments processed by selected interbank funds transfer systems: Number of transactions, and Table 11 – Payments processed by selected interbank funds transfer systems: Value of transactions

##### LVPS: Estonian RTGS

##### LVPS: Estonian DNS, ESTA

The Estonian RTGS and DNS systems were launched on 21 January 2002; thus, data are provided as from 2002. On 3 October 2005 Eesti Pank launched its interbank Settlement System of Ordinary Payments (ESTA), which is an updated version of the Designated-Time Net Settlement System (DNS) used previously. Only credit orders are currently settled.

#### Table 12.1 – Instructions handled by trading platforms and clearing houses: Number of transactions

#### Table 12.2 – Instructions handled by trading platforms and clearing houses: Market value of transactions

#### Table 12.3 – Number of participants in trading platforms and clearing houses

#### Table 12.4 – Outstanding securities

**Table 13 – Number of direct participants in central securities depositories**

**Table 14 – Value of securities held in central securities depositories**

**Table 15 – Delivery instructions processed in central securities depositories**

# CYPRUS

## 1. Basic statistical data

	2001	2002	2003	2004	2005
Population (thousands)	701.50	710.30	722.80	739.80	757.80
GDP (CYP millions)	6,103.60	6,370.30	6,814.80	7,254.90	7,739.60
GDP per capita (CYP)	8,701	8,968	9,428	9,807	10,213
HICP (annual percentage changes)	1.98	2.79	3.98	1.90	2.05
Exchange rate (CYP vis-à-vis the euro)					
End of period	0.575	0.573	0.586	0.580	0.574
Average	0.576	0.575	0.584	0.582	0.577

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 2. Settlement media used by non-MFIs

(CYP millions; end of period)

	2001	2002	2003	2004	2005
Currency in circulation outside MFIs	.	.	.	.	.
Value of overnight deposits held by non-MFIs	.	.	.	.	.
Narrow money supply (M1)	.	.	.	.	.
<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	.	.	.	.	.

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 3. Settlement media used by credit institutions

(CYP millions; average for last reserve maintenance period)

	2001	2002	2003	2004	2005
Overnight deposits held at the central bank	522.99	638.38	643.24	734.58	790.74
Overnight deposits held at other credit institutions (end of period)	270.57	224.77	288.21	150.71	238.80
<i>Memorandum items:</i>					
Non-intraday borrowing from the central bank	0.00	0.00	8.00	0.00	0.00
Intraday borrowing from the central bank	-	-	-	-	-

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 4. Banknotes and coins

(CYP millions; end of period)

	2001	2002	2003	2004	2005
Currency in circulation	.	.	.	.	.
Total banknotes in circulation	377.70	414.30	491.00	533.30	575.76
<i>of which:</i>					
CYP 20	145.00	179.60	204.40	249.10	289.42
CYP 10	196.40	197.10	246.50	242.00	242.21
CYP 5	17.70	18.30	19.30	20.00	20.78
CYP 1	18.60	19.30	20.80	22.20	23.35
Total coins in circulation	31.50	33.40	36.30	38.70	41.14
<i>of which:</i>					
CYP 0.5	12.60	13.60	14.80	15.80	16.82
CYP 0.2	8.80	9.20	10.00	10.80	11.40
CYP 0.1	4.60	4.80	5.20	5.60	5.87
CYP 0.05	3.40	3.60	3.90	4.10	4.42
CYP 0.02	1.30	1.40	1.50	1.50	1.64
CYP 0.01	0.80	0.80	0.90	0.90	0.99
Currency in circulation held by MFIs	.	.	.	.	.
Currency in circulation outside MFIs	.	.	.	.	.
<i>Memorandum item:</i>					
Total commemorative coins	0.20	0.30	0.30	0.30	0.30

Explanatory information on certain data items is given in the notes at the end of each country chapter.



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

(end of period)

	2001	2002	2003	2004	2005
<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)	.	.	.	.	.
<b>Credit institutions irrespective of their legal incorporation</b>					
Number of institutions	406	408	408	403	391
Number of offices	1,009	993	983	977	951
Number of overnight deposits (thousands)	1,133	1,184	1,291	1,409	1,539
<i>of which:</i>					
Number of internet/PC-linked overnight deposits (thousands)	9	14	17	23	35
Value of overnight deposits (CYP millions)	1,802.51	1,673.10	2,348.03	3,092.20	4,105.69
<i>of which:</i>					
<b>Credit institutions legally incorporated in the reporting country</b>					
Number of institutions	386	385	384	380	370
Number of offices	974	956	945	944	924
Value of overnight deposits (CYP millions)	1,300.50	1,202.73	1,660.22	2,804.00	3,638.08
<b>Branches of euro area-based credit institutions</b>					
Number of institutions	3	3	3	2	2
Number of offices	3	3	3	2	2
Value of overnight deposits (CYP millions)	-	-	-	-	-
<b>Branches of EEA-based credit institutions (outside the euro area)</b>					
Number of institutions	1	1	2	2	2
Number of offices	2	2	3	3	3
Value of overnight deposits (CYP millions)	-	-	-	-	-
<b>Branches of non-EEA-based banks</b>					
Number of institutions	16	19	19	19	17
Number of offices	30	32	32	28	22
Value of overnight deposits (CYP millions)	353.52	352.40	530.65	277.04	450.01
<b>Other institutions offering payment services to non-MFIs</b>					
Number of institutions	3	3	5	6	6
Number of offices	-	-	-	275	347
Number of overnight deposits (thousands)	-	-	-	-	-
Value of overnight deposits (CYP millions)	-	-	-	-	-
<b>Institutions offering payment services to non-MFIs (total)</b>					
Number of institutions	410	412	414	410	398
Number of offices	1,010	994	984	1,253	1,299
Number of overnight deposits (thousands)	1,133	1,184	1,291	1,409	1,539
<i>of which:</i>					
Number of internet/PC-linked overnight deposits (thousands)	9	14	17	23	35
Value of overnight deposits (CYP millions)	.	.	.	.	.
<i>Memorandum items:</i>					
<b>Electronic money institutions</b>					
Number of institutions	-	-	-	-	-
Outstanding value on e-money storages issued by electronic money institutions (CYP millions)	-	-	-	-	-

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 6. Payment card functions and accepting devices

(original units; end of period)

	2001	2002	2003	2004	2005
<b>CARDS ISSUED IN THE COUNTRY</b>					
Cards with a cash function	489,431	559,189	629,815	693,064	746,802
Cards with a payment function (except an e-money function)	493,877	567,010	640,855	699,545	749,995
<i>of which:</i>					
Cards with a debit function	203,318	267,231	312,277	350,364	379,571
Cards with a delayed debit function	0	0	0	0	7,280
Cards with a credit function	290,559	299,779	328,578	349,181	363,144
Cards with a debit and/or delayed debit function	0	0	0	0	0
Cards with a credit and/or delayed debit function	0	0	0	0	0
Cards with an e-money function	0	0	0	0	0
<i>of which:</i>					
Cards with an e-money function which have been loaded at least once	0	0	0	0	0
Total number of cards (irrespective of the number of functions on the card)	493,877	567,010	641,415	699,844	752,018
<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	311	355	367	415	444
<i>of which:</i>					
ATMs with a cash withdrawal function	311	355	367	415	444
ATMs with a credit transfer function	217	249	255	283	300
POS terminals	9,661	11,055	12,063	20,531	21,278
<i>of which:</i>					
EFTPOS terminals	9,661	11,055	12,063	17,480	20,059
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

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 7. Payment and terminal transactions involving non-MFIs: Number of transactions

(millions; total for the period)

	2001	2002	2003	2004	2005
<b>TRANSACTIONS PER TYPE OF PAYMENT INSTRUMENT</b>					
Credit transfers	3.05	3.77	4.23	7.39	9.51
<i>of which:</i>					
Paper-based	2.98	3.11	3.56	3.84	5.62
Non-paper-based	0.07	0.66	0.67	3.55	3.90
Direct debits	5.46	5.94	6.65	8.73	9.46
Card payments with cards issued in the country (except cards with an e-money function)	9.73	13.01	14.94	17.00	19.55
<i>of which:</i>					
Payments with cards with a debit function	3.24	4.65	5.60	6.63	8.04
Payments with cards with a delayed debit function	0.00	0.00	0.00	0.00	0.17
Payments with cards with a credit function	6.49	8.36	9.34	10.37	11.34
Payments with cards with a debit and/or delayed debit function	0.00	0.00	0.00	0.00	0.00
Payments with cards with a credit and/or delayed debit function	0.00	0.00	0.00	0.00	0.00
E-money purchase transactions	0.00	0.00	0.00	0.00	0.00
<i>of which:</i>					
With cards with an e-money function	0.00	0.00	0.00	0.00	0.00
With other e-money storages	-	-	-	-	-
Cheques	23.56	23.79	23.50	24.77	25.35
Other payment instruments	0.00	0.00	0.00	0.00	0.00
Total number of transactions with payment instruments	41.80	46.51	49.32	57.89	63.87
<i>of which:</i>					
Cross-border transactions sent	0.56	1.01	1.28	3.02	3.21
<i>Memorandum item:</i>					
Cross-border transactions received	0.37	0.74	0.88	1.65	2.26
<b>TRANSACTIONS PER TYPE OF TERMINAL</b>					
<b>a) Transactions at terminals located in the country with cards issued in the country</b>	12.33	14.27	16.30	20.01	22.78
ATM cash withdrawals	2.26	2.71	3.11	5.32	6.35
ATM cash deposits	0.01	0.01	0.01	0.07	0.08
POS transactions (irrespective of type of card used)	10.06	11.55	13.18	14.62	16.35
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 with cards issued outside the country</b>	4.06	4.04	4.18	4.29	4.35
ATM cash withdrawals	1.30	1.30	1.34	1.38	1.41
ATM cash deposits	0.00	0.00	0.00	0.00	0.00
POS transactions (irrespective of type of card used)	2.76	2.74	2.84	2.91	2.94
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 with cards issued in the country</b>	1.30	1.49	1.63	1.93	2.79
ATM cash withdrawals	0.21	0.26	0.29	0.35	0.81
ATM cash deposits	0.00	0.00	0.00	0.00	0.00
POS transactions (irrespective of type of card used)	1.09	1.23	1.34	1.58	1.98
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	0.02	0.02	0.03	0.03
OTC cash withdrawals	-	-	-	3.87	4.73
OTC cash deposits	-	-	-	5.77	6.02

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 8. Payment and terminal transactions involving non-MFIs: Value of transactions

(CYP millions; total for the period)

	2001	2002	2003	2004	2005
<b>TRANSACTIONS PER TYPE OF PAYMENT INSTRUMENT</b>					
Credit transfers	17,237.52	25,405.45	22,575.07	62,986.61	68,517.07
<i>of which:</i>					
Paper-based	17,200.38	19,799.20	18,992.20	20,866.83	48,405.51
Non-paper-based	37.14	5,606.24	3,582.87	42,119.78	20,111.56
Direct debits	471.81	584.72	624.70	1,026.49	1,208.49
Card payments with cards issued in the country (except cards with an e-money function)	496.06	593.39	682.86	980.20	947.95
<i>of which:</i>					
Payments with cards with a debit function	187.88	223.55	263.74	394.05	396.40
Payments with cards with a delayed debit function	0.00	0.00	0.00	0.00	14.25
Payments with cards with a credit function	308.18	369.84	419.12	586.15	537.30
Payments with cards with a debit and/or delayed debit function	0.00	0.00	0.00	0.00	0.00
Payments with cards with a credit and/or delayed debit function	0.00	0.00	0.00	0.00	0.00
E-money purchase transactions	0.00	0.00	0.00	0.00	0.00
<i>of which:</i>					
With cards with an e-money function	0.00	0.00	0.00	0.00	0.00
With other e-money storages	-	-	-	-	-
Cheques	15,804.15	17,361.41	18,498.91	20,246.15	21,348.91
Other payment instruments	0.00	0.00	0.00	33.46	29.80
Total value of transactions with payment instruments	34,009.54	43,944.97	42,381.54	85,272.91	92,052.22
<i>of which:</i>					
Cross-border transactions sent	363.86	7,689.18	7,753.63	43,874.93	49,468.28
<i>Memorandum item:</i>					
Cross-border transactions received	66.13	7,213.38	7,462.22	36,816.60	48,267.91
<b>TRANSACTIONS PER TYPE OF TERMINAL</b>					
<b>a) Transactions at terminals located in the country with cards issued in the country</b>	525.37	627.58	733.79	957.81	1,135.91
ATM cash withdrawals	134.44	167.70	205.15	362.12	375.69
ATM cash deposits	1.65	1.66	1.80	3.78	96.48
POS transactions (irrespective of type of card used)	389.28	458.22	526.84	591.91	663.74
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 with cards issued outside the country</b>	350.47	389.89	417.42	540.69	414.85
ATM cash withdrawals	158.04	183.84	203.22	308.03	163.86
ATM cash deposits	0.00	0.00	0.00	0.00	0.00
POS transactions (irrespective of type of card used)	192.43	206.05	214.20	232.66	250.99
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 with cards issued in the country</b>	118.00	157.85	178.46	195.01	236.44
ATM cash withdrawals	28.70	39.60	44.11	45.49	58.15
ATM cash deposits	0.00	0.00	0.00	0.00	0.00
POS transactions (irrespective of type of card used)	89.30	118.25	134.35	149.52	178.29
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	11.48	11.04	11.13	14.70	12.42
OTC cash withdrawals	-	-	-	3,195.08	3,558.34
OTC cash deposits	-	-	-	7,187.79	7,725.67

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 9. Participation in selected interbank funds transfer systems

(end of period)

	2001	2002	2003	2004	2005
<b>LVPS (NON-TARGET SYSTEM): LVCTS</b>					
Number of participants	40	40	35	40	46
<i>of which:</i>					
Direct participants	40	40	35	40	46
<i>of which:</i>					
Credit institutions	15	16	16	17	19
Central bank	1	1	1	1	1
Other direct participants	24	23	18	22	26
<i>of which:</i>					
Public administration	16	15	10	13	17
Postal institution	1	1	1	1	1
Clearing and settlement organisations	0	0	0	0	0
Other financial institutions	1	1	1	1	1
Others	6	6	6	7	7
Indirect participants	0	0	0	0	0
<b>RETAIL SYSTEM: CYPRUS CLEARING HOUSE</b>					
Number of participants	11	12	12	12	12
<i>of which:</i>					
Direct participants	10	11	11	11	11
<i>of which:</i>					
Credit institutions	9	10	10	10	10
Central bank	1	1	1	1	1
Other direct participants	0	0	0	0	0
<i>of which:</i>					
Public administration	.	.	.	.	.
Postal institution	.	.	.	.	.
Clearing and settlement organisations	.	.	.	.	.
Other financial institutions	.	.	.	.	.
Others	.	.	.	.	.
Indirect participants	1	1	1	1	1
<b>RETAIL SYSTEM: JCC PAYMENT CARDS SYSTEM</b>					
Number of participants	9	9	9	9	9
<i>of which:</i>					
Direct participants	9	9	9	9	7
<i>of which:</i>					
Credit institutions	9	9	9	9	7
Central bank	0	0	0	0	0
Other direct participants	0	0	0	0	0
<i>of which:</i>					
Public administration	.	.	.	.	.
Postal institution	.	.	.	.	.
Clearing and settlement organisations	.	.	.	.	.
Other financial institutions	.	.	.	.	.
Others	.	.	.	.	.
Indirect participants	0	0	0	0	2
<b>RETAIL SYSTEM: JCCTransfer</b>					
Number of participants	5	7	7	10	10
<i>of which:</i>					
Direct participants	5	7	7	10	10
<i>of which:</i>					
Credit institutions	5	7	7	10	10
Central bank	0	0	0	0	0
Other direct participants	0	0	0	0	0
<i>of which:</i>					
Public administration	.	.	.	.	.
Postal institution	.	.	.	.	.
Clearing and settlement organisations	.	.	.	.	.
Other financial institutions	.	.	.	.	.
Others	.	.	.	.	.
Indirect participants	0	0	0	0	0

Explanatory information on certain data items is given in the notes at the end of each country chapter.

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

(millions; total for the period)

	2001	2002	2003	2004	2005
<b>LVPS (NON-TARGET SYSTEM): LVCTS</b>					
Total transactions sent	0.055	0.059	0.068	0.085	0.090
<i>of which:</i>					
<b>a) Transactions sent by national participants</b>					
Total transactions sent by national participants	0.055	0.059	0.068	0.085	0.090
<i>of which:</i>					
Credit transfers	0.055	0.059	0.068	0.085	0.090
<i>of which:</i>					
Paper-based	0.006	0.005	0.005	0.006	0.006
Non-paper-based	0.049	0.054	0.063	0.079	0.084
<b>b) Transactions sent by euro area participants</b>					
<b>c) Transactions sent by non-euro area EU participants (excluding national participants)</b>					
<b>d) Transactions sent by non-EU participants</b>					
Concentration ratio in terms of volume (percentages)	-	-	87.8	87.5	88.9
<b>RETAIL SYSTEM: CYPRUS CLEARING HOUSE</b>					
Total transactions sent	17.71	17.72	17.94	19.29	18.15
<i>of which:</i>					
<b>a) Transactions sent by national participants</b>					
Total transactions sent by national participants	17.71	17.72	17.94	19.29	18.15
<i>of which:</i>					
Cheques	16.46	16.40	16.48	17.38	17.23
Other payment instruments	1.25	1.32	1.46	1.91	0.92
<b>b) Transactions sent by euro area participants</b>					
<b>c) Transactions sent by non-euro area EU participants (excluding national participants)</b>					
<b>d) Transactions sent by non-EU participants</b>					
Concentration ratio in terms of volume (percentages)	-	-	-	-	-
<b>RETAIL SYSTEM: JCC PAYMENT CARDS SYSTEM</b>					
Total transactions sent	14.39	15.94	17.73	19.31	20.95
<i>of which:</i>					
<b>a) Transactions sent by national participants</b>					
Total transactions sent by national participants	14.39	15.94	17.73	19.31	20.95
<i>of which:</i>					
Card payments	12.82	14.29	16.02	17.53	19.21
ATM transactions	1.57	1.65	1.71	1.78	1.74
<b>b) Transactions sent by euro area participants</b>					
<b>c) Transactions sent by non-euro area EU participants (excluding national participants)</b>					
<b>d) Transactions sent by non-EU participants</b>					
Concentration ratio in terms of volume (percentages)	-	-	-	-	-
<b>RETAIL SYSTEM: JCCTRANSFER</b>					
Total transactions sent	0.01	0.11	0.17	0.21	0.36
<i>of which:</i>					
<b>a) Transactions sent by national participants</b>					
Total transactions sent by national participants	0.01	0.11	0.17	0.21	0.36
<i>of which:</i>					
Credit transfers	0.01	0.11	0.17	0.21	0.36
<i>of which:</i>					
Non-paper-based	0.01	0.11	0.17	0.21	0.36
<b>b) Transactions sent by euro area participants</b>					
<b>c) Transactions sent by non-euro area EU participants (excluding national participants)</b>					
<b>d) Transactions sent by non-EU participants</b>					
Concentration ratio in terms of volume (percentages)	-	-	-	-	-

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 11. Payments processed by selected interbank funds transfer systems: Value of transactions

(CYP millions; total for the period)

	2001	2002	2003	2004	2005
<b>LVPS (NON-TARGET SYSTEM): LVCTS</b>					
Total transactions sent	42,824.29	41,038.04	44,917.16	52,574.70	81,190.35
<i>of which:</i>					
<b>a) Transactions sent by national participants</b>					
Total transactions sent by national participants	42,824.29	41,038.04	44,917.16	52,574.70	81,190.35
<i>of which:</i>					
Credit transfers	42,824.29	41,038.04	44,917.16	52,574.70	81,190.35
<i>of which:</i>					
Paper-based	14,462.92	19,645.23	18,536.25	18,609.57	29,769.25
Non-paper-based	28,361.37	21,392.81	26,380.91	33,965.13	51,421.10
<b>b) Transactions sent by euro area participants</b>					
<b>c) Transactions sent by non-euro area EU participants (excluding national participants)</b>					
<b>d) Transactions sent by non-EU participants</b>					
Concentration ratio in terms of value (percentages)	-	-	78.2	78.8	85.8
<b>RETAIL SYSTEM: CYPRUS CLEARING HOUSE</b>					
Total transactions sent	12,205.51	11,991.72	13,176.50	14,529.96	14,731.18
<i>of which:</i>					
<b>a) Transactions sent by national participants</b>					
Total transactions sent by national participants	12,205.51	11,991.72	13,176.50	14,529.96	14,731.18
<i>of which:</i>					
Cheques	11,915.50	11,663.21	12,808.19	14,118.98	14,462.02
Other payment instruments	290.01	328.51	368.31	410.98	269.16
<b>b) Transactions sent by euro area participants</b>					
<b>c) Transactions sent by non-euro area EU participants (excluding national participants)</b>					
<b>d) Transactions sent by non-EU participants</b>					
Concentration ratio in terms of value (percentages)	-	-	-	-	-
<b>RETAIL SYSTEM: JCC PAYMENT CARDS SYSTEM</b>					
Total transactions sent	721.00	816.75	900.62	999.63	1,082.23
<i>of which:</i>					
<b>a) Transactions sent by national participants</b>					
Total transactions sent by national participants	721.00	816.75	900.62	999.63	1,082.23
<i>of which:</i>					
Card payments	581.71	664.28	741.05	824.58	904.10
ATM transactions	139.29	152.47	159.57	175.05	178.13
<b>b) Transactions sent by euro area participants</b>					
<b>c) Transactions sent by non-euro area EU participants (excluding national participants)</b>					
<b>d) Transactions sent by non-EU participants</b>					
Concentration ratio in terms of value (percentages)	-	-	-	-	-
<b>RETAIL SYSTEM: JCCTransfer</b>					
Total transactions sent	5.00	47.49	75.09	99.30	224.48
<i>of which:</i>					
<b>a) Transactions sent by national participants</b>					
Total transactions sent by national participants	5.00	47.49	75.09	99.30	224.48
<i>of which:</i>					
Credit transfers	5.00	47.49	75.09	99.30	224.48
<i>of which:</i>					
Non-paper-based	5.00	47.49	75.09	99.30	224.48
<b>b) Transactions sent by euro area participants</b>					
<b>c) Transactions sent by non-euro area EU participants (excluding national participants)</b>					
<b>d) Transactions sent by non-EU participants</b>					
Concentration ratio in terms of value (percentages)	-	-	-	-	-

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 12.1 Instructions handled by trading platforms and clearing houses: Number of transactions

*(thousands; total for the period)*

	2001	2002	2003	2004	2005
<b>Trading platform</b>					
Cyprus Stock Exchange	1,429	455	225	140	205
<b>Clearing house</b>					
Cyprus Stock Exchange	1,429	455	225	140	214

## 12.2 Instructions handled by trading platforms and clearing houses: Market value of transactions

*(CYP millions; total for the period)*

	2001	2002	2003	2004	2005
<b>Trading platform</b>					
Cyprus Stock Exchange	2,220	371	154	130	228
<i>of which:</i>					
Shares	2,092	328	122	117	219
Warrants	123	40	30	5	5
Corporate bonds	1	2	1	3	2
Government securities	4	1	2	5	2
<b>Clearing house</b>					
Cyprus Stock Exchange	2,220	371	154	130	311



## 12.3 Number of participants in trading platforms and clearing houses

(end of period)

	2001	2002	2003	2004	2005
<b>Trading system</b>					
Cyprus Stock Exchange	42	32	21	15	15
<i>of which:</i>					
Central Bank of Cyprus	1	1	1	1	1
Brokerage firms	41	31	20	14	14
<b>Clearing house</b>					
Cyprus Stock Exchange	42	32	21	15	15

## 12.4 Outstanding securities

(end of period)

	2001	2002	2003	2004	2005
<b>Cyprus Stock Exchange</b>					
Value of securities listed (CYP millions)	5,578	4,374	4,442	4,621	6,242
<i>of which:</i>					
Shares	3,998	2,723	2,355	2,311	3,335
Warrants	84	56	6	6	11
Corporate bonds	109	101	223	265	274
Government securities	1,387	1,494	1,858	2,039	2,622
Number of securities listed	276	262	257	345	235
<i>of which:</i>					
Shares	153	159	156	153	147
Warrants	79	60	35	18	14
Corporate bonds	5	8	10	12	13
Government securities	39	35	56	162	61
Funds raised during the year (CYP millions)	747	766	937	973	1,103
<i>of which:</i>					
New share issues	122	16	68	1	0
Rights issues and partly paid shares	7	2	9	0	123
Conversion of warrants and bonds	0	0	0	0	2
Corporate bonds	7	0	162	48	7
Government securities	611	748	698	924	971
Number of securities issued	63	47	46	41	27

## 13. Number of direct participants in central securities depositories

*(end of period)*

	2001	2002	2003	2004	2005
<b>CDCR</b>					
Number of direct participants					17
<i>of which:</i>					
Central banks					1
<i>of which:</i>					
Domestic					1
Foreign					0
Central counterparties					0
<i>of which:</i>					
Domestic					0
Foreign					0
Central securities depositories					1
<i>of which:</i>					
Domestic					0
Foreign					1
Credit institutions					0
<i>of which:</i>					
Domestic					0
Foreign					0
Others					15
<i>of which:</i>					
Domestic					15
Foreign					0

## 14. Value of securities held in central securities depositories

(CYP millions; end of period)

	2001	2002	2003	2004	2005
<b>CDCR</b>					
<b>a) Value of securities by origin</b>					
Total value of securities held					3,620
<i>of which:</i>					
Issued/held in safekeeping in the reporting CSD					3,620
<i>of which:</i>					
Bonds					274
Short-term papers					0
Equities					3,335
Others					11
Transferred to the reporting CSD through a link to another CSD					0
<i>of which:</i>					
Bonds					0
Short-term papers					0
Equities					0
Others					0
Transferred to the reporting CSD through a link to a custodian bank					0
<i>of which:</i>					
Bonds					0
Short-term papers					0
Equities					0
Others					0
<b>b) Value of securities by type of account holder</b>					
Total value of securities held					3,620
<i>of which:</i>					
Held on the account of another CSD					385
<i>of which:</i>					
Bonds					0
Short-term papers					0
Equities					385
Others					0
Held on accounts of other participants (non-CSDs)					3,235
<i>of which:</i>					
Bonds					274
Short-term papers					0
Equities					2,950
Others					11

## 15. Delivery instructions processed in central securities depositories

(total for the period)

	2001	2002	2003	2004	2005
<b>CDCR</b>					
	<i>thousands</i>				
<b>a) Number of delivery instructions by type of payment</b>					
Total number of delivery instructions					216
<i>of which:</i>					
Payment denominated in euro					0
<i>of which:</i>					
Bonds					0
Short-term papers					0
Equities					0
Others					0
Payment denominated in other currencies					205
<i>of which:</i>					
Bonds					0
Short-term papers					0
Equities					194
Others					11
Free of payment					10
<i>of which:</i>					
Bonds					0
Short-term papers					0
Equities					9
Others					1
<b>b) Number of delivery instructions by settlement channel</b>					
Total number of delivery instructions					216
<i>of which:</i>					
Internal settlement: no CSD link account involved					214
Settlement through link account of another CSD with reporting CSD					1
Settlement through link account of reporting CSD with another entity					0
	<i>CYP millions</i>				
<b>c) Value of delivery instructions by type of payment</b>					
Total value of delivery instructions					411
<i>of which:</i>					
Payment denominated in euro					0
<i>of which:</i>					
Bonds					0
Short-term papers					0
Equities					0
Others					0
Payment denominated in other currencies					227
<i>of which:</i>					
Bonds					2
Short-term papers					0
Equities					220
Others					5
Free of payment					184
<i>of which:</i>					
Bonds					3
Short-term papers					0
Equities					156
Others					25
<b>d) Value of delivery instructions by settlement channel</b>					
Total value of delivery instructions					411
<i>of which:</i>					
Internal settlement: no CSD link account involved					310
Settlement through link account of another CSD with reporting CSD					101
Settlement through link account of reporting CSD with another entity					0

## 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.

**Details on items in each table:** Information on the use of the country tables and calculations pertaining to each item in those tables are given in Section 6 of the “Detailed Explanatory Notes”.

## COUNTRY TABLES – NOTES

**Table 1 – Basic statistical data**

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

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

No values are shown, as some component data items are not available.

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

Overnight deposits held at other credit institutions	Value for the last quarter of the period.
--	---

**Table 4 – Banknotes and coins**

Currency in circulation	No values are shown, as some component data items are not available.
Currency in circulation held by MFIs	No values are shown, as some component data items are not available.
Currency in circulation outside MFIs	No values are shown, as some component data items are not available.

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

Value of overnight deposits	No values are shown, as some component data items are not available.
-----------------------------	--

**Institutions offering payment services to non-MFIs (total)**

Value of overnight deposits	No values are shown, as some component data items are not available.
-----------------------------	--

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

**Table 7 – Payment and terminal transactions involving non-MFIs: Number of transactions, and****Table 8 – Payment and terminal transactions involving non-MFIs: Value of transactions**

<b>Transactions per type of payment instrument</b>	
All items	As from 2004 figures include data provided by the credit institutions previously referred to as international banking units. Previously, these MFIs could not offer banking services to residents owing to exchange controls. The data most affected are those relating to credit transfers, as most of these MFIs do not offer payment services using the other instruments. Where these services are provided, they are either limited in scope or provided through another undertaking in the group (e.g. issuing of payment cards by a parent company which is resident in another country).
Credit transfers	Includes book-entry transactions (including “on-us transactions”) as from 2004. Excludes credit interest paid by MFIs.
Direct debits	Includes book-entry transactions as from 2004. In the absence of a direct debit system, all direct debits in Cyprus are settled as “on-us transactions”.
Cheques	Cheques are counted on the issuer’s side, when debited to the bank account. Therefore a differentiation is not made between cheques cleared through a clearing system and cheques cleared internally (“on-us transactions”).  Includes government cheques but excludes postal drafts. For statistics, see the entries for the retail system Cyprus Clearing House in Tables 10 and 11 under “Other payment instruments”.

**Table 9 – Participation in selected interbank funds transfer systems**

<b>LVPS: Large-value Credit Transfer System (LCTS)</b>	Although all institutions that have access to the system are included as participants, the bulk of the payments are made by credit institutions.
--	--

**Table 10 – Payments processed by selected interbank funds transfer systems: Number of transactions, and****Table 11 – Payments processed by selected interbank funds transfer systems: Value of transactions**

<b>Retail system: JCCTransfer</b>	Operations began on 9 November 2001.
-----------------------------------	--------------------------------------

**Table 12.1 – Instructions handled by trading platforms and clearing houses: Number of transactions, and****Table 12.2 – Instructions handled by trading platforms and clearing houses: Market value of transactions**

Clearing house – Cyprus Stock Exchange	2001-04: Same data as under “Trading platform”. There is no OTC trading in Cyprus. Data relating to “off-floor” transactions are not readily available.
--	---

**Table 12.3 – Number of participants in trading platforms and clearing houses**

**Table 12.4 – Outstanding securities**

**Table 13 – Number of direct participants in central securities depositories**

**Table 14 – Value of securities held in central securities depositories**

**Table 15 – Delivery instructions processed in central securities depositories**

# LATVIA

## 1. Basic statistical data

	2001	2002	2003	2004	2005
Population (thousands)	2,355.00	2,338.60	2,325.40	2,312.80	2,300.30
GDP (LVL millions)	5,219.90	5,758.33	6,392.78	7,421.35	8,937.33
GDP per capita (LVL)	2,217	2,462	2,749	3,209	3,885
HICP (annual percentage changes)	2.53	1.96	2.94	6.18	6.89
Exchange rate (LVL vis-à-vis the euro)					
End of period	0.556	0.614	0.673	0.698	0.696
Average	0.560	0.581	0.641	0.665	0.696

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 2. Settlement media used by non-MFIs

(LVL millions; end of period)

	2001	2002	2003	2004	2005
Currency in circulation outside MFIs	485.00	543.00	601.00	645.00	786.00
Value of overnight deposits held by non-MFIs	1,603.90	2,221.10	2,746.26	3,761.72	4,440.93
Narrow money supply (M1)	1,128.40	1,345.00	1,592.00	2,000.00	2,870.00
<i>Memorandum items:</i>					
Overnight deposits in foreign currencies held by non-MFIs	1,211.97	1,696.97	2,087.94	2,853.53	3,132.24
Outstanding value on e-money storages issued	.	.	.	.	.
<i>of which:</i>					
On card-based e-money schemes	.	.	.	.	.
On software-based e-money schemes	.	.	.	.	.

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 3. Settlement media used by credit institutions

(LVL millions; average for last reserve maintenance period)

	2001	2002	2003	2004	2005
Overnight deposits held at the central bank	92.55	113.75	107.35	195.40	511.68
Overnight deposits held at other credit institutions (end of period)	51.33	53.90	88.62	70.69	65.11
<i>Memorandum items:</i>					
Non-intraday borrowing from the central bank	42.26	23.85	49.52	12.68	52.10
Intraday borrowing from the central bank	-	-	-	2.70	1.65

Explanatory information on certain data items is given in the notes at the end of each country chapter.



## 4. Banknotes and coins

(LVL millions; end of period)

	2001	2002	2003	2004	2005
Currency in circulation	556.00	623.00	682.00	727.00	877.00
Total banknotes in circulation	529.74	594.31	650.86	692.34	835.71
<i>of which:</i>					
LVL 500	54.18	82.08	97.33	128.19	145.21
LVL 100	99.69	119.86	140.37	147.41	166.74
LVL 50	58.65	54.14	50.72	44.29	47.83
LVL 20	183.95	211.49	237.39	249.47	344.42
LVL 10	81.35	73.91	71.87	70.63	72.39
LVL 5	51.93	52.82	53.19	52.35	59.12
Total coins in circulation	26.26	28.33	31.28	35.01	41.57
<i>of which:</i>					
LVL 100	0.30	0.30	0.33	0.36	0.40
LVL 10	0.14	0.14	0.14	0.14	0.14
LVL 5	-	-	0.08	0.09	0.09
LVL 2	6.55	6.64	6.50	6.59	7.19
LVL 1	8.88	9.75	11.77	14.55	18.76
LVL 0.5	4.30	4.73	4.98	5.26	5.76
LVL 0.2	2.17	2.42	2.63	2.80	3.23
LVL 0.1	1.37	1.48	1.65	1.75	2.03
LVL 0.05	1.02	1.12	1.23	1.31	1.47
LVL 0.02	0.83	0.96	1.10	1.20	1.37
LVL 0.01	0.71	0.79	0.88	0.96	1.13
Currency in circulation held by MFIs	71.00	80.00	81.00	82.00	91.00
Currency in circulation outside MFIs	485.00	543.00	601.00	645.00	786.00
<i>Memorandum item:</i>					
Total commemorative coins	0.93	0.93	0.96	0.99	1.02

Explanatory information on certain data items is given in the notes at the end of each country chapter.

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

(end of period)

	2001	2002	2003	2004	2005
<b>Central bank</b>					
Number of offices	6	6	6	5	5
Number of overnight deposits (thousands)	0	0	0	0	0
Value of overnight deposits (LVL millions)	15.87	11.82	16.68	83.68	59.45
<b>Credit institutions irrespective of their legal incorporation</b>					
Number of institutions	23	23	23	23	25
Number of offices	610	588	602	604	606
Number of overnight deposits (thousands)	1,651	2,041	2,207	2,403	2,912
<i>of which:</i>					
Number of internet/PC-linked overnight deposits (thousands)	-	-	-	-	-
Value of overnight deposits (LVL millions)	1,587.27	2,207.41	2,729.32	3,676.85	4,379.63
<i>of which:</i>					
<b>Credit institutions legally incorporated in the reporting country</b>					
Number of institutions	22	22	22	22	24
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	969	969	964	964	977
Number of overnight deposits (thousands)	56	78	95	109	165
Value of overnight deposits (LVL millions)	2.02	2.15	3.97	6.20	11.01
<b>Institutions offering payment services to non-MFIs (total)</b>					
Number of institutions	25	25	25	25	27
Number of offices	1,585	1,563	1,572	1,573	1,588
Number of overnight deposits (thousands)	1,708	2,120	2,302	2,512	3,077
<i>of which:</i>					
Number of internet/PC-linked overnight deposits (thousands)	-	-	-	-	-
Value of overnight deposits (LVL millions)	1,605.16	2,221.38	2,749.97	3,766.72	4,450.09
<i>Memorandum items:</i>					
<b>Electronic money institutions</b>					
Number of institutions	-	-	-	-	.
Outstanding value on e-money storages issued by electronic money institutions (LVL millions)	-	-	-	-	.

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 6. Payment card functions and accepting devices

(original units; end of period)

	2001	2002	2003	2004	2005
<b>CARDS ISSUED IN THE COUNTRY</b>					
Cards with a cash function	893,159	1,021,464	1,176,158	1,359,716	1,732,324
Cards with a payment function (except an e-money function)	715,081	863,530	1,125,920	1,318,097	1,704,959
<i>of which:</i>					
Cards with a debit function	702,911	854,038	1,117,970	1,251,284	1,576,177
Cards with a delayed debit function	-	-	-	-	-
Cards with a credit function	-	-	-	-	-
Cards with a debit and/or delayed debit function	-	-	-	-	-
Cards with a credit and/or delayed debit function	12,170	9,492	7,950	66,813	128,782
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)	893,159	1,021,464	1,176,158	1,359,716	1,732,324
<i>of which:</i>					
Cards with a combined debit, cash and e-money function	-	-	-	-	-
<b>TERMINALS LOCATED IN THE COUNTRY</b>					
ATMs	791	842	868	875	877
<i>of which:</i>					
ATMs with a cash withdrawal function	791	842	868	875	877
ATMs with a credit transfer function	573	608	773	772	753
POS terminals	6,908	8,326	10,268	11,829	13,854
<i>of which:</i>					
EFTPOS terminals	5,877	7,389	9,329	11,734	13,762
E-money card terminals	-	-	-	-	-
<i>of which:</i>					
E-money card-loading/unloading terminals	-	-	-	-	-
E-money card-accepting terminals	-	-	-	-	-

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 7. Payment and terminal transactions involving non-MFIs: Number of transactions

(millions; total for the period)

	2001	2002	2003	2004	2005
<b>TRANSACTIONS PER TYPE OF PAYMENT INSTRUMENT</b>					
Credit transfers	56.56	62.60	68.81	77.15	89.80
<i>of which:</i>					
Paper-based	48.04	50.12	50.56	51.62	50.79
Non-paper-based	8.52	12.48	18.25	25.53	39.01
Direct debits	0.05	0.17	0.37	0.82	1.38
Card payments with cards issued in the country (except cards with an e-money function)	8.25	12.94	20.35	29.53	41.69
<i>of which:</i>					
Payments with cards with a debit function	8.12	12.82	20.22	28.19	38.87
Payments with cards with a delayed debit function	-	-	-	-	-
Payments with cards with a credit function	-	-	-	-	-
Payments with cards with a debit and/or delayed debit function	-	-	-	-	-
Payments with cards with a credit and/or delayed debit function	0.13	0.13	0.13	1.34	2.82
E-money purchase transactions	-	-	-	-	-
<i>of which:</i>					
With cards with an e-money function	-	-	-	-	-
With other e-money storages	-	-	-	-	-
Cheques	0.10	0.06	0.05	0.05	0.04
Other payment instruments	-	-	-	-	-
Total number of transactions with payment instruments	64.96	75.77	89.57	107.55	132.90
<i>of which:</i>					
Cross-border transactions sent	2.36	2.69	3.19	3.82	3.42
<i>Memorandum item:</i>					
Cross-border transactions received	-	-	-	-	-
<b>TRANSACTIONS PER TYPE OF TERMINAL</b>					
<b>a) Transactions at terminals located in the country with cards issued in the country</b>	23.26	33.55	46.40	61.96	77.43
ATM cash withdrawals	15.01	20.61	26.05	32.44	37.93
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	8.25	12.94	20.35	29.53	39.50
E-money card-loading/unloading transactions	-	-	-	-	-
<b>b) Transactions at terminals located in the country with cards issued outside the country</b>	-	-	-	-	2.35
ATM cash withdrawals	-	-	-	-	0.78
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	-	-	-	-	1.57
E-money card-loading/unloading transactions	-	-	-	-	-
<b>c) Transactions at terminals located outside the country with cards issued in the country</b>	-	-	-	-	3.41
ATM cash withdrawals	-	-	-	-	1.46
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	-	-	-	-	1.94
E-money card-loading/unloading transactions	-	-	-	-	-
<i>Memorandum items:</i>					
Cash advances at POS terminals	-	-	-	-	-
OTC cash withdrawals	16.04	15.65	16.06	13.47	14.98
OTC cash deposits	31.36	35.51	34.23	34.61	36.71

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 8. Payment and terminal transactions involving non-MFIs: Value of transactions

(LVL millions; total for the period)

	2001	2002	2003	2004	2005
<b>TRANSACTIONS PER TYPE OF PAYMENT INSTRUMENT</b>					
Credit transfers	141,110.98	169,189.14	221,025.46	273,260.83	269,625.05
<i>of which:</i>					
Paper-based	83,164.21	87,738.59	103,527.35	110,586.79	91,798.97
Non-paper-based	57,946.77	81,450.54	117,498.11	162,674.04	177,826.08
Direct debits	1.31	5.66	16.26	33.44	51.64
Card payments with cards issued in the country (except cards with an e-money function)	171.40	221.45	319.54	454.38	677.88
<i>of which:</i>					
Payments with cards with a debit function	163.54	214.89	313.47	392.35	539.98
Payments with cards with a delayed debit function	-	-	-	-	-
Payments with cards with a credit function	-	-	-	-	-
Payments with cards with a debit and/or delayed debit function	-	-	-	-	-
Payments with cards with a credit and/or delayed debit function	7.86	6.56	6.08	62.03	137.90
E-money purchase transactions	-	-	-	-	-
<i>of which:</i>					
With cards with an e-money function	-	-	-	-	-
With other e-money storages	-	-	-	-	-
Cheques	39.62	21.38	22.58	17.84	18.30
Other payment instruments	-	-	-	-	-
Total value of transactions with payment instruments	141,323.30	169,437.62	221,383.83	273,766.48	270,372.87
<i>of which:</i>					
Cross-border transactions sent	71,764.15	86,452.20	116,849.64	147,140.78	139,827.30
<i>Memorandum item:</i>					
Cross-border transactions received	-	-	-	-	-
<b>TRANSACTIONS PER TYPE OF TERMINAL</b>					
<b>a) Transactions at terminals located in the country with cards issued in the country</b>	805.11	1,117.55	1,564.57	2,056.97	2,475.52
ATM cash withdrawals	633.71	896.10	1,245.03	1,602.59	2,022.08
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	171.40	221.45	319.54	454.38	453.44
E-money card-loading/unloading transactions	-	-	-	-	-
<b>b) Transactions at terminals located in the country with cards issued outside the country</b>	-	-	-	-	151.15
ATM cash withdrawals	-	-	-	-	71.16
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	-	-	-	-	79.99
E-money card-loading/unloading transactions	-	-	-	-	-
<b>c) Transactions at terminals located outside the country with cards issued in the country</b>	-	-	-	-	441.25
ATM cash withdrawals	-	-	-	-	247.95
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	-	-	-	-	193.30
E-money card-loading/unloading transactions	-	-	-	-	-
<i>Memorandum items:</i>					
Cash advances at POS terminals	-	-	-	-	-
OTC cash withdrawals	5,923.15	6,001.79	6,967.86	7,871.49	8,090.30
OTC cash deposits	6,016.93	6,474.71	7,197.03	8,231.54	8,355.30

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 9. Participation in selected interbank funds transfer systems

*(end of period)*

	2001	2002	2003	2004	2005
<b>LVPS (NON-TARGET SYSTEM): SAMS</b>					
Number of participants	22	24	24	24	24
<i>of which:</i>					
Direct participants	22	24	24	24	24
<i>of which:</i>					
Credit institutions	21	23	23	23	23
Central bank	1	1	1	1	1
Other direct participants	-	-	-	-	-
<i>of which:</i>					
Public administration	-	-	-	-	-
Postal institution	-	-	-	-	-
Clearing and settlement organisations	-	-	-	-	-
Other financial institutions	-	-	-	-	-
Others	-	-	-	-	-
Indirect participants	-	-	-	-	-
<b>RETAIL SYSTEM: EKS</b>					
Number of participants	22	24	24	24	24
<i>of which:</i>					
Direct participants	22	24	24	24	24
<i>of which:</i>					
Credit institutions	21	23	23	23	23
Central bank	1	1	1	1	1
Other direct participants	-	-	-	-	-
<i>of which:</i>					
Public administration	-	-	-	-	-
Postal institution	-	-	-	-	-
Clearing and settlement organisations	-	-	-	-	-
Other financial institutions	-	-	-	-	-
Others	-	-	-	-	-
Indirect participants	-	-	-	-	-

Explanatory information on certain data items is given in the notes at the end of each country chapter.

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

(millions; total for the period)

	2001	2002	2003	2004	2005
<b>LVPS (NON-TARGET SYSTEM): SAMS</b>					
Total transactions sent	0.09	0.11	0.13	0.15	0.17
<i>of which:</i>					
<b>a) Transactions sent by national participants</b>					
Total transactions sent by national participants	0.09	0.11	0.13	0.15	0.17
<i>of which:</i>					
Credit transfers	0.09	0.11	0.13	0.15	0.17
<i>of which:</i>					
Non-paper-based	0.09	0.11	0.13	0.15	0.17
<b>b) Transactions sent by euro area participants</b>					
<b>c) Transactions sent by non-euro area EU participants (excluding national participants)</b>					
<b>d) Transactions sent by non-EU participants</b>					
Concentration ratio in terms of volume (percentages)	65.8	65.5	62.9	63.2	65.4
<b>RETAIL SYSTEM: EKS</b>					
Total transactions sent	14.46	16.10	14.81	17.19	21.76
<i>of which:</i>					
<b>a) Transactions sent by national participants</b>					
Total transactions sent by national participants	14.46	16.10	14.81	17.19	21.76
<i>of which:</i>					
Credit transfers	14.46	16.10	14.81	17.19	21.76
<i>of which:</i>					
Non-paper-based	14.46	16.10	14.81	17.19	21.76
<b>b) Transactions sent by euro area participants</b>					
<b>c) Transactions sent by non-euro area EU participants (excluding national participants)</b>					
<b>d) Transactions sent by non-EU participants</b>					
Concentration ratio in terms of volume (percentages)	71.2	71.4	67.2	67.1	71.7

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## II. Payments processed by selected interbank funds transfer systems: Value of transactions

(LVL millions; total for the period)

	2001	2002	2003	2004	2005
<b>LVPS (NON-TARGET SYSTEM): SAMS</b>					
Total transactions sent	26,254.43	21,488.84	33,517.04	34,659.54	37,107.73
<i>of which:</i>					
<b>a) Transactions sent by national participants</b>					
Total transactions sent by national participants	26,254.43	21,488.84	33,517.04	34,659.54	37,107.73
<i>of which:</i>					
Credit transfers	26,254.43	21,488.84	33,517.04	34,659.54	37,107.73
<i>of which:</i>					
Non-paper-based	26,254.43	21,488.84	33,517.04	34,659.54	37,107.73
<b>b) Transactions sent by euro area participants</b>					
<b>c) Transactions sent by non-euro area EU participants (excluding national participants)</b>					
<b>d) Transactions sent by non-EU participants</b>					
Concentration ratio in terms of value (percentages)	75.5	72.1	73.3	71.0	73.9
<b>RETAIL SYSTEM: EKS</b>					
Total transactions sent	7,255.17	6,228.48	5,588.92	6,843.88	8,433.39
<i>of which:</i>					
<b>a) Transactions sent by national participants</b>					
Total transactions sent by national participants	7,255.17	6,228.48	5,588.92	6,843.88	8,433.39
<i>of which:</i>					
Credit transfers	7,255.17	6,228.48	5,588.92	6,843.88	8,433.39
<i>of which:</i>					
Non-paper-based	7,255.17	6,228.48	5,588.92	6,843.88	8,433.39
<b>b) Transactions sent by euro area participants</b>					
<b>c) Transactions sent by non-euro area EU participants (excluding national participants)</b>					
<b>d) Transactions sent by non-EU participants</b>					
Concentration ratio in terms of value (percentages)	78.2	75.0	72.1	69.6	71.1

Explanatory information on certain data items is given in the notes at the end of each country chapter.



## 12.1 Instructions handled by trading platforms and clearing houses: Number of transactions

*(original units; total for the period)*

	2001	2002	2003	2004	2005
<b>Trading platform</b>					
Riga Stock Exchange	13,039	11,989	21,377	21,418	38,138
<i>of which:</i>					
Treasury bills and bonds	827	722	1,208	718	70
Private bonds	43	54	176	148	10
Shares	11,969	11,041	19,812	20,381	38,008
Mortgage securities	200	172	181	171	50
<b>Clearing house</b>	-	-	-	-	-

## 12.2 Instructions handled by trading platforms and clearing houses: Market value of transactions

*(LVL millions; total for the period)*

	2001	2002	2003	2004	2005
<b>Trading platforms</b>					
Riga Stock Exchange	531.4	310.9	228.6	190.3	118.8
<i>of which:</i>					
Treasury bills and bonds	406.2	177.2	118.4	84.6	51.0
Private bonds	13.3	6.8	19.5	15.2	0.6
Shares	103.3	110.9	84.3	75.8	62.9
Mortgage securities	8.6	16.0	6.4	14.7	4.3
<b>Clearing house</b>	-	-	-	-	-

## 12.3 Number of participants in trading platforms and clearing houses

*(end of period)*

	2001	2002	2003	2004	2005
<b>Trading platform</b>					
Riga Stock Exchange	14	13	13	14	17
<i>of which:</i>					
Commercial banks	12	11	11	11	11
Stockbrokers	2	2	2	3	6
<b>Clearing house</b>	-	-	-	-	-

## 12.4 Outstanding securities

*(end of period)*

	2001	2002	2003	2004	2005
<b>Trading platform</b>					
Riga Stock Exchange					
Value of Treasury bills and bonds (LVL millions)	250.1	277.1	363.2	408.9	395.0
Value of private bonds (LVL millions)	10.0	9.9	14.9	15.0	12.7
Value of shares (LVL millions)	438.6	418.3	608.3	848.7	1,491.6
Value of mortgage securities (LVL millions)	8.0	16.6	23.6	40.0	53.5
Number of Treasury bills and bonds listed	10	10	10	14	15
Number of private bonds listed	1	1	2	2	3
Number of shares listed	63	62	56	39	45
Number of mortgage securities listed	5	7	9	13	16
<b>Clearing house</b>	-	-	-	-	-

## 13a Number of direct participants in central securities depositories

(end of period)

	2001	2002	2003	2004	2005
<b>LCD-DENOS</b>					
Number of direct participants					21
<i>of which:</i>					
Central banks					1
<i>of which:</i>					
Domestic					1
Foreign					0
Central counterparties					.
<i>of which:</i>					
Domestic					.
Foreign					.
Central securities depositories					3
<i>of which:</i>					
Domestic					0
Foreign					3
Credit institutions					15
<i>of which:</i>					
Domestic					15
Foreign					0
Others					2
<i>of which:</i>					
Domestic					2
Foreign					0

## 13b Number of direct participants in central securities depositories (continued)

(end of period)

	2001	2002	2003	2004	2005
<b>VNS</b>					
Number of direct participants					25
<i>of which:</i>					
Central banks					1
<i>of which:</i>					
Domestic					1
Foreign					.
Central counterparties					.
<i>of which:</i>					
Domestic					.
Foreign					.
Central securities depositories					.
<i>of which:</i>					
Domestic					.
Foreign					.
Credit institutions					22
<i>of which:</i>					
Domestic					22
Foreign					0
Others					2
<i>of which:</i>					
Domestic					2
Foreign					0

## 14a Value of securities held in central securities depositories

(LVL millions; end of period)

	2001	2002	2003	2004	2005
<b>LCD-DENOS</b>					
<b>a) Value of securities by origin</b>					
Total value of securities held					1,702
<i>of which:</i>					
Issued/held in safekeeping in the reporting CSD					1,687
<i>of which:</i>					
Bonds					458
Short-term papers					75
Equities					1,154
Others					0
Transferred to the reporting CSD through a link to another CSD					14
<i>of which:</i>					
Bonds					10
Short-term papers					0
Equities					4
Others					0
Transferred to the reporting CSD through a link to a custodian bank					0
<i>of which:</i>					
Bonds					0
Short-term papers					0
Equities					0
Others					0
<b>b) Value of securities by type of account holder</b>					
Total value of securities held					1,702
<i>of which:</i>					
Held on the account of another CSD					343
<i>of which:</i>					
Bonds					288
Short-term papers					53
Equities					2
Others					0
Held on accounts of other participants (non-CSDs)					1,359
<i>of which:</i>					
Bonds					181
Short-term papers					22
Equities					1,156
Others					0

## 14b Value of securities held in central securities depositories (continued)

(LVL millions; end of period)

	2001	2002	2003	2004	2005
<b>VNS</b>					
<b>a) Value of securities by origin</b>					
Total value of securities held					325
<i>of which:</i>					
Issued/held in safekeeping in the reporting CSD					0
<i>of which:</i>					
Bonds					0
Short-term papers					0
Equities					.
Others					.
Transferred to the reporting CSD through a link to another CSD					325
<i>of which:</i>					
Bonds					273
Short-term papers					52
Equities					.
Others					.
Transferred to the reporting CSD through a link to a custodian bank					0
<i>of which:</i>					
Bonds					0
Short-term papers					0
Equities					.
Others					.
<b>b) Value of securities by type of account holder</b>					
Total value of securities held					325
<i>of which:</i>					
Held on the account of another CSD					0
<i>of which:</i>					
Bonds					0
Short-term papers					0
Equities					.
Others					.
Held on accounts of other participants (non-CSDs)					325
<i>of which:</i>					
Bonds					273
Short-term papers					52
Equities					.
Others					.

## 15a Delivery instructions processed in central securities depositories

(total for the period)

	2001	2002	2003	2004	2005
<b>LCD-DENOS</b>					
	<i>thousands</i>				
<b>a) Number of delivery instructions by type of payment</b>					
Total number of delivery instructions					53
<i>of which:</i>					
Payment denominated in euro					1
<i>of which:</i>					
Bonds					0
Short-term papers					0
Equities					1
Others					0
Payment denominated in other currencies					40
<i>of which:</i>					
Bonds					0
Short-term papers					0
Equities					40
Others					0
Free of payment					13
<i>of which:</i>					
Bonds					2
Short-term papers					0
Equities					11
Others					0
<b>b) Number of delivery instructions by settlement channel</b>					
Total number of delivery instructions					53
<i>of which:</i>					
Internal settlement: no CSD link account involved					49
Settlement through link account of another CSD with reporting CSD					5
Settlement through link account of reporting CSD with another entity					0
	<i>LVL millions</i>				
<b>c) Value of delivery instructions by type of payment</b>					
Total value of delivery instructions					961
<i>of which:</i>					
Payment denominated in euro					3
<i>of which:</i>					
Bonds					1
Short-term papers					0
Equities					2
Others					0
Payment denominated in other currencies					184
<i>of which:</i>					
Bonds					49
Short-term papers					38
Equities					97
Others					0
Free of payment					774
<i>of which:</i>					
Bonds					286
Short-term papers					169
Equities					319
Others					0
<b>d) Value of delivery instructions by settlement channel</b>					
Total value of delivery instructions					961
<i>of which:</i>					
Internal settlement: no CSD link account involved					560
Settlement through link account of another CSD with reporting CSD					401
Settlement through link account of reporting CSD with another entity					0

## 15b Delivery instructions processed in central securities depositories (continued)

(total for the period)

	2001	2002	2003	2004	2005
VNS					
	<i>thousands</i>				
<b>a) Number of delivery instructions by type of payment</b>					
Total number of delivery instructions					1
of which:					
Payment denominated in euro					.
of which:					
Bonds					.
Short-term papers					.
Equities					.
Others					.
Payment denominated in other currencies					1
of which:					
Bonds					1
Short-term papers					0
Equities					.
Others					.
Free of payment					0
of which:					
Bonds					0
Short-term papers					0
Equities					.
Others					.
<b>b) Number of delivery instructions by settlement channel</b>					
Total number of delivery instructions					1
of which:					
Internal settlement: no CSD link account involved					1
Settlement through link account of another CSD with reporting CSD					0
Settlement through link account of reporting CSD with another entity					0
	<i>LVL millions</i>				
<b>c) Value of delivery instructions by type of payment</b>					
Total value of delivery instructions					1,880
of which:					
Payment denominated in euro					.
of which:					
Bonds					.
Short-term papers					.
Equities					.
Others					.
Payment denominated in other currencies					1,111
of which:					
Bonds					887
Short-term papers					224
Equities					.
Others					.
Free of payment					769
of which:					
Bonds					656
Short-term papers					113
Equities					.
Others					.
<b>d) Value of delivery instructions by settlement channel</b>					
Total value of delivery instructions					1,880
of which:					
Internal settlement: no CSD link account involved					1,695
Settlement through link account of another CSD with reporting CSD					0
Settlement through link account of reporting CSD with another entity					185

## 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.

**Details on items in each table:** Information on the use of the country tables and calculations pertaining to each item in those tables are given in Section 6 of the “Detailed Explanatory Notes”.

## 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.
<i>Memorandum items:</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.
--	---



**Table 4 – Banknotes and coins**

Total coins in circulation	<p>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".</p> <p>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".</p> <p>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".</p> <p>Up to October 2002, monthly data on coins in circulation in Latvijas Banka's balance sheet item "Lats in circulation", with the exception of December data, include estimates for commemorative coins and souvenir sets of circulation coins, as no breakdown is available for monthly data on these two coin categories during that period.</p>
<i>Memorandum item:</i> Total commemorative coins	<p>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".</p> <p>Up to October 2002, only end-of-year data are available.</p> <p>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 1,813,000 in 2001, LVL 1,870,000 in 2002, LVL 1,980,000 in 2003, LVL 1,981,000 in 2004 and LVL 1,984,000 in 2005.</p>

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

<b>Credit institutions legally incorporated in the reporting country</b>	
Number of offices	<p>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.</p>
Value of overnight deposits	<p>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.</p>

<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 period under review.
Value of overnight deposits	There were no branches in Latvia of credit institutions based in the EEA (outside the euro area) in the period under review.
<b>Branches of non-EEA-based banks</b>	
Number of offices	There were no branches of non-EEA-based banks in Latvia in the period under review.
Value of overnight deposits	There were no branches of non-EEA-based banks in Latvia in the period under review.
<i>Memorandum items:</i>	
<b>Electronic money institutions</b>	
Outstanding value on e-money storages issued by electronic money institutions	There were only two electronic money institutions in Latvia in 2005. The 2005 data are therefore confidential. Prior to 2005, no electronic money institutions were identified in Latvia.
<b>Table 6 – Payment card functions and accepting devices</b>	
<b>Cards issued in the country</b>	
Cards with a payment function (except an e-money function)	There were 124,200 retail cards at the end of 2005.
<i>of which:</i> Cards with a credit and/or delayed debit function	Data on cards with a credit function and cards with a delayed debit function are available only as a total, as separate data for these two categories were not collected in the period in question.
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.

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 – Payment and terminal transactions involving non-MFIs: Number of transactions, and****Table 8 – Payment and terminal transactions involving non-MFIs: Value of transactions**

<b>Transactions per type of payment instrument</b>	
Credit transfers	Book-entry transactions are not included.
Direct debits	Book-entry transactions are not included.
Card payments with cards issued in the country (except cards with an e-money function)	Data for the period 2001-04 are estimates. In 2005 the number of payments with retail cards reached 5.2 million and the total value of those payments was LVL 147.8 million.
<i>of which:</i> Payments with cards with a credit and/or delayed debit function	Data on cards with a credit function and cards with a delayed debit function are available only as a total, as separate data for these two categories were not collected in the period in question.
E-money purchase transactions	There were only two electronic money institutions in Latvia in 2005. The 2005 data are therefore confidential. Prior to 2005, no electronic money institutions were identified in Latvia.
<i>of which:</i> With cards with an e-money function	Not applicable.
<i>of which:</i> With other e-money storages	There were only two electronic money institutions in Latvia in 2005. The 2005 data are therefore confidential. Prior to 2005, no electronic money institutions were identified in Latvia.
Other payment instruments	Not applicable.
Total number/value of transactions with payment instruments <i>of which:</i> Cross-border transactions sent	Data provided are estimates.

**Transactions per type of terminal****a) Transactions at terminals located in the country with cards issued in the country**

ATM cash withdrawals	For the period 2001-04, no distinction between cards issued in Latvia and those issued abroad is possible; all transactions are therefore included in section a).
ATM cash deposits	Not applicable.

POS transactions (irrespective of type of card used)	For the period 2001-04, no distinction between transactions in Latvia and those abroad is possible; all transactions are therefore included in section a).
E-money card-loading/unloading transactions	Not applicable.
<b>b) Transactions at terminals located in the country with cards issued outside the country</b>	
ATM cash deposits	Not applicable.
E-money card-loading/unloading transactions	Not applicable.
<b>c) Transactions at terminals located outside the country with cards issued in the country</b>	
ATM cash deposits	Not applicable.
E-money card-loading/unloading transactions	Not applicable.

**Table 9 – Participation in selected interbank funds transfer systems****Table 10 – Payments processed by selected interbank funds transfer systems: Number of transactions, and****Table 11 – 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.

<b>a) Transactions sent by national participants</b>	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; national transactions and transactions sent by euro area participants are therefore shown together.
<b>b) Transactions sent by euro area participants</b>	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; these data are therefore included in the figures for national transactions.
<b>c) Transactions sent by non-euro area EU participants (excluding national participants)</b>	There were no transactions sent by such participants.
<b>d) Transactions sent by non-EU participants</b>	There were no transactions sent by such participants.
Concentration ratio in terms of volume/value	Includes central bank data.

**Retail system: EKS**

Total transactions sent	The EKS system processes credit transfers.
<b>a) Transactions sent by national participants</b>	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>b) Transactions sent by euro area participants</b>	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>c) Transactions sent by non-euro area EU participants (excluding national participants)</b>	There were no transactions sent by such participants.
<b>d) Transactions sent by non-EU participants</b>	There were no transactions sent by such participants.
Concentration ratio in terms of volume/value	Includes central bank data.

**Table 12.1 – Instructions handled by trading platforms and clearing houses: Number of transactions**

**Table 12.2 – Instructions handled by trading platforms and clearing houses: Market value of transactions**

**Table 12.3 – Number of participants in trading platforms and clearing houses**

**Table 12.4 – Outstanding securities**

**Table 13 – Number of direct participants in central securities depositories**

**Table 14 – Value of securities held in central securities depositories**

**Table 15 – Delivery instructions processed in central securities depositories**

# LITHUANIA

## 1. Basic statistical data

	2001	2002	2003	2004	2005
Population (thousands)	3,481.00	3,469.00	3,454.00	3,436.00	3,414.00
GDP (LTL millions)	48,584.64	51,971.22	56,804.04	62,586.69	71,200.13
GDP per capita (LTL)	13,957	14,982	16,446	18,215	20,855
HICP (annual percentage changes)	1.55	0.35	-1.08	1.17	2.66
Exchange rate (LTL vis-à-vis the euro)					
End of period	3.523	3.453	3.452	3.453	3.453
Average	3.582	3.459	3.453	3.453	3.453

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 2. Settlement media used by non-MFIs

(LTL millions; end of period)

	2001	2002	2003	2004	2005
Currency in circulation outside MFIs	2,920.00	3,756.00	4,632.00	5,122.00	6,118.00
Value of overnight deposits held by non-MFIs	5,954.69	6,127.21	8,136.38	12,098.95	18,037.82
Narrow money supply (M1)	7,900.00	9,665.00	12,066.00	15,126.00	20,901.00
<i>Memorandum items:</i>					
Overnight deposits in foreign currencies held by non-MFIs	1,664.08	768.56	1,503.28	3,398.08	5,582.88
Outstanding value on e-money storages issued	63.00	87.00	104.00	141.00	163.00
<i>of which:</i>					
On card-based e-money schemes	63.00	87.00	104.00	141.00	163.00
On software-based e-money schemes	-	-	-	-	-

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 3. Settlement media used by credit institutions

(LTL millions; average for last reserve maintenance period)

	2001	2002	2003	2004	2005
Overnight deposits held at the central bank	539.49	506.03	858.39	802.38	1,795.92
Overnight deposits held at other credit institutions (end of period)	62.86	121.51	187.21	239.19	419.16
<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

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 4. Banknotes and coins

(LTL millions; end of period)

	2001	2002	2003	2004	2005
Currency in circulation	3,263.00	4,218.00	5,132.00	5,590.00	6,709.00
Total banknotes in circulation	3,172.12	4,121.41	5,028.50	5,475.97	6,581.06
<i>of which:</i>					
LTL 500	244.98	483.99	789.81	937.65	1,260.27
LTL 200	862.80	1,061.51	1,534.27	1,801.84	2,086.44
LTL 100	1,393.20	1,946.10	2,046.45	2,086.40	2,491.93
LTL 50	421.25	371.24	396.67	388.33	453.45
LTL 20	147.59	165.97	169.00	168.36	186.00
LTL 10	93.53	84.71	84.66	85.87	95.49
LTL 5	2.80	2.49	2.38	2.31	2.29
LTL 2	2.99	2.70	2.62	2.58	2.56
LTL 1	2.98	2.71	2.66	2.64	2.63
Total coins in circulation	90.71	96.47	103.62	113.52	128.43
<i>of which:</i>					
LTL 5	26.46	26.94	28.37	29.95	33.53
LTL 2	20.16	22.31	24.59	27.71	32.38
LTL 1	17.12	18.81	20.57	23.21	26.66
LTL 0.5	6.01	6.17	6.41	6.92	7.54
LTL 0.2	7.48	7.83	8.26	8.94	9.91
LTL 0.1	9.03	9.49	9.96	10.61	11.37
LTL 0.05	1.68	1.78	1.94	2.16	2.41
LTL 0.02	1.44	1.60	1.77	2.03	2.34
LTL 0.01	1.33	1.52	1.74	1.99	2.29
Currency in circulation held by MFIs	342,887.00	461,428.00	500,036.00	468.00	591.00
Currency in circulation outside MFIs	2,920.00	3,756.00	4,632.00	5,122.00	6,118.00
<i>Memorandum item:</i>					
Total commemorative coins	3.89	4.08	4.64	5.08	6.10

Explanatory information on certain data items is given in the notes at the end of each country chapter.

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

(end of period)

	2001	2002	2003	2004	2005
<b>Central bank</b>					
Number of offices	1	1	1	1	1
Number of overnight deposits (thousands)	-	-	-	-	-
Value of overnight deposits (LTL millions)	1,508.41	741.02	905.93	334.25	880.29
<b>Credit institutions irrespective of their legal incorporation</b>					
Number of institutions	53	68	71	74	77
Number of offices	-	-	729	765	759
Number of overnight deposits (thousands)	-	-	-	-	-
<i>of which:</i>					
Number of internet/PC-linked overnight deposits (thousands)	-	-	-	-	-
Value of overnight deposits (LTL millions)	5,522.13	6,556.85	8,443.66	11,765.54	17,158.56
<i>of which:</i>					
<b>Credit institutions legally incorporated in the reporting country</b>					
Number of institutions	49	64	68	72	75
Number of offices	-	-	720	756	749
Value of overnight deposits (LTL millions)	5,392.52	6,415.79	8,290.39	11,083.24	16,129.10
<b>Branches of euro area-based credit institutions</b>					
Number of institutions	3	3	2	2	2
Number of offices	-	-	4	9	10
Value of overnight deposits (LTL millions)	89.31	97.25	130.22	682.30	1,029.47
<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
Value of overnight deposits (LTL millions)	-	-	-	0.00	0.00
<b>Branches of non-EEA-based banks</b>					
Number of institutions	1	1	1	0	0
Number of offices	-	-	5	0	0
Value of overnight deposits (LTL millions)	40.30	43.81	23.05	0.00	0.00
<b>Other institutions offering payment services to non-MFIs</b>					
Number of institutions	1	1	1	1	1
Number of offices	944	963	945	961	955
Number of overnight deposits (thousands)	-	-	-	-	-
Value of overnight deposits (LTL millions)	-	-	-	-	-
<b>Institutions offering payment services to non-MFIs (total)</b>					
Number of institutions	55	70	73	76	79
Number of offices	945	964	1,675	1,727	1,715
Number of overnight deposits (thousands)	-	-	-	-	-
<i>of which:</i>					
Number of internet/PC-linked overnight deposits (thousands)	-	-	-	-	-
Value of overnight deposits (LTL millions)	7,030.53	7,297.86	9,349.58	12,099.79	18,038.86
<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)	-	-	-	-	-

Explanatory information on certain data items is given in the notes at the end of each country chapter.



## 6. Payment card functions and accepting devices

(original units; end of period)

	2001	2002	2003	2004	2005
<b>CARDS ISSUED IN THE COUNTRY</b>					
Cards with a cash function	812,684	1,599,995	2,305,168	2,698,312	3,081,909
Cards with a payment function (except an e-money function)	683,748	1,463,978	2,150,308	2,539,081	2,949,192
<i>of which:</i>					
Cards with a debit function	670,753	1,427,702	2,098,169	2,453,492	2,802,551
Cards with a delayed debit function	-	-	-	-	-
Cards with a credit function	12,995	36,276	52,139	85,589	146,641
Cards with a debit and/or delayed debit function	-	-	-	-	-
Cards with a credit and/or delayed debit function	-	-	-	-	-
Cards with an e-money function	128,936	136,017	156,648	160,229	133,187
<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)	812,684	1,599,995	2,305,168	2,698,312	3,081,909
<i>of which:</i>					
Cards with a combined debit, cash and e-money function	3,640	3,110	1,788	998	470
<b>TERMINALS LOCATED IN THE COUNTRY</b>					
ATMs	689	889	994	1,012	1,056
<i>of which:</i>					
ATMs with a cash withdrawal function	689	889	994	1,012	1,056
ATMs with a credit transfer function	220	514	574	585	612
POS terminals	9,258	10,340	11,037	13,556	16,310
<i>of which:</i>					
EFTPOS terminals	9,258	10,340	11,037	13,556	16,310
E-money card terminals	1,863	2,072	2,241	2,323	2,330
<i>of which:</i>					
E-money card-loading/unloading terminals	456	484	577	601	630
E-money card-accepting terminals	1,643	1,824	1,965	2,038	2,026

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 7. Payment and terminal transactions involving non-MFIs: Number of transactions

(millions; total for the period)

	2001	2002	2003	2004	2005
<b>TRANSACTIONS PER TYPE OF PAYMENT INSTRUMENT</b>					
Credit transfers	30.28	35.58	39.38	46.34	52.86
<i>of which:</i>					
Paper-based	27.02	26.99	24.45	23.22	16.67
Non-paper-based	3.26	8.58	14.94	23.11	36.19
Direct debits	0.72	0.83	1.83	2.86	3.53
Card payments with cards issued in the country (except cards with an e-money function)	8.03	16.66	25.33	36.53	51.53
<i>of which:</i>					
Payments with cards with a debit function	7.74	16.28	24.64	35.58	49.56
Payments with cards with a delayed debit function	-	-	-	-	-
Payments with cards with a credit function	0.29	0.38	0.69	0.96	1.97
Payments with cards with a debit and/or delayed debit function	-	-	-	-	-
Payments with cards with a credit and/or delayed debit function	-	-	-	-	-
E-money purchase transactions	0.87	1.80	1.18	1.12	0.98
<i>of which:</i>					
With cards with an e-money function	0.87	1.80	1.18	1.12	0.98
With other e-money storages	-	-	-	-	-
Cheques	-	0.02	0.01	0.01	0.00
Other payment instruments	-	-	-	-	-
Total number of transactions with payment instruments	39.89	54.89	67.73	86.85	108.90
<i>of which:</i>					
Cross-border transactions sent	1.98	1.40	1.59	2.21	2.89
<i>Memorandum item:</i>					
Cross-border transactions received	-	-	-	-	-
<b>TRANSACTIONS PER TYPE OF TERMINAL</b>					
<b>a) Transactions at terminals located in the country with cards issued in the country</b>					
ATM cash withdrawals	-	-	-	-	-
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	7.61	16.13	24.16	34.51	49.44
E-money card-loading/unloading transactions	-	-	-	-	-
<b>b) Transactions at terminals located in the country with 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 with cards issued in the country</b>					
ATM cash withdrawals	-	-	-	-	-
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	0.42	0.53	0.66	0.91	1.20
E-money card-loading/unloading transactions	-	-	-	-	-
<i>Memorandum items:</i>					
Cash advances at POS terminals	-	-	-	-	-
OTC cash withdrawals	-	-	-	-	-
OTC cash deposits	-	-	-	-	-

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 8. Payment and terminal transactions involving non-MFIs: Value of transactions

(LTL millions; total for the period)

	2001	2002	2003	2004	2005
<b>TRANSACTIONS PER TYPE OF PAYMENT INSTRUMENT</b>					
Credit transfers	332,982.69	447,763.63	497,880.90	713,012.03	1,078,111.86
<i>of which:</i>					
Paper-based	274,506.69	347,955.55	339,809.09	454,177.26	642,595.07
Non-paper-based	58,476.00	99,808.08	158,071.82	258,834.77	435,516.79
Direct debits	1,673.44	1,587.69	1,240.35	3,242.37	4,964.19
Card payments with cards issued in the country (except cards with an e-money function)	700.51	1,401.18	1,966.29	2,914.35	4,354.62
<i>of which:</i>					
Payments with cards with a debit function	625.69	1,329.66	1,817.00	2,707.56	3,945.56
Payments with cards with a delayed debit function	-	-	-	-	-
Payments with cards with a credit function	74.82	71.53	149.28	206.79	409.06
Payments with cards with a debit and/or delayed debit function	-	-	-	-	-
Payments with cards with a credit and/or delayed debit function	-	-	-	-	-
E-money purchase transactions	88.53	117.46	145.89	130.56	186.90
<i>of which:</i>					
With cards with an e-money function	88.53	117.46	145.89	130.56	186.90
With other e-money storages	-	-	-	-	-
Cheques	-	21.74	18.46	11.57	14.23
Other payment instruments	-	-	-	-	-
Total value of transactions with payment instruments	335,445.17	450,891.70	501,251.89	719,310.87	1,087,631.79
<i>of which:</i>					
Cross-border transactions sent	123,452.47	183,557.42	187,782.34	304,217.31	567,070.72
<i>Memorandum item:</i>					
Cross-border transactions received	-	-	-	-	-
<b>TRANSACTIONS PER TYPE OF TERMINAL</b>					
<b>a) Transactions at terminals located in the country with cards issued in the country</b>	-	-	-	-	-
ATM cash withdrawals	-	-	-	-	-
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	585.02	1,250.63	1,603.55	2,337.77	3,695.29
E-money card-loading/unloading transactions	-	-	-	-	-
<b>b) Transactions at terminals located in the country with 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 with cards issued in the country</b>	-	-	-	-	-
ATM cash withdrawals	-	-	-	-	-
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	115.49	150.55	189.95	248.26	369.29
E-money card-loading/unloading transactions	-	-	-	-	-
<i>Memorandum items:</i>					
Cash advances at POS terminals	-	-	-	-	-
OTC cash withdrawals	-	-	-	-	-
OTC cash deposits	-	-	-	-	-

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 9. Participation in selected interbank funds transfer systems

(end of period)

	2001	2002	2003	2004	2005
<b>LVPS (NON-TARGET SYSTEM): TARPBANK (CLOSED JANUARY 2004)</b>					
Number of participants	31	33	29	-	-
<i>of which:</i>					
Direct participants	31	33	29	-	-
<i>of which:</i>					
Credit institutions	13	14	13	-	-
Central bank	1	1	1	-	-
Other direct participants	17	18	15	-	-
<i>of which:</i>					
Public administration	-	-	-	-	-
Postal institution	-	-	-	-	-
Clearing and settlement organisations	1	1	1	-	-
Other financial institutions	16	17	14	-	-
Others	-	-	-	-	-
Indirect participants	-	-	-	-	-
<b>LVPS (NON-TARGET SYSTEM): LITAS (FROM JANUARY 2004)</b>					
Number of participants	-	-	-	24	24
<i>of which:</i>					
Direct participants	-	-	-	24	24
<i>of which:</i>					
Credit institutions	-	-	-	12	12
Central bank	-	-	-	1	1
Other direct participants	-	-	-	11	11
<i>of which:</i>					
Public administration	-	-	-	-	-
Postal institution	-	-	-	-	-
Clearing and settlement organisations	-	-	-	1	1
Other financial institutions	-	-	-	10	10
Others	-	-	-	-	-
Indirect participants	-	-	-	-	-

Explanatory information on certain data items is given in the notes at the end of each country chapter.

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

(millions; total for the period)

	2001	2002	2003	2004	2005
<b>LVPS (NON-TARGET SYSTEM): TARPBANK (CLOSED JANUARY 2004)</b>					
Total transactions sent	9.92	11.66	13.71	0.52	-
<i>of which:</i>					
<b>a) Transactions sent by national participants</b>					
Total transactions sent by national participants	9.92	11.66	13.71	0.52	-
<i>of which:</i>					
Credit transfers	9.92	11.66	13.71	0.52	-
<i>of which:</i>					
Paper-based	0.00	0.00	0.00	0.00	-
Non-paper-based	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 (excluding national participants)</b>					
<b>d) Transactions sent by non-EU participants</b>					
Concentration ratio in terms of volume (percentages)	88.9	88.9	87.1	87.9	-
<b>LVPS (NON-TARGET SYSTEM): LITAS (FROM JANUARY 2004)</b>					
Total transactions sent	-	-	-	15.31	18.46
<i>of which:</i>					
<b>a) Transactions sent by national participants</b>					
Total transactions sent by national participants	-	-	-	15.31	18.46
<i>of which:</i>					
Credit transfers	-	-	-	15.28	18.36
<i>of which:</i>					
Paper-based	-	-	-	0.00	0.00
Non-paper-based	-	-	-	15.28	18.36
Direct debits	-	-	-	0.03	0.10
<b>b) Transactions sent by euro area participants</b>					
<b>c) Transactions sent by non-euro area EU participants (excluding national participants)</b>					
<b>d) Transactions sent by non-EU participants</b>					
Concentration ratio in terms of volume (percentages)	-	-	-	85.7	84.4

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## II. Payments processed by selected interbank funds transfer systems: Value of transactions

(LTL millions; total for the period)

	2001	2002	2003	2004	2005
<b>LVPS (NON-TARGET SYSTEM): TARPBANK (CLOSED JANUARY 2004)</b>					
Total transactions sent	116,745.22	144,611.35	158,018.39	7,463.22	-
<i>of which:</i>					
<b>a) Transactions sent by national participants</b>					
Total transactions sent by national participants	116,745.22	144,611.35	158,018.39	7,463.22	-
<i>of which:</i>					
Credit transfers	116,745.22	144,611.35	158,018.39	7,463.22	-
<i>of which:</i>					
Paper-based	0.00	0.00	0.00	0.00	-
Non-paper-based	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 (excluding national participants)</b>					
<b>d) Transactions sent by non-EU participants</b>					
Concentration ratio in terms of value (percentages)	82.7	84.1	83.2	82.9	-
<b>LVPS (NON-TARGET SYSTEM): LITAS (FROM JANUARY 2004)</b>					
Total transactions sent	-	-	-	186,443.83	227,955.98
<i>of which:</i>					
<b>a) Transactions sent by national participants</b>					
Total transactions sent by national participants	-	-	-	186,443.83	227,955.98
<i>of which:</i>					
Credit transfers	-	-	-	186,411.74	227,848.49
<i>of which:</i>					
Paper-based	-	-	-	0.00	0.00
Non-paper-based	-	-	-	186,411.74	227,848.49
Direct debits	-	-	-	32.10	107.49
<b>b) Transactions sent by euro area participants</b>					
<b>c) Transactions sent by non-euro area EU participants (excluding national participants)</b>					
<b>d) Transactions sent by non-EU participants</b>					
Concentration ratio in terms of value (percentages)	-	-	-	82.3	80.3

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 12.1 Instructions handled by trading platforms and clearing houses: Number of transactions

(original units; total for the period)

	2001	2002	2003	2004	2005
<b>Trading platform</b>					
Vilnius Stock Exchange	33,575	37,517	66,754	94,183	149,112
<i>of which:</i>					
Shares	32,184	36,029	65,182	92,542	147,697
Government securities	1,391	1,488	1,572	1,641	1,415
<b>Clearing house</b>	-	-	-	-	-

## 12.2 Instructions handled by trading platforms and clearing houses: Market value of transactions

(LTL millions; total for the period)

	2001	2002	2003	2004	2005
<b>Trading platform</b>					
Vilnius Stock Exchange	1,841.30	2,024.60	1,979.70	3,295.40	4,010.20
<i>of which:</i>					
Shares	840.20	649.60	594.10	1,083.00	2,031.82
Government securities	1,001.10	1,375.00	1,385.60	2,212.40	1,978.38
<b>Clearing house</b>	-	-	-	-	-

## 12.3 Number of participants in trading platforms and clearing houses

(end of period)

	2001	2002	2003	2004	2005
<b>Trading platform</b>					
Vilnius Stock Exchange					
Banks	8	9	9	9	14
Brokers	12	14	12	10	10
<b>Clearing house</b>	-	-	-	-	-

## 12.4 Outstanding securities

(end of period)

	2001	2002	2003	2004	2005
<b>Vilnius Stock Exchange</b>					
Value of securities listed (LTL millions)	6,762.87	7,579.76	12,917.17	19,633.53	28,206.46
<i>of which:</i>					
Shares	4,795.74	4,811.65	9,607.47	16,417.48	23,952.67
Other securities	1,967.13	2,768.11	3,309.70	3,216.04	4,253.79
Number of securities listed	80	80	82	76	80
<i>of which:</i>					
Shares	46	46	45	43	43
Other securities	34	34	37	33	37

## 13. Number of direct participants in central securities depositories

*(end of period)*

	2001	2002	2003	2004	2005
<b>CSDL</b>					
Number of direct participants				23	24
<i>of which:</i>					
Central banks				1	1
<i>of which:</i>					
Domestic				1	1
Foreign				0	0
Central counterparties				0	0
<i>of which:</i>					
Domestic				0	0
Foreign				0	0
Central securities depositories				2	3
<i>of which:</i>					
Domestic				1	1
Foreign				1	2
Credit institutions				9	9
<i>of which:</i>					
Domestic				9	9
Foreign				0	0
Others				11	11
<i>of which:</i>					
Domestic				11	11
Foreign				0	0



## 14. Value of securities held in central securities depositories

(LTL millions; end of period)

	2001	2002	2003	2004	2005
<b>CSDL</b>					
<b>a) Value of securities by origin</b>					
Total value of securities held				26,448	34,811
<i>of which:</i>					
Issued/held in safekeeping in the reporting CSD				26,255	34,546
<i>of which:</i>					
Bonds				3,706	3,962
Short-term papers				303	977
Equities				22,246	29,607
Others				0	0
Transferred to the reporting CSD through a link to another CSD				193	265
<i>of which:</i>					
Bonds				193	246
Short-term papers				0	0
Equities				0	19
Others				0	0
Transferred to the reporting CSD through a link to a custodian bank				0	0
<i>of which:</i>					
Bonds				0	0
Short-term papers				0	0
Equities				0	0
Others				0	0
<b>b) Value of securities by type of account holder</b>					
Total value of securities held				26,448	34,811
<i>of which:</i>					
Held on the account of another CSD				8	223
<i>of which:</i>					
Bonds				1	160
Short-term papers				0	15
Equities				7	48
Others				0	0
Held on accounts of other participants (non-CSDs)				26,440	34,588
<i>of which:</i>					
Bonds				3,898	4,048
Short-term papers				303	962
Equities				22,239	29,578
Others				0	0

## 15. Delivery instructions processed in central securities depositories

(total for the period)

	2001	2002	2003	2004	2005
<b>CSDL</b>					
	<i>thousands</i>				
<b>a) Number of delivery instructions by type of payment</b>					
Total number of delivery instructions				106	160
<i>of which:</i>					
Payment denominated in euro				.	.
<i>of which:</i>					
Bonds				.	.
Short-term papers				.	.
Equities				.	.
Others				.	.
Payment denominated in other currencies				91	148
<i>of which:</i>					
Bonds				1	1
Short-term papers				0	0
Equities				90	147
Others				0	0
Free of payment				15	12
<i>of which:</i>					
Bonds				2	2
Short-term papers				0	0
Equities				13	10
Others				0	0
<b>b) Number of delivery instructions by settlement channel</b>					
Total number of delivery instructions				106	160
<i>of which:</i>					
Internal settlement: no CSD link account involved				106	152
Settlement through link account of another CSD with reporting CSD				0	6
Settlement through link account of reporting CSD with another entity				0	2
	<i>LTL millions</i>				
<b>c) Value of delivery instructions by type of payment</b>					
Total value of delivery instructions				9,585	10,770
<i>of which:</i>					
Payment denominated in euro				.	.
<i>of which:</i>					
Bonds				.	.
Short-term papers				.	.
Equities				.	.
Others				.	.
Payment denominated in other currencies				3,770	4,137
<i>of which:</i>					
Bonds				2,227	1,989
Short-term papers				355	161
Equities				1,188	1,987
Others				0	0
Free of payment				5,815	6,633
<i>of which:</i>					
Bonds				1,729	1,743
Short-term papers				141	180
Equities				3,945	4,710
Others				0	0
<b>d) Value of delivery instructions by settlement channel</b>					
Total value of delivery instructions				9,585	10,770
<i>of which:</i>					
Internal settlement: no CSD link account involved				9,030	10,195
Settlement through link account of another CSD with reporting CSD				26	330
Settlement through link account of reporting CSD with another entity				529	245

## 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.

**Details on items in each table:** Information on the use of the country tables and calculations pertaining to each item in those tables are given in Section 6 of the “Detailed Explanatory Notes”.

## 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). 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.
--	---

**Table 4 – Banknotes and coins****Table 5 – Institutions offering payment services to non-MFIs**

<b>Credit institutions legally incorporated in the reporting country</b>	
Number of institutions	Comprises banks and credit unions. Number of banks at the end of the year: 2001 – 9, 2002 – 10, 2003 – 10, 2004 – 10, 2005 – 10.
<b>Other institutions offering payment services to non-MFIs</b>	
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.

*Memorandum items:***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**

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 – Payment and terminal transactions involving non-MFIs: Number of transactions, and****Table 8 – Payment and terminal transactions involving non-MFIs: Value of transactions****Transactions per type of payment instrument**

Credit transfers	Book-entry transactions will be included in this item for data as from 2006.
Direct debits	Data for 2001 include payments by cheque. Book-entry transactions will be included in this item for data as from 2006.
E-money purchase transactions <i>of which:</i> With other e-money storages	Not applicable. There is only card-based e-money in Lithuania.
Total number/value of transactions with payment instruments	Includes items initiated by banks; excludes payments by the central bank and credit unions.

**Transactions per type of terminal****a) Transactions at terminals located in the country with 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 with 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 with 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 – Participation in selected interbank funds transfer systems**

**LVPS: TARPBANK** Closed in January 2004.

**LVPS: LITAS** Began operations on 19 January 2004.

**Table 10 – Payments processed by selected interbank funds transfer systems: Number of transactions, and  
 Table 11 – Payments processed by selected interbank funds transfer systems: Value of transactions**

As all participants in the Lithuanian payment system are domestic, parts b, c and d of Tables 10 and 11 are not applicable. The TARPBANK system processed only credit transfers.

The LITAS system, which replaced TARPBANK with effect from 19 January 2004, processes credit transfers and direct debits. Hence, other payment instruments are not applicable.

**Table 12.1 – Instructions handled by trading platforms and clearing houses: Number of transactions, and  
 Table 12.2 – Instructions handled by trading platforms and clearing houses: Market value of transactions**

Government securities	Includes corporate bonds.
-----------------------	---------------------------

**Table 12.3 – Number of participants in trading platforms and clearing houses****Table 12.4 – Outstanding securities****Table 13 – Number of direct participants in central securities depositories****Table 14 – Value of securities held in central securities depositories****Table 15 – Delivery instructions processed in central securities depositories**

# HUNGARY

## 1. Basic statistical data

	2001	2002	2003	2004	2005
Population (thousands)	10,187.58	10,158.61	10,129.55	10,107.15	10,087.07
GDP (HUF millions)	15,274,862.00	17,203,730.00	18,935,672.00	20,712,284.00	22,026,763.00
GDP per capita (HUF)	1,499,362	1,693,513	1,869,349	2,049,271	2,183,664
HICP (annual percentage changes)	9.11	5.25	4.68	6.78	3.49
Exchange rate (HUF vis-à-vis the euro)					
End of period	245.180	236.290	262.500	245.970	252.870
Average	256.591	242.958	253.618	251.656	248.055

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 2. Settlement media used by non-MFIs

(HUF millions; end of period)

	2001	2002	2003	2004	2005
Currency in circulation outside MFIs	1,037,563.00	1,181,859.00	1,346,847.00	1,341,543.00	1,600,255.00
Value of overnight deposits held by non-MFIs	.	.	.	.	.
Narrow money supply (M1)	3,113,281.91	3,647,995.73	4,027,626.00	4,169,250.00	5,188,783.00
<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	.	.	.	.	.

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 3. Settlement media used by credit institutions

(HUF millions; average for last reserve maintenance period)

	2001	2002	2003	2004	2005
Overnight deposits held at the central bank	420,356.64	365,992.16	461,174.00	607,929.00	750,010.00
Overnight deposits held at other credit institutions (end of period)	28,381.00	29,861.00	38,169.00	57,023.00	94,608.00
<i>Memorandum items:</i>					
Non-intraday borrowing from the central bank	46,850.92	22,847.54	12,451.00	11,023.00	4,038.00
Intraday borrowing from the central bank	-	-	-	-	-

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 4. Banknotes and coins

(HUF millions; end of period)

	2001	2002	2003	2004	2005
Currency in circulation	1,138,437.00	1,279,588.00	1,466,831.00	1,452,564.00	1,714,130.00
Total banknotes in circulation	1,105,757.71	1,245,404.45	1,431,259.10	1,415,766.18	1,675,264.44
<i>of which:</i>					
HUF 20,000	185,570.84	303,120.68	450,941.14	491,404.00	693,235.50
HUF 10,000	685,119.85	721,160.45	757,842.74	716,987.69	767,812.96
HUF 5,000	146,357.35	130,523.57	125,665.49	111,171.02	112,926.74
HUF 2,000	29,519.98	31,217.41	34,242.45	33,407.29	34,999.27
HUF 1,000	42,807.72	42,072.79	43,835.44	43,519.14	45,551.88
HUF 500	10,176.53	10,444.37	11,197.03	11,413.02	12,162.77
HUF 200	6,205.43	6,865.18	7,534.81	7,864.02	8,575.32
Total coins in circulation	21,135.44	22,986.77	24,491.15	25,472.81	27,497.57
<i>of which:</i>					
HUF 100	11,503.34	12,393.30	12,931.09	13,052.44	13,834.95
HUF 50	3,039.31	3,364.49	3,657.97	3,913.44	4,371.18
HUF 20	2,512.41	2,728.80	2,946.44	3,137.33	3,426.99
HUF 10	1,537.75	1,662.64	1,790.62	1,894.53	2,052.80
HUF 5	945.09	1,045.64	1,157.37	1,262.14	1,380.93
HUF 2	1,000.19	1,123.24	1,257.45	1,388.65	1,528.33
HUF 1	597.36	668.65	750.21	824.28	902.39
Currency in circulation held by MFIs	100,874.00	97,729.00	119,984.00	111,021.00	113,875.00
Currency in circulation outside MFIs	1,037,563.00	1,181,859.00	1,346,847.00	1,341,543.00	1,600,255.00
<i>Memorandum item:</i>					
Total commemorative coins	1,867.04	1,958.30	2,108.69	2,538.52	2,699.90

Explanatory information on certain data items is given in the notes at the end of each country chapter.

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

(end of period)

	2001	2002	2003	2004	2005
<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	240	227	222	217	215
Number of offices	2,953	2,995	3,005	2,990	3,128
Number of overnight deposits (thousands)	7,037	7,159	7,632	7,944	8,385
<i>of which:</i>					
Number of internet/PC-linked overnight deposits (thousands)	-	-	-	-	-
Value of overnight deposits (HUF millions)	2,079,763.00	2,469,061.90	2,724,346.00	2,880,080.00	3,661,792.00
<i>of which:</i>					
<b>Credit institutions legally incorporated in the reporting country</b>					
Number of institutions	240	227	222	217	212
Number of offices	2,953	2,995	3,005	2,990	3,125
Value of overnight deposits (HUF millions)	2,079,763.00	2,469,061.90	2,724,346.00	2,880,080.00	3,656,336.00
<b>Branches of euro area-based credit institutions</b>					
Number of institutions	0	0	0	0	3
Number of offices	-	-	-	-	3
Value of overnight deposits (HUF millions)	-	-	-	-	5,456.00
<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	3,284	3,289	3,288	2,820	2,859
Number of overnight deposits (thousands)	-	-	-	-	-
Value of overnight deposits (HUF millions)	.	.	.	.	.
<b>Institutions offering payment services to non-MFIs (total)</b>					
Number of institutions	243	230	225	220	218
Number of offices	6,242	6,289	6,298	5,815	5,992
Number of overnight deposits (thousands)	7,037	7,159	7,632	7,944	8,385
<i>of which:</i>					
Number of internet/PC-linked overnight deposits (thousands)	-	-	-	-	-
Value of overnight deposits (HUF millions)	2,426,323.00	2,522,004.90	2,951,158.00	3,205,025.00	3,927,895.20
<i>Memorandum items:</i>					
<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

Explanatory information on certain data items is given in the notes at the end of each country chapter.



## 6. Payment card functions and accepting devices

(original units; end of period)

	2001	2002	2003	2004	2005
<b>CARDS ISSUED IN THE COUNTRY</b>					
Cards with a cash function	5,012,803	5,501,247	6,042,836	6,511,498	7,380,668
Cards with a payment function (except an e-money function)	5,041,409	5,661,951	6,225,918	6,546,303	7,377,966
<i>of which:</i>					
Cards with a debit function	4,632,185	5,025,386	5,290,500	6,029,979	6,336,297
Cards with a delayed debit function	3,063	5,274	10,749	17,200	18,358
Cards with a credit function	447,381	641,583	933,611	506,817	1,027,824
Cards with a debit and/or delayed debit function	-	-	-	-	-
Cards with a credit and/or 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)	5,085,788	5,672,243	6,234,860	6,553,996	7,382,479
<i>of which:</i>					
Cards with a combined debit, cash and e-money function	-	-	-	-	-
<b>TERMINALS LOCATED IN THE COUNTRY</b>					
ATMs	2,544	2,742	2,975	3,296	3,531
<i>of which:</i>					
ATMs with a cash withdrawal function	2,544	2,742	2,975	3,296	3,531
ATMs with a credit transfer function	-	-	-	-	1,501
POS terminals	38,340	37,683	39,873	43,713	41,144
<i>of which:</i>					
EFTPOS terminals	26,802	32,064	34,041	38,728	39,526
E-money card terminals	-	-	-	-	-
<i>of which:</i>					
E-money card-loading/unloading terminals	-	-	-	-	-
E-money card-accepting terminals	-	-	-	-	-

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 7. Payment and terminal transactions involving non-MFIs: Number of transactions

(millions; total for the period)

	2001	2002	2003	2004	2005
<b>TRANSACTIONS PER TYPE OF PAYMENT INSTRUMENT</b>					
Credit transfers	134.20	131.90	139.50	176.85	502.47
<i>of which:</i>					
Paper-based	-	41.10	38.40	56.34	312.88
Non-paper-based	-	90.80	101.10	120.51	189.59
Direct debits	46.50	51.20	54.70	55.06	59.79
Card payments with cards issued in the country (except cards with an e-money function)	28.58	41.01	55.36	69.53	85.54
<i>of which:</i>					
Payments with cards with a debit function	26.49	37.67	50.37	62.46	75.87
Payments with cards with a delayed debit function	0.05	0.06	0.09	0.17	0.25
Payments with cards with a credit function	2.04	3.28	4.91	6.89	9.43
Payments with cards with a debit and/or delayed debit function	-	-	-	-	-
Payments with cards with a credit and/or delayed debit function	-	-	-	-	-
E-money purchase transactions	-	-	-	-	-
<i>of which:</i>					
With cards with an e-money function	-	-	-	-	-
With other e-money storages	-	-	-	-	-
Cheques	0.08	0.00	0.00	0.00	0.00
Other payment instruments	0.53	0.66	0.78	0.90	0.72
Total number of transactions with payment instruments	209.89	224.76	250.34	302.34	648.52
<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 with cards issued in the country</b>	116.68	142.04	162.87	180.78	201.41
ATM cash withdrawals	83.24	93.33	100.01	101.55	113.19
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	33.44	48.71	62.86	79.23	88.22
E-money card-loading/unloading transactions	-	-	-	-	-
<b>b) Transactions at terminals located in the country with cards issued outside the country</b>	5.63	5.68	5.89	6.47	7.57
ATM cash withdrawals	2.56	2.42	2.45	2.40	2.76
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	3.07	3.26	3.44	4.07	4.81
E-money card-loading/unloading transactions	-	-	-	-	-
<b>c) Transactions at terminals located outside the country with cards issued in the country</b>	1.84	2.31	2.85	3.54	4.79
ATM cash withdrawals	0.57	0.66	0.69	0.78	0.94
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	1.27	1.65	2.16	2.77	3.85
E-money card-loading/unloading transactions	-	-	-	-	-
<i>Memorandum items:</i>					
Cash advances at POS terminals	6.54	7.04	7.66	7.54	7.91
OTC cash withdrawals	17.28	13.47	23.11	19.75	20.55
OTC cash deposits	21.91	20.35	21.92	22.02	24.35

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 8. Payment and terminal transactions involving non-MFIs: Value of transactions

(HUF millions; total for the period)

	2001	2002	2003	2004	2005
<b>TRANSACTIONS PER TYPE OF PAYMENT INSTRUMENT</b>					
Credit transfers	222,836,100.0	199,036,400.0	212,172,800.0	220,200,216.0	219,915,205.7
<i>of which:</i>					
Paper-based	-	72,250,213.0	77,443,072.0	62,881,207.0	66,107,152.8
Non-paper-based	-	126,786,187.0	134,729,728.0	157,319,009.0	153,808,053.0
Direct debits	284,100.0	582,500.0	614,300.0	322,908.0	372,082.0
Card payments with cards issued in the country (except cards with an e-money function)	252,162.0	352,004.0	473,950.0	602,455.0	740,658.0
<i>of which:</i>					
Payments with cards with a debit function	228,112.0	313,515.0	417,491.0	524,860.0	633,502.0
Payments with cards with a delayed debit function	2,338.0	1,707.0	3,331.0	6,661.0	10,324.0
Payments with cards with a credit function	21,712.0	36,782.0	53,128.0	70,934.0	96,832.0
Payments with cards with a debit and/or delayed debit function	-	-	-	-	-
Payments with cards with a credit and/or delayed debit function	-	-	-	-	-
E-money purchase transactions	-	-	-	-	-
<i>of which:</i>					
With cards with an e-money function	-	-	-	-	-
With other e-money storages	-	-	-	-	-
Cheques	39,800.0	600.0	0.0	0.0	0.0
Other payment instruments	1,641,077.0	2,197,192.0	2,753,307.0	3,309,422.0	2,081,861.0
Total value of transactions with payment instruments	225,053,239.0	202,168,696.0	216,014,357.0	224,435,001.0	223,109,806.7
<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 with cards issued in the country</b>	2,626,715.0	3,362,306.0	4,145,565.0	4,522,395.0	5,022,351.0
ATM cash withdrawals	1,665,645.0	2,108,532.0	2,533,760.0	2,828,644.0	3,171,314.0
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	961,070.0	1,253,774.0	1,611,805.0	1,693,751.0	1,851,037.0
E-money card-loading/unloading transactions	-	-	-	-	-
<b>b) Transactions at terminals located in the country with cards issued outside the country</b>	171,278.0	174,287.0	180,599.0	208,093.0	226,280.0
ATM cash withdrawals	95,218.0	93,712.0	98,706.0	107,917.0	106,000.0
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	76,060.0	80,575.0	81,893.0	100,176.0	120,280.0
E-money card-loading/unloading transactions	-	-	-	-	-
<b>c) Transactions at terminals located outside the country with cards issued in the country</b>	68,418.0	62,025.0	73,516.0	93,717.0	120,173.0
ATM cash withdrawals	36,235.0	26,409.0	27,758.0	30,611.0	37,796.0
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	32,183.0	35,616.0	45,758.0	63,106.0	82,377.0
E-money card-loading/unloading transactions	-	-	-	-	-
<i>Memorandum items:</i>					
Cash advances at POS terminals	743,924.0	905,008.0	1,154,760.0	1,115,292.0	1,208,254.0
OTC cash withdrawals	7,751,651.0	5,968,511.0	14,836,130.0	6,869,806.0	9,570,032.0
OTC cash deposits	8,688,059.0	9,792,900.0	14,255,579.0	11,308,949.0	13,581,217.0

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 9. Participation in selected interbank funds transfer systems

*(end of period)*

	2001	2002	2003	2004	2005
<b>LVPS (NON-TARGET SYSTEM): VIBER</b>					
Number of participants	256	236	234	217	217
<i>of which:</i>					
Direct participants	40	38	37	36	37
<i>of which:</i>					
Credit institutions	36	34	33	33	34
Central bank	1	1	1	1	1
Other direct participants	3	3	3	2	2
<i>of which:</i>					
Public administration	1	1	1	1	1
Postal institution	1	1	1	1	1
Clearing and settlement organisations	1	1	1	0	0
Other financial institutions	0	0	0	0	0
Others	0	0	0	0	0
Indirect participants	216	198	197	181	180
<b>RETAIL SYSTEM: ICS</b>					
Number of participants	255	235	233	216	216
<i>of which:</i>					
Direct participants	57	56	57	55	57
<i>of which:</i>					
Credit institutions	54	53	54	53	55
Central bank	1	1	1	1	1
Other direct participants	2	2	2	1	1
<i>of which:</i>					
Public administration	1	1	1	1	1
Postal institution	0	0	0	0	0
Clearing and settlement organisations	1	1	1	0	0
Other financial institutions	0	0	0	0	0
Others	0	0	0	0	0
Indirect participants	198	179	176	161	159

Explanatory information on certain data items is given in the notes at the end of each country chapter.

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

(millions; total for the period)

	2001	2002	2003	2004	2005
<b>LVPS (NON-TARGET SYSTEM): VIBER</b>					
Total transactions sent	0.24	0.34	0.43	0.55	0.68
<i>of which:</i>					
<b>a) Transactions sent by national participants</b>					
Total transactions sent by national participants	0.24	0.34	0.43	0.55	0.68
<i>of which:</i>					
Credit transfers	0.24	0.34	0.43	0.55	0.68
<i>of which:</i>					
Non-paper-based	0.24	0.34	0.43	0.55	0.68
<b>b) Transactions sent by euro area participants</b>					
<b>c) Transactions sent by non-euro area EU participants (excluding national participants)</b>					
<b>d) Transactions sent by non-EU participants</b>					
Concentration ratio in terms of volume (percentages)	46.9	47.9	50.9	52.4	52.6
<b>RETAIL SYSTEM: ICS</b>					
Total transactions sent	139.60	154.50	161.80	172.30	186.73
<i>of which:</i>					
<b>a) Transactions sent by national participants</b>					
Total transactions sent by national participants	139.60	154.50	161.80	172.30	186.73
<i>of which:</i>					
Credit transfers	118.90	130.20	135.60	144.00	154.08
<i>of which:</i>					
Non-paper-based	118.90	130.20	135.60	144.00	154.08
Direct debits	19.90	21.70	22.90	25.40	25.56
Cheques	0.00	0.00	0.00	0.00	0.00
Other payment instruments	0.80	2.60	3.30	2.90	7.10
<b>b) Transactions sent by euro area participants</b>					
<b>c) Transactions sent by non-euro area EU participants (excluding national participants)</b>					
<b>d) Transactions sent by non-EU participants</b>					
Concentration ratio in terms of volume (percentages)	64.8	61.5	61.0	64.9	69.3

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## II. Payments processed by selected interbank funds transfer systems: Value of transactions

(HUF billions; total for the period)

	2001	2002	2003	2004	2005
<b>LVPS (NON-TARGET SYSTEM): VIBER</b>					
Total transactions sent	139,757.46	258,931.47	396,633.29	449,798.37	568,652.01
<i>of which:</i>					
<b>a) Transactions sent by national participants</b>					
Total transactions sent by national participants	139,757.46	258,931.47	396,633.29	449,798.37	568,652.01
<i>of which:</i>					
Credit transfers	139,757.46	258,931.47	396,633.29	449,798.37	568,652.01
<i>of which:</i>					
Non-paper-based	139,757.46	258,931.47	396,633.29	449,798.37	568,652.01
<b>b) Transactions sent by euro area participants</b>					
<b>c) Transactions sent by non-euro area EU participants (excluding national participants)</b>					
<b>d) Transactions sent by non-EU participants</b>					
Concentration ratio in terms of value (percentages)	58.2	58.7	57.8	61.7	63.9
<b>RETAIL SYSTEM: ICS</b>					
Total transactions sent	42,975.19	45,074.48	48,455.79	51,320.14	55,609.63
<i>of which:</i>					
<b>a) Transactions sent by national participants</b>					
Total transactions sent by national participants	42,975.19	45,074.48	48,455.79	51,320.14	55,609.63
<i>of which:</i>					
Credit transfers	42,629.93	44,619.10	47,944.51	50,767.06	54,943.66
<i>of which:</i>					
Non-paper-based	42,629.93	44,619.10	47,944.51	50,767.06	54,943.66
Direct debits	87.65	107.45	128.13	157.46	175.12
Cheques	0.00	0.00	0.00	0.00	0.00
Other payment instruments	257.62	347.92	383.16	395.62	490.84
<b>b) Transactions sent by euro area participants</b>					
<b>c) Transactions sent by non-euro area EU participants (excluding national participants)</b>					
<b>d) Transactions sent by non-EU participants</b>					
Concentration ratio in terms of value (percentages)	63.4	56.0	56.8	61.9	58.8

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 12.1 Instructions handled by trading platforms and clearing houses: Number of transactions

(original units; total for the period)

	2001	2002	2003	2004	2005
<b>Trading platforms</b>					
Budapest Stock Exchange	1,038,302	874,622	876,245	967,008	1,403,210
<i>of which:</i>					
Spot	911,697	741,703	718,377	790,916	1,119,909
<i>of which:</i>					
Equities	902,381	730,822	702,701	775,144	1,104,246
Government bonds	632	816	1,131	638	281
Corporate bonds	1,166	1,793	2,690	8,486	11,129
Bonds of international institutions	42	11	13	-	-
Mortgage bonds	80	365	1,036	1,929	2,034
T-bills	89	216	435	185	96
Investment funds	4,694	1,134	1,348	1,165	1,253
Compensation notes	2,613	6,546	9,023	3,369	870
Derivatives	126,605	132,919	157,868	176,092	283,301
Budapest Commodity Exchange					
Derivatives	3,548	10,045	10,127	9,734	5,048
<b>Clearing house</b>					
KELER	1,041,850	882,576	884,452	976,816	1,409,383
<i>of which:</i>					
BSE spot	911,697	739,612	716,352	790,865	1,120,562
BSE derivatives	126,605	132,919	157,973	176,217	283,773
BCE derivatives	3,548	10,045	10,127	9,734	5,048

## 12.2 Instructions handled by trading platforms and clearing houses: Market value of transactions

(HUF billions; total for the period)

	2001	2002	2003	2004	2005
<b>Trading platforms</b>					
Budapest Stock Exchange	2,377.44	2,687.42	3,623.90	5,132.92	9,882.87
<i>of which:</i>					
Spot	1,627.18	1,844.21	2,218.94	2,912.40	5,127.88
<i>of which:</i>					
Equities	1,385.68	1,513.72	1,849.44	2,590.41	4,830.52
Government bonds	158.86	192.73	149.54	106.45	80.25
Corporate bonds	35.86	63.71	68.02	102.14	122.79
Bonds of international institutions	5.55	0.74	0.25	-	-
Mortgage bonds	2.79	20.20	101.98	72.69	75.33
T-bills	37.38	49.28	44.74	39.18	17.29
Investment funds	0.75	0.39	0.77	0.72	1.50
Compensation notes	0.32	3.46	4.20	0.80	0.21
Derivatives	750.26	843.21	1,404.96	2,220.52	4,754.99
Budapest Commodity Exchange					
Derivatives	682.88	455.15	1,081.40	1,162.33	440.63
<b>Clearing house</b>					
KELER	1,627.19	3,142.57	4,733.74	6,282.54	9,465.84
<i>of which:</i>					
BSE spot	1,627.19	1,844.21	2,218.93	2,918.81	5,015.78
BSE derivatives	750.26	843.21	1,433.40	2,201.40	4,009.43
BCE derivatives	682.88	455.15	1,081.41	1,162.33	440.63

## 12.3 Number of participants in trading platforms and clearing houses

*(end of period)*

	2001	2002	2003	2004	2005
<b>Trading systems</b>					
Budapest Stock Exchange	34	33	33	33	31
<i>of which:</i>					
Brokerage firms	26	18	17	15	14
Banks	8	15	16	18	17
Budapest Commodity Exchange	22	46	35	21	18
<b>Clearing house</b>					
KELER					
<i>for</i> Budapest Stock Exchange	34	33	34	33	31
<i>of which:</i>					
Brokerage firms	26	18	17	15	14
Banks	8	15	17	18	17
<i>for</i> Budapest Commodity Exchange	33	16	15	21	18

## 12.4 Outstanding securities

*(end of period)*

	2001	2002	2003	2004	2005



## 13. Number of direct participants in central securities depositories

(end of period)

	2001	2002	2003	2004	2005
<b>KELER</b>					
Number of direct participants					97
<i>of which:</i>					
Central banks					1
<i>of which:</i>					
Domestic					1
Foreign					0
Central counterparties					0
<i>of which:</i>					
Domestic					0
Foreign					0
Central securities depositories					3
<i>of which:</i>					
Domestic					0
Foreign					3
Credit institutions					39
<i>of which:</i>					
Domestic					38
Foreign					1
Others					54
<i>of which:</i>					
Domestic					54
Foreign					0

## 14. Value of securities held in central securities depositories

(HUF millions; end of period)

	2001	2002	2003	2004	2005
<b>KELER</b>					
<b>a) Value of securities by origin</b>					
Total value of securities held					21,747,194
<i>of which:</i>					
Issued/held in safekeeping in the reporting CSD					21,581,984
<i>of which:</i>					
Bonds					8,860,251
Short-term papers					1,583,447
Equities					11,138,287
Others					0
Transferred to the reporting CSD through a link to another CSD					165,209
<i>of which:</i>					
Bonds					36,643
Short-term papers					43,593
Equities					84,973
Others					0
Transferred to the reporting CSD through a link to a custodian bank					0
<i>of which:</i>					
Bonds					0
Short-term papers					0
Equities					0
Others					0
<b>b) Value of securities by type of account holder</b>					
Total value of securities held					21,747,194
<i>of which:</i>					
Held on the account of another CSD					655,714
<i>of which:</i>					
Bonds					490,664
Short-term papers					0
Equities					165,050
Others					0
Held on accounts of other participants (non-CSDs)					21,091,480
<i>of which:</i>					
Bonds					8,406,230
Short-term papers					1,627,040
Equities					11,058,210
Others					0

## 15. Delivery instructions processed in central securities depositories

(total for the period)

	2001	2002	2003	2004	2005
<b>KELER</b>					
	<i>thousands</i>				
<b>a) Number of delivery instructions by type of payment</b>					
Total number of delivery instructions					579
of which:					
Payment denominated in euro					6
of which:					
Bonds					0
Short-term papers					0
Equities					6
Others					0
Payment denominated in other currencies					226
of which:					
Bonds					67
Short-term papers					22
Equities					137
Others					0
Free of payment					347
of which:					
Bonds					63
Short-term papers					84
Equities					200
Others					0
<b>b) Number of delivery instructions by settlement channel</b>					
Total number of delivery instructions					579
of which:					
Internal settlement: no CSD link account involved					546
Settlement through link account of another CSD with reporting CSD					16
Settlement through link account of reporting CSD with another entity					17
	<i>HUF millions</i>				
<b>c) Value of delivery instructions by type of payment</b>					
Total value of delivery instructions					50,413,708
of which:					
Payment denominated in euro					80,480
of which:					
Bonds					7,243
Short-term papers					805
Equities					72,432
Others					0
Payment denominated in other currencies					50,333,228
of which:					
Bonds					36,497,612
Short-term papers					8,407,582
Equities					5,428,035
Others					0
Free of payment					-
of which:					
Bonds					-
Short-term papers					-
Equities					-
Others					-
<b>d) Value of delivery instructions by settlement channel</b>					
Total value of delivery instructions					50,413,708
of which:					
Internal settlement: no CSD link account involved					-
Settlement through link account of another CSD with reporting CSD					-
Settlement through link account of reporting CSD with another entity					-

## 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.

**Details of items in each table:** Information on the use of the country tables and calculations pertaining to each item in those tables are given in Section 6 of the “Detailed Explanatory Notes”.

## 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	No values are shown, as some component data items are not available.
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.
--	---

**Table 4 – Banknotes and coins**

Currency in circulation	Includes commemorative banknotes and coins and legacy currencies.
Total banknotes in circulation	Commemorative banknotes are not included.
Total coins in circulation	Commemorative coins are not included.
Currency in circulation held by MFIs	Includes commemorative banknotes and coins.
Currency in circulation outside MFIs	Includes commemorative banknotes and coins.

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

<b>Branches of euro area-based credit institutions</b>	
Number of offices	There were no non-resident institutions operating in Hungary from 2001-04.
Value of overnight deposits	There were no non-resident institutions operating in Hungary from 2001-04.
<b>Branches of EEA-based credit institutions (outside the euro area)</b>	
Number of offices	Not applicable.
Value of overnight deposits	Not applicable.
<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	Includes the postal institution.
<i>Memorandum items:</i>	
<b>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.
Cards with a combined debit, cash and e-money function	Not applicable. No e-money schemes exist.

**Terminals located in the country**

POS terminals <i>of which:</i> EFTPOS terminals	The number of POS terminals fell in 2005 because the number of imprinters used as a back-up solution decreased. EFTPOS terminals include terminals installed at bank branches and post offices which can only be used for cash withdrawal transactions.
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 – Payment and terminal transactions involving non-MFIs: Number of transactions, and  
Table 8 – Payment and terminal transactions involving non-MFIs: Value of transactions**

**Transactions per type of payment instrument**

Credit transfers	This row contains estimated figures according to the previous definitions. From 2005 the figures also include postal transactions (postal inpayment orders, domestic postal orders, cash delivery orders). Postal instruments mean a substantial increase in the number of credit transfers, but the effect of these instruments on the total value of credit transfers is not significant.  Data for 2004 have been revised as a result of the supervision of data suppliers in 2005. Book-entry transactions will be included in data for this item as from 2006.
<i>of which:</i> Paper-based	This row contains estimated figures according to the previous definitions. Most of the postal transactions are paper-based, as they are initiated by customers in paper-based form.  Data for 2004 have been revised as a result of the supervision of data suppliers in 2005.
<i>of which:</i> Non-paper-based	This row contains estimated figures according to the previous definitions.  Data for 2004 have been revised as a result of the supervision of data suppliers in 2005.
Direct debits	This row contains estimated figures according to the previous definitions.  Book-entry transactions will be included in data for this item as from 2006. Data for 2004 have been revised as a result of the supervision of data suppliers in 2005. Although the supervision covered data for 2004, it is assumed that figures for 2002 and 2003 are also affected.

Card payments with cards issued in the country (except cards with an e-money function)	Does not equal the sum of “Transactions at terminals located in the country with cards issued in the country – POS transactions” and “Transactions at terminals located outside the country with cards issued in the country – POS transactions”, as: 1. cash withdrawal transactions made on POS terminals installed at bank branches and post offices are not included in card payment data, but are included in POS transactions; and 2. mobile phone-loading through ATMs is included in card payment figures, but not in POS transactions (nor in ATM cash withdrawals).
E-money purchase transactions	Not applicable.
<i>of which:</i> With cards with an e-money function	Not applicable.
<i>of which:</i> With 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 cheques and documentary collection.

### Transactions per type of terminal

#### a) Transactions at terminals located in the country with cards issued in the country

ATM cash withdrawals	Discrepancies: 1. Mobile phone-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.
POS transactions (irrespective of type of card used)	Includes cash withdrawals at POS installed at bank branches and post offices.
E-money card-loading/unloading transactions	Not applicable.

#### b) Transactions at terminals located in the country with cards issued outside the country

ATM cash withdrawals	Discrepancies: 1. Mobile phone-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.
POS transactions (irrespective of type of card used)	Includes cash withdrawals at POS terminals installed at bank branches and post offices.
E-money card-loading/unloading transactions	Not applicable.

**c) Transactions at terminals located outside the country with cards issued in the country**

ATM cash withdrawals	Discrepancies: 1. Mobile phone-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.
E-money card-loading/unloading transactions	Not applicable.

**Table 9 – Participation in selected interbank funds transfer systems**

LVPS: VIBER

Retail system: ICS

Clearing and settlement organisations	From 2004 the clearing and settlement organisation referred to here is regarded as a credit institution, and as such is included in the number of credit institutions in 2004 and 2005.
---------------------------------------	---

**Table 10 – Payments processed by selected interbank funds transfer systems: Number of transactions, and****Table 11 – Payments processed by selected interbank funds transfer systems: Value of transactions**

LVPS: VIBER

Retail system: ICS

**Table 12.1 – Instructions handled by trading platforms and clearing houses: Number of transactions, and****Table 12.2 – Instructions handled by trading platforms and clearing houses: Market value of transactions**

Budapest Commodity Exchange	The Budapest Commodity Exchange (BCE) merged with the Budapest Stock Exchange (BSE) in 2005; BCE trading on the exchange ended on 28 October 2005, and integrated trading on the BSE began on 2 November 2005.
-----------------------------	--

**Table 12.3 – Number of participants in trading platforms and clearing houses**

<b>Trading systems</b>	The Budapest Commodity Exchange (BCE) merged with the Budapest Stock Exchange (BSE) in 2005; BCE trading on the exchange ended on 28 October 2005, and integrated trading on the BSE began on 2 November 2005. Figures for 2001-04 are partly estimated.
Budapest Commodity Exchange	



**Table 12.4 – Outstanding securities**

**Table 13 – Number of direct participants in central securities depositories**

**Table 14 – Value of securities held in central securities depositories**

**Table 15 – Delivery instructions processed in central securities depositories**

# MALTA

## 1. Basic statistical data

	2001	2002	2003	2004	2005
Population (thousands)	393.10	395.93	398.47	401.19	403.98
GDP (MTL millions)	1,751.68	1,831.25	1,858.78	1,861.29	1,941.10
GDP per capita (MTL)	4,456	4,625	4,665	4,639	4,805
HICP (annual percentage changes)	2.50	2.62	1.94	2.72	2.53
Exchange rate (MTL vis-à-vis the euro)					
End of period	0.399	0.418	0.432	0.434	0.429
Average	0.403	0.409	0.426	0.428	0.430

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 2. Settlement media used by non-MFIs

(MTL millions; end of period)

	2001	2002	2003	2004	2005
Currency in circulation outside MFIs	418.89	436.83	460.42	485.99	498.92
Value of overnight deposits held by non-MFIs	-	-	1,389.58	1,502.37	1,649.81
Narrow money supply (M1)	1,282.93	1,367.37	1,490.95	1,589.93	1,679.72
<i>Memorandum items:</i>					
Overnight deposits in foreign currencies held by non-MFIs	-	-	415.56	440.08	496.09
Outstanding value on e-money storages issued	.	.	.	.	.
<i>of which:</i>					
On card-based e-money schemes	.	.	.	.	.
On software-based e-money schemes	.	.	.	.	.

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 3. Settlement media used by credit institutions

(MTL millions; average for last reserve maintenance period)

	2001	2002	2003	2004	2005
Overnight deposits held at the central bank	0.18	0.37	0.00	0.48	0.07
Overnight deposits held at other credit institutions (end of period)	-	-	116.86	152.31	187.45
<i>Memorandum items:</i>					
Non-intraday borrowing from the central bank	5.90	0.00	0.07	0.00	0.00
Intraday borrowing from the central bank	-	-	-	-	-

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 4. Banknotes and coins

(MTL millions; end of period)

	2001	2002	2003	2004	2005
Currency in circulation	441.83	461.25	485.37	506.41	520.04
Total banknotes in circulation	423.83	443.91	467.10	487.17	499.93
<i>of which:</i>					
MTL 20	108.83	109.56	109.70	110.32	110.55
MTL 10	280.70	298.66	319.41	337.55	348.62
MTL 5	27.65	28.78	30.82	31.90	32.98
MTL 2	6.66	6.90	7.17	7.39	7.79
Total coins in circulation	17.99	17.34	18.28	19.24	20.11
<i>of which:</i>					
MTL 1	5.40	5.65	5.87	6.15	6.47
MTL 0.50	4.44	3.62	3.89	4.11	4.20
MTL 0.25	2.72	2.44	2.59	2.74	2.92
MTL 0.10	2.64	2.71	2.85	2.98	3.09
MTL 0.05	1.31	1.38	1.48	1.58	1.68
MTL 0.02	0.87	0.90	0.93	0.97	1.00
MTL 0.01	0.54	0.57	0.60	0.64	0.67
Legacy coins	0.08	0.08	0.08	0.08	0.08
Currency in circulation held by MFIs	22.94	24.42	24.95	20.41	21.12
Currency in circulation outside MFIs	418.89	436.83	460.42	485.99	498.92
<i>Memorandum item:</i>					
Total commemorative coins	-	-	-	-	-

Explanatory information on certain data items is given in the notes at the end of each country chapter.

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

(end of period)

	2001	2002	2003	2004	2005
<b>Central bank</b>					
Number of offices	1	1	1	1	1
Number of overnight deposits (thousands)	-	-	-	1	1
Value of overnight deposits (MTL millions)	-	-	118.56	152.96	184.24
<b>Credit institutions irrespective of their legal incorporation</b>					
Number of institutions	18	15	16	16	19
Number of offices	106	106	111	118	111
Number of overnight deposits (thousands)	-	-	-	726	518
<i>of which:</i>					
Number of internet/PC-linked overnight deposits (thousands)	-	-	-	113	188
Value of overnight deposits (MTL millions)	-	-	1,271.02	1,349.41	1,465.58
<i>of which:</i>					
<b>Credit institutions legally incorporated in the reporting country</b>					
Number of institutions	15	13	14	14	17
Number of offices	103	104	109	116	109
Value of overnight deposits (MTL millions)	-	-	1,267.24	1,349.11	1,465.35
<b>Branches of euro area-based credit institutions</b>					
Number of institutions	0	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	0
Number of offices	-	-	-	-	-
Value of overnight deposits (MTL millions)	-	-	-	-	-
<b>Branches of non-EEA-based banks</b>					
Number of institutions	3	2	2	2	2
Number of offices	3	2	2	2	2
Value of overnight deposits (MTL millions)	-	-	3.78	0.31	0.23
<b>Other institutions offering payment services to non-MFIs</b>					
Number of institutions	7	7	7	7	7
Number of offices	-	-	-	-	26
Number of overnight deposits (thousands)	-	-	-	-	-
Value of overnight deposits (MTL millions)	-	-	-	-	-
<b>Institutions offering payment services to non-MFIs (total)</b>					
Number of institutions	26	23	24	24	27
Number of offices	107	107	112	119	138
Number of overnight deposits (thousands)	-	-	-	727	519
<i>of which:</i>					
Number of internet/PC-linked overnight deposits (thousands)	-	-	-	113	188
Value of overnight deposits (MTL millions)	-	-	1,389.58	1,502.37	1,649.82
<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)	-	-	-	-	-

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 6. Payment card functions and accepting devices

(original units; end of period)

	2001	2002	2003	2004	2005
<b>CARDS ISSUED IN THE COUNTRY</b>					
Cards with a cash function	344,800	372,790	391,710	424,108	467,166
Cards with a payment function (except an e-money function)	342,990	372,790	389,760	422,508	465,186
<i>of which:</i>					
Cards with a debit function	249,000	274,400	288,040	314,018	344,652
Cards with a delayed debit function	-	-	-	-	-
Cards with a credit function	93,990	98,390	101,720	108,490	120,534
Cards with a debit and/or delayed debit function	-	-	-	-	-
Cards with a credit and/or 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)	344,800	372,790	391,710	424,108	467,166
<i>of which:</i>					
Cards with a combined debit, cash and e-money function	-	-	-	-	-
<b>TERMINALS LOCATED IN THE COUNTRY</b>					
ATMs	139	138	149	151	154
<i>of which:</i>					
ATMs with a cash withdrawal function	139	138	149	151	154
ATMs with a credit transfer function	-	-	-	-	-
POS terminals	6,138	6,575	7,280	8,034	9,095
<i>of which:</i>					
EFTPOS terminals	6,138	6,575	7,280	8,034	9,095
E-money card terminals	-	-	-	-	-
<i>of which:</i>					
E-money card-loading/unloading terminals	-	-	-	-	-
E-money card-accepting terminals	-	-	-	-	-

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 7. Payment and terminal transactions involving non-MFIs: Number of transactions

(millions; total for the period)

	2001	2002	2003	2004	2005
<b>TRANSACTIONS PER TYPE OF PAYMENT INSTRUMENT</b>					
Credit transfers	1.86	2.53	1.48	3.26	3.77
<i>of which:</i>					
Paper-based	-	0.15	0.14	-	0.03
Non-paper-based	-	2.38	1.34	3.26	3.74
Direct debits	-	0.30	0.40	0.48	0.60
Card payments with cards issued in the country (except cards with an e-money function)	2.74	3.00	3.86	4.40	5.32
<i>of which:</i>					
Payments with cards with a debit function	2.01	2.13	2.59	2.92	3.48
Payments with cards with a delayed debit function	-	-	-	-	-
Payments with cards with a credit function	0.73	0.87	1.27	1.48	1.85
Payments with cards with a debit and/or delayed debit function	-	-	-	-	-
Payments with cards with a credit and/or delayed debit function	-	-	-	-	-
E-money purchase transactions	-	-	-	-	-
<i>of which:</i>					
With cards with an e-money function	-	-	-	-	-
With other e-money storages	-	-	-	-	-
Cheques	9.87	10.97	13.78	12.97	12.18
Other payment instruments	-	-	-	-	-
Total number of transactions with payment instruments	14.47	16.80	19.52	21.11	21.87
<i>of which:</i>					
Cross-border transactions sent	-	-	-	-	0.30
<i>Memorandum item:</i>					
Cross-border transactions received	-	-	-	-	-
<b>TRANSACTIONS PER TYPE OF TERMINAL</b>					
<b>a) Transactions at terminals located in the country with cards issued in the country</b>	-	7.98	9.40	10.85	11.86
ATM cash withdrawals	-	6.44	7.53	8.48	9.00
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	-	1.54	1.87	2.37	2.86
E-money card-loading/unloading transactions	-	-	-	-	-
<b>b) Transactions at terminals located in the country with cards issued outside the country</b>	-	1.91	2.22	2.34	3.47
ATM cash withdrawals	-	0.63	0.82	0.74	0.82
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	-	1.28	1.40	1.60	2.65
E-money card-loading/unloading transactions	-	-	-	-	-
<b>c) Transactions at terminals located outside the country with cards issued in the country</b>	-	0.57	0.60	0.75	0.92
ATM cash withdrawals	-	0.08	0.09	0.12	0.08
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	-	0.49	0.51	0.63	0.84
E-money card-loading/unloading transactions	-	-	-	-	-
<i>Memorandum items:</i>					
Cash advances at POS terminals	-	-	-	-	-
OTC cash withdrawals	-	-	-	-	-
OTC cash deposits	-	-	-	-	-

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 8. Payment and terminal transactions involving non-MFIs: Value of transactions

(MTL millions; total for the period)

	2001	2002	2003	2004	2005
<b>TRANSACTIONS PER TYPE OF PAYMENT INSTRUMENT</b>					
Credit transfers	2,263.03	1,788.16	2,706.83	2,281.33	5,918.68
<i>of which:</i>					
Paper-based	-	142.57	1,682.66	-	20.01
Non-paper-based	-	1,645.59	1,024.17	2,281.33	5,898.68
Direct debits	-	18.23	31.94	35.44	46.37
Card payments with cards issued in the country (except cards with an e-money function)	69.74	73.49	102.06	119.06	143.24
<i>of which:</i>					
Payments with cards with a debit function	42.75	42.22	54.42	61.25	72.47
Payments with cards with a delayed debit function	-	-	-	-	-
Payments with cards with a credit function	26.99	31.27	47.64	57.81	70.78
Payments with cards with a debit and/or delayed debit function	-	-	-	-	-
Payments with cards with a credit and/or delayed debit function	-	-	-	-	-
E-money purchase transactions	-	-	-	-	-
<i>of which:</i>					
With cards with an e-money function	-	-	-	-	-
With other e-money storages	-	-	-	-	-
Cheques	2,586.29	4,081.80	5,419.40	6,431.51	5,600.40
Other payment instruments	-	-	-	-	-
Total value of transactions with payment instruments	4,919.06	5,961.68	8,260.23	8,867.35	11,708.70
<i>of which:</i>					
Cross-border transactions sent	-	-	-	-	3,322.68
<i>Memorandum item:</i>					
Cross-border transactions received	-	-	-	-	-
<b>TRANSACTIONS PER TYPE OF TERMINAL</b>					
<b>a) Transactions at terminals located in the country with cards issued in the country</b>	-	274.11	334.60	413.55	430.33
ATM cash withdrawals	-	235.28	287.59	351.18	363.69
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	-	38.83	47.01	62.37	66.64
E-money card-loading/unloading transactions	-	-	-	-	-
<b>b) Transactions at terminals located in the country with cards issued outside the country</b>	-	97.34	116.63	135.63	170.50
ATM cash withdrawals	-	35.36	41.74	46.82	53.44
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	-	61.98	74.89	88.81	117.06
E-money card-loading/unloading transactions	-	-	-	-	-
<b>c) Transactions at terminals located outside the country with cards issued in the country</b>	-	31.21	32.99	40.70	48.16
ATM cash withdrawals	-	7.09	7.87	9.32	9.62
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	-	24.12	25.12	31.38	38.54
E-money card-loading/unloading transactions	-	-	-	-	-
<i>Memorandum items:</i>					
Cash advances at POS terminals	-	-	-	-	-
OTC cash withdrawals	-	-	-	-	-
OTC cash deposits	-	-	-	-	-

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 9. Participation in selected interbank funds transfer systems

(end of period)

	2001	2002	2003	2004	2005
<b>LVPS (NON-TARGET SYSTEM): MARIS</b>					
Number of participants	-	5	5	6	7
<i>of which:</i>					
Direct participants	-	5	5	6	7
<i>of which:</i>					
Credit institutions	-	4	4	5	5
Central bank	-	1	1	1	1
Other direct participants	-	-	-	-	1
<i>of which:</i>					
Public administration	-	-	-	-	-
Postal institution	-	-	-	-	-
Clearing and settlement organisations	-	-	-	-	-
Other financial institutions	-	-	-	-	-
Others	-	-	-	-	1
Indirect participants	-	-	-	-	-
<b>RETAIL SYSTEM: MALTA CLEARING HOUSE</b>					
Number of participants	5	5	5	6	6
<i>of which:</i>					
Direct participants	5	5	5	6	6
<i>of which:</i>					
Credit institutions	4	4	4	5	5
Central bank	1	1	1	1	1
Other direct participants	-	-	-	-	-
<i>of which:</i>					
Public administration	-	-	-	-	-
Postal institution	-	-	-	-	-
Clearing and settlement organisations	-	-	-	-	-
Other financial institutions	-	-	-	-	-
Others	-	-	-	-	-
Indirect participants	-	-	-	-	-

Explanatory information on certain data items is given in the notes at the end of each country chapter.



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

(millions; total for the period)

	2001	2002	2003	2004	2005
<b>LVPS (NON-TARGET SYSTEM): MARIS</b>					
Total transactions sent	-	0.01	0.04	0.05	0.04
<i>of which:</i>					
<b>a) Transactions sent by national participants</b>					
Total transactions sent by national participants	-	0.01	0.04	0.05	0.04
<i>of which:</i>					
Credit transfers	-	0.01	0.04	0.05	0.04
<i>of which:</i>					
Non-paper-based	-	0.01	0.04	0.05	0.04
<b>b) Transactions sent by euro area participants</b>					
<b>c) Transactions sent by non-euro area EU participants (excluding national participants)</b>					
<b>d) Transactions sent by non-EU participants</b>					
Concentration ratio in terms of volume (percentages)	-	100.0	100.0	97.5	94.4
<b>RETAIL SYSTEM: MALTA CLEARING HOUSE</b>					
Total transactions sent	7.26	6.93	6.68	6.52	6.40
<i>of which:</i>					
<b>a) Transactions sent by national participants</b>					
Total transactions sent by national participants	7.26	6.93	6.68	6.52	6.40
<i>of which:</i>					
Cheques	7.26	6.93	6.68	6.52	6.40
<b>b) Transactions sent by euro area participants</b>					
<b>c) Transactions sent by non-euro area EU participants (excluding national participants)</b>					
<b>d) Transactions sent by non-EU participants</b>					
Concentration ratio in terms of volume (percentages)	100.0	100.0	100.0	99.9	99.9

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 11. Payments processed by selected interbank funds transfer systems: Value of transactions

(MTL millions; total for the period)

	2001	2002	2003	2004	2005
<b>LVPS (NON-TARGET SYSTEM): MARIS</b>					
Total transactions sent	-	4,649.31	14,217.17	12,917.56	11,709.79
<i>of which:</i>					
<b>a) Transactions sent by national participants</b>					
Total transactions sent by national participants	-	4,649.31	14,217.17	12,917.56	11,709.79
<i>of which:</i>					
Credit transfers	-	4,649.31	14,217.17	12,917.56	11,709.79
<i>of which:</i>					
Non-paper-based	-	4,649.31	14,217.17	12,917.56	11,709.79
<b>b) Transactions sent by euro area participants</b>					
<b>c) Transactions sent by non-euro area EU participants (excluding national participants)</b>					
<b>d) Transactions sent by non-EU participants</b>					
Concentration ratio in terms of value (percentages)	-	100.0	100.0	98.8	98.6
<b>RETAIL SYSTEM: MALTA CLEARING HOUSE</b>					
Total transactions sent	2,490.00	2,520.00	2,600.00	2,631.84	2,803.76
<i>of which:</i>					
<b>a) Transactions sent by national participants</b>					
Total transactions sent by national participants	2,490.00	2,520.00	2,600.00	2,631.84	2,803.76
<i>of which:</i>					
Cheques	2,490.00	2,520.00	2,600.00	2,631.84	2,803.76
<b>b) Transactions sent by euro area participants</b>					
<b>c) Transactions sent by non-euro area EU participants (excluding national participants)</b>					
<b>d) Transactions sent by non-EU participants</b>					
Concentration ratio in terms of value (percentages)	100.0	100.0	100.0	99.9	99.9

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 12.1 Instructions handled by trading platforms and clearing houses: Number of transactions

*(thousands; total for the period)*

	2001	2002	2003	2004	2005
<b>Trading platform</b>					
Malta Stock Exchange					
Private listed securities	7.10	5.91	6.40	11.44	15.32
Government securities (bonds)	2.43	1.86	2.88	3.21	3.37
<b>Clearing house</b>	-	-	-	-	-

## 12.2 Instructions handled by trading platforms and clearing houses: Market value of transactions

*(MTL millions; total for the period)*

	2001	2002	2003	2004	2005
<b>Trading platform</b>					
Malta Stock Exchange					
Private listed securities	35.90	31.00	25.87	40.56	59.44
Government securities (bonds)	133.50	44.80	48.29	53.15	66.39
<b>Clearing house</b>	-	-	-	-	-

## 12.3 Number of participants in trading platforms and clearing houses

*(end of period)*

	2001	2002	2003	2004	2005
<b>Trading system</b>					
Malta Stock Exchange					
Stockbrokers	19	20	13	12	12
<b>Clearing house</b>	-	-	-	-	-

## 12.4 Outstanding securities

*(end of period)*

	2001	2002	2003	2004	2005
<b>Malta Stock Exchange</b>					
Value of securities issued (MTL millions)	1,584.24	1,587.13	1,835.65	2,188.50	2,916.68
Number of securities issued	62	72	76	86	81
Value of securities registered (MTL millions)	-	-	-	-	-
Number of securities registered	493	439	669	453	217

## 13. Number of direct participants in central securities depositories

*(end of period)*

	2001	2002	2003	2004	2005
<b>MALTA STOCK EXCHANGE</b>					
Number of direct participants					13
<i>of which:</i>					
Central banks					1
<i>of which:</i>					
Domestic					1
Foreign					.
Central counterparties					.
<i>of which:</i>					
Domestic					.
Foreign					.
Central securities depositories					.
<i>of which:</i>					
Domestic					.
Foreign					.
Credit institutions					2
<i>of which:</i>					
Domestic					2
Foreign					.
Others					10
<i>of which:</i>					
Domestic					10
Foreign					.

## 14. Value of securities held in central securities depositories

(MTL millions; end of period)

	2001	2002	2003	2004	2005
<b>MALTA STOCK EXCHANGE</b>					
<b>a) Value of securities by origin</b>					
Total value of securities held					2,917
<i>of which:</i>					
Issued/held in safekeeping in the reporting CSD					2,917
<i>of which:</i>					
Bonds					1,425
Short-term papers					.
Equities					1,492
Others					.
Transferred to the reporting CSD through a link to another CSD					.
<i>of which:</i>					
Bonds					.
Short-term papers					.
Equities					.
Others					.
Transferred to the reporting CSD through a link to a custodian bank					.
<i>of which:</i>					
Bonds					.
Short-term papers					.
Equities					.
Others					.
<b>b) Value of securities by type of account holder</b>					
Total value of securities held					2,917
<i>of which:</i>					
Held on the account of another CSD					.
<i>of which:</i>					
Bonds					.
Short-term papers					.
Equities					.
Others					.
Held on accounts of other participants (non-CSDs)					2,917
<i>of which:</i>					
Bonds					1,425
Short-term papers					.
Equities					1,492
Others					.

## 15. Delivery instructions processed in central securities depositories

(total for the period)

	2001	2002	2003	2004	2005
<b>MALTA STOCK EXCHANGE</b>					
	<i>thousands</i>				
<b>a) Number of delivery instructions by type of payment</b>					
Total number of delivery instructions					22
<i>of which:</i>					
Payment denominated in euro					.
<i>of which:</i>					
Bonds					.
Short-term papers					.
Equities					.
Others					.
Payment denominated in other currencies					21
<i>of which:</i>					
Bonds					7
Short-term papers					.
Equities					14
Others					.
Free of payment					1
<i>of which:</i>					
Bonds					0
Short-term papers					.
Equities					0
Others					.
<b>b) Number of delivery instructions by settlement channel</b>					
Total number of delivery instructions					22
<i>of which:</i>					
Internal settlement: no CSD link account involved					22
Settlement through link account of another CSD with reporting CSD					.
Settlement through link account of reporting CSD with another entity					.
	<i>MTL millions</i>				
<b>c) Value of delivery instructions by type of payment</b>					
Total value of delivery instructions					0
<i>of which:</i>					
Payment denominated in euro					.
<i>of which:</i>					
Bonds					.
Short-term papers					.
Equities					.
Others					.
Payment denominated in other currencies					0
<i>of which:</i>					
Bonds					0
Short-term papers					.
Equities					0
Others					.
Free of payment					0
<i>of which:</i>					
Bonds					0
Short-term papers					.
Equities					0
Others					.
<b>d) Value of delivery instructions by settlement channel</b>					
Total value of delivery instructions					0
<i>of which:</i>					
Internal settlement: no CSD link account involved					0
Settlement through link account of another CSD with reporting CSD					.
Settlement through link account of reporting CSD with another entity					.

## 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.

**Details on items in each table:** Information on the use of the country tables and calculations pertaining to each item in those tables are given in Section 6 of the “Detailed Explanatory Notes”.

## 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	<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 2001-02 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 2001-02.</p> <p>Data for the “Central government” counterpart sector have not been reported for 2001-02.</p>
Narrow money supply (M1)	<p>Source: ECB.</p> <p>M1 figures for Malta contained in the Blue Book follow a standard ESCB definition, which differs from the concept of M1 used by the Central Bank of Malta and reflected in its national publications. The main difference between the two definitions is the inclusion of transit items in the definition of M1 used by the Central Bank of Malta.</p> <p>Data reported for 2001-02 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.
--	---

**Table 4 – Banknotes and coins**

MTL 0.01	<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. This is followed by the denomination MTL 0.003, with MTL 0.002 accounting for the smallest proportion of the aggregated amount.</p>
----------	---

**Table 5 – Institutions offering payment services to non-MFIs***Memorandum items:***Electronic money institutions**

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****Cards issued in the country**

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.

**Terminals located in the country**

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 – Payment and terminal transactions involving non-MFIs: Number of transactions, and****Table 8 – Payment and terminal transactions involving non-MFIs: Value of transactions****Transactions per type of payment instrument**

Credit transfers	Book-entry transactions are not included, as data are not available.
Direct debits	Book-entry transactions are not included, as data are not available.
E-money purchase transactions	Not applicable.
<i>of which:</i> With cards with an e-money function	Not applicable.
<i>of which:</i> With other e-money storages	Not applicable.

**Transactions per type of terminal****a) Transactions at terminals located in the country with cards issued in the country**

E-money card-loading/unloading transactions	Not applicable.
---	-----------------



**b) Transactions at terminals located in the country with cards issued outside the country**

E-money card-loading/unloading transactions	Not applicable.
---	-----------------

**c) Transactions at terminals located outside the country with cards issued in the country**

E-money card-loading/unloading transactions	Not applicable.
---	-----------------

**Table 9 – Participation in selected interbank funds transfer systems**

LVPS: MaRIS Commenced operations on 26 August 2002.

**Table 10 – Payments processed by selected interbank funds transfer systems: Number of transactions, and  
Table 11 – Payments processed by selected interbank funds transfer systems: Value of transactions**

LVPS: MaRIS Commenced operations on 26 August 2002.

**Table 12.1 – Instructions handled by trading platforms and clearing houses: Number of transactions****Table 12.2 – Instructions handled by trading platforms and clearing houses: Market value of transactions****Table 12.3 – Number of participants in trading platforms and clearing houses****Table 12.4 – Outstanding securities****Table 13 – Number of direct participants in central securities depositories****Table 14 – Value of securities held in central securities depositories****Table 15 – Delivery instructions processed in central securities depositories**

# POLAND

## 1. Basic statistical data

	2001	2002	2003	2004	2005
Population (thousands)	38,251.00	38,232.00	38,195.00	38,180.00	38,161.00
GDP (PLN millions)	779,205.00	807,859.00	842,120.00	922,157.00	979,191.00
GDP per capita (PLN)	20,371	21,130	22,048	24,153	25,659
HICP (annual percentage changes)	5.34	1.96	0.71	3.59	2.19
Exchange rate (PLN vis-à-vis the euro)					
End of period	3.495	4.021	4.702	4.085	3.860
Average	3.672	3.857	4.400	4.527	4.023

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 2. Settlement media used by non-MFIs

(PLN millions; end of period)

	2001	2002	2003	2004	2005
Currency in circulation outside MFIs	38,214.00	42,193.00	49,416.00	50,776.00	57,155.00
Value of overnight deposits held by non-MFIs	1,889.53	3,795.25	4,319.03	130,225.28	173,081.64
Narrow money supply (M1)	118,297.00	136,611.00	158,065.00	175,780.00	195,861.00
<i>Memorandum items:</i>					
Overnight deposits in foreign currencies held by non-MFIs	-	-	-	19,023.00	29,154.00
Outstanding value on e-money storages issued	.	.	.	.	.
<i>of which:</i>					
On card-based e-money schemes	.	.	.	.	.
On software-based e-money schemes	.	.	.	.	.

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 3. Settlement media used by credit institutions

(PLN millions; average for last reserve maintenance period)

	2001	2002	2003	2004	2005
Overnight deposits held at the central bank	16,567.72	15,304.93	12,152.30	13,302.87	12,912.00
Overnight deposits held at other credit institutions (end of period)	3,277.99	9,519.49	10,516.84	10,945.52	12,371.79
<i>Memorandum items:</i>					
Non-intraday borrowing from the central bank	42.70	52.20	0.00	25.70	21.09
Intraday borrowing from the central bank	134.90	3,608.20	5,805.60	5,641.40	6,584.39

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 4. Banknotes and coins

(PLN millions; end of period)

	2001	2002	2003	2004	2005
Currency in circulation	.	.	.	55,925.00	62,597.00
Total banknotes in circulation	41,643.50	45,166.95	52,488.67	54,083.11	60,560.90
<i>of which:</i>					
PLN 200	11,602.87	12,666.04	14,790.24	14,532.65	15,181.06
PLN 100	22,988.60	25,235.98	30,020.83	31,844.53	37,148.15
PLN 50	5,145.53	5,340.86	5,682.82	5,659.14	6,050.75
PLN 20	982.71	1,002.12	1,051.45	1,084.34	1,185.85
PLN 10	923.79	921.95	943.33	962.45	995.10
Total coins in circulation	1,256.91	1,343.36	1,453.65	1,591.81	1,769.06
<i>of which:</i>					
PLN 5	418.06	433.01	458.51	489.01	539.15
PLN 2	329.16	361.11	402.28	465.91	537.88
PLN 1	193.91	206.80	222.27	235.92	254.34
PLN 0.5	103.43	110.77	117.35	125.80	135.70
PLN 0.2	82.16	87.66	94.66	101.92	111.88
PLN 0.1	65.56	70.88	76.94	83.17	90.25
PLN 0.05	32.42	36.03	39.71	43.23	47.67
PLN 0.02	16.21	18.51	20.81	23.15	25.65
PLN 0.01	16.02	18.60	21.12	23.72	26.54
Currency in circulation held by MFIs	.	.	.	5,149.00	5,442.00
Currency in circulation outside MFIs	38,214.00	42,193.00	49,416.00	50,776.00	57,155.00
<i>Memorandum item:</i>					
Total commemorative coins	41.30	50.38	59.14	74.09	94.07

Explanatory information on certain data items is given in the notes at the end of each country chapter.

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

(end of period)

	2001	2002	2003	2004	2005
<b>Central bank</b>					
Number of offices	50	39	16	16	16
Number of overnight deposits (thousands)	8	9	3	4	.
Value of overnight deposits (PLN millions)	-	-	-	834.00	17,088.00
<b>Credit institutions irrespective of their legal incorporation</b>					
Number of institutions	758	666	660	744	730
Number of offices	12,889	13,348	11,777	11,104	12,924
Number of overnight deposits (thousands)	17,199	18,411	19,801	22,211	22,007
<i>of which:</i>					
Number of internet/PC-linked overnight deposits (thousands)	666	1,240	2,230	3,835	5,216
Value of overnight deposits (PLN millions)	79,235.62	93,335.64	107,997.64	135,735.92	166,125.01
<i>of which:</i>					
<b>Credit institutions legally incorporated in the reporting country</b>					
Number of institutions	756	665	659	741	724
Number of offices	12,888	13,347	11,776	11,097	12,913
Value of overnight deposits (PLN millions)	.	.	.	.	164,921.96
<b>Branches of euro area-based credit institutions</b>					
Number of institutions	2	1	1	2	4
Number of offices	1	1	1	6	8
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	2
Number of offices	0	0	0	1	3
Value of overnight deposits (PLN 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 (PLN millions)	-	-	-	-	-
<b>Other institutions offering payment services to non-MFIs</b>					
Number of institutions	1	1	1	1	1
Number of offices	8,223	8,243	8,306	8,352	8,350
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	732
Number of offices	21,162	21,630	20,099	19,472	21,290
Number of overnight deposits (thousands)	17,207	18,419	19,804	22,215	22,007
<i>of which:</i>					
Number of internet/PC-linked overnight deposits (thousands)	666	1,240	2,230	3,835	5,216
Value of overnight deposits (PLN millions)	79,235.62	93,335.64	107,997.64	136,569.92	183,213.01
<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)	-	-	-	-	-

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 6. Payment card functions and accepting devices

(original units; end of period)

	2001	2002	2003	2004	2005
<b>CARDS ISSUED IN THE COUNTRY</b>					
Cards with a cash function	14,356,364	16,834,703	14,985,147	16,636,619	19,324,806
Cards with a payment function (except an e-money function)	14,557,523	17,159,746	15,675,225	17,751,709	20,370,311
<i>of which:</i>					
Cards with a debit function	12,740,630	15,080,287	13,315,840	14,282,900	15,369,077
Cards with a delayed debit function	1,047,086	1,028,578	641,672	632,200	617,527
Cards with a credit function	769,807	1,050,881	1,717,713	2,836,609	4,383,707
Cards with a debit and/or delayed debit function	-	-	-	-	-
Cards with a credit and/or 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)	14,557,523	17,159,746	15,675,225	17,751,709	20,370,311
<i>of which:</i>					
Cards with a combined debit, cash and e-money function	-	-	-	-	-
<b>TERMINALS LOCATED IN THE COUNTRY</b>					
ATMs	6,476	7,145	7,575	8,054	8,776
<i>of which:</i>					
ATMs with a cash withdrawal function	6,476	7,145	7,575	8,054	8,776
ATMs with a credit transfer function	1,207	1,720	-	-	-
POS terminals	112,897	112,021	132,700	143,230	167,892
<i>of which:</i>					
EFTPOS terminals	65,609	67,625	83,693	104,401	130,689
E-money card terminals	-	-	-	-	-
<i>of which:</i>					
E-money card-loading/unloading terminals	-	-	-	-	-
E-money card-accepting terminals	-	-	-	-	-

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 7. Payment and terminal transactions involving non-MFIs: Number of transactions

(millions; total for the period)

	2001	2002	2003	2004	2005
<b>TRANSACTIONS PER TYPE OF PAYMENT INSTRUMENT</b>					
Credit transfers	511.57	507.10	619.79	726.61	804.61
<i>of which:</i>					
Paper-based	443.94	377.42	-	-	-
Non-paper-based	67.63	129.68	-	-	-
Direct debits	0.96	2.26	4.43	7.54	11.09
Card payments with cards issued in the country (except cards with an e-money function)	89.56	120.37	155.63	201.43	264.18
<i>of which:</i>					
Payments with cards with a debit function	59.26	76.43	103.16	147.24	187.12
Payments with cards with a delayed debit function	17.38	16.66	18.35	9.06	9.61
Payments with cards with a credit function	12.92	27.28	34.12	45.13	67.45
Payments with cards with a debit and/or delayed debit function	-	-	-	-	-
Payments with cards with a credit and/or delayed debit function	-	-	-	-	-
E-money purchase transactions	-	-	-	-	-
<i>of which:</i>					
With cards with an e-money function	-	-	-	-	-
With other e-money storages	-	-	-	-	-
Cheques	4.84	2.31	1.67	0.40	0.04
Other payment instruments	-	-	-	-	-
Total number of transactions with payment instruments	606.93	632.03	781.52	935.98	1,079.92
<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 with cards issued in the country</b>					
ATM cash withdrawals	290.40	332.96	384.05	445.61	509.75
ATM cash deposits	-	-	-	0.92	0.89
POS transactions (irrespective of type of card used)	-	-	-	197.57	258.18
E-money card-loading/unloading transactions	-	-	-	-	-
<b>b) Transactions at terminals located in the country with 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 with cards issued in the country</b>					
ATM cash withdrawals	-	-	-	-	-
ATM cash deposits	-	-	-	1.66	1.99
POS transactions (irrespective of type of card used)	-	-	-	4.67	6.30
E-money card-loading/unloading transactions	-	-	-	-	-
<i>Memorandum items:</i>					
Cash advances at POS terminals	-	-	-	-	-
OTC cash withdrawals	-	-	-	-	-
OTC cash deposits	-	-	-	-	-

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 8. Payment and terminal transactions involving non-MFIs: Value of transactions

(PLN millions; total for the period)

	2001	2002	2003	2004	2005
<b>TRANSACTIONS PER TYPE OF PAYMENT INSTRUMENT</b>					
Credit transfers	4,537,830.00	4,726,430.00	1,833,840.00	2,000,960.00	2,080,685.60
<i>of which:</i>					
Paper-based	3,827,440.00	3,429,510.00	-	-	-
Non-paper-based	710,390.00	1,296,920.00	-	-	-
Direct debits	3,042.00	3,810.00	4,900.00	6,710.00	8,509.38
Card payments with cards issued in the country (except cards with an e-money function)	14,038.00	16,999.00	21,066.00	26,269.00	32,572.55
<i>of which:</i>					
Payments with cards with a debit function	9,439.00	9,276.00	12,493.00	17,442.69	21,021.18
Payments with cards with a delayed debit function	2,363.00	3,376.00	3,060.00	1,665.26	1,640.51
Payments with cards with a credit function	2,236.00	4,347.00	5,513.00	7,160.93	9,910.87
Payments with cards with a debit and/or delayed debit function	-	-	-	-	-
Payments with cards with a credit and/or delayed debit function	-	-	-	-	-
E-money purchase transactions	-	-	-	-	-
<i>of which:</i>					
With cards with an e-money function	-	-	-	-	-
With other e-money storages	-	-	-	-	-
Cheques	20,198.00	22,646.00	11,910.00	720.00	185.49
Other payment instruments	-	-	-	-	-
Total value of transactions with payment instruments	4,575,108.00	4,769,885.00	1,871,716.00	2,034,659.00	2,121,953.01
<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 with cards issued in the country</b>	-	-	-	-	-
ATM cash withdrawals	69,530.00	86,555.30	103,001.80	130,719.74	153,786.52
ATM cash deposits	-	-	-	556.26	531.15
POS transactions (irrespective of type of card used)	-	-	-	24,222.21	30,565.31
E-money card-loading/unloading transactions	-	-	-	-	-
<b>b) Transactions at terminals located in the country with 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 with cards issued in the country</b>	-	-	-	-	-
ATM cash withdrawals	-	-	-	728.98	893.33
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	-	-	-	1,614.41	2,007.24
E-money card-loading/unloading transactions	-	-	-	-	-
<i>Memorandum items:</i>					
Cash advances at POS terminals	-	-	-	-	-
OTC cash withdrawals	-	-	-	-	-
OTC cash deposits	-	-	-	-	-

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 9a Participation in selected interbank funds transfer systems

(end of period)

	2001	2002	2003	2004	2005
<b>TARGET COMPONENT: SORBNET EURO (SINCE 2005)</b>					
Number of participants	-	-	-	-	39
<i>of which:</i>					
Direct participants	-	-	-	-	39
<i>of which:</i>					
Credit institutions	-	-	-	-	36
Central bank	-	-	-	-	1
Other direct participants	-	-	-	-	2
<i>of which:</i>					
Public administration	-	-	-	-	-
Postal institution	-	-	-	-	-
Clearing and settlement organisations	-	-	-	-	2
Other financial institutions	-	-	-	-	-
Others	-	-	-	-	-
Indirect participants	-	-	-	-	-
<b>LVPS (NON-TARGET SYSTEM): SORBNET</b>					
Number of participants	65	61	58	57	56
<i>of which:</i>					
Direct participants	65	61	58	57	56
<i>of which:</i>					
Credit institutions	62	58	55	54	53
Central bank	1	1	1	1	1
Other direct participants	2	2	2	2	2
<i>of which:</i>					
Public administration	-	-	-	-	-
Postal institution	-	-	-	-	-
Clearing and settlement organisations	2	2	2	2	2
Other financial institutions	-	-	-	-	-
Others	-	-	-	-	-
Indirect participants	-	-	-	-	-
<b>RETAIL SYSTEM: ELIXIR</b>					
Number of participants	733	682	665	661	658
<i>of which:</i>					
Direct participants	62	57	56	54	52
<i>of which:</i>					
Credit institutions	61	56	55	53	51
Central bank	1	1	1	1	1
Other direct participants	-	-	-	-	-
<i>of which:</i>					
Public administration	-	-	-	-	-
Postal institution	-	-	-	-	-
Clearing and settlement organisations	-	-	-	-	-
Other financial institutions	-	-	-	-	-
Others	-	-	-	-	-
Indirect participants	671	625	609	607	606

Explanatory information on certain data items is given in the notes at the end of each country chapter.



## 9b Participation in selected interbank funds transfer systems (continued)

(end of period)

	2001	2002	2003	2004	2005
<b>RETAIL SYSTEM: SYBIR (CLOSED IN JULY 2004)</b>					
Number of participants	-	-	-	-	-
<i>of which:</i>					
Direct participants	-	-	-	-	-
<i>of which:</i>					
Credit institutions	-	-	-	-	-
Central bank	-	-	-	-	-
Other direct participants	-	-	-	-	-
<i>of which:</i>					
Public administration	-	-	-	-	-
Postal institution	-	-	-	-	-
Clearing and settlement organisations	-	-	-	-	-
Other financial institutions	-	-	-	-	-
Others	-	-	-	-	-
Indirect participants	-	-	-	-	-
<b>RETAIL SYSTEM: EUROELIXIR (SINCE 2005)</b>					
Number of participants	-	-	-	-	642
<i>of which:</i>					
Direct participants	-	-	-	-	34
<i>of which:</i>					
Credit institutions	-	-	-	-	33
Central bank	-	-	-	-	1
Other direct participants	-	-	-	-	-
<i>of which:</i>					
Public administration	-	-	-	-	-
Postal institution	-	-	-	-	-
Clearing and settlement organisations	-	-	-	-	-
Other financial institutions	-	-	-	-	-
Others	-	-	-	-	-
Indirect participants	-	-	-	-	608

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 10a Payments processed by selected interbank funds transfer systems: Number of transactions

(millions; total for the period)

	2001	2002	2003	2004	2005
<b>TARGET COMPONENT: SORBNET EURO (SINCE 2005)</b>					
Total transactions sent	-	-	-	-	0.01
<i>of which:</i>					
Transactions sent within the same TARGET component	-	-	-	-	0.01
<i>of which:</i>					
Transactions sent by national participants	-	-	-	-	0.01
Transactions sent by euro area participants	-	-	-	-	-
Transactions sent by non-euro area EU participants (excluding national participants)	-	-	-	-	-
Transactions sent by non-EU participants	-	-	-	-	-
Transactions sent to another TARGET component	-	-	-	-	0.01
<i>of which:</i>					
Transactions sent to a euro area TARGET component	-	-	-	-	0.01
Transactions sent to a non-euro area TARGET component	-	-	-	-	0.00
<i>Memorandum item:</i>					
Transactions received from another TARGET component	-	-	-	-	0.04
Concentration ratio in terms of volume (percentages)	-	-	-	-	69.9
<b>LVPS (NON-TARGET SYSTEM): SORBNET</b>					
Total transactions sent	0.54	0.48	0.75	0.91	1.09
<i>of which:</i>					
<b>a) Transactions sent by national participants</b>					
Total transactions sent by national participants	0.54	0.48	0.75	0.91	1.09
<i>of which:</i>					
Credit transfers	0.54	0.48	0.75	0.91	1.09
<i>of which:</i>					
Paper-based	0.00	0.00	0.00	0.00	0.00
Non-paper-based	0.54	0.48	0.75	0.91	1.09
<b>b) Transactions sent by euro area participants</b>					
<b>c) Transactions sent by non-euro area EU participants (excluding national participants)</b>					
<b>d) Transactions sent by non-EU participants</b>					
Concentration ratio in terms of volume (percentages)	30.5	34.4	45.4	48.8	51.6
<b>RETAIL SYSTEM: ELIXIR</b>					
Total transactions sent	271.29	384.25	520.01	699.39	815.74
<i>of which:</i>					
<b>a) Transactions sent by national participants</b>					
Total transactions sent by national participants	271.29	384.25	520.01	699.39	815.74
<i>of which:</i>					
Credit transfers	269.51	381.50	515.31	691.72	804.61
<i>of which:</i>					
Paper-based	0.00	0.00	0.00	0.00	0.00
Non-paper-based	269.51	381.50	515.31	691.72	804.61
Direct debits	0.96	2.26	4.43	7.54	11.09
Cheques	0.82	0.50	0.27	0.13	0.04
<b>b) Transactions sent by euro area participants</b>					
<b>c) Transactions sent by non-euro area EU participants (excluding national participants)</b>					
<b>d) Transactions sent by non-EU participants</b>					
Concentration ratio in terms of volume (percentages)	49.2	53.0	53.0	57.4	59.6

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 10b Payments processed by selected interbank funds transfer systems: Number of transactions (continued)

(millions; total for the period)

	2001	2002	2003	2004	2005
<b>RETAIL SYSTEM: SYBIR (CLOSED IN JULY 2004)</b>					
Total transactions sent	246.08	127.41	105.88	35.16	-
<i>of which:</i>					
<b>a) Transactions sent by national participants</b>					
Total transactions sent by national participants	246.08	127.41	105.88	35.16	-
<i>of which:</i>					
Credit transfers	242.06	125.60	104.48	34.89	-
<i>of which:</i>					
Paper-based	242.06	125.60	104.48	34.89	-
Non-paper-based	0.00	0.00	0.00	0.00	-
Cheques	4.02	1.81	1.40	0.27	-
<b>b) Transactions sent by euro area participants</b>					
<b>c) Transactions sent by non-euro area EU participants (excluding national participants)</b>					
<b>d) Transactions sent by non-EU participants</b>					
Concentration ratio in terms of volume (percentages)	63.5	74.3	84.1	94.3	-
<b>RETAIL SYSTEM: EuroELIXIR (SINCE 2005)</b>					
Total transactions sent	-	-	-	-	0.17
<i>of which:</i>					
<b>a) Transactions sent by national participants</b>					
Total transactions sent by national participants	-	-	-	-	0.17
<i>of which:</i>					
Credit transfers	-	-	-	-	0.17
<b>b) Transactions sent by euro area participants</b>					
<b>c) Transactions sent by non-euro area EU participants (excluding national participants)</b>					
<b>d) Transactions sent by non-EU participants</b>					
Concentration ratio in terms of volume (percentages)	-	-	-	-	88.5

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## I la Payments processed by selected interbank funds transfer systems: Value of transactions

(PLN millions, unless otherwise stated; total for the period)

	2001	2002	2003	2004	2005
<b>TARGET COMPONENT: SORBNET EURO (SINCE 2005) (EUR MILLIONS)</b>					
Total transactions sent	-	-	-	-	6,539.09
<i>of which:</i>					
Transactions sent within the same TARGET component	-	-	-	-	1,895.65
<i>of which:</i>					
Transactions sent by national participants	-	-	-	-	1,895.65
Transactions sent by euro area participants	-	-	-	-	-
Transactions sent by non-euro area EU participants (excluding national participants)	-	-	-	-	-
Transactions sent by non-EU participants	-	-	-	-	-
Transactions sent to another TARGET component	-	-	-	-	4,643.45
<i>of which:</i>					
Transactions sent to a euro area TARGET component	-	-	-	-	4,593.20
Transactions sent to a non-euro area TARGET component	-	-	-	-	50.25
<i>Memorandum item:</i>					
Transactions received from another TARGET component	-	-	-	-	4,694.79
Concentration ratio in terms of value (percentages)	-	-	-	-	58.8
<b>LVPS (NON-TARGET SYSTEM): SORBNET</b>					
Total transactions sent	13,496,921.00	16,083,574.00	20,189,203.00	23,496,231.00	30,313,808.70
<i>of which:</i>					
<b>a) Transactions sent by national participants</b>					
Total transactions sent by national participants	13,496,921.00	16,083,574.00	20,189,203.00	23,496,231.00	30,313,808.70
<i>of which:</i>					
Credit transfers	13,496,921.00	16,083,574.00	20,189,203.00	23,496,231.00	30,313,808.70
<i>of which:</i>					
Paper-based	0.00	0.00	0.00	0.00	0.00
Non-paper-based	13,496,921.00	16,083,574.00	20,189,203.00	23,496,231.00	30,313,808.70
<b>b) Transactions sent by euro area participants</b>					
<b>c) Transactions sent by non-euro area EU participants (excluding national participants)</b>					
<b>d) Transactions sent by non-EU participants</b>					
Concentration ratio in terms of value (percentages)	47.0	49.6	55.1	56.5	55.1
<b>RETAIL SYSTEM: ELIXIR</b>					
Total transactions sent	4,256,450.00	4,573,460.00	1,786,710.00	1,997,970.00	2,089,380.46
<i>of which:</i>					
<b>a) Transactions sent by national participants</b>					
Total transactions sent by national participants	4,256,450.00	4,573,460.00	1,786,710.00	1,997,970.00	2,089,380.46
<i>of which:</i>					
Credit transfers	4,253,170.00	4,569,140.00	1,781,660.00	1,990,790.00	2,080,685.60
<i>of which:</i>					
Paper-based	0.00	0.00	0.00	0.00	0.00
Non-paper-based	4,253,170.00	4,569,140.00	1,781,660.00	1,990,790.00	2,080,685.60
Direct debits	-	3,810.00	4,900.00	6,710.00	8,509.38
Cheques	-	510.00	150.00	470.00	185.49
<b>b) Transactions sent by euro area participants</b>					
<b>c) Transactions sent by non-euro area EU participants (excluding national participants)</b>					
<b>d) Transactions sent by non-EU participants</b>					
Concentration ratio in terms of value (percentages)	56.8	61.9	46.2	45.3	43.5

Explanatory information on certain data items is given in the notes at the end of each country chapter.

**11b Payments processed by selected interbank funds transfer systems: Value of transactions (continued)**
*(PLN millions; total for the period)*

	2001	2002	2003	2004	2005
<b>RETAIL SYSTEM: SYBIR (CLOSED IN JULY 2004)</b>					
Total transactions sent	304,618.00	179,430.00	63,940.00	10,417.00	-
<i>of which:</i>					
<b>a) Transactions sent by national participants</b>					
Total transactions sent by national participants	304,618.00	179,430.00	63,940.00	10,417.00	-
<i>of which:</i>					
Credit transfers	284,660.00	157,290.00	52,180.00	10,167.00	-
<i>of which:</i>					
Paper-based	284,660.00	157,290.00	52,180.00	10,167.00	-
Non-paper-based	0.00	0.00	0.00	0.00	-
Cheques	19,959.00	22,140.00	11,760.00	250.00	-
<b>b) Transactions sent by euro area participants</b>					
<b>c) Transactions sent by non-euro area EU participants (excluding national participants)</b>					
<b>d) Transactions sent by non-EU participants</b>					
Concentration ratio in terms of value (percentages)	67.8	78.8	87.4	98.2	-
<b>RETAIL SYSTEM: EUROELIXIR (SINCE 2005)</b>					
Total transactions sent	-	-	-	-	4,387.54
<i>of which:</i>					
<b>a) Transactions sent by national participants</b>					
Total transactions sent by national participants	-	-	-	-	4,387.54
<i>of which:</i>					
Credit transfers	-	-	-	-	4,387.54
<b>b) Transactions sent by euro area participants</b>					
<b>c) Transactions sent by non-euro area EU participants (excluding national participants)</b>					
<b>d) Transactions sent by non-EU participants</b>					
Concentration ratio in terms of value (percentages)	-	-	-	-	95.4

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 12.1 Instructions handled by trading platforms and clearing houses: Number of transactions

(thousands; total for the period)

	2001	2002	2003	2004	2005
<b>Trading platforms</b>					
Warsaw Stock Exchange	4,519	3,975	4,532	5,488	6,900
<i>of which:</i>					
Shares	3,128	2,829	3,070	4,126	5,013
Treasury bonds	131	82	104	99	52
Futures contracts	1,238	1,053	1,267	1,155	1,574
Warrants	7	3	6	4	2
Other	15	8	85	104	259
MTS-CeTO	4.30	2.35	8.58	7.54	5.01
<i>of which:</i>					
Shares	4.25	2.29	2.17	3.93	2.40
Treasury bonds	-	-	0.00	0.85	-
Corporate bonds	-	0.06	6.26	2.64	2.46
Warrants	-	-	-	-	-
Other	0.05	0.00	0.15	0.11	0.15
Electronic Treasury Securities Market	-	8.02	8.80	4.48	8.48
MTS Poland					
<i>of which:</i>					
Treasury bonds	-	8.02	8.53	4.17	8.23
Treasury bills	-	0.01	0.27	0.30	0.24
Transactions outside the regulated market	53.90	82.08	85.93	87.67	140.22
<i>of which:</i>					
Shares	0.73	0.10	0.11	0.32	0.32
Treasury bonds	53.16	81.94	85.63	87.34	139.88
Other	0.01	0.04	0.19	0.01	0.02
<b>Clearing house</b>					
KDPW-IRIP	1,244.93	1,065.96	1,287.91	1,202.33	1,676.48
<i>of which:</i>					
Futures contracts	1,244.45	1,062.20	1,275.99	1,163.33	1,582.40
Index participation units	0.48	3.76	3.18	1.98	1.87
Options	-	-	8.74	37.02	92.21

## 12.2 Instructions handled by trading platforms and clearing houses: Market value of transactions

(PLN billions; total for the period)

	2001	2002	2003	2004	2005
<b>Trading platforms</b>					
Warsaw Stock Exchange	92.93	74.53	107.87	131.30	224.61
<i>of which:</i>					
Shares	40.22	33.74	41.41	63.65	99.63
Treasury bonds	2.56	2.06	6.33	3.82	2.73
Futures contracts	49.32	38.67	58.10	62.75	119.01
Warrants	0.01	0.00	0.01	0.01	0.00
Other	0.82	0.06	2.02	1.07	3.23
MTS-CeTO	0.15	0.32	4.80	1.67	0.72
<i>of which:</i>					
Shares	0.05	0.05	0.03	0.03	0.04
Treasury bonds	-	-	0.00	0.04	-
Corporate bonds	-	0.20	4.00	1.51	0.68
Warrants	-	-	-	-	-
Other	0.10	0.07	0.77	0.10	0.00
Electronic Treasury Securities Market	-	48.98	101.60	58.67	135.90
<i>of which:</i>					
Treasury bonds	-	48.85	95.60	52.13	128.45
Treasury bills	-	0.13	6.00	6.54	7.45
Transactions outside the regulated market	423.90	921.63	1,665.16	1,682.44	3,574.45
<i>of which:</i>					
Shares	0.02	0.01	0.06	0.30	0.06
Treasury bonds	423.78	919.33	1,659.19	1,681.24	3,571.92
Other	0.10	2.29	5.91	0.90	2.47
<b>Clearing house</b>					
KDPW-IRIP	49.49	39.05	58.36	62.89	119.23
<i>of which:</i>					
Futures contracts	49.49	39.02	58.33	62.86	119.16
Index participation units	0.00	0.03	0.02	0.01	0.00
Options	-	-	0.01	0.02	0.07

## 12.3 Number of participants in trading platforms and clearing houses

*(end of period)*

	2001	2002	2003	2004	2005
<b>Trading systems</b>					
<b>Warsaw Stock Exchange</b>	28	24	21	20	31
<i>of which:</i>					
Banks	5	5	5	5	9
Brokers/dealers	23	19	16	15	22
<b>MTS-CeTO</b>	17	13	13	13	12
<i>of which:</i>					
Banks	3	3	4	4	4
Brokers/dealers	14	10	9	9	8
<b>Electronic Treasury Securities Market</b>					
<b>MTS Poland</b>	-	16	17	17	25
<i>of which:</i>					
Banks	-	16	17	17	25

## 12.4 Outstanding securities

*(end of period)*

	2001	2002	2003	2004	2005



## 13a Number of direct participants in central securities depositories

(end of period)

	2001	2002	2003	2004	2005
<b>KDPW</b>					
Number of direct participants				61	62
<i>of which:</i>					
Central banks				1	1
<i>of which:</i>					
Domestic				1	1
Foreign				0	0
Central counterparties				0	0
<i>of which:</i>					
Domestic				0	0
Foreign				0	0
Central securities depositories				0	0
<i>of which:</i>					
Domestic				0	0
Foreign				0	0
Credit institutions				38	40
<i>of which:</i>					
Domestic				38	40
Foreign				0	0
Others				22	21
<i>of which:</i>					
Domestic				22	21
Foreign				0	0

## 13b Number of direct participants in central securities depositories (continued)

(end of period)

	2001	2002	2003	2004	2005
<b>RPW</b>					
Number of direct participants				54	54
<i>of which:</i>					
Central banks				1	1
<i>of which:</i>					
Domestic				1	1
Foreign				0	0
Central counterparties				0	0
<i>of which:</i>					
Domestic				0	0
Foreign				0	0
Central securities depositories				1	1
<i>of which:</i>					
Domestic				1	1
Foreign				0	0
Credit institutions				51	51
<i>of which:</i>					
Domestic				51	51
Foreign				0	0
Others				1	1
<i>of which:</i>					
Domestic				1	1
Foreign				0	0

## 14a Value of securities held in central securities depositories

(PLN millions; end of period)

	2001	2002	2003	2004	2005
<b>KDPW</b>					
<b>a) Value of securities by origin</b>					
Total value of securities held				441,777	579,654
<i>of which:</i>					
Issued/held in safekeeping in the reporting CSD				440,755	577,950
<i>of which:</i>					
Bonds				247,810	299,042
Short-term papers				410	90
Equities				192,448	278,791
Others				87	27
Transferred to the reporting CSD through a link to another CSD				1,022	1,704
<i>of which:</i>					
Bonds				.	.
Short-term papers				.	.
Equities				1,022	1,704
Others				.	.
Transferred to the reporting CSD through a link to a custodian bank				.	.
<i>of which:</i>					
Bonds				.	.
Short-term papers				.	.
Equities				.	.
Others				.	.
<b>b) Value of securities by type of account holder</b>					
Total value of securities held				441,777	579,654
<i>of which:</i>					
Held on the account of another CSD				.	.
<i>of which:</i>					
Bonds				.	.
Short-term papers				.	.
Equities				.	.
Others				.	.
Held on accounts of other participants (non-CSDs)				441,777	579,654
<i>of which:</i>					
Bonds				247,810	299,042
Short-term papers				410	90
Equities				193,470	280,495
Others				87	27

## 14b Value of securities held in central securities depositories (continued)

(PLN millions; end of period)

	2001	2002	2003	2004	2005
<b>RPW</b>					
<b>a) Value of securities by origin</b>					
Total value of securities held				52,640	47,400
<i>of which:</i>					
Issued/held in safekeeping in the reporting CSD				52,640	47,400
<i>of which:</i>					
Bonds				.	.
Short-term papers				52,640	47,400
Equities				.	.
Others				.	.
Transferred to the reporting CSD through a link to another CSD				.	.
<i>of which:</i>					
Bonds				.	.
Short-term papers				.	.
Equities				.	.
Others				.	.
Transferred to the reporting CSD through a link to a custodian bank				.	.
<i>of which:</i>					
Bonds				.	.
Short-term papers				.	.
Equities				.	.
Others				.	.
<b>b) Value of securities by type of account holder</b>					
Total value of securities held				52,640	47,400
<i>of which:</i>					
Held on the account of another CSD				0	0
<i>of which:</i>					
Bonds				.	.
Short-term papers				0	0
Equities				.	.
Others				.	.
Held on accounts of other participants (non-CSDs)				52,640	47,400
<i>of which:</i>					
Bonds				.	.
Short-term papers				52,640	47,400
Equities				.	.
Others				.	.

## 15a Delivery instructions processed in central securities depositories

(total for the period)

	2001	2002	2003	2004	2005
<b>KDPW</b>					
	<i>thousands</i>				
<b>a) Number of delivery instructions by type of payment</b>					
Total number of delivery instructions				4,598	5,519
<i>of which:</i>					
Payment denominated in euro				0	0
<i>of which:</i>					
Bonds				0	0
Short-term papers				0	0
Equities				0	0
Others				0	0
Payment denominated in other currencies				4,556	5,463
<i>of which:</i>					
Bonds				183	184
Short-term papers				8	0
Equities				4,349	5,270
Others				16	9
Free of payment				42	56
<i>of which:</i>					
Bonds				29	40
Short-term papers				0	0
Equities				13	16
Others				0	0
<b>b) Number of delivery instructions by settlement channel</b>					
Total number of delivery instructions				4,598	5,519
<i>of which:</i>					
Internal settlement: no CSD link account involved				4,598	5,518
Settlement through link account of another CSD with reporting CSD				.	.
Settlement through link account of reporting CSD with another entity				0	1
	<i>PLN millions</i>				
<b>c) Value of delivery instructions by type of payment</b>					
Total value of delivery instructions				4,216,065	7,582,575
<i>of which:</i>					
Payment denominated in euro				0	0
<i>of which:</i>					
Bonds				0	0
Short-term papers				0	0
Equities				0	0
Others				0	0
Payment denominated in other currencies				2,031,361	4,007,075
<i>of which:</i>					
Bonds				1,877,767	3,728,337
Short-term papers				1,564	4
Equities				151,957	278,663
Others				73	71
Free of payment				2,184,704	3,575,500
<i>of which:</i>					
Bonds				2,162,649	3,524,890
Short-term papers				781	14
Equities				21,272	50,567
Others				2	29
<b>d) Value of delivery instructions by settlement channel</b>					
Total value of delivery instructions				4,216,065	7,582,575
<i>of which:</i>					
Internal settlement: no CSD link account involved				4,213,683	7,577,642
Settlement through link account of another CSD with reporting CSD				.	.
Settlement through link account of reporting CSD with another entity				2,382	4,933

## 15b Delivery instructions processed in central securities depositories (continued)

(total for the period)

	2001	2002	2003	2004	2005
<b>RPW</b>					
	<i>thousands</i>				
<b>a) Number of delivery instructions by type of payment</b>					
Total number of delivery instructions				108	76
of which:					
Payment denominated in euro				.	.
of which:					
Bonds				.	.
Short-term papers				.	.
Equities				.	.
Others				.	.
Payment denominated in other currencies				47	31
of which:					
Bonds				.	.
Short-term papers				47	31
Equities				.	.
Others				.	.
Free of payment				61	45
of which:					
Bonds				.	.
Short-term papers				61	45
Equities				.	.
Others				.	.
<b>b) Number of delivery instructions by settlement channel</b>					
Total number of delivery instructions				108	76
of which:					
Internal settlement: no CSD link account involved				108	76
Settlement through link account of another CSD with reporting CSD				0	0
Settlement through link account of reporting CSD with another entity				.	.
	<i>PLN millions</i>				
<b>c) Value of delivery instructions by type of payment</b>					
Total value of delivery instructions				1,855,577	1,643,759
of which:					
Payment denominated in euro				.	.
of which:					
Bonds				.	.
Short-term papers				.	.
Equities				.	.
Others				.	.
Payment denominated in other currencies				1,269,591	1,116,444
of which:					
Bonds				.	.
Short-term papers				1,269,591	1,116,444
Equities				.	.
Others				.	.
Free of payment				585,986	527,315
of which:					
Bonds				.	.
Short-term papers				585,986	527,315
Equities				.	.
Others				.	.
<b>d) Value of delivery instructions by settlement channel</b>					
Total value of delivery instructions				1,855,577	1,643,759
of which:					
Internal settlement: no CSD link account involved				1,855,577	1,643,759
Settlement through link account of another CSD with reporting CSD				0	0
Settlement through link account of reporting CSD with another entity				.	.

## 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.

**Details on items in each table:** Information on the use of the country tables and calculations pertaining to each item in those tables are given in Section 6 of the “Detailed Explanatory Notes”.

## 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	<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 2001-04.</p> <p>Data for the “Central government” counterpart sector are not reported for 2001-04.</p> <p>Data for the “Other residents” counterpart sector are not reported for 2001-03.</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.
--	---

**Table 4 – Banknotes and coins**

Currency in circulation	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 banknotes 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”.
-------------------------	--

**Table 5 – Institutions offering payment services to non-MFIs****Credit institutions legally incorporated in the reporting country**

Value of overnight deposits	Covers overnight deposits vis-à-vis the non-central government sectors of domestic and euro area non-MFIs.
-----------------------------	--

**Branches of non-EEA-based banks**

Number of offices	Not applicable.
Value of overnight deposits	Not applicable.

**Other institutions offering payment services to non-MFIs**

Number of institutions	The Post Office is included in this category.
Number of overnight deposits	The Post Office does not hold deposits for customers.

*Memorandum items:***Electronic money institutions**

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****Cards issued in the country**

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.

**Terminals located in the country**

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 – Payment and terminal transactions involving non-MFIs: Number of transactions, and  
Table 8 – Payment and terminal transactions involving non-MFIs: Value of transactions**

**Transactions per type of payment instrument**

Credit transfers	Book-entry transactions are not included, as data are not available.
Direct debits	Book-entry transactions are not included, as data are not available.
E-money purchase transactions	Not applicable.
<i>of which:</i> With cards with an e-money function	Not applicable.
<i>of which:</i> With other e-money storages	Not applicable.
Other payment instruments	Not applicable.

**Transactions per type of terminal**

**a) Transactions at terminals located in the country with cards issued in the country**

E-money card-loading/unloading transactions	Not applicable.
---	-----------------

**b) Transactions at terminals located in the country with cards issued outside the country**

E-money card-loading/unloading transactions	Not applicable.
---	-----------------

**c) Transactions at terminals located outside the country with cards issued in the country**

E-money card-loading/unloading transactions	Not applicable.
---	-----------------

**Table 9 – Participation in selected interbank funds transfer systems**

<b>TARGET component: SORBNET Euro</b>	System launched in March 2005.
<b>Retail system: EuroELIXIR</b>	System launched in March 2005.

**Table 10 – Payments processed by selected interbank funds transfer systems: Number of transactions, and  
Table 11 – Payments processed by selected interbank funds transfer systems: Value of transactions**

<b>TARGET component: SORBNET Euro</b>	System launched in March 2005. The number and value of transactions do not include payments related to intraday credit received from and repaid to Narodowy Bank Polski's account with the Banca d'Italia.
<b>LVPS: SORBNET</b>	This is a domestic system, and there are no cross-border transactions. In addition, only credit transfers are carried out.



<b>Retail system: ELIXIR</b>	Between January 2003 and November 2004, in accordance with a regulation of the President of Narodowy Bank Polski, all transactions of PLN 1 million or above had to be made via the SORBNET system (rather than the ELIXIR system). This obligation ceased to apply in November 2004, when KIR established the guarantee settlement mechanism.  The total value of transactions in 2001 (PLN 4,256,450 million) can be broken down into credit transfers (PLN 4,253,170 million) and debit instruments (direct debits and cheques; PLN 3,280 million).
<b>Retail system: SYBIR</b>	System closed in July 2004.
<b>Retail system: EuroELIXIR</b>	System launched in March 2005.

**Table 12.1 – Instructions handled by trading platforms and clearing houses: Number of transactions**

Warsaw Stock Exchange	
<i>of which:</i> Other	Includes options.

**Table 12.2 – Instructions handled by trading platforms and clearing houses: Market value of transactions**

Warsaw Stock Exchange	
<i>of which:</i> Other	Transaction values for options are based on premiums.

**Table 12.3 – Number of participants in trading platforms and clearing houses**

Brokers/dealers	The figure for 2005 comprises 19 domestic and 3 foreign brokers.
-----------------	--

**Table 12.4 – Outstanding securities****Table 13 – Number of direct participants in central securities depositories****Table 14 – Value of securities held in central securities depositories****Table 15 – Delivery instructions processed in central securities depositories**

# SLOVENIA

## 1. Basic statistical data

	2001	2002	2003	2004	2005
Population (thousands)	1,991.95	1,995.03	1,996.28	1,997.27	2,000.81
GDP (SIT millions)	4,799,551.82	5,355,440.39	5,813,539.88	6,271,795.18	6,620,144.78
GDP per capita (SIT)	2,409,473	2,684,388	2,912,183	3,140,183	3,308,728
HICP (annual percentage changes)	8.57	7.47	5.70	3.65	2.47
Exchange rate (SIT vis-à-vis the euro)					
End of period	218.836	230.158	236.700	239.760	239.500
Average	217.980	225.977	233.849	239.087	239.568

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 2. Settlement media used by non-MFIs

(SIT millions; end of period)

	2001	2002	2003	2004	2005
Currency in circulation outside MFIs	142,109.85	143,053.89	156,037.16	164,373.89	207,288.82
Value of overnight deposits held by non-MFIs	92,631.51	77,898.49	78,894.01	1,293,991.09	1,592,834.73
Narrow money supply (M1)	1,055,190.08	1,122,580.83	1,249,692.20	1,368,029.69	609,611.48
<i>Memorandum items:</i>					
Overnight deposits in foreign currencies held by non-MFIs	65,756.61	57,577.17	65,368.12	426,065.32	599,650.66
Outstanding value on e-money storages issued	.	.	.	.	-
<i>of which:</i>					
On card-based e-money schemes	.	.	.	.	-
On software-based e-money schemes	.	.	.	.	-

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 3. Settlement media used by credit institutions

(SIT millions; average for last reserve maintenance period)

	2001	2002	2003	2004	2005
Overnight deposits held at the central bank	113,965.94	100,796.69	99,256.54	100,593.72	81,220.00
Overnight deposits held at other credit institutions (end of period)	843.17	664.67	6,192.48	4,206.21	21,488.92
<i>Memorandum items:</i>					
Non-intraday borrowing from the central bank	75.08	1,165.67	8.72	0.00	865.67
Intraday borrowing from the central bank	-	7,300.00	2,700.00	3,050.00	33,860.00

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 4. Banknotes and coins

(SIT millions; end of period)

	2001	2002	2003	2004	2005
Currency in circulation	.	.	.	195,352.12	214,248.25
Total banknotes in circulation	165,372.51	171,650.83	185,636.26	194,947.40	213,843.84
<i>of which:</i>					
SIT 10	269.34	254.60	234.35	209.90	197.07
SIT 20	395.08	438.70	423.27	313.34	274.99
SIT 50	542.06	590.98	563.15	415.41	331.32
SIT 100	1,401.18	1,454.36	1,516.35	1,689.24	1,825.30
SIT 200	1,410.77	1,527.21	1,618.85	1,582.58	1,683.04
SIT 500	2,000.69	2,087.01	2,151.48	2,192.14	2,222.69
SIT 1,000	12,136.95	12,480.25	12,870.65	13,085.89	13,945.84
SIT 5,000	60,197.32	63,562.26	73,252.92	77,074.27	87,214.49
SIT 10,000	87,019.13	89,255.47	93,005.25	98,384.64	106,149.10
Total coins in circulation	987.91	1,375.40	1,868.14	2,790.36	3,469.12
<i>of which:</i>					
SIT 0.1	0.50	0.50	0.50	0.50	0.50
SIT 0.2	1.00	1.00	1.00	1.00	1.00
SIT 0.5	14.42	14.24	14.19	14.58	14.54
SIT 1	133.07	140.24	148.05	150.58	158.12
SIT 2	198.56	210.56	222.74	225.27	232.82
SIT 5	405.98	425.48	449.03	444.77	448.41
SIT 10	192.33	317.88	462.82	575.64	644.14
SIT 20	.	.	105.16	398.04	590.03
SIT 50	.	.	128.38	535.27	823.19
SIT 100	42.04	42.58	42.93	49.22	49.81
SIT 500	.	222.92	293.34	395.48	506.55
Currency in circulation held by MFIs	.	.	.	30,978.24	31,385.51
Currency in circulation outside MFIs	142,109.85	143,053.89	156,037.16	164,373.89	207,288.82
<i>Memorandum item:</i>					
Total commemorative coins	26.00	.	26.25	47.50	276.20

Explanatory information on certain data items is given in the notes at the end of each country chapter.

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

(end of period)

	2001	2002	2003	2004	2005
<b>Central bank</b>					
Number of offices	1	1	1	1	1
Number of overnight deposits (thousands)	0.267	0.295	0.317	0.334	0.322
Value of overnight deposits (SIT millions)	35,368.04	29,981.54	37,053.90	53,756.78	52,489.25
<b>Credit institutions irrespective of their legal incorporation</b>					
Number of institutions	92	50	33	24	25
Number of offices	717	721	720	706	701
Number of overnight deposits (thousands)	2,131	3,140	2,722	2,359	2,475
<i>of which:</i>					
Number of internet/PC-linked overnight deposits (thousands)	-	-	-	-	-
Value of overnight deposits (SIT millions)	490,293.66	564,483.50	626,990.58	1,244,849.50	1,549,510.70
<i>of which:</i>					
<b>Credit institutions legally incorporated in the reporting country</b>					
Number of institutions	91	49	32	22	22
Number of offices	717	721	720	698	693
Value of overnight deposits (SIT millions)	490,293.66	564,483.50	626,519.29	1,240,161.30	1,540,288.30
<b>Branches of euro area-based credit institutions</b>					
Number of institutions	1	1	1	2	3
Number of offices	-	-	-	8	8
Value of overnight deposits (SIT millions)	-	-	471.29	4,688.23	9,222.41
<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 (SIT millions)	0.00	0.00	0.00	-	-
<b>Branches of non-EEA-based banks</b>					
Number of institutions	0	0	0	0	0
Number of offices	-	-	-	-	-
Value of overnight deposits (SIT millions)	0.00	0.00	0.00	-	-
<b>Other institutions offering payment services to non-MFIs</b>					
Number of institutions	8	8	8	9	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	35
Number of offices	718	722	721	707	702
Number of overnight deposits (thousands)	2,131	3,140	2,722	2,360	2,476
<i>of which:</i>					
Number of internet/PC-linked overnight deposits (thousands)	-	-	-	-	-
Value of overnight deposits (SIT millions)	525,661.70	594,465.04	664,044.48	1,298,606.30	1,601,999.90
<i>Memorandum items:</i>					
<b>Electronic money institutions</b>					
Number of institutions	-	-	-	-	-
Outstanding value on e-money storages issued by electronic money institutions (SIT millions)	-	-	-	-	-

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 6. Payment card functions and accepting devices

(original units; end of period)

	2001	2002	2003	2004	2005
<b>CARDS ISSUED IN THE COUNTRY</b>					
Cards with a cash function	1,944,185	2,156,762	2,947,283	2,814,939	2,858,947
Cards with a payment function (except an e-money function)	2,063,903	2,304,605	3,100,001	2,970,874	3,019,523
<i>of which:</i>					
Cards with a debit function	1,495,660	1,707,668	2,466,579	2,310,190	2,330,220
Cards with a delayed debit function	526,115	543,932	567,005	587,910	600,214
Cards with a credit function	42,128	53,005	66,417	72,774	89,089
Cards with a debit and/or delayed debit function	-	-	-	-	-
Cards with a credit and/or 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)	2,063,903	2,304,605	3,100,001	2,970,874	3,019,523
<i>of which:</i>					
Cards with a combined debit, cash and e-money function	-	-	-	-	-
<b>TERMINALS LOCATED IN THE COUNTRY</b>					
ATMs	1,027	1,095	1,240	1,389	1,490
<i>of which:</i>					
ATMs with a cash withdrawal function	1,027	1,095	1,240	1,389	1,490
ATMs with a credit transfer function	-	-	-	-	-
POS terminals	25,773	29,452	31,522	40,771	33,710
<i>of which:</i>					
EFTPOS terminals	25,773	29,452	31,522	34,770	28,817
E-money card terminals	-	-	-	-	-
<i>of which:</i>					
E-money card-loading/unloading terminals	-	-	-	-	-
E-money card-accepting terminals	-	-	-	-	-

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 7. Payment and terminal transactions involving non-MFIs: Number of transactions

(millions; total for the period)

	2001	2002	2003	2004	2005
<b>TRANSACTIONS PER TYPE OF PAYMENT INSTRUMENT</b>					
Credit transfers	-	-	-	159.03	162.29
<i>of which:</i>					
Paper-based	-	-	-	88.65	87.51
Non-paper-based	-	-	-	70.38	74.78
Direct debits	-	-	-	35.38	35.38
Card payments with cards issued in the country (except cards with an e-money function)	70.32	76.02	83.17	90.28	96.60
<i>of which:</i>					
Payments with cards with a debit function	26.95	32.08	38.05	44.78	49.93
Payments with cards with a delayed debit function	42.36	42.64	43.33	43.42	44.24
Payments with cards with a credit function	1.01	1.31	1.80	2.07	2.44
Payments with cards with a debit and/or delayed debit function	-	-	-	-	-
Payments with cards with a credit and/or delayed debit function	-	-	-	-	-
E-money purchase transactions	-	-	-	-	-
<i>of which:</i>					
With cards with an e-money function	-	-	-	-	-
With other e-money storages	-	-	-	-	-
Cheques	5.66	4.53	2.97	1.74	1.35
Other payment instruments	-	-	-	0.07	0.07
Total number of transactions with payment instruments	-	-	-	286.49	295.69
<i>of which:</i>					
Cross-border transactions sent	-	-	-	4.15	4.62
<i>Memorandum item:</i>					
Cross-border transactions received	-	-	-	-	-
<b>TRANSACTIONS PER TYPE OF TERMINAL</b>					
<b>a) Transactions at terminals located in the country with cards issued in the country</b>	105.18	120.60	139.20	139.13	138.82
ATM cash withdrawals	46.06	51.41	57.91	62.76	65.41
ATM cash deposits	-	-	-	0.37	0.32
POS transactions (irrespective of type of card used)	59.12	69.19	81.28	76.00	73.09
E-money card-loading/unloading transactions	-	-	-	-	-
<b>b) Transactions at terminals located in the country with cards issued outside the country</b>	8.98	11.57	15.11	19.04	21.24
ATM cash withdrawals	0.68	0.75	0.82	0.95	1.07
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	8.31	10.82	14.29	18.09	20.17
E-money card-loading/unloading transactions	-	-	-	-	-
<b>c) Transactions at terminals located outside the country with cards issued in the country</b>	1.63	1.79	2.10	2.71	2.95
ATM cash withdrawals	-	-	-	-	-
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	1.63	1.79	2.10	2.71	2.95
E-money card-loading/unloading transactions	-	-	-	-	-
<i>Memorandum items:</i>					
Cash advances at POS terminals	-	-	-	-	-
OTC cash withdrawals	-	-	-	-	-
OTC cash deposits	-	-	-	-	-

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 8. Payment and terminal transactions involving non-MFIs: Value of transactions

(SIT millions; total for the period)

	2001	2002	2003	2004	2005
<b>TRANSACTIONS PER TYPE OF PAYMENT INSTRUMENT</b>					
Credit transfers	-	-	-	50,765,948.92	50,419,952.26
<i>of which:</i>					
Paper-based	-	-	-	19,820,974.49	16,277,031.84
Non-paper-based	-	-	-	30,944,974.43	34,142,920.42
Direct debits	-	-	-	368,799.82	449,142.01
Card payments with cards issued in the country (except cards with an e-money function)	457,462.78	524,992.68	585,281.82	667,974.79	733,229.06
<i>of which:</i>					
Payments with cards with a debit function	163,449.27	211,160.31	253,382.89	321,324.35	370,142.66
Payments with cards with a delayed debit function	283,371.56	300,447.57	313,542.69	326,786.85	340,611.33
Payments with cards with a credit function	10,641.95	13,384.80	18,356.24	19,863.59	22,475.07
Payments with cards with a debit and/or delayed debit function	-	-	-	-	-
Payments with cards with a credit and/or delayed debit function	-	-	-	-	-
E-money purchase transactions	-	-	-	-	-
<i>of which:</i>					
With cards with an e-money function	-	-	-	-	-
With other e-money storages	-	-	-	-	-
Cheques	90,049.10	82,477.86	51,935.45	32,341.61	27,274.49
Other payment instruments	-	-	-	3,697.32	2,691.52
Total value of transactions with payment instruments	-	-	-	51,838,762.47	51,632,289.33
<i>of which:</i>					
Cross-border transactions sent	-	-	-	5,315,105.21	8,119,374.29
<i>Memorandum item:</i>					
Cross-border transactions received	-	-	-	-	-
<b>TRANSACTIONS PER TYPE OF TERMINAL</b>					
<b>a) Transactions at terminals located in the country with cards issued in the country</b>	904,742.96	1,078,106.56	1,281,411.88	1,419,909.59	1,500,854.74
ATM cash withdrawals	522,487.73	617,266.03	741,742.66	859,157.66	947,016.89
ATM cash deposits	-	-	-	35,963.16	38,208.01
POS transactions (irrespective of type of card used)	382,255.23	460,840.53	539,669.22	524,788.78	515,629.84
E-money card-loading/unloading transactions	-	-	-	-	-
<b>b) Transactions at terminals located in the country with cards issued outside the country</b>	82,911.54	107,615.28	151,689.15	207,219.90	230,526.77
ATM cash withdrawals	22,689.07	25,475.97	28,938.89	33,049.76	36,007.07
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	60,222.46	82,139.31	122,750.26	174,170.14	194,519.70
E-money card-loading/unloading transactions	-	-	-	-	-
<b>c) Transactions at terminals located outside the country with cards issued in the country</b>	30,391.59	33,681.08	38,153.91	47,348.56	54,166.88
ATM cash withdrawals	-	-	-	-	-
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	30,391.59	33,681.08	38,153.91	47,348.56	54,166.88
E-money card-loading/unloading transactions	-	-	-	-	-
<i>Memorandum items:</i>					
Cash advances at POS terminals	-	-	-	-	-
OTC cash withdrawals	-	-	-	-	-
OTC cash deposits	-	-	-	-	-

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 9. Participation in selected interbank funds transfer systems

(end of period)

	2001	2002	2003	2004	2005
<b>LVPS (NON-TARGET SYSTEM): SIBPS</b>					
Number of participants	77	53	35	26	25
<i>of which:</i>					
Direct participants	25	25	24	23	24
<i>of which:</i>					
Credit institutions	23	23	22	21	22
Central bank	1	1	1	1	1
Other direct participants	1	1	1	1	1
<i>of which:</i>					
Public administration	0	0	0	0	0
Postal institution	0	0	0	0	0
Clearing and settlement organisations	1	1	1	1	1
Other financial institutions	0	0	0	0	0
Others	0	0	0	0	0
Indirect participants	52	28	11	3	1
<b>RETAIL SYSTEM: GIRO CLEARING SYSTEM</b>					
Number of participants	76	52	34	25	24
<i>of which:</i>					
Direct participants	24	24	23	22	23
<i>of which:</i>					
Credit institutions	23	23	22	21	22
Central bank	1	1	1	1	1
Other direct participants	0	0	0	0	0
<i>of which:</i>					
Public administration	0	0	0	0	0
Postal institution	0	0	0	0	0
Clearing and settlement organisations	0	0	0	0	0
Other financial institutions	0	0	0	0	0
Others	0	0	0	0	0
Indirect participants	52	28	11	3	1

Explanatory information on certain data items is given in the notes at the end of each country chapter.



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

(millions; total for the period)

	2001	2002	2003	2004	2005
<b>LVPS (NON-TARGET SYSTEM): SIBPS</b>					
Total transactions sent	-	-	-	-	-
<i>of which:</i>					
<b>a) Transactions sent by national participants</b>					
Total transactions sent by national participants	1.44	1.35	1.26	1.37	1.40
<i>of which:</i>					
Credit transfers	1.44	1.35	1.26	1.37	1.40
<i>of which:</i>					
Non-paper-based	1.44	1.35	1.26	1.37	1.40
<b>b) Transactions sent by euro area participants</b>					
<b>c) Transactions sent by non-euro area EU participants (excluding national participants)</b>					
<b>d) Transactions sent by non-EU participants</b>					
Concentration ratio in terms of volume (percentages)	70.0	64.0	66.0	63.0	65.4
<b>RETAIL SYSTEM: GIRO CLEARING SYSTEM</b>					
Total transactions sent	48.18	50.49	46.61	48.60	49.37
<i>of which:</i>					
<b>a) Transactions sent by national participants</b>					
Total transactions sent by national participants	48.18	50.49	46.61	48.60	49.37
<i>of which:</i>					
Credit transfers	48.18	50.49	46.61	48.60	49.37
<i>of which:</i>					
Non-paper-based	48.18	50.49	46.61	48.60	49.37
<b>b) Transactions sent by euro area participants</b>					
<b>c) Transactions sent by non-euro area EU participants (excluding national participants)</b>					
<b>d) Transactions sent by non-EU participants</b>					
Concentration ratio in terms of volume (percentages)	83.0	63.0	73.0	60.1	62.1

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## II. Payments processed by selected interbank funds transfer systems: Value of transactions

(SIT millions; total for the period)

	2001	2002	2003	2004	2005
<b>LVPS (NON-TARGET SYSTEM): SIBPS</b>					
Total transactions sent	29,153,140.00	40,137,659.05	43,391,202.70	48,774,401.80	62,694,047.26
of which:					
<b>a) Transactions sent by national participants</b>					
Total transactions sent by national participants	29,153,140.00	40,137,659.05	43,391,202.70	48,774,401.80	62,694,047.26
of which:					
Credit transfers	29,153,140.00	40,137,659.05	43,391,202.70	48,774,401.80	62,694,047.26
of which:					
Non-paper-based	29,153,140.00	40,137,659.05	43,391,202.70	48,774,401.80	62,694,047.26
<b>b) Transactions sent by euro area participants</b>					
<b>c) Transactions sent by non-euro area EU participants (excluding national participants)</b>					
<b>d) Transactions sent by non-EU participants</b>					
Concentration ratio in terms of value (percentages)	73.8	69.9	71.1	70.9	69.5
<b>RETAIL SYSTEM: GIRO CLEARING SYSTEM</b>					
Total transactions sent	3,794,080.00	4,461,624.45	4,505,730.44	4,844,191.02	5,021,526.22
of which:					
<b>a) Transactions sent by national participants</b>					
Total transactions sent by national participants	3,794,080.00	4,461,624.45	4,505,730.44	4,844,191.02	5,021,526.22
of which:					
Credit transfers	3,794,080.00	4,461,624.45	4,505,730.44	4,844,191.02	5,021,526.22
of which:					
Non-paper-based	3,794,080.00	4,461,624.45	4,505,730.44	4,844,191.02	5,021,526.22
<b>b) Transactions sent by euro area participants</b>					
<b>c) Transactions sent by non-euro area EU participants (excluding national participants)</b>					
<b>d) Transactions sent by non-EU participants</b>					
Concentration ratio in terms of value (percentages)	75.9	60.6	68.1	64.2	64.1

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 12.1 Instructions handled by trading platforms and clearing houses: Number of transactions

*(original units; total for the period)*

	2001	2002	2003	2004	2005
<b>Trading platform</b>					
Ljubljana Stock Exchange	320,157	452,805	341,802	353,068	256,491
<i>of which:</i>					
Government securities	8,606	14,672	29,014	18,439	13,521
Bonds	1,309	869	750	560	505
Shares	296,405	368,479	312,038	334,069	242,465
Other	13,837	68,785	-	-	-

## 12.2 Instructions handled by trading platforms and clearing houses: Market value of transactions

*(SIT billions; total for the period)*

	2001	2002	2003	2004	2005
<b>Trading platform</b>					
Ljubljana Stock Exchange	153.95	262.72	163.95	214.23	354.03
<i>of which:</i>					
Government securities	-	-	33.45	25.90	235.05
Bonds	16.83	5.80	3.13	16.07	2.95
Shares	108.29	183.97	127.36	172.26	116.03
Other	28.83	72.95	-	-	-

## 12.3 Number of participants in trading platforms and clearing houses

*(end of period)*

	2001	2002	2003	2004	2005
<b>Trading platform</b>					
Ljubljana Stock Exchange	32	27	27	27	27
<i>of which:</i>					
Banks	11	10	10	11	11
Stockbrokers	21	17	17	16	16

## 12.4 Outstanding securities

*(end of period)*

	2001	2002	2003	2004	2005
<b>Trading platform</b>					
Ljubljana Stock Exchange					
Value of shares issued (market value; SIT billions)	849.99	1,476.92	1,566.68	1,943.21	1,761.00
Value of other securities issued (market value; SIT billions)	529.98	697.29	875.31	1,106.57	1,449.41
Number of shares issued	189	168	160	151	126
Number of other securities issued	32	30	25	27	30

## 13. Number of direct participants in central securities depositories

(end of period)

	2001	2002	2003	2004	2005
<b>KDD</b>					
Number of direct participants				62	54
<i>of which:</i>					
Central banks				1	1
<i>of which:</i>					
Domestic				1	1
Foreign				0	0
Central counterparties				0	0
<i>of which:</i>					
Domestic				0	0
Foreign				0	0
Central securities depositories				0	0
<i>of which:</i>					
Domestic				0	0
Foreign				0	0
Credit institutions				12	12
<i>of which:</i>					
Domestic				12	12
Foreign				0	0
Others				49	41
<i>of which:</i>					
Domestic				49	41
Foreign				0	0

## 14. Value of securities held in central securities depositories

(SIT millions; end of period)

	2001	2002	2003	2004	2005
<b>KDD</b>					
<b>a) Value of securities by origin</b>					
Total value of securities held				3,564,949	3,588,308
<i>of which:</i>					
Issued/held in safekeeping in the reporting CSD				3,564,949	3,588,308
<i>of which:</i>					
Bonds				1,293,956	1,598,928
Short-term papers				101,080	81,000
Equities				2,169,913	1,908,380
Others				0	0
Transferred to the reporting CSD through a link to another CSD				.	.
<i>of which:</i>					
Bonds				.	.
Short-term papers				.	.
Equities				.	.
Others				.	.
Transferred to the reporting CSD through a link to a custodian bank				.	.
<i>of which:</i>					
Bonds				.	.
Short-term papers				.	.
Equities				.	.
Others				.	.
<b>b) Value of securities by type of account holder</b>					
Total value of securities held				3,564,949	3,588,308
<i>of which:</i>					
Held on the account of another CSD				.	.
<i>of which:</i>					
Bonds				.	.
Short-term papers				.	.
Equities				.	.
Others				.	.
Held on accounts of other participants (non-CSDs)				3,564,949	3,588,308
<i>of which:</i>					
Bonds				1,293,956	1,598,928
Short-term papers				101,080	81,000
Equities				2,169,913	1,908,380
Others				0	0

## 15. Delivery instructions processed in central securities depositories

(total for the period)

	2001	2002	2003	2004	2005
<b>KDD</b>					
	<i>thousands</i>				
<b>a) Number of delivery instructions by type of payment</b>					
Total number of delivery instructions				733,387	528,812
<i>of which:</i>					
Payment denominated in euro				.	.
<i>of which:</i>					
Bonds				.	.
Short-term papers				.	.
Equities				.	.
Others				.	.
Payment denominated in other currencies				353,137	256,286
<i>of which:</i>					
Bonds				18,454	13,600
Short-term papers				1,273	868
Equities				333,410	241,818
Others				0	0
Free of payment				380,250	272,526
<i>of which:</i>					
Bonds				14,896	11,815
Short-term papers				233	1,382
Equities				365,121	259,329
Others				0	0
<b>b) Number of delivery instructions by settlement channel</b>					
Total number of delivery instructions				733,387	528,812
<i>of which:</i>					
Internal settlement: no CSD link account involved				733,387	528,812
Settlement through link account of another CSD with reporting CSD				.	.
Settlement through link account of reporting CSD with another entity				.	.
	<i>SIT millions</i>				
<b>c) Value of delivery instructions by type of payment</b>					
Total value of delivery instructions				3,446,764	3,991,174
<i>of which:</i>					
Payment denominated in euro				.	.
<i>of which:</i>					
Bonds				.	.
Short-term papers				.	.
Equities				.	.
Others				.	.
Payment denominated in other currencies				783,397	572,608
<i>of which:</i>					
Bonds				31,868	153,742
Short-term papers				562,636	299,106
Equities				188,893	119,760
Others				0	0
Free of payment				2,663,367	3,418,566
<i>of which:</i>					
Bonds				1,084,938	1,567,031
Short-term papers				60,841	560,941
Equities				1,517,588	1,290,594
Others				0	0
<b>d) Value of delivery instructions by settlement channel</b>					
Total value of delivery instructions				3,446,764	3,991,174
<i>of which:</i>					
Internal settlement: no CSD link account involved				3,446,764	3,991,174
Settlement through link account of another CSD with reporting CSD				.	.
Settlement through link account of reporting CSD with another entity				.	.

## 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.

**Details on items in each table:** Information on the use of the country tables and calculations pertaining to each item in those tables are given in Section 6 of the “Detailed Explanatory Notes”.

## 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” counterpart sector were not reported for 2001-04.
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.
<i>Memorandum items:</i> Non-intraday borrowing from the central bank	Owing to the surplus structural liquidity position of the banking system vis-à-vis Banka Slovenije, Banka Slovenije’s non-intraday lending to banks is minimal, and fluctuations between different years reflect the occasional use of these instruments by individual banks.

**Table 4 – Banknotes and coins****Table 5 – Institutions offering payment services to non-MFIs****Credit institutions irrespective of their legal incorporation**

Number of internet/PC-linked overnight deposits	Not applicable.
---	-----------------

**Other institutions offering payment services to non-MFIs**

Number of overnight deposits	Not applicable.
------------------------------	-----------------



Value of overnight deposits	Not applicable.
<i>Memorandum items:</i>	
<b>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 a payment function (except an e-money function)	Number of retailer cards issued in Slovenia: 350,552 in 2005; 405,016 in 2004.
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.
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 – Payment and terminal transactions involving non-MFIs: Number of transactions, and****Table 8 – Payment and terminal transactions involving non-MFIs: Value of transactions**

<b>Transactions per type of payment instrument</b>	
Credit transfers	Figures for 2004 and 2005 include OTC cash withdrawals from bank accounts, as well as OTC cash deposits. Book-entry transactions will be included in this item for data as from 2007.
Direct debits	Book-entry transactions will be included in this item for data as from 2007.
Card payments with cards issued in the country (except cards with an e-money function)	18.989 million payments totalling SIT 170,515.888 million were made with retailer cards in Slovenia in 2005.
E-money purchase transactions	Not applicable.
<i>of which:</i> With cards with an e-money function	Not applicable.

<i>of which:</i> With other e-money storages	Not applicable.
Other payment instruments	Includes the special debit (paper-based) instrument.
<b>Transactions per type of terminal</b>	
<b>a) Transactions at terminals located in the country with cards issued in the country</b>	
ATM cash deposits	Not applicable.
E-money card-loading/unloading transactions	Not applicable.
<b>b) Transactions at terminals located in the country with cards issued outside the country</b>	
ATM cash deposits	Not applicable.
E-money card-loading/unloading transactions	Not applicable.
<b>c) Transactions at terminals located outside the country with cards issued in the country</b>	
ATM cash deposits	Not applicable.
E-money card-loading/unloading transactions	Not applicable.
<i>Memorandum items:</i> Cash advances at POS terminals	Not applicable.

**Table 9– Participation in selected interbank funds transfer systems**

Clearing and settlement organisations	Klirinško depotna družba d.d.
---------------------------------------	-------------------------------

**Table 10 – Payments processed by selected interbank funds transfer systems: Number of transactions, and  
Table 11 – Payments processed by selected interbank funds transfer systems: Value of transactions**

<b>LVPS: SIBPS</b>	An RTGS, interbank large-value payment system which only processes non-paper (i.e. electronic) credit payments sent by national (domestic) direct participants.
<b>Retail system: Giro Clearing System</b>	An interbank multilateral retail payment system which only processes non-paper (i.e. electronic) credit payments sent by national (domestic) direct participants.

**Table 12.1 – Instructions handled by trading platforms and clearing houses: Number of transactions**

**Table 12.2 – Instructions handled by trading platforms and clearing houses: Market value of transactions**

Government securities	For 2001-02 government securities data are included under “Other”. A special segment of the Ljubljana Stock Exchange was introduced in 2005, encompassing secondary trading with government securities (Market Maker Trading Segment).
Trading platform	Up to 2002 trading data include OTC transactions.

**Table 12.3 – Number of participants in trading platforms and clearing houses****Table 12.4 – Outstanding securities****Table 13 – Number of direct participants in central securities depositories****Table 14 – Value of securities held in central securities depositories****Table 15 – Delivery instructions processed in central securities depositories**

# SLOVAKIA

## I. Basic statistical data

	2001	2002	2003	2004	2005
Population (thousands)	5,402.63	5,379.06	5,379.61	5,382.36	5,387.10
GDP (SKK millions)	1,020,595.00	1,111,484.00	1,212,665.00	1,355,262.00	1,471,131.00
GDP per capita (SKK)	188,907	206,632	225,419	251,797	273,084
HICP (annual percentage changes)	7.16	3.51	8.43	7.48	2.80
Exchange rate (SKK vis-à-vis the euro)					
End of period	42.780	41.503	41.170	38.745	37.880
Average	43.300	42.694	41.489	40.022	38.599

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 2. Settlement media used by non-MFIs

(SKK millions; end of period)

	2001	2002	2003	2004	2005
Currency in circulation outside MFIs	80,959.00	84,211.00	91,826.00	100,450.24	119,836.41
Value of overnight deposits held by non-MFIs	.	.	.	329,334.96	382,678.73
Narrow money supply (M1)	279,179.00	306,307.00	353,970.00	404,721.82	485,825.78
<i>Memorandum items:</i>					
Overnight deposits in foreign currencies held by non-MFIs	.	.	.	61,819.06	72,061.84
Outstanding value on e-money storages issued	.	.	.	-	-
<i>of which:</i>					
On card-based e-money schemes	.	.	.	-	-
On software-based e-money schemes	.	.	.	-	-

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 3. Settlement media used by credit institutions

(SKK millions; average for last reserve maintenance period)

	2001	2002	2003	2004	2005
Overnight deposits held at the central bank	.	.	.	20,851.03	30,348.79
Overnight deposits held at other credit institutions (end of period)	.	.	.	15,997.53	16,661.47
<i>Memorandum items:</i>					
Non-intraday borrowing from the central bank	.	.	.	4,659.56	3,779.50
Intraday borrowing from the central bank	.	.	.	.	-

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 4. Banknotes and coins

(SKK millions; end of period)

	2001	2002	2003	2004	2005
Currency in circulation	.	.	.	109,900.05	130,110.60
Total banknotes in circulation	89,605.02	92,089.93	100,720.33	107,528.24	127,607.37
<i>of which:</i>					
SKK 5,000	38,430.39	40,969.58	46,670.54	49,702.89	60,530.68
SKK 1,000	41,826.63	41,768.64	44,481.04	47,876.24	56,298.08
SKK 500	4,280.33	4,155.84	4,211.76	4,428.68	4,864.55
SKK 200	1,470.48	1,531.06	1,633.11	1,845.76	2,055.82
SKK 100	2,405.31	2,412.03	2,433.40	2,301.35	2,386.89
SKK 50	662.98	690.65	704.58	734.48	803.04
SKK 20	528.90	562.13	585.90	638.83	668.32
Total coins in circulation	1,362.54	1,474.10	1,518.59	1,604.77	1,701.93
<i>of which:</i>					
SKK 10	707.68	768.98	793.74	841.64	881.10
SKK 5	242.25	259.95	263.31	285.32	307.49
SKK 2	167.36	179.65	187.78	198.92	213.48
SKK 1	110.13	117.18	121.27	129.61	140.24
SKK 0.5	58.21	63.88	65.78	76.96	88.27
SKK 0.2	48.65	53.63	54.91	45.01	44.35
SKK 0.1	28.26	30.83	31.80	27.30	27.00
Currency in circulation held by MFIs	.	.	.	9,449.81	10,274.19
Currency in circulation outside MFIs	80,959.00	84,211.00	91,826.00	100,450.24	119,836.41
<i>Memorandum item:</i>					
Total commemorative coins	566.18	627.31	660.54	767.05	801.30

Explanatory information on certain data items is given in the notes at the end of each country chapter.

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

(end of period)

	2001	2002	2003	2004	2005
<b>Central bank</b>					
Number of offices	16	16	16	7	3
Number of overnight deposits (thousands)	27	25	21	8	1
Value of overnight deposits (SKK millions)	-	-	-	15,675.32	5,164.69
<b>Credit institutions irrespective of their legal incorporation</b>					
Number of institutions	23	22	22	21	23
Number of offices	1,058	1,020	1,057	1,113	1,143
Number of overnight deposits (thousands)	2,608	2,818	3,116	3,213	8,695
<i>of which:</i>					
Number of internet/PC-linked overnight deposits (thousands)	213	393	676	929	1,543
Value of overnight deposits (SKK millions)	-	-	-	313,659.65	379,476.65
<i>of which:</i>					
<b>Credit institutions legally incorporated in the reporting country</b>					
Number of institutions	21	20	19	18	18
Number of offices	1,017	970	984	1,032	1,057
Value of overnight deposits (SKK millions)	-	-	-	285,210.30	337,697.42
<b>Branches of euro area-based credit institutions</b>					
Number of institutions	1	1	2	2	3
Number of offices	-	1	2	2	5
Value of overnight deposits (SKK millions)	-	-	-	8,001.85	15,992.03
<b>Branches of EEA-based credit institutions (outside the euro area)</b>					
Number of institutions	1	1	1	1	2
Number of offices	1	-	-	79	81
Value of overnight deposits (SKK millions)	-	-	-	20,447.50	25,787.20
<b>Branches of non-EEA-based banks</b>					
Number of institutions	0	0	0	0	0
Number of offices	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	2	2
Number of offices	1,630	1,626	1,607	1,566	1,564
Number of overnight deposits (thousands)	-	-	-	14	18
Value of overnight deposits (SKK millions)	-	-	-	27,585.80	167,684.83
<b>Institutions offering payment services to non-MFIs (total)</b>					
Number of institutions	25	24	24	24	26
Number of offices	2,704	2,662	2,680	2,686	2,710
Number of overnight deposits (thousands)	2,635	2,843	3,138	3,234	8,714
<i>of which:</i>					
Number of internet/PC-linked overnight deposits (thousands)	213	393	676	929	1,543
Value of overnight deposits (SKK millions)	-	-	-	356,920.76	552,326.17
<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)	-	-	-	-	-

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 6. Payment card functions and accepting devices

(original units; end of period)

	2001	2002	2003	2004	2005
<b>CARDS ISSUED IN THE COUNTRY</b>					
Cards with a cash function	1,974,581	2,420,215	3,024,825	3,561,212	3,865,797
Cards with a payment function (except an e-money function)	1,974,581	2,420,215	3,024,840	3,562,393	3,851,018
<i>of which:</i>					
Cards with a debit function	1,952,223	2,162,208	2,547,830	2,870,205	3,110,809
Cards with a delayed debit function	4,958	6,407	9,010	7,917	8,047
Cards with a credit function	17,400	251,600	468,000	684,271	732,162
Cards with a debit and/or delayed debit function	-	-	-	-	-
Cards with a credit and/or 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)	1,974,581	2,420,215	3,024,840	3,562,393	3,866,996
<i>of which:</i>					
Cards with a combined debit, cash and e-money function	-	-	-	-	-
<b>TERMINALS LOCATED IN THE COUNTRY</b>					
ATMs	1,182	1,366	1,505	1,700	1,854
<i>of which:</i>					
ATMs with a cash withdrawal function	1,182	1,366	1,505	1,700	1,854
ATMs with a credit transfer function	-	394	420	484	1,096
POS terminals	13,186	15,871	16,974	19,644	20,228
<i>of which:</i>					
EFTPOS terminals	9,602	12,205	13,842	16,272	18,567
E-money card terminals	-	-	-	-	-
<i>of which:</i>					
E-money card-loading/unloading terminals	-	-	-	-	-
E-money card-accepting terminals	-	-	-	-	-

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 7. Payment and terminal transactions involving non-MFIs: Number of transactions

(millions; total for the period)

	2001	2002	2003	2004	2005
<b>TRANSACTIONS PER TYPE OF PAYMENT INSTRUMENT</b>					
Credit transfers	-	-	128.80	139.57	127.06
<i>of which:</i>					
Paper-based	-	-	42.14	39.35	39.93
Non-paper-based	-	-	86.66	100.23	87.13
Direct debits	-	-	2.42	2.83	36.77
Card payments with cards issued in the country (except cards with an e-money function)	11.36	18.41	24.23	29.52	37.45
<i>of which:</i>					
Payments with cards with a debit function	10.97	17.38	22.59	26.74	33.95
Payments with cards with a delayed debit function	0.10	0.21	0.27	0.25	0.24
Payments with cards with a credit function	0.29	0.82	1.37	2.52	3.26
Payments with cards with a debit and/or delayed debit function	-	-	-	-	-
Payments with cards with a credit and/or delayed debit function	-	-	-	-	-
E-money purchase transactions	-	-	-	-	-
<i>of which:</i>					
With cards with an e-money function	-	-	-	-	-
With other e-money storages	-	-	-	-	-
Cheques	0.14	0.14	0.08	0.07	0.13
Other payment instruments	-	-	0.00	0.00	-
Total number of transactions with payment instruments	-	-	155.54	172.00	201.40
<i>of which:</i>					
Cross-border transactions sent	-	1.11	1.28	1.46	1.95
<i>Memorandum item:</i>					
Cross-border transactions received	-	-	-	-	1.73
<b>TRANSACTIONS PER TYPE OF TERMINAL</b>					
<b>a) Transactions at terminals located in the country with cards issued in the country</b>	-	73.77	83.40	93.18	96.22
ATM cash withdrawals	-	59.58	64.53	69.90	70.16
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	26.06
E-money card-loading/unloading transactions	-	-	-	-	-
<b>b) Transactions at terminals located in the country with cards issued outside the country</b>	-	1.92	2.52	3.18	4.41
ATM cash withdrawals	-	0.78	0.90	1.08	1.45
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	2.96
E-money card-loading/unloading transactions	-	-	-	-	-
<b>c) Transactions at terminals located outside the country with cards issued in the country</b>	-	1.04	1.58	2.35	3.86
ATM cash withdrawals	-	0.37	0.69	1.04	1.88
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	1.99
E-money card-loading/unloading transactions	-	-	-	-	-
<i>Memorandum items:</i>					
Cash advances at POS terminals	-	-	-	-	0.13
OTC cash withdrawals	-	-	-	-	13.95
OTC cash deposits	-	-	-	-	23.39

Explanatory information on certain data items is given in the notes at the end of each country chapter.



## 8. Payment and terminal transactions involving non-MFIs: Value of transactions

(SKK millions; total for the period)

	2001	2002	2003	2004	2005
<b>TRANSACTIONS PER TYPE OF PAYMENT INSTRUMENT</b>					
Credit transfers	-	-	-	9,754,474.25	31,677,494.84
<i>of which:</i>					
Paper-based	-	-	-	5,341,885.86	7,295,021.34
Non-paper-based	-	-	-	4,412,588.39	24,382,473.50
Direct debits	-	-	-	40,820.52	15,235,760.56
Card payments with cards issued in the country (except cards with an e-money function)	12,875.67	20,681.19	29,245.35	37,183.43	48,844.86
<i>of which:</i>					
Payments with cards with a debit function	12,001.05	18,691.59	26,383.89	32,728.58	42,064.14
Payments with cards with a delayed debit function	220.21	462.22	564.68	558.41	623.25
Payments with cards with a credit function	654.42	1,527.38	2,296.78	3,896.45	6,157.46
Payments with cards with a debit and/or delayed debit function	-	-	-	-	-
Payments with cards with a credit and/or delayed debit function	-	-	-	-	-
E-money purchase transactions	-	-	-	-	-
<i>of which:</i>					
With cards with an e-money function	-	-	-	-	-
With other e-money storages	-	-	-	-	-
Cheques	1,736.00	2,672.00	2,726.25	2,519.34	4,939.35
Other payment instruments	-	-	2,708.29	3,301.27	-
Total value of transactions with payment instruments	-	-	-	9,838,298.81	46,967,039.62
<i>of which:</i>					
Cross-border transactions sent	-	834,552.60	989,715.43	1,353,969.06	1,684,342.06
<i>Memorandum item:</i>					
Cross-border transactions received	-	-	-	-	3,029,560.87
<b>TRANSACTIONS PER TYPE OF TERMINAL</b>					
<b>a) Transactions at terminals located in the country with cards issued in the country</b>	-	129,542.99	169,221.11	204,941.03	229,620.23
ATM cash withdrawals	-	116,214.65	150,206.39	179,898.54	201,070.62
ATM cash deposits	0.00	0.00	0.00	9.89	11.65
POS transactions (irrespective of type of card used)	-	13,328.34	19,014.72	25,032.59	28,537.96
E-money card-loading/unloading transactions	-	-	-	-	-
<b>b) Transactions at terminals located in the country with cards issued outside the country</b>	-	6,059.20	7,399.98	10,353.39	14,470.87
ATM cash withdrawals	-	3,146.38	3,568.71	4,211.98	5,415.38
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	9,055.49
E-money card-loading/unloading transactions	-	-	-	-	-
<b>c) Transactions at terminals located outside the country with cards issued in the country</b>	-	3,115.12	4,347.22	6,116.35	9,979.19
ATM cash withdrawals	-	1,147.46	1,823.31	2,697.21	5,254.07
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	4,725.12
E-money card-loading/unloading transactions	-	-	-	-	-
<i>Memorandum items:</i>					
Cash advances at POS terminals	-	-	-	-	701.34
OTC cash withdrawals	-	-	-	-	841,976.57
OTC cash deposits	-	-	-	-	799,597.59

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 9. Participation in selected interbank funds transfer systems

(end of period)

	2001	2002	2003	2004	2005
<b>LVPS (NON-TARGET SYSTEM): SIPS</b>					
Number of participants	27	26	25	27	29
<i>of which:</i>					
Direct participants	27	26	25	27	29
<i>of which:</i>					
Credit institutions	23	22	21	21	23
Central bank	1	1	1	1	1
Other direct participants	3	3	3	5	5
<i>of which:</i>					
Public administration	-	-	-	1	1
Postal institution	-	-	-	-	-
Clearing and settlement organisations	2	2	2	3	3
Other financial institutions	1	1	1	1	1
Others	-	-	-	-	-
Indirect participants	-	-	-	-	-

Explanatory information on certain data items is given in the notes at the end of each country chapter.

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

(millions; total for the period)

	2001	2002	2003	2004	2005
<b>LVPS (NON-TARGET SYSTEM): SIPS</b>					
Total transactions sent	158.23	178.22	94.25	102.49	113.45
<i>of which:</i>					
<b>a) Transactions sent by national participants</b>					
Total transactions sent by national participants	158.23	178.22	94.25	102.49	113.45
<i>of which:</i>					
Credit transfers	148.46	166.54	90.59	97.93	108.74
<i>of which:</i>					
Non-paper-based	-	-	-	-	108.74
Direct debits	4.40	5.33	3.66	4.56	4.71
<b>b) Transactions sent by euro area participants</b>					
<b>c) Transactions sent by non-euro area EU participants (excluding national participants)</b>					
<b>d) Transactions sent by non-EU participants</b>					
Concentration ratio in terms of volume (percentages)	-	-	-	-	-

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 11. Payments processed by selected interbank funds transfer systems: Value of transactions

(SKK millions; total for the period)

	2001	2002	2003	2004	2005
<b>LVPS (NON-TARGET SYSTEM): SIPS</b>					
Total transactions sent	31,638,397.00	44,792,708.00	32,233,124.14	40,692,342.29	79,648,613.13
of which:					
<b>a) Transactions sent by national participants</b>					
Total transactions sent by national participants	31,638,397.00	44,792,708.00	32,233,124.14	40,692,342.29	79,648,613.13
of which:					
Credit transfers	31,600,000.00	44,760,000.00	32,210,060.64	40,671,571.55	79,631,129.23
of which:					
Non-paper-based	-	-	-	-	79,631,129.23
Direct debits	38,397.00	32,708.00	23,063.50	20,770.74	17,483.90
<b>b) Transactions sent by euro area participants</b>					
<b>c) Transactions sent by non-euro area EU participants (excluding national participants)</b>					
<b>d) Transactions sent by non-EU participants</b>					
Concentration ratio in terms of value (percentages)	-	-	-	-	-

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 12.1 Instructions handled by trading platforms and clearing houses: Number of transactions

(millions; total for the period)

	2001	2002	2003	2004	2005
<b>Trading platforms</b>					
BSSE	0.02	0.02	0.06	0.02	0.01
RM-System Slovakia, a.s.	0.12	0.01	-	-	-
of which:					
Shares	0.04	0.01	-	-	-
Bonds	0.08	0.00	-	-	-
<b>Clearing houses</b>					
BSSE	0.02	0.02	0.06	0.02	0.01
RM-System Slovakia, a.s.	0.12	0.01	-	-	-

## 12.2 Instructions handled by trading platforms and clearing houses: Market value of transactions

(SKK billions; total for the period)

	2001	2002	2003	2004	2005
<b>Trading platforms</b>					
BSSE	393.50	643.20	1,096.70	432.30	1,001.88
RM-System Slovakia, a.s.	7.94	0.72	-	-	-
of which:					
Shares	3.21	0.72	-	-	-
Bonds	4.73	0.00	-	-	-
<b>Clearing houses</b>					
BSSE	393.50	643.20	1,096.70	432.30	1,001.88
RM-System Slovakia, a.s.	7.94	0.72	-	-	-

## 12.3 Number of participants in trading platforms and clearing houses

*(end of period)*

	2001	2002	2003	2004	2005
<b>Trading systems</b>					
BSSE	40	34	30	30	28
RM-System Slovakia, a.s.	979,638	17	-	-	-
Primary market for government securities	107	140	149	21	23
<b>Clearing systems</b>					
BSSE	40	34	30	30	28
RM-System Slovakia, a.s.	1,033,782	17	-	-	-

## 12.4 Outstanding securities

*(end of period)*

	2001	2002	2003	2004	2005
<b>BSSE</b>					
Value of securities issued (SKK billions)	224.60	67.00	108.80	111.90	82.94
Number of securities issued	52	38	74	30	22
Value of securities registered (SKK billions)	461.20	395.90	441.80	502.60	573.63
Number of securities registered	977	592	518	460	381

## 13a Number of direct participants in central securities depositories

(end of period)

	2001	2002	2003	2004	2005
<b>CDCP SR</b>					
Number of direct participants					20
<i>of which:</i>					
Central banks					1
<i>of which:</i>					
Domestic					1
Foreign					0
Central counterparties					0
<i>of which:</i>					
Domestic					0
Foreign					0
Central securities depositories					0
<i>of which:</i>					
Domestic					0
Foreign					0
Credit institutions					13
<i>of which:</i>					
Domestic					13
Foreign					0
Others					6
<i>of which:</i>					
Domestic					6
Foreign					0

## 13b Number of direct participants in central securities depositories (continued)

(end of period)

	2001	2002	2003	2004	2005
<b>NBS-CR</b>					
Number of direct participants					33
<i>of which:</i>					
Central banks					1
<i>of which:</i>					
Domestic					1
Foreign					0
Central counterparties					0
<i>of which:</i>					
Domestic					0
Foreign					0
Central securities depositories					0
<i>of which:</i>					
Domestic					0
Foreign					0
Credit institutions					22
<i>of which:</i>					
Domestic					22
Foreign					0
Others					10
<i>of which:</i>					
Domestic					10
Foreign					0

## 14a Value of securities held in central securities depositories

(SKK millions; end of period)

	2001	2002	2003	2004	2005
<b>CDCP SR</b>					
<b>a) Value of securities by origin</b>					
Total value of securities held					591,064
<i>of which:</i>					
Issued/held in safekeeping in the reporting CSD					591,064
<i>of which:</i>					
Bonds					431,509
Short-term papers					0
Equities					159,543
Others					12
Transferred to the reporting CSD through a link to another CSD					0
<i>of which:</i>					
Bonds					0
Short-term papers					0
Equities					0
Others					0
Transferred to the reporting CSD through a link to a custodian bank					0
<i>of which:</i>					
Bonds					0
Short-term papers					0
Equities					0
Others					0
<b>b) Value of securities by type of account holder</b>					
Total value of securities held					591,064
<i>of which:</i>					
Held on the account of another CSD					0
<i>of which:</i>					
Bonds					0
Short-term papers					0
Equities					0
Others					0
Held on accounts of other participants (non-CSDs)					591,064
<i>of which:</i>					
Bonds					431,509
Short-term papers					0
Equities					159,543
Others					12

## 14b Value of securities held in central securities depositories (continued)

(SKK millions; end of period)

	2001	2002	2003	2004	2005
<b>NBS-CR</b>					
<b>a) Value of securities by origin</b>					
Total value of securities held					581,554
<i>of which:</i>					
Issued/held in safekeeping in the reporting CSD					581,554
<i>of which:</i>					
Bonds					0
Short-term papers					581,554
Equities					0
Others					0
Transferred to the reporting CSD through a link to another CSD					0
<i>of which:</i>					
Bonds					0
Short-term papers					0
Equities					0
Others					0
Transferred to the reporting CSD through a link to a custodian bank					0
<i>of which:</i>					
Bonds					0
Short-term papers					0
Equities					0
Others					0
<b>b) Value of securities by type of account holder</b>					
Total value of securities held					581,554
<i>of which:</i>					
Held on the account of another CSD					0
<i>of which:</i>					
Bonds					0
Short-term papers					0
Equities					0
Others					0
Held on accounts of other participants (non-CSDs)					581,554
<i>of which:</i>					
Bonds					0
Short-term papers					581,554
Equities					0
Others					0

## 15a Delivery instructions processed in central securities depositories

(total for the period)

	2001	2002	2003	2004	2005
<b>CDCP SR</b>					
	<i>thousands</i>				
<b>a) Number of delivery instructions by type of payment</b>					
Total number of delivery instructions					24
<i>of which:</i>					
Payment denominated in euro					0
<i>of which:</i>					
Bonds					0
Short-term papers					0
Equities					0
Others					0
Payment denominated in other currencies					9
<i>of which:</i>					
Bonds					1
Short-term papers					0
Equities					8
Others					0
Free of payment					15
<i>of which:</i>					
Bonds					2
Short-term papers					0
Equities					10
Others					3
<b>b) Number of delivery instructions by settlement channel</b>					
Total number of delivery instructions					24
<i>of which:</i>					
Internal settlement: no CSD link account involved					24
Settlement through link account of another CSD with reporting CSD					0
Settlement through link account of reporting CSD with another entity					0
	<i>SKK millions</i>				
<b>c) Value of delivery instructions by type of payment</b>					
Total value of delivery instructions					1,569,160
<i>of which:</i>					
Payment denominated in euro					0
<i>of which:</i>					
Bonds					0
Short-term papers					0
Equities					0
Others					0
Payment denominated in other currencies					666,889
<i>of which:</i>					
Bonds					665,932
Short-term papers					0
Equities					957
Others					0
Free of payment					902,271
<i>of which:</i>					
Bonds					568,970
Short-term papers					0
Equities					333,263
Others					38
<b>d) Value of delivery instructions by settlement channel</b>					
Total value of delivery instructions					1,569,160
<i>of which:</i>					
Internal settlement: no CSD link account involved					1,569,160
Settlement through link account of another CSD with reporting CSD					0
Settlement through link account of reporting CSD with another entity					0



## 15b Delivery instructions processed in central securities depositories (continued)

(total for the period)

	2001	2002	2003	2004	2005
<b>NBS-CR</b>					
	<i>thousands</i>				
<b>a) Number of delivery instructions by type of payment</b>					
Total number of delivery instructions					3
<i>of which:</i>					
Payment denominated in euro					0
<i>of which:</i>					
Bonds					0
Short-term papers					0
Equities					0
Others					0
Payment denominated in other currencies					3
<i>of which:</i>					
Bonds					0
Short-term papers					3
Equities					0
Others					0
Free of payment					0
<i>of which:</i>					
Bonds					0
Short-term papers					0
Equities					0
Others					0
<b>b) Number of delivery instructions by settlement channel</b>					
Total number of delivery instructions					3
<i>of which:</i>					
Internal settlement: no CSD link account involved					3
Settlement through link account of another CSD with reporting CSD					0
Settlement through link account of reporting CSD with another entity					0
	<i>SKK millions</i>				
<b>c) Value of delivery instructions by type of payment</b>					
Total value of delivery instructions					15,879,816
<i>of which:</i>					
Payment denominated in euro					0
<i>of which:</i>					
Bonds					0
Short-term papers					0
Equities					0
Others					0
Payment denominated in other currencies					15,879,816
<i>of which:</i>					
Bonds					0
Short-term papers					15,879,816
Equities					0
Others					0
Free of payment					0
<i>of which:</i>					
Bonds					0
Short-term papers					0
Equities					0
Others					0
<b>d) Value of delivery instructions by settlement channel</b>					
Total value of delivery instructions					15,879,816
<i>of which:</i>					
Internal settlement: no CSD link account involved					15,879,816
Settlement through link account of another CSD with reporting CSD					0
Settlement through link account of reporting CSD with another entity					0

## 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.

**Details on items in each table:** Information on the use of the country tables and calculations pertaining to each item in those tables are given in Section 6 of the “Detailed Explanatory Notes”.

## 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” counterpart sector are not reported for 2001-03. Data for the “Central government” counterpart sector are not reported for 2001-03. Data for the “Other residents” counterpart sector are not reported for 2001-03.
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 data.
Overnight deposits held at other credit institutions	Value for the last quarter of the period.
<i>Memorandum items:</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**

<b>Branches of non-EEA-based banks</b>	
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.
<b>Other institutions offering payment services to non-MFIs</b>	
Number of offices	Slovak postal institution.
Number of overnight deposits	State Treasury.
Value of overnight deposits	State Treasury.
<i>Memorandum items:</i>	
<b>Electronic money institutions</b>	
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.
<b>Table 6 – Payment card functions and accepting devices</b>	
<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)	
<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. 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 – Payment and terminal transactions involving non-MFIs: Number of transactions, and****Table 8 – Payment and terminal transactions involving non-MFIs: Value of transactions**

<b>Transactions per type of payment instrument</b>	
Credit transfers	2005 data include book-entry transactions. No data are given in Table 8 for “Credit transfers” (with breakdowns), “Direct debits” or “Total value of transactions with payment instruments by non-MFIs” for 2003, although values are given for the equivalent items in Table 7. This is because not all banks were able to provide data for these items.
Direct debits	2005 data include book-entry transactions.
E-money purchase transactions	Not applicable. E-money is not issued, and e-money acceptance terminals do not exist, in Slovakia.
<i>of which:</i> With cards with an e-money function	Not applicable. E-money is not issued, and e-money acceptance terminals do not exist, in Slovakia.
<i>of which:</i> With other e-money storages	Not applicable. E-money is not issued, and e-money acceptance terminals do not exist, in Slovakia.
<b>Transactions per type of terminal</b>	
<b>a) Transactions at terminals located in the country with cards issued in the country</b>	
E-money card-loading/unloading transactions	Not applicable. E-money is not issued, and e-money acceptance terminals do not exist, in Slovakia.
<b>b) Transactions at terminals located in the country with cards issued outside the country</b>	
E-money card-loading/unloading transactions	Not applicable. E-money is not issued, and e-money acceptance terminals do not exist, in Slovakia.
<b>c) Transactions at terminals located outside the country with cards issued in the country</b>	
E-money card-loading/unloading transactions	Not applicable. E-money is not issued, and e-money acceptance terminals do not exist, in Slovakia.

**Table 9 – Participation in selected interbank funds transfer systems****Table 10 – Payments processed by selected interbank funds transfer systems: Number of transactions, and****Table 11 – Payments processed by selected interbank funds transfer systems: Value of transactions**

LVPS: SIPS	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 as from 2003 include only incoming items. Cross-border transactions are not processed through the Slovak Interbank Payment System (SIPS).
------------	--

**Table 12.1 – Instructions handled by trading platforms and clearing houses: Number of transactions, and****Table 12.2 – Instructions handled by trading platforms and clearing houses: Market value of transactions**

RM-System Slovakia, a.s.	From January 2002 as the Slovak Stock Exchange, a.s., which ceased to operate in December 2002.
--------------------------	---

**Table 12.3 – Number of participants in trading platforms and clearing houses****Table 12.4 – Outstanding securities**

<b>BSSE</b>	
Value of securities issued	For 2001 and 2002, nominal value of issued capital.
Number of securities issued	For 2001 and 2002, number of issues.
Value of securities registered	For 2001 and 2002, market value of all traded issues as at the end of the year.
Number of securities registered	For 2001 and 2002, number of traded issues as at the end of the year.

**Table 13 – Number of direct participants in central securities depositories****Table 14 – Value of securities held in central securities depositories****Table 15 – Delivery instructions processed in central securities depositories**

# SWEDEN

## 1. Basic statistical data

	2001	2002	2003	2004	2005
Population (thousands)	8,896.00	8,925.00	8,958.00	8,994.00	9,030.00
GDP (SEK millions)	2,288,351.00	2,371,606.00	2,459,413.00	2,573,176.00	2,672,998.00
GDP per capita (SEK)	257,234	265,726	274,549	286,099	296,013
HICP (annual percentage changes)	2.67	1.93	2.34	1.02	0.82
Exchange rate (SEK vis-à-vis the euro)					
End of period	9.301	9.153	9.080	9.021	9.389
Average	9.255	9.161	9.124	9.124	9.282

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 2. Settlement media used by non-MFIs

(SEK millions; end of period)

	2001	2002	2003	2004	2005
Currency in circulation outside MFIs	96,728.00	95,828.00	98,426.00	98,198.00	100,374.00
Value of overnight deposits held by non-MFIs	643,293.00	656,080.00	706,606.00	864,122.00	1,116,523.00
Narrow money supply (M1)	715,997.00	731,505.00	775,878.00	937,535.00	1,073,484.00
<i>Memorandum items:</i>					
Overnight deposits in foreign currencies held by non-MFIs	47,703.00	48,044.00	45,402.00	48,899.00	151,250.00
Outstanding value on e-money storages issued	38.00	32.00	30.00	0.00	0.00
<i>of which:</i>					
On card-based e-money schemes	38.00	32.00	30.00	0.00	0.00
On software-based e-money schemes	-	-	-	-	-

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 3. Settlement media used by credit institutions

(SEK millions; average for last reserve maintenance period)

	2001	2002	2003	2004	2005
Overnight deposits held at the central bank	-	-	-	-	-
Overnight deposits held at other credit institutions (end of period)	217,079.00	201,016.00	226,697.00	302,373.00	331,888.00
<i>Memorandum items:</i>					
Non-intraday borrowing from the central bank	-	-	-	-	-
Intraday borrowing from the central bank	-	-	-	-	-

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 4. Banknotes and coins

(SEK millions; end of period)

	2001	2002	2003	2004	2005
Currency in circulation	107,111.00	106,984.00	108,940.00	108,894.00	111,075.00
Total banknotes in circulation	102,367.00	101,979.00	103,675.00	103,452.00	105,515.62
of which:					
SEK 1,000	48,358.00	46,920.00	45,652.00	45,561.00	45,495.56
SEK 500	40,727.00	42,046.00	44,788.00	45,116.00	47,234.44
SEK 100	10,371.00	10,025.00	10,091.00	9,621.00	9,587.51
SEK 50	1,096.00	1,122.00	1,192.00	1,207.00	1,231.88
SEK 20	1,504.00	1,556.00	1,643.00	1,639.00	1,659.02
SEK 10	231.00	230.00	229.00	228.00	227.63
SEK 5	80.00	80.00	80.00	80.00	79.58
Total coins in circulation	4,180.00	4,413.00	4,650.00	4,812.00	5,559.21
of which:					
SEK 10	1,808.00	1,921.00	2,051.00	2,150.00	2,217.64
SEK 5	1,064.00	1,113.00	1,156.00	1,171.00	1,183.39
SEK 2	8.00	8.00	8.00	8.00	8.30
SEK 1	1,052.00	1,108.00	1,159.00	1,195.00	1,213.61
SEK 0.5	248.00	263.00	276.00	288.00	286.98
Currency in circulation held by MFIs	10,383.00	11,156.00	10,514.00	10,696.00	10,701.00
Currency in circulation outside MFIs	96,728.00	95,828.00	98,426.00	98,198.00	100,374.00
<i>Memorandum item:</i>					
Total commemorative coins	564.00	592.00	615.00	630.00	649.30

Explanatory information on certain data items is given in the notes at the end of each country chapter.

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

(end of period)

	2001	2002	2003	2004	2005
<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	150	217	223	213	200
Number of offices	1,986	1,904	1,906	1,874	1,909
Number of overnight deposits (thousands)	-	-	-	13,744	14,377
<i>of which:</i>					
Number of internet/PC-linked overnight deposits (thousands)	-	-	-	-	-
Value of overnight deposits (SEK millions)	662,452.00	676,335.00	744,072.00	895,034.00	1,084,464.00
<i>of which:</i>					
<b>Credit institutions legally incorporated in the reporting country</b>					
Number of institutions	128	197	205	192	176
Number of offices	1,921	1,837	1,841	1,812	1,845
Value of overnight deposits (SEK millions)	628,282.00	644,513.00	708,720.00	856,830.00	1,027,184.00
<b>Branches of euro area-based credit institutions</b>					
Number of institutions	12	12	10	10	11
Number of offices	11	10	10	10	10
Value of overnight deposits (SEK millions)	12,302.00	7,927.00	7,421.00	5,594.00	7,007.00
<b>Branches of EEA-based credit institutions (outside the euro area)</b>					
Number of institutions	9	7	7	10	12
Number of offices	53	56	54	51	53
Value of overnight deposits (SEK millions)	21,868.00	23,895.00	27,931.00	32,610.00	50,273.00
<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	1,350	1,200	1,020	800	650
Number of overnight deposits (thousands)	-	-	-	-	-
Value of overnight deposits (SEK millions)	-	-	-	-	-
<b>Institutions offering payment services to non-MFIs (total)</b>					
Number of institutions	152	219	225	215	202
Number of offices	3,337	3,105	2,927	2,675	2,560
Number of overnight deposits (thousands)	-	-	-	13,744	14,377
<i>of which:</i>					
Number of internet/PC-linked overnight deposits (thousands)	-	-	-	-	-
Value of overnight deposits (SEK millions)	662,452.00	676,335.00	744,072.00	895,034.00	1,084,464.00
<i>Memorandum items:</i>					
<b>Electronic money institutions</b>					
Number of institutions	-	-	-	1	0
Outstanding value on e-money storages issued by electronic money institutions (SEK millions)	-	-	-	-	-

Explanatory information on certain data items is given in the notes at the end of each country chapter.



## 6. Payment card functions and accepting devices

(original units; end of period)

	2001	2002	2003	2004	2005
<b>CARDS ISSUED IN THE COUNTRY</b>					
Cards with a cash function	4,769,000	4,780,000	5,181,000	8,312,000	8,725,000
Cards with a payment function (except an e-money function)	8,162,000	8,250,000	9,240,000	10,174,000	11,432,000
<i>of which:</i>					
Cards with a debit function	4,818,000	4,894,000	5,574,000	6,331,000	6,825,000
Cards with a delayed debit function	1,025,000	772,000	839,000	536,000	575,000
Cards with a credit function	2,319,000	2,584,000	2,827,000	1,511,000	1,775,000
Cards with a debit and/or delayed debit function	-	-	-	354,000	408,000
Cards with a credit and/or delayed debit function	-	-	-	1,569,000	1,849,000
Cards with an e-money function	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	-	-
Total number of cards (irrespective of the number of functions on the card)	8,269,000	10,388,000	10,651,000	12,722,000	12,745,000
<i>of which:</i>					
Cards with a combined debit, cash and e-money function	4,818,000	4,894,000	5,181,000	4,591,000	4,910,000
<b>TERMINALS LOCATED IN THE COUNTRY</b>					
ATMs	2,567	2,647	2,676	2,701	2,800
<i>of which:</i>					
ATMs with a cash withdrawal function	2,567	2,647	2,676	2,701	2,800
ATMs with a credit transfer function	0	0	0	0	-
POS terminals	88,223	102,021	108,055	161,098	176,637
<i>of which:</i>					
EFTPOS terminals	88,223	102,021	108,055	149,105	158,150
E-money card terminals	47,000	37,909	38,107	-	-
<i>of which:</i>					
E-money card-loading/unloading terminals	7,001	6,564	5,859	-	-
E-money card-accepting terminals	47,000	37,909	38,107	-	-

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 7. Payment and terminal transactions involving non-MFIs: Number of transactions

(millions; total for the period)

	2001	2002	2003	2004	2005
<b>TRANSACTIONS PER TYPE OF PAYMENT INSTRUMENT</b>					
Credit transfers	764.00	436.00	425.00	462.00	511.00
<i>of which:</i>					
Paper-based	128.00	132.00	84.00	88.00	87.00
Non-paper-based	636.00	304.00	341.00	374.00	424.00
Direct debits	98.00	119.00	131.00	143.00	160.00
Card payments with cards issued in the country (except cards with an e-money function)	401.00	590.00	759.30	984.00	1,062.00
<i>of which:</i>					
Payments with cards with a debit function	326.00	509.00	670.29	802.00	872.00
Payments with cards with a delayed debit function	52.00	51.00	64.28	65.00	54.00
Payments with cards with a credit function	23.00	30.00	24.72	30.00	35.00
Payments with cards with a debit and/or delayed debit function	-	-	-	6.00	6.00
Payments with cards with a credit and/or delayed debit function	-	-	-	81.00	95.00
E-money purchase transactions	1.50	0.70	0.20	-	-
<i>of which:</i>					
With cards with an e-money function	1.50	0.70	0.20	-	-
With other e-money storages	0.00	0.00	0.00	-	-
Cheques	2.00	2.00	1.00	1.00	1.00
Other payment instruments	0.00	0.00	0.00	-	-
Total number of transactions with payment instruments	1,266.50	1,147.70	1,316.50	1,589.00	1,734.00
<i>of which:</i>					
Cross-border transactions sent	-	-	-	-	15.00
<i>Memorandum item:</i>					
Cross-border transactions received	-	-	-	-	2.00
<b>TRANSACTIONS PER TYPE OF TERMINAL</b>					
<b>a) Transactions at terminals located in the country with cards issued in the country</b>	661.30	775.00	870.00	952.00	1,071.00
ATM cash withdrawals	335.00	321.00	328.00	320.00	316.00
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	326.00	454.00	542.00	632.00	755.00
E-money card-loading/unloading transactions	0.30	0.10	0.00	-	-
<b>b) Transactions at terminals located in the country with 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 with 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	-	-	-	-	-

Explanatory information on certain data items is given in the notes at the end of each country chapter.

8. Payment and terminal transactions involving non-MFIs: Value of transactions

(SEK millions; total for the period)

	2001	2002	2003	2004	2005
<b>TRANSACTIONS PER TYPE OF PAYMENT INSTRUMENT</b>					
Credit transfers	8,531,000.00	6,202,000.00	6,397,000.00	6,903,000.00	7,798,300.00
<i>of which:</i>					
Paper-based	1,190,000.00	854,000.00	557,000.00	472,000.00	457,700.00
Non-paper-based	7,341,000.00	5,348,000.00	5,840,000.00	6,431,000.00	7,340,600.00
Direct debits	261,000.00	250,000.00	274,000.00	302,000.00	344,000.00
Card payments with cards issued in the country (except cards with an e-money function)	260,785.00	365,850.00	363,912.22	400,000.00	403,542.00
<i>of which:</i>					
Payments with cards with a debit function	185,804.00	297,417.00	286,862.00	316,000.00	322,389.00
Payments with cards with a delayed debit function	52,072.00	49,688.00	53,981.22	58,000.00	54,418.00
Payments with cards with a credit function	22,909.00	18,745.00	23,069.00	26,000.00	7,535.00
Payments with cards with a debit and/or delayed debit function	-	-	-	0.00	1,000.00
Payments with cards with a credit and/or delayed debit function	-	-	-	-	18,200.00
E-money purchase transactions	70.00	40.00	10.00	0.00	-
<i>of which:</i>					
With cards with an e-money function	70.00	40.00	10.00	0.00	-
With other e-money storages	0.00	0.00	0.00	0.00	-
Cheques	16,000.00	20,730.00	45,578.00	59,376.00	29,900.00
Other payment instruments	-	-	-	-	-
Total value of transactions with payment instruments	9,068,855.00	6,838,620.00	7,080,500.00	7,664,376.00	8,575,742.00
<i>of which:</i>					
Cross-border transactions sent	-	-	212,000.00	212,000.00	187,000.00
<i>Memorandum item:</i>					
Cross-border transactions received	-	-	187,000.00	187,000.00	258,000.00
<b>TRANSACTIONS PER TYPE OF TERMINAL</b>					
<b>a) Transactions at terminals located in the country with cards issued in the country</b>	467,100.00	566,000.00	568,000.00	553,000.00	574,000.00
ATM cash withdrawals	282,000.00	269,000.00	282,000.00	274,000.00	275,000.00
ATM cash deposits	0.00	0.00	0.00	0.00	-
POS transactions (irrespective of type of card used)	185,000.00	210,000.00	240,000.00	269,000.00	299,000.00
E-money card-loading/unloading transactions	100.00	-	0.00	0.00	-
<b>b) Transactions at terminals located in the country with cards issued outside the country</b>	-	-	-	18,000.00	21,000.00
ATM cash withdrawals	-	-	-	7,000.00	10,000.00
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	-	-	-	11,000.00	11,000.00
E-money card-loading/unloading transactions	-	-	-	-	-
<b>c) Transactions at terminals located outside the country with cards issued in the country</b>	-	-	-	21,000.00	33,000.00
ATM cash withdrawals	-	-	-	7,000.00	17,000.00
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	-	-	-	14,000.00	16,000.00
E-money card-loading/unloading transactions	-	-	-	-	-
<i>Memorandum items:</i>					
Cash advances at POS terminals	-	-	-	-	-
OTC cash withdrawals	-	-	-	-	-
OTC cash deposits	-	-	-	-	-

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 9a Participation in selected interbank funds transfer systems

(end of period)

	2001	2002	2003	2004	2005
<b>TARGET COMPONENT: E-RIX</b>					
Number of participants	15	13	13	12	11
<i>of which:</i>					
Direct participants	15	13	13	12	11
<i>of which:</i>					
Credit institutions	10	8	8	8	8
Central bank	1	1	1	1	1
Other direct participants	4	4	4	3	2
<i>of which:</i>					
Public administration	0	0	0	0	0
Postal institution	0	0	0	0	0
Clearing and settlement organisations	2	2	2	2	2
Other financial institutions	2	2	2	1	0
Others	0	0	0	0	0
Indirect participants	0	0	0	0	0
<b>LVPS (NON-TARGET SYSTEM): K-RIX</b>					
Number of participants	20	19	19	19	21
<i>of which:</i>					
Direct participants	20	19	19	19	21
<i>of which:</i>					
Credit institutions	15	14	14	12	14
Central bank	1	1	1	1	1
Other direct participants	4	4	4	6	6
<i>of which:</i>					
Public administration	0	0	0	0	0
Postal institution	0	0	0	0	0
Clearing and settlement organisations	2	2	2	3	3
Other financial institutions	2	2	2	3	3
Others	0	0	0	0	0
Indirect participants	0	0	0	0	0
<b>RETAIL SYSTEM: BANKGIROT</b>					
Number of participants	21	19	18	17	19
<i>of which:</i>					
Direct participants	21	19	18	17	19
<i>of which:</i>					
Credit institutions	21	19	18	17	19
Central bank	0	0	0	0	0
Other direct participants	0	0	0	0	0
<i>of which:</i>					
Public administration	0	0	0	0	0
Postal institution	0	0	0	0	0
Clearing and settlement organisations	0	0	0	0	0
Other financial institutions	0	0	0	0	0
Others	0	0	0	0	0
Indirect participants	0	0	0	0	0

Explanatory information on certain data items is given in the notes at the end of each country chapter.

9b Participation in selected interbank funds transfer systems (continued)

(end of period)

	2001	2002	2003	2004	2005
<b>RETAIL SYSTEM: DATACLEARING</b>					
Number of participants	21	19	18	17	19
<i>of which:</i>					
Direct participants	21	19	18	17	19
<i>of which:</i>					
Credit institutions	21	19	18	17	19
Central bank	0	0	0	0	0
Other direct participants	0	0	0	0	0
<i>of which:</i>					
Public administration	0	0	0	0	0
Postal institution	0	0	0	0	0
Clearing and settlement organisations	0	0	0	0	0
Other financial institutions	0	0	0	0	0
Others	0	0	0	0	0
Indirect participants	0	0	0	0	0
<b>RETAIL SYSTEM: PLUSGIROT (POSTGIROT UNTIL 2005)</b>					
Number of participants	1,200,000	1,200,000	1,020,000	1,020,000	-
<i>of which:</i>					
Direct participants	1,200,000	1,200,000	1,020,000	1,020,000	-
<i>of which:</i>					
Credit institutions	0	0	0	0	0
Central bank	0	0	0	0	0
Other direct participants	1,200,000	1,200,000	1,020,000	1,020,000	0
<i>of which:</i>					
Public administration	0	0	0	0	0
Postal institution	0	0	0	0	0
Clearing and settlement organisations	0	0	0	0	0
Other financial institutions	0	0	0	0	0
Others	1,200,000	1,200,000	1,020,000	1,020,000	0
Indirect participants	0	0	0	0	0

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 10a Payments processed by selected interbank funds transfer systems: Number of transactions

(millions; total for the period)

	2001	2002	2003	2004	2005
<b>TARGET COMPONENT: E-RIX</b>					
Total transactions sent	0.07	0.08	0.10	0.10	0.11
<i>of which:</i>					
Transactions sent within the same TARGET component	0.07	0.08	0.10	0.10	0.11
<i>of which:</i>					
Transactions sent by national participants	0.07	0.07	0.09	0.09	0.09
Transactions sent by euro area participants	-	-	-	-	-
Transactions sent by non-euro area EU participants (excluding national participants)	-	-	-	-	-
Transactions sent by non-EU participants	-	-	-	-	-
Transactions 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>					
Transactions received from another TARGET component	-	-	-	-	-
Concentration ratio in terms of volume (percentages)	-	98.0	98.4	98.3	98.4
<b>LVPS (NON-TARGET SYSTEM): K-RIX</b>					
Total transactions sent	0.66	1.10	1.30	1.30	1.50
<i>of which:</i>					
<b>a) Transactions sent by national participants</b>					
Total transactions sent by national participants	0.66	1.10	1.30	1.30	1.50
<i>of which:</i>					
Credit transfers	0.66	1.10	1.30	1.30	1.50
<b>b) Transactions sent by euro area participants</b>					
<b>c) Transactions sent by non-euro area EU participants (excluding national participants)</b>					
<b>d) Transactions sent by non-EU participants</b>					
Concentration ratio in terms of volume (percentages)	.	83.5	85.5	85.7	85.5
<b>RETAIL SYSTEM: BANKGIROT</b>					
Total transactions sent	345.00	363.40	381.50	430.00	489.00
<i>of which:</i>					
<b>a) Transactions sent by national participants</b>					
Total transactions sent by national participants	345.00	363.40	381.50	430.00	484.00
<i>of which:</i>					
Credit transfers	257.00	265.50	275.00	313.00	353.00
<i>of which:</i>					
Paper-based	83.00	79.30	74.00	80.00	77.00
Non-paper-based	174.00	186.20	201.00	233.00	276.00
Direct debits	88.00	97.90	106.50	117.00	131.00
<b>b) Transactions sent by euro area participants</b>					
Total transactions sent by euro area participants	-	-	-	-	5.00
<i>of which:</i>					
Credit transfers	-	-	-	-	5.00
<b>c) Transactions sent by non-euro area EU participants (excluding national participants)</b>					
<b>d) Transactions sent by non-EU participants</b>					
Concentration ratio in terms of volume (percentages)	-	-	-	-	-

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 10b Payments processed by selected interbank funds transfer systems: Number of transactions (continued)

(millions; total for the period)

	2001	2002	2003	2004	2005
<b>RETAIL SYSTEM: DATACLEARING</b>					
Total transactions sent	67.00	73.00	102.00	105.00	83.00
<i>of which:</i>					
<b>a) Transactions sent by national participants</b>					
Total transactions sent by national participants	67.00	73.00	102.00	105.00	83.00
<i>of which:</i>					
Credit transfers	67.00	73.00	102.00	105.00	83.00
<i>of which:</i>					
Paper-based	-	-	-	-	-
Non-paper-based	67.00	73.00	102.00	105.00	83.00
<b>b) Transactions sent by euro area participants</b>					
<b>c) Transactions sent by non-euro area EU participants (excluding national participants)</b>					
<b>d) Transactions sent by non-EU participants</b>					
Concentration ratio in terms of volume (percentages)	-	-	-	-	-
<b>RETAIL SYSTEM: PLUSGIROT (POSTGIROT UNTIL 2005)</b>					
Total transactions sent	450.00	118.53	64.70	91.00	104.00
<i>of which:</i>					
<b>a) Transactions sent by national participants</b>					
Total transactions sent by national participants	450.00	118.53	64.70	91.00	104.00
<i>of which:</i>					
Credit transfers	440.00	97.03	41.10	65.00	75.00
<i>of which:</i>					
Paper-based	45.00	52.58	8.80	8.00	10.00
Non-paper-based	395.00	44.45	32.30	57.00	65.00
Direct debits	10.00	21.50	23.60	26.00	29.00
<b>b) Transactions sent by euro area participants</b>					
<b>c) Transactions sent by non-euro area EU participants (excluding national participants)</b>					
<b>d) Transactions sent by non-EU participants</b>					
Concentration ratio in terms of volume (percentages)	-	-	-	-	-

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## I la Payments processed by selected interbank funds transfer systems: Value of transactions

(SEK millions, unless otherwise stated; total for the period)

	2001	2002	2003	2004	2005
<b>TARGET COMPONENT: E-RIX (EUR MILLIONS)</b>					
Total transactions sent	1,538,900	1,467,600	1,896,600	1,786,700	2,086,100
<i>of which:</i>					
Transactions sent within the same TARGET component	1,538,900	1,467,600	1,896,600	1,786,700	2,086,100
<i>of which:</i>					
Transactions sent by national participants	1,435,000	1,386,000	1,825,000	1,729,000	2,031,000
Transactions sent by euro area participants	-	-	-	-	-
Transactions sent by non-euro area EU participants (excluding national participants)	-	-	-	-	-
Transactions sent by non-EU participants	-	-	-	-	-
Transactions 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>					
Transactions received from another TARGET component	-	-	-	-	-
Concentration ratio in terms of value (percentages)	-	98.9	99.5	99.3	99.6
<b>LVPS (NON-TARGET SYSTEM): K-RIX</b>					
Total transactions sent	113,381,000	114,017,000	112,624,000	107,483,000	111,174,000
<i>of which:</i>					
<b>a) Transactions sent by national participants</b>					
Total transactions sent by national participants	113,381,000	114,017,000	112,624,000	107,483,000	111,174,000
<i>of which:</i>					
Credit transfers	-	-	-	-	-
<b>b) Transactions sent by euro area participants</b>					
<b>c) Transactions sent by non-euro area EU participants (excluding national participants)</b>					
<b>d) Transactions sent by non-EU participants</b>					
Concentration ratio in terms of value (percentages)	-	87.9	84.2	81.6	80.3
<b>RETAIL SYSTEM: BANKGIROT</b>					
Total transactions sent	3,885,000	4,042,596	4,229,077	4,587,710	5,163,000
<i>of which:</i>					
<b>a) Transactions sent by national participants</b>					
Total transactions sent by national participants	3,885,000	4,042,596	4,229,077	4,587,710	5,163,000
<i>of which:</i>					
Credit transfers	3,690,600	3,827,351	3,999,865	4,329,146	4,869,000
<i>of which:</i>					
Paper-based	712,900	585,690	491,014	423,413	389,000
Non-paper-based	2,977,700	3,241,661	3,508,851	3,905,733	4,480,000
Direct debits	194,400	215,245	229,212	258,564	294,000
<b>b) Transactions sent by euro area participants</b>					
Total transactions sent by euro area participants	-	-	-	-	-
<i>of which:</i>					
Credit transfers	-	-	-	-	-
<b>c) Transactions sent by non-euro area EU participants (excluding national participants)</b>					
<b>d) Transactions sent by non-EU participants</b>					
Concentration ratio in terms of value (percentages)	-	-	-	-	-

Explanatory information on certain data items is given in the notes at the end of each country chapter.



11b Payments processed by selected interbank funds transfer systems: Value of transactions (continued)

(SEK millions; total for the period)

	2001	2002	2003	2004	2005
<b>RETAIL SYSTEM: DATACLEARING</b>					
Total transactions sent	1,108,000	1,208,000	1,677,633	1,848,884	1,719,526
<i>of which:</i>					
<b>a) Transactions sent by national participants</b>					
Total transactions sent by national participants	1,108,000	1,208,000	1,677,633	1,848,884	1,719,526
<i>of which:</i>					
Credit transfers	1,108,000	1,208,000	1,677,633	1,848,884	1,719,526
<i>of which:</i>					
Paper-based	-	-	-	-	-
Non-paper-based	1,108,000	1,208,000	1,677,633	1,848,884	1,719,526
<b>b) Transactions sent by euro area participants</b>					
<b>c) Transactions sent by non-euro area EU participants (excluding national participants)</b>					
<b>d) Transactions sent by non-EU participants</b>					
Concentration ratio in terms of value (percentages)	-	-	-	-	-
<b>RETAIL SYSTEM: PLUSGIROT (POSTGIROT UNTIL 2005)</b>					
Total transactions sent	3,799,000	1,200,299	716,296	1,069,103	1,260,051
<i>of which:</i>					
<b>a) Transactions sent by national participants</b>					
Total transactions sent by national participants	3,799,000	1,200,299	716,296	1,069,103	1,260,051
<i>of which:</i>					
Credit transfers	3,732,000	1,165,947	677,307	1,025,687	1,209,703
<i>of which:</i>					
Paper-based	477,000	267,990	61,095	48,814	68,682
Non-paper-based	3,255,000	897,957	616,212	976,873	1,141,021
Direct debits	67,000	34,352	38,989	43,416	50,348
<b>b) Transactions sent by euro area participants</b>					
<b>c) Transactions sent by non-euro area EU participants (excluding national participants)</b>					
<b>d) Transactions sent by non-EU participants</b>					
Concentration ratio in terms of value (percentages)	-	-	-	-	-

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 12.1 Instructions handled by trading platforms and clearing houses: Number of transactions

(millions; total for the period)

	2001	2002	2003	2004	2005
STOCKHOLMSBÖRSEN CLICK and SAXESS					
Number of trades – Derivatives	85.9	88.7	93.6	120.6	130.0
Number of trades – Equities	10.6	9.9	9.4	10.5	11.8
VPC					
Number of settlement instructions	6.1	10.9	10.4	11.6	13.0
of which:					
Government securities	0.4	0.4	0.4	0.4	0.4
Equities	5.6	10.5	9.9	11.2	12.6

## 12.2 Instructions handled by trading platforms and clearing houses: Market value of transactions

(SEK millions; total for the period)

	2001	2002	2003	2004	2005
STOCKHOLMSBÖRSEN SAXESS					
Value of trades – Equities	3,994	2,702	2,453	3,391	3,764

## 12.3 Number of participants in trading platforms and clearing houses

(end of period)

	2001	2002	2003	2004	2005
STOCKHOLMSBÖRSEN CLICK and SAXESS	84	83	79	79	75
of which:					
Banks and brokers/dealers	32	34	33	33	35
of which:					
Domestic	-	-	-	-	-
Foreign	-	-	-	-	-
Brokers/dealers	-	-	-	-	-
of which:					
Domestic	-	-	-	-	-
Foreign	-	-	-	-	-
Members, banks and brokers (Foreign-owned)	7	4	1	-	-
Members, banks and brokers (Remote)	45	45	45	46	40
Members (Derivatives)	43	41	38	41	43

## 12.4 Outstanding securities

(end of period)

	2001	2002	2003	2004	2005
STOCKHOLMSBÖRSEN SAXESS					
Value of stocks listed (SEK billions)	2,856	1,780	2,314	2,699	3,507
Value of other securities listed (SEK billions)	-	-	-	-	-
Number of stocks listed	305	297	282	277	272
Number of other securities listed	-	-	-	-	-

## 13. Number of direct participants in central securities depositories

(end of period)

	2001	2002	2003	2004	2005
<b>VPC</b>					
Number of direct participants				.	39
<i>of which:</i>					
Central banks				.	1
<i>of which:</i>					
Domestic				.	1
Foreign				.	0
Central counterparties				.	1
<i>of which:</i>					
Domestic				.	1
Foreign				.	0
Central securities depositories				.	0
<i>of which:</i>					
Domestic				.	0
Foreign				.	0
Credit institutions				.	16
<i>of which:</i>					
Domestic				.	13
Foreign				.	3
Others				.	21
<i>of which:</i>					
Domestic				.	20
Foreign				.	1

## 14. Value of securities held in central securities depositories

(SEK millions; end of period)

	2001	2002	2003	2004	2005
<b>VPC</b>					
<b>a) Value of securities by origin</b>					
Total value of securities held				.	6,908,303
<i>of which:</i>					
Issued/held in safekeeping in the reporting CSD				.	6,704,318
<i>of which:</i>					
Bonds				.	1,806,864
Short-term papers				.	488,916
Equities				.	3,525,741
Others				.	882,797
Transferred to the reporting CSD through a link to another CSD				.	174,734
<i>of which:</i>					
Bonds				.	0
Short-term papers				.	0
Equities				.	174,734
Others				.	0
Transferred to the reporting CSD through a link to a custodian bank				.	29,251
<i>of which:</i>					
Bonds				.	0
Short-term papers				.	0
Equities				.	29,251
Others				.	0
<b>b) Value of securities by type of account holder</b>					
Total value of securities held				.	6,908,303
<i>of which:</i>					
Held on the account of another CSD				.	0
<i>of which:</i>					
Bonds				.	0
Short-term papers				.	0
Equities				.	0
Others				.	0
Held on accounts of other participants (non-CSDs)				.	6,908,303
<i>of which:</i>					
Bonds				.	1,806,864
Short-term papers				.	488,916
Equities				.	3,729,726
Others				.	882,797

15. Delivery instructions processed in central securities depositories

(total for the period)

	2001	2002	2003	2004	2005
<b>VPC</b>					
	<i>thousands</i>				
<b>a) Number of delivery instructions by type of payment</b>					
Total number of delivery instructions				.	14,719
<i>of which:</i>					
Payment denominated in euro				.	0
<i>of which:</i>					
Bonds				.	0
Short-term papers				.	0
Equities				.	0
Others				.	0
Payment denominated in other currencies				.	12,827
<i>of which:</i>					
Bonds				.	339
Short-term papers				.	82
Equities				.	12,056
Others				.	350
Free of payment				.	1,892
<i>of which:</i>					
Bonds				.	140
Short-term papers				.	14
Equities				.	1,264
Others				.	474
<b>b) Number of delivery instructions by settlement channel</b>					
Total number of delivery instructions				.	14,719
<i>of which:</i>					
Internal settlement: no CSD link account involved				.	14,718
Settlement through link account of another CSD with reporting CSD				.	0
Settlement through link account of reporting CSD with another entity				.	1
	<i>SEK millions</i>				
<b>c) Value of delivery instructions by type of payment</b>					
Total value of delivery instructions				.	103,123,260
<i>of which:</i>					
Payment denominated in euro				.	6,144
<i>of which:</i>					
Bonds				.	66
Short-term papers				.	6,047
Equities				.	31
Others				.	0
Payment denominated in other currencies				.	93,704,512
<i>of which:</i>					
Bonds				.	70,782,192
Short-term papers				.	17,531,650
Equities				.	5,377,930
Others				.	12,741
Free of payment				.	9,412,606
<i>of which:</i>					
Bonds				.	3,948,879
Short-term papers				.	880,899
Equities				.	4,480,423
Others				.	102,405
<b>d) Value of delivery instructions by settlement channel</b>					
Total value of delivery instructions				.	103,123,260
<i>of which:</i>					
Internal settlement: no CSD link account involved				.	103,107,660
Settlement through link account of another CSD with reporting CSD				.	1,307
Settlement through link account of reporting CSD with another entity				.	14,306

## GENERAL NOTES

**Source for Table 1:** Eurostat.

**Source for all other tables:** Sveriges Riksbank, unless otherwise indicated.

**Methodology:** The enhanced definitions have been used for data for 2004-05; data for 2001-03 use previous definitions.

**Details on items in each table:** Information on the use of the country tables and calculations pertaining to each item in those tables are given in Section 6 of the “Detailed Explanatory Notes”.

## 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” counterpart sector (i.e. excluding Sweden and the euro area) are based on best estimates.
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>Memorandum items:</i> Overnight deposits in foreign currencies held by non-MFIs	Overnight deposits in foreign currencies held by non-MFIs in the “Rest of the world” (i.e. outside Sweden and the euro area) are based on best estimates.

**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.
<i>Memorandum items:</i> 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>Credit institutions irrespective of their legal incorporation</b>	
Number of overnight deposits	Data are based on best estimates for 2004-05
<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 since 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 since 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 since 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 since 2004. Cards with an e-money function no longer exist in Sweden.
<i>of which:</i> E-money card-loading/unloading terminals	Not applicable since 2004. Cards with an e-money function no longer exist in Sweden.
<i>of which:</i> E-money card-accepting terminals	Not applicable since 2004. Cards with an e-money function no longer exist in Sweden.

**Table 7 – Payment and terminal transactions involving non-MFIs: Number of transactions, and****Table 8 – Payment and terminal transactions involving non-MFIs: Value of transactions**

<b>Transactions per type of payment instrument</b>	
Credit transfers	Book-entry transactions are not included, as data are not available. The reduction in the number of credit transfers as from 2002 is attributable to the fact that credit transfers between two postal giro accounts are no longer included in the statistics, since these are now internal transactions in Nordea (Plusgirot).

Direct debits	Book-entry transactions are not included, as data are not available.
E-money purchase transactions	Not applicable since 2004. Cards with an e-money function no longer exist in Sweden.
<i>of which:</i> With cards with an e-money function	Not applicable since 2004. Cards with an e-money function no longer exist in Sweden.
<i>of which:</i> With other e-money storages	Not applicable since 2004. Cards with an e-money function no longer exist in Sweden.
Cheques	Does not include traveller's cheques.

#### Transactions per type of terminal

##### a) Transactions at terminals located in the country with cards issued in the country

E-money card-loading/unloading transactions	Not applicable since 2004. Cards with an e-money function no longer exist in Sweden.
---	--

##### b) Transactions at terminals located in the country with cards issued outside the country

E-money card-loading/unloading transactions	Not applicable since 2004. Cards with an e-money function no longer exist in Sweden.
---	--

##### c) Transactions at terminals located outside the country with cards issued in the country

E-money card-loading/unloading transactions	Not applicable since 2004. Cards with an e-money function no longer exist in Sweden.
---	--

#### Table 9 – Participation in selected interbank funds transfer systems

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

#### Table 11 – Payments processed by selected interbank funds transfer systems: Value of transactions

<b>TARGET component: E-RIX</b>	There is no breakdown available for some data in the total.
<b>Retail system: PLUSGIROT (POSTGIROT UNTIL 2005)</b>	

#### Table 12.1 – Instructions handled by trading platforms and clearing houses: Number of transactions

#### Table 12.2 – Instructions handled by trading platforms and clearing houses: Market value of transactions

#### Table 12.3 – Number of participants in trading platforms and clearing houses

#### Table 12.4 – Outstanding securities



**Table 13 – Number of direct participants in central securities depositories**

VPC – Central securities depositories	There are CSDs with a link to VPC. However, they do not operate their links themselves. The number of participating CSDs is therefore zero.
---------------------------------------	---

**Table 14 – Value of securities held in central securities depositories****Table 15 – Delivery instructions processed in central securities depositories**

# UNITED KINGDOM

## 1. Basic statistical data

	2001	2002	2003	2004	2005
Population (thousands)	59,113.00	59,322.00	59,554.00	59,835.00	60,188.50
GDP (GBP millions)	996,758.00	1,048,456.00	1,105,919.00	1,164,541.00	1,209,334.00
GDP per capita (GBP)	16,862	17,674	18,570	19,463	20,092
HICP (annual percentage changes)	1.23	1.26	1.36	1.34	2.06
Exchange rate (GBP vis-à-vis the euro)					
End of period	0.609	0.651	0.705	0.705	0.685
Average	0.622	0.629	0.692	0.679	0.684

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 2. Settlement media used by non-MFIs

(GBP millions; end of period)

	2001	2002	2003	2004	2005
Currency in circulation outside MFIs	.	.	.	.	.
Value of overnight deposits held by non-MFIs	.	.	.	.	.
Narrow money supply (M1)	.	.	.	.	.
<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	.	.	.	.	.

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 3. Settlement media used by credit institutions

(GBP millions; average for last reserve maintenance period)

	2001	2002	2003	2004	2005
Overnight deposits held at the central bank	1,705.25	1,846.90	1,963.26	2,066.93	3,387.62
Overnight deposits held at other credit institutions (end of period)	84,182.63	133,992.40	146,857.89	158,933.52	200,614.57
<i>Memorandum items:</i>					
Non-intraday borrowing from the central bank	14,391.23	12,977.89	17,381.13	23,130.43	21,096.41
Intraday borrowing from the central bank	-	8,951.28	9,022.22	12,159.58	13,558.80

Explanatory information on certain data items is given in the notes at the end of each country chapter.

4. Banknotes and coins

(GBP millions; end of period)

	2001	2002	2003	2004	2005
Currency in circulation	.	.	.	.	.
Total banknotes in circulation	31,751.31	33,670.75	35,308.56	37,980.66	39,037.02
<i>of which:</i>					
GBP 50	5,366.60	5,550.72	5,866.24	6,200.17	6,549.81
GBP 20	18,277.00	20,016.38	21,636.19	23,904.75	24,780.04
GBP 10	6,977.72	6,983.32	6,649.26	6,742.95	6,549.34
GBP 5	1,130.00	1,120.33	1,156.87	1,132.78	1,157.83
Total coins in circulation	2,887.00	3,009.00	3,153.00	3,145.53	3,386.33
<i>of which:</i>					
GBP 2	371.00	410.00	464.00	464.00	536.00
GBP 1	1,307.00	1,341.00	1,380.00	1,374.00	1,452.00
GBP 0.5	317.00	333.00	348.00	349.50	384.50
GBP 0.2	374.00	391.00	411.00	409.40	438.00
GBP 0.1	145.00	149.00	152.00	150.60	158.70
GBP 0.05	163.00	168.00	173.00	172.60	182.95
GBP 0.02	115.00	119.00	124.00	124.36	128.42
GBP 0.01	95.00	98.00	101.00	101.07	105.76
Currency in circulation held by MFIs	.	.	.	.	.
Currency in circulation outside MFIs	.	.	.	.	.
<i>Memorandum item:</i>					
Total commemorative coins	0.20	0.30	0.30	0.30	0.30

Explanatory information on certain data items is given in the notes at the end of each country chapter.

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

(end of period)

	2001	2002	2003	2004	2005
<b>Central bank</b>					
Number of offices	1	1	1	1	1
Number of overnight deposits (thousands)	-	-	-	-	-
Value of overnight deposits (GBP millions)	.	.	.	.	.
<b>Credit institutions irrespective of their legal incorporation</b>					
Number of institutions	452	451	426	413	400
Number of offices	14,682	14,500	14,280	14,015	13,827
Number of overnight deposits (thousands)	125,976	125,158	125,693	127,566	133,742
<i>of which:</i>					
Number of internet/PC-linked overnight deposits (thousands)	8,760	12,883	16,696	20,786	24,307
Value of overnight deposits (GBP millions)	2,151,357.10	2,569,485.10	2,804,530.00	3,119,469.90	3,757,595.70
<i>of which:</i>					
<b>Credit institutions legally incorporated in the reporting country</b>					
Number of institutions	363	364	342	329	318
Number of offices	14,682	14,500	14,280	14,015	13,827
Value of overnight deposits (GBP millions)	837,243.20	990,104.03	1,086,484.90	1,230,429.00	1,490,200.60
<b>Branches of euro area-based credit institutions</b>					
Number of institutions	82	83	79	76	75
Number of offices	-	-	-	-	-
Value of overnight deposits (GBP millions)	103,219.25	123,290.74	141,565.05	229,978.64	279,337.41
<b>Branches of EEA-based credit institutions (outside the euro area)</b>					
Number of institutions	6	3	5	8	7
Number of offices	-	-	-	-	-
Value of overnight deposits (GBP millions)	529,275.93	647,039.68	683,830.91	714,370.20	852,811.68
<b>Branches of non-EEA-based banks</b>					
Number of institutions	1	1	0	0	0
Number of offices	-	-	-	-	-
Value of overnight deposits (GBP millions)	681,618.67	809,050.63	892,649.13	944,692.03	1,135,246.10
<b>Other institutions offering payment services to non-MFIs</b>					
Number of institutions	1	1	1	1	1
Number of offices	17,846	17,584	17,239	15,961	14,609
Number of overnight deposits (thousands)	13,900	13,879	13,907	12,426	312
Value of overnight deposits (GBP millions)	1,362.89	1,359.79	1,363.99	383.01	939.80
<b>Institutions offering payment services to non-MFIs (total)</b>					
Number of institutions	454	453	428	415	402
Number of offices	32,529	32,085	31,520	29,977	28,437
Number of overnight deposits (thousands)	139,876	139,037	139,600	139,992	134,054
<i>of which:</i>					
Number of internet/PC-linked overnight deposits (thousands)	8,760	12,883	16,696	20,786	24,307
Value of overnight deposits (GBP millions)	.	.	.	.	.
<i>Memorandum items:</i>					
<b>Electronic money institutions</b>					
Number of institutions	-	-	-	-	-
Outstanding value on e-money storages issued by electronic money institutions (GBP millions)	-	-	-	-	-

Explanatory information on certain data items is given in the notes at the end of each country chapter.

6. Payment card functions and accepting devices

(original units; end of period)

	2001	2002	2003	2004	2005
<b>CARDS ISSUED IN THE COUNTRY</b>					
Cards with a cash function	132,623,000	142,092,000	158,123,000	164,684,000	164,440,000
Cards with a payment function (except an e-money function)	110,432,000	122,524,000	134,110,000	139,855,000	141,572,000
<i>of which:</i>					
Cards with a debit function	54,305,000	59,419,000	62,854,000	65,544,000	66,990,000
Cards with a delayed debit function	2,396,000	2,193,000	2,220,000	2,302,000	2,357,000
Cards with a credit function	51,701,000	58,794,000	66,825,000	69,888,000	69,858,000
Cards with a debit and/or delayed debit function	-	-	-	-	-
Cards with a credit and/or delayed debit function	2,030,000	2,118,000	2,211,000	2,121,000	2,367,000
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)	136,833,000	147,530,000	160,588,000	165,515,000	165,106,000
<i>of which:</i>					
Cards with a combined debit, cash and e-money function	-	-	-	-	-
<b>TERMINALS LOCATED IN THE COUNTRY</b>					
ATMs	36,666	40,825	46,461	54,412	58,286
<i>of which:</i>					
ATMs with a cash withdrawal function	36,666	40,825	46,461	54,412	58,286
ATMs with a credit transfer function	14,666	14,697	17,005	18,500	20,400
POS terminals	772,000	810,600	861,346	920,015	974,051
<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	-	-	-	-	-

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 7. Payment and terminal transactions involving non-MFIs: Number of transactions

(millions; total for the period)

	2001	2002	2003	2004	2005
<b>TRANSACTIONS PER TYPE OF PAYMENT INSTRUMENT</b>					
Credit transfers	1,932.30	2,009.40	2,211.50	2,601.70	2,992.60
<i>of which:</i>					
Paper-based	378.30	368.40	370.50	364.70	336.60
Non-paper-based	1,554.00	1,641.00	1,841.00	2,237.00	2,656.00
Direct debits	2,152.06	2,288.59	2,429.92	2,589.93	2,722.25
Card payments with cards issued in the country (except cards with an e-money function)	4,450.00	4,891.00	5,412.00	5,899.00	6,283.00
<i>of which:</i>					
Payments with cards with a debit function	2,757.00	3,063.00	3,441.00	3,791.00	4,206.00
Payments with cards with a delayed debit function	157.00	152.00	159.00	167.00	171.00
Payments with cards with a credit function	1,456.00	1,597.00	1,731.00	1,870.00	1,812.00
Payments with cards with a debit and/or delayed debit function	-	-	-	-	-
Payments with cards with a credit and/or delayed debit function	80.00	79.00	81.00	71.00	94.00
E-money purchase transactions	-	-	-	-	-
<i>of which:</i>					
With cards with an e-money function	-	-	-	-	-
With other e-money storages	-	-	-	-	-
Cheques	2,567.00	2,393.00	2,251.00	2,089.00	1,931.00
Other payment instruments	-	-	-	-	-
Total number of transactions with payment instruments	11,101.36	11,581.99	12,304.42	13,179.63	13,928.85
<i>of which:</i>					
Cross-border transactions sent	192.00	211.00	226.00	260.00	275.00
<i>Memorandum item:</i>					
Cross-border transactions received	-	-	-	-	-
<b>TRANSACTIONS PER TYPE OF TERMINAL</b>					
<b>a) Transactions at terminals located in the country with cards issued in the country</b>	6,432.00	6,949.00	7,559.00	8,167.00	8,707.00
ATM cash withdrawals	2,174.00	2,268.00	2,373.00	2,528.00	2,699.00
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	4,258.00	4,681.00	5,186.00	5,639.00	6,008.00
E-money card-loading/unloading transactions	-	-	-	-	-
<b>b) Transactions at terminals located in the country with cards issued outside the country</b>	-	-	-	-	-
ATM cash withdrawals	-	-	-	-	-
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	-	-	-	-	327.00
E-money card-loading/unloading transactions	-	-	-	-	-
<b>c) Transactions at terminals located outside the country with cards issued in the country</b>	193.00	212.00	229.00	264.00	279.00
ATM cash withdrawals	1.00	1.00	3.00	4.00	4.00
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	192.00	211.00	226.00	260.00	275.00
E-money card-loading/unloading transactions	-	-	-	-	-
<i>Memorandum items:</i>					
Cash advances at POS terminals	225.80	230.50	236.60	267.00	286.60
OTC cash withdrawals	343.00	298.00	297.00	272.00	245.00
OTC cash deposits	-	-	-	-	-

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 8. Payment and terminal transactions involving non-MFIs: Value of transactions

(GBP millions; total for the period)

	2001	2002	2003	2004	2005
<b>TRANSACTIONS PER TYPE OF PAYMENT INSTRUMENT</b>					
Credit transfers	72,921,499.56	71,227,806.92	74,853,618.21	76,502,395.09	80,523,568.00
<i>of which:</i>					
Paper-based	202,895.56	197,086.92	195,697.21	187,321.09	168,857.00
Non-paper-based	72,718,604.00	71,030,720.00	74,657,921.00	76,315,074.00	80,354,711.00
Direct debits	555,873.00	616,893.00	662,192.00	750,381.00	797,039.00
Card payments with cards issued in the country (except cards with an e-money function)	202,531.00	226,864.00	261,920.00	292,633.00	315,138.00
<i>of which:</i>					
Payments with cards with a debit function	99,014.00	112,695.00	136,465.00	157,341.00	178,911.00
Payments with cards with a delayed debit function	13,329.00	13,425.00	14,277.00	15,487.00	16,606.00
Payments with cards with a credit function	79,556.00	90,253.00	101,325.00	109,953.00	109,793.00
Payments with cards with a debit and/or delayed debit function	-	-	-	-	-
Payments with cards with a credit and/or delayed debit function	10,632.00	10,491.00	9,853.00	9,852.00	9,828.00
E-money purchase transactions	-	-	-	-	-
<i>of which:</i>					
With cards with an e-money function	-	-	-	-	-
With other e-money storages	-	-	-	-	-
Cheques	1,953,602.00	1,895,886.00	1,843,279.50	1,779,635.60	1,682,146.26
Other payment instruments	-	-	-	-	-
Total value of transactions with payment instruments	75,633,505.56	73,967,449.92	77,621,009.71	79,325,044.69	83,317,891.26
<i>of which:</i>					
Cross-border transactions sent	14,002.00	15,909.00	18,046.00	19,685.00	20,416.00
<i>Memorandum item:</i>					
Cross-border transactions received	-	-	-	-	-
<b>TRANSACTIONS PER TYPE OF TERMINAL</b>					
<b>a) Transactions at terminals located in the country with cards issued in the country</b>	315,958.00	347,320.00	387,997.00	434,216.00	466,746.00
ATM cash withdrawals	127,428.00	136,364.00	144,123.00	161,269.00	172,023.00
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	188,530.00	210,956.00	243,874.00	272,947.00	294,723.00
E-money card-loading/unloading transactions	-	-	-	-	-
<b>b) Transactions at terminals located in the country with cards issued outside the country</b>	-	-	-	-	-
ATM cash withdrawals	-	-	-	-	-
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	-	-	-	-	8,412.00
E-money card-loading/unloading transactions	-	-	-	-	-
<b>c) Transactions at terminals located outside the country with cards issued in the country</b>	14,100.00	16,017.00	18,331.00	20,006.00	20,759.00
ATM cash withdrawals	98.00	108.00	285.00	321.00	343.00
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	14,002.00	15,909.00	18,046.00	19,685.00	20,416.00
E-money card-loading/unloading transactions	-	-	-	-	-
<i>Memorandum items:</i>					
Cash advances at POS terminals	5,440.00	5,648.00	5,874.00	6,700.00	7,227.00
OTC cash withdrawals	55,000.00	53,000.00	54,000.00	56,000.00	52,000.00
OTC cash deposits	-	-	-	-	-

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 9. Participation in selected interbank funds transfer systems

(end of period)

	2001	2002	2003	2004	2005
<b>TARGET COMPONENT: CHAPS EURO</b>					
Number of participants	-	-	-	-	-
<i>of which:</i>					
Direct participants	20	20	19	19	19
<i>of which:</i>					
Credit institutions	19	19	18	18	18
Central bank	1	1	1	1	1
Other direct participants	-	-	-	-	-
<i>of which:</i>					
Public administration	-	-	-	-	-
Postal institution	-	-	-	-	-
Clearing and settlement organisations	-	-	-	-	-
Other financial institutions	-	-	-	-	-
Others	-	-	-	-	-
Indirect participants	-	-	-	-	-
<b>LVPS (NON-TARGET SYSTEM): CHAPS STERLING</b>					
Number of participants	-	-	-	-	-
<i>of which:</i>					
Direct participants	13	13	13	13	15
<i>of which:</i>					
Credit institutions	12	12	12	12	14
Central bank	1	1	1	1	1
Other direct participants	-	-	-	-	-
<i>of which:</i>					
Public administration	-	-	-	-	-
Postal institution	-	-	-	-	-
Clearing and settlement organisations	-	-	-	-	-
Other financial institutions	-	-	-	-	-
Others	-	-	-	-	-
Indirect participants	-	-	-	-	-
<b>RETAIL SYSTEM: CHEQUE AND CREDIT CLEARINGS</b>					
Number of participants	516	418	456	445	434
<i>of which:</i>					
Direct participants	12	12	12	12	11
<i>of which:</i>					
Credit institutions	11	11	11	11	10
Central bank	1	1	1	1	1
Other direct participants	-	-	-	-	-
<i>of which:</i>					
Public administration	-	-	-	-	-
Postal institution	-	-	-	-	-
Clearing and settlement organisations	-	-	-	-	-
Other financial institutions	-	-	-	-	-
Others	-	-	-	-	-
Indirect participants	504	406	444	433	423
<b>RETAIL SYSTEM: BACS</b>					
Number of participants	62,014	62,014	62,014	65,014	65,013
<i>of which:</i>					
Direct participants	14	14	14	14	13
<i>of which:</i>					
Credit institutions	13	13	13	13	12
Central bank	1	1	1	1	1
Other direct participants	-	-	-	-	-
<i>of which:</i>					
Public administration	-	-	-	-	-
Postal institution	-	-	-	-	-
Clearing and settlement organisations	-	-	-	-	-
Other financial institutions	-	-	-	-	-
Others	-	-	-	-	-
Indirect participants	62,000	62,000	62,000	65,000	65,000

Explanatory information on certain data items is given in the notes at the end of each country chapter.



10a Payments processed by selected interbank funds transfer systems: Number of transactions

(millions; total for the period)

	2001	2002	2003	2004	2005
<b>TARGET COMPONENT: CHAPS EURO</b>					
Total transactions sent	2.41	3.43	4.25	4.69	5.06
<i>of which:</i>					
Transactions sent within the same TARGET component	0.86	1.14	1.38	1.36	1.46
<i>of which:</i>					
Transactions sent by national participants	0.38	0.48	0.57	0.53	0.60
Transactions sent by euro area participants	0.16	0.30	0.33	0.31	0.32
Transactions sent by non-euro area EU participants (excluding national participants)	-	-	-	-	-
Transactions sent by non-EU participants	0.32	0.36	0.48	0.52	0.55
Transactions sent to another TARGET component	1.55	2.28	2.86	3.32	3.60
<i>of which:</i>					
Transactions sent to a euro area TARGET component	-	2.24	2.82	3.27	3.53
Transactions sent to a non-euro area TARGET component	-	0.05	0.05	0.05	0.06
<i>Memorandum item:</i>					
Transactions received from another TARGET component	1.30	1.52	1.69	1.84	1.98
Concentration ratio in terms of volume (percentages)	69.0	69.0	70.0	72.0	72.0
<b>LVPS (NON-TARGET SYSTEM): CHAPS STERLING</b>					
Total transactions sent	22.12	24.06	27.21	28.32	29.59
<i>of which:</i>					
<b>a) Transactions sent by national participants</b>					
Total transactions sent by national participants	19.94	21.61	24.28	25.17	26.22
<i>of which:</i>					
Credit transfers	19.94	21.61	24.28	25.17	26.22
<b>b) Transactions sent by euro area participants</b>					
Total transactions sent by euro area participants	1.17	1.27	1.35	1.46	1.54
<i>of which:</i>					
Credit transfers	1.17	1.27	1.35	1.46	1.54
<b>c) Transactions sent by non-euro area EU participants (excluding national participants)</b>					
<b>d) Transactions sent by non-EU participants</b>					
Total transactions sent by non-EU participants	1.01	1.19	1.58	1.70	1.83
<i>of which:</i>					
Credit transfers	1.01	1.19	1.58	1.70	1.83
Concentration ratio in terms of volume (percentages)	84.0	83.0	81.0	80.0	79.0
<b>RETAIL SYSTEM: CHEQUE AND CREDIT CLEARINGS</b>					
Total transactions sent	1,939.66	1,818.48	1,704.40	1,598.43	1,487.81
<i>of which:</i>					
<b>a) Transactions sent by national participants</b>					
Total transactions sent by national participants	1,939.66	1,818.48	1,704.40	1,598.43	1,487.81
<i>of which:</i>					
Credit transfers	160.93	153.81	143.93	135.90	126.01
<i>of which:</i>					
Paper-based	160.93	153.81	143.93	135.90	126.01
Cheques	1,778.73	1,664.67	1,560.48	1,462.53	1,361.80
<b>b) Transactions sent by euro area participants</b>					
<b>c) Transactions sent by non-euro area EU participants (excluding national participants)</b>					
<b>d) Transactions sent by non-EU participants</b>					
Concentration ratio in terms of volume (percentages)	78.0	78.0	78.0	79.0	78.0

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 10b Payments processed by selected interbank funds transfer systems: Number of transactions (continued)

(millions; total for the period)

	2001	2002	2003	2004	2005
<b>RETAIL SYSTEM: BACS</b>					
Total transactions sent	3,527.32	3,734.70	4,060.30	4,602.49	5,134.13
<i>of which:</i>					
<b>a) Transactions sent by national participants</b>					
Total transactions sent by national participants	3,527.32	3,734.70	4,060.30	4,602.49	5,134.13
<i>of which:</i>					
Credit transfers	1,375.26	1,446.11	1,630.39	2,012.55	2,411.88
<i>of which:</i>					
Non-paper-based	1,375.26	1,446.11	1,630.39	2,012.55	2,411.88
Direct debits	2,152.06	2,288.59	2,429.92	2,589.93	2,722.25
<b>b) Transactions sent by euro area participants</b>					
<b>c) Transactions sent by non-euro area EU participants (excluding national participants)</b>					
<b>d) Transactions sent by non-EU participants</b>					
Concentration ratio in terms of volume (percentages)	75.0	74.0	74.0	76.0	76.0

Explanatory information on certain data items is given in the notes at the end of each country chapter.

I la Payments processed by selected interbank funds transfer systems: Value of transactions

(GBP billions, unless otherwise stated; total for the period)

	2001	2002	2003	2004	2005
<b>TARGET COMPONENT: CHAPS EURO (EUR BILLIONS)</b>					
Total transactions sent	26,951.57	25,377.14	30,075.14	32,031.29	36,797.10
<i>of which:</i>					
Transactions sent within the same TARGET component	6,221.78	6,137.05	7,325.62	6,615.60	8,814.33
<i>of which:</i>					
Transactions sent by national participants	3,241.46	2,864.97	3,319.29	2,691.69	3,245.95
Transactions sent by euro area participants	241.36	261.44	306.42	328.68	366.57
Transactions sent by non-euro area EU participants (excluding national participants)	-	-	-	-	-
Transactions sent by non-EU participants	2,738.95	3,010.64	3,699.91	3,595.23	5,201.81
Transactions sent to another TARGET component	20,729.79	19,240.09	22,749.52	25,415.69	27,982.77
<i>of which:</i>					
Transactions sent to a euro area TARGET component	-	18,946.26	22,354.21	24,966.45	27,377.53
Transactions sent to a non-euro area TARGET component	-	293.82	395.31	449.24	605.24
<i>Memorandum item:</i>					
Transactions received from another TARGET component	20,670.99	19,633.83	23,011.93	25,287.95	27,950.97
Concentration ratio in terms of value (percentages)	84.0	84.0	83.0	81.0	79.0
<b>LVPS (NON-TARGET SYSTEM): CHAPS STERLING</b>					
Total transactions sent	49,276.85	47,910.96	50,992.45	51,791.36	51,899.18
<i>of which:</i>					
<b>a) Transactions sent by national participants</b>					
Total transactions sent by national participants	42,862.90	41,198.39	44,222.96	44,843.08	44,824.36
<i>of which:</i>					
Credit transfers	42,862.90	41,198.39	44,222.96	44,843.08	44,824.36
<b>b) Transactions sent by euro area participants</b>					
Total transactions sent by euro area participants	3,352.51	3,499.41	3,710.51	3,721.19	3,547.22
<i>of which:</i>					
Credit transfers	3,352.51	3,499.41	3,710.51	3,721.19	3,547.22
<b>c) Transactions sent by non-euro area EU participants (excluding national participants)</b>					
<b>d) Transactions sent by non-EU participants</b>					
Total transactions sent by non-EU participants	3,061.44	3,213.16	3,058.98	3,227.09	3,527.60
<i>of which:</i>					
Credit transfers	3,061.44	3,213.16	3,058.98	3,227.09	3,527.60
Concentration ratio in terms of value (percentages)	79.0	78.0	77.0	78.0	78.0
<b>RETAIL SYSTEM: CHEQUE AND CREDIT CLEARINGS</b>					
Total transactions sent	1,440.00	1,401.14	1,353.85	1,315.71	1,249.51
<i>of which:</i>					
<b>a) Transactions sent by national participants</b>					
Total transactions sent by national participants	1,440.00	1,401.14	1,353.85	1,315.71	1,249.51
<i>of which:</i>					
Credit transfers	86.31	82.29	76.02	69.80	63.22
<i>of which:</i>					
Paper-based	86.31	82.29	76.02	69.80	63.22
Cheques	1,353.69	1,318.85	1,277.83	1,245.91	1,186.30
<b>b) Transactions sent by euro area participants</b>					
<b>c) Transactions sent by non-euro area EU participants (excluding national participants)</b>					
<b>d) Transactions sent by non-EU participants</b>					
Concentration ratio in terms of value (percentages)	81.0	80.0	80.0	79.0	78.0

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 11b Payments processed by selected interbank funds transfer systems: Value of transactions (continued)

(GBP millions; total for the period)

	2001	2002	2003	2004	2005
<b>RETAIL SYSTEM: BACS</b>					
Total transactions sent	2,165,642.00	2,380,268.00	2,572,443.00	2,881,412.00	3,147,683.00
<i>of which:</i>					
<b>a) Transactions sent by national participants</b>					
Total transactions sent by national participants	2,165,642.00	2,380,268.00	2,572,443.00	2,881,412.00	3,147,683.00
<i>of which:</i>					
Credit transfers	1,609,769.00	1,763,375.00	1,910,251.00	2,131,031.00	2,350,644.00
<i>of which:</i>					
Non-paper-based	1,609,769.00	1,763,375.00	1,910,251.00	2,131,031.00	2,350,644.00
Direct debits	555,873.00	616,893.00	662,192.00	750,381.00	797,039.00
<b>b) Transactions sent by euro area participants</b>					
<b>c) Transactions sent by non-euro area EU participants (excluding national participants)</b>					
<b>d) Transactions sent by non-EU participants</b>					
Concentration ratio in terms of value (percentages)	-	-	-	-	-

Explanatory information on certain data items is given in the notes at the end of each country chapter.

12.1 Instructions handled by trading platforms and clearing houses: Number of transactions

(millions; total for the period)

	2001	2002	2003	2004	2005
<b>Trading platforms</b>					
<b>London Stock Exchange</b>					
Number of transactions	49.60	52.70	56.10	66.30	81.20
<i>of which:</i>					
United Kingdom	32.10	37.50	46.20	53.90	63.10
Other	17.50	15.20	9.90	12.40	18.10
<b>Virt-x</b>					
Number of transactions	4.29	9.30	10.15	10.15	12.45
<b>Clearing house</b>					
<b>LCH.Clearnet Ltd</b>					
Number of trades cleared	314.50	368.80	484.00	558.10	647.50
<i>of which:</i>					
Securities	224.10	273.10	367.40	426.00	468.50
Commodities	90.40	95.70	116.60	132.10	179.00

12.2 Instructions handled by trading platforms and clearing houses: Market value of transactions

(GBP billions; total for the period)

	2001	2002	2003	2004	2005
<b>Trading platforms</b>					
<b>London Stock Exchange</b>					
Value of transactions	5,581	4,595	3,636	4,720	5,200
<i>of which:</i>					
United Kingdom	1,905	1,815	1,877	2,316	2,498
Other	3,676	2,780	1,759	2,403	2,703
<b>Virt-x</b>					
Value of transactions	200	384	354	397	491
<b>Clearing house</b>					
<b>LCH.Clearnet Ltd</b>					
Value of trades cleared	107,707	145,052	193,000	242,000	280,000

## 12.3 Number of participants in trading platforms and clearing houses

(end of period)

	2001	2002	2003	2004	2005
<b>Trading systems</b>					
<b>London Stock Exchange</b>	293	297	299	337	327
<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>	109	105	101	110	112
<i>of which:</i>					
Banks	-	-	68	66	65
<i>of which:</i>					
Domestic	-	-	6	8	7
Foreign	-	-	62	58	58
Brokers/dealers	-	-	33	44	47
<i>of which:</i>					
Domestic	-	-	22	27	31
Foreign	-	-	11	17	16
Other institutions	-	-	0	0	0
<i>of which:</i>					
Domestic	-	-	0	0	0
Foreign	-	-	0	0	0
<b>Clearing house</b>					
<b>LCH.Clearnet Ltd</b>	116	117	119	119	115
<i>of which:</i>					
Banks	42	41	44	45	45
<i>of which:</i>					
Domestic	19	20	18	18	18
Foreign	23	21	26	27	27
Brokers/dealers	67	73	66	65	61
<i>of which:</i>					
Domestic	57	59	53	51	47
Foreign	10	14	13	14	14
Other institutions	7	3	9	9	9
<i>of which:</i>					
Domestic	6	2	6	6	6
Foreign	1	1	3	3	3

12.4 Outstanding securities

(end of period)

	2001	2002	2003	2004	2005
<b>London Stock Exchange</b>					
Value of securities issued (GBP billions)	4,115	3,060	3,349	3,464	4,092
<i>of which:</i>					
United Kingdom	1,535	1,158	1,374	1,492	1,838
Other	2,580	1,902	1,975	1,972	2,254
Number of securities issued	2,891	2,824	2,692	2,837	3,091
<i>of which:</i>					
United Kingdom	2,438	2,405	2,311	2,486	2,757
Other	453	419	381	351	334
Value of securities registered (GBP billions)	4,115	3,060	3,349	3,464	4,092
Number of securities registered	2,891	2,824	2,692	2,837	3,091
<b>Virt-x</b>	-	-	-	-	-

13. Number of direct participants in central securities depositories

(end of period)

	2001	2002	2003	2004	2005
<b>CRESTCO</b>					
Number of direct participants				41,882	43,051
<i>of which:</i>					
Central banks				-	-
<i>of which:</i>					
Domestic				-	-
Foreign				-	-
Central counterparties				-	-
<i>of which:</i>					
Domestic				-	-
Foreign				-	-
Central securities depositories				-	-
<i>of which:</i>					
Domestic				-	-
Foreign				-	-
Credit institutions				-	-
<i>of which:</i>					
Domestic				-	-
Foreign				-	-
Others				41,882	43,051
<i>of which:</i>					
Domestic				-	-
Foreign				-	-

## 14. Value of securities held in central securities depositories

(GBP millions; end of period)

	2001	2002	2003	2004	2005
<b>CRESTCO</b>					
<b>a) Value of securities by origin</b>					
Total value of securities held				1,893,682	2,259,538
<i>of which:</i>					
Issued/held in safekeeping in the reporting CSD				1,888,128	2,253,890
<i>of which:</i>					
Bonds				386,064	457,910
Short-term papers				191,054	187,464
Equities				1,311,009	1,608,516
Others				0	0
Transferred to the reporting CSD through a link to another CSD				5,554	5,648
<i>of which:</i>					
Bonds				820	828
Short-term papers				0	0
Equities				4,734	4,819
Others				0	0
Transferred to the reporting CSD through a link to a custodian bank				.	.
<i>of which:</i>					
Bonds				.	.
Short-term papers				.	.
Equities				.	.
Others				.	.
<b>b) Value of securities by type of account holder</b>					
Total value of securities held				1,893,682	2,259,538
<i>of which:</i>					
Held on the account of another CSD				-	-
<i>of which:</i>					
Bonds				-	-
Short-term papers				-	-
Equities				-	-
Others				-	-
Held on accounts of other participants (non-CSDs)				-	-
<i>of which:</i>					
Bonds				-	-
Short-term papers				-	-
Equities				-	-
Others				-	-



15. Delivery instructions processed in central securities depositories

(total for the period)

	2001	2002	2003	2004	2005
<b>CRESTCO</b>					
	<i>thousands</i>				
<b>a) Number of delivery instructions by type of payment</b>					
Total number of delivery instructions				54,565	59,312
of which:					
Payment denominated in euro				-	-
of which:					
Bonds				-	-
Short-term papers				-	-
Equities				-	-
Others				-	-
Payment denominated in other currencies				-	-
of which:					
Bonds				-	-
Short-term papers				-	-
Equities				-	-
Others				-	-
Free of payment				-	-
of which:					
Bonds				-	-
Short-term papers				-	-
Equities				-	-
Others				-	-
<b>b) Number of delivery instructions by settlement channel</b>					
Total number of delivery instructions				54,565	59,312
of which:					
Internal settlement: no CSD link account involved				-	-
Settlement through link account of another CSD with reporting CSD				-	-
Settlement through link account of reporting CSD with another entity				21	277
	<i>GBP millions</i>				
<b>c) Value of delivery instructions by type of payment</b>					
Total value of delivery instructions				77,404,320	88,631,632
of which:					
Payment denominated in euro				-	-
of which:					
Bonds				-	-
Short-term papers				-	-
Equities				-	-
Others				-	-
Payment denominated in other currencies				-	-
of which:					
Bonds				-	-
Short-term papers				-	-
Equities				-	-
Others				-	-
Free of payment				-	-
of which:					
Bonds				-	-
Short-term papers				-	-
Equities				-	-
Others				-	-
<b>d) Value of delivery instructions by settlement channel</b>					
Total value of delivery instructions				77,404,320	88,631,632
of which:					
Internal settlement: no CSD link account involved				-	-
Settlement through link account of another CSD with reporting CSD				-	-
Settlement through link account of reporting CSD with another entity				-	-

## 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.

**Details on items in each table:** Information on the use of the country tables and calculations pertaining to each item in those tables are given in Section 6 of the “Detailed Explanatory Notes”.

## COUNTRY TABLES – NOTES

**Table 1 – Basic statistical data**

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

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

No values are shown, as some component data items are not available.

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

Overnight deposits held at other credit institutions	Value for the last quarter of the period.
--	---

**Table 4 – Banknotes and coins**

Currency in circulation	No values are shown, as some component data items are not available.
Total banknotes in circulation	Bank of England banknotes only.
Currency in circulation held by MFIs Currency in circulation outside MFIs	No values are shown, as some component data items are not available.

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

Number of offices	The central bank also has two outlets for note issuance and 12 regional agencies for economic intelligence gathering purposes.
Value of overnight deposits	No values are shown, as some component data items are not available.

**Credit institutions irrespective of their legal incorporation**

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 of less than GBP 50,000 placed with building societies.
------------------------------	--

<i>of which:</i> Number of internet/PC-linked overnight deposits	Number of accounts associated with internet services (credit transfers, payment of bills, etc. via the internet).
<b>Other institutions offering payment services to non-MFIs</b>	
Number of institutions	The postal institution.
Number of overnight deposits	Data up to December 2004 are for National Savings Ordinary Accounts. These have been replaced with Easy Access Accounts.
Value of overnight deposits	Data up to December 2004 are for National Savings Ordinary Accounts. These have been replaced with Easy Access Accounts.
<b>Institutions offering payment services to non-MFIs (total)</b>	
Value of overnight deposits	No values are shown, as some component data items are not available.

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

<b>Cards issued in the country</b>	
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/or 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 – Payment and terminal transactions involving non-MFIs: Number of transactions, and****Table 8 – Payment and terminal transactions involving non-MFIs: Value of transactions**

<b>Transactions per type of payment instrument</b>	
Credit transfers	Book-entry transactions are not included, as data are not available. Data on “on-us” transactions are also not available.
Direct debits	Book-entry transactions are not included, as data are not available. Data on “on-us” transactions are also not available.
Card payments with cards issued in the country (except cards with an e-money function)	
<i>of which:</i> Payments with cards with a debit function	Customer transactions only.

<i>of which:</i> Payments with 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/or 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.
Total number/value of transactions with payment instruments <i>of which:</i> Cross-border transactions sent	Data include payment cards only.

**Transactions per type of terminal****a) Transactions at terminals located in the country with 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 with 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 – Participation in selected interbank funds transfer systems****Table 10 – Payments processed by selected interbank funds transfer systems: Number of transactions, and****Table 11 – 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 12.1 – Instructions handled by trading platforms and clearing houses: Number of transactions**

London Stock Exchange – Number of transactions	Number of bargains settled. Equity securities only; bonds are excluded.
Virt-x	Includes 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 (including EquityClear for cash equities traded on the London Stock Exchange and virt-x).

**Table 12.2 – Instructions handled by trading platforms and clearing houses: Market value of transactions**

London Stock Exchange – Value of transactions	Equity securities only; excludes bonds.
Virt-x	Includes 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 (including EquityClear for cash equities traded on the London Stock Exchange and virt-x).

**Table 12.3 – Number of participants in trading platforms and clearing houses**

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 <i>of which: Domestic</i>	Includes firms/institutions registered in the United Kingdom though ultimately owned by a foreign registered parent.

**Table 12.4 – Outstanding securities**

London Stock Exchange	Equity securities only; excludes bonds.
London Stock Exchange – Number of securities issued	Number of securities issued is shown as the number of companies, not the number of securities.

**Table 13 – Number of direct participants in central securities depositories**

CRESTCO	Figures are for the United Kingdom and Ireland.
Number of direct participants	There is no breakdown available for this item.

**Table 14 – Value of securities held in central securities depositories**

CRESTCO	Figures are for the United Kingdom and Ireland.
---------	---

**Table 15 – Delivery instructions processed in central securities depositories**

CRESTCO	Figures are for the United Kingdom and Ireland.
---------	---

# ACCEDING COUNTRY DATA

## BULGARIA



### 1. Basic statistical data

	2001	2002	2003	2004	2005
Population (thousands)	7,913.30	7,868.90	7,823.56	7,781.16	7,739.90
GDP (BGN millions)	29,709.21	32,335.08	34,546.64	38,275.34	41,948.11
GDP per capita (BGN)	3,754	4,109	4,416	4,919	5,420
HICP (annual percentage changes)	7.43	5.83	2.36	6.16	5.03
Exchange rate (BGN vis-à-vis the euro)					
End of period	1.946	1.955	1.956	1.956	1.956
Average	1.948	1.949	1.949	1.953	1.956

Explanatory information on certain data items is given in the notes at the end of each country chapter.

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

(BGN millions; end of period)

	2001	2002	2003	2004	2005
Currency in circulation outside MFIs	3,081.02	3,334.92	3,874.11	4,627.88	5,395.52
Value of overnight deposits held by non-MFIs	3,388.04	4,032.72	4,938.37	7,748.89	8,395.64
Narrow money supply (M1)	6,033.04	6,696.21	8,029.90	10,297.86	12,442.99
<i>Memorandum items:</i>					
Overnight deposits in foreign currencies held by non-MFIs	1,442.96	1,397.42	1,719.01	3,490.62	2,995.36
Outstanding value on e-money storages issued	-	-	-	-	-
<i>of which:</i>					
On card-based e-money schemes	-	-	-	-	-
On software-based e-money schemes	-	-	-	-	-

Explanatory information on certain data items is given in the notes at the end of each country chapter.

### 3. Settlement media used by credit institutions

(BGN millions; average for last reserve maintenance period)

	2001	2002	2003	2004	2005
Overnight deposits held at the central bank	390.89	549.08	567.84	848.94	1,215.54
Overnight deposits held at other credit institutions (end of period)	312.53	218.22	239.22	749.74	1,023.80
<i>Memorandum items:</i>					
Non-intraday borrowing from the central bank	-	-	-	-	-
Intraday borrowing from the central bank	-	-	-	-	-

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 4. Banknotes and coins

(BGN millions; end of period)

	2001	2002	2003	2004	2005
Currency in circulation	3,262.88	3,627.93	4,264.22	5,020.24	5,867.21
Total banknotes in circulation	3,230.00	3,580.00	4,197.00	4,938.00	5,774.00
<i>of which:</i>					
BGN 100	-	-	81.00	590.00	725.00
BGN 50	1,765.00	1,940.00	2,203.00	2,225.00	2,655.00
BGN 20	819.00	939.00	1,174.00	1,355.00	1,582.00
BGN 10	460.00	504.00	563.00	602.00	658.00
BGN 5	88.00	109.00	104.00	96.00	103.00
BGN 2	46.00	49.00	47.00	50.00	47.00
BGN 1	35.00	24.00	11.00	6.00	4.00
Total coins in circulation	32.00	47.00	65.00	79.00	90.00
<i>of which:</i>					
BGN 1	-	8.00	23.00	32.00	40.00
BGN 0.5	10.00	12.00	13.00	14.00	17.00
BGN 0.2	8.00	10.00	11.00	13.00	14.00
BGN 0.1	6.00	7.00	8.00	9.00	10.00
BGN 0.05	2.00	3.00	3.00	4.00	4.00
BGN 0.02	1.00	2.00	2.00	2.00	3.00
BGN 0.01	1.00	1.00	1.00	1.00	2.00
Currency in circulation held by MFIs	181.86	293.01	390.11	392.37	471.70
Currency in circulation outside MFIs	3,081.02	3,334.92	3,874.11	4,627.88	5,395.52
<i>Memorandum item:</i>					
Total commemorative coins	1.00	1.00	2.00	3.00	3.00

Explanatory information on certain data items is given in the notes at the end of each country chapter.

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

(end of period)

	2001	2002	2003	2004	2005
<b>Central bank</b>					
Number of offices	9	3	3	3	3
Number of overnight deposits (thousands)	1	1	1	1	1
Value of overnight deposits (BGN millions)	511	668	672	901	847
<b>Credit institutions irrespective of their legal incorporation</b>					
Number of institutions	35	34	35	35	33
Number of offices	729	738	752	711	652
Number of overnight deposits (thousands)	-	-	-	-	-
<i>of which:</i>					
Number of internet/PC-linked overnight deposits (thousands)	-	-	-	-	-
Value of overnight deposits (BGN millions)	3,208	3,803	4,752	7,334	8,133
<i>of which:</i>					
<b>Credit institutions legally incorporated in the reporting country</b>					
Number of institutions	28	28	29	29	28
Number of offices	722	732	746	705	647
Value of overnight deposits (BGN millions)	2,979	3,552	4,517	6,592	7,562
<b>Branches of euro area-based credit institutions</b>					
Number of institutions	5	4	4	4	3
Number of offices	5	4	4	4	3
Value of overnight deposits (BGN millions)	148	140	167	477	289
<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 millions)	-	-	-	-	-
<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 millions)	82	111	68	265	282
<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 millions)	-	-	-	-	-
<b>Institutions offering payment services to non-MFIs (total)</b>					
Number of institutions	36	35	36	36	34
Number of offices	738	741	755	714	655
Number of overnight deposits (thousands)	1	1	1	1	1
<i>of which:</i>					
Number of internet/PC-linked overnight deposits (thousands)	-	-	-	-	-
Value of overnight deposits (BGN millions)	3,719	4,471	5,425	8,236	8,980
<i>Memorandum items:</i>					
<b>Electronic money institutions</b>					
Number of institutions	-	-	-	-	-
Outstanding value on e-money storages issued by electronic money institutions (BGN millions)	-	-	-	-	-

Explanatory information on certain data items is given in the notes at the end of each country chapter.



## 6. Payment card functions and accepting devices

(original units; end of period)

	2001	2002	2003	2004	2005
<b>CARDS ISSUED IN THE COUNTRY</b>					
Cards with a cash function	990,414	1,614,105	2,410,553	3,543,458	4,682,113
Cards with a payment function (except an e-money function)	990,414	1,614,105	2,410,553	3,543,458	4,682,113
<i>of which:</i>					
Cards with a debit function	979,546	1,596,362	2,372,013	3,428,726	4,428,380
Cards with a delayed debit function	-	-	-	-	-
Cards with a credit function	10,886	17,743	38,540	115,732	253,732
Cards with a debit and/or delayed debit function	-	-	-	-	-
Cards with a credit and/or 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)	990,414	1,614,105	2,410,553	3,543,458	4,682,113
<i>of which:</i>					
Cards with a combined debit, cash and e-money function	-	-	-	-	-
<b>TERMINALS LOCATED IN THE COUNTRY</b>					
ATMs	642	829	1,222	2,007	2,779
<i>of which:</i>					
ATMs with a cash withdrawal function	642	829	1,222	2,007	2,779
ATMs with a credit transfer function	642	829	1,222	1,753	2,277
POS terminals	1,968	2,554	3,754	7,592	16,978
<i>of which:</i>					
EFTPOS terminals	1,968	2,554	3,754	7,592	16,978
E-money card terminals	-	-	-	-	-
<i>of which:</i>					
E-money card-loading/unloading terminals	-	-	-	-	-
E-money card-accepting terminals	-	-	-	-	-

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 7. Payment and terminal transactions involving non-MFIs: Number of transactions

(millions; total for the period)

	2001	2002	2003	2004	2005
<b>TRANSACTIONS PER TYPE OF PAYMENT INSTRUMENT</b>					
Credit transfers	22.08	23.08	28.22	35.32	44.74
<i>of which:</i>					
Paper-based	-	-	-	-	-
Non-paper-based	-	-	-	-	-
Direct debits	1.46	1.42	1.62	0.99	1.10
Card payments with cards issued in the country (except cards with an e-money function)	0.95	1.76	2.91	6.12	14.67
<i>of which:</i>					
Payments with cards with a debit function	0.86	1.60	2.69	5.32	12.59
Payments with cards with a delayed debit function	-	-	-	-	-
Payments with cards with a credit function	0.09	0.15	0.22	0.80	2.07
Payments with cards with a debit and/or delayed debit function	-	-	-	-	-
Payments with cards with a credit and/or delayed debit function	-	-	-	-	-
E-money purchase transactions	-	-	-	-	-
<i>of which:</i>					
With cards with an e-money function	-	-	-	-	-
With other e-money storages	-	-	-	-	-
Cheques	0.00	0.00	0.00	0.00	-
Other payment instruments	0.01	0.02	0.02	-	-
Total number of transactions with payment instruments	24.49	26.27	32.76	42.43	60.51
<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 with cards issued in the country</b>	14.49	24.72	40.03	62.43	80.22
ATM cash withdrawals	13.62	23.10	37.30	57.61	73.27
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	0.87	1.62	2.73	4.82	6.96
E-money card-loading/unloading transactions	-	-	-	-	-
<b>b) Transactions at terminals located in the country with cards issued outside the country</b>	0.91	1.34	1.74	2.21	3.23
ATM cash withdrawals	0.74	1.13	1.51	1.96	2.79
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	0.17	0.20	0.23	0.24	0.44
E-money card-loading/unloading transactions	-	-	-	-	-
<b>c) Transactions at terminals located outside the country with cards issued in the country</b>	0.15	0.24	0.31	0.45	0.70
ATM cash withdrawals	0.07	0.11	0.14	0.17	0.22
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	0.08	0.13	0.18	0.28	0.48
E-money card-loading/unloading transactions	-	-	-	-	-
<i>Memorandum items:</i>					
Cash advances at POS terminals	-	-	-	-	-
OTC cash withdrawals	-	-	-	-	-
OTC cash deposits	-	-	-	-	-

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 8. Payment and terminal transactions involving non-MFIs: Value of transactions

(BGN millions; total for the period)

	2001	2002	2003	2004	2005
<b>TRANSACTIONS PER TYPE OF PAYMENT INSTRUMENT</b>					
Credit transfers	62,243.92	68,961.38	88,488.83	114,410.07	139,374.11
<i>of which:</i>					
Paper-based	-	-	-	-	-
Non-paper-based	-	-	-	-	-
Direct debits	936.63	893.88	815.35	595.79	720.98
Card payments with cards issued in the country (except cards with an e-money function)	129.65	255.08	422.28	832.24	1,641.20
<i>of which:</i>					
Payments with cards with a debit function	107.78	217.34	364.95	653.53	1,418.72
Payments with cards with a delayed debit function	-	-	-	-	-
Payments with cards with a credit function	21.87	37.74	57.33	178.71	222.48
Payments with cards with a debit and/or delayed debit function	-	-	-	-	-
Payments with cards with a credit and/or delayed debit function	-	-	-	-	-
E-money purchase transactions	-	-	-	-	-
<i>of which:</i>					
With cards with an e-money function	-	-	-	-	-
With other e-money storages	-	-	-	-	-
Cheques	0.01	0.01	0.07	0.01	-
Other payment instruments	36.96	96.77	57.17	-	-
Total value of transactions with payment instruments	63,347.18	70,207.12	89,783.69	115,838.11	141,736.29
<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 with cards issued in the country</b>	1,153.83	2,052.05	3,388.13	5,396.86	6,341.77
ATM cash withdrawals	1,042.63	1,827.83	3,012.08	4,735.82	5,535.54
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	111.20	224.22	376.05	661.04	806.24
E-money card-loading/unloading transactions	-	-	-	-	-
<b>b) Transactions at terminals located in the country with cards issued outside the country</b>	145.41	218.83	296.14	395.65	608.36
ATM cash withdrawals	115.77	176.46	235.97	310.26	459.34
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	29.63	42.37	60.16	85.39	149.02
E-money card-loading/unloading transactions	-	-	-	-	-
<b>c) Transactions at terminals located outside the country with cards issued in the country</b>	35.18	61.04	88.71	129.40	184.06
ATM cash withdrawals	16.73	30.19	42.48	57.73	72.62
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	18.46	30.86	46.23	71.67	111.44
E-money card-loading/unloading transactions	-	-	-	-	-
<i>Memorandum items:</i>					
Cash advances at POS terminals	-	-	-	-	-
OTC cash withdrawals	-	-	-	-	-
OTC cash deposits	-	-	-	-	-

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 9. Participation in selected interbank funds transfer systems

(end of period)

	2001	2002	2003	2004	2005
<b>LVPS (NON-TARGET SYSTEM): RINGS (FROM 2 JUNE 2003)</b>					
Number of participants	-	-	40	40	38
<i>of which:</i>					
Direct participants	-	-	40	40	38
<i>of which:</i>					
Credit institutions	-	-	35	35	33
Central bank	-	-	1	1	1
Other direct participants	-	-	4	4	4
<i>of which:</i>					
Public administration	-	-	-	-	-
Postal institution	-	-	-	-	-
Clearing and settlement organisations	-	-	4	4	4
Other financial institutions	-	-	-	-	-
Others	-	-	-	-	-
Indirect participants	-	-	-	-	-
<b>RETAIL SYSTEM: BISERA</b>					
Number of participants	38	38	37	37	36
<i>of which:</i>					
Direct participants	38	38	37	37	36
<i>of which:</i>					
Credit institutions	36	34	35	35	34
Central bank	1	1	1	1	1
Other direct participants	1	3	1	1	1
<i>of which:</i>					
Public administration	1	1	1	1	1
Postal institution	-	-	-	-	-
Clearing and settlement organisations	-	-	-	-	-
Other financial institutions	-	-	-	-	-
Others	-	2	-	-	-
Indirect participants	-	-	-	-	-
<b>RETAIL SYSTEM: BORICA</b>					
Number of participants	24	27	27	28	28
<i>of which:</i>					
Direct participants	24	27	27	28	28
<i>of which:</i>					
Credit institutions	23	26	26	27	27
Central bank	1	1	1	1	1
Other direct participants	-	-	-	-	-
<i>of which:</i>					
Public administration	-	-	-	-	-
Postal institution	-	-	-	-	-
Clearing and settlement organisations	-	-	-	-	-
Other financial institutions	-	-	-	-	-
Others	-	-	-	-	-
Indirect participants	-	-	-	-	-

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 10a Payments processed by selected interbank funds transfer systems: Number of transactions

(millions; total for the period)

	2001	2002	2003	2004	2005
<b>LVPS (NON-TARGET SYSTEM): RINGS (FROM JUNE 2003)</b>					
Total transactions sent	-	-	0.20	0.58	0.78
<i>of which:</i>					
<b>a) Transactions sent by national participants</b>					
Total transactions sent by national participants	-	-	0.19	0.56	0.74
<i>of which:</i>					
Credit transfers	-	-	0.19	0.56	0.74
<i>of which:</i>					
Non-paper-based	-	-	0.19	0.56	0.74
<b>b) Transactions sent by euro area participants</b>					
Total transactions sent by euro area participants	-	-	0.01	0.02	0.03
<i>of which:</i>					
Credit transfers	-	-	0.01	0.02	0.03
<i>of which:</i>					
Non-paper-based	-	-	0.01	0.02	0.03
<b>c) Transactions sent by non-euro area EU participants</b>					
<b>d) Transactions sent by non-EU participants (excluding national participants)</b>					
Total transactions sent by non-EU participants (excluding national participants)	-	-	0.00	0.01	0.01
<i>of which:</i>					
Credit transfers	-	-	0.00	0.01	0.01
<i>of which:</i>					
Non-paper-based	-	-	0.00	0.01	0.01
Concentration ratio in terms of volume (percentages)	-	-	45.4	46.2	47.8
<b>RETAIL SYSTEM: BISERA</b>					
Total transactions sent	23.62	24.62	29.76	35.80	45.12
<i>of which:</i>					
<b>a) Transactions sent by national participants</b>					
Total transactions sent by national participants	23.26	24.18	29.18	35.06	44.17
<i>of which:</i>					
Credit transfers	21.71	22.63	27.49	34.08	43.07
<i>of which:</i>					
Non-paper-based	21.71	22.63	27.49	34.08	43.07
Direct debits	1.45	1.42	1.62	0.98	1.10
Card payments	0.08	0.11	0.06	-	-
Cheques	0.00	0.00	0.00	0.00	-
Other payment instruments	0.01	0.02	0.02	-	-
<b>b) Transactions sent by euro area participants</b>					
Total transactions sent by euro area participants	0.32	0.37	0.48	0.62	0.77
<i>of which:</i>					
Credit transfers	0.31	0.36	0.47	0.62	0.76
<i>of which:</i>					
Non-paper-based	0.31	0.36	0.47	0.62	0.76
Direct debits	0.00	0.00	0.00	0.00	0.00
Other payment instruments	0.00	0.00	0.00	-	-
<b>c) Transactions sent by non-euro area EU participants</b>					
<b>d) Transactions sent by non-EU participants (excluding national participants)</b>					
Total transactions sent by non-EU participants (excluding national participants)	0.05	0.08	0.11	0.12	0.19
<i>of which:</i>					
Credit transfers	0.05	0.08	0.10	0.12	0.19
<i>of which:</i>					
Non-paper-based	0.05	0.08	0.10	0.12	0.19
Direct debits	0.00	0.00	0.00	0.00	0.00
Concentration ratio in terms of volume (percentages)	60.7	53.3	51.5	47.5	45.2

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 10b Payments processed by selected interbank funds transfer systems: Number of transactions (continued)

(millions; total for the period)

	2001	2002	2003	2004	2005
<b>RETAIL SYSTEM: BORICA</b>					
Total transactions sent	14.64	24.96	40.34	56.61	66.98
<i>of which:</i>					
<b>a) Transactions sent by national participants</b>					
Total transactions sent by national participants	14.40	24.53	39.78	55.93	66.23
<i>of which:</i>					
Card payments	0.94	1.73	2.86	4.64	6.05
ATM transactions	13.46	22.80	36.91	51.29	60.18
<b>b) Transactions sent by euro area participants</b>					
Total transactions sent by euro area participants	0.24	0.43	0.56	0.68	0.75
<i>of which:</i>					
Card payments	0.01	0.03	0.05	0.08	0.11
ATM transactions	0.23	0.41	0.52	0.60	0.64
<b>c) Transactions sent by non-euro area EU participants</b>					
<b>d) Transactions sent by non-EU participants (excluding national participants)</b>					
Concentration ratio in terms of volume (percentages)	-	-	-	-	-

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## I la Payments processed by selected interbank funds transfer systems: Value of transactions

(BGN millions; total for the period)

	2001	2002	2003	2004	2005
<b>LVPS (NON-TARGET SYSTEM): RINGS (FROM JUNE 2003)</b>					
Total transactions sent	-	-	58,176.62	121,194.11	154,364.45
<i>of which:</i>					
<b>a) Transactions sent by national participants</b>					
Total transactions sent by national participants	-	-	53,924.77	111,574.55	141,864.17
<i>of which:</i>					
Credit transfers	-	-	53,924.77	111,574.55	141,864.17
<i>of which:</i>					
Non-paper-based	-	-	53,924.77	111,574.55	141,864.17
<b>b) Transactions sent by euro area participants</b>					
Total transactions sent by euro area participants	-	-	2,651.41	5,545.02	5,980.46
<i>of which:</i>					
Credit transfers	-	-	2,651.41	5,545.02	5,980.46
<i>of which:</i>					
Non-paper-based	-	-	2,651.41	5,545.02	5,980.46
<b>c) Transactions sent by non-euro area EU participants</b>					
<b>d) Transactions sent by non-EU participants (excluding national participants)</b>					
Total transactions sent by non-EU participants (excluding national participants)	-	-	1,600.44	4,074.54	6,519.82
<i>of which:</i>					
Credit transfers	-	-	1,600.44	4,074.54	6,519.82
<i>of which:</i>					
Non-paper-based	-	-	1,600.44	4,074.54	6,519.82
Concentration ratio in terms of value (percentages)	-	-	49.0	49.3	50.9
<b>RETAIL SYSTEM: BISERA</b>					
Total transactions sent	63,928.16	71,332.25	59,397.92	51,880.43	62,945.93
<i>of which:</i>					
<b>a) Transactions sent by national participants</b>					
Total transactions sent by national participants	61,003.19	68,203.20	57,158.51	49,967.99	60,528.04
<i>of which:</i>					
Credit transfers	59,331.08	65,844.07	55,482.32	49,377.15	59,812.80
<i>of which:</i>					
Non-paper-based	59,331.08	65,844.07	55,482.32	49,377.15	59,812.80
Direct debits	931.77	888.37	809.03	590.83	715.24
Card payments	710.63	1,380.20	813.86	-	-
Cheques	0.01	0.01	0.07	0.01	-
Other payment instruments	29.70	90.54	53.23	-	-
<b>b) Transactions sent by euro area participants</b>					
Total transactions sent by euro area participants	2,289.98	2,131.74	1,744.30	1,520.93	1,829.25
<i>of which:</i>					
Credit transfers	2,277.95	2,120.16	1,734.29	1,516.11	1,825.01
<i>of which:</i>					
Non-paper-based	2,277.95	2,120.16	1,734.29	1,516.11	1,825.01
Direct debits	4.76	5.36	6.08	4.82	4.24
Other payment instruments	7.26	6.23	3.94	-	-
<b>c) Transactions sent by non-euro area EU participants</b>					
<b>d) Transactions sent by non-EU participants (excluding national participants)</b>					
Total transactions sent by non-EU participants (excluding national participants)	634.99	997.31	495.12	391.51	588.64
<i>of which:</i>					
Credit transfers	634.89	997.16	494.87	391.37	587.14
<i>of which:</i>					
Non-paper-based	634.89	997.16	494.87	391.37	587.14
Direct debits	0.10	0.15	0.24	0.14	1.50
Concentration ratio in terms of value (percentages)	54.9	45.7	47.2	51.7	52.3

Explanatory information on certain data items is given in the notes at the end of each country chapter.

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

(BGN millions; total for the period)

	2001	2002	2003	2004	2005
<b>RETAIL SYSTEM: BORICA</b>					
Total transactions sent	1,189.01	2,113.09	3,476.84	4,923.19	5,400.91
<i>of which:</i>					
<b>a) Transactions sent by national participants</b>					
Total transactions sent by national participants	1,166.13	2,070.24	3,418.68	4,852.09	5,316.85
<i>of which:</i>					
Card payments	128.86	253.03	418.76	671.40	820.47
ATM transactions	1,037.28	1,817.21	2,999.92	4,180.68	4,496.38
<b>b) Transactions sent by euro area participants</b>					
Total transactions sent by euro area participants	22.88	42.86	58.16	71.11	84.07
<i>of which:</i>					
Card payments	0.79	2.05	3.52	5.84	8.53
ATM transactions	22.08	40.81	54.64	65.27	75.54
<b>c) Transactions sent by non-euro area EU participants</b>					
<b>d) Transactions sent by non-EU participants (excluding national participants)</b>					
Concentration ratio in terms of value (percentages)	-	-	-	-	-

Explanatory information on certain data items is given in the notes at the end of each country chapter.



## 12.1 Instructions handled by trading platforms and clearing houses: Number of transactions

*(thousands; total for the period)*

	2001	2002	2003	2004	2005
<b>Trading platform</b>					
BSE	39.00	40.00	89.00	145.00	259.00
<b>Clearing house</b>	-	-	-	-	-

## 12.2 Instructions handled by trading platforms and clearing houses: Market value of transactions

*(BGN millions; total for the period)*

	2001	2002	2003	2004	2005
<b>Trading platform</b>					
BSE	160.00	416.00	793.00	1,600.70	3,581.00
<b>Clearing house</b>	-	-	-	-	-

## 12.3 Number of participants in trading platforms and clearing houses

*(end of period)*

	2001	2002	2003	2004	2005
<b>Trading platform</b>					
BSE	92	85	95	95	111
<b>Clearing house</b>	-	-	-	-	-

## 12.4 Outstanding securities

*(BGN millions; end of period; nominal values)*

	2001	2002	2003	2004	2005
<b>Trading platform</b>					
BSE	1,190.00	1,797.00	1,618.00	1,756.30	1,871.35

## 13a Number of direct participants in central securities depositories

(end of period)

	2001	2002	2003	2004	2005
<b>CDAD</b>					
Number of direct participants				-	106
<i>of which:</i>					
Central banks				-	0
<i>of which:</i>					
Domestic				-	0
Foreign				-	0
Central counterparties				-	0
<i>of which:</i>					
Domestic				-	0
Foreign				-	0
Central securities depositories				-	0
<i>of which:</i>					
Domestic				-	0
Foreign				-	0
Credit institutions				-	30
<i>of which:</i>					
Domestic				-	30
Foreign				-	0
Others				-	76
<i>of which:</i>					
Domestic				-	76
Foreign				-	0

## 13b Number of direct participants in central securities depositories (continued)

(end of period)

	2001	2002	2003	2004	2005
<b>GSD</b>					
Number of direct participants				-	30
<i>of which:</i>					
Central banks				-	0
<i>of which:</i>					
Domestic				-	0
Foreign				-	0
Central counterparties				-	0
<i>of which:</i>					
Domestic				-	0
Foreign				-	0
Central securities depositories				-	0
<i>of which:</i>					
Domestic				-	0
Foreign				-	0
Credit institutions				-	25
<i>of which:</i>					
Domestic				-	25
Foreign				-	0
Others				-	5
<i>of which:</i>					
Domestic				-	5
Foreign				-	0

## 14a Value of securities held in central securities depositories

(BGN millions; end of period)

	2001	2002	2003	2004	2005
<b>CDAD</b>					
<b>a) Value of securities by origin</b>					
Total value of securities held				-	5,697
<i>of which:</i>					
Issued/held in safekeeping in the reporting CSD				-	5,697
<i>of which:</i>					
Bonds				-	1,073
Short-term papers				-	2
Equities				-	3,692
Others				-	930
Transferred to the reporting CSD through a link to another CSD				.	.
<i>of which:</i>					
Bonds				.	.
Short-term papers				.	.
Equities				.	.
Others				.	.
Transferred to the reporting CSD through a link to a custodian bank				.	.
<i>of which:</i>					
Bonds				.	.
Short-term papers				.	.
Equities				.	.
Others				.	.
<b>b) Value of securities by type of account holder</b>					
Total value of securities held				-	5,697
<i>of which:</i>					
Held on the account of another CSD				.	.
<i>of which:</i>					
Bonds				.	.
Short-term papers				.	.
Equities				.	.
Others				.	.
Held on accounts of other participants (non-CSDs)				-	5,697
<i>of which:</i>					
Bonds				-	1,073
Short-term papers				-	2
Equities				-	3,692
Others				-	930

## 14b Value of securities held in central securities depositories (continued)

(BGN millions; end of period)

	2001	2002	2003	2004	2005
<b>GSD</b>					
<b>a) Value of securities by origin</b>					
Total value of securities held				-	2,843
<i>of which:</i>					
Issued/held in safekeeping in the reporting CSD				-	2,843
<i>of which:</i>					
Bonds				-	2,828
Short-term papers				-	15
Equities				-	.
Others				-	0
Transferred to the reporting CSD through a link to another CSD				.	.
<i>of which:</i>					
Bonds				.	.
Short-term papers				.	.
Equities				.	.
Others				.	.
Transferred to the reporting CSD through a link to a custodian bank				.	.
<i>of which:</i>					
Bonds				.	.
Short-term papers				.	.
Equities				.	.
Others				.	.
<b>b) Value of securities by type of account holder</b>					
Total value of securities held				-	2,843
<i>of which:</i>					
Held on the account of another CSD				.	.
<i>of which:</i>					
Bonds				.	.
Short-term papers				.	.
Equities				.	.
Others				.	.
Held on accounts of other participants (non-CSDs)				-	2,843
<i>of which:</i>					
Bonds				-	2,828
Short-term papers				-	15
Equities				-	.
Others				-	.

## 15a Delivery instructions processed in central securities depositories

(total for the period)

	2001	2002	2003	2004	2005
<b>CDAD</b>					
	<i>thousands</i>				
<b>a) Number of delivery instructions by type of payment</b>					
Total number of delivery instructions				-	609
of which:					
Payment denominated in euro				-	0
of which:					
Bonds				-	0
Short-term papers				-	0
Equities				-	0
Others				-	0
Payment denominated in other currencies				-	269
of which:					
Bonds				-	1
Short-term papers				-	0
Equities				-	229
Others				-	39
Free of payment				-	341
of which:					
Bonds				-	1
Short-term papers				-	1
Equities				-	282
Others				-	57
<b>b) Number of delivery instructions by settlement channel</b>					
Total number of delivery instructions				-	609
of which:					
Internal settlement: no CSD link account involved				-	610
Settlement through link account of another CSD with reporting CSD				.	.
Settlement through link account of reporting CSD with another entity				.	.
	<i>BGN millions</i>				
<b>c) Value of delivery instructions by type of payment</b>					
Total value of delivery instructions				-	3,119
of which:					
Payment denominated in euro				-	0
of which:					
Bonds				-	0
Short-term papers				-	0
Equities				-	0
Others				-	0
Payment denominated in other currencies				-	3,109
of which:					
Bonds				-	290
Short-term papers				-	0
Equities				-	2,700
Others				-	119
Free of payment				-	10
of which:					
Bonds				-	0
Short-term papers				-	0
Equities				-	10
Others				-	0
<b>d) Value of delivery instructions by settlement channel</b>					
Total value of delivery instructions				-	3,119
of which:					
Internal settlement: no CSD link account involved				-	3,119
Settlement through link account of another CSD with reporting CSD				.	.
Settlement through link account of reporting CSD with another entity				.	.

## 15b Delivery instructions processed in central securities depositories (continued)

(total for the period)

	2001	2002	2003	2004	2005
<b>GSD</b>					
	<i>thousands</i>				
<b>a) Number of delivery instructions by type of payment</b>					
Total number of delivery instructions				-	8
<i>of which:</i>					
Payment denominated in euro				-	0
<i>of which:</i>					
Bonds				-	0
Short-term papers				-	0
Equities				.	.
Others				-	0
Payment denominated in other currencies				-	1
<i>of which:</i>					
Bonds				-	1
Short-term papers				-	0
Equities				.	.
Others				-	0
Free of payment				-	6
<i>of which:</i>					
Bonds				-	6
Short-term papers				-	0
Equities				.	.
Others				-	0
<b>b) Number of delivery instructions by settlement channel</b>					
Total number of delivery instructions				-	8
<i>of which:</i>					
Internal settlement: no CSD link account involved				-	7
Settlement through link account of another CSD with reporting CSD				.	.
Settlement through link account of reporting CSD with another entity				.	.
	<i>BGN millions</i>				
<b>c) Value of delivery instructions by type of payment</b>					
Total value of delivery instructions				-	13,336
<i>of which:</i>					
Payment denominated in euro				-	0
<i>of which:</i>					
Bonds				-	0
Short-term papers				-	0
Equities				.	.
Others				-	0
Payment denominated in other currencies				-	2,564
<i>of which:</i>					
Bonds				-	2,551
Short-term papers				-	13
Equities				.	.
Others				-	0
Free of payment				-	10,772
<i>of which:</i>					
Bonds				-	10,627
Short-term papers				-	145
Equities				.	.
Others				-	0
<b>d) Value of delivery instructions by settlement channel</b>					
Total value of delivery instructions				-	13,336
<i>of which:</i>					
Internal settlement: no CSD link account involved				-	13,336
Settlement through link account of another CSD with reporting CSD				.	.
Settlement through link account of reporting CSD with another entity				.	.

## 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.

**Details on items in each table:** Information on the use of the country tables and calculations pertaining to each item in those tables are given in Section 6 of the “Detailed Explanatory Notes”.

## COUNTRY TABLES – NOTES

**Table 1 – Basic statistical data**

Population	Annual average.
Exchange rate	A currency board has been in place in Bulgaria since 1997 (€1 = BGN 1.95583); however, the ECB’s published reference exchange rate has been used for this item.

**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 2001-03, sight deposits at the end of the corresponding year only.
--	---

**Table 4 – Banknotes and coins**

Currency in circulation	Commemorative coins are included.
-------------------------	-----------------------------------

**Table 5 – Institutions offering payment services to non-MFIs****Table 6 – Payment card functions and accepting devices****Table 7 – Payment and terminal transactions involving non-MFIs: Number of transactions, and****Table 8 – Payment and terminal transactions involving non-MFIs: Value of transactions****Transactions per type of payment instrument**

Credit transfers	Book-entry transactions are not relevant for this data item.
Direct debits	Book-entry transactions are not relevant for this data item.

**Table 9 – Participation in selected interbank funds transfer systems**

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

**Table 11 – Payments processed by selected interbank funds transfer systems: Value of transactions**

---

**LVPS: RINGS** Has been in operation since 2 June 2003.

---

**Table 12.1 – Instructions handled by trading platforms and clearing houses: Number of transactions**

**Table 12.2 – Instructions handled by trading platforms and clearing houses: Market value of transactions**

**Table 12.3 – Number of participants in trading platforms and clearing houses**

**Table 12.4 – Outstanding securities**

**Table 13 – Number of direct participants in central securities depositories**

**Table 14 – Value of securities held in central securities depositories**

**Table 15 – Delivery instructions processed in central securities depositories**



# ROMANIA

## 1. Basic statistical data

	2001	2002	2003	2004	2005
Population (thousands)	22,408.00	21,795.00	21,734.00	21,673.00	21,624.00
GDP (RON millions)	116,768.70	151,475.09	197,564.81	246,371.65	287,186.25
GDP per capita (RON)	5,211	6,950	9,090	11,368	13,281
HICP (annual percentage changes)	34.83	22.74	15.30	11.94	9.08
Exchange rate (RON vis-à-vis the euro)					
End of period	2.782	3.514	4.116	3.939	3.680
Average	2.600	3.127	3.755	4.051	3.621

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 2. Settlement media used by non-MFIs

(RON millions; end of period)

	2001	2002	2003	2004	2005
Currency in circulation outside MFIs	3,579.20	4,599.27	5,856.92	7,629.29	11,555.08
Value of overnight deposits held by non-MFIs	8,422.84	12,635.40	15,101.98	20,247.72	24,103.44
Narrow money supply (M1)	-	-	-	-	24,551.00
<i>Memorandum items:</i>					
Overnight deposits in foreign currencies held by non-MFIs	4,351.46	6,133.47	7,602.70	9,079.07	9,436.87
Outstanding value on e-money storages issued	-	-	-	-	-
<i>of which:</i>					
On card-based e-money schemes	-	-	-	-	-
On software-based e-money schemes	-	-	-	-	-

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 3. Settlement media used by credit institutions

(RON millions; average for last reserve maintenance period)

	2001	2002	2003	2004	2005
Overnight deposits held at the central bank	2,892.65	3,230.81	4,041.59	6,430.44	8,527.00
Overnight deposits held at other credit institutions (end of period)	224.76	239.83	418.66	658.48	1,162.21
<i>Memorandum items:</i>					
Non-intraday borrowing from the central bank	-	-	-	-	50.00
Intraday borrowing from the central bank	-	-	-	-	-

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 4. Banknotes and coins

(RON millions; end of period)

	2001	2002	2003	2004	2005
Currency in circulation	4,001.04	5,282.50	6,520.66	8,223.19	12,739.49
Total banknotes in circulation	3,973.63	5,204.32	6,437.56	8,132.18	12,624.14
of which:					
RON 500	-	-	-	-	1,169.00
RON 100	-	-	-	-	1,033.13
RON 50	-	-	-	-	1,072.49
RON 10	-	-	-	-	275.55
RON 5	-	-	-	-	224.35
RON 1	-	-	-	-	75.60
ROL 1,000,000	-	-	308.28	1,894.19	3,063.66
ROL 500,000	1,510.18	2,345.62	3,482.35	4,242.83	4,427.82
ROL 100,000	1,351.33	1,680.25	1,689.99	1,376.50	958.07
ROL 50,000	830.37	979.11	805.54	490.00	250.31
ROL 10,000	210.82	190.51	142.81	128.67	74.15
ROL 5,000	57.21	.	.	.	.
ROL 2,000	8.76	8.83	8.59	.	.
ROL 1,000	4.96	-	-	-	-
ROL 500	.	.	.	.	.
Total coins in circulation	27.41	78.17	83.10	91.01	115.35
of which:					
RON 0.50	-	-	-	-	26.61
RON 0.10	-	-	-	-	7.43
RON 0.05	-	-	-	-	3.81
RON 0.01	-	-	-	-	0.69
ROL 5,000	0.76	48.04	51.83	53.92	38.89
ROL 1,000	12.65	16.59	19.16	24.34	25.35
ROL 500	9.28	8.83	8.86	9.49	9.32
ROL 100	3.27	3.25	3.24	3.25	3.23
ROL 50	0.94	0.94	.	.	.
ROL 20	0.28	0.28	.	.	.
ROL 10	0.15	0.14	.	.	.
ROL 5	0.07	0.07	.	.	.
ROL 1	0.01	0.01	0.01	0.01	0.01
Currency in circulation held by MFIs	421.84	683.23	663.75	593.90	1,184.42
Currency in circulation outside MFIs	3,579.20	4,599.27	5,856.92	7,629.29	11,555.08
<i>Memorandum item:</i>					
Total commemorative coins	-	-	-	-	-

Explanatory information on certain data items is given in the notes at the end of each country chapter.

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

(end of period)

	2001	2002	2003	2004	2005
<b>Central bank</b>					
Number of offices	-	-	-	-	-
Number of overnight deposits (thousands)	-	-	-	-	-
Value of overnight deposits (RON millions)	-	-	-	-	-
<b>Credit institutions irrespective of their legal incorporation</b>					
Number of institutions	41	39	39	40	40
Number of offices	2,731	3,892	3,858	3,767	4,294
Number of overnight deposits (thousands)	9,426	13,086	17,195	19,863	22,729
<i>of which:</i>					
Number of internet/PC-linked overnight deposits (thousands)	6	14	54	106	195
Value of overnight deposits (RON millions)	8,341	12,533	14,987	20,057	23,887
<i>of which:</i>					
<b>Credit institutions legally incorporated in the reporting country</b>					
Number of institutions	33	31	31	33	34
Number of offices	2,712	3,870	3,832	3,745	4,269
Value of overnight deposits (RON millions)	7,917	11,944	14,168	18,911	21,991
<b>Branches of euro area-based credit institutions</b>					
Number of institutions	7	7	7	5	4
Number of offices	19	22	26	22	25
Value of overnight deposits (RON millions)	424	589	819	1,146	1,896
<b>Branches of EEA-based credit institutions (outside the euro area)</b>					
Number of institutions	0	0	0	1	1
Number of offices	.	.	.	.	.
Value of overnight deposits (RON millions)	.	.	.	.	.
<b>Branches of non-EEA-based banks</b>					
Number of institutions	1	1	1	1	1
Number of offices	.	.	.	.	.
Value of overnight deposits (RON millions)	.	.	.	.	.
<b>Other institutions offering payment services to non-MFIs</b>					
Number of institutions	2	2	2	2	2
Number of offices	40	40	40	342	347
Number of overnight deposits (thousands)	0	0	0	277	281
Value of overnight deposits (RON millions)	-	-	-	-	0
<b>Institutions offering payment services to non-MFIs (total)</b>					
Number of institutions	44	42	42	43	43
Number of offices	2,771	3,932	3,898	4,109	4,641
Number of overnight deposits (thousands)	9,426	13,086	17,195	20,140	23,010
<i>of which:</i>					
Number of internet/PC-linked overnight deposits (thousands)	6	14	54	106	195
Value of overnight deposits (RON millions)	8,341	12,533	14,987	20,057	23,887
<i>Memorandum items:</i>					
<b>Electronic money institutions</b>					
Number of institutions	-	-	-	-	-
Outstanding value on e-money storages issued by electronic money institutions (RON millions)	-	-	-	-	-

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 6. Payment card functions and accepting devices

(original units; end of period)

	2001	2002	2003	2004	2005
<b>CARDS ISSUED IN THE COUNTRY</b>					
Cards with a cash function	2,083,150	3,498,147	4,637,870	5,775,897	7,253,894
Cards with a payment function (except an e-money function)	2,083,150	3,498,045	4,641,710	5,781,408	7,267,522
<i>of which:</i>					
Cards with a debit function	1,928,132	3,260,366	4,382,816	5,485,679	6,613,842
Cards with a delayed debit function	110	476	696	854	1,276
Cards with a credit function	155,062	237,203	258,198	307,962	721,509
Cards with a debit and/or delayed debit function	0	0	0	0	0
Cards with a credit and/or delayed debit function	0	0	0	0	0
Cards with an e-money function	0	0	0	0	0
<i>of which:</i>					
Cards with an e-money function which have been loaded at least once	0	0	0	0	0
Total number of cards (irrespective of the number of functions on the card)	2,083,150	3,498,147	4,641,410	5,793,257	7,325,574
<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	1,290	2,047	2,593	3,290	4,354
<i>of which:</i>					
ATMs with a cash withdrawal function	1,290	2,047	2,593	3,272	4,286
ATMs with a credit transfer function	639	844	936	1,288	3,088
POS terminals	2,748	5,753	11,498	17,500	28,030
<i>of which:</i>					
EFTPOS terminals	1,842	3,845	7,235	10,515	25,750
E-money card terminals	-	-	-	-	-
<i>of which:</i>					
E-money card-loading/unloading terminals	-	-	-	-	-
E-money card-accepting terminals	-	-	-	-	-

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 7. Payment and terminal transactions involving non-MFIs: Number of transactions

(millions; total for the period)

	2001	2002	2003	2004	2005
<b>TRANSACTIONS PER TYPE OF PAYMENT INSTRUMENT</b>					
Credit transfers	138.76	190.78	237.97	313.89	323.29
<i>of which:</i>					
Paper-based	95.49	132.55	162.60	227.11	210.59
Non-paper-based	43.27	58.23	75.37	86.78	112.71
Direct debits	65.78	86.13	113.44	141.47	158.62
Card payments with cards issued in the country (except cards with an e-money function)	9.59	24.65	42.63	54.63	72.28
<i>of which:</i>					
Payments with cards with a debit function	9.49	24.31	41.58	53.06	68.49
Payments with cards with a delayed debit function	0.00	0.01	0.02	0.03	0.04
Payments with cards with a credit function	0.09	0.33	1.03	1.54	3.76
Payments with cards with a debit and/or delayed debit function	0.00	0.00	0.00	0.00	0.00
Payments with cards with a credit and/or delayed debit function	0.00	0.00	0.00	0.00	0.00
E-money purchase transactions	-	-	-	-	-
<i>of which:</i>					
With cards with an e-money function	-	-	-	-	-
With other e-money storages	-	-	-	-	-
Cheques	9.97	7.39	8.47	10.72	11.27
Other payment instruments	0.04	0.07	0.11	0.17	0.22
Total number of transactions with payment instruments	224.14	309.02	402.62	520.87	565.69
<i>of which:</i>					
Cross-border transactions sent	1.48	1.64	1.97	2.56	3.29
<i>Memorandum item:</i>					
Cross-border transactions received	2.69	3.03	3.46	4.12	4.70
<b>TRANSACTIONS PER TYPE OF TERMINAL</b>					
<b>a) Transactions at terminals located in the country with cards issued in the country</b>	32.81	60.09	91.18	115.27	139.46
ATM cash withdrawals	31.88	58.38	88.50	109.44	125.10
ATM cash deposits	0.00	0.00	0.00	0.04	0.91
POS transactions (irrespective of type of card used)	0.93	1.71	2.69	5.78	13.45
E-money card-loading/unloading transactions	-	-	-	-	-
<b>b) Transactions at terminals located in the country with cards issued outside the country</b>	1.46	1.65	2.13	2.83	7.33
ATM cash withdrawals	1.13	1.24	1.51	1.94	5.52
ATM cash deposits	0.00	0.00	0.00	0.00	0.00
POS transactions (irrespective of type of card used)	0.33	0.41	0.62	0.89	1.80
E-money card-loading/unloading transactions	-	-	-	-	-
<b>c) Transactions at terminals located outside the country with cards issued in the country</b>	0.14	0.23	0.35	0.67	1.93
ATM cash withdrawals	0.06	0.09	0.13	0.22	0.51
ATM cash deposits	0.00	0.00	0.00	0.00	0.00
POS transactions (irrespective of type of card used)	0.08	0.14	0.22	0.46	1.42
E-money card-loading/unloading transactions	-	-	-	-	-
<i>Memorandum items:</i>					
Cash advances at POS terminals	0.00	0.00	0.00	0.00	0.00
OTC cash withdrawals	94.36	164.97	304.57	560.29	428.47
OTC cash deposits	102.00	168.12	270.79	617.06	488.68

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 8. Payment and terminal transactions involving non-MFIs: Value of transactions

(RON millions; total for the period)

	2001	2002	2003	2004	2005
<b>TRANSACTIONS PER TYPE OF PAYMENT INSTRUMENT</b>					
Credit transfers	370,135.85	539,471.81	1,095,996.65	1,262,442.68	2,030,442.62
<i>of which:</i>					
Paper-based	318,477.99	447,843.01	963,489.28	1,061,443.52	1,568,633.18
Non-paper-based	51,657.85	91,628.81	132,507.38	200,999.16	461,809.44
Direct debits	28,919.03	44,339.94	68,777.35	99,074.84	123,541.87
Card payments with cards issued in the country (except cards with an e-money function)	113.51	1,245.12	2,542.04	4,935.01	30,926.54
<i>of which:</i>					
Payments with cards with a debit function	95.34	1,192.87	2,414.50	4,301.38	30,460.66
Payments with cards with a delayed debit function	0.19	5.19	11.83	15.47	23.23
Payments with cards with a credit function	17.98	47.06	115.71	618.16	442.65
Payments with cards with a debit and/or delayed debit function	0.00	0.00	0.00	0.00	0.00
Payments with cards with a credit and/or delayed debit function	0.00	0.00	0.00	0.00	0.00
E-money purchase transactions	-	-	-	-	-
<i>of which:</i>					
With cards with an e-money function	-	-	-	-	-
With other e-money storages	-	-	-	-	-
Cheques	8,662.41	12,546.18	19,502.29	25,320.98	31,354.70
Other payment instruments	576.36	660.81	752.03	1,032.87	1,538.78
Total value of transactions with payment instruments	408,407.14	598,263.86	1,187,570.37	1,392,806.39	2,217,804.51
<i>of which:</i>					
Cross-border transactions sent	34,605.95	53,188.34	68,232.09	97,496.09	119,891.52
<i>Memorandum item:</i>					
Cross-border transactions received	34,059.20	47,032.38	58,067.18	85,922.04	106,281.74
<b>TRANSACTIONS PER TYPE OF TERMINAL</b>					
<b>a) Transactions at terminals located in the country with cards issued in the country</b>	2,514.17	5,455.45	9,706.14	15,400.36	54,995.80
ATM cash withdrawals	2,462.14	5,285.90	9,263.80	13,935.88	52,647.16
ATM cash deposits	0.00	0.00	0.00	37.60	688.93
POS transactions (irrespective of type of card used)	52.03	169.55	442.34	1,426.88	1,659.70
E-money card-loading/unloading transactions	-	-	-	-	-
<b>b) Transactions at terminals located in the country with cards issued outside the country</b>	246.67	401.52	594.38	929.79	1,593.06
ATM cash withdrawals	173.75	277.12	389.62	596.30	1,162.06
ATM cash deposits	0.00	0.00	0.00	0.00	0.00
POS transactions (irrespective of type of card used)	72.92	124.40	204.75	333.49	431.00
E-money card-loading/unloading transactions	-	-	-	-	-
<b>c) Transactions at terminals located outside the country with cards issued in the country</b>	41.61	85.68	182.48	239.55	359.73
ATM cash withdrawals	21.39	42.74	91.77	95.56	117.46
ATM cash deposits	0.00	0.00	0.00	0.00	0.00
POS transactions (irrespective of type of card used)	20.21	42.94	90.70	143.99	242.27
E-money card-loading/unloading transactions	-	-	-	-	-
<i>Memorandum items:</i>					
Cash advances at POS terminals	0.00	0.00	0.00	0.00	0.00
OTC cash withdrawals	60,938.30	78,458.35	93,742.53	121,302.39	144,538.60
OTC cash deposits	59,898.06	83,088.83	99,840.14	129,034.62	162,651.99

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 9a Participation in selected interbank funds transfer systems

(end of period)

	2001	2002	2003	2004	2005
<b>LVPS (NON-TARGET SYSTEM): REGIS</b>					
Number of participants	-	-	-	-	50
<i>of which:</i>					
Direct participants	-	-	-	-	50
<i>of which:</i>					
Credit institutions	-	-	-	-	41
Central bank	-	-	-	-	1
Other direct participants	-	-	-	-	8
<i>of which:</i>					
Public administration	-	-	-	-	1
Postal institution	-	-	-	-	-
Clearing and settlement organisations	-	-	-	-	7
Other financial institutions	-	-	-	-	-
Others	-	-	-	-	-
Indirect participants	-	-	-	-	-
<b>LVPS (NON-TARGET SYSTEM): TEMP</b>					
Number of participants	49	47	46	47	-
<i>of which:</i>					
Direct participants	49	47	46	47	-
<i>of which:</i>					
Credit institutions	42	40	39	40	-
Central bank	1	1	1	1	-
Other direct participants	6	6	6	6	-
<i>of which:</i>					
Public administration	1	1	1	1	-
Postal institution	-	-	-	-	-
Clearing and settlement organisations	5	5	5	5	-
Other financial institutions	-	-	-	-	-
Others	-	-	-	-	-
Indirect participants	-	-	-	-	-
<b>RETAIL SYSTEM: PCH</b>					
Number of participants	47	45	45	46	37
<i>of which:</i>					
Direct participants	47	45	45	46	37
<i>of which:</i>					
Credit institutions	45	43	43	44	37
Central bank	1	1	1	1	-
Other direct participants	1	1	1	1	-
<i>of which:</i>					
Public administration	1	1	1	1	-
Postal institution	-	-	-	-	-
Clearing and settlement organisations	-	-	-	-	-
Other financial institutions	-	-	-	-	-
Others	-	-	-	-	-
Indirect participants	-	-	-	-	-
<b>RETAIL SYSTEM: SENT</b>					
Number of participants	-	-	-	-	41
<i>of which:</i>					
Direct participants	-	-	-	-	41
<i>of which:</i>					
Credit institutions	-	-	-	-	40
Central bank	-	-	-	-	-
Other direct participants	-	-	-	-	1
<i>of which:</i>					
Public administration	-	-	-	-	1
Postal institution	-	-	-	-	-
Clearing and settlement organisations	-	-	-	-	-
Other financial institutions	-	-	-	-	-
Others	-	-	-	-	-
Indirect participants	-	-	-	-	-

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 9b Participation in selected interbank funds transfer systems (continued)

(end of period)

	2001	2002	2003	2004	2005
<b>RETAIL SYSTEM: VISA CARD CLEARING</b>					
Number of participants	13	13	14	19	21
<i>of which:</i>					
Direct participants	13	13	14	19	21
<i>of which:</i>					
Credit institutions	13	13	14	19	21
Central bank	-	-	-	-	-
Other direct participants	-	-	-	-	-
<i>of which:</i>					
Public administration	-	-	-	-	-
Postal institution	-	-	-	-	-
Clearing and settlement organisations	-	-	-	-	-
Other financial institutions	-	-	-	-	-
Others	-	-	-	-	-
Indirect participants	-	-	-	-	-
<b>RETAIL SYSTEM: MASTERCARD CARD CLEARING</b>					
Number of participants	9	10	14	16	19
<i>of which:</i>					
Direct participants	9	10	14	16	19
<i>of which:</i>					
Credit institutions	9	10	14	16	19
Central bank	-	-	-	-	-
Other direct participants	-	-	-	-	-
<i>of which:</i>					
Public administration	-	-	-	-	-
Postal institution	-	-	-	-	-
Clearing and settlement organisations	-	-	-	-	-
Other financial institutions	-	-	-	-	-
Others	-	-	-	-	-
Indirect participants	-	-	-	-	-

Explanatory information on certain data items is given in the notes at the end of each country chapter.



## 10a Payments processed by selected interbank funds transfer systems: Number of transactions

(millions; total for the period)

	2001	2002	2003	2004	2005
<b>LVPS (NON-TARGET SYSTEM): REGIS</b>					
Total transactions sent	-	-	-	-	0.89
<i>of which:</i>					
<b>a) Transactions sent by national participants</b>					
Total transactions sent by national participants	-	-	-	-	0.81
<i>of which:</i>					
Credit transfers	-	-	-	-	0.81
<i>of which:</i>					
Non-paper-based	-	-	-	-	0.81
<b>b) Transactions sent by euro area participants</b>					
Total transactions sent by euro area participants	-	-	-	-	0.06
<i>of which:</i>					
Credit transfers	-	-	-	-	0.06
<i>of which:</i>					
Non-paper-based	-	-	-	-	0.06
<b>c) Transactions sent by non-euro area EU participants</b>					
<b>d) Transactions sent by non-EU participants (excluding national participants)</b>					
Concentration ratio in terms of volume (percentages)	-	-	-	-	53.0
<b>LVPS (NON-TARGET SYSTEM): TEMP</b>					
Total transactions sent	-	-	-	0.70	0.19
<i>of which:</i>					
<b>a) Transactions sent by national participants</b>					
Total transactions sent by national participants	-	-	-	0.63	0.18
<i>of which:</i>					
Credit transfers	-	-	-	0.63	0.18
<i>of which:</i>					
Paper-based	-	-	-	0.63	0.18
<b>b) Transactions sent by euro area participants</b>					
Total transactions sent by euro area participants	-	-	-	0.07	0.02
<i>of which:</i>					
Credit transfers	-	-	-	0.07	0.02
<i>of which:</i>					
Paper-based	-	-	-	0.07	0.02
<b>c) Transactions sent by non-euro area EU participants</b>					
<b>d) Transactions sent by non-EU participants (excluding national participants)</b>					
Concentration ratio in terms of volume (percentages)	-	-	-	54.4	53.7
<b>RETAIL SYSTEM: PCH</b>					
Total transactions sent	-	-	6.41	53.02	24.15
<i>of which:</i>					
<b>a) Transactions sent by national participants</b>					
Total transactions sent by national participants	-	-	5.84	50.38	22.67
<i>of which:</i>					
Credit transfers	-	-	-	43.64	15.77
<i>of which:</i>					
Paper-based	-	-	-	43.64	15.77
Cheques	-	-	3.86	4.10	3.81
Other payment instruments	-	-	1.99	2.64	3.09
<b>b) Transactions sent by euro area participants</b>					
Total transactions sent by euro area participants	-	-	0.52	2.39	1.32
<i>of which:</i>					
Credit transfers	-	-	-	1.77	0.62
<i>of which:</i>					
Paper-based	-	-	-	1.77	0.62
Cheques	-	-	0.32	0.37	0.39
Other payment instruments	-	-	0.20	0.26	0.31
<b>c) Transactions sent by non-euro area EU participants</b>					
<b>d) Transactions sent by non-EU participants (excluding national participants)</b>					
Concentration ratio in terms of volume (percentages)	-	-	67.5	65.9	57.2

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 10b Payments processed by selected interbank funds transfer systems: Number of transactions (continued)

(millions; total for the period)

	2001	2002	2003	2004	2005
<b>RETAIL SYSTEM: SENT</b>					
Total transactions sent	-	-	-	-	32.10
<i>of which:</i>					
<b>a) Transactions sent by national participants</b>					
Total transactions sent by national participants	-	-	-	-	30.62
<i>of which:</i>					
Credit transfers	-	-	-	-	30.62
<i>of which:</i>					
Non-paper-based	-	-	-	-	30.62
<b>b) Transactions sent by euro area participants</b>					
Total transactions sent by euro area participants	-	-	-	-	1.36
<i>of which:</i>					
Credit transfers	-	-	-	-	1.36
<i>of which:</i>					
Non-paper-based	-	-	-	-	1.36
<b>c) Transactions sent by non-euro area EU participants</b>					
<b>d) Transactions sent by non-EU participants (excluding national participants)</b>					
Concentration ratio in terms of volume (percentages)	-	-	-	-	64.3
<b>RETAIL SYSTEM: VISA CARD CLEARING</b>					
Total transactions sent	2.05	3.35	5.14	7.92	11.10
<i>of which:</i>					
<b>a) Transactions sent by national participants</b>					
Total transactions sent by national participants	2.05	3.35	5.14	7.92	11.07
<i>of which:</i>					
Card payments	0.17	0.38	0.82	1.71	3.61
ATM transactions	1.88	2.96	4.32	6.21	7.45
<b>b) Transactions sent by euro area participants</b>					
Total transactions sent by euro area participants	0.00	0.00	0.00	0.00	0.04
<i>of which:</i>					
Card payments	0.00	0.00	0.00	0.00	0.01
ATM transactions	0.00	0.00	0.00	0.00	0.03
<b>c) Transactions sent by non-euro area EU participants</b>					
<b>d) Transactions sent by non-EU participants (excluding national participants)</b>					
Concentration ratio in terms of volume (percentages)	95.6	86.3	83.6	88.3	89.5
<b>RETAIL SYSTEM: MASTERCARD CARD CLEARING</b>					
Total transactions sent	2.54	3.20	3.67	5.24	9.76
<i>of which:</i>					
<b>a) Transactions sent by national participants</b>					
Total transactions sent by national participants	2.54	3.20	3.67	5.24	9.76
<i>of which:</i>					
Card payments	0.27	0.50	0.90	1.78	4.64
ATM transactions	2.28	2.69	2.78	3.45	5.12
<b>b) Transactions sent by euro area participants</b>					
Total transactions sent by euro area participants	0.00	0.00	0.00	0.00	0.00
<i>of which:</i>					
Card payments	0.00	0.00	0.00	0.00	0.00
ATM transactions	0.00	0.00	0.00	0.00	0.00
<b>c) Transactions sent by non-euro area EU participants</b>					
<b>d) Transactions sent by non-EU participants (excluding national participants)</b>					
Concentration ratio in terms of volume (percentages)	98.1	98.4	98.1	95.5	95.2

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 11a Payments processed by selected interbank funds transfer systems: Value of transactions

(RON millions; total for the period)

	2001	2002	2003	2004	2005
<b>LVPS (NON-TARGET SYSTEM): REGIS</b>					
Total transactions sent	-	-	-	-	2,071,579.19
<i>of which:</i>					
<b>a) Transactions sent by national participants</b>					
Total transactions sent by national participants	-	-	-	-	1,893,288.52
<i>of which:</i>					
Credit transfers	-	-	-	-	1,893,288.52
<i>of which:</i>					
Non-paper-based	-	-	-	-	1,893,288.52
<b>b) Transactions sent by euro area participants</b>					
Total transactions sent by euro area participants	-	-	-	-	170,794.38
<i>of which:</i>					
Credit transfers	-	-	-	-	170,794.38
<i>of which:</i>					
Non-paper-based	-	-	-	-	170,794.38
<b>c) Transactions sent by non-euro area EU participants</b>					
<b>d) Transactions sent by non-EU participants (excluding national participants)</b>					
Concentration ratio in terms of value (percentages)	-	-	-	-	70.0
<b>LVPS (NON-TARGET SYSTEM): TEMP</b>					
Total transactions sent	-	-	-	724,596.52	305,789.58
<i>of which:</i>					
<b>a) Transactions sent by national participants</b>					
Total transactions sent by national participants	-	-	-	648,861.58	277,187.37
<i>of which:</i>					
Credit transfers	-	-	-	648,861.58	277,187.37
<i>of which:</i>					
Paper-based	-	-	-	648,861.58	277,187.37
<b>b) Transactions sent by euro area participants</b>					
Total transactions sent by euro area participants	-	-	-	70,330.11	26,176.20
<i>of which:</i>					
Credit transfers	-	-	-	70,330.11	26,176.20
<i>of which:</i>					
Paper-based	-	-	-	70,330.11	26,176.20
<b>c) Transactions sent by non-euro area EU participants</b>					
<b>d) Transactions sent by non-EU participants (excluding national participants)</b>					
Concentration ratio in terms of value (percentages)	-	-	-	51.7	55.6
<b>RETAIL SYSTEM: PCH</b>					
Total transactions sent	-	-	25,828.96	157,635.60	85,156.23
<i>of which:</i>					
<b>a) Transactions sent by national participants</b>					
Total transactions sent by national participants	-	-	22,662.53	144,672.66	76,683.81
<i>of which:</i>					
Credit transfers	-	-	-	114,067.18	41,271.18
<i>of which:</i>					
Paper-based	-	-	-	114,067.18	41,271.18
Cheques	-	-	15,425.38	19,473.18	20,886.11
Other payment instruments	-	-	7,237.15	11,132.31	14,526.53
<b>b) Transactions sent by euro area participants</b>					
Total transactions sent by euro area participants	-	-	3,024.14	11,859.70	7,593.84
<i>of which:</i>					
Credit transfers	-	-	-	7,761.84	2,693.20
<i>of which:</i>					
Paper-based	-	-	-	7,761.84	2,693.20
Cheques	-	-	2,099.20	2,645.60	3,007.34
Other payment instruments	-	-	924.95	1,452.25	1,893.30
<b>c) Transactions sent by non-euro area EU participants</b>					
<b>d) Transactions sent by non-EU participants (excluding national participants)</b>					
Concentration ratio in terms of value (percentages)	-	-	64.3	66.3	49.6

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 11b Payments processed by selected interbank funds transfer systems: Value of transactions (continued)

(RON millions; total for the period)

	2001	2002	2003	2004	2005
<b>RETAIL SYSTEM: SENT</b>					
Total transactions sent	-	-	-	-	8,167.98
<i>of which:</i>					
<b>a) Transactions sent by national participants</b>					
Total transactions sent by national participants	-	-	-	-	7,612.34
<i>of which:</i>					
Credit transfers	-	-	-	-	7,612.34
<i>of which:</i>					
Non-paper-based	-	-	-	-	7,612.34
<b>b) Transactions sent by euro area participants</b>					
Total transactions sent by euro area participants	-	-	-	-	512.57
<i>of which:</i>					
Credit transfers	-	-	-	-	512.57
<i>of which:</i>					
Non-paper-based	-	-	-	-	512.57
<b>c) Transactions sent by non-euro area EU participants</b>					
<b>d) Transactions sent by non-EU participants (excluding national participants)</b>					
Concentration ratio in terms of value (percentages)	-	-	-	-	59.6
<b>RETAIL SYSTEM: VISA CARD CLEARING</b>					
Total transactions sent	162.70	295.40	506.38	674.17	1,009.82
<i>of which:</i>					
<b>a) Transactions sent by national participants</b>					
Total transactions sent by national participants	162.70	295.40	506.38	674.17	1,002.21
<i>of which:</i>					
Card payments	36.25	86.82	166.60	217.49	366.33
ATM transactions	126.44	208.58	339.78	456.69	635.87
<b>b) Transactions sent by euro area participants</b>					
Total transactions sent by euro area participants	0.00	0.00	0.00	0.00	7.62
<i>of which:</i>					
Card payments	0.00	0.00	0.00	0.00	1.30
ATM transactions	0.00	0.00	0.00	0.00	6.32
<b>c) Transactions sent by non-euro area EU participants</b>					
<b>d) Transactions sent by non-EU participants (excluding national participants)</b>					
Concentration ratio in terms of value (percentages)	96.5	83.0	78.5	80.0	78.1
<b>RETAIL SYSTEM: MASTERCARD CARD CLEARING</b>					
Total transactions sent	180.15	285.22	370.17	580.94	1,279.65
<i>of which:</i>					
<b>a) Transactions sent by national participants</b>					
Total transactions sent by national participants	180.15	285.22	370.17	580.94	1,279.65
<i>of which:</i>					
Card payments	30.36	48.52	96.52	170.81	502.15
ATM transactions	149.79	236.71	273.66	410.14	777.50
<b>b) Transactions sent by euro area participants</b>					
Total transactions sent by euro area participants	0.00	0.00	0.00	0.00	0.00
<i>of which:</i>					
Card payments	0.00	0.00	0.00	0.00	0.00
ATM transactions	0.00	0.00	0.00	0.00	0.00
<b>c) Transactions sent by non-euro area EU participants</b>					
<b>d) Transactions sent by non-EU participants (excluding national participants)</b>					
Concentration ratio in terms of value (percentages)	95.9	97.1	96.6	93.3	91.6

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 12.1 Instructions handled by trading platforms and clearing houses: Number of transactions

(original units; total for the period)

	2001	2002	2003	2004	2005
<b>Trading platforms</b>					
<b>BVB</b>	357,582	689,194	440,123	645,955	1,163,604
Securities	357,582	689,194	440,123	645,955	1,163,604
<i>of which:</i>					
Shares	357,577	689,184	440,084	644,839	1,160,619
Bonds	5	10	39	1,116	397
Rights	–	–	–	–	2,588
<b>RASDAQ</b>	87,119	66,637	68,750	111,000	144,000
<i>of which:</i>					
Shares	87,119	66,637	68,750	111,000	144,000
Deposit certificates	0	0.00	0.00	0.00	0.00
<b>Sibiu</b>	10,081	11,137	11,263	11,954	96,668
Securities	10,081	11,137	11,263	11,954	96,668
<i>of which:</i>					
Shares					
Bonds					
Derivatives	10,081	11,137	11,263	11,954	96,668
<b>Clearing houses</b>					
<b>BVB</b>	357,582	689,194	440,123	645,955	1,265,459
Securities	357,582	689,194	440,123	645,955	1,265,459
<i>of which:</i>					
Shares	357,577	689,184	440,084	644,839	1,262,474
Bonds	5	10	39	1,116	397
Rights	–	–	–	–	2,588
<b>SNCDD</b>	43,458	36,754	43,357	50,008	30,670
<i>of which:</i>					
Shares	43,458	36,754	43,357	50,008	30,670
Deposit certificates	0	0.00	0.00	0.00	0.00
<b>SaFIR</b>	27,849	32,365	21,277	25,692	0
<i>of which:</i>					
Government securities	27,849	32,365	21,277	25,692	0
<b>Sibiu</b>	10,081	11,137	11,263	11,954	96,668
Securities	10,081	11,137	11,263	11,954	96,668
<i>of which:</i>					
Shares					
Bonds					
Derivatives	10,081	11,137	11,263	11,954	96,668

## 12.2 Instructions handled by trading platforms and clearing houses: Market value of transactions

(RON billions; total for the period)

	2001	2002	2003	2004	2005
<b>Trading platforms</b>					
<b>BVB</b>					
Securities	0.38	0.71	1.02	2.85	7.96
<i>of which:</i>					
Shares	0.38	0.71	1.01	2.56	7.83
Bonds	0.00	0.00	0.02	0.29	0.13
Rights	–	–	–	–	0.00
<b>RASDAQ</b>	0.27	0.42	0.41	0.59	1.08
<i>of which:</i>					
Shares	0.27	0.42	0.41	0.59	1.08
Deposit certificates	0.00	0.00	0.00	0.00	0.00
<b>Sibiu</b>	0.20	0.27	0.19	0.08	1.02
Securities	0.20	0.27	0.19	0.08	1.02
<i>of which:</i>					
Shares					
Bonds					
Derivatives	0.20	0.27	0.19	0.08	1.02
<b>Clearing houses</b>					
<b>BVB</b>	0.38	0.71	1.02	2.85	8.64
Securities	0.38	0.71	1.02	2.85	8.64
<i>of which:</i>					
Shares	0.38	0.71	1.01	2.56	8.51
Bonds	0.00	0.00	0.02	0.29	0.13
Rights	–	–	–	–	0.00
<b>SNCDD</b>	0.15	0.30	0.32	0.33	0.24
<i>of which:</i>					
Shares	0.15	0.30	0.32	0.33	0.24
Deposit certificates	0.00	0.00	0.00	0.00	0.00
<b>SaFIR</b>	43.35	47.44	30.10	48.39	0
<i>of which:</i>					
Government securities	43.35	47.44	30.10	48.39	0
<b>Sibiu</b>	0.20	0.27	0.19	0.08	1.02
Securities	0.20	0.27	0.19	0.08	1.02
<i>of which:</i>					
Shares					
Bonds					
Derivatives	0.20	0.27	0.19	0.08	1.02

## 12.3 Number of participants in trading platforms and clearing houses

(end of period)

	2001	2002	2003	2004	2005
<b>Trading platforms</b>					
<b>BVB</b>	110	75	73	67	70
<i>of which:</i>					
Banks (authorised as intermediaries)	0	0	0	0	1
Stockbrokers	110	75	73	67	69
<b>RASDAQ</b>	84	66	63	65	68
<i>of which:</i>					
Banks	–	–	–	–	–
Stockbrokers	84	66	63	65	68
<b>Sibiu</b>	22	26	17	24	29
<i>of which:</i>					
Banks	1	1	1	1	0
Stockbrokers	21	25	16	23	29
Others (custodian banks)	–	–	–	–	–
<b>Clearing houses</b>					
<b>BVB</b>	128	93	91	85	84
<i>of which:</i>					
Banks (authorised as intermediaries and/or as custodians)	5	6	6	6	9
Stockbrokers	110	75	73	67	69
Others (settlement banks)	18	18	18	18	15
<b>SNCDD</b>	89	72	69	70	71
<i>of which:</i>					
Banks	5	6	6	5	5
Stockbrokers	84	66	63	65	66
<b>SaFIR</b>	39	34	36	39	36
<i>of which:</i>					
Banks	39	17	16	19	36
Primary dealers	–	13	14	14	12
Secondary dealers	–	4	6	6	9
<b>Sibiu</b>	22	26	17	24	29
<i>of which:</i>					
Banks	1	1	1	1	0
Stockbrokers	21	25	16	23	29
Others (custodian banks)	–	–	–	–	–

## 12.4 Outstanding securities

(end of period)

	2001	2002	2003	2004	2005
<b>Trading platforms</b>					
<b>BVB</b>					
Value of shares listed (RON billions)	3.86	9.16	12.19	34.15	56.07
Value of bonds listed (RON billions)	0.00	0.00	0.04	0.07	0.30
Number of shares listed	65	65	62	60	64
Number of bonds listed	2	4	10	22	19
<b>RASDAQ</b>					
Value of shares listed (RON billions)	3.37	6.10	7.92	7.99	8.21
Value of other securities listed (RON billions)	–	0	0	0	0
Number of shares listed	5,084	4,823	4,442	3,998	3,683
Number of other securities listed	1	0	0	0	0
<b>Sibiu</b>					
Value of securities listed (RON billions)	0.20	0.27	0.19	0.08	1.02
Number of securities listed	16	16	16	32	46
Value of securities registered (RON billions)	0.20	0.27	0.19	0.08	1.02
Number of securities registered	16	16	16	32	46

## 13a Number of direct participants in central securities depositories

(end of period)

	2001	2002	2003	2004	2005
<b>BSED</b>					
Number of direct participants					78
<i>of which:</i>					
Central banks					0
<i>of which:</i>					
Domestic					0
Foreign					0
Central counterparties					0
<i>of which:</i>					
Domestic					0
Foreign					0
Central securities depositories					0
<i>of which:</i>					
Domestic					0
Foreign					0
Credit institutions					9
<i>of which:</i>					
Domestic					9
Foreign					0
Others					69
<i>of which:</i>					
Domestic					69
Foreign					0

## 13b Number of direct participants in central securities depositories (continued)

(end of period)

	2001	2002	2003	2004	2005
<b>NBRD</b>					
Number of direct participants					41
<i>of which:</i>					
Central banks					1
<i>of which:</i>					
Domestic					1
Foreign					0
Central counterparties					0
<i>of which:</i>					
Domestic					0
Foreign					0
Central securities depositories					0
<i>of which:</i>					
Domestic					0
Foreign					0
Credit institutions					40
<i>of which:</i>					
Domestic					40
Foreign					0
Others					0
<i>of which:</i>					
Domestic					0
Foreign					0



## 13c Number of direct participants in central securities depositories (continued)

(end of period)

	2001	2002	2003	2004	2005
<b>SNCDD</b>					
Number of direct participants					71
<i>of which:</i>					
Central banks					0
<i>of which:</i>					
Domestic					0
Foreign					0
Central counterparties					0
<i>of which:</i>					
Domestic					0
Foreign					0
Central securities depositories					0
<i>of which:</i>					
Domestic					0
Foreign					0
Credit institutions					5
<i>of which:</i>					
Domestic					5
Foreign					0
Others					66
<i>of which:</i>					
Domestic					66
Foreign					0

## 14a Value of securities held in central securities depositories

(RON millions; end of period)

	2001	2002	2003	2004	2005
<b>BSED</b>					
<b>a) Value of securities by origin</b>					
Total value of securities held					15,774
<i>of which:</i>					
Issued/held in safekeeping in the reporting CSD					15,774
<i>of which:</i>					
Bonds					301
Short-term papers					0
Equities					15,473
Others					0
Transferred to the reporting CSD through a link to another CSD					.
<i>of which:</i>					
Bonds					.
Short-term papers					.
Equities					.
Others					.
Transferred to the reporting CSD through a link to a custodian bank					.
<i>of which:</i>					
Bonds					.
Short-term papers					.
Equities					.
Others					.
<b>b) Value of securities by type of account holder</b>					
Total value of securities held					15,774
<i>of which:</i>					
Held on the account of another CSD					.
<i>of which:</i>					
Bonds					.
Short-term papers					.
Equities					.
Others					.
Held on accounts of other participants (non-CSDs)					15,774
<i>of which:</i>					
Bonds					301
Short-term papers					0
Equities					15,473
Others					0

## 14b Value of securities held in central securities depositories (continued)

(RON millions; end of period)

	2001	2002	2003	2004	2005
<b>NBRD</b>					
<b>a) Value of securities by origin</b>					
Total value of securities held					41,585
<i>of which:</i>					
Issued/held in safekeeping in the reporting CSD					41,585
<i>of which:</i>					
Bonds					4,483
Short-term papers					37,102
Equities					0
Others					0
Transferred to the reporting CSD through a link to another CSD					.
<i>of which:</i>					
Bonds					.
Short-term papers					.
Equities					.
Others					.
Transferred to the reporting CSD through a link to a custodian bank					.
<i>of which:</i>					
Bonds					.
Short-term papers					.
Equities					.
Others					.
<b>b) Value of securities by type of account holder</b>					
Total value of securities held					41,585
<i>of which:</i>					
Held on the account of another CSD					.
<i>of which:</i>					
Bonds					.
Short-term papers					.
Equities					.
Others					.
Held on accounts of other participants (non-CSDs)					41,585
<i>of which:</i>					
Bonds					4,483
Short-term papers					37,102
Equities					0
Others					0

## 14c Value of securities held in central securities depositories (continued)

(RON millions; end of period)

	2001	2002	2003	2004	2005
<b>SNCDD</b>					
<b>a) Value of securities by origin</b>					
Total value of securities held					112
<i>of which:</i>					
Issued/held in safekeeping in the reporting CSD					112
<i>of which:</i>					
Bonds					0
Short-term papers					0
Equities					112
Others					0
Transferred to the reporting CSD through a link to another CSD					.
<i>of which:</i>					
Bonds					.
Short-term papers					.
Equities					.
Others					.
Transferred to the reporting CSD through a link to a custodian bank					.
<i>of which:</i>					
Bonds					.
Short-term papers					.
Equities					.
Others					.
<b>b) Value of securities by type of account holder</b>					
Total value of securities held					112
<i>of which:</i>					
Held on the account of another CSD					.
<i>of which:</i>					
Bonds					.
Short-term papers					.
Equities					.
Others					.
Held on accounts of other participants (non-CSDs)					112
<i>of which:</i>					
Bonds					0
Short-term papers					0
Equities					112
Others					0

## 15a Delivery instructions processed in central securities depositories

(total for the period)

	2001	2002	2003	2004	2005
<b>BSED</b>					
	<i>thousands</i>				
<b>a) Number of delivery instructions by type of payment</b>					
Total number of delivery instructions					1,170
of which:					
Payment denominated in euro					0
of which:					
Bonds					0
Short-term papers					0
Equities					0
Others					0
Payment denominated in other currencies					1,164
of which:					
Bonds					0
Short-term papers					0
Equities					1,161
Others					3
Free of payment					6
of which:					
Bonds					0
Short-term papers					0
Equities					6
Others					0
<b>b) Number of delivery instructions by settlement channel</b>					
Total number of delivery instructions					1,170
of which:					
Internal settlement: no CSD link account involved					1,170
Settlement through link account of another CSD with reporting CSD					.
Settlement through link account of reporting CSD with another entity					.
	<i>RON millions</i>				
<b>c) Value of delivery instructions by type of payment</b>					
Total value of delivery instructions					9,984
of which:					
Payment denominated in euro					0
of which:					
Bonds					0
Short-term papers					0
Equities					0
Others					0
Payment denominated in other currencies					7,960
of which:					
Bonds					127
Short-term papers					0
Equities					7,830
Others					3
Free of payment					2,024
of which:					
Bonds					0
Short-term papers					0
Equities					2,024
Others					0
<b>d) Value of delivery instructions by settlement channel</b>					
Total value of delivery instructions					9,984
of which:					
Internal settlement: no CSD link account involved					9,984
Settlement through link account of another CSD with reporting CSD					.
Settlement through link account of reporting CSD with another entity					.

## 15b Delivery instructions processed in central securities depositories (continued)

(total for the period)

	2001	2002	2003	2004	2005
<b>NBRD</b>					
	<i>thousands</i>				
<b>a) Number of delivery instructions by type of payment</b>					
Total number of delivery instructions					11
<i>of which:</i>					
Payment denominated in euro					0
<i>of which:</i>					
Bonds					0
Short-term papers					0
Equities					0
Others					0
Payment denominated in other currencies					0
<i>of which:</i>					
Bonds					0
Short-term papers					0
Equities					0
Others					0
Free of payment					11
<i>of which:</i>					
Bonds					6
Short-term papers					5
Equities					0
Others					0
<b>b) Number of delivery instructions by settlement channel</b>					
Total number of delivery instructions					11
<i>of which:</i>					
Internal settlement: no CSD link account involved					11
Settlement through link account of another CSD with reporting CSD					.
Settlement through link account of reporting CSD with another entity					.
	<i>RON millions</i>				
<b>c) Value of delivery instructions by type of payment</b>					
Total value of delivery instructions					26,307
<i>of which:</i>					
Payment denominated in euro					0
<i>of which:</i>					
Bonds					0
Short-term papers					0
Equities					0
Others					0
Payment denominated in other currencies					4,207
<i>of which:</i>					
Bonds					615
Short-term papers					3,592
Equities					0
Others					0
Free of payment					22,100
<i>of which:</i>					
Bonds					12,509
Short-term papers					9,591
Equities					0
Others					0
<b>d) Value of delivery instructions by settlement channel</b>					
Total value of delivery instructions					26,307
<i>of which:</i>					
Internal settlement: no CSD link account involved					26,307
Settlement through link account of another CSD with reporting CSD					.
Settlement through link account of reporting CSD with another entity					.

## 15c Delivery instructions processed in central securities depositories (continued)

(total for the period)

	2001	2002	2003	2004	2005
<b>SNCDD</b>					
	<i>thousands</i>				
<b>a) Number of delivery instructions by type of payment</b>					
Total number of delivery instructions					32
<i>of which:</i>					
Payment denominated in euro					0
<i>of which:</i>					
Bonds					0
Short-term papers					0
Equities					0
Others					0
Payment denominated in other currencies					31
<i>of which:</i>					
Bonds					0
Short-term papers					0
Equities					31
Others					0
Free of payment					1
<i>of which:</i>					
Bonds					0
Short-term papers					0
Equities					1
Others					0
<b>b) Number of delivery instructions by settlement channel</b>					
Total number of delivery instructions					32
<i>of which:</i>					
Internal settlement: no CSD link account involved					32
Settlement through link account of another CSD with reporting CSD					.
Settlement through link account of reporting CSD with another entity					.
	<i>RON millions</i>				
<b>c) Value of delivery instructions by type of payment</b>					
Total value of delivery instructions					374
<i>of which:</i>					
Payment denominated in euro					0
<i>of which:</i>					
Bonds					0
Short-term papers					0
Equities					0
Others					0
Payment denominated in other currencies					200
<i>of which:</i>					
Bonds					0
Short-term papers					0
Equities					200
Others					0
Free of payment					174
<i>of which:</i>					
Bonds					0
Short-term papers					0
Equities					174
Others					0
<b>d) Value of delivery instructions by settlement channel</b>					
Total value of delivery instructions					374
<i>of which:</i>					
Internal settlement: no CSD link account involved					374
Settlement through link account of another CSD with reporting CSD					.
Settlement through link account of reporting CSD with another entity					.

## 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.

**Details on items in each table:** Information on the use of the country tables and calculations pertaining to each item in those tables are given in Section 6 of the “Detailed Explanatory Notes”.

## COUNTRY TABLES – NOTES

**Table 1 – Basic statistical data**

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

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

All items	All data have been converted into the new national currency (RON), which has replaced the former national currency (ROL); RON 1 = ROL 10,000.
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.
Overnight deposits in foreign currencies held by non-MFIs	The postal institution and State Treasury are not included.

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

All items	All data have been converted into the new national currency (RON), which has replaced the former national currency (ROL); RON 1 = ROL 10,000.
Overnight deposits held at the central bank	Reserve holdings (RON-denominated component only) and deposit facility.
Overnight deposits held at other credit institutions	Value for the last quarter of the period. Overnight deposits held at other credit institutions operating in Romania only.



**Table 4 – Banknotes and coins**

All items	All data have been converted into the new national currency (RON), which has replaced the former national currency (ROL); RON 1 = ROL 10,000.
Total banknotes in circulation	
<i>of which:</i> ROL 5,000	Withdrawn from circulation on 30 June 2002.
<i>of which:</i> ROL 2,000	Withdrawn from circulation on 30 November 2004.
<i>of which:</i> ROL 1,000	Withdrawn from circulation on 31 December 2001.
Total coins in circulation	
<i>of which:</i> ROL 50	Withdrawn from circulation on 30 June 2003.
<i>of which:</i> ROL 20	Withdrawn from circulation on 30 June 2003.
<i>of which:</i> ROL 10	Withdrawn from circulation on 30 June 2003.
<i>of which:</i> ROL 5	Withdrawn from circulation on 30 June 2003.

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

All value items	All data have been converted into the new national currency (RON), which has replaced the former national currency (ROL); RON 1 = ROL 10,000.
<b>Other institutions offering payment services to non-MFIs</b>	
Number of offices	Only partial information is available for 2001, 2002 and 2003.

**Table 6 – Payment card functions and accepting devices****Table 7 – Payment and terminal transactions involving non-MFIs: Number of transactions**

Credit transfers	Includes book-entry transactions.
Direct debits	Includes book-entry transactions.

**Table 8 – Payment and terminal transactions involving non-MFIs: Value of transactions**

All items	All data have been converted into the new national currency (RON), which has replaced the former national currency (ROL); RON 1 = ROL 10,000.
Credit transfers	Includes book-entry transactions.
Direct debits	Includes book-entry transactions.

**Table 9 – Participation in selected interbank funds transfer systems**

<b>ReGIS</b>	ReGIS is the Romanian electronic RTGS and went live on 8 April 2005.
<b>TEMP</b>	TEMP is the former Romanian paper-based LVPS and closed on 8 April 2005.
<b>PCH</b>	PCH is the interbank paper-based net settlement payment system.
<b>SENT</b>	SENT is the Romanian ACH and went live on 13 May 2005.

**Table 10 – Payments processed by selected interbank funds transfer systems: Number of transactions****Table 11 – Payments processed by selected interbank funds transfer systems: Value of transactions**

All items	All data have been converted into the new national currency (RON), which has replaced the former national currency (ROL); RON 1 = ROL 10,000.
-----------	---

**Table 12.1 – Instructions handled by trading platforms and clearing houses: Number of transactions**

BVB	
<i>of which:</i> Shares	Contains both listed and unlisted markets. Since 2005 preemption rights for BVB listed securities have been traded.
Sibiu	Sibiu is a monetary financial and commodities exchange.
SaFIR	Government securities registration and settlement system. SaFIR is the electronic system successor of the NBR paper-based system and has been in operation since 3 October 2005; it clears primary market operations (placements, payment events and redemptions) only. Issues denominated in foreign currencies are not included.

**Table 12.2 – Instructions handled by trading platforms and clearing houses: Market value of transactions**

All items	All data have been converted into the new national currency (RON), which has replaced the former national currency (ROL); RON 1 = ROL 10,000.
BVB	
<i>of which:</i> Shares	Includes both listed and unlisted markets.

SaFIR	Government securities registration and settlement system. SaFIR clears primary market operations (placements, payment events and redemptions) only. Issues denominated in foreign currencies are not included.
Sibiu	Sibiu is a monetary financial and commodities exchange.

**Table 12.3 – Number of participants in trading platforms and clearing houses**

All items	The legal framework has changed to allow banks to participate directly in securities markets.
Sibiu	Sibiu is a monetary financial and commodities exchange.

**Table 12.4 – Outstanding securities**

All items	All data have been converted into the new national currency (RON), which has replaced the former national currency (ROL); RON 1 = ROL 10,000.
BVB	
<i>of which:</i> Value of bonds listed	Municipal bonds.
Sibiu	Sibiu is a monetary financial and commodities exchange.

**Table 13 – Number of direct participants in central securities depositories****Table 14 – Value of securities held in central securities depositories****Table 15 – Delivery instructions processed in central securities depositories**



## DETAILED EXPLANATORY NOTES

<b>1</b>	<b>STRUCTURE OF THE “DETAILED EXPLANATORY NOTES”</b>	<b>631</b>			
<b>2</b>	<b>PURPOSE OF THE BLUE BOOK STATISTICS</b>	<b>631</b>			
2.1	Aim and coverage of the data	631			
2.2	Structure of the tables	632			
<b>3</b>	<b>COMPARATIVE DATA</b>	<b>633</b>			
3.1	General remarks	633			
3.2	Comparative tables 1.1 to 1.4 on general statistical data	634			
3.3	Comparative table 2 “Currency in circulation outside MFIs”	636			
3.4	Comparative table 3 “Overnight deposit accounts held by credit institutions”	636			
3.5	Comparative table 4 “Institutions offering payment services to non-MFIs”	637			
3.6	Comparative table 5 “Overnight deposits held by non-MFIs”	637			
3.7	Comparative table 6 “Payment and terminal transactions involving non-MFIs: Total number of transactions”	638			
3.8	Comparative tables 7.1 to 7.5 on the number of transactions per type of payment instrument	638			
3.9	Comparative table 8 “Payment and terminal transactions involving non-MFIs: Total value of transactions”	640			
3.10	Comparative tables 9.1 to 9.7 on the value of transactions per type of payment instrument	640			
3.11	Comparative tables 10.1 to 10.3 on cards issued in the country	642			
3.12	Comparative tables 11.1 to 11.3 on terminals located in the country	644			
3.13	Comparative tables 12.1 to 12.4 and 13.1 to 13.4 on the number/value of cash withdrawals and loading/unloading transactions at terminals	644			
			3.14	Comparative tables 14.1 to 14.4 and 15.1 to 15.4 on the number/value of payment transactions at terminals	646
			3.15	Comparative tables 16.1 to 16.3 on selected interbank funds transfer systems	648
			3.16	Comparative tables 17.1 to 17.4 on central securities depositories	650
			<b>4</b>	<b>EURO AREA AGGREGATE DATA</b>	<b>651</b>
			4.1	Euro area table 1 “Basic statistical data”	651
			4.2	Euro area table 2 “Settlement media used by non-MFIs”	652
			4.3	Euro area table 3 “Banknotes and coins”	653
			<b>5</b>	<b>DATA ON SELECTED INTERNATIONAL SYSTEMS</b>	<b>653</b>
			5.1	International systems table 1 “Participation in selected interbank funds transfer systems”	653
			5.2	International systems tables 2 and 3 “Payments processed by selected interbank funds transfer systems”	654
			<b>6</b>	<b>COUNTRY DATA</b>	<b>656</b>
			6.1	Country table 1 “Basic statistical data”	656
			6.2	Country table 2 “Settlement media used by non-MFIs”	657
			6.3	Country table 3 “Settlement media used by credit institutions”	658
			6.4	Country table 4 “Banknotes and coins”	658
			6.5	Country table 5 “Institutions offering payment services to non-MFIs”	659
			6.6	Country table 6 “Payment card functions and accepting devices”	660

6.7	Country tables 7 and 8 “Payment and terminal transactions involving non-MFIs”	665
6.8	Country table 9 “Participation in selected interbank funds transfer systems”	670
6.9	Country tables 10 and 11 “Payments processed by selected interbank funds transfer systems”	672
6.10	Country tables 12.1 and 12.2 “Instructions handled by trading platforms and clearing houses”	674
6.11	Country table 12.3 “Number of participants in trading platforms and clearing houses ”	674
6.12	Country table 12.4 “Outstanding securities”	674
6.13	Country table 13 “Number of direct participants in central securities depositories”	674
6.14	Country table 14 “Value of securities held in central securities depositories”	675
6.15	Country table 15 “Delivery instructions processed in central securities depositories”	676

## 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” provide only a summary and overview of the concepts used in the Blue Book statistics. For detailed explanations of individual data items, please refer to the “Detailed reporting requirements for Country tables 1 to 11” (Annex 2). For detailed explanations of data in individual countries’ tables, please refer to the endnotes at the end of each country chapter.

The “Detailed explanatory notes” are structured as follows:

- Overall purpose of the Blue Book statistics and the structure of the comparative, euro area, international systems 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 on selected international systems (Section 5) and country tables (Section 6), including the rationale for the inclusion of each data item in the Blue Book statistics;
- Cross-reference tables listing each data item used in the comparative, euro area, international systems or country tables, with references to other tables in which the relevant data item is used (Annex 1);
- Detailed description of the enhanced data requirements for Country tables 1 to 11 (Annex 2). This section provides a detailed description of each data item, including its

scope, measurement, currency and other attributes necessary for proper collection of the data.

## 2 PURPOSE OF THE BLUE BOOK STATISTICS

### 2.1 AIM AND COVERAGE OF THE DATA

The statistics collected within 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 situation are chosen in such a way as to provide a backdrop 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 to be used for cross-country comparison.
- 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 use 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 use and transaction requirements.
- Data on the use of non-cash payment instruments exclude data on mobile

payments and interbank transactions (except those routed via payment systems).

- 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 comparison. Data for securities systems are provided according to a harmonised list of types of transaction and security.

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 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 involving non-MFIs in general, with detailed information broken down by type of payment instrument. These 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 to 11 and International systems tables 1 to 3.

Comparative tables 17.1 to 17.4 present data on central securities depositories, as provided in Country tables 13 to 15.

The comparative tables are based on the country tables, with the exception of Comparative tables 1.3 and 1.4. 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 at an aggregate euro area level. Some of the data have been available at the euro area level only 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 non-MFI's ability to access payment services. 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 ON SELECTED INTERNATIONAL SYSTEMS

The international systems tables present data for interbank funds transfer systems processing the euro which do not have a clear national anchorage, and for TARGET as a whole. Data on national TARGET components are presented in Country tables 9 to 11. The expected launch in November 2007 of TARGET2, which will replace the current decentralised system with a single technical platform, means that the concept of national TARGET components will be reviewed.

International systems table 1 (corresponding to Country table 9) presents data on participation in these systems.

International systems tables 2 and 3 (corresponding to Country tables 10 and 11) provide data on the number and value of transactions handled by these systems.

#### 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 putting into 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 involving non-MFIs, i.e. retail and corporate payments. While payments with electronic money are included, mobile payments are not.

Country table 9 presents data on the number of direct and indirect participants in selected interbank payment systems in the relevant country, together with a more detailed breakdown of the types of direct participant.

Country tables 10 and 11 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 of both credit institutions and non-MFIs.

Country tables 12.1 to 12.4 present data on the securities trading and clearing infrastructure: number and value of transactions, participation and outstanding securities held in the systems.

Country tables 13 to 15 provide data on the securities settlement infrastructure: participation, value of securities held, and number and value of delivery instructions processed in central securities depositories.

## 3 COMPARATIVE DATA

### 3.1 GENERAL REMARKS

#### 3.1.1 AIM OF THE TABLES

The general aim of the comparative tables is to provide an overview of data for all EU Member States, thereby enabling cross-country comparison.

The tables also present a number of indicators calculated on the basis of the data.

#### 3.1.2 DATA SOURCES

The comparative tables are based in full on the country tables (with the exception of Comparative tables 1.3 and 1.4). 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.

#### 3.1.3 COVERAGE

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, refer to Comparative tables 1.3 and 1.4.



Accession and acceding countries are not included in the comparative tables.

#### 3.1.4 DATA ON THE VALUE OF TRANSACTIONS

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).

#### 3.1.5 CALCULATION OF EU AND EURO AREA TOTALS

EU and euro area totals take account of all countries that were EU Member States or euro area members at the end of the reporting year. Totals for the entire year are used, even if a country joined at some point during that year.

EU and euro area totals are calculated if more than half of the countries have provided data for an item. If more than two countries have delivered confidential data for an item, the EU and euro area totals also include that confidential data and may therefore differ from the sum of the data items actually listed in the tables.

For tables listing the total number of units at the end of the year (e.g. cards or terminals) or total transactions for the year, EU and euro area totals are the sum of all units or transactions. For tables listing ratios such as number per capita or value as a ratio to GDP, the EU and euro area totals are calculated as the ratios of the EU and euro area totals for each component. This means, for example, that the EU and euro area totals for the number of cards per capita are calculated as the ratio of the total number of cards in the EU and euro area to the total population of the EU and euro area.

#### 3.1.6 CALCULATION OF INCREASES IN NUMBER/VALUE

Increases in the number of transactions are calculated as year-on-year changes in the

number of transactions, comparing the reporting year with the previous year.

Increases in the value of transactions are calculated as year-on-year changes in the value of transactions, comparing the reporting year with the previous year, adjusted by the HICP for the reporting year. Increases in the value of transactions of non-euro area countries are calculated using the data in national currency in the country tables, in order to avoid distortions due to exchange rate fluctuations between the national currency and the euro (as the data in the comparative tables are recalculated into euro).

### 3.2 COMPARATIVE TABLES 1.1 TO 1.4 ON GENERAL STATISTICAL DATA

#### 3.2.1 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. This 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 comparison of data on the value of transactions.
- *Population*: Total number of inhabitants in the relevant country. Source: "Population" [Country table 1]. This 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 comparison of data on the number of transactions.

- *Comparison of GDP per capita*: Indicator of the economic size of the country. Source: “GDP per capita” [Country table 1].
- *HICP*: Indicator of the country’s inflation rate. Source: “HICP” [Country table 1]. This 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].

### 3.2.2 COMPARATIVE TABLE 1.2 “COMPARISON WITH EU TOTALS”

This 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.

### 3.2.3 COMPARATIVE TABLE 1.3 “DATA ON EU MEMBERSHIP”

This 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 Article 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).

### 3.2.4 COMPARATIVE TABLE 1.4 “NUMBER OF COUNTRIES”

This table summarises Comparative table 1.3 and presents, at a glance, the situation with regard to membership and applications for membership of the EU at the end of each reporting year. Its aim is to facilitate 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, and which report for the Blue Book publication.

### 3.3 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*: Cash in circulation relative to the GDP of the relevant country. Measurement of the 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.

### 3.4 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 data on 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 using 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.

### 3.5 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 million inhabitants:* Average number of institutions offering payment services to non-MFIs per million 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 million inhabitants:* Average number of offices (places of business) offering payment services to non-MFIs per million inhabitants. Indicator of the ability of the general population to access payment services.

### 3.6 COMPARATIVE TABLE 5 “OVERNIGHT DEPOSITS HELD BY NON-MFIs”

This 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 directly used 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 directly used 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.

### 3.7 COMPARATIVE TABLE 6 “PAYMENT AND TERMINAL TRANSACTIONS INVOLVING NON-MFIs: TOTAL NUMBER OF TRANSACTIONS”

This table presents aggregated data on the number of payment transactions involving non-MFIs. Transactions are not separated by type of payment instrument used, but rather presented as the total of all non-cash payment transactions in the economy involving non-MFIs. The table is based on Country table 7 “Payment and terminal transactions involving non-MFIs: Number of transactions”.

- *Total number of transactions*: Total number of transactions with payment instruments listed in Country table 7: credit transfers, direct debits, card payments, e-money purchase transactions, cheques and other payment instruments, i.e. the total number of cashless payment transactions involving non-MFIs in the relevant country. Source: “Total number of transactions with payment instruments” [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 involving 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.

### 3.8 COMPARATIVE TABLES 7.1 TO 7.5 ON THE NUMBER OF TRANSACTIONS PER TYPE OF PAYMENT INSTRUMENT

The objective of Comparative tables 7.1 to 7.5 is to compare the number of transactions per type of payment instrument used in the various countries. Card payments are presented as aggregated data; a detailed breakdown is given only in the overview in Comparative table 7.1.

#### 3.8.1 COMPARATIVE TABLE 7.1 “NUMBER OF TRANSACTIONS PER TYPE OF PAYMENT INSTRUMENT”

This table presents the total number of payments per type of payment instrument and forms the basis for the calculations in Comparative tables 7.2 to 7.5. The table is based on Country table 7 “Payment and terminal transactions involving non-MFIs”.

- *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 purchase transactions*: Number of purchase transactions with e-money stored on cards or other e-money storages. Source: “E-money purchase transactions” [Country table 7].

- *Other payment instruments*: Number of payment transactions with payment instruments not specifically listed. Source: “Other payment instruments” [Country table 7].
- *Card payments (except with e-money cards)*
  - *Total card payments*: 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:
    - *With 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 with cards with a debit function” [Country table 7].
    - *With 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 with cards with a delayed debit function” [Country table 7].
    - *With 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 with cards with a credit function” [Country table 7].
    - *With cards with a debit and/or delayed debit function*: This category is only reported if the data cannot be separated into “Payments with cards with a debit function” and “Payments with cards with a delayed debit function”. It refers to the number of transactions with cards with a debit and/or delayed debit function at POS terminals or via other channels. Source: “Payments with cards with a debit and/or delayed debit function” [Country table 7].
  - *With cards with a credit and/or delayed debit function*: This category is only reported if the data cannot be separated into “Payments with cards with a credit function” and “Payments with cards with a delayed debit function”. It refers to the number of transactions with cards with a credit and/or delayed debit function at POS terminals or via other channels. Source: “Payments with cards with a credit and/or delayed debit function” [Country table 7].

### 3.8.2 COMPARATIVE TABLES 7.2 TO 7.5

Each of these 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 Comparative tables 7.2 to 7.5

- Credit transfers
- Direct debits
- Card payments (except with e-money cards)
- Cheques
- E-money purchase transactions
- Other payment instruments

#### 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 involving non-MFIs for the country concerned, giving an indication of the relative degree of use, in each country, of a particular payment instrument vis-à-vis other payment instruments.

#### 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 the 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 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.

### 3.9 COMPARATIVE TABLE 8 “PAYMENT AND TERMINAL TRANSACTIONS INVOLVING NON-MFIs: TOTAL VALUE OF TRANSACTIONS”

This table presents aggregated data on the value of payment transactions involving non-MFIs. Transactions are not broken down by type of payment instrument used, but rather presented as an aggregated total of all payment transactions involving non-MFIs in the economy. The table is based on Country table 8 “Payment and terminal transactions involving non-MFIs: Value of transactions”.

- *Total value of transactions:* Value of transactions with all payment instruments listed in Country table 8: credit transfers, direct debits, card payments, e-money purchase transactions, cheques and other payment instruments, i.e. the total value of cashless payment transactions involving non-MFIs in the relevant country. Source: “Total value of transactions with payment instruments” [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 real growth in the value of payment transactions involving 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.

### 3.10 COMPARATIVE TABLES 9.1 TO 9.7 ON THE VALUE OF TRANSACTIONS PER TYPE OF PAYMENT INSTRUMENT

The objective of Comparative tables 9.1 to 9.7 is to compare the value of transactions per type of payment instrument used in the various countries. Card payments are presented as aggregated data; a detailed breakdown is given only in the overview in Comparative table 9.1.

### 3.10.1 COMPARATIVE TABLE 9.1 “VALUE OF TRANSACTIONS PER TYPE OF PAYMENT INSTRUMENT”

This table presents the total value of payments per type of payment instrument and forms the basis for the calculations in Comparative tables 9.2 to 9.7. The table is based on Country table 8 “Payment and terminal transactions involving 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 purchase transactions*: Value of purchase transactions with e-money stored on cards or other e-money storages. Source: “E-money purchase transactions” [Country table 8].
- *Other payment instruments*: Value of payment transactions with payment instruments not specifically listed. Source: “Other payment instruments” [Country table 8].
- *Card payments (except with e-money cards)*
  - *Total card payments*: 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:
    - *With 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 with cards with a debit function” [Country table 8].
    - *With 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 with cards with a delayed debit function” [Country table 8].
    - *With 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 with cards with a credit function” [Country table 8].
    - *With cards with a debit and/or delayed debit function*: This category is only reported if the data cannot be broken down into “Payments with cards with a debit function” and “Payments with cards with a delayed debit function”. It refers to the value of transactions with cards with a debit and/or delayed debit function at POS terminals or via other channels. Source: “Payments with cards with a debit and/or delayed debit function” [Country table 8].
    - *With cards with a credit and/or delayed debit function*: This category is only reported if the data cannot be separated into “Payments with cards with a credit function” and “Payments with cards with a delayed debit function”. It refers to the value of transactions with cards with a credit and/or delayed debit function at POS terminals or via other channels. Source: “Payments with cards with a credit and/or delayed debit function” [Country table 8].

### 3.10.2 COMPARATIVE TABLES 9.2 TO 9.7

Each of these 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 Comparative tables 9.2 to 9.7

- Credit transfers
- Direct debits
- Card payments (except with e-money cards)
- Cheques
- E-money purchase transactions
- Other payment instruments

#### 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 involving non-MFIs for the country concerned, giving an indication of the relative degree of use in each country of a particular payment instrument vis-à-vis other payment instruments.

#### 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 for 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 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.

### 3.11 COMPARATIVE TABLES 10.1 TO 10.3 ON CARDS ISSUED IN THE COUNTRY

The objective of Comparative 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.

#### 3.11.1 COMPARATIVE TABLE 10.1 “NUMBER OF CARDS ISSUED IN THE COUNTRY”

This table presents data on 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*: Number of cards on which e-money can be stored. Source: “Cards with an e-money function” [Country table 6].
- *Cards with a payment function – Total cards*: Total number of cards with a payment

function (i.e. a debit, credit or delayed debit function). Denotes the number of physical cards. As each card may have one or more payment functions, 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. 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 current account at a deposit-taking 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 (with no extended credit facility 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 credit line and is able to make purchases 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/or delayed debit function*: This category is only reported if some or all data cannot be broken down into “Cards with a debit function” and “Cards with a delayed debit function”. It refers to the number of cards with a debit and/or delayed debit function issued in the relevant country. Data from the separate categories “Cards with a debit function” and “Cards with a delayed debit function” are not repeated here if they are listed in the above categories. Source: “Cards with a debit

and/or delayed debit function” [Country table 6].

- *Cards with a credit and/or delayed debit function*: This category is only reported if some or all data cannot be broken down into “Cards with a credit function” and “Cards with a delayed debit function”. It refers to the number of cards with a credit and/or delayed debit function issued in the relevant country. Data from the separate categories “Cards with a credit function” and “Cards with a delayed debit function” are not repeated here if they are listed in the above categories. Source: “Cards with a credit and/or delayed debit function” [Country table 6].

### 3.11.2 COMPARATIVE TABLES 10.2 AND 10.3

Each of these 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 Comparative tables 10.2 and 10.3

- Cards with a cash function
- Cards with an e-money function
- Cards with a payment function

#### 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 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.

### 3.12 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).

#### 3.12.1 COMPARATIVE TABLE 11.1 “NUMBER OF TERMINALS LOCATED IN THE COUNTRY”

This table presents data on 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 possibly 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].

#### 3.12.2 COMPARATIVE TABLES 11.2 AND 11.3

Each of these 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 Comparative tables 11.2 and 11.3

- ATMs
- POS terminals
- E-money card-loading/unloading terminals
- E-money card-accepting terminals

##### Comparative table 11.2 “Increase in the number of terminals located in the country”

The number of terminals is recalculated into a year-on-year growth rate in order to show how the use of each type of terminal has developed over time.

##### Comparative table 11.3 “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.

### 3.13 COMPARATIVE TABLES 12.1 TO 12.4 AND 13.1 TO 13.4 ON THE NUMBER/VALUE OF CASH WITHDRAWALS AND LOADING/ UNLOADING TRANSACTIONS AT TERMINALS

The objective of these tables is to present the number (Comparative tables 12.1 to 12.4) and value (Comparative tables 13.1 to 13.4) of cash and e-money card-loading/unloading transactions with cards issued both in and outside the country at terminals located both in and outside the country. For these transactions, the cards’ cash or e-money functions are used. The tables present data on the most commonly used combinations of cards and terminals.

### 3.13.1 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 only included if they do not take place together with a payment transaction. Cash withdrawals together with a payment transaction 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 with cards issued in the country
- b) Transactions at terminals located in the country with cards issued outside the country
- c) Transactions at terminals located outside the country with cards issued in the country.

### 3.13.2 COMPARATIVE TABLES 12.1 AND 13.1 “NUMBER/VALUE OF CASH WITHDRAWALS AND LOADING/UNLOADING TRANSACTIONS AT TERMINALS”

These tables present the number (Comparative table 12.1) and value (Comparative table 13.1) of transactions for the most commonly used combinations of cards and terminals for cash withdrawals and e-money card-loading/unloading transactions. The tables are based on Country table 7 (Comparative table 12.1) and Country table 8 (Comparative 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 with 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 with 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 with cards issued in the country – ATM cash withdrawals” [Country tables 7 and 8].
- *E-money card-loading/unloading transactions at terminals located in the country – Cards issued in the country*: Source: “a) Transactions at terminals located in the country with cards issued in the country – E-money card-loading/unloading transactions” [Country tables 7 and 8].

### 3.13.3 COMPARATIVE TABLES 12.2 TO 12.4 AND 13.2 TO 13.4

Each of these tables compares the number/value of cash and e-money card-loading/unloading transactions at terminals against a certain measurement in order to enable intra and cross-country comparison.

#### Comparative tables 12.2 and 13.2 “Increase in the number/real value of cash withdrawals and loading/unloading transactions at terminals”

The number/value of cash withdrawals and e-money card-loading/unloading transactions at terminals is recalculated into a year-on-year growth rate in order to show how the use of terminals for cash and e-money loading/unloading transactions has developed over time. The value data (Comparative 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 card-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/unloading 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 card-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 are not included in this table, as the number of ATMs located outside the country is not available.

**Comparative tables 12.4 and 13.4 “Number/value of cash withdrawals and loading/unloading 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 card-loading/unloading transactions is divided by the number of cards with an e-money function issued in the country. 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 card-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 are not included in this table, as the number of cards issued outside the country is not available.

**3.14 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 data on the number (Comparative tables 14.1 to 14.4) and value (Comparative tables 15.1 to 15.4) of payment transactions with cards issued both in and outside the country at terminals located both in 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.

**3.14.1 LIST OF TRANSACTIONS AND GEOGRAPHICAL BREAKDOWN**

**List of transactions in the tables**

- *POS transactions:* 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 at POS terminals together with a payment transaction.

- *E-money purchase transactions*: Number/value of purchase transactions with 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 with cards issued outside the country
- b) Transactions at terminals located in the country with cards issued in the country
- c) Transactions at terminals located outside the country with cards issued in the country.

### 3.14.2 COMPARATIVE TABLES 14.1 AND 15.1 “NUMBER/VALUE OF PAYMENT TRANSACTIONS AT TERMINALS”

These tables present the number (Comparative table 14.1) and value (Comparative 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 (Comparative table 14.1) and Country table 8 (Comparative 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 with cards issued outside the country – POS transactions (irrespective of type of card used)” [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 with cards issued in the country – POS transactions (irrespective of

type of card used)” [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 with cards issued in the country – POS transactions (irrespective of type of card used)” [Country tables 7 and 8].
- *E-money purchase transactions at terminals located in the country – Cards issued in the country*: Source: “E-money purchase transactions – With cards with an e-money function” [Country tables 7 and 8].

### 3.14.3 COMPARATIVE TABLES 14.2 TO 14.4 AND 15.2 TO 15.4

Each of these tables compares the number/value of card payment transactions at terminals against a certain measurement in order to enable intra and cross-country comparison.

### 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 (Comparative 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 purchase 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 purchase 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 are not included in this table, as the number of POS terminals located outside the country is not available.

**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 purchase transactions is divided by the number of cards with an e-money function issued in the country. 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 purchase 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 are not included in this table, as the number of cards issued outside the country is not available.

**3.15 COMPARATIVE TABLES 16.1 TO 16.3 ON  
 SELECTED INTERBANK FUNDS TRANSFER  
 SYSTEMS**

The objective of these tables is to present information on selected interbank payment systems in each country and thereby give a picture of the payment systems operating within the EU. 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 tables present information on participation in the systems, the number and value of transactions processed, and the percentage of transactions initiated by the five largest senders (concentration ratio).

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 to 11, and also EURO1/STEP1 and STEP2, as listed in International systems tables 1 to 3.

- 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 to 11.
  - IV *Multi-currency systems*: Presents data on the Continued Linked Settlement system (CLS), as listed in International systems tables 1 to 3, and includes settlement data for CLS transactions in the other EU currencies which are eligible for CLS settlement, 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 for each country or currency area are listed according to their order in Country tables 9 to 11 and International systems tables 1 to 3. 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*: RTGS = real-time gross settlement; G = other gross settlement; N = multilateral net settlement; BN = bilateral net settlement; BA = batch settlement, i.e. settlement of batches in gross value without netting.
- participant). Indicates the total degree of participation in the system. Source: “Number of participants” [Country table 9 or International systems table 1].
  - *of which: Direct participants*: Number of institutions in a system which are authorised to send/receive payment orders directly to/from the system without an intermediary or are directly bound by the rules governing the system. In some systems, direct participants also exchange orders on behalf of indirect participants. Indicates the degree of direct participation in the system. Source: “Direct participants” [Country table 9 or International systems table 1].
  - *Concentration ratio in terms of volume*: Percentage of traffic sent by the five senders with the largest number of transactions sent (may include the central bank). Indicates the degree of concentration of traffic among the largest senders in terms of the number of transactions. Source: “Concentration ratio in terms of volume” [Country table 10 or International systems table 2].
  - *Concentration ratio in terms of value*: Percentage of traffic sent by the five senders with the largest value of transactions sent (may include the central bank). Indicates the degree of concentration of traffic among the largest senders in terms of the value of transactions. Source: “Concentration ratio in terms of value” [Country table 11 or International systems table 3].

### 3.15.1 COMPARATIVE TABLE 16.1 “PARTICIPATION IN SELECTED INTERBANK FUNDS TRANSFER SYSTEMS”

This table presents summary information on participation in selected interbank funds transfer systems and also summarises the data on concentration ratios for each system.

- *Number of participants*: Number of institutions which are 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

### 3.15.2 COMPARATIVE TABLES 16.2 AND 16.3 “PAYMENTS PROCESSED BY SELECTED INTERBANK FUNDS TRANSFER SYSTEMS”

These tables present the number (Comparative table 16.2) and value (Comparative table 16.3) of transactions processed by interbank funds transfer systems as listed in Country tables 10 and 11 and International systems tables 2 and 3, together with some indicators related to the number/value of transactions. They enable easy comparison across systems, countries and currency areas.



Transaction data on TARGET components which connect to TARGET via another TARGET component are included in the traffic of the directly connected TARGET component and are counted only once. Transaction data on indirectly connected TARGET components are shown at the bottom of the list of TARGET components. The expected launch in November 2007 of TARGET2, which will replace the current decentralised system with a single technical platform, means that the concept of national TARGET components will be reviewed.

- *Number of transactions:* Number of transactions processed by selected interbank payment systems. Source: Country table 10 or International systems table 2.
- *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 11 or International systems table 3.
- *Average value per transaction:* Average value of transactions in each payment system. Indicator of the typical size of payments 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 3: 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 3: TARGET as a whole, EPM, EURO1/STEP1, STEP2, CLS).

### 3.16 COMPARATIVE TABLES 17.1 TO 17.4 ON CENTRAL SECURITIES DEPOSITORIES

The objective of these tables is to present information on central securities depositories in the relevant country and thereby give an indication of the extent of the use of CSDs operating within the EU. As a rule, the most important CSDs 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 CSDs in each country are listed according to their order in Country tables 13 to 15.

#### 3.16.1 COMPARATIVE TABLE 17.1 “PARTICIPATION IN CENTRAL SECURITIES DEPOSITORIES”

This table presents information on participation in central securities depositories and is based on Country table 13.

- *Number of participants:* Number of direct account holders in a tiered system, and the number of account operators in the case of non-tiered systems. Source: “Number of direct participants” [Country table 13].

#### 3.16.2 COMPARATIVE TABLE 17.2 “VALUE OF SECURITIES HELD ON ACCOUNTS WITH CENTRAL SECURITIES DEPOSITORIES”

This table presents data on the value of securities held on securities accounts with central securities depositories, as listed in Country table 14.

- *Value of securities:* Value of securities held on accounts with CSDs. Source: “Total value of securities held” [Country table 14].

- *Increase in the value of securities:* The value of securities in each system is recalculated into a year-on-year growth rate. This shows how the value of securities in each system has developed over time.

### 3.16.3 COMPARATIVE TABLES 17.3 AND 17.4 “TRANSACTIONS PROCESSED BY CENTRAL SECURITIES DEPOSITORIES”

These tables present data on the number (Comparative table 17.3) and value (Comparative table 17.4) of transactions processed by central securities depositories, as listed in Country table 15.

- *Number of transactions:* Number of transactions processed by CSDs. Source: “Total number of delivery instructions” [Country table 15, sections ‘a’ and ‘b’].
- *Increase in the number of transactions:* The number of transactions in each CSD is recalculated into a year-on-year growth rate. It shows how the traffic in each CSD has developed over time.
- *Value of transactions:* Value of transactions processed by CSDs. Source: “Total value of delivery instructions” [Country table 15, sections ‘c’ and ‘d’].
- *Average value per transaction:* Average value of transactions in each CSD. Indicator of the typical size of transactions processed in the CSD.
- *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 CSD has developed over time.
- *Value of transactions as a ratio to GDP:* Traffic in each CSD relative to the GDP of the country. Measurement of the relative importance of the CSD for the economy in terms of the size of that economy.

## 4 EURO AREA AGGREGATE DATA

The tables in this section present data at 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.

A country is included in the euro area aggregate tables if it is a member of the euro area at the end of the reporting year.

### 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 point of reference as regards 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 point of reference as regards 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:* 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 data on 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. These 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 backdrop 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 and coins 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 held by non-MFIs” 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 the euro banknotes and

coins 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. This indicator cannot be calculated from the items “Currency in circulation” and “Value of overnight deposits held by non-MFIs” in this table, because the latter includes the sectors “Central government” and “Rest of the world”, which are not used for the ECB concept of “Narrow money supply (M1)”.

The following memorandum items are included:

- *Overnight deposits in foreign currencies held by non-MFIs*: The part of “Value of overnight deposits held by non-MFIs” which is held in foreign currencies. Sum of “Overnight deposits in foreign currencies held by non-MFIs”, as reported in Country table 2, for all euro area countries.
- *Outstanding value on e-money storages issued*: 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”, as 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”, as 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”, as 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 by denomination. Since the introduction of the euro banknotes and coins 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. Data on commemorative coins are not included in the table.

Euro area table 3 corresponds to Country table 4. For euro area countries, Country table 4 is no longer shown, being replaced instead 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 (but excluding central banks). 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 (but excluding central banks). A breakdown by denomination is provided.
- *Total coins in circulation*: Total value of euro-denominated coins in circulation, including the banking sector (but excluding central banks). Does not include commemorative coins. 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 tables in this section present data on interbank funds transfer 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.

### 5.1 INTERNATIONAL SYSTEMS TABLE I “PARTICIPATION IN SELECTED INTERBANK FUNDS TRANSFER SYSTEMS”

#### 5.1.1 AIM AND COVERAGE

This table presents data on direct and indirect participation in interbank funds transfer systems. These data serve as background

material for International systems tables 2 and 3.

International systems table 1 corresponds to Country table 9.

### 5.1.2 DATA ELEMENTS

- *Number of participants*: Total number of institutions that are 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).
- *Direct participants*: Entities which are identified/recognised by an IFTS and authorised to send/receive payment orders directly to/from the system without an intermediary or are directly bound by the rules governing the IFTS. In some systems, direct participants also exchange orders on behalf of indirect participants.
- *Credit institutions*: (a) undertakings whose business is to receive deposits or other repayable funds from the public or to grant credits for their own account; or (b) electronic money institutions 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.
- *Central bank*: 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 relevant country.
- *Other direct participants*: Any direct participants in an IFTS which are neither a credit institution nor a central bank.
  - *Public administration*: Central, regional or local government, government agencies and other (semi-)public institutions which are direct participants in an IFTS.
  - *Postal institution*: Number of postal institutions which participate as direct participants in an IFTS.
  - *Clearing and settlement organisations*: All clearing and settlement organisations which are direct participants in the system. Generally, retail and securities clearing and/or settlement organisations participate directly in the large-value funds transfer system in which the respective retail or securities transactions are finally settled. Where the relevant settlement organisations are regarded as credit institutions, they can be counted under either “Credit institutions” or “Clearing and settlement organisations”; a note explains the choice made.
  - *Other financial institutions*: All financial institutions participating in an IFTS that are under the supervision of the relevant authorities (either the central bank or the prudential supervisor), but are not regarded as credit institutions.
  - *Others*: Any other type of direct participant not listed above.
- *Indirect participants*: Entities without their own account in the system which are nevertheless recognised by the system and subject to its rules and which can be directly addressed in the system. All transactions of an indirect participant are settled on the account of a direct participant agreeing to represent the indirect participant.

## 5.2 INTERNATIONAL SYSTEMS TABLES 2 AND 3 “PAYMENTS PROCESSED BY SELECTED INTERBANK FUNDS TRANSFER SYSTEMS”

### 5.2.1 AIM AND COVERAGE

These tables provide data on the number (International systems table 2) and value (International systems table 3) of payments via interbank funds transfer systems processing the euro which operate in the euro area on a cross-border basis and/or without a clear national anchorage.

The general structure of the tables corresponds to that of Country tables 10 and 11. Since the systems are international in nature, no geographical breakdown of transactions is given, except for TARGET.

### 5.2.2 DATA ELEMENTS

#### 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. Data on TARGET components which connect to TARGET via another TARGET component are included in the traffic of the directly connected TARGET component and are counted only once. The expected launch in November 2007 of TARGET2, which will replace the current decentralised system with a single technical platform, means that the concept of national TARGET components will be reviewed.

- *Total transactions sent*: Total number/value of transactions sent by participants in all TARGET components. Since TARGET processes only credit transfers, there is no further breakdown by type of payment instrument. The following geographical breakdown is provided:
  - *Intra-Member State*: Total number/value of transactions sent by participants in a TARGET component to other participants within the same TARGET component, without the use of another TARGET component. Is the sum of “Transactions sent within the same TARGET component” for all national TARGET components.
  - *Inter-Member State*: Total number/value of transactions sent by participants in a TARGET component to participants in another TARGET component. Is the sum of “Transactions 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.

- *Total transactions sent*: Total number/value of transactions sent by EPM participants. Since TARGET processes only credit transfers, there is no further breakdown by type of payment instrument.
- *Inter-Member State*: Total number/value of transactions sent by EPM participants. By their very nature, all EPM transactions are inter-Member State transactions; this item thus equals “Total transactions sent”.

#### CLS (euro processing)

CLS processes foreign exchange transactions on a payment versus payment 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*: Total number/value of 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 total number/value of euro-denominated transactions in CLS.
- *Total CLS transactions (all currencies)*: Memorandum item. Total number/value of 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 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*: Total number/value of transactions sent by participants in EURO1 and STEP1. These are broken down by type of payment instrument as follows:
  - *Credit transfers*: Total number/value of credit transfers sent by participants in EURO1 and STEP1.
  - *Direct debits*: Total number/value of 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. STEP2 data do not represent the total retail payment systems statistics for the euro area as a whole.

- *Total transactions sent*: Total number/value of transactions sent by participants in STEP2.
- *Credit transfers*: Total number/value of credit transfers sent by participants in STEP2. Since STEP2 currently processes only credit transfers, this is also the total number/value of transactions in STEP2.

## All systems

- *Concentration ratio in terms of volume*: For each system, the percentage of traffic sent by the five senders with the largest number of transactions sent (may include central banks). Indicates the degree of concentration of traffic among the largest senders in terms of the number of transactions. 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 TARGET components).
- *Concentration ratio in terms of value*: For each system, the percentage of traffic sent by the five senders with the largest value of transactions sent (may include central banks). Indicates the degree of concentration of traffic among the largest senders in terms

of the value of transactions. 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 TARGET components).

## 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 country in question 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 point of reference as regards 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 comparison 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 as regards 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 comparison of data on the value of transactions.
- *GDP per capita*: Indicator of the economic size of the country.
- *HICP*: Indicator of a country’s inflation. Used for the calculation of real growth rates in the comparative tables.

- *Exchange rate (national currency vis-à-vis the euro)*: The exchange rate vis-à-vis the euro is given for non-euro area countries. It is used for the recalculation of data in the comparative tables (which are expressed in euro only). For the fixed exchange rates of legacy currencies of euro area countries, please refer to earlier publications.
- *End of period*: Exchange rate vis-à-vis the euro at the end of the reference year.
- *Average*: Exchange rate vis-à-vis the euro as an average of daily exchange rates during the reference year.

## 6.2 COUNTRY TABLE 2 “SETTLEMENT MEDIA USED BY NON-MFIs”

### 6.2.1 AIM AND COVERAGE

This table presents data on 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 cash withdrawals or for payments to a specified reference account (savings accounts, time deposits) are not included,

since these cannot be freely used for payments. This differs from the item “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 only by credit institutions and other institutions offering payment services.

- *Narrow money supply (M1)*: Reference value for cash and overnight deposits. This indicator cannot be calculated from the items “Currency in circulation” and “Value of overnight deposits held by non-MFIs” in this table, because the latter includes the sectors “Central government” and “Rest of the world”, which are not used for the ECB concept of “Narrow money supply (M1)”.

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 by non-MFIs” held in foreign currencies. Included in “Value of overnight deposits held by non-MFIs”. 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” as 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

This table presents data on the media which credit institutions can use to make payments in the economy. It reflects their two access points: accounts at the central bank, including credit received from the central bank, and accounts at other credit institutions. It provides a general background to the data on selected interbank funds transfer systems (Country tables 9 to 11, in particular the large-value payment systems which settle interbank payments) and the data on securities (Country tables 12.1 to 15).

#### 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 using central bank money – e.g. via the RTGS system run by the central bank. For the euro area countries, these are the current accounts (covering minimum reserve systems) and the deposit facility.
- *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. For the euro area countries, this is the sum of the marginal lending facility, the main refinancing operations, longer-term refinancing operations, fine-tuning reverse operations and structural reverse 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 (but excluding the central bank). A breakdown by denomination is provided.
- *Total coins in circulation:* Total value of coins in circulation, including the banking

sector (but excluding the central bank). 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, the following memorandum item may be included:

- *Total commemorative coins*: Coins that are not commonly used to make payments.

## 6.5 COUNTRY TABLE 5 “INSTITUTIONS OFFERING PAYMENT SERVICES TO NON-MFIs”

### 6.5.1 AIM AND COVERAGE

This table presents 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 credit institutions according to geographical location. Entities other than credit institutions can also provide access to payment services – e.g. the postal institution (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 note will alert the user if there is a discrepancy in the coverage for a particular country.

The table lists the following categories of institution, which are mutually exclusive:

- *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 broken down further by geographical location according to their place of legal incorporation:
  - *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 postal institution (if it is not a licensed credit institution), money remitters or card issuers which are not credit institutions.
- *Institutions offering payment services to non-MFIs (total)*: Sum of the data on the above institutions.

### 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 cash withdrawals or for payments to a specified reference account (savings accounts, time deposits) are not included, since these cannot be freely used 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 geographical 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 cash withdrawals or for payments to a specified reference account (savings accounts, time deposits)

are not included, since these cannot be freely used for payments. This differs from the item “Value of overnight deposits held by non-MFIs” shown in Country table 2, since data for Country table 2 are reported by all MFIs (including money market funds), whereas data for Country table 5 are reported only 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 memorandum 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 electronic 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 electronic 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 broken down in detail according to the functions on the cards. In these sub-categories, each card function is counted separately, even if there are two or more functions on the same physical card. Therefore, sub-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 note is included to indicate the number of retailer cards. Entertainment and travel cards are not included, nor are mobile payments. Cards are regarded as being issued in the reporting country if the issuing bank is legally incorporated in the reporting country, regardless of the location of the card scheme itself.

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)*: Total number of cards with a payment function (debit, credit or delayed debit function). Denotes the number of physical cards. As each card may have one or more payment functions, 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. These data 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 current account at a deposit-taking 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 credit line and is able to make purchases 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/or delayed debit function*: A card which has a debit and/or delayed debit function. This category is only reported if some or all data cannot be broken down into “Cards with a debit function” and “Cards with a delayed debit function”. It refers to the number of cards with a debit and/or delayed

debit function issued in the relevant country. Data from the separate categories “Cards with a debit function” and “Cards with a delayed debit function” are not repeated here if they are listed in the above categories.

- *Cards with a credit and/or delayed debit function*: A card which has a credit and/or delayed debit function. This category is only reported if some or all data cannot be broken down into “Cards with a credit function” and “Cards with a delayed debit function”. It refers to the number of cards with a credit and/or delayed debit function issued in the relevant country. Data from the separate categories “Cards with a credit function” and “Cards with a delayed debit function” are not repeated here if they are listed in the above categories.
  - *Cards with an e-money function*: Number of cards on which e-money can be stored. Contains all cards which offer 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 regarded 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 potentially 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 back-up 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 to/from their card and/or to make purchases 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 [“ATMs with a cash withdrawal function”], the card for its cash function [“Cards 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 [“Cards with a cash function”].
3. Payment at a POS terminal: The terminal is used for its POS function [“POS terminals”], the card for its debit, credit or delayed debit function [“Cards with a debit function”, “Cards with a credit function” or “Cards with a delayed debit function”].
4. Payment via another channel: The card is used for its debit, credit or delayed debit function [“Cards with a debit function”, “Cards with a credit function” or “Cards 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 terminals”], the card for its e-money function [“Cards with an e-money function”].

6. E-money purchase transaction with a card with an e-money function: The terminal is used for its e-money card-accepting function [“E-money card-accepting terminals”], the card for its e-money function [“Cards with an e-money function”].

### 6.6.4 LINKS TO COUNTRY TABLES 7 AND 8

Data on 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) Transactions at terminals located in the country with cards issued outside the country”):

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) Transactions at terminals located in the country with cards issued in the country	c) Transactions at terminals located outside the country with 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 (except an e-money function)	“Card payments with cards issued in the country (except cards with an e-money function)”			
Cards with a debit function	“Payments with cards with a debit function”	“POS transactions (irrespective of type of card used)” (if the transaction was performed via a POS terminal), or not reflected (if transaction was performed via another channel)	“POS transactions (irrespective of type of card used)” (if the transaction was performed via a POS terminal), or not reflected (if transaction was performed via another channel)	“Cash advances at POS terminals” (if data can be distinguished)
Cards with a delayed debit function	“Payments with cards with a delayed debit function”			
Cards with a credit function	“Payments with cards with a credit function”			
Cards with a debit and/or delayed debit function	“Payments with cards with a debit and/or delayed debit function”			
Cards with a credit and/or delayed debit function	“Payments with cards with a credit and/or delayed debit function”			
Cards with an e-money function	Payment transactions: “E-money purchase transactions – With cards with an e-money function”	Loading/unloading transactions: “E-money card-loading/ unloading transactions”	Loading/unloading transactions (if possible): “E-money card-loading/ unloading transactions”	Not reflected

Data on 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) Transactions at terminals located outside the country with 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) Transactions at terminals located in the country with cards issued in the country	b) Transactions at terminals located in the country with 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 (irrespective of type of card used)"	"POS transactions (irrespective of type of card used)"	"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 (irrespective of type of card used)"	Included in "POS transactions (irrespective of type of card used)"	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 – With cards with an e-money function"	Not reflected	Not reflected	Not reflected

## 6.7 COUNTRY TABLES 7 AND 8 "PAYMENT AND TERMINAL TRANSACTIONS INVOLVING 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 involving non-MFIs (natural persons, legal persons other than monetary financial institutions, the government, etc.). The bulk of the transactions, in terms of the number of transactions, are retail payments.

The focus of the tables is on customer-related transactions. The data are therefore limited in two ways:

1. Focus on transactions involving non-MFIs: Payments are included only if the payer or beneficiary is a non-MFI (i.e. a private household, a company or the government). Interbank payments and banks' own-account transactions are excluded; transactions by banks are only included if they relate to

their administration and not to their financial transactions.

2. Focus on the transfer of funds:

All payments by or to non-MFIs using a traditional payment instrument are included. Payments by simple book entry without the use of a traditional payment instrument ("Book-entry transactions") are included, but their treatment is currently under review. Some countries currently include this information in the data, while others do not. For details, please refer to the endnotes in each country chapter. 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 (OTC cash deposits and withdrawals) are not payments and are therefore not included in the breakdown of payment instruments. However, if data are available, these are shown in memorandum items 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.

Country tables 7 and 8 are divided into two sections: “Transactions per type of payment instrument” and “Transactions per type of terminal”.

The upper section, “Transactions per type of payment instrument”, presents the number (Country table 7) and value (Country table 8) of the various payment instruments.

The lower section, “Transactions per type of terminal”, provides a detailed breakdown according to the location of the terminal and the country of issue of the card. Data on transactions at terminals are provided on three levels according to the location of the terminal and the residency of the card issuer:

- a) Transactions at terminals located in the country with cards issued in the country
- b) Transactions at terminals located in the country with cards issued outside the country
- c) Transactions at terminals located outside the country with 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. These 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). May also include credits to the account of a customer by simple book entry without the use of a traditional payment instrument (e.g. banking fees or loan repayments); the treatment of these “Book-entry transactions” is currently under review. Is broken down 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 (i.e. electronically)and is the sum of those two sub-categories.
- *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. May also include debits from the account of a customer by simple book entry without the use of a traditional payment instrument (e.g. dividend or interest payments); the treatment of these “Book-entry transactions” is currently under review.

- *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 (irrespective of type of card used)” in the lower section) or via another channel (e.g. internet or telephone) with 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 with 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 with 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 with 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 with cards with a debit and/or delayed debit function:* This category is only reported if some or all data cannot be broken down into “Payments with cards with a debit function” and “Payments with cards with a delayed debit function”. Is the number/value of transactions with cards with a debit and/or delayed debit function at POS terminals or via other channels. Data from the separate categories “Payments with cards with a debit function” and “Payments with cards with a delayed debit function” are not repeated here if they are listed in the above categories.
  - *Payments with cards with a credit and/or delayed debit function:* This category is only reported if some or all data cannot be broken down into “Payments with cards with a credit function” and “Payments with cards with a delayed debit function”. Is the number/value of transactions with cards with a credit and/or delayed debit function at POS terminals or via other channels. Data from the separate categories “Payments with cards with a credit function” and “Payments with cards with a delayed debit function” are not repeated here if they are listed in the above categories.
- *E-money purchase transactions:* Number/value of purchase transactions with e-money stored on cards or other e-money storages. E-money purchase transactions are counted on the issuing side of the storage used. Is the sum of the following sub-categories:
  - *With cards with an e-money function:* Number/value of purchase transactions with cards with an e-money function, i.e. cards on which e-money can be stored directly.
  - *With other e-money storages:* Number/value of purchase transactions with e-money storages other than cards with an e-money function – e.g. scratch cards or virtual cards.
- *Cheques:* Number/value of transactions with cheques, i.e. written orders 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/value of transactions with payment instruments:* Total number/value of

transactions for all payment instruments listed above. Is the total number/value of cashless payment transactions involving non-MFIs in the relevant country.

- *Cross-border transactions sent*: Number/value of transactions with payment instruments involving non-MFIs sent outside the reporting country. Is contained in “Total number/value of transactions with payment instruments”. 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 involving 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 according to the location of the terminal and the residency of the card issuer:

- a) Transactions at terminals located in the country with cards issued in the country
- b) Transactions at terminals located in the country with cards issued outside the country
- c) Transactions at terminals located outside the country with cards issued in the country.

For each category, 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 only included if they do not take place together with a payment transaction. Cash withdrawals together with a payment transaction are not included.

- *ATM cash deposits*: Number/value of cash deposits at ATMs with cards with a cash function.
- *POS transactions (irrespective of 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 at POS terminals together with a payment transaction; if it is possible to distinguish them, data for these transactions 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 in combination with a POS payment for goods or services. Data are included in “POS transactions (irrespective of type of card used)” and shown separately in this category if such a 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 data on the transactions with cards/at terminals listed in Country table 6:

Transactions per type of payment instrument	presents data on 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)	“Cards with a payment function (except an e-money function)”	Includes transactions at “POS terminals”
Payments with cards with a debit function	“Cards with a debit function”	Includes transactions at “POS terminals”
Payments with cards with a delayed debit function	“Cards with a delayed debit function”	Includes transactions at “POS terminals”
Payments with cards with a credit function	“Cards with a credit function”	Includes transactions at “POS terminals”
Payments with cards with a debit and/or delayed debit function	“Cards with a debit and/or delayed debit function”	Includes transactions at “POS terminals”
Payments with cards with a credit and/or delayed debit function	“Cards with a credit and/or delayed debit function”	Includes transactions at “POS terminals”
E-money purchase transactions – With cards with an e-money function	“Cards with an e-money function”	Includes transactions at “E-money card-accepting terminals”
E-money purchase transactions – With other e-money storages	None	None
Cheques	None	None

“Transactions per type of terminal” presents data on the transactions with cards/at terminals listed in Country table 6:

Transactions per type of terminal	presents data on 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 with 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”	None
POS transactions (irrespective of type of card used)	“Cards with a payment function” (in all relevant sub-categories)	“POS terminals”
E-money card-loading/unloading transactions	“Cards with an e-money function”	“E-money card-loading/unloading terminals”
<i>b) Transactions at terminals located in the country with cards issued outside the country</i>		
ATM cash withdrawals	None	“ATMs with a cash withdrawal function”
ATM cash deposits	None	None
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 with 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 relevant sub-categories)	None
E-money card-loading/unloading transactions	“Cards with an e-money function”	None
<i>Memorandum items</i>		
Cash advances at POS terminals	“Cards with a payment function” (in all relevant sub-categories)	“POS terminals”
OTC cash withdrawals	None	None
OTC cash deposits	None	None

#### 6.7.4 LINKS TO COUNTRY TABLES 10 AND 11

Country tables 7 and 8 are focused on transactions in which either the originator or the beneficiary is a non-MFI. Country tables 10 and 11 show all transactions processed via a payment system, irrespective of whether the originator or beneficiary is an MFI or a non-MFI. As a result, Country tables 10 and 11 include interbank transactions, which are excluded in Country tables 7 and 8. Country tables 10 and 11 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 TABLE 9 “PARTICIPATION IN SELECTED INTERBANK FUNDS TRANSFER SYSTEMS”

##### 6.8.1 AIM AND COVERAGE

This table presents data on direct and indirect participation in selected interbank funds transfer systems in the relevant country. The data serve as background material for Country tables 10 and 11.

### 6.8.2 DATA ELEMENTS

*Number of participants:* Total number of institutions that are 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).

- *Direct participants:* Entities which are identified/recognised by an IFTS and are authorised to send/receive payment orders directly to/from the system without an intermediary or are directly bound by the rules governing the IFTS. In some systems, direct participants also exchange orders on behalf of indirect participants.
- *Credit institutions:* (a) undertakings whose business is to receive deposits or other repayable funds from the public or to grant credits for their own account; or (b) electronic money institutions 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.
- *Central bank:* 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 relevant country.
- *Other direct participants:* Any direct participants in an IFTS which are neither a credit institution nor a central bank.
  - *Public administration:* Central, regional or local government, government agencies and other (semi-)public institutions which are direct participants in an IFTS.
  - *Postal institution:* Number of postal institutions which participate as direct participants in an IFTS.
  - *Clearing and settlement organisations:* All clearing and settlement organisations which are direct participants in the system. Generally, retail and securities clearing and/or settlement organisations participate directly in the large-value funds transfer system in which the respective retail or securities transactions are finally settled. Where the relevant settlement organisations are regarded as credit institutions, they can be counted under either “Credit institutions” or “Clearing and settlement organisations”; a note explains the choice made.
  - *Other financial institutions:* All financial institutions participating in an IFTS that are under the supervision of the relevant authorities (either the central bank or the prudential supervisor), but are not regarded as credit institutions.
  - *Others:* Any other type of direct participant not listed above.
- *Indirect participants:* Entities without their own account in the system which are nevertheless recognised by the system and subject to its rules and which can be directly addressed in the system. All transactions of an indirect participant are settled on the account of a direct participant agreeing to represent the indirect participant.

## 6.9 COUNTRY TABLES 10 AND 11 “PAYMENTS PROCESSED BY SELECTED INTERBANK FUNDS TRANSFER SYSTEMS”

### 6.9.1 AIM AND COVERAGE

These tables provide data on the number (Country table 10) and value (Country table 11) 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. Data on the degree of concentration of transactions among the five largest senders are 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 according to 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 TARGET component. The expected launch in November 2007 of TARGET2, which will replace the current decentralised system with a single technical platform, means that the concept of national TARGET components will be reviewed.

### 6.9.2 DATA ELEMENTS

#### TARGET components

– *Total transactions sent*: Total number/value of transactions sent by participants in the TARGET component. Since TARGET processes only credit transfers, there is no further breakdown by type of payment

instrument. The following geographical breakdown is provided:

- *Transactions sent within the same TARGET component*: Total number/value of transactions 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:
  - *Transactions sent by national participants*: 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 participants)*: 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 participants)*: Number/value of transactions sent by participants incorporated in the EU but located outside the country of operation of the TARGET component and outside the euro area.
  - *Transactions sent by non-EU participants (excluding national participants)*: Number/value of transactions sent by participants incorporated outside the EU.
- *Transactions sent to another TARGET component*: Total number/value of transactions 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.
- *Transactions received from another TARGET component*: Memorandum item, not included in the data above. Total number/value of transactions received in the TARGET component from participants of another TARGET component. The difference between “Transactions sent to another TARGET component” and “Transactions 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*: Total number/value of 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:
  - *Transactions sent by national participants*: 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 participants)*: 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 participants)*: Number/value of transactions sent by participants incorporated in the EU but located outside the country of operation of the system and outside the euro area.
- *Transactions sent by non-EU participants (excluding national participants)*: 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. Data on credit transfers are presented in two sub-categories according to the method of submission to the system:
  - *Paper-based*: Number/value of credit transfers which the sending participant in the system submits to the system in paper-based form.
  - *Non-paper-based*: 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 electronification of submission to 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 these cannot be distinguished.
- *ATM transactions*: Number/value of card transactions at ATMs sent to the system



by participants. If it is not possible to distinguish data for ATM transactions, these are included in "Card payments".

- *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.

### 6.9.3 LINKS TO COUNTRY TABLES 7 AND 8

Country tables 10 and 11 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 focus on transactions in which either the originator or the beneficiary is a non-MFI. Thus, Country tables 10 and 11 include interbank transactions, which are excluded in Country tables 7 and 8. Country tables 10 and 11 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.

## 6.10 COUNTRY TABLES 12.1 AND 12.2 "INSTRUCTIONS HANDLED BY TRADING PLATFORMS AND CLEARING HOUSES"

### 6.10.1 AIM AND COVERAGE

These tables cover the trading and clearing of securities in the relevant country. They show the number (Country table 12.1) and market value (Country table 12.2) of securities transactions handled by the various entities engaged in the process.

### 6.10.2 DATA ELEMENTS

Figures are provided separately for each trading platform and clearing house. The entities listed in these tables are the same as those in Country tables 12.3 and 12.4.

## 6.11 COUNTRY TABLE 12.3 "NUMBER OF PARTICIPANTS IN TRADING PLATFORMS AND CLEARING HOUSES"

### 6.11.1 AIM AND COVERAGE

This table covers participation in the trading and clearing of securities in the relevant country.

### 6.11.2 DATA ELEMENTS

Figures are provided separately for each trading platform and clearing house. As a rule, within each entity, participants are broken down by type of institution. The entities listed in these tables are the same as those in Country tables 12.1, 12.2 and 12.4.

## 6.12 COUNTRY TABLE 12.4 "OUTSTANDING SECURITIES"

### 6.12.1 AIM AND COVERAGE

Country table 12.4 covers securities listed on or registered in the different entities engaged in the trading and clearing of securities in the relevant country.

### 6.12.2 DATA ELEMENTS

Figures are provided separately for each trading platform and clearing house. The entities listed in these tables are the same as those in Country tables 12.1, 12.2 and 12.3.

## 6.13 COUNTRY TABLE 13 "NUMBER OF DIRECT PARTICIPANTS IN CENTRAL SECURITIES DEPOSITORIES"

### 6.13.1 AIM AND COVERAGE

Country table 13 covers the number of direct participants in different central securities depositories. The number of direct participants is the number of direct account holders in a tiered system and the number of account operators in the case of non-tiered systems. If,

in a non-tiered system, private investors have two types of account – holding accounts and trading accounts – and only the trading accounts are operated by an account operator (as is the case, for example, in Cyprus and Slovakia), the number of direct participants is the number of trading account operators.

Data have been collected according to a new methodology and cover only 2004 and 2005, as the new methodology could not be applied to earlier years.

### 6.13.2 DATA ELEMENTS

Figures are provided separately for different types of participant – central banks, central counterparties, central securities depositories, credit institutions and others. They are broken down further into domestic and foreign participants. Domestic participants are located in the same country as the reporting CSD. Foreign participants are located in a country other than that of the reporting CSD. A direct participant registered abroad but with a branch in the country in which the CSD is located is treated as a domestic participant.

## 6.14 COUNTRY TABLE 14 “VALUE OF SECURITIES HELD IN CENTRAL SECURITIES DEPOSITORIES”

### 6.14.1 AIM AND COVERAGE

Country table 14 covers the value of securities held on accounts with different central securities depositories, i.e. the value of all securities held on accounts with the reporting CSD, comprising all securities issued or held in safekeeping in the reporting CSD, or transferred to the reporting CSD through a link.

A security may be issued or held in safekeeping in a CSD in paper form, with some units of this security subsequently being physically removed from the CSD and transferred, for example, to the owners. These units are not reported as securities held on accounts with the reporting CSD.

The figures are broken down into different types of security:

- *Bonds*: Debt securities (including convertible securities) with an original maturity of more than one year. A debt security is a promise on the part of the issuer (the borrower) to make one or more payment(s) to the holder (the lender) on a specified future date or dates. Bonds include stripped securities.
- *Short-term papers*: Debt securities (including convertible securities) with an original maturity of one year or less.
- *Equities*: Securities representing ownership of a stake in a corporation, i.e. shares traded on a stock exchange (quoted or listed shares), unquoted or unlisted shares and other forms of equity. Equities usually produce income in the form of dividends. Equities include depository receipts and investment fund shares.
- *Others*: Other instruments in the form of tradable securities, such as warrants (which are securities that have option-type characteristics, but are issued as securities).

### Valuation principles

Debt securities, i.e. bonds and short-term papers, are valued at nominal value. Equity securities and other securities are valued at market value. The monthly average price may be used as a proxy for the market value. In cases where market values are not available, the latest available price is used. In cases where there is no price value available, each individual share is valued at €1.

Data have been collected according to a new methodology and cover only 2004 and 2005, as the new methodology could not be applied to earlier years.

## 6.14.2 DATA ELEMENTS

### a) Value of securities by origin

The value of securities is broken down into three sub-categories – securities issued/held in safekeeping in the reporting CSD; securities transferred into the reporting CSD through a link to another CSD; and securities transferred into the reporting CSD through a link to a custodian bank. Where securities are transferred into the reporting CSD through an account (of the reporting CSD) with a custodian bank (that itself has an account with the issuer CSD), these securities are reported as being transferred to the reporting CSD through a link to a custodian bank.

#### *Special case: Eurobonds and euro short-term papers (“XS securities”)*

Each reporting ICSD (i.e. Euroclear Bank and Clearstream Banking Luxembourg) reports only the amounts held with its own participants. For example, in the case of an XS security with a total nominal value of 100 issued in the ICSDs where Euroclear Bank participants hold securities with a nominal value of 40 and Clearstream Banking Luxembourg participants hold securities with a nominal value of 60, Euroclear Bank would report 40 and Clearstream Banking Luxembourg would report 60 as being “issued/held in safekeeping in the reporting CSD”. It is important that the ICSDs do not both report 100.

### b) Value of securities by type of account holder

The value of securities is broken down into two sub-categories – securities held on the (link) account of another CSD (with the reporting CSD), and securities held on accounts of other participants (non-CSDs).

## 6.15 COUNTRY TABLE 15 “DELIVERY INSTRUCTIONS PROCESSED IN CENTRAL SECURITIES DEPOSITORIES”

### 6.15.1 AIM AND COVERAGE

This table covers the number (sections ‘a’ and ‘b’) and value (sections ‘c’ and ‘d’) of security delivery instructions (i.e. instructions to move

securities between accounts) processed by different central securities depositories.

The reporting depends on whether or not the trades are cleared by a central counterparty.

- Trades not cleared by a CCP: Data related to delivery instructions are reported on a pre-netting basis. For example, where a CSD settles the securities leg of transactions on a gross basis, the number of delivery instructions processed refers to the number of securities movements, and the value of delivery instructions processed refers to the value of securities moved. Equally, where a CSD settles the securities leg on a net basis, the number of delivery instructions processed is the number of securities movements that would have taken place if there had been no netting of the securities leg. The value of delivery instructions processed is the value of securities that would have been moved if there had been no netting of the securities leg.
- Trades cleared by a CCP: Data related to delivery instructions are reported on a post-netting basis. For example, if Bank A sells shares with a value of 100 to Bank B, B sells shares with a value of 30 to Bank C, and C sells shares with a value of 20 to A, all three trades refer to the same security (i.e. to the same ISIN code). The three trades take place in the stock exchange and are cleared by the CCP. Thus, the CSD transfers 80 from A to the CCP, 70 from the CCP to B and 10 from the CCP to C, and the CSD reports the number of delivery instructions being processed as three (with this number referring to the number of securities movements, not to the number of trades) and 80+70+10 as the value of the delivery instructions processed. (This principle is applied even if the CSD knows the pre-netting values, i.e. even if the CSD knows that the net positions have resulted from the above-mentioned trades of 100, 30 and 20 respectively. This could occur if, for

example, the CSD calculated the net positions on behalf of the CCP.)

As indicated by this example, instructions to move securities to or from a CCP's account are reported as though the CCP were a "normal" participant.

Delivery instructions reported also include instructions to block (and unblock) securities for collateralisation purposes on a borrower's securities account with the CSD, as well as securities movements due to automatic securities lending or automatic collateralisation (including self-collateralisation).

If there is segregation on a participant's account with the CSD, delivery instructions to move securities from the participant's own account to the participant's omnibus account and vice versa are reported. Similarly, if, in a non-tiered system (e.g. in Finland), securities are transferred from one account to another and both accounts have the same account operator, delivery instructions related to these transactions are reported.

An instruction to transfer two (or more) different securities is reported as two (or more) instructions. For example, where a CSD receives an instruction to transfer  $x$  units of security  $a$  and  $y$  units of security  $b$  from A's account to B's account, this is counted as two instructions.

#### ***Business cases not reported as delivery instructions***

Delivery instructions related to securities movements due to corporate actions, new issues or redemptions are not reported.

Delivery instructions related to the debiting of accounts when physical paper securities are withdrawn or to the crediting of accounts when physical paper securities are newly deposited are not reported.

Delivery instructions related to purely technical bookings such as realignment procedures are not reported. In some cases, the processing of

an instruction to transfer securities from a seller to a buyer requires two transfers: a transfer from the seller's account to a purely technical account (which cannot be assigned to a CSD participant) and then a transfer from the technical account to the buyer's account. (This procedure is, for example, applied in Poland in order to ensure the post-trade anonymity of stock exchange trades.) In these cases, only one delivery instruction is reported.

If the CSD receives two instructions relating to the same transaction (e.g. one instruction from the sender and one from the receiver of the securities), only one instruction is reported. In principle, only delivery instructions are counted.

The figures are broken down into different types of security – bonds, short-term papers, equities and others. See the notes on Country table 14 for an explanation.

#### ***Valuation principles***

Debt securities, i.e. bonds and short-term papers, are valued at nominal value. Equity securities and other securities are valued at market value. The monthly average price may be used as a proxy for the market value. In cases where market values are not available, the latest available price is used. In the case of delivery-versus-payment transactions for equities and other securities, the value of the related payment can also be used as a proxy. In cases where there is no price or payment value available, each individual share is valued at 1.

Data have been collected according to a new methodology and cover only 2004 and 2005, as the new methodology could not be applied to earlier years.

### **6.15.2 DATA ELEMENTS**

#### **a) Number/value of delivery instructions by type of payment**

The number and value of delivery instructions are broken down according to the type of related payment – payment denominated in euro,

payment denominated in other currencies, and delivery instructions free of payment.

**b) Number/value of delivery instructions by settlement channel**

The number and value of delivery instructions are broken down by settlement channel:

- *Internal settlement: no CSD link account involved:* This refers to instructions to transfer securities from one account with the reporting CSD to another account with the reporting CSD, with neither account involved being the (link) account of another CSD participating in the reporting CSD.
- *Settlement through link account of another CSD with reporting CSD:* This refers to instructions to transfer securities from one account with the reporting CSD to another account with the reporting CSD, with at least one of the accounts involved being the (link) account of another CSD participating in the reporting CSD.
- *Settlement through link account of reporting CSD with another entity:* This refers to instructions to transfer securities through the (link) account of the reporting CSD with another entity (another CSD or a custodian bank).

***Special case: “Bridge” transfers***

As a convention, instructions to transfer securities from one ICSD to the other via the “Bridge” are reported by the ICSD of the seller as “Settlement through link account of another CSD with reporting CSD” and by the ICSD of the buyer as “Settlement through link account of reporting CSD with another entity”.



## 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, international systems and country tables of the Blue Book Addendum. For each item, the tables indicate in which other type(s) of table the item 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, as

well as the basis for the calculation of each item in the comparative tables;

- 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 table(s) the item also appears.

#### I COMPARATIVE TABLES

	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	-
Comparison of GDP per capita	1	-	1	-
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	-	-	-	Euro area 1, 3 Country 1, 4
Value as a percentage of GDP	-	-	-	Euro area 1, 3 Country 1, 4
Value as a percentage of narrow money (M1)	-	-	-	Euro area 2, 3 Country 2, 4

	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 million 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 and terminal transactions involving 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

	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 type of payment instrument</b>				
Credit transfers	-	-	7	-
Direct debits	-	-	7	-
Cheques	-	-	7	-
E-money purchase transactions	-	-	7	-
Other payment instruments	-	-	7	-
Card payments (except with e-money cards) – Total card payments	-	-	7	-
Card payments (except with e-money cards) – With cards with a debit function	-	-	7	-
Card payments (except with e-money cards) – With cards with a delayed debit function	-	-	7	-
Card payments (except with e-money cards) – With cards with a credit function	-	-	7	-
Card payments (except with e-money cards) – With cards with a debit and/or delayed debit function	-	-	7	-
Card payments (except with e-money cards) – With cards with a credit and/or 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 and terminal transactions involving 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



	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 type of payment instrument</b>				
Credit transfers	-	-	8	-
Direct debits	-	-	8	-
Cheques	-	-	8	-
E-money purchase transactions	-	-	8	-
Other payment instruments	-	-	8	-
Card payments (except with e-money cards) – Total card payments	-	-	8	-
Card payments (except with e-money cards) – With cards with a debit function	-	-	8	-
Card payments (except with e-money cards) – With cards with a delayed debit function	-	-	8	-
Card payments (except with e-money cards) – With cards with a credit function	-	-	8	-
Card payments (except with e-money cards) – With cards with a debit and/or delayed debit function	-	-	8	-
Card payments (except with e-money cards) – With cards with a credit and/or delayed debit function	-	-	8	-
<b>9.2 Relative importance of payment instruments</b>	-	-	-	Country 8
<b>9.3 Increase in the real value of transactions</b>	-	-	-	Country 1, 8
<b>9.4 Average value per transaction</b>	-	-	-	Country 7, 8
<b>9.5 Value of transactions per capita</b>	-	-	-	Country 1, 8
<b>9.6 Value of transactions as a ratio to GDP</b>	-	-	-	Country 1, 8
<b>9.7 Country's share in the total EU value of transactions</b>	-	-	-	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	-	-	6	-
Cards with a payment function – Total cards	-	-	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/or delayed debit function	-	-	6	-
Cards with a payment function – Cards with a credit and/or delayed debit function	-	-	6	-

	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/unloading 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 card-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/unloading transactions at terminals</b>	-	-	-	Country 7
<b>12.3 Number of cash withdrawals and loading/unloading transactions per terminal located in the country</b>	-	-	-	Country 6, 7
<b>12.4 Number of cash withdrawals and loading/unloading transactions per card issued in the country</b>	-	-	-	Country 6, 7
<b>13.1 Value of cash withdrawals and loading/unloading 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 card-loading/unloading transactions at terminals located in the country – Cards issued in the country	-	-	8	-

	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/unloading transactions at terminals</b>	-	-	-	Country 1, 8
<b>13.3 Value of cash withdrawals and loading/unloading transactions per terminal located in the country</b>	-	-	-	Country 6, 8
<b>13.4 Value of cash withdrawals and loading/unloading 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 purchase 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 purchase 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

	Euro area table(s)	International systems table(s)	Country table(s)	Calculated on the basis of table(s)
<b>16.1 Participation in selected interbank funds transfer systems</b>				
[Name of system]	-	1	9	-
Number of participants	-	1	9	-
of which: Direct participants	-	1	9	-
Concentration ratio in terms of volume	-	2	10	-
Concentration ratio in terms of value	-	3	11	-
<b>16.2 Payments processed by selected interbank funds transfer systems: Number of transactions</b>				
[Name of system]	-	2	10	-
Number of transactions	-	2	10	-
Increase in the number of transactions	-	-	-	Country 10 International systems 2
<b>16.3 Payments processed by selected interbank funds transfer systems: Value of transactions</b>				
[Name of system]	-	3	11	-
Value of transactions	-	3	11	-
Average value per transaction	-	-	-	Country 10, 11 International systems 2, 3
Increase in the real value of transactions	-	-	-	Country 1, 11
Value of transactions as a percentage of GDP	-	-	-	Country 1, 11
<b>17.1 Participation in central securities depositories</b>				
Name of reporting CSD	-	-	13	-
Number of participants	-	-	13	-
<b>17.2 Value of securities held on accounts with central securities depositories</b>				
Name of reporting CSD	-	-	14	-
Value of securities	-	-	14	-
Increase in the value of securities	-	-	-	Country 14
<b>17.3 Transactions processed in central securities depositories: Number of transactions</b>				
Name of reporting CSD	-	-	15	-
Number of delivery instructions	-	-	15	-
Increase in the number of delivery instructions	-	-	-	Country 15

	Euro area table(s)	International systems table(s)	Country table(s)	Calculated on the basis of table(s)
<b>17.4 Transactions processed in central securities depositories: Value of transactions</b>				
Name of reporting CSD	-	-	15	-
Value of delivery instructions	-	-	15	-
Average value per delivery instruction	-	-	-	Country 15
Increase in the real value of delivery instructions	-	-	-	Country 1, 15
Value of delivery instructions as a ratio to GDP	-	-	-	Country 1, 15

## 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	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
<i>Memorandum items:</i>		
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>		
Total coins in circulation	-	4
<i>of which:</i>		
<i>(breakdown by denomination)</i>		
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. Participation in selected interbank funds transfer systems</b>		
<b>[TARGET as a whole, TARGET component]</b>		
Number of participants	16.1	9
<i>of which:</i>		
Direct participants	16.1	9
<i>of which:</i>		
Credit institutions	-	9
Central bank	-	9
Other direct participants	-	9
<i>of which:</i>		
Public administration	-	9
Postal institution	-	9
Clearing and settlement organisations	-	9
Other financial institutions	-	9
Others	-	9
Indirect participants	-	9
<b>[Non-TARGET payment system]</b>		
Number of participants	16.3	-
<i>of which:</i>		
Direct participants	16.3	-
<b>of which:</b>		
Credit institutions	-	-
Central bank	-	-
Other direct participants	-	-
<i>of which:</i>		
Public administration	-	-
Postal institution	-	-
Clearing and settlement organisations	-	-
Other financial institutions	-	-
Others	-	-
Indirect participants	-	-

International systems tables	Comparative table(s)	Country table(s)
<b>2. Payments processed by selected interbank funds transfer systems: Number of transactions</b>		
<b>[TARGET as a whole, TARGET component]</b>		
Total transactions sent	16.2	10
<i>of which:</i>		
Intra-Member State	-	10
Inter-Member State	-	10
Concentration ratio in terms of volume	16.1	-
<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	-	-
Concentration ratio in terms of volume	16.1	-
<b>3. Payments processed by selected interbank funds transfer systems: Value of transactions</b>		
<b>[TARGET as a whole, TARGET component]</b>		
Total transactions sent	16.3	11
<i>of which:</i>		
Intra-Member State	-	11
Inter-Member State	-	11
Concentration ratio in terms of value	16.1	-
<b>[Non-TARGET payment system]</b>		
Total transactions sent	16.3	-
<i>of which:</i>		
Credit transfers	-	-
Direct debits	-	-
Card payments	-	-
ATM transactions	-	-
E-money transactions	-	-
Cheques	-	-
Other payment instruments	-	-
Concentration ratio in terms of value	16.1	-



## 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	1.1	1	-
Exchange rate			
End of period	-	-	-
Average	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	-
<i>Memorandum items:</i>			
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	3	-	-
<i>Memorandum items:</i>			
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>			
Total coins in circulation	-	3	-
<i>of which:</i>			
<i>(breakdown by denomination)</i>			
Currency in circulation held by MFIs	-	3	-
Currency in circulation outside MFIs	2	3	-
<i>Memorandum item:</i>			
Total commemorative coins	-	-	-

Country tables	Comparative table(s)	Euro area table(s)	International systems table(s)
<b>5. Institutions offering payment services to non-MFIs</b>			
<b>Central bank</b>			
Number of offices	-	-	-
Number of overnight deposits	-	-	-
Value of overnight deposits	-	-	-
<b>Credit institutions irrespective 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	-	-
<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	-	-	-

Country tables	Comparative table(s)	Euro area table(s)	International systems table(s)
<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 an 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/or delayed debit function	10.1	-	-
Cards with a credit and/or delayed debit function	10.1	-	-
Cards with an e-money function	10.1-10.3	-	-
<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	-	-	-
<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. Payment and terminal transactions involving 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 with cards with a debit function	7.1	-	-
Payments with cards with a delayed debit function	7.1	-	-
Payments with cards with a credit function	7.1	-	-
Payments with cards with a debit and/or delayed debit function	7.1	-	-
Payments with cards with a credit and/or delayed debit function	7.1	-	-
E-money purchase transactions	7.1-7.5	-	-
<i>of which:</i>			
With cards with an e-money function	14.1-14.4	-	-
With other e-money storages	-	-	-
Cheques	7.1-7.5	-	-
Other payment instruments	-	-	-
Total number of transactions with payment instruments	6	-	-
<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 with cards issued in the country</b>			
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>b) Transactions at terminals located in the country with cards issued outside the country</b>			
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)
<b>c) Transactions at terminals located outside the country with cards issued in the country</b>			
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	-	-	-
<i>Memorandum items:</i>			
Cash advances at POS terminals	-	-	-
OTC cash withdrawals	-	-	-
OTC cash deposits	-	-	-
<b>8. Payment and terminal transactions involving 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 with cards with a debit function	9.1	-	-
Payments with cards with a delayed debit function	9.1	-	-
Payments with cards with a credit function	9.1	-	-
Payments with cards with a debit and/or delayed debit function	9.1	-	-
Payments with cards with a credit and/or delayed debit function	9.1	-	-
E-money purchase transactions	9.1-9.7	-	-
<i>of which:</i>			
With cards with an e-money function	15.1-15.4	-	-
With other e-money storages	-	-	-
Cheques	9.1-9.7	-	-
Other payment instruments	-	-	-
Total value of transactions with payment instruments	8	-	-
<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 with cards issued in the country</b>			
ATM cash withdrawals	13.1-13.4	-	-
ATM cash deposits	-	-	-
POS transactions (irrespective of type of card used)	15.1-15.4	-	-

Country tables	Comparative table(s)	Euro area table(s)	International systems table(s)
E-money card-loading/unloading transactions	13.1-13.4	-	-
<b>b) Transactions at terminals located in the country with cards issued outside the country</b>			
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	-	-	-
<b>c) Transactions at terminals located outside the country with cards issued in the country</b>			
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. Participation in selected interbank funds transfer systems</b>			
<b>[TARGET component]</b>			
Number of participants	16.1	-	1
<i>of which:</i>			
Direct participants	16.1	-	1
<i>of which:</i>			
Credit institutions	-	-	-
Central bank	-	-	-
Other direct participants	-	-	-
<i>of which:</i>			
Public administration	-	-	-
Postal institution	-	-	-
Clearing and settlement organisations	-	-	-
Other financial institutions	-	-	-
Others	-	-	-
Indirect participants	-	-	-
<b>[Non-TARGET payment system]</b>			
Number of participants	16.1	-	-
<i>of which:</i>			
Direct participants	16.1	-	-
<i>of which:</i>			
Credit institutions	-	-	-
Central bank	-	-	-
Other direct participants	-	-	-
<i>of which:</i>			
Public administration	-	-	-
Postal institution	-	-	-

Country tables	Comparative table(s)	Euro area table(s)	International systems table(s)
Clearing and settlement organisations	-	-	-
Other financial institutions	-	-	-
Others	-	-	-
Indirect participants	-	-	-
<b>10. Payments processed by selected interbank funds transfer systems: Number of transactions</b>			
<b>[TARGET component]</b>			
Total transactions sent	16.2	-	2
<i>of which:</i>			
Transactions sent within the same TARGET component	-	-	2
<i>of which:</i>			
Transactions sent by national participants	-	-	-
Transactions sent by euro area participants (excluding national participants)	-	-	-
Transactions sent by non-euro area EU participants (excluding national participants)	-	-	-
Transactions sent by non-EU participants (excluding national participants)	-	-	-
Transactions 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>			
Transactions received from another TARGET component	-	-	-
Concentration ratio in terms of volume	16.1	-	-
<b>[Non-TARGET payment system]</b>			
Total transactions sent	16.2	-	-
<i>of which:</i>			
<b>a) Transactions sent by national participants</b>	-	-	-
Total transactions sent by national participants	-	-	-
<i>of which:</i>			
Credit transfers	-	-	-
<i>of which:</i>			
Paper-based	-	-	-
Non-paper-based	-	-	-
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)
<b>b) Transactions sent by euro area participants (excluding national participants)</b>			
Total transactions sent by euro area participants (excluding national participants)	-	-	-
<i>of which:</i>			
Credit transfers	-	-	-
<i>of which:</i>			
Paper-based	-	-	-
Non-paper-based	-	-	-
Direct debits	-	-	-
Card payments	-	-	-
ATM transactions	-	-	-
E-money transactions	-	-	-
Cheques	-	-	-
Other payment instruments	-	-	-
<b>c) Transactions sent by non-euro area EU participants (excluding national participants)</b>			
Total transactions sent by non-euro area EU participants (excluding national participants)	-	-	-
<i>of which:</i>			
Credit transfers	-	-	-
<i>of which:</i>			
Paper-based	-	-	-
Non-paper-based	-	-	-
Direct debits	-	-	-
Card payments	-	-	-
ATM transactions	-	-	-
E-money transactions	-	-	-
Cheques	-	-	-
Other payment instruments	-	-	-
<b>d) Transactions sent by non-EU participants (excluding national participants)</b>			
Total transactions sent by non-EU participants (excluding national participants)	-	-	-
<i>of which:</i>			
Credit transfers	-	-	-
<i>of which:</i>			
Paper-based	-	-	-
Non-paper-based	-	-	-
Direct debits	-	-	-
Card payments	-	-	-
ATM transactions	-	-	-
E-money transactions	-	-	-
Cheques	-	-	-
Other payment instruments	-	-	-
Concentration ratio in terms of volume	16.1	-	-



Country tables	Comparative table(s)	Euro area table(s)	International systems table(s)
<b>11. Payments processed by selected interbank funds transfer systems: Value of transactions [TARGET component]</b>			
Total transactions sent	16.3	-	3
<i>of which:</i>			
Transactions sent within the same TARGET component	-	-	3
<i>of which:</i>			
Transactions sent by national participants	-	-	-
Transactions sent by euro area participants (excluding national participants)	-	-	-
Transactions sent by non-euro area EU participants (excluding national participants)	-	-	-
Transactions sent by non-EU participants (excluding national participants)	-	-	-
Transactions sent to another TARGET component	-	-	3
<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>			
Transactions received from another TARGET component	-	-	-
Concentration ratio in terms of value	16.1	-	-
<b>[Non-TARGET payment system]</b>			
Total transactions sent	16.3	-	-
<i>of which:</i>			
<b>a) Transactions sent by national participants</b>			
Total transactions sent by national participants	-	-	-
<i>of which:</i>			
Credit transfers	-	-	-
<i>of which:</i>			
Paper-based	-	-	-
Non-paper-based	-	-	-
Direct debits	-	-	-
Card payments	-	-	-
ATM transactions	-	-	-
E-money transactions	-	-	-
Cheques	-	-	-
Other payment instruments	-	-	-
<b>b) Transactions sent by euro area participants (excluding national participants)</b>			
Total transactions sent by euro area participants (excluding national participants)	-	-	-
<i>of which:</i>			
Credit transfers	-	-	-

Country tables	Comparative table(s)	Euro area table(s)	International systems table(s)
<i>of which:</i>			
Paper-based	-	-	-
Non-paper-based	-	-	-
Direct debits	-	-	-
Card payments	-	-	-
ATM transactions	-	-	-
E-money transactions	-	-	-
Cheques	-	-	-
Other payment instruments	-	-	-
<b>c) Transactions sent by non-euro area EU participants (excluding national participants)</b>			
Total transactions sent by non-euro area EU participants (excluding national participants)	-	-	-
<i>of which:</i>			
Credit transfers	-	-	-
<i>of which:</i>			
Paper-based	-	-	-
Non-paper-based	-	-	-
Direct debits	-	-	-
Card payments	-	-	-
ATM transactions	-	-	-
E-money transactions	-	-	-
Cheques	-	-	-
Other payment instruments	-	-	-
<b>d) Transactions sent by non-EU participants (excluding national participants)</b>			
Total transactions sent by non-EU participants (excluding national participants)	-	-	-
<i>of which:</i>			
Credit transfers	-	-	-
<i>of which:</i>			
Paper-based	-	-	-
Non-paper-based	-	-	-
Direct debits	-	-	-
Card payments	-	-	-
ATM transactions	-	-	-
E-money transactions	-	-	-
Cheques	-	-	-
Other payment instruments	-	-	-
Concentration ratio in terms of value	16.1	-	-
<b>12.1 Instructions handled by trading platforms and clearing houses: Number of transactions</b>			
<b>Trading platform(s)</b>			
[Name of trading platform]			
Number of instructions	-	-	-
<i>(breakdown by type of security, if available)</i>	-	-	-

Country tables	Comparative table(s)	Euro area table(s)	International systems table(s)
<b>Clearing house(s)</b>			
[Name of clearing house]			
Number of instructions	-	-	-
<i>(breakdown by type of security, if available)</i>	-	-	-
<b>12.2 Instructions handled by trading platforms and clearing houses: Market value of transactions</b>			
<b>Trading platform(s)</b>			
[Name of trading platform]			
Market value of instructions	-	-	-
<i>(breakdown by type of security, if available)</i>	-	-	-
<b>Clearing house(s)</b>			
[Name of clearing house]			
Market value of instructions	-	-	-
<i>(breakdown by type of security, if available)</i>	-	-	-
<b>12.3 Number of participants in trading platforms and clearing houses</b>			
<b>Trading platform(s)/system(s)</b>			
[Name of trading platform/system]			
Number of participants	-	-	-
Banks	-	-	-
<i>of which:</i>			
Domestic	-	-	-
Foreign	-	-	-
Brokers/dealers	-	-	-
<i>of which:</i>			
Domestic	-	-	-
Foreign	-	-	-
<b>Clearing house(s)/system(s)</b>			
[Name of clearing house/system]			
Number of participants	-	-	-
Banks	-	-	-
<i>of which:</i>			
Domestic	-	-	-
Foreign	-	-	-
Brokers/dealers	-	-	-
<i>of which:</i>			
Domestic	-	-	-
Foreign	-	-	-
<b>12.4 Outstanding securities</b>			
[Name of system]			
Value of stocks listed	-	-	-
Value of other securities listed	-	-	-
Number of stocks listed	-	-	-
Number of other securities listed	-	-	-

Country tables	Comparative table(s)	Euro area table(s)	International systems table(s)
<b>13. Number of direct participants in central securities depositories</b>			
[Name of reporting CSD]	17.1	-	-
Number of direct participants	17.1	-	-
<i>of which:</i>			
Central banks	-	-	-
<i>of which:</i>			
Domestic	-	-	-
Foreign	-	-	-
Central counterparties	-	-	-
<i>of which:</i>			
Domestic	-	-	-
Foreign	-	-	-
Central securities depositories	-	-	-
<i>of which:</i>			
Domestic	-	-	-
Foreign	-	-	-
Credit institutions	-	-	-
<i>of which:</i>			
Domestic	-	-	-
Foreign	-	-	-
Others	-	-	-
<i>of which:</i>			
Domestic	-	-	-
Foreign	-	-	-
<b>14. Value of securities held in central securities depositories</b>			
[Name of reporting CSD]	17.2	-	-
<b>a) Value of securities by origin</b>			
Total value of securities held	17.2	-	-
<i>of which:</i>			
Issued/held in safekeeping in the reporting CSD	-	-	-
<i>of which:</i>			
Bonds	-	-	-
Short-term papers	-	-	-
Equities	-	-	-
Others	-	-	-
Transferred to the reporting CSD through a link to another CSD	-	-	-
<i>of which:</i>			
Bonds	-	-	-
Short-term papers	-	-	-
Equities	-	-	-

Country tables	Comparative table(s)	Euro area table(s)	International systems table(s)
Others	-	-	-
Transferred to the reporting CSD through a link to a custodian bank	-	-	-
<i>of which:</i>			
Bonds	-	-	-
Short-term papers	-	-	-
Equities	-	-	-
Others	-	-	-
<b>b) Value of securities by type of account holder</b>			
Total value of securities held	17.2	-	-
<i>of which:</i>			
Held on the account of another CSD	-	-	-
<i>of which:</i>			
Bonds	-	-	-
Short-term papers	-	-	-
Equities	-	-	-
Others	-	-	-
Held on accounts of other participants (non-CSDs)	-	-	-
<i>of which:</i>			
Bonds	-	-	-
Short-term papers	-	-	-
Equities	-	-	-
Others	-	-	-
<b>15. Delivery instructions processed in central securities depositories</b>			
[Name of reporting CSD]	17.3, 17.4	-	-
<b>a) Number of delivery instructions by type of payment</b>			
Total number of delivery instructions	17.3	-	-
<i>of which:</i>			
Payment denominated in euro	-	-	-
<i>of which:</i>			
Bonds	-	-	-
Short-term papers	-	-	-
Equities	-	-	-
Others	-	-	-
Payment denominated in other currencies	-	-	-
<i>of which:</i>			
Bonds	-	-	-
Short-term papers	-	-	-
Equities	-	-	-
Others	-	-	-
Free of payment	-	-	-

Country tables	Comparative table(s)	Euro area table(s)	International systems table(s)
<i>of which:</i>			
Bonds	-	-	-
Short-term papers	-	-	-
Equities	-	-	-
Others	-	-	-
<b>b) Number of delivery instructions by settlement channel</b>			
Total number of delivery instructions	-	-	-
<i>of which:</i>			
Internal settlement: no CSD link account involved	-	-	-
Settlement through link account of another CSD with reporting CSD	-	-	-
Settlement through link account of reporting CSD with another entity	-	-	-
<b>c) Value of delivery instructions by type of payment</b>			
Total value of delivery instructions	17.4	-	-
<i>of which:</i>			
Payment denominated in euro	-	-	-
<i>of which:</i>			
Bonds	-	-	-
Short-term papers	-	-	-
Equities	-	-	-
Others	-	-	-
Payment denominated in other currencies	-	-	-
<i>of which:</i>			
Bonds	-	-	-
Short-term papers	-	-	-
Equities	-	-	-
Others	-	-	-
Free of payment	-	-	-
<i>of which:</i>			
Bonds	-	-	-
Short-term papers	-	-	-
Equities	-	-	-
Others	-	-	-
<b>d) Value of delivery instructions by settlement channel</b>			
Total value of delivery instructions	-	-	-
<i>of which:</i>			
Internal settlement: no CSD link account involved	-	-	-
Settlement through link account of another CSD with reporting CSD	-	-	-
Settlement through link account of reporting CSD with another entity	-	-	-



## ANNEX 2

# DETAILED REPORTING REQUIREMENTS FOR COUNTRY TABLES I TO II



### 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 of the 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*: 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.
- *Currency*: indicates the currency in which the item is originally reflected or in which the transaction takes place (“Transaction currency”) and the currency in which it is reported for the purposes of the Blue Book (“Reporting currency”).
- *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:
  - (1) for flow data accumulating throughout the year (e.g. all transaction data), the daily ECB reference exchange rate applicable to each transaction, or, if this is impossible, the average ECB reference exchange rate for the period for all transactions;
  - (2) for stock data showing an end-of-year status (e.g. value of overnight deposits),

the end-of-year ECB reference exchange rate.

- *Counterpart area*: the country of the receiver or acquirer.
- *Counterpart sector*: the institutional receiving or acquiring sector (e.g. MFIs and sub-sectors or systems).

The four 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).

The entry “G” indicates a general definition used in several tables and/or other definitions.

### 2 GENERAL REMARKS

#### 2.1 COUNTRY TABLE 6, UPPER SECTION: CARDS ISSUED IN THE COUNTRY

General remarks:

- 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 in order 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)”.
- 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.

- The nationality of a card with an international brand is determined by the nationality of the issuing bank, and not by the location of the card brand.
- All valid cards in circulation are included, irrespective of when they were issued or how actively they are used. A card is included from the moment it is posted to the cardholder by the card issuer, irrespective of whether the cardholder has activated it. Cards which are posted to the cardholder in the course of a regular re-issue to the cardholder on account of a card's limited period of validity are counted only once.
- Expired or withdrawn cards are not included. Cards that are inactive because of a temporary stop which is effective at the time of reporting are only temporarily unused, and are therefore included.
- 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). Where business with retailer cards is substantial, the relevant data will be provided in a note.
- Cards linked to savings accounts are included according to the function(s) offered by the card.

## **2.2 COUNTRY TABLE 6, LOWER SECTION: TERMINALS LOCATED IN THE COUNTRY**

General remarks:

- 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 in order to avoid double-counting.

- 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 note will alert the user when that is the case.
- 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.

## **2.3 COUNTRY TABLES 7 AND 8, UPPER SECTION: TRANSACTIONS PER TYPE OF PAYMENT INSTRUMENT**

General remarks:

- Includes all transactions initiated by non-MFIs. Includes transactions initiated by MFIs where the counterparty is a non-MFI.
- Includes all transactions which are executed with the use of an intermediary, i.e. where payments are sent to another bank or to a payment system. Includes all transactions initiated with an explicit payment order (initiated either by a non-MFI, or by an MFI where the counterparty is a non-MFI) which take place between two accounts held at the same bank, with the transaction being settled on the accounts of the bank without ever leaving the bank ("On-us transactions"). Transactions initiated by the bank and executed by simple book entry on the accounts of a customer ("Book-entry transactions") are included, although this is under review.
- Funds transfers between accounts in the same name (and also between different

types of account, such as savings and current accounts) are also included.

- For “Total number/value of transactions with payment instruments”, cross-border transactions are included in each type of payment instrument. Cross-border transactions are counted in the country in which 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 as a separate item, this information may be included as a memorandum item.
- 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.
- Transactions denominated in foreign currency and initiated in the country are included. Data are recalculated using the ECB reference exchange rate.
- Money and postal orders are included in credit transfers.
- In the case of bulk payments, each individual payment is counted.
- 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 used for settlement (e.g. credit transfer or direct debit). Direct debits resulting from the settlement of an individual card transaction should not be reported, in order to avoid double-counting.
- Instruments should only be included if they are the sole means of settling the payment. If, for example, for settlement of a cheque,

another instrument (such as a credit transfer) is needed, it is only the credit transfer that is counted.

- The scope of payment transactions with cards reported in this section is larger than that of transactions reported in the section “Transactions per type of terminal”. The section “Transactions per type of payment instrument” includes card transactions at virtual points of sale, e.g. over the internet or the telephone, while such transactions are not reported in the section “Transactions per type of terminal”.

#### 2.4 COUNTRY TABLES 7 AND 8, LOWER SECTION: TRANSACTIONS PER TYPE OF TERMINAL

General remarks:

- Cash or cashless transactions performed at a physical (not virtual) terminal.
- The scope of payment transactions with cards reported in this section is smaller than that of transactions reported in the section “Transactions per type of payment instrument”. The section “Transactions per type of payment instrument” includes card transactions at virtual points of sale, e.g. over the internet or the telephone, while such transactions are not reported in the section “Transactions per type of terminal”.
- Transactions per type of terminal are counted on three different levels according to the location of the terminal and the residency of the card issuer:
  - a) transactions at terminals located in the country with cards issued in the country;
  - b) transactions at terminals located in the country with cards issued outside the country;

- c) transactions at terminals located outside the country with cards issued in the country.
- 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. This provides for easy comparison with 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”).
- If no distinction according to the location of the terminal and/or the residency of the card issuer is possible, transactions are included in “a) Transactions at terminals in the country with cards issued in the country” as the most common category, and an explanation is provided.

## 2.5 COUNTRY TABLES 10 AND 11: PAYMENTS PROCESSED BY SELECTED INTERBANK FUNDS TRANSFER SYSTEMS

### General remarks:

- 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.
- Includes only those payments that are made within the system. In the case of a system in which another system (ancillary system)

settles its positions, the system of settlement reports the actual number of settlement operations and the actual amount settled. This means that in cases where transactions are cleared outside the system and only net positions are settled via the system, then only the transactions for the settlement of net positions are counted, and these are allocated to the payment instrument used for the settlement transaction.

- IFTSs are divided into TARGET components and non-TARGET payment systems. For all IFTSs, cross-border transactions are counted in the country in which the transaction originates, in order to avoid double-counting (i.e. in the country of the originator and in the country of the beneficiary).
- Direct 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).
- The direction of the flow of funds depends on the payment instrument used. In the case of credit transfers and similar instruments where 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 where the payee initiates the transaction, the sending participant is the recipient of funds and the receiving participant the sender of funds.

### 3 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 Article 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	-	-	-
<b>ATM (automated teller machine)</b>	<p>Electromechanical device allowing authorised users to withdraw cash from their accounts using a payment card and potentially 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 a real-time request for authorisation) 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 performs 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, in order to avoid double-counting.</p> <p>Measurement: number of terminals. Reference period: status at the end of the year. See also the notes in section 2.2 above.</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, without manual intervention, and the payer identifies himself/herself with a payment card.</p> <p>Measurement: number/value of transactions. Reference period: total for the year. Transaction currency: all. Reporting currency: national (euro for euro area countries). See also the notes in section 2.4 above and the entry for “Cash withdrawal/cash deposit”.</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 card with a debit, credit or delayed debit function are only included if they do not take place together with a payment transaction. Cash withdrawals together with a payment transaction are not included but are reported under “POS transactions”; if it is possible to distinguish them, they are also reported as the memorandum item “Cash advances at POS terminals”.</p> <p>Measurement: number/value of transactions. Reference period: total for the year. Transaction currency: all. Reporting currency: national (euro for euro area countries). See also the notes in section 2.4 above and the entry for “Cash withdrawal/cash deposit”.</p>	12, 13	-	-	7, 8

<b>Term</b>	<b>Detailed reporting requirements</b>	<b>(1)</b>	<b>(2)</b>	<b>(3)</b>	<b>(4)</b>
<b>ATM transactions</b>	<p>Cash withdrawals or cash deposits 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. Reference period: total for the year. Transaction currency: all. Reporting currency: national (euro for euro area countries). Counterpart area: not applicable. Counterpart sector: unspecified sector. See also the notes in section 2.5 above.</p>	-	-	2, 3	10, 11
<b>ATM with a cash withdrawal function</b>	<p>ATM allowing authorised users to withdraw cash from their accounts by using a card with a cash function.</p> <p>Measurement: number of terminals. Reference period: status at the end of the year. See also the notes in section 2.2 above.</p>	11	-	-	6
<b>ATM with a credit transfer function</b>	<p>ATM allowing authorised users to make credit transfers using a payment card.</p> <p>Measurement: number of terminals. Reference period: status at the end of the year. See also the notes in section 2.2 above.</p>	-	-	-	6
<b>Bank's own-account transaction</b>	<p>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). Banks' own-account transactions are excluded from Country tables 7 and 8 because they are not customer-related transactions. 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 and are therefore included in the statistics, as the counterpart is a non-MFI.</p> <p>See also the notes in section 2.3 above.</p>	6-9	-	-	7, 8
<b>Beneficiary (payee)</b>	<p>A natural or legal person who/which is the intended final recipient of funds which have been the subject of a payment transaction.</p> <p>(Based on the draft directive on payment services in the internal market, COM(2005) 603 final, 01.12.2005.)</p>	G	G	G	G

Term	Detailed reporting requirements	(1)	(2)	(3)	(4)
<b>Book-entry transaction</b>	<p><i>Please note that this item is under review. For the purposes of data in this publication, the following definition was used:</i></p> <p>Credit to or debit from the account of a customer by simple book entry without the use of a payment instrument.</p> <p>It should be borne in mind that statistics on book-entry transactions may be inconsistent across countries on account of the absence of a consolidated methodology, i.e. variations in the bookkeeping systems prevailing in different European countries.</p> <p>Book-entry transactions are included in “Credit transfers” or “Direct debits” as follows:</p> <p>Debit from/credit to a customer’s account as a result of:</p> <ol style="list-style-type: none"> <li>1 an interest or dividend payment by the bank: “Credit transfers”</li> <li>2 a deduction of banking fees: “Direct debits”</li> <li>3 buying or selling securities or foreign exchange by order of the customer: “Direct debit” (buying) or “Credit transfer” (selling)</li> <li>4 disbursement of the amount of a loan to the current account/ loan repayments: “Credit transfers” (disbursal) or “Direct debits” (repayment)</li> <li>5 funds transfer to the credit card account: “Direct debits”</li> </ol> <p>Fees and taxes represent payments from the customers to the bank or the tax authorities and are therefore included in the statistics, as follows: if they are part of the transaction, i.e. deducted from or added to the payment itself, the value of the payment for the statistics is different from the nominal value, but the number of transactions does not change. If the fee or tax payment is deducted from the account in a separate transaction, it is counted as a separate transaction in both number and value of transactions.</p>	-	-	-	7, 8
<b>Branch</b>	<p>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.</p> <p>All of 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”).</p>	-	-	-	5, 10, 11
<b>Branch of a euro area-based credit institution</b>	<p>A branch (located in the reporting country) of a credit institution legally incorporated outside the reporting country but within the euro area.</p> <p>Measurement: number of branches. Reference period: status at the end of the year. See also “Branch”.</p>	-	-	-	5

Term	Detailed reporting requirements	(1)	(2)	(3)	(4)
<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”.	-	-	-	10, 11
<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 an EEA country outside the reporting country and 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. See also “Branch”.	-	-	-	10, 11
<b>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. Cards can be issued by a credit institution, 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. Cards linked to savings accounts are included according to the function(s) offered by the card. See also the notes in section 2.1 above.	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 the 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. Transaction currency: all. Reporting currency: national (euro for euro area countries). Counterpart area: not applicable. Counterpart sector: unspecified sector. See also the notes in section 2.5 above.	-	-	2, 3	10, 11

Term	Detailed reporting requirements	(1)	(2)	(3)	(4)
<b>Card payments with cards issued in the country (except cards with an e-money function)</b>	<p>Payment transactions performed with cards 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 with cards with a debit function”</li> <li>– “Payments with cards with a delayed debit function”</li> <li>– “Payments with cards with a credit function”</li> <li>– “Payments with cards with a debit and/or delayed debit function”</li> <li>– “Payments with cards with a credit and/or delayed debit function”.</li> </ul> <p>Each transaction is allocated 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 with cards with a debit and/or delayed debit function” and “Payments with cards with a credit and/or delayed debit function” are only reported if the data cannot be broken down into the first three categories. If a card could have any of the three functions but it is impossible to determine which of these it actually has, 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>Includes deductions from the account of the payer resulting from a card transaction in which the acquirer and the issuer of the card are the same entity, in particular payment transactions at a terminal on the premises of the bank (“On-us transactions”).</p> <p>Also includes deductions from the account of the bank resulting from the settlement of a card transaction in which the acquirer and the issuer of the card are the same entity (e.g. corporate card).</p> <p>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. 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 note will indicate the number/value of payments with retailer cards.</p> <p>Calculation: sum total of all sub-categories.  Measurement: number/value of transactions.  Reference period: total for the year.  Transaction currency: all.  Reporting currency: national (euro for euro area countries).  See also the notes in section 2.3 above.</p>	7, 9	-	-	7, 8



<b>Term</b>	<b>Detailed reporting requirements</b>	<b>(1)</b>	<b>(2)</b>	<b>(3)</b>	<b>(4)</b>
<b>Card scheme</b>	A technical and commercial infrastructure set up in order to serve one or more particular card brands. It provides the organisational, legal and operational framework necessary for the brand to function.	G	-	-	G
<b>Card with a cash function</b>	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. Measurement: number of cards. Reference period: status at the end of the year. See also the notes in section 2.1 above.	10	-	-	6
<b>Card with a combined debit, cash and e-money function</b>	A card issued by a credit institution which has at least a cash, debit and e-money function. A card with a combined function is counted in each of the sub-categories: – “Cards with a cash function” – “Cards with a debit function” – “Cards with an e-money function”. A card with a combined function may offer additional functions. In that case it is also counted in each additional applicable sub-category. Measurement: number of cards. Reference period: status at the end of the year. See also the notes in section 2.1 above.	-	-	-	6
<b>Card with a credit and/or delayed debit function</b>	A card which has a credit and/or 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”. This will be the case where it is clear that the card in question has a credit line attached to it, but it is impossible to distinguish whether, under the contract between the card issuer and the cardholder, the latter is allowed to draw extended credit (the distinguishing feature of a “Card with a credit function”, irrespective of whether the cardholder makes actual use of this feature), or whether the cardholder is contractually obliged to settle the full balance at the end of a specified period (the distinguishing feature of a “Card with a delayed debit function”). Measurement: number of cards. Reference period: status at the end of the year. See also the notes in section 2.1 above.	10	-	-	6

Term	Detailed reporting requirements	(1)	(2)	(3)	(4)
<b>Card with a credit function</b>	<p>A card indicating that the cardholder has been granted a credit line by the card issuer according to the terms of the contract between them. It enables the holder to make purchases and/or withdraw cash up to a pre-arranged ceiling; the credit granted can be settled in full by the end of a specified period or 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>The distinguishing feature of a card with a credit function, as compared with a card with a debit or delayed debit function, is the contractual agreement whereby the cardholder is granted a credit line and allowed to draw extended credit (irrespective of whether the cardholder actually makes use of this feature or chooses to settle the full amount of the debt incurred at the end of a specified period).</p> <p>Cards with a credit function 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).</p> <p>Measurement: number of cards. Reference period: status at the end of the year. See also the notes in section 2.1 above.</p>	10	-	-	6
<b>Card with a debit and/or delayed debit function</b>	<p>A card which has a debit and/or 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>This will be the case where it is clear that the card in question is used to debit an account at a credit institution, but it is impossible to distinguish whether, under the contract between the card issuer and the cardholder, the account debited is the current account of the cardholder (the distinguishing feature of a "Card with a debit function"), or whether the account debited is one that was set up to serve a credit line granted to the cardholder, which he/she must settle at the end of a specified period (the distinguishing feature of a "Card with a delayed debit function").</p> <p>Measurement: number of cards. Reference period: status at the end of the year. See also the notes in section 2.1 above.</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 current account at a deposit-taking institution in accordance with the terms of the contract between the card issuer and the cardholder.</p> <p>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>The distinguishing feature of a card with a debit function, as compared with a card with a credit or delayed debit function, is the contractual agreement whereby the cardholder's purchases are charged directly to funds on his/her current account.</p> <p>Measurement: number of cards. Reference period: status at the end of the year. See also the notes in section 2.1 above.</p>	10	-	-	6

<b>Term</b>	<b>Detailed reporting requirements</b>	<b>(1)</b>	<b>(2)</b>	<b>(3)</b>	<b>(4)</b>
<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 in accordance with the terms of the contract between the card issuer and the cardholder. It allows holders to make purchases, but does not offer extended credit, with 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>The distinguishing feature of a card with a delayed debit function, as compared with a card with a credit or debit function, is the contractual agreement whereby the cardholder is granted a credit line but is obliged to settle the full amount of the debt incurred at the end of a specified period.</p> <p>Measurement: number of cards. Reference period: status at the end of the year.</p> <p>See also the notes in section 2.1 above.</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. The card may also have other functions, such as an e-money function, but cards with only an e-money function are not counted in this category.</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/or delayed debit function”</li> <li>– “Cards with a credit and/or delayed debit function”</li> </ul> <p>The sub-categories “Cards with a debit and/or delayed debit function” and “Cards with a credit and/or delayed debit function” are only reported if the data cannot be broken down into the first three categories. If data cannot be reported in accordance with these categories, the card is reported under “Cards with a payment function (except an e-money function)”, and no further breakdown is made.</p> <p>If a card offers several functions, it is counted in all relevant sub-categories. Thus, the total number of cards with a payment function may be smaller than the sum of the sub-categories, and sub-categories should not be added up in order to avoid double-counting.</p> <p>Measurement: number of cards. Reference period: status at the end of the year.</p> <p>See also the notes in section 2.1 above.</p>	10	-	-	6
<b>Card with an e-money function</b>	<p>A card on which electronic money can be stored.</p> <p>Only cards on which 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 cards. Reference period: status at the end of the year.</p> <p>See also the notes in section 2.1 above.</p>	10	-	-	6

Term	Detailed reporting requirements	(1)	(2)	(3)	(4)
<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 cards.</p> <p>Reference period: status at the end of the year.</p>	-	-	-	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>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 a 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 withdrawing/depositing cash 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 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 the memorandum item “Cash advances at POS terminals”.</p> <p>Measurement: number/value of transactions.</p> <p>Reference period: total for the year.</p> <p>Transaction currency: all.</p> <p>Reporting currency: national (euro for euro area countries).</p> <p>See also “Cash withdrawal/cash deposit”.</p>	-	-	-	7, 8

Term	Detailed reporting requirements	(1)	(2)	(3)	(4)
<b>Cash withdrawal/ cash deposit</b>	<p>Cash withdrawal from or cash deposit to an account using a card or a bank form.</p> <p>These transactions are included as follows:</p> <p>A. Transaction with a card at a terminal, without manual intervention:</p> <ol style="list-style-type: none"> <li>1. cash deposit: "ATM cash deposit"</li> <li>2. cash withdrawal, without a payment transaction at the same time: "ATM cash withdrawals"</li> <li>3. cash withdrawal, but with a payment transaction at the same time: "POS transactions", and, additionally (if possible), "Cash advances at POS terminals"</li> </ol> <p>B. Transaction at a bank counter:</p> <ol style="list-style-type: none"> <li>4. cash deposited to an account at the bank, including where a card is used merely to identify the payer: "OTC cash deposits"</li> <li>5. cash paid in for initiating a money order: "Credit transfers"</li> <li>6. cash withdrawn from an account at the bank, including where a card is used merely to identify the payee: "OTC cash withdrawals"</li> <li>7. cash paid out on receipt of a money order: not included, since the transaction is the receiving side of 5., and such transactions should only be counted on the sending side</li> </ol> <p>C. Transaction into a bank's day/night deposit box:</p> <ol style="list-style-type: none"> <li>8. cash deposited for crediting to an account at the bank: "OTC cash deposit".</li> </ol>	12, 13	-	-	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><b>For Country table 5</b></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> <p><b>For Country table 9, International systems table 1</b></p> <p>Number of central banks participating directly in an IFTS.</p> <p>Sub-category of "Direct participants".</p> <p>Measurement: number of entities.</p> <p>Reference period: status at the end of the year.</p>	-	-	1	5, 9

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><b>For Country tables 7 and 8/Comparative tables 7 and 9</b></p> <p>Cheques may be used for the settlement of debts and withdrawal of money from credit institutions, etc.; all types of transaction are counted in this category. Includes traveller's cheques, petrol cheques, bankers' drafts and promissory notes. Cash withdrawals with cheques are included, but cash withdrawals using bank forms are not included. (These are reported as "OTC cash withdrawals", if available).</p> <p>Includes credits to the account of a payee resulting from a situation whereby a cheque is submitted to a bank for collection and then cleared within the same bank ("On-us transactions"). If applicable, includes credits to or debits from the account of the bank resulting from the use of cheques settled without an intermediary.</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 the notes in section 2.3 above.</p> <p>Measurement: number/value of transactions. Reference period: total for the year. Transaction currency: all. Reporting currency: national (euro for euro area countries).</p> <p><b>For Country tables 10 and 11</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. Transaction currency: all. Reporting currency: national (euro for euro area countries). Counterpart area: not applicable. Counterpart sector: unspecified sector.</p> <p>See also the notes in section 2.5 above.</p>	7, 9	-	2, 3	7, 8, 10, 11
<b>Clearing and settlement organisation</b>	<p>Any clearing and settlement organisation which is a direct participant in the system. Generally, retail and securities clearing and/or settlement organisations participate directly in the large-value funds transfer system in which the respective retail or securities transactions are finally settled. Where the relevant settlement organisations are considered credit institutions, they can be counted either under "Credit institutions" (preferred option) or under "Clearing and settlement organisations"; a note explains the choice made.</p> <p>Sub-category of "Other direct participants".</p> <p>Measurement: number of entities. Reference period: status at the end of the year.</p>	-	-	1	9

Term	Detailed reporting requirements	(1)	(2)	(3)	(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 the number/value of transactions. The five largest senders in terms of the value of payment transactions may be different from the five largest senders in terms of the number of payment transactions. Every participant with individual access to the system is counted separately, irrespective of whether there is a legal link between two or more such participants (e.g. in the case of a merger).</p> <p>Measurement: percentage of total number/value of transactions for the year.</p> <p>Reference period: year.</p> <p>Counterpart area: not applicable.</p> <p>Counterpart sector: unspecified sector.</p>	16.1	-	2, 3	10, 11
<b>Conclusion of negotiations</b>	The year in which the relevant country signed an act of accession to the European Union and became an acceding country.	1.3	-	-	-
<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>Excludes credit institutions providing services remotely on the basis of a single passport.</p> <p><b>For Country table 5</b></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> <p><b>For Country table 9/International systems table 1</b></p> <p>Number of credit institutions participating directly in an IFTS.</p> <p>Sub-category of "Direct participants".</p> <p>Measurement: number of entities.</p> <p>Reference period: status at the end of the year.</p>	-	-	1	5, 9
<b>Credit institution legally incorporated in the reporting country</b>	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".	-	-	-	5

Term	Detailed reporting requirements	(1)	(2)	(3)	(4)
<b>Credit transfer</b>	<p>A payment order (or 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), potentially 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 allocated 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 and 8/Comparative tables 7 and 9</b></p> <p><i>Please note that this item is under review with regard to book-entry transactions. For the purposes of the data in this publication, the following definition was used:</i></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.</p> <p>Includes deductions from the account of a payer resulting from a credit transfer order for the benefit of the same or a different customer or of the bank, and settled without an intermediary (“On-us transactions”). Also includes deductions from the account of the bank resulting from a credit transfer order for the benefit of a customer and settled without an intermediary (e.g. salary payment to an account at the same bank).</p> <p>Credits to the account of a customer by simple book entry without the use of a traditional credit transfer instrument (e.g. dividend or interest payments by the account-holding bank) are included, since they also constitute payments. (For details, see “Book-entry transaction”; please note the possibility of inconsistencies across countries.)</p> <p>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 the notes in section 2.3 above and the entry “Cash withdrawal/cash deposit”.</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>Transaction currency: all.</p> <p>Reporting currency: national (euro for euro area countries).</p> <p><b>For Country tables 10 and 11/International systems tables 2 and 3</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>Transaction currency: all.</p> <p>Reporting currency: national (euro for euro area countries).</p> <p>Counterpart area: not applicable.</p> <p>Counterpart sector: unspecified sector.</p> <p>See also the notes in section 2.5 above.</p>	7, 9	-	2, 3	7, 8, 10, 11



<b>Term</b>	<b>Detailed reporting requirements</b>	<b>(1)</b>	<b>(2)</b>	<b>(3)</b>	<b>(4)</b>
<b>Cross-border transactions received</b>	<p>Total number/value of transactions with payment instruments involving 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.</p> <p>Credit transfers are counted on the payee’s (instruction recipient’s) side. Direct debits and cheques are counted on the payer’s (instruction recipient’s) side. Card transactions are counted on the acquiring (payee’s) side.</p> <p>Measurement: number/value of transactions. Reference period: total for the year. Transaction currency: all. Reporting currency: national (euro for euro area countries).</p>	-	-	-	7, 8
<b>Cross-border transactions sent</b>	<p>Total number/value of transactions with payment instruments involving 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>Credit transfers are counted on the payer’s (instruction sender’s) side. Direct debits and cheques are counted on the payee’s (instruction sender’s) side. Card transactions are counted on the issuing (payer’s) side.</p> <p>Sub-category of “Total number/value of transactions with payment instruments”.</p> <p>Measurement: number/value of transactions. Reference period: total for the year. Transaction currency: all. Reporting currency: national (euro for euro area countries).</p>	-	-	-	7, 8

Term	Detailed reporting requirements	(1)	(2)	(3)	(4)
<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 note will alert the user to this fact. For non-euro area countries, data on commemorative coins may be included in a memorandum item.</p> <p>Measurement: value of currency in circulation. Reference period: status at the end of the year. Currency: national (euro for euro area countries). 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 note will alert the user to this fact.</p> <p>Measurement: value of currency in circulation. Reference period: status at the end of the year. Currency: national (euro for euro area countries).</p> <p>Reporting currency: national (euro for euro area countries). Counterpart area: world as a whole. Counterpart sector: non-MFIs.</p>	-	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 note will alert the user to that fact.</p> <p>Measurement: value of currency in circulation. Reference period: status at the end of the year. Currency: national (euro for euro area countries). Reporting currency: national (euro for euro area countries).</p>	2	3	-	2, 4

Term	Detailed reporting requirements	(1)	(2)	(3)	(4)
<b>Direct debit</b>	<p>An authorised debit, potentially 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 its being initiated.</p> <p><b>For Country tables 7 and 8/Comparative tables 7 and 9</b></p> <p><i>Please note that this item is under review with regard to book-entry transactions. For the purposes of the data in this publication, the following definition was used:</i></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 in order to avoid double-counting.</p> <p>Includes credits to the account of a payee resulting from a situation whereby a direct debit order is submitted to a bank for collection and then cleared within the same bank ("On-us transactions"). If applicable, includes credits to the account of the bank resulting from the use of a direct debit instrument settled without an intermediary.</p> <p>Debits from the account of a customer by simple book entry without the use of a traditional direct debit instrument (e.g. banking fees or loan repayments to the account-holding bank) are included, since they also represent payments. (For details, see "Book-entry transaction"; please note the possibility of inconsistencies across countries.)</p> <p>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. Transaction currency: all. Reporting currency: national (euro for euro area countries).</p> <p><b>For Country tables 10 and 11/International systems tables 2 and 3</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. Transaction currency: all. Reporting currency: national (euro for euro area countries). Counterpart area: not applicable. Counterpart sector: unspecified sector.</p> <p>See also the notes in section 2.5 above.</p>	7, 9	-	2, 3	7, 8, 10, 11

Term	Detailed reporting requirements	(1)	(2)	(3)	(4)
<b>Direct participant</b>	<p>An entity which is identified/recognised by an IFTS and is authorised to send/receive payment orders directly to/from the system without an intermediary or is directly bound by the rules governing the IFTS. In some systems, direct participants also exchange orders on behalf of indirect participants. Every participant that has individual access to the system is counted separately, irrespective of whether there is a legal link between two or more such participants (e.g. in the case of a merger).</p> <p><b>For Country table 9/Comparative table 16.1/International systems table 1</b></p> <p>Sub-category of “Number of participants”.</p> <p>The following breakdown is provided:</p> <ul style="list-style-type: none"> <li>– “Credit institutions”</li> <li>– “Central bank”</li> <li>– “Other direct participants”.</li> </ul> <p>Measurement: number of entities. Reference period: status at the end of the year.</p> <p><b>For Country tables 10 and 11</b></p> <p>Transactions are grouped according to the direct participants’ place of legal incorporation, as follows:</p> <ul style="list-style-type: none"> <li>– transactions sent by national participants</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>Direct 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>	16.1	-	1	9-11
<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

Term	Detailed reporting requirements	(1)	(2)	(3)	(4)
<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 a real-time request for authorisation) or offline. Sub-category of "POS terminals".</p> <p>Each 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 the notes in section 2.2 above.</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: With 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: With 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>	<p>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.</p> <p>(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.)</p>	-	-	-	5
<b>E-money card terminal</b>	<p>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.</p> <p>The following breakdown of e-money card terminals is provided:</p> <ul style="list-style-type: none"> <li>– “E-money card-loading/unloading terminal”</li> <li>– “E-money card-accepting terminal”.</li> </ul> <p>If an e-money card terminal performs 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 in order to avoid double-counting.</p> <p>Measurement: number of terminals. Reference period: status at the end of the year. See also the notes in section 2.2 above.</p>	11	-	-	6
<b>E-money card-accepting terminal</b>	<p>Terminal allowing 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.</p> <p>Measurement: number of terminals. Reference period: status at the end of the year. See also the notes in section 2.2 above.</p>	11	-	-	6
<b>E-money card-loading/unloading terminal</b>	<p>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).</p> <p>Measurement: number of terminals. Reference period: status at the end of the year. See also the notes in section 2.2 above.</p>	11	-	-	6
<b>E-money card-loading/unloading transaction</b>	<p>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.</p> <p>Measurement: number/value of transactions. Reference period: total for the year. Transaction currency: all. Reporting currency: national (euro for euro area countries). See also the notes in section 2.2 above.</p>	12, 13	-	-	7, 8

<b>Term</b>	<b>Detailed reporting requirements</b>	<b>(1)</b>	<b>(2)</b>	<b>(3)</b>	<b>(4)</b>
<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 purchase transaction</b>	<p>A 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 with other e-money storages.</p> <p>Includes transactions in which the acquirer and the issuer of the e-money storage are the same entity (“On-us transactions”).</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 purchase transactions is provided:</p> <ul style="list-style-type: none"> <li>– “E-money purchase transactions: With cards with an e-money function”</li> <li>– “E-money purchase transactions: With other e-money storages”.</li> </ul> <p>Each transaction is allocated to only one sub-category, i.e. the sub-categories are mutually exclusive. Thus, the total number of e-money purchase transactions is the sum of the sub-categories.</p> <p>Calculation: sum of “E-money purchase transactions: With cards with an e-money function” and “E-money purchase transactions: With other e-money storages”.</p> <p>Measurement: number/value of transactions.</p> <p>Reference period: total for the year.</p> <p>Transaction currency: all.</p> <p>Reporting currency: national (euro for euro area countries).</p> <p>See also the notes in section 2.3 above.</p>	7, 9	-	-	7, 8
<b>E-money purchase transaction: With cards with an e-money function</b>	<p>A 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>Transaction currency: all.</p> <p>Reporting currency: national (euro for euro area countries).</p> <p>See also the notes in section 2.3 above and the entry for “E-money purchase transaction”.</p>	-	-	-	7, 8

Term	Detailed reporting requirements	(1)	(2)	(3)	(4)
<b>E-money purchase transaction: With other e-money storages</b>	A 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. Measurement: number/value of transactions. Reference period: total for the year. Transaction currency: all. Reporting currency: national (euro for euro area countries). See also the notes in section 2.3 above and the entry for "E-money purchase transaction".	-	-	-	7, 8
<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. Data on two types of scheme are presented: – 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. Data on 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 purchase transaction, i.e. the transfer of e-money value from the issuer of electronic money to an e-money storage (card or other storage) and vice versa, or the 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. Transaction currency: all. Reporting currency: national (euro for euro area countries). Counterpart area: not applicable. Counterpart sector: unspecified sector. See also the notes in section 2.5 above.	-	-	2, 3	10, 11
<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.	-	-	-	10, 11
<b>Euro area member since</b>	The year in which an EU Member State entered Stage Three of Economic and Monetary Union, i.e. the year in which it joined the euro area.	1.3	-	-	-



<b>Term</b>	<b>Detailed reporting requirements</b>	<b>(1)</b>	<b>(2)</b>	<b>(3)</b>	<b>(4)</b>
<b>Euro area members</b>	Number of countries participating in Stage Three of Economic and Monetary Union. 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 participants)". See also "Direct participant".	-	-	-	10, 11
<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, 10, 11
<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: all. Reporting 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>HICP</b>	Harmonised Index of Consumer Prices. 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

Term	Detailed reporting requirements	(1)	(2)	(3)	(4)
<b>Indirect participant</b>	<p>An entity without its own account in the system which is nevertheless recognised by the system and subject to its rules and which can be directly addressed in the system. All transactions by an indirect participant are settled on the account of a direct participant agreeing to represent the indirect participant in question. Every participant that can be addressed individually in the system is counted separately, irrespective of whether there is a legal link between two or more such participants (e.g. in the case of a merger).</p> <p>For the present TARGET system, an institution without its own RTGS account which is nevertheless registered by a national RTGS system and which can be addressed in TARGET via its own BIC either directly or indirectly (i.e. via a participant, depending on the technical features of the system). All transactions of an indirect participant are settled on the account of a participant which has explicitly agreed to represent the indirect participant within the framework of the RTGS system.</p> <p>For TARGET2, a credit institution established in the EEA which settles its payments in TARGET2 without directly connecting to it. Payments of the indirect participant are settled on the main account of the direct participant. Payment orders of the indirect participant are always sent to or received from the system via the direct participant.</p> <p>Sub-category of “Number of participants”.</p> <p>Measurement: number of entities.</p> <p>Reference period: status at the end of the year.</p>	-	-	1	9
<b>Institutions offering payment services to non-MFIs</b>	<p>Comprises the following legally independent institutions operating in the reporting country:</p> <ul style="list-style-type: none"> <li>– “Central bank”</li> <li>– “Credit institutions legally incorporated in the reporting country” (includes “Electronic money institutions”)</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> <li>– “Other institutions offering payment services to non-MFIs”.</li> </ul> <p>These sub-categories are mutually exclusive. The total number of institutions is the sum of all sub-categories. For the listing of postal institutions, 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”.</p>	4	-	-	5

<b>Term</b>	<b>Detailed reporting requirements</b>	<b>(1)</b>	<b>(2)</b>	<b>(3)</b>	<b>(4)</b>
<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. Systems are included if they were operational during any of the five years for which data are shown in the Blue Book Addendum.</p> <p>IFTSs are divided into TARGET components and non-TARGET payment systems.</p>	16.1- 16.3	-	2, 3	10, 11
<b>Inter-Member State transactions</b>	<p>In TARGET, total number/value of transactions sent by one TARGET component to another.</p> <p>Calculation: sum of “Transactions sent to another 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>Transaction currency: euro.</p> <p>Reporting currency: euro.</p> <p>See also “TARGET component”.</p>	-	-	2, 3	-
<b>Intraday borrowing from the central bank</b>	<p>Total value of credit extended by the central bank to 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> <p>Reporting currency: national (euro for euro area countries).</p> <p>Counterpart area: world as a whole.</p> <p>Counterpart sector: credit institutions.</p>	-	-	-	3
<b>Intra-Member State transactions</b>	<p>In TARGET, total number/value of transactions sent in a TARGET component to a participant in that TARGET component, without the use of any other TARGET component.</p> <p>Calculation: sum of “Transactions 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>Transaction currency: euro.</p> <p>Reporting currency: euro.</p> <p>See also “TARGET component”.</p>	-	-	2, 3	-

Term	Detailed reporting requirements	(1)	(2)	(3)	(4)
<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>	A professional (or body representing a group of professionals) 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 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. (Based on ECBS Terminology, ORG9003 V4, European Committee for Banking Standards, August 2003, TR603.)	G	-	-	G
<b>Monetary financial institutions (MFIs)</b>	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. (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).) Comprises central banks, credit institutions, and other MFIs, most of which are money market funds (MMFs).	G	G	G	G
<b>Money order</b>	An instrument – often used by persons who do not have a current account with a financial institution – which is used to remit money to a named payee, 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, 8, 10, 11
<b>M-payment</b>	A payment whereby a mobile phone is used to issue the payment order, and possibly also to transfer 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 note 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: all. Reporting currency: national (euro for euro area countries). Counterpart area: world as a whole. Counterpart sector: non-MFIs.	-	2	-	2

<b>Term</b>	<b>Detailed reporting requirements</b>	<b>(1)</b>	<b>(2)</b>	<b>(3)</b>	<b>(4)</b>
<b>National participants</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 “Transactions sent by national participants”. See also “Direct participant”.	-	-	-	10, 11
<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 participants (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 participants)”. See also “Direct participant”.	-	-	-	10, 11
<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.	-	-	-	10, 11
<b>Non-euro area EU participants (excluding national participants)</b>	Participants 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 participants)”. See also “Direct participant”.	-	-	-	10, 11

Term	Detailed reporting requirements	(1)	(2)	(3)	(4)
<b>Non-intraday borrowing from the central bank</b>	<p>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:</p> <ul style="list-style-type: none"> <li>– the marginal lending facility (a standing facility of the Eurosystem which counterparties can use to receive overnight credit at a pre-specified rate)</li> <li>– the main refinancing operations (regular open market operations executed by the Eurosystem in the form of reverse transactions, conducted through weekly standard tenders with a maturity of two weeks)</li> <li>– longer-term refinancing operations (regular open market operations executed by the Eurosystem in the form of reverse transactions, conducted through monthly standard tenders with a maturity of three months)</li> <li>– fine-tuning reverse operations (open market operations executed by the Eurosystem at irregular intervals in the form of reverse open market transactions with a non-standardised maturity, aimed at managing the liquidity situation in the market and at steering interest rates)</li> <li>– structural reverse operations (open market operations executed by the Eurosystem at regular or irregular intervals in the form of reverse open market transactions with a non-standardised maturity, aimed at adjusting the structural position of the Eurosystem vis-à-vis the financial sector).</li> </ul> <p>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).  Reporting currency: national (euro for euro area countries).  Counterpart area: world as a whole.  Counterpart sector: credit institutions.</p>	-	-	-	3
<b>Non-MFI</b>	Any natural or legal person who/which does not belong to the MFI sector. Comprises general government including central government, other financial intermediaries and financial auxiliaries, insurance corporations and pension funds, non-financial corporations, households, and non-profit institutions serving households.	4-15	2, 3	-	2, 4-8

<b>Term</b>	<b>Detailed reporting requirements</b>	<b>(1)</b>	<b>(2)</b>	<b>(3)</b>	<b>(4)</b>
<b>Non-paper-based credit transfer</b>	<p>Any credit transfer which the payer submits without the use of paper forms, i.e. electronically. Includes submissions by telefax or other means (such as automated telephone banking) if they are transformed into electronic payments without manual intervention.</p> <p><b>For Country tables 7 and 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. Also includes credit transfers which are executed by the bank on the basis of a financial instrument (such as a documentary letter of credit) if the financial instrument is submitted in non-paper-based form, or if the form of submission of the instrument is not known and the bank executed the transfer electronically.</p> <p>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. Transaction currency: all. Reporting currency: national (euro for euro area countries).</p> <p><b>For Country tables 10 and 11</b></p> <p>Credit transfer which the sending participant in the system submits to the system in non-paper-based form (i.e. the system operator does not have to transform the order into an electronic format).</p> <p>Measurement: number/value of transactions. Reference period: total for the year. Transaction currency: all. Reporting currency: national (euro for euro area countries). Counterpart area: not applicable. Counterpart sector: unspecified sector.</p>	-	-	-	7, 8, 10, 11

Term	Detailed reporting requirements	(1)	(2)	(3)	(4)
<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; by and large these are the systems mentioned in the textual 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>– “Transactions sent by national participants”</li> <li>– “Transactions sent by euro area participants (excluding national participants)”</li> <li>– “Transactions sent by non-euro area EU participants (excluding national participants)”</li> <li>– “Transactions sent by non-EU participants (excluding national participants)”.</li> </ul> <p>The sub-categories are mutually exclusive, i.e. total transactions sent is the sum of all sub-categories.</p> <p>Categories of payment instrument, 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 these 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 Country tables 10 and 11.</p>	16.1- 16.3	-	2, 3	10, 11
<b>Number of institutions</b>	<p>Comprises the following legally independent institutions operating in the reporting country:</p> <ul style="list-style-type: none"> <li>– “Central bank”</li> <li>– “Credit institutions legally incorporated in the reporting country” (includes “Electronic money institutions”)</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> <li>– “Other institutions offering payment services to non-MFIs”.</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 from the first time that they are reported to the ECB for the purposes of MFI statistics.</p> <p>Measurement: number of institutions. Reference period: status at the end of the year.</p>	4	-	-	5



<b>Term</b>	<b>Detailed reporting requirements</b>	<b>(1)</b>	<b>(2)</b>	<b>(3)</b>	<b>(4)</b>
<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 the account holder with electronic identifiers (PINs, TANs, etc.).</p> <p>Overnight deposits with telephone or mobile phone banking access are not included, unless they are also accessible via internet or PC banking applications.</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> <p>Counterpart area: world as a whole.</p> <p>Counterpart sector: non-MFIs.</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 not included. 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, irrespective of the currency of the account. 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 separately.</p> <p>Measurement: number of deposits.</p> <p>Reference period: status at the end of the year.</p> <p>Counterpart area: world as a whole.</p> <p>Counterpart sector: non-MFIs.</p> <p>See also “Overnight deposits”.</p>	5	-	-	5
<b>Number of participants</b>	<p>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). Each participant with individual access to the system is counted separately, irrespective of whether there is a legal link between two or more such participants (e.g. in the case of a merger).</p> <p>The following breakdown of participants is provided:</p> <ul style="list-style-type: none"> <li>– direct participants</li> <li>– indirect participants.</li> </ul> <p>Measurement: number of entities.</p> <p>Reference period: status at the end of the year.</p>	16.1	-	1	9

Term	Detailed reporting requirements	(1)	(2)	(3)	(4)
<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>On-us transaction</b>	Transaction initiated with an explicit payment order (initiated either by a non-MFI, or by an MFI where the counterparty is a non-MFI) which takes place between two accounts held at the same bank, with the transaction being settled on the accounts of the bank without ever leaving the bank.  Is included in “Total number/value of transactions with payment instruments” and in the breakdown by payment instrument, as applicable.	7, 9	-	-	7, 8
<b>OTC cash deposit</b>	Cash deposit to an account at a bank using a bank form, including where a card is used merely to identify the payer. Includes cash deposited into a bank’s day/night deposit box for crediting to an account at the bank. These transactions do not represent payments in the strict sense, comprising only a change from cash to account money. 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. Transaction currency: all. Reporting currency: national (euro for euro area countries). See also “Cash withdrawal/cash deposit”	-	-	-	7, 8
<b>OTC cash withdrawal</b>	Cash withdrawal from an account at the bank using a bank form, including where a card is used merely to identify the payee. These transactions do not represent payments in the strict sense, comprising only a change from account money to cash. 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. Transaction currency: all. Reporting currency: national (euro for euro area countries). See also “Cash withdrawal/cash deposit”	-	-	-	7, 8
<b>Other direct participants</b>	Any direct participant in an IFTS which is neither a credit institution nor a central bank.  The following breakdown is provided: – “Public administration” – “Postal institution” – “Clearing and settlement organisations” – “Other financial institutions” – “Others”.  Sub-category of “Direct participants”.  Measurement: number of entities. Reference period: status at the end of the year.	-	-	1	9

<b>Term</b>	<b>Detailed reporting requirements</b>	<b>(1)</b>	<b>(2)</b>	<b>(3)</b>	<b>(4)</b>
<b>Other e-money storage</b>	<p>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).</p> <p>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 can be used for payments over the internet.</p>	-	2	-	2, 7, 8
<b>Other financial institutions</b>	<p>All financial institutions participating in an IFTS that are under the supervision of the relevant authorities (either the central bank or the prudential supervisor), but are not considered credit institutions.</p> <p>Sub-category of “Other direct participants”.</p> <p>Measurement: number of entities.</p> <p>Reference period: status at the end of the year.</p>	-	-	1	9
<b>Other institution offering payment services to non-MFIs</b>	<p>A payment institution as defined in the draft directive on payment services in the internal market, or another institution which provides payment services without being a licensed credit institution. Comprises money remitters and payment card issuers which are not credit institutions, other institutions – such as a public authority – providing payment services to non-MFIs, or the postal institution if it is not a licensed credit institution.</p> <p>If the postal institution is not a licensed credit institution, it is reported in this category. If the postal institution is a licensed credit institution, it is reported in the category “Credit institutions”.</p> <p>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 note will alert the user if that is the case.</p>	-	-	-	5

Term	Detailed reporting requirements	(1)	(2)	(3)	(4)
<b>Other payment instruments</b>	<p>Comprises those payment instruments existing 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). Does not include documentary letters of credit or bills for collection, unless they can be used directly for settlement. M-payments are not included. A note states which instruments are included.</p> <p><b>For Country tables 7 and 8</b></p> <p>Includes credits to or debits from customers' accounts as a result of "Other payment instruments" submitted to the bank and settled with or without an intermediary. Where applicable, also includes credits to or debits from the bank's account as a result of the use of such an instrument, settled without an intermediary.</p> <p>Measurement: number/value of transactions. Reference period: total for the year. Transaction currency: all. Reporting currency: national (euro for euro area countries). See also the notes in section 2.3 above.</p> <p><b>For Country tables 10 and 11/International systems tables 2 and 3</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. Transaction currency: all. Reporting currency: national (euro for euro area countries). Counterpart area: not applicable. Counterpart sector: unspecified sector. See also the notes in section 2.5 above.</p>	-	-	2, 3	7, 8, 10, 11
<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: all. Reporting currency: national (euro for euro area countries). Counterpart area: world as a whole. Counterpart sector: non-MFIs.</p>	-	2	-	2

<b>Term</b>	<b>Detailed reporting requirements</b>	<b>(1)</b>	<b>(2)</b>	<b>(3)</b>	<b>(4)</b>
<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: all. Reporting currency: national (euro for euro area countries). Counterpart area: world as a whole. Counterpart sector: non-MFIs.</p>	-	2	-	2
<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. Reference period: status at the end of the year. Currency: all. Reporting currency: national (euro for euro area countries). Counterpart area: world as a whole. Counterpart sector: unspecified sector.</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. Reference period: status at the end of the year. Currency: all. Reporting currency: national (euro for euro area countries). Counterpart area: world as a whole. Counterpart sector: non-MFIs.</p>	-	2	-	2

Term	Detailed reporting requirements	(1)	(2)	(3)	(4)
<b>Overnight deposits</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>(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>Includes current accounts; may include time deposits if they are transferable on demand without significant delay, restriction or penalty.</p> <p>Does not include accounts which cannot be used for payments, i.e. accounts with the following restrictions:</p> <ul style="list-style-type: none"> <li>– values can be transferred only to and from one single reference account (since the transactions are restricted), or</li> <li>– the only actions possible for the account are cash deposits and withdrawals (since these are not really payments but rather changes from one type of money into another).</li> </ul> <p>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
<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>Reporting currency: national (euro for euro area countries).</p> <p>Counterpart area: world as a whole.</p> <p>Counterpart sector: credit institutions.</p> <p>See also “Overnight deposits”.</p>	3	-	-	3

Term	Detailed reporting requirements	(1)	(2)	(3)	(4)
<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.  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).  Reporting currency: national (euro for euro area countries).  Counterpart area: world as a whole.  Counterpart sector: credit institutions.</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>Data are recalculated using the ECB reference exchange rate.  Sub-category of “Value of overnight deposits”.</p> <p>Measurement: value of deposits.  Reference period: status at the end of the year.  Currency: all.  Reporting currency: national (euro for euro area countries).  Counterpart area: world as a whole.  Counterpart sector: non-MFIs.</p>	-	2	-	2

Term	Detailed reporting requirements	(1)	(2)	(3)	(4)
<b>Paper-based credit transfer</b>	<p>Credit transfer which the payer submits in paper-based form. Includes submissions by telefax or other means (e.g. non-automated telephone banking) if they require manual intervention in order to be transformed into electronic payments.</p> <p><b>For Country tables 7 and 8</b></p> <p>Credit transfer which a bank customer submits to his/her bank in paper-based form. Includes credit transfers which are executed by the bank on the basis of a financial instrument (such as a documentary letter of credit) if the financial instrument is submitted in paper-based form, or if the form of submission of the instrument is not known and the bank executed the transfer in paper-based form.</p> <p>Measurement: number/value of transactions. Reference period: total for the year. Transaction currency: all. Reporting currency: national (euro for euro area countries).</p> <p><b>For Country tables 10 and 11</b></p> <p>Credit transfer which the sending participant in the system submits to the system in paper-based form (i.e. the system operator has to transform the order into an electronic format).</p> <p>Measurement: number/value of transactions. Reference period: total for the year. Transaction currency: all. Reporting currency: national (euro for euro area countries). Counterpart area: not applicable. Counterpart sector: unspecified sector. See also the notes in section 2.5 above.</p>	-	-	-	7, 8, 10, 11
<b>Participant</b>	<p><b>For Country table 9/Comparative table 16.1/International systems table 1</b></p> <p>An entity which is identified/recognised by an IFTS and is authorised to send/receive payment orders to/from the system, either directly (as a direct participant) or indirectly (as an indirect participant).</p> <p>See “Number of participants”.</p> <p><b>For Country tables 10 and 11</b></p> <p>For these tables, the definition is identical to that of a direct participant (see “Direct participant”).</p>	16.1	-	1	9-11
<b>Payee (beneficiary)</b>	<p>A natural or legal person who/which is the intended final recipient of funds which have been the subject of a payment transaction.</p> <p>(Based on the draft directive on payment services in the internal market, COM(2005) 603 final, 01.12.2005.)</p>	G	G	G	G
<b>Payer</b>	<p>A natural or legal person who/which has the right of disposal of funds and allows them to be transferred to a payee.</p> <p>(Based on the draft directive on payment services in the internal market, COM(2005) 603 final, 01.12.2005.)</p>	G	G	G	G
<b>Payment (payment transaction)</b>	<p>The act, initiated by the payer or by the payee, of depositing, withdrawing or transferring funds from a payer to a payee, irrespective of any underlying obligations between payment service users. “Funds” means cash, scriptural money and electronic money as referred to in Directive 2000/46/EC.</p> <p>(Based on the draft directive on payment services in the internal market, COM(2005) 603 final, 01.12.2005.)</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 or a post office giro institution which is entitled under national or Community law to provide payment services – which has been granted authorisation in accordance with the Directive on payment services in the internal market to provide and execute payment services throughout the European Community. (Based on the draft directive on payment services in the internal market, COM(2005) 603 final, 01.12.2005.)</p> <p>This refers, for instance, to money transmitters, and to 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 note 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. (Cited from the draft directive on payment services in the internal market, COM(2005) 603 final, 01.12.2005.)</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 involving 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. (Cited from the draft directive on payment services in the internal market, COM(2005) 603 final, 01.12.2005.)</p> <p>See “Payment instrument”.</p>	G	G	G	G

Term	Detailed reporting requirements	(1)	(2)	(3)	(4)
<b>Payment service provider</b>	<p>A natural or legal person whose regular occupation or business activity includes the provision of payment services to payment service users.</p> <p>There are four categories of payment service provider:</p> <ol style="list-style-type: none"> <li>1. Credit institutions within the meaning of Directive 2000/12/EC</li> <li>2. Electronic money institutions within the meaning of Directive 2000/46/EC</li> <li>3. Post office giro institutions, as referred to in the second indent of Article 2(3) of Directive 2000/12/EC, which are entitled under national or Community law to provide payment services</li> <li>4. Payment institutions, i.e. other natural or legal persons who/which have been granted authorisation in accordance with Article 6 of the Directive on payment services in the internal market to provide and execute payment services throughout the European Community.</li> </ol> <p>Central banks acting as monetary authorities and public authorities which provide payment services are not regarded as payment service providers.</p> <p>(Based on the draft directive on payment services in the internal market, COM(2005) 603 final, 01.12.2005.)</p>	G	G	G	G
<b>Payment service user</b>	<p>A natural or legal person who/which makes use of a payment service as a payer and/or a payee.</p> <p>(Cited from the draft directive on payment services in the internal market, COM(2005) 603 final, 01.12.2005.)</p>	G	G	G	G

Term	Detailed reporting requirements	(1)	(2)	(3)	(4)
<b>Payment services</b>	<p>Business activities consisting in the execution of payment transactions on behalf of a natural or legal person, where at least one of the payment service providers is located in the European Community. Business activities are listed in the annex to the draft directive on payment services in the internal market:</p> <ol style="list-style-type: none"> <li>(1) Cash deposits on a payment account with a payment service provider</li> <li>(2) Cash withdrawals from a payment account with a payment service provider</li> <li>(3) Execution of payment transactions in which the funds are held on deposit in a payment account with a payment service provider</li> <li>(4) Execution of payment transactions where the funds are covered by a credit line for a payment service user</li> <li>(5) Issuance of payment cards which allow the payment service user to transfer funds</li> <li>(6) Execution of payment transactions in which electronic money, within the meaning of Directive 2000/46/EC, is issued by the payment service provider</li> <li>(7) Money remittance services</li> <li>(8) Execution of payment transactions at a distance, through a digital or IT device, where the goods and services are not provided through the device itself</li> <li>(9) Execution of payment transactions at a distance, through a digital or IT device, where the goods and services are provided through the device itself without any other intervention in the services provided.</li> </ol> <p>(Based on the draft directive on payment services in the internal market, COM(2005) 603 final, 01.12.2005.)</p> <p>For the purposes of the Blue Book statistics, a payment 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
<b>Payment transaction (payment)</b>	<p>The act, initiated by the payer or by the payee, of depositing, withdrawing or transferring funds from a payer to a payee, irrespective of any underlying obligations between payment service users. "Funds" means cash, scriptural money and electronic money as referred to in Directive 2000/46/EC.</p> <p>(Based on the draft directive on payment services in the internal market, COM(2005) 603 final, 01.12.2005.)</p>	G	G	G	G

Term	Detailed reporting requirements	(1)	(2)	(3)	(4)
<b>Payments with cards with a credit and/or delayed debit function</b>	<p>Payment transactions performed with cards with a credit and/or delayed debit function at a physical terminal or via other channels. This sub-category is only reported if the data cannot be broken down into “Payments with cards with a credit function” and “Payments with cards with a delayed debit function”.</p> <p>Measurement: number/value of transactions. Reference period: total for the year. Transaction currency: all. Reporting currency: national (euro for euro area countries).</p> <p>See also the notes in section 2.3 above and the entries for “Card payments with cards issued in the country (except cards with an e-money function)” and “Card with a credit and/or delayed debit function”.</p>	7, 9	-	-	7, 8
<b>Payments with cards with a credit function</b>	<p>Payment transactions performed with cards with a credit function at a physical terminal or via other channels.</p> <p>Measurement: number/value of transactions. Reference period: total for the year. Transaction currency: all. Reporting currency: national (euro for euro area countries).</p> <p>See also the notes in section 2.3 above and the entries for “Card payments with cards issued in the country (except cards with an e-money function)” and “Card with a credit function”.</p>	7, 9	-	-	7, 8
<b>Payments with cards with a debit and/or delayed debit function</b>	<p>Payment transactions performed with cards with a debit and/or delayed debit function at a physical terminal or via other channels. This sub-category is only reported if the data cannot be broken down into “Payments with cards with a debit function” and “Payments with cards with a delayed debit function”.</p> <p>Measurement: number/value of transactions. Reference period: total for the year. Transaction currency: all. Reporting currency: national (euro for euro area countries).</p> <p>See also the notes in section 2.3 above and the entries for “Card payments with cards issued in the country (except cards with an e-money function)” and “Card with a debit and/or delayed debit function”.</p>	7, 9	-	-	7, 8
<b>Payments with cards with a debit function</b>	<p>Payment transactions performed with cards with a debit function at a physical terminal or via other channels.</p> <p>Measurement: number/value of transactions. Reference period: total for the year. Transaction currency: all. Reporting currency: national (euro for euro area countries).</p> <p>See also the notes in section 2.3 above and the entries for “Card payments with cards issued in the country (except cards with an e-money function)” and “Card with a debit function”.</p>	7, 9	-	-	7, 8

<b>Term</b>	<b>Detailed reporting requirements</b>	<b>(1)</b>	<b>(2)</b>	<b>(3)</b>	<b>(4)</b>
<b>Payments with cards with a delayed debit function</b>	<p>Payment transactions performed with cards with a delayed debit function at a physical terminal or via other channels.</p> <p>Measurement: number/value of transactions.</p> <p>Reference period: total for the year.</p> <p>Transaction currency: all.</p> <p>Reporting currency: national (euro for euro area countries).</p> <p>See also the notes in section 2.3 above and the entries for “Card payments with cards issued in the country (except cards with an e-money function)” and “Card with a delayed debit function”.</p>	7, 9	-	-	7, 8
<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 note 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
<b>POS (point of sale) terminal</b>	<p>Terminal 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. If data are not available with this level of precision, the available data are reported and an explanation is included.</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 a real-time request for authorisation) 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”. If data on manual imprinters are not available, then the number of POS terminals equals the number of EFTPOS terminals, and an explanation is included.</p> <p>Measurement: number of terminals.</p> <p>Reference period: status at the end of the year.</p> <p>See also the notes in section 2.2 above.</p>	11	-	-	6

Term	Detailed reporting requirements	(1)	(2)	(3)	(4)
<b>POS transaction</b>	<p>Transaction performed through a POS terminal 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 together with a payment transaction are also included. If these can be distinguished, 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. Transaction currency: all. Reporting currency: national (euro for euro area countries). See also the notes in section 2.4 above and the entry for "Cash withdrawal/cash deposit".</p>	14, 15	-	-	7, 8
<b>Postal institution</b>	<p><b>Country table 5</b></p> <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 institutions offering payment services to non-MFIs".</li> </ul> <p>A note will indicate the category to which the postal institution in the country concerned belongs.</p> <p><b>Country table 9/International systems table 1</b></p> <p>Number of postal institutions which participate as direct participants in an IFTS. Sub-category of "Other direct participants". Measurement: number of entities. Reference period: status at the end of the year.</p>	-	-	1	5, 9
<b>Postal order</b>	<p>Money order in which the drawee is a postal institution. Postal orders are included in "Credit transfers".</p>	7, 9	-	-	7, 8, 10, 11
<b>Public administration</b>	<p>Central, regional or local government, government agencies and other (semi-)public institutions which are direct participants in an IFTS. Sub-category of "Other direct participants". Measurement: number of entities. Reference period: status at the end of the year.</p>	-	-	1	9
<b>Reporting acceding/ accession countries</b>	<p>Countries, reporting for the Blue Book, with which EU membership negotiations were ongoing or concluded in the reference year, without those countries having joined the EU. Measurement: number of countries. Reference period: status at the end of the year.</p>	1.4	-	-	-

<b>Term</b>	<b>Detailed reporting requirements</b>	<b>(1)</b>	<b>(2)</b>	<b>(3)</b>	<b>(4)</b>
<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 note will indicate the number of retailer cards issued in the country.</p>	G	-	-	G
<b>Settlement media (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>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>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 EU membership negotiations with the relevant country began and the country became an accession country.	1.3	-	-	-

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 the RTGS system of a Member State that has not yet adopted the euro but is connected directly to TARGET and has 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 has been signed, are counted according to the nationality of the TARGET component providing the correspondent service to the RTGS system. These are listed separately in Country tables 10 and 11, and listed below all TARGET components in Comparative tables 16.2 and 16.3.</p>	16.1- 16.3	-	2, 3	10, 11
<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.</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>Total banknotes in circulation</b>	<p>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).</p> <p>Breakdowns by denomination are provided.</p> <p>Measurement: value of banknotes.</p> <p>Reference period: status at the end of the year.</p> <p>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>Total coins in circulation</b>	<p>Coins in circulation that are commonly used to make payments. Currency in circulation does not include a central bank's stock of coins (as they have not been issued) or commemorative coins that are not commonly used to make payments. If commemorative coins are included, a note will alert the user to this fact.</p> <p>Breakdowns by denomination are provided.</p> <p>For non-euro area countries, data on commemorative coins may be included in a memorandum item.</p> <p>Measurement: value of coins.</p> <p>Reference period: status at the end of the year.</p> <p>Currency: national (euro for euro area countries).</p> <p>Reporting currency: national (euro for euro area countries).</p> <p>See also "Total commemorative coins".</p>	-	3	-	4
<b>Total commemorative coins</b>	<p>Coins that are not commonly used to make payments. They meet at least one of the following three criteria:</p> <p>a) Coins have legal tender status (in the country of issue) but are not produced with a view to their being used as a means of payment.</p> <p>b) Coins are issued at a price above their face value and are not intended for circulation. This criterion would exclude most coins that are made of precious metals, where the issue price will normally, but not always, exceed the face value. Circulation coins that are made available in special packages (sets or rolls of coins) should not fall under this criterion, despite being sold at a price above their face value, mainly as a result of their packaging.</p> <p>c) Coins have a non-standard denomination.</p> <p>For non-euro area countries, data on commemorative coins may be included in a memorandum item. For euro area countries, data on commemorative coins are not reported.</p> <p>Measurement: value of commemorative coins.</p> <p>Reference period: status at the end of the year.</p> <p>Currency: national.</p> <p>Reporting currency: national.</p>	-	-	-	4
<b>Total number of cards (irrespective of the number of functions on the card)</b>	<p>Total number of physical cards in circulation. These may have one or more of the following functions: cash, debit, credit, delayed debit, e-money. Cards with multiple functions should be counted only once in order to avoid double-counting. Cards issued by merchants (retailer cards) are not included, unless they have been issued in cooperation with a credit institution (co-branding).</p> <p>Measurement: number of physical cards.</p> <p>Reference period: status at the end of the year.</p> <p>See also the notes in section 2.1 above.</p>	-	-	-	6
<b>Total number/value of transactions with payment instruments</b>	<p>Total transactions involving non-MFIs.</p> <p>Calculation: sum of the number/value of transactions for all sub-categories of payment instrument.</p> <p>Measurement: number/value of transactions.</p> <p>Reference period: total for the year.</p> <p>Transaction currency: all.</p> <p>Reporting currency: national (euro for euro area countries).</p>	6, 8	-	-	7, 8

Term	Detailed reporting requirements	(1)	(2)	(3)	(4)
<b>Total transactions sent</b>	Total number/value of transactions sent in any given IFTS. <b>Breakdown by payment instrument</b> In the case of TARGET components, no breakdown by payment instrument is provided, since TARGET only processes credit transfers. In the case of non-TARGET payment systems, the following breakdown by category of payment instrument is provided, where applicable to the system: – “Credit transfers” – “Direct debits” – “Card payments” – “ATM transactions” (if these can be distinguished) – “E-money transactions” – “Cheques” – “Other payment instruments”. <b>Geographical breakdowns</b> For TARGET components, a geographical breakdown is provided according to the nationality of the sending participant in the system (see “Direct participant”) and/or the nationality of the TARGET component (see “TARGET component”): – “Transactions sent within the same TARGET component” – “Transactions sent to another TARGET component”. For non-TARGET payment systems, a geographical breakdown is provided according to the nationality of the sending participant in the system (see “Direct participant”). Measurement: number/value of transactions. Reference period: total for the year. Transaction currency: all (euro for TARGET components) Reporting currency: national (euro for TARGET components and for euro area countries). Counterpart area: not applicable. Counterpart sector: unspecified sector.	16.2, 16.3	-	2, 3	10, 11
<b>Total transactions sent by euro area participants (excluding national participants)</b>	Sum of the transactions in non-TARGET payment systems for all payment instruments listed under “Transactions sent by euro area participants (excluding national participants)”. Measurement: number/value of transactions. Reference period: total for the year. Transaction currency: national (euro for euro area countries). Reporting currency: national (euro for euro area countries).	-	-	-	10, 11
<b>Total transactions sent by national participants</b>	Sum of the transactions in non-TARGET payment systems for all payment instruments listed under “Transactions sent by national participants”. Measurement: number/value of transactions. Reference period: total for the year. Transaction currency: national (euro for euro area countries). Reporting currency: national (euro for euro area countries).	-	-	-	10, 11
<b>Total transactions sent by non-EU participants (excluding national participants)</b>	Sum of the transactions in non-TARGET payment systems for all payment instruments listed under “Transactions sent by non-EU participants (excluding national participants)”. Measurement: number/value of transactions. Reference period: total for the year. Transaction currency: national (euro for euro area countries). Reporting currency: national (euro for euro area countries).	-	-	-	10, 11

<b>Term</b>	<b>Detailed reporting requirements</b>	<b>(1)</b>	<b>(2)</b>	<b>(3)</b>	<b>(4)</b>
<b>Total transactions sent by non-euro area EU participants (excluding national participants)</b>	Sum of the transactions in non-TARGET payment systems for all payment instruments listed under "Transactions sent by non-euro area EU participants (excluding national participants)". Measurement: number/value of transactions. Reference period: total for the year. Transaction currency: national (euro for euro area countries). Reporting currency: national (euro for euro area countries).	-	-	-	10, 11
<b>Transactions received from another TARGET component</b>	Total 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. Transaction currency: euro. Reporting currency: euro. Counterpart area: EU25 Counterpart sector: another component of the same system. See also "TARGET component".	-	-	-	10, 11
<b>Transactions sent by euro area participants (excluding national participants)</b>	Transactions 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. Transaction currency: national (euro for euro area countries and for TARGET components). Reporting currency: national (euro for euro area countries and for TARGET components).	-	-	-	10, 11
<b>Transactions sent by national participants</b>	Transactions 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 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. Transaction currency: national (euro for euro area countries and for TARGET components). Reporting currency: national (euro for euro area countries and for TARGET components).	-	-	-	10, 11

Term	Detailed reporting requirements	(1)	(2)	(3)	(4)
<b>Transactions sent by non-EU participants (excluding national participants)</b>	<p>Transactions 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.</p> <p>Measurement: number/value of transactions. Reference period: total for the year. Transaction currency: national (euro for euro area countries and for TARGET components). Reporting currency: national (euro for euro area countries and for TARGET components).</p>	-	-	-	10, 11
<b>Transactions sent by non-euro area EU participants (excluding national participants)</b>	<p>Transactions 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.</p> <p>Measurement: number/value of transactions. Reference period: total for the year. Transaction currency: national (euro for euro area countries and for TARGET components). Reporting currency: national (euro for euro area countries and for TARGET components).</p>	-	-	-	10, 11
<b>Transactions sent to a euro area TARGET component</b>	<p>Total number/value of transactions sent from a TARGET component to a euro area TARGET component.</p> <p>Sub-category of “Transactions sent to another TARGET component”.</p> <p>Measurement: number/value of transactions. Reference period: total for the year. Transaction currency: euro. Reporting currency: euro. Counterpart area: euro area. Counterpart sector: another component of the same system. See also “TARGET component”.</p>	-	-	-	10, 11
<b>Transactions sent to a non-euro area TARGET component</b>	<p>Total number/value of transactions sent from a TARGET component to a non-euro area TARGET component.</p> <p>Sub-category of “Transactions sent to another TARGET component”.</p> <p>Measurement: number/value of transactions. Reference period: total for the year. Transaction currency: euro. Reporting currency: euro. Counterpart area: EU excluding euro area and reference area. Counterpart sector: another component of the same system. See also “TARGET component”.</p>	-	-	-	10, 11

Term	Detailed reporting requirements	(1)	(2)	(3)	(4)
<b>Transactions sent to another TARGET component</b>	<p>Total number/value of all transactions sent in any given TARGET component to another TARGET component.</p> <p>The following breakdown of data is provided:</p> <ul style="list-style-type: none"> <li>– Transactions sent to a euro area TARGET component</li> <li>– Transactions sent to a non-euro area TARGET component</li> </ul> <p>If available, data for transactions received are reported in the memorandum item “Transactions received from another TARGET component”, with no further geographical breakdown.</p> <p>Measurement: number/value of transactions. Reference period: total for the year. Transaction currency: euro. Reporting currency: euro. Counterpart area: EU25. Counterpart sector: another component of the same system. See also “TARGET component”.</p>	-	-	2, 3	10, 11
<b>Transactions sent within the same TARGET component</b>	<p>Total 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.</p> <p>Measurement: number/value of transactions. Reference period: total for the year. Transaction currency: euro. Reporting currency: euro. Counterpart area: EU25 Counterpart sector: same component of the same system. See also “TARGET component”.</p>	-	-	2, 3	10, 11
<b>Value of overnight deposits (held by non-MFIs)</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. Reference period: status at the end of the year. Currency: all. Reporting currency: national (euro for euro area countries). Counterpart area: world as a whole. Counterpart sector: non-MFIs.</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. Reference period: status at the end of the year. Currency: all. Reporting currency: national (euro for euro area countries). Counterpart area: world as a whole. Counterpart sector: non-MFIs.</p>	5	2	-	2, 5

ISSN 1830586-5



9 771830 586002