



EUROPEAN CENTRAL BANK

EUROSYSTEM

BLUE BOOK

Statistics on payment systems and instruments

2006-2010

Data on PORTUGAL and comparative tables

Fonte: <http://sdw.ecb.europa.eu/home.do>

Tables published in the European Central Bank's website (Payment Systems/Payments & Markets/Blue Book EU and Accession Countries/Statistical Data Warehouse (SCW) at:
<http://sdw.ecb.europa.eu/reports.do?node=100000760>



EUROPEAN CENTRAL BANK

EUROSYSTEM

PAYMENTS STATISTICS: ACRONYMS

ATM	automated teller machine
BIS	Bank for International Settlements
EBA	Euro Banking Association
ECB	European Central Bank
EEA	European Economic Area
EFTPOS	electronic funds transfer at point of sale
EMU	Economic and Monetary Union
ESCB	European System of Central Banks
EU	European Union
HICP	Harmonised Index of Consumer Prices
LVPS	large-value payment system
MFI	monetary financial institution
NCB	national central bank
POS	point of sale
RTGS	real-time gross settlement

PAYMENTS STATISTICS: CONVENTIONS

The following conventions are used in the statistical tables:

- “-” phenomenon does not exist / data are not available
- “.” data are confidential/data have not been reported
- due to rounding totals may not equate to the sum of components.

PORTUGAL



I. Basic statistical data

	2006	2007	2008	2009	2010
Population (thousands, annual average)	10,584.34	10,608.34	10,622.41	10,632.48	10,637.35
GDP (EUR billions)	160.27	169.32	171.98	168.59	172.80
GDP per capita (EUR)	15,143	15,961	16,191	15,856	16,245
HICP (annual percentage changes)	3.05	2.42	2.66	-0.90	1.39

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

2. Settlement media used by non-MFIs

(EUR millions; end of period)

	2006	2007	2008	2009	2010
Currency in circulation outside MFIs	.	.	.	.	.
Value of overnight deposits held by non-MFIs	61,637.27	60,156.43	57,334.76	57,287.57	56,503.89
Narrow money supply (M1)	.	.	.	.	.
<i>Memorandum items:</i>					
Overnight deposits in foreign currencies held by non-MFIs	1,187.98	1,306.89	1,317.80	1,393.93	2,020.88
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 accompanying these tables

3. Settlement media used by credit institutions

(EUR millions; average for last reserve maintenance period)

	2006	2007	2008	2009	2010
Overnight deposits held at the central bank	3,505.40	4,024.00	4,837.14	7,759.02	4,685.72
Overnight deposits held at other credit institutions (end of period)	4,744.87	6,078.07	4,991.35	3,903.16	3,845.63
<i>Memorandum items:</i>					
Non-intraday borrowing from the central bank	161.80	2,025.40	8,771.10	14,926.56	41,122.45
Intraday borrowing from the central bank	183.20	425.89	201.71	102.37	183.22

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

5. Institutions offering payment services to non-MFIs

(end of period)

	2006	2007	2008	2009	2010
Central bank					
Number of offices	11	11	10	10	10
Number of overnight deposits (thousands)	-	-	-	-	-
Value of overnight deposits (EUR millions)	11.19	9.02	3.53	5.90	1.05
Credit institutions irrespective of their legal incorporation					
Number of institutions	178	174	171	166	158
Number of offices	5,618	6,055	6,417	6,430	6,528
Number of overnight deposits (thousands)	23,695	24,445	25,170	25,103	25,423
<i>of which:</i>					
Number of internet/PC-linked overnight deposits (thousands)	3,890	4,570	4,990	5,549	6,041
Value of overnight deposits (EUR millions)	61,943.45	60,148.81	57,331.05	57,282.46	56,503.56
<i>of which:</i>					
Credit institutions legally incorporated in the reporting country					
Number of institutions	154	150	143	139	132
Number of offices	5,465	5,836	6,148	6,162	6,195
Value of overnight deposits (EUR millions)	60,738.00	58,767.00	55,912.00	55,613.11	54,790.94
Branches of euro area-based credit institutions					
Number of institutions	20	18	20	20	19
Number of offices	45	50	53	55	53
Value of overnight deposits (EUR millions)	368.45	391.00	399.58	413.08	412.53
Branches of EEA-based credit institutions (outside the euro area)					
Number of institutions	3	5	5	5	5
Number of offices	104	165	208	210	277
Value of overnight deposits (EUR millions)	812.00	963.81	990.47	1,242.27	1,268.39
Branches of non-EEA-based banks					
Number of institutions	1	1	3	2	2
Number of offices	4	4	8	3	3
Value of overnight deposits (EUR millions)	25.00	27.00	29.00	14.00	31.70
Other institutions offering payment services to non-MFIs					
Number of institutions	1	1	1	16	38
Number of offices	948	912	896	904	966
Number of overnight deposits (thousands)	-	-	-	-	-
Value of overnight deposits (EUR millions)	-	-	-	-	-
Institutions offering payment services to non-MFIs (total)					
Number of institutions	180	176	173	183	197
Number of offices	6,577	6,978	7,323	7,344	7,504
Number of overnight deposits (thousands)	23,695	24,445	25,170	25,103	25,423
<i>of which:</i>					
Number of internet/PC-linked overnight deposits (thousands)	3,890	4,570	4,990	5,549	6,041
Value of overnight deposits (EUR millions)	61,954.64	60,157.83	57,334.58	57,288.36	56,504.61
<i>Memorandum items:</i>					
Electronic money institutions					
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 accompanying these tables

6. Payment card functions and accepting devices

(original units; end of period)

	2006	2007	2008	2009	2010
CARDS ISSUED IN THE COUNTRY					
Cards with a cash function	17,670,363	18,208,818	19,747,681	19,466,214	18,888,770
Cards with a payment function (except an e-money function)	18,301,684	18,952,233	20,616,662	20,417,586	19,694,551
<i>of which:</i>					
Cards with a debit function	-	-	-	-	-
Cards with a delayed debit function	-	-	-	-	-
Cards with a credit function	-	-	-	-	-
Cards with a debit and/or delayed debit function	10,721,586	10,854,984	11,029,146	10,902,659	10,391,148
Cards with a credit and/or delayed debit function	7,580,098	8,097,249	9,587,516	9,514,927	9,303,403
Cards with an e-money function	72,145	86,903	621,117	656,362	300,181
<i>of which:</i>					
Cards with an e-money function which have been loaded at least once	72,145	86,903	621,117	656,362	300,181
Total number of cards (irrespective of the number of functions on the card)	18,301,684	18,952,233	20,616,662	20,417,586	19,694,551
<i>of which:</i>					
Cards with a combined debit, cash and e-money function	72,145	86,903	621,117	656,362	300,181
TERMINALS LOCATED IN THE COUNTRY					
ATMs	14,512	15,775	16,732	17,213	17,498
<i>of which:</i>					
ATMs with a cash withdrawal function	13,444	14,595	15,472	15,937	16,227
ATMs with a credit transfer function	14,495	15,688	16,653	17,185	17,473
POS terminals	173,706	202,370	226,118	255,099	278,429
<i>of which:</i>					
EFTPOS terminals	173,706	202,370	226,118	255,099	278,429
E-money card terminals	173,706	202,370	226,118	255,099	278,429
<i>of which:</i>					
E-money card-loading/unloading terminals	-	-	-	-	-
E-money card-accepting terminals	173,706	202,370	226,118	255,099	278,429

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

7. Payment and terminal transactions involving non-MFIs

Number of transactions

(millions; total for the period)

	2006	2007	2008	2009	2010
TRANSACTIONS PER TYPE OF PAYMENT INSTRUMENT					
Credit transfers	134.78	151.98	164.64	180.59	186.33
<i>of which:</i>					
Paper-based	13.03	15.19	16.60	17.64	17.46
Non-paper-based	121.75	136.80	148.04	162.95	168.87
Direct debits	149.14	173.54	210.35	221.72	233.44
Card payments with cards issued in the country (except cards with an e-money function)	891.05	950.13	1,002.12	1,065.10	1,168.12
<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	765.09	815.68	863.38	903.42	961.41
Payments with cards with a credit and/or delayed debit function	125.97	134.45	138.74	161.68	206.71
E-money purchase transactions	1.05	1.65	1.99	2.18	2.11
<i>of which:</i>					
With cards with an e-money function	1.05	1.65	1.99	2.18	2.11
With other e-money storages	-	-	-	-	-
Cheques	208.52	189.20	167.88	144.08	127.53
Other payment instruments	1.10	0.92	0.80	0.66	0.50
Total number of transactions with payment instruments	1,385.63	1,467.43	1,547.78	1,614.34	1,718.03
<i>of which:</i>					
Cross-border transactions sent	11.08	16.83	18.28	23.66	28.40
<i>Memorandum item:</i>					
Cross-border transactions received	-	-	-	-	-
Credits to the accounts by simple book entry	-	-	-	-	-
Debits from the accounts by simple book entry	-	-	-	-	-
TRANSACTIONS PER TYPE OF TERMINAL					
a) Transactions at terminals located in the country with cards issued in the country	1,306.77	1,382.93	1,452.63	1,526.37	1,638.58
ATM cash withdrawals	400.96	418.95	435.68	445.56	454.44
ATM cash deposits	23.98	23.73	24.40	24.93	25.59
POS transactions (irrespective of type of card used)	881.82	940.25	992.55	1,055.88	1,158.55
E-money card-loading/unloading transactions	-	-	-	-	-
b) Transactions at terminals located in the country with cards issued outside the country	30.24	34.44	36.79	37.83	39.17
ATM cash withdrawals	7.57	8.48	9.06	9.15	9.92
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	22.66	25.96	27.73	28.68	29.25
E-money card-loading/unloading transactions	-	-	-	-	-
c) Transactions at terminals located outside the country with cards issued in the country	10.93	12.64	13.68	14.15	15.11
ATM cash withdrawals	3.84	4.33	4.22	3.78	3.56
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	7.10	8.31	9.45	10.37	11.55
E-money card-loading/unloading transactions	-	-	-	-	-
<i>Memorandum items:</i>					
Cash advances at POS terminals	0.02	0.01	0.03	0.04	0.02
OTC cash withdrawals	-	-	-	-	-
OTC cash deposits	-	-	-	-	-

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

8. Payment and terminal transactions involving non-MFIs

Value of transactions

(EUR billions; total for the period)

	2006	2007	2008	2009	2010
TRANSACTIONS PER TYPE OF PAYMENT INSTRUMENT					
Credit transfers	957.70	1,171.03	1,398.92	1,397.18	1,473.91
<i>of which:</i>					
Paper-based	353.16	337.06	375.03	352.79	275.34
Non-paper-based	604.54	833.97	1,023.89	1,044.39	1,198.57
Direct debits	24.03	27.46	36.87	37.75	38.07
Card payments with cards issued in the country (except cards with an e-money function)	32.89	36.82	40.07	43.11	54.24
<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	26.64	30.01	32.91	35.33	44.94
Payments with cards with a credit and/or delayed debit function	6.25	6.81	7.16	7.78	9.30
E-money purchase transactions	0.03	0.05	0.06	0.06	0.07
<i>of which:</i>					
With cards with an e-money function	0.03	0.05	0.06	0.06	0.07
With other e-money storages	-	-	-	-	-
Cheques	368.97	373.38	349.00	290.00	273.42
Other payment instruments	12.99	11.83	10.78	8.67	7.16
Total value of transactions with payment instruments	1,396.61	1,620.58	1,835.70	1,776.77	1,846.87
<i>of which:</i>					
Cross-border transactions sent	215.73	241.95	300.46	365.22	348.42
<i>Memorandum item:</i>					
Cross-border transactions received	-	-	-	-	-
Credits to the accounts by simple book entry	-	-	-	-	-
Debits from the accounts by simple book entry	-	-	-	-	-
TRANSACTIONS PER TYPE OF TERMINAL					
a) Transactions at terminals located in the country with cards issued in the country	82.42	86.87	84.48	85.11	95.78
ATM cash withdrawals	26.29	28.10	29.17	29.57	30.33
ATM cash deposits	24.25	23.15	16.42	13.49	12.32
POS transactions (irrespective of type of card used)	31.88	35.62	38.89	42.05	53.13
E-money card-loading/unloading transactions	-	-	-	-	-
b) Transactions at terminals located in the country with cards issued outside the country	2.33	2.73	2.83	2.73	2.97
ATM cash withdrawals	1.03	1.15	1.22	1.21	1.31
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	1.30	1.58	1.61	1.52	1.66
E-money card-loading/unloading transactions	-	-	-	-	-
c) Transactions at terminals located outside the country with cards issued in the country	0.96	1.10	1.20	1.19	1.30
ATM cash withdrawals	0.39	0.44	0.44	0.40	0.38
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	0.57	0.67	0.76	0.80	0.91
E-money card-loading/unloading transactions	-	-	-	-	-
<i>Memorandum items:</i>					
Cash advances at POS terminals	0.01	0.01	0.01	0.01	0.01
OTC cash withdrawals	-	-	-	-	-
OTC cash deposits	-	-	-	-	-

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

9. Participation in selected interbank funds transfer systems

(end of period)

	2006	2007	2008	2009	2010
TARGET COMPONENT: SPGT2 (closed Feb. 2009) & TARGET2-PT					
Number of participants	37	36	36	53	56
<i>of which:</i>					
Direct participants	37	36	36	43	45
<i>of which:</i>					
Credit institutions	35	34	34	33	35
Central bank	1	1	1	6	6
Other direct participants	1	1	1	4	4
<i>of which:</i>					
Public administration	1	1	1	1	1
Postal institution	-	-	-	-	-
Clearing and settlement organisations	-	-	-	3	3
Other financial institutions	-	-	-	-	-
Others	-	-	-	-	-
Indirect participants	-	-	-	10	11
RETAIL SYSTEM: SICOI					
Number of participants	57	59	61	69	68
<i>of which:</i>					
Direct participants	38	37	37	36	36
<i>of which:</i>					
Credit institutions	36	35	35	34	34
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	19	22	24	33	32
RETAIL SYSTEM: SLOD (closed Feb. 2009)					
Number of participants	93	86	79	62	.
<i>of which:</i>					
Direct participants	93	86	79	62	.
<i>of which:</i>					
Credit institutions	46	49	47	38	.
Central bank	-	-	-	-	.
Other direct participants	47	37	32	24	.
<i>of which:</i>					
Public administration	1	1	1	1	.
Postal institution	-	-	-	-	.
Clearing and settlement organisations	3	3	3	3	.
Other financial institutions	41	31	26	18	.
Others	2	2	2	2	.
Indirect participants	-	-	-	-	.

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

10. Payments processed by selected interbank funds transfer systems

Number of transactions

(millions; total for the period)

	2006	2007	2008	2009	2010
TARGET COMPONENT: SPGT2 (closed Feb. 2009) & TARGET2-PT					
Credit transfers sent	1.01	1.14	1.21	1.06	1.09
<i>of which:</i>					
Credit transfers sent within the same TARGET component	0.79	0.92	1.01	0.74	0.72
Credit transfers sent to another TARGET component	0.22	0.22	0.20	0.33	0.37
<i>of which:</i>					
Transactions sent to a euro area TARGET component	0.19	0.18	0.20	0.32	0.37
Transactions sent to a non-euro area TARGET component	0.03	0.03	0.01	0.00	0.00
<i>Memorandum item:</i>					
Credit transfers received from another TARGET component	0.33	0.36	0.36	0.45	0.50
Concentration ratio in terms of volume (percentages)	58.6	59.8	59.6	63.3	63.6
RETAIL SYSTEM: SICOI					
Total transactions sent	1,581.77	1,675.15	1,753.32	1,830.71	1,937.27
<i>of which:</i>					
Credit transfers	63.43	73.33	83.29	92.21	86.59
<i>of which:</i>					
Paper-based credit transfers	2.57	1.17	1.32	1.28	1.47
Non-paper-based credit transfers	60.86	72.17	81.97	90.93	85.12
Direct debits	71.33	86.73	97.45	109.99	121.19
Card payments	908.32	969.65	1,023.39	1,086.69	1,191.00
ATM transactions	382.36	402.19	420.41	430.51	440.45
E-money transactions	1.05	1.65	1.99	2.18	2.11
Cheques	154.85	141.22	126.48	108.87	95.71
Other payment instruments	0.43	0.37	0.32	0.25	0.22
Concentration ratio in terms of volume (percentages)	79.3	78.6	78.3	78.2	77.7
RETAIL SYSTEM: SLOD (closed Feb. 2009)					
Total transactions sent	0.06	0.08	0.09	0.01	.
<i>of which:</i>					
Credit transfers	-	-	-	-	.
<i>of which:</i>					
Paper-based credit transfers	-	-	-	-	.
Non-paper-based credit transfers	-	-	-	-	.
Direct debits	-	-	-	-	.
Card payments	-	-	-	-	.
ATM transactions	-	-	-	-	.
E-money transactions	-	-	-	-	.
Cheques	-	-	-	-	.
Other payment instruments	.	.	.	.	.
Concentration ratio in terms of volume (percentages)	87.4	91.0	91.8	88.4	-

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

II. Payments processed by selected interbank funds transfer systems

Value of transactions

(EUR billions; total for the period)

	2006	2007	2008	2009	2010
TARGET COMPONENT: SPGT2 (closed Feb. 2009) & TARGET2-PT					
Credit transfers sent	3,407.97	3,408.44	4,021.84	4,249.86	5,153.08
<i>of which:</i>					
Credit transfers sent within the same TARGET component	1,568.34	1,826.62	2,353.00	2,788.96	3,718.29
Credit transfers sent to another TARGET component	1,839.62	1,581.82	1,668.84	1,460.91	1,434.79
<i>of which:</i>					
Transactions sent to a euro area TARGET component	1,578.25	1,338.85	1,590.16	1,437.42	1,421.76
Transactions sent to a non-euro area TARGET component	261.37	242.97	78.68	23.49	13.02
<i>Memorandum item:</i>					
Credit transfers received from another TARGET component	1,844.95	1,582.21	1,657.23	1,456.66	1,398.31
Concentration ratio in terms of value (percentages)	66.2	63.3	64.9	66.4	68.4
RETAIL SYSTEM: SICOI					
Total transactions sent	326.25	346.48	356.03	339.53	346.59
<i>of which:</i>					
Credit transfers	77.38	91.93	106.45	115.13	119.31
<i>of which:</i>					
Paper-based credit transfers	9.64	5.64	6.23	5.85	5.86
Non-paper-based credit transfers	67.74	86.28	100.23	109.28	113.45
Direct debits	9.81	12.14	14.52	14.57	15.66
Card payments	33.52	37.56	40.90	43.99	55.22
ATM transactions	26.38	28.24	29.99	30.41	31.16
E-money transactions	0.03	0.05	0.06	0.06	0.07
Cheques	176.84	174.33	162.03	133.78	123.67
Other payment instruments	2.28	2.25	2.08	1.60	1.51
Concentration ratio in terms of value (percentages)	69.2	68.8	68.5	68.7	68.6
RETAIL SYSTEM: SLOD (closed Feb. 2009)					
Total transactions sent	55.52	51.43	44.82	10.98	.
<i>of which:</i>					
Credit transfers	-	-	-	-	.
<i>of which:</i>					
Paper-based credit transfers	-	-	-	-	.
Non-paper-based credit transfers	-	-	-	-	.
Direct debits	-	-	-	-	.
Card payments	-	-	-	-	.
ATM transactions	-	-	-	-	.
E-money transactions	-	-	-	-	.
Cheques	-	-	-	-	.
Other payment instruments	-	-	-	-	.
Concentration ratio in terms of value (percentages)	80.3	86.9	81.1	83.7	-

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

GENERAL NOTES: PORTUGAL

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. Refer to the document: “Payment Statistics Definitions” (http://www.ecb.europa.eu/stats/pdf/reportingrequirements_paym_data.pdf).

Table 1 – Basic statistical data

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

Currency in circulation outside MFIs	Following the introduction of the euro 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 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.
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Table 4 – Banknotes and coins Refer to Table 3 in the “Euro area aggregate data” section.

Table 5 - Institutions offering payment services to non-MFIs

	2009	2010
Total number of payment institutions resident in the country	0	1
Total number of payment institutions operating in the country on a cross-border basis	15	36
<i>of which:</i>		
– number of payment institutions providing services through an established branch	1	2
– number of payment institutions providing services through an agent	1	3
– number of payment institutions providing services without establishing a branch	13	31
Other institutions offering payment services to non-MFIs	Includes the postal institution.	

Table 6 – Payment card functions and accepting devices

Cards issued in the country	
Cards with a cash function	Estimated figures.
Cards with an e-money function	The Portuguese e-money scheme (PMB) ceased to operate in 2005 as a result of the reduced number of transactions processed. Prepaid cards are included.
Terminals located in the country	
E-money card terminals	The Portuguese e-money scheme (PMB) ceased to operate in 2005 as a result of the reduced number of transactions processed. Terminals accepting prepaid cards are included.

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 in this item.		
	SEPA Credit Transfers:		
		Volume (Units)	Value (EUR Millions)
	2008	936 506	6 806.0
	2009	1 416 952	10 726.2
	2010	2 325 579	14 030.3
<i>of which:</i> paper based	Estimated figures.		
<i>of which:</i> non-paper based	Estimated figures.		
Direct debits	Book-entry transactions are not included in this item.		
Card payments with cards issued in the country (except cards with an e-money function)	Includes payment transactions, other than withdrawals or deposits, processed through the ATM/POS network.		
Transactions per type of terminal			
a) Transactions at terminals located in the country with cards issued in the country			
POS transactions (irrespective of type of card used)	Includes payment transactions, other than withdrawals or deposits, processed through the ATM/POS network.		

**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														
Credit transfers sent	<p>Includes transactions processed through TARGET2-PT (the Portuguese component of TARGET2), SPGT (the Portuguese component of TARGET) and SPGT2 (Portuguese PHA). Transactions initiated through AGIL are also included.</p> <p>SPGT ceased to operate on 15 February 2008.</p> <p>SPGT2 operated between 18 February 2008 and 27 February 2009.</p> <p>TARGET2-PT went live on 18 February 18th 2008.</p> <p>AGIL - Aplicativo de Gestão Integrada de Liquidações (integrated settlement management application) is a local system that manages current accounts with Banco de Portugal for institutions that do not participate directly in TARGET2-PT. AGIL went live on 2 March 2009.</p>													
Retail system: SICOI														
Credit transfers	<p>SEPA Credit Transfers:</p> <table border="1"> <thead> <tr> <th></th> <th>Volume (Units)</th> <th>Value (EUR Millions)</th> </tr> </thead> <tbody> <tr> <td>2008</td> <td>112 448</td> <td>640.84</td> </tr> <tr> <td>2009</td> <td>277 263</td> <td>2 548.77</td> </tr> <tr> <td>2010</td> <td>904 654</td> <td>3 832.97</td> </tr> </tbody> </table>			Volume (Units)	Value (EUR Millions)	2008	112 448	640.84	2009	277 263	2 548.77	2010	904 654	3 832.97
	Volume (Units)	Value (EUR Millions)												
2008	112 448	640.84												
2009	277 263	2 548.77												
2010	904 654	3 832.97												
<i>of which:</i> paper-based credit transfers	Estimated figures.													
<i>of which:</i> non-paper-based credit transfers	Estimated figures.													
Retail system: SLOD														
Total transactions sent	SLOD ceased to operate on 27 February 2009.													

COMPARATIVE TABLES



I.1a Basic statistical data

	GDP (EUR billions)					Population (millions)				
	2006	2007	2008	2009	2010	2006	2007	2008	2009	2010
Belgium	318.70	335.61	346.13	340.40	354.38	10.54	10.62	10.71	10.79	10.88
Bulgaria	26.48	30.77	35.43	34.93	36.03	7.70	7.66	7.62	7.59	7.53
Czech Republic	113.70	127.33	147.88	137.16	145.05	10.27	10.32	10.43	10.49	10.52
Denmark	218.75	227.53	233.48	222.41	234.01	5.44	5.46	5.49	5.52	5.55
Germany	2,313.90	2,428.50	2,473.80	2,374.50	2,476.80	82.37	82.26	82.12	81.88	81.76
Estonia	13.39	16.07	16.30	13.84	14.31	1.34	1.34	1.34	1.34	1.34
Ireland	178.30	189.93	179.99	160.60	155.99	4.26	4.37	4.44	4.47	4.48
Greece	208.89	222.77	232.92	231.64	227.32	11.15	11.19	11.24	11.28	11.31
Spain	985.55	1,053.16	1,087.75	1,047.83	1,051.34	44.07	44.87	45.59	45.93	46.07
France	1,798.12	1,886.79	1,933.20	1,889.23	1,932.80	63.39	63.78	64.14	64.50	64.85
Italy	1,493.03	1,554.20	1,575.14	1,526.79	1,556.03	58.94	59.38	59.83	60.19	60.47
Cyprus	14.67	15.90	17.16	16.85	17.33	0.77	0.78	0.79	0.80	0.80
Latvia	15.98	21.03	22.89	18.52	17.97	2.29	2.28	2.27	2.25	2.24
Lithuania	24.10	28.74	32.46	26.62	27.54	3.39	3.38	3.36	3.34	3.29
Luxembourg	33.92	37.49	39.44	37.39	40.27	0.47	0.48	0.49	0.50	0.51
Hungary	89.59	99.43	105.55	91.40	97.09	10.07	10.06	10.04	10.02	10.00
Malta	5.07	5.46	5.84	5.83	6.16	0.41	0.41	0.41	0.41	0.42
Netherlands	540.22	571.77	594.48	571.15	588.41	16.34	16.38	16.44	16.53	16.61
Austria	259.03	274.02	282.75	274.82	286.20	8.27	8.30	8.34	8.36	8.39
Poland	272.09	311.00	363.15	310.42	354.31	38.13	38.12	38.12	38.15	38.19
Portugal	160.27	169.32	171.98	168.59	172.80	10.58	10.61	10.62	10.63	10.64
Romania	97.75	124.73	139.77	118.20	121.94	21.58	21.54	21.50	21.47	21.43
Slovenia	31.05	34.56	37.28	35.31	35.42	2.01	2.02	2.02	2.04	2.05
Slovakia	44.50	54.81	64.50	62.90	65.89	5.39	5.40	5.41	5.42	5.43
Finland	165.77	179.83	185.65	173.27	180.25	5.27	5.29	5.31	5.34	5.36
Sweden	318.17	337.94	333.26	291.35	346.86	9.08	9.15	9.22	9.30	9.38
United Kingdom	1,948.52	2,052.85	1,815.42	1,565.75	1,696.58	60.58	60.99	61.40	61.79	61.99
Euro area total	8,456.83	8,942.64	9,167.87	8,926.70	9,161.51	315.65	319.55	322.50	329.06	330.02
EU total	11,571.08	12,400.90	12,484.42	11,761.59	12,257.46	464.83	496.42	498.70	500.33	501.46

I.1b Basic statistical data (continued)

	Comparison of GDP per capita (EUR thousands)					HICP (annual percentage changes)					Exchange rate vis-à-vis the euro (average for the year)				
	2006	2007	2008	2009	2010	2006	2007	2008	2009	2010	2006	2007	2008	2009	2010
Belgium	30.23	31.60	32.32	31.55	32.56	2.34	1.81	4.49	0.00	2.33	.	.	.	.	.
Bulgaria	3.44	4.02	4.65	4.61	4.78	7.44	7.56	12.01	2.51	3.03	1.96	1.96	1.96	1.96	1.96
Czech Republic	11.07	12.34	14.18	13.07	13.79	2.09	2.95	6.27	0.59	1.23	28.34	27.77	24.95	26.43	25.28
Denmark	40.23	41.67	42.51	40.28	42.19	1.85	1.67	3.62	1.07	2.19	7.46	7.45	7.46	7.45	7.45
Germany	28.09	29.52	30.12	29.00	30.29	1.79	2.28	2.76	0.24	1.15	.	.	.	.	.
Estonia	9.96	11.97	12.16	10.32	10.67	4.45	6.73	10.64	0.24	2.75	15.65	15.65	15.65	15.65	15.65
Ireland	41.84	43.51	40.51	35.94	34.85	2.70	2.87	3.11	-1.70	-1.57	.	.	.	.	.
Greece	18.74	19.90	20.73	20.53	20.11	3.31	2.99	4.24	1.35	4.69	.	.	.	.	.
Spain	22.36	23.47	23.86	22.81	22.82	3.57	2.84	4.14	-0.23	2.04	.	.	.	.	.
France	28.36	29.58	30.14	29.29	29.81	1.91	1.61	3.16	0.11	1.73	.	.	.	.	.
Italy	25.33	26.18	26.33	25.37	25.73	2.22	2.04	3.50	0.77	1.64	.	.	.	.	.
Cyprus	18.99	20.28	21.63	21.06	21.56	2.25	2.16	4.39	0.18	2.57	0.58	0.58	.	.	.
Latvia	6.99	9.24	10.10	8.21	8.03	6.58	10.05	15.32	3.35	-1.19	0.70	0.70	0.70	0.71	0.71
Lithuania	7.10	8.51	9.67	7.97	8.38	3.79	5.80	11.11	4.22	1.20	3.45	3.45	3.45	3.45	3.45
Luxembourg	71.83	78.14	80.80	75.19	79.52	2.97	2.65	4.10	0.02	2.80	.	.	.	.	.
Hungary	8.90	9.89	10.51	9.12	9.71	4.02	7.94	6.05	4.02	4.74	264.26	251.35	251.51	280.33	275.48
Malta	12.49	13.34	14.16	14.09	14.81	2.58	0.71	4.67	1.87	2.04	0.43	0.43	.	.	.
Netherlands	33.06	34.91	36.16	34.56	35.42	1.65	1.58	2.21	0.98	0.93	.	.	.	.	.
Austria	31.33	33.01	33.92	32.86	34.12	1.69	2.20	3.23	0.41	1.69	.	.	.	.	.
Poland	7.14	8.16	9.53	8.14	9.28	1.27	2.60	4.19	3.98	2.67	3.90	3.78	3.51	4.33	3.99
Portugal	15.14	15.96	16.19	15.86	16.24	3.05	2.42	2.66	-0.90	1.39	.	.	.	.	.
Romania	4.53	5.79	6.50	5.51	5.69	6.64	4.90	7.93	5.60	6.07	3.53	3.34	3.68	4.24	4.21
Slovenia	15.46	17.12	18.44	17.30	17.29	2.54	3.75	5.55	0.87	2.10	239.60	.	.	.	.
Slovakia	8.25	10.16	11.93	11.61	12.13	4.27	1.89	3.93	0.93	0.70	37.23	33.77	31.26	.	.
Finland	31.48	34.00	34.94	32.45	33.61	1.28	1.58	3.91	1.64	1.69	.	.	.	.	.
Sweden	35.04	36.94	36.14	31.33	36.99	1.50	1.68	3.35	1.94	1.91	9.25	9.25	9.62	10.62	9.54
United Kingdom	32.16	33.66	29.57	25.34	27.37	2.33	2.33	3.60	2.17	3.30	0.68	0.68	0.80	0.89	0.86
Euro area total	26.79	27.99	28.43	27.13	27.76	2.18	2.14	3.28	0.29	1.62	.	.	.	.	.
EU total	24.89	24.98	25.03	23.51	24.44	2.20	2.33	3.66	0.99	2.08	.	.	.	.	.

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				
	2006	2007	2008	2009	2010	2006	2007	2008	2009	2010	2006	2007	2008	2009	2010
Belgium	2.75	2.71	2.77	2.89	2.89	2.27	2.14	2.15	2.16	2.17	121.43	126.48	129.12	134.20	133.22
Bulgaria	.	0.25	0.28	0.30	0.29	.	1.54	1.53	1.52	1.50	.	16.08	18.57	19.59	19.57
Czech Republic	0.98	1.03	1.18	1.17	1.18	2.21	2.08	2.09	2.10	2.10	44.49	49.38	56.64	55.61	56.42
Denmark	1.89	1.83	1.87	1.89	1.91	1.17	1.10	1.10	1.10	1.11	161.62	166.82	169.82	171.34	172.62
Germany	20.00	19.58	19.82	20.19	20.21	17.72	16.57	16.47	16.36	16.30	112.85	118.18	120.33	123.37	123.94
Estonia	0.12	0.13	0.13	0.12	0.12	0.29	0.27	0.27	0.27	0.27	40.00	47.92	48.57	43.92	43.67
Ireland	1.54	1.53	1.44	1.37	1.27	0.92	0.88	0.89	0.89	0.89	168.09	174.17	161.82	152.90	142.59
Greece	1.81	1.80	1.87	1.97	1.85	2.40	2.25	2.25	2.26	2.25	75.27	79.67	82.80	87.34	82.26
Spain	8.52	8.49	8.71	8.91	8.58	9.48	9.04	9.14	9.18	9.19	89.84	93.95	95.30	97.05	93.36
France	15.54	15.21	15.48	16.06	15.77	13.64	12.85	12.86	12.89	12.93	113.94	118.42	120.39	124.61	121.94
Italy	12.90	12.53	12.62	12.98	12.69	12.68	11.96	12.00	12.03	12.06	101.76	104.78	105.16	107.90	105.28
Cyprus	0.13	0.13	0.14	0.14	0.14	0.17	0.16	0.16	0.16	0.16	76.28	81.19	86.41	89.61	88.22
Latvia	0.14	0.17	0.18	0.16	0.15	0.49	0.46	0.45	0.45	0.45	28.06	36.98	40.35	34.94	32.84
Lithuania	0.21	0.23	0.26	0.23	0.22	0.73	0.68	0.67	0.67	0.66	28.53	34.08	38.61	33.91	34.27
Luxembourg	0.29	0.30	0.32	0.32	0.33	0.10	0.10	0.10	0.10	0.10	288.57	312.79	322.74	319.86	325.31
Hungary	0.77	0.80	0.85	0.78	0.79	2.17	2.03	2.01	2.00	1.99	35.74	39.58	42.00	38.79	39.72
Malta	0.04	0.04	0.05	0.05	0.05	0.09	0.08	0.08	0.08	0.08	50.19	53.39	56.58	59.93	60.61
Netherlands	4.67	4.61	4.76	4.86	4.80	3.52	3.30	3.30	3.30	3.31	132.81	139.75	144.44	147.02	144.91
Austria	2.24	2.21	2.26	2.34	2.33	1.78	1.67	1.67	1.67	1.67	125.86	132.14	135.48	139.79	139.59
Poland	2.35	2.51	2.91	2.64	2.89	8.20	7.68	7.64	7.63	7.62	28.66	32.66	38.06	34.61	37.96
Portugal	1.39	1.37	1.38	1.43	1.41	2.28	2.14	2.13	2.13	2.12	60.83	63.89	64.67	67.45	66.46
Romania	.	1.01	1.12	1.00	0.99	.	4.34	4.31	4.29	4.27	.	23.18	25.96	23.42	23.28
Slovenia	0.27	0.28	0.30	0.30	0.29	0.43	0.41	0.41	0.41	0.41	62.12	68.53	73.65	73.57	70.72
Slovakia	0.38	0.44	0.52	0.53	0.54	1.16	1.09	1.08	1.08	1.08	33.16	40.66	47.66	49.38	49.64
Finland	1.43	1.45	1.49	1.47	1.47	1.13	1.07	1.07	1.07	1.07	126.45	136.12	139.57	138.06	137.49
Sweden	2.75	2.73	2.67	2.48	2.83	1.95	1.84	1.85	1.86	1.87	140.75	147.88	144.38	133.28	151.31
United Kingdom	16.84	16.55	14.54	13.31	13.84	13.03	12.29	12.31	12.35	12.36	129.20	134.75	118.11	107.79	111.97
Euro area total	73.09	72.11	73.43	75.90	74.74	67.91	64.37	64.67	65.77	65.81	107.63	112.03	113.55	115.40	113.57
EU total	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

2. Currency in circulation outside MFIs

(end of period)

	Total value (EUR millions)					Value per capita (EUR)				
	2006	2007	2008	2009	2010	2006	2007	2008	2009	2010
Euro area total	592,121.00	638,551.51	722,746.04	769,871.49	808,561.25	1,875.86	1,998.29	2,241.05	2,339.57	2,450.07
Bulgaria	3,185.74	3,800.67	4,105.31	3,637.85	3,761.45	413.79	496.19	538.51	479.60	499.24
Czech Republic	10,742.70	12,170.08	13,601.75	13,355.38	14,265.63	1,046.37	1,178.96	1,304.14	1,272.97	1,356.40
Denmark	6,802.58	6,957.48	6,768.72	6,518.85	7,084.73	1,251.16	1,274.26	1,232.47	1,180.52	1,277.45
Estonia	643.44	631.05	644.95	515.80	261.94	478.50	470.09	480.98	384.81	195.46
Latvia	1,389.85	1,292.36	1,222.65	940.36	1,137.58	607.48	567.80	539.54	417.05	508.08
Lithuania	2,098.30	2,348.24	2,467.56	2,019.23	2,272.65	618.22	695.65	734.81	604.67	691.45
Hungary	7,301.56	8,149.93	8,013.41	7,541.25	7,981.02	724.98	810.47	798.29	752.42	798.10
Poland	17,950.40	21,472.10	21,863.97	21,873.07	23,322.52	470.74	563.34	573.62	573.30	610.74
Romania	4,476.36	5,939.53	6,290.25	5,652.72	6,289.57	207.39	275.78	292.51	263.29	293.48
Sweden	11,146.41	10,640.15	9,145.17	9,761.22	10,751.66	1,227.44	1,163.11	991.88	1,049.71	1,146.48
United Kingdom	58,302.31	56,772.35	46,946.98	54,650.38	58,719.72	962.34	930.91	764.63	884.42	947.25

	Value as a percentage of GDP					Value as a percentage of narrow money (M1)				
	2006	2007	2008	2009	2010	2006	2007	2008	2009	2010
Euro area total	7.00	7.14	7.88	8.62	8.83	15.75	16.37	17.91	16.90	17.03
Bulgaria	12.03	12.35	11.59	10.41	10.44	38.75	35.86	40.42	39.25	40.01
Czech Republic	9.45	9.56	9.20	9.74	9.84	22.27	21.23	21.82	19.95	17.68
Denmark	3.11	3.06	2.90	2.93	3.03	7.25	6.87	6.68	5.91	6.41
Estonia	4.81	3.93	3.96	3.73	1.83	13.91	12.95	14.86	12.50	5.34
Latvia	8.70	6.15	5.34	5.08	6.33	23.84	22.88	25.90	22.38	21.40
Lithuania	8.71	8.17	7.60	7.59	8.25	29.17	29.02	36.53	31.62	28.64
Hungary	8.15	8.20	7.59	8.25	8.22	31.51	32.57	34.68	33.31	33.43
Poland	6.60	6.90	6.02	7.05	6.58	24.93	23.01	25.95	23.12	20.64
Romania	4.58	4.76	4.50	4.78	5.16	31.05	26.83	27.32	30.20	32.84
Sweden	3.50	3.15	2.74	3.35	3.10	8.55	7.88	7.44	6.86	6.17
United Kingdom	2.99	2.77	2.59	3.49	3.46	4.69	4.52	4.35	4.58	4.69

3a. 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				
	2006	2007	2008	2009	2010	2006	2007	2008	2009	2010
Belgium	10.32	12.65	14.62	16.78	12.13	3.24	3.77	4.22	4.93	3.42
Bulgaria	0.57	1.00	1.15	1.09	1.71	2.14	3.23	3.24	3.13	4.76
Czech Republic	1.33	1.77	2.58	1.99	2.14	1.17	1.39	1.75	1.45	1.48
Denmark	-	-	-	-	-	-	-	-	-	-
Germany	41.40	47.49	144.35	95.11	79.49	1.79	1.96	5.84	4.01	3.21
Estonia	1.06	1.42	1.71	1.77	1.06	7.94	8.83	10.48	12.79	7.41
Ireland	8.71	11.38	20.79	13.74	9.15	4.89	5.99	11.55	8.56	5.87
Greece	3.79	4.36	7.23	6.99	7.19	1.82	1.96	3.11	3.02	3.16
Spain	18.57	21.92	54.74	34.30	28.67	1.88	2.08	5.03	3.27	2.73
France	33.68	37.83	75.45	57.96	46.75	1.87	2.01	3.90	3.07	2.42
Italy	21.37	22.06	31.53	30.44	26.37	1.43	1.42	2.00	1.99	1.69
Cyprus	1.81	1.86	1.35	2.61	1.61	12.37	11.73	7.87	15.48	9.28
Latvia	1.65	2.01	1.47	1.53	1.04	10.33	9.56	6.44	8.26	5.80
Lithuania	0.66	0.92	0.61	0.62	0.63	2.74	3.19	1.89	2.32	2.29
Luxembourg	8.00	9.07	34.02	11.43	10.08	23.58	24.19	86.25	30.56	25.03
Hungary	3.30	4.20	4.25	2.70	2.78	3.68	4.22	4.02	2.96	2.86
Malta	0.00	0.00	0.83	0.65	0.71	0.07	0.03	14.29	11.17	11.54
Netherlands	18.97	20.88	46.86	57.49	31.45	3.51	3.65	7.88	10.07	5.34
Austria	5.52	6.23	12.71	12.49	10.44	2.13	2.27	4.50	4.55	3.65
Poland	3.84	5.50	6.45	6.26	6.31	1.41	1.77	1.78	2.02	1.78
Portugal	3.51	4.02	4.84	7.76	4.69	2.19	2.38	2.81	4.60	2.71
Romania	5.01	5.21	4.89	4.43	5.07	5.13	4.18	3.50	3.75	4.16
Slovenia	0.42	0.37	0.94	1.10	0.62	1.34	1.08	2.51	3.11	1.75
Slovakia	0.72	1.30	2.41	1.17	0.73	1.61	2.37	3.73	1.87	1.10
Finland	2.63	2.95	7.91	8.19	8.62	1.58	1.64	4.26	4.72	4.78
Sweden	-	-	-	-	-	-	-	-	-	-
United Kingdom	29.54	37.11	69.27	173.50	171.82	1.52	1.81	3.82	11.08	10.13
Euro area total	176.45	201.22	458.17	358.21	278.68	2.09	2.25	5.00	4.01	3.04
EU total	220.77	263.51	552.95	552.10	471.25	1.91	2.12	4.43	4.69	3.84

3b. Overnight deposit accounts held by credit institutions (continued)

(end of period)

	Accounts held at other credit institutions (average of end-of-quarter figures)									
	Total value (EUR billions)					Value as a percentage of GDP				
	2006	2007	2008	2009	2010	2006	2007	2008	2009	2010
Belgium	14.11	25.24	20.68	23.51	25.17	4.43	7.52	5.98	6.91	7.10
Bulgaria	1.05	1.87	1.22	1.38	0.99	3.96	6.09	3.44	3.94	2.75
Czech Republic	0.45	0.59	0.58	0.80	1.17	0.40	0.46	0.39	0.58	0.81
Denmark	116.66	150.19	142.74	160.75	174.05	53.33	66.01	61.14	72.28	74.38
Germany	282.93	268.92	324.69	292.72	352.71	12.23	11.07	13.13	12.33	14.24
Estonia	0.02	0.01	0.03	0.01	0.03	0.16	0.03	0.17	0.08	0.21
Ireland	-	-	-	-	-	-	-	-	-	-
Greece	27.73	47.09	55.81	61.84	46.93	13.27	21.14	23.96	26.70	20.65
Spain	-	-	-	-	-	-	-	-	-	-
France	247.63	300.76	300.53	359.37	350.42	13.77	15.94	15.55	19.02	18.13
Italy	131.06	144.71	249.44	211.09	111.12	8.78	9.31	15.84	13.83	7.14
Cyprus	0.43	0.66	7.75	15.97	0.73	2.93	4.13	45.16	94.78	4.24
Latvia	0.16	0.20	0.17	0.09	0.02	0.98	0.97	0.72	0.47	0.12
Lithuania	0.10	0.11	0.13	0.12	0.11	0.43	0.38	0.39	0.47	0.39
Luxembourg	45.17	67.59	67.26	34.66	25.35	133.16	180.30	170.56	92.70	62.96
Hungary	0.41	0.36	0.27	0.35	0.33	0.45	0.36	0.25	0.38	0.34
Malta	0.45	0.34	0.26	0.90	0.62	8.78	6.22	4.41	15.44	10.01
Netherlands	43.10	45.37	31.72	45.78	31.94	7.98	7.93	5.34	8.02	5.43
Austria	-	-	-	-	-	-	-	-	-	-
Poland	4.94	5.17	4.05	4.43	5.12	1.82	1.66	1.12	1.43	1.45
Portugal	4.74	6.08	4.99	3.90	3.85	2.96	3.59	2.90	2.32	2.23
Romania	0.46	0.50	0.63	1.33	4.01	0.47	0.40	0.45	1.12	3.29
Slovenia	0.16	0.05	0.08	0.18	0.08	0.50	0.14	0.21	0.52	0.22
Slovakia	0.53	0.74	1.70	0.41	0.51	1.19	1.35	2.64	0.65	0.78
Finland	-	-	-	-	12.96	-	-	-	-	7.19
Sweden	39.20	41.24	43.46	41.38	39.56	12.32	12.20	13.04	14.20	11.41
United Kingdom	341.35	223.11	249.33	233.07	410.00	17.52	10.87	13.73	14.89	24.17
Euro area total	796.46	905.81	1,063.21	1,050.34	962.39	9.42	10.13	11.60	11.77	10.50
EU total	1,301.32	1,330.90	1,507.51	1,494.05	1,597.79	11.25	10.73	12.08	12.70	13.04

4a. Institutions offering payment services to non-MFIs

(end of period)

	Number of institutions									
	Total number					Number per million inhabitants				
	2006	2007	2008	2009	2010	2006	2007	2008	2009	2010
Belgium	107	112	107	106	108	10	11	10	10	10
Bulgaria	34	30	31	31	31	4	4	4	4	4
Czech Republic	59	58	56	58	57	6	6	5	6	5
Denmark	192	190	172	165	162	35	35	31	30	29
Germany	2,049	2,016	1,982	1,940	1,931	25	25	24	24	24
Estonia	25	28	34	38	38	19	21	25	28	28
Ireland	79	83	84	500	489	19	19	19	112	109
Greece	63	64	67	67	63	6	6	6	6	6
Spain	353	358	363	353	338	8	8	8	8	7
France	831	810	730	714	688	13	13	11	11	11
Italy	837	852	851	830	803	14	14	14	14	13
Cyprus	343	223	171	162	158	444	284	216	202	197
Latvia	30	33	34	34	34	13	14	15	15	15
Lithuania	80	82	86	86	88	24	24	26	26	27
Luxembourg	156	157	155	149	149	330	327	318	300	294
Hungary	215	208	207	194	191	21	21	21	19	19
Malta	28	30	31	31	34	69	73	75	75	82
Netherlands	371	374	332	319	309	23	23	20	19	19
Austria	810	804	804	791	781	98	97	96	95	93
Poland	725	720	714	929	943	19	19	19	24	25
Portugal	180	176	173	183	197	17	17	16	17	19
Romania	41	51	55	53	51	2	2	3	2	2
Slovenia	35	38	35	37	36	17	19	17	18	18
Slovakia	27	29	29	29	33	5	5	5	5	6
Finland	362	361	358	350	339	69	68	67	66	63
Sweden	206	203	183	179	176	23	22	20	19	19
United Kingdom	403	392	398	391	377	7	6	6	6	6
Euro area total	6,198	6,205	6,243	6,561	6,456	20	19	19	20	20
EU total	8,566	8,482	8,242	8,719	8,604	18	17	17	17	17

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

(end of period)

	Number of offices									
	Total number					Number per million inhabitants				
	2006	2007	2008	2009	2010	2006	2007	2008	2009	2010
Belgium	5,882	5,737	5,678	5,608	5,487	558	540	530	520	504
Bulgaria	300	316	313	316	304	39	41	41	42	40
Czech Republic	5,305	5,303	5,476	5,420	5,422	517	514	525	517	516
Denmark	2,165	2,210	2,204	2,016	1,676	398	405	401	365	302
Germany	42,438	41,865	41,601	40,862	40,130	515	509	507	499	491
Estonia	797	768	687	567	556	593	572	512	423	415
Ireland	2,106	2,161	2,206	2,475	1,997	494	495	497	554	446
Greece	3,929	4,243	4,447	4,412	4,023	352	379	396	391	356
Spain	43,714	45,523	46,088	44,454	43,187	992	1,014	1,011	968	937
France	39,863	39,402	39,121	38,334	38,823	629	618	610	594	599
Italy	45,413	46,311	47,264	48,258	48,042	770	780	790	802	795
Cyprus	1,348	1,411	1,259	1,183	-	1,745	1,800	1,587	1,479	-
Latvia	1,615	1,393	1,373	1,234	1,174	706	612	606	547	524
Lithuania	1,770	1,858	1,910	1,797	1,672	521	550	569	538	509
Luxembourg	495	491	487	481	480	1,048	1,023	998	967	948
Hungary	6,104	6,178	6,285	7,303	6,870	606	614	626	729	687
Malta	154	140	139	139	135	379	342	337	336	324
Netherlands	3,478	3,624	3,671	3,555	2,906	213	221	223	215	175
Austria	5,105	5,073	5,049	4,962	4,955	617	611	606	593	591
Poland	22,549	23,657	24,895	39,002	39,465	591	621	653	1,022	1,033
Portugal	6,577	6,978	7,323	7,344	7,504	621	658	689	691	705
Romania	-	-	-	-	-	-	-	-	-	-
Slovenia	697	712	702	710	698	347	353	347	348	341
Slovakia	2,758	2,725	2,860	2,829	2,823	512	505	529	522	520
Finland	1,599	1,706	1,695	1,622	1,547	304	323	319	304	288
Sweden	2,540	2,479	2,029	1,946	1,933	280	271	220	209	206
United Kingdom	27,889	27,277	24,554	22,743	22,533	460	447	400	368	363
Euro area total	200,599	203,826	206,730	207,228	203,840	636	638	641	630	618
EU total	276,290	286,188	287,104	297,181	292,793	594	577	576	594	584

5a. Overnight deposits held by non-MFIs

(end of period)

	Number of overnight deposits									
	Total number (thousands)					Number per capita				
	2006	2007	2008	2009	2010	2006	2007	2008	2009	2010
Belgium	13,247.02	13,995.21	15,119.63	15,833.94	16,642.37	1.26	1.32	1.41	1.47	1.53
Bulgaria	-	-	-	-	-	-	-	-	-	-
Czech Republic	9,002.00	8,774.36	9,182.23	9,735.82	10,333.70	0.88	0.85	0.88	0.93	0.98
Denmark	-	-	-	-	-	-	-	-	-	-
Germany	90,944.81	91,136.41	91,523.17	93,949.70	94,486.59	1.10	1.11	1.11	1.15	1.16
Estonia	-	-	-	-	2,786.81	-	-	-	-	2.08
Ireland	5,933.00	7,676.00	7,894.00	7,728.00	8,075.00	1.39	1.76	1.78	1.73	1.80
Greece	27,588.66	27,044.66	29,718.04	31,389.74	33,374.74	2.47	2.42	2.64	2.78	2.95
Spain	24,790.00	25,683.00	25,554.00	27,270.00	28,766.00	0.56	0.57	0.56	0.59	0.62
France	72,123.00	73,158.00	74,431.00	75,778.00	76,875.00	1.14	1.15	1.16	1.17	1.19
Italy	38,442.58	39,459.85	39,793.93	40,230.61	40,645.70	0.65	0.66	0.67	0.67	0.67
Cyprus	1,735.10	1,953.09	2,229.29	2,368.29	2,283.30	2.25	2.49	2.81	2.96	2.84
Latvia	3,588.21	4,815.62	5,062.85	4,928.53	4,936.51	1.57	2.12	2.23	2.19	2.20
Lithuania	8,415.94	8,974.08	9,699.33	10,168.42	9,483.58	2.48	2.66	2.89	3.04	2.89
Luxembourg	-	-	-	-	1,619.00	-	-	-	-	3.20
Hungary	8,902.45	9,423.60	9,653.82	10,066.44	10,209.13	0.88	0.94	0.96	1.00	1.02
Malta	801.70	831.63	870.64	1,644.87	3,125.77	1.97	2.03	2.11	3.97	7.51
Netherlands	23,473.00	23,746.00	23,825.00	23,819.00	24,049.00	1.44	1.45	1.45	1.44	1.45
Austria	8,248.49	8,306.03	9,054.57	9,624.16	9,942.33	1.00	1.00	1.09	1.15	1.19
Poland	25,727.47	28,866.24	34,155.46	35,325.96	37,827.24	0.67	0.76	0.90	0.93	0.99
Portugal	23,695.26	24,444.72	25,169.74	25,102.83	25,423.11	2.24	2.30	2.37	2.36	2.39
Romania	-	-	-	33,851.50	24,134.43	-	-	-	1.58	1.13
Slovenia	2,363.76	2,363.72	2,424.85	2,454.99	2,435.27	1.18	1.17	1.20	1.20	1.19
Slovakia	5,583.47	6,314.20	8,493.37	8,695.67	8,758.51	1.04	1.17	1.57	1.61	1.61
Finland	13,542.00	14,698.00	15,424.00	15,596.00	15,603.00	2.57	2.78	2.90	2.92	2.91
Sweden	13,280.00	14,015.00	14,543.00	15,106.00	21,425.00	1.46	1.53	1.58	1.62	2.28
United Kingdom	139,054.13	143,958.28	125,999.00	127,354.54	133,185.19	2.30	2.36	2.05	2.06	2.15
Euro area total	342,027.82	351,711.60	363,031.86	381,485.80	392,104.70	1.08	1.10	1.13	1.16	1.19
EU total	560,482.06	626,506.92	616,955.32	628,023.02	646,426.27	1.21	1.26	1.24	1.26	1.29

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				
	2006	2007	2008	2009	2010	2006	2007	2008	2009	2010	2006	2007	2008	2009	2010
Belgium	115.41	128.02	127.77	137.55	142.73	10.95	12.05	11.93	12.75	13.11	36.21	38.14	36.91	40.41	40.28
Bulgaria	5.69	7.91	6.94	6.99	6.54	0.74	1.03	0.91	0.92	0.87	21.48	25.71	19.60	20.01	18.15
Czech Republic	44.70	55.43	58.12	60.20	73.65	4.35	5.37	5.57	5.74	7.00	39.32	43.54	39.31	43.89	50.78
Denmark	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
Germany	830.17	856.41	927.01	1,108.19	1,190.21	10.08	10.41	11.29	13.54	14.56	35.88	35.27	37.47	46.67	48.05
Estonia	4.92	5.33	4.44	4.53	5.99	3.66	3.97	3.31	3.38	4.47	36.74	33.19	27.22	32.75	41.88
Ireland	109.31	126.22	137.64	150.96	129.93	25.65	28.91	30.98	33.79	29.03	61.31	66.45	76.47	94.00	83.29
Greece	108.63	106.51	98.36	111.78	96.45	9.74	9.52	8.75	9.91	8.53	52.00	47.81	42.23	48.26	42.43
Spain	532.14	530.05	502.50	558.46	535.62	12.08	11.81	11.02	12.16	11.63	53.99	50.33	46.20	53.30	50.95
France	485.57	510.94	506.85	549.46	577.40	7.66	8.01	7.90	8.52	8.90	27.00	27.08	26.22	29.08	29.87
Italy	702.11	707.41	762.76	855.99	858.58	11.91	11.91	12.75	14.22	14.20	47.03	45.52	48.42	56.06	55.18
Cyprus	9.32	12.39	12.30	14.59	18.06	12.06	15.80	15.51	18.24	22.47	63.51	77.89	71.68	86.59	104.21
Latvia	7.71	9.05	7.73	6.40	8.66	3.37	3.97	3.41	2.84	3.87	48.23	43.02	33.76	34.57	48.19
Lithuania	6.13	6.70	5.05	5.24	6.66	1.81	1.98	1.50	1.57	2.03	25.44	23.32	15.56	19.67	24.18
Luxembourg	88.88	95.45	102.58	119.64	141.22	188.22	198.93	210.15	240.58	278.86	262.02	254.59	260.10	319.96	350.70
Hungary	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
Malta	4.04	4.36	4.47	5.35	6.63	9.95	10.65	10.85	12.93	15.93	79.68	79.84	76.59	91.80	107.51
Netherlands	233.21	253.95	242.95	278.29	316.53	14.27	15.51	14.78	16.84	19.05	43.17	44.41	40.87	48.72	53.79
Austria	64.41	71.44	79.98	92.73	96.71	7.79	8.61	9.59	11.09	11.53	24.87	26.07	28.29	33.74	33.79
Poland	62.56	84.25	71.20	81.46	98.33	1.64	2.21	1.87	2.14	2.58	22.99	27.09	19.61	26.24	27.75
Portugal	61.95	60.16	57.33	57.29	56.50	5.85	5.67	5.40	5.39	5.31	38.66	35.53	33.34	33.98	32.70
Romania	.	28.60	27.88	30.46	28.14	0.99	1.33	1.30	1.42	1.31	21.94	22.93	19.95	25.77	23.08
Slovenia	7.70	7.61	7.08	7.67	8.71	3.83	3.77	3.50	3.76	4.25	24.79	22.00	19.00	21.72	24.58
Slovakia	18.05	19.32	23.67	20.17	21.58	3.35	3.58	4.38	3.72	3.98	40.55	35.25	36.70	32.07	32.76
Finland	53.36	55.96	59.00	69.94	72.71	10.13	10.58	11.10	13.10	13.56	32.19	31.12	31.78	40.37	40.34
Sweden	137.40	143.83	131.53	151.58	169.80	15.13	15.72	14.27	16.30	18.11	43.19	42.56	39.47	52.03	48.95
United Kingdom	6,278.98	6,261.35	6,011.43	2,792.65	2,945.91	103.64	102.67	97.91	45.19	47.52	322.24	305.01	331.13	178.36	173.64
Euro area total	3,385.16	3,510.11	3,628.58	4,138.05	4,269.58	10.72	10.98	11.25	12.58	12.94	40.03	39.25	39.58	46.36	46.60
EU total	10,086.87	10,281.22	10,130.41	7,437.81	7,766.43	21.70	20.71	20.31	14.87	15.49	87.17	82.91	81.14	63.24	63.36

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)			
	2006	2007	2008	2009	2010	2007	2008	2009	2010
Belgium	1,978.95	2,099.71	2,197.82	2,289.54	2,386.39	6.10	4.67	4.17	4.23
Bulgaria	74.92	61.88	69.80	67.43	73.56	-17.41	12.80	-3.39	9.10
Czech Republic	-	-	-	-	940.78	-	-	-	-
Denmark	1,232.75	1,350.36	1,430.55	1,470.20	1,575.20	9.54	5.94	2.77	7.14
Germany	17,212.33	15,548.88	16,014.01	16,577.88	17,338.97	-9.66	2.99	3.52	4.59
Estonia	200.92	236.48	266.25	271.36	283.16	17.70	12.59	1.92	4.35
Ireland	574.83	643.96	702.17	691.96	687.76	12.03	9.04	-1.45	-0.61
Greece	146.29	161.04	171.73	181.14	185.11	10.08	6.64	5.48	2.19
Spain	4,709.59	5,125.32	5,385.77	5,557.34	5,602.48	8.83	5.08	3.19	0.81
France	14,936.31	15,459.67	15,893.46	16,422.32	17,057.49	3.50	2.81	3.33	3.87
Italy	3,605.98	3,760.26	3,816.22	3,957.44	4,004.43	4.28	1.49	3.70	1.19
Cyprus	68.92	76.86	84.90	85.81	91.70	11.52	10.46	1.08	6.86
Latvia	168.21	198.72	222.29	217.21	222.89	18.14	11.86	-2.28	2.61
Lithuania	148.55	177.18	209.79	213.53	227.77	19.27	18.41	1.78	6.67
Luxembourg	105.96	120.66	436.23	543.00	703.47	13.87	261.55	24.48	29.55
Hungary	798.54	782.57	816.73	841.78	885.38	-2.00	4.37	3.07	5.18
Malta	23.75	26.39	28.05	29.32	30.57	11.11	6.29	4.55	4.26
Netherlands	4,221.89	4,466.51	4,756.41	5,013.76	5,371.27	5.79	6.49	5.41	7.13
Austria	1,914.17	2,057.51	2,139.37	2,214.18	2,266.45	7.49	3.98	3.50	2.36
Poland	1,233.80	1,476.05	1,714.09	2,041.40	2,335.71	19.63	16.13	19.10	14.42
Portugal	1,385.63	1,467.43	1,547.78	1,614.34	1,718.03	5.90	5.48	4.30	6.42
Romania	233.61	328.50	272.18	286.31	300.79	40.62	-17.14	5.19	5.06
Slovenia	319.23	323.80	321.52	322.13	334.78	1.43	-0.70	0.19	3.93
Slovakia	262.79	399.60	359.07	414.50	451.51	52.06	-10.14	15.44	8.93
Finland	1,544.60	1,695.60	1,753.60	1,757.00	1,939.00	9.78	3.42	0.19	10.36
Sweden	2,056.00	2,370.00	2,694.00	2,846.70	3,110.64	15.27	13.67	5.67	9.27
United Kingdom	14,420.74	14,883.99	15,259.94	15,890.75	16,545.64	3.21	2.53	4.13	4.12
Euro area total	52,336.54	52,930.33	55,249.05	57,671.65	60,169.41	0.52	4.18	3.71	4.33
EU total	73,270.73	75,298.90	78,563.73	81,818.33	86,670.93	2.34	4.34	4.14	.

German data from 2007 onwards are not comparable to previous years due to methodological changes.

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)				
	2006	2007	2008	2009	2010	2006	2007	2008	2009	2010	2006	2007	2008	2009	2010
Belgium	187.70	197.68	205.25	212.19	219.28	149.39	150.03	145.36	144.60	143.39	2.70	2.79	2.80	2.80	2.75
Bulgaria	9.73	8.08	9.16	8.89	9.76	-	-	-	-	-	0.10	0.08	0.09	0.08	0.08
Czech Republic	-	-	-	-	89.45	-	-	-	-	91.04	-	-	-	-	1.09
Denmark	226.73	247.32	260.48	266.24	284.02	-	-	-	-	-	1.68	1.79	1.82	1.80	1.82
Germany	208.97	189.01	195.01	202.48	212.08	189.26	170.61	174.97	176.45	183.51	23.49	20.65	20.38	20.26	20.01
Estonia	149.42	176.16	198.56	202.45	211.30	-	-	-	-	101.61	0.27	0.31	0.34	0.33	0.33
Ireland	134.90	147.51	158.04	154.87	153.67	96.89	83.89	88.95	89.54	85.17	0.78	0.86	0.89	0.85	0.79
Greece	13.12	14.39	15.28	16.05	16.37	5.30	5.95	5.78	5.77	5.55	0.20	0.21	0.22	0.22	0.21
Spain	106.87	114.22	118.13	121.00	121.60	189.98	199.56	210.76	203.79	194.76	6.43	6.81	6.86	6.79	6.46
France	235.61	242.39	247.78	254.63	263.04	207.10	211.32	213.53	216.72	221.89	20.39	20.53	20.23	20.07	19.68
Italy	61.18	63.33	63.78	65.75	66.22	93.80	95.29	95.90	98.37	98.52	4.92	4.99	4.86	4.84	4.62
Cyprus	89.21	98.04	107.05	107.25	114.09	39.72	39.35	38.08	36.23	40.16	0.09	0.10	0.11	0.10	0.11
Latvia	73.52	87.31	98.09	96.33	99.55	46.88	41.27	43.91	44.07	45.15	0.23	0.26	0.28	0.27	0.26
Lithuania	43.77	52.49	62.47	63.94	69.30	17.65	19.74	21.63	21.00	24.02	0.20	0.24	0.27	0.26	0.26
Luxembourg	224.40	251.47	893.73	1,091.89	1,389.17	-	-	-	-	434.51	0.14	0.16	0.56	0.66	0.81
Hungary	79.29	77.82	81.36	83.99	88.54	89.70	83.04	84.60	83.62	86.72	1.09	1.04	1.04	1.03	1.02
Malta	58.48	64.52	68.03	70.85	73.48	29.62	31.73	32.22	17.83	9.78	0.03	0.04	0.04	0.04	0.04
Netherlands	258.37	272.71	289.32	303.39	323.34	179.86	188.10	199.64	210.49	223.35	5.76	5.93	6.05	6.13	6.20
Austria	231.52	247.86	256.63	264.76	270.21	232.06	247.71	236.28	230.06	227.96	2.61	2.73	2.72	2.71	2.62
Poland	32.36	38.73	44.97	53.51	61.17	47.96	51.13	50.19	57.79	61.75	1.68	1.96	2.18	2.50	2.69
Portugal	130.91	138.33	145.71	151.83	161.51	58.48	60.03	61.49	64.31	67.58	1.89	1.95	1.97	1.97	1.98
Romania	10.82	15.25	12.66	13.34	14.03	.	.	.	8.46	12.46	0.32	0.44	0.35	0.35	0.35
Slovenia	158.99	160.39	159.02	157.78	163.40	135.05	136.99	132.60	131.21	137.47	0.44	0.43	0.41	0.39	0.39
Slovakia	48.75	74.05	66.42	76.51	83.15	47.07	63.29	42.28	47.67	51.55	0.36	0.53	0.46	0.51	0.52
Finland	293.30	320.61	330.03	329.09	361.52	114.06	115.36	113.69	112.66	124.27	2.11	2.25	2.23	2.15	2.24
Sweden	226.41	259.07	292.19	306.13	331.70	154.82	169.10	185.24	188.45	145.19	2.81	3.15	3.43	3.48	3.59
United Kingdom	238.03	244.06	248.54	257.17	266.91	103.71	103.39	121.11	124.78	124.23	19.68	19.77	19.42	19.42	19.09
Euro area total	165.80	165.64	171.31	175.26	182.32	153.02	150.49	152.19	151.18	153.45	71.43	70.29	70.32	70.49	69.42
EU total	157.63	151.68	157.54	163.53	172.84	130.73	120.19	127.34	130.28	134.08	100.00	100.00	100.00	100.00	100.00

German data from 2007 onwards are not comparable to previous years due to methodological changes.

7.1a Number of transactions per type of payment instrument

(millions; total for the period)

	Credit transfers					Direct debits				
	2006	2007	2008	2009	2010	2006	2007	2008	2009	2010
Belgium	840.51	897.56	925.58	953.26	1,005.50	231.32	239.98	247.94	260.27	246.02
Bulgaria	51.09	50.75	56.70	54.54	52.72	1.20	0.76	0.40	0.21	0.19
Czech Republic	-	-	-	-	514.87	-	-	-	-	147.00
Denmark	266.29	277.63	287.70	288.60	290.00	175.33	185.51	193.23	178.30	188.10
Germany	7,262.19	5,595.71	5,682.09	5,829.77	5,871.64	7,363.34	7,677.23	7,905.93	8,188.87	8,697.65
Estonia	79.81	89.49	100.06	97.21	96.92	14.34	16.13	17.84	18.67	18.88
Ireland	143.00	147.92	154.42	155.86	155.57	100.10	109.10	112.50	110.90	108.00
Greece	29.28	34.52	43.54	54.76	63.39	16.35	17.87	12.25	14.03	17.04
Spain	684.63	733.00	780.43	808.74	807.93	2,103.10	2,222.26	2,308.85	2,431.32	2,364.86
France	2,617.09	2,614.12	2,697.30	2,789.45	2,989.65	2,736.80	2,909.78	3,023.63	3,265.48	3,411.19
Italy	1,066.04	1,094.72	1,062.86	1,204.56	1,227.20	480.03	508.79	554.08	575.83	593.17
Cyprus	11.36	12.93	20.91	23.16	25.47	10.62	11.76	8.07	7.29	7.90
Latvia	107.15	117.40	121.91	114.29	115.74	3.70	4.05	4.36	4.36	4.20
Lithuania	82.05	93.99	109.67	108.28	114.99	7.29	8.88	10.94	12.05	13.95
Luxembourg	51.13	59.72	62.96	65.07	66.80	10.69	12.89	14.08	14.92	15.72
Hungary	612.83	568.36	569.50	577.56	600.67	74.60	78.33	67.74	67.73	65.03
Malta	4.08	4.36	4.93	5.51	6.10	0.73	0.78	1.05	1.20	1.21
Netherlands	1,369.23	1,419.68	1,480.64	1,496.87	1,588.55	1,139.06	1,176.94	1,225.54	1,272.13	1,310.15
Austria	907.00	985.00	961.00	950.00	959.00	682.00	719.00	794.00	841.00	843.00
Poland	864.28	994.86	1,115.93	1,314.77	1,468.69	15.45	19.29	21.31	22.53	22.59
Portugal	134.78	151.98	164.64	180.59	186.33	149.14	173.54	210.35	221.72	233.44
Romania	178.11	258.28	179.09	187.40	185.79	24.10	10.22	6.71	3.60	1.67
Slovenia	175.22	177.33	171.05	164.66	167.72	40.12	41.73	41.51	46.30	50.00
Slovakia	189.56	261.59	210.70	229.45	252.36	29.42	65.06	60.96	70.59	69.59
Finland	657.00	701.00	748.00	773.00	814.00	72.00	76.00	82.00	84.00	84.00
Sweden	744.00	810.00	890.00	908.00	993.00	197.00	208.00	229.00	241.00	272.00
United Kingdom	3,058.98	3,120.52	3,185.08	3,274.60	3,396.30	2,857.76	2,963.47	3,076.86	3,149.15	3,229.34
Euro area total	15,761.88	14,612.26	14,960.36	15,684.72	16,187.21	15,083.93	15,885.12	16,541.78	17,405.84	18,052.94
EU total	21,957.49	21,272.41	21,786.70	22,609.96	24,016.89	18,510.28	19,457.36	20,231.13	21,103.44	22,015.88

German data from 2007 onwards are not comparable to previous years due to methodological changes.

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

(millions; total for the period)

	Cheques					E-money purchase transactions					Other payment instruments				
	2006	2007	2008	2009	2010	2006	2007	2008	2009	2010	2006	2007	2008	2009	2010
Belgium	13.40	10.59	8.82	7.94	7.20	96.02	89.82	81.17	70.49	60.62	0.32	0.27	0.22	0.18	0.16
Bulgaria	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Czech Republic	0.43	0.37	0.32	0.28	0.67	45.50	60.18	84.93	57.63	65.40	-	-	-	-	0.22
Denmark	19.43	16.51	13.69	9.60	7.10	-	-	-	-	-	0.00	0.00	0.00	0.00	0.00
Germany	108.90	75.48	65.42	57.02	48.15	42.28	52.36	47.61	43.08	38.94	-	-	-	-	-
Estonia	0.01	0.01	0.01	0.00	0.00	-	-	-	-	-	0.01	0.01	0.01	0.00	0.00
Ireland	127.00	124.60	117.20	101.80	90.90	-	-	-	-	-	-	-	-	-	-
Greece	27.83	29.46	28.81	25.33	22.60	0.10	0.53	0.89	1.82	2.56	1.05	1.12	0.91	0.74	0.54
Spain	164.27	153.46	136.04	113.35	103.49	0.85	0.60	0.40	0.37	0.30	74.37	70.34	61.69	46.56	39.02
France	3,826.97	3,650.41	3,487.44	3,302.56	3,122.80	20.06	26.44	32.17	36.04	41.09	120.03	114.27	110.42	105.53	101.11
Italy	453.75	426.38	384.93	335.20	315.43	33.89	49.57	72.56	89.71	118.27	335.70	351.54	345.87	280.68	247.94
Cyprus	25.36	26.19	25.72	23.49	22.56	-	-	-	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Latvia	0.03	0.03	0.03	0.02	0.02	0.04	0.60	0.86	0.78	1.07	-	-	-	-	-
Lithuania	0.31	0.28	0.25	0.19	0.19	0.45	0.03	0.00	0.00	0.00	-	-	-	-	-
Luxembourg	0.36	0.24	0.21	0.21	0.19	2.81	2.40	308.79	408.64	555.75	0.20	-	-	-	-
Hungary	0.00	0.00	0.00	0.00	0.00	-	-	-	-	-	0.87	1.08	13.19	12.94	11.90
Malta	12.54	13.09	11.94	11.37	10.27	-	-	-	-	-	-	-	-	-	-
Netherlands	-	-	-	-	-	164.65	174.83	176.12	177.05	178.29	-	-	-	-	-
Austria	6.00	3.00	3.00	2.00	2.00	24.31	29.29	28.95	27.06	26.61	5.49	5.55	8.14	10.51	14.30
Poland	0.20	0.17	0.23	0.25	0.19	-	-	-	-	-	-	-	-	-	-
Portugal	208.52	189.20	167.88	144.08	127.53	1.05	1.65	1.99	2.18	2.11	1.10	0.92	0.80	0.66	0.50
Romania	9.73	11.43	10.75	9.01	10.79	-	-	-	-	0.00	0.08	0.10	0.02	0.01	0.01
Slovenia	0.92	0.29	0.32	0.27	0.21	-	-	-	-	-	0.04	0.02	0.01	0.01	0.00
Slovakia	0.11	0.09	0.08	0.06	0.05	-	-	-	0.01	0.02	-	-	-	-	-
Finland	0.60	0.60	0.60	0.50	0.40	-	-	-	-	-	-	-	-	-	-
Sweden	0.81	0.81	0.81	0.70	0.00	-	-	-	-	-	-	-	-	-	-
United Kingdom	1,778.00	1,600.00	1,403.00	1,282.00	1,113.00	-	-	-	-	-	-	-	-	-	-
Euro area total	4,937.58	4,663.71	4,438.33	4,125.18	3,873.79	386.00	427.48	750.64	856.44	1,024.56	538.26	544.03	528.06	444.88	403.57
EU total	6,775.73	6,332.69	5,867.48	5,427.24	5,005.75	432.00	488.41	836.43	914.85	1,091.02	539.18	545.22	541.27	457.83	415.69

German data from 2007 onwards are not comparable to previous years due to methodological changes.

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				
	2006	2007	2008	2009	2010	2006	2007	2008	2009	2010	2006	2007	2008	2009	2010
Belgium	797.38	861.49	934.09	997.40	1,066.89	710.36	764.16	828.17	885.20	945.90	-	-	-	-	-
Bulgaria	22.64	10.38	12.69	12.68	20.65	20.46	7.68	9.26	8.43	12.96	-	-	-	-	-
Czech Republic	93.57	129.41	147.51	175.18	212.71	85.63	119.00	135.89	159.66	191.11	0.18	0.15	0.14	0.16	0.25
Denmark	771.71	852.15	935.93	993.70	1,090.00	722.31	794.93	867.70	928.80	1,017.00	-	-	-	-	-
Germany	2,435.63	2,148.10	2,312.96	2,459.14	2,682.59	2,026.81	1,710.67	1,878.28	2,003.28	2,196.86	-	394.95	394.91	415.38	447.89
Estonia	106.76	130.84	148.33	155.47	167.36	96.37	117.62	132.51	138.33	149.91	0.00	0.00	0.00	0.00	-
Ireland	204.73	262.34	318.05	323.40	333.29	99.40	151.70	199.60	214.00	225.79	-	-	-	-	-
Greece	71.67	77.54	85.34	84.47	78.99	5.43	6.36	7.94	9.24	10.85	1.88	1.90	2.14	1.96	1.79
Spain	1,682.38	1,945.66	2,098.36	2,157.01	2,286.90	806.55	862.97	921.47	952.32	997.12	-	-	-	-	-
France	5,615.36	6,144.66	6,542.50	6,923.25	7,391.64	-	-	-	-	-	-	-	-	-	-
Italy	1,236.57	1,329.26	1,395.92	1,471.46	1,502.41	770.65	825.35	873.31	902.16	914.76	-	-	-	-	-
Cyprus	21.58	25.87	30.19	31.87	35.78	9.66	11.41	14.11	14.95	17.98	0.22	0.27	0.13	0.69	0.82
Latvia	57.28	76.65	95.13	97.75	101.86	51.94	65.33	69.41	74.16	78.93	-	2.02	2.83	3.69	4.83
Lithuania	58.46	74.00	88.94	93.02	98.65	54.95	68.90	81.85	84.60	88.52	-	-	-	-	-
Luxembourg	40.78	45.40	50.20	54.37	65.01	25.01	27.67	31.00	34.04	36.16	-	-	-	-	-
Hungary	110.23	134.79	166.30	183.56	207.79	94.73	114.45	142.65	157.60	182.49	0.36	0.46	0.52	0.45	0.50
Malta	6.40	8.15	10.13	11.24	12.99	4.12	5.21	6.47	7.17	8.07	-	-	-	-	-
Netherlands	1,548.95	1,695.06	1,874.11	2,067.71	2,294.28	1,465.72	1,606.53	1,779.87	1,978.12	2,197.62	-	-	-	-	-
Austria	289.37	315.68	344.29	383.61	421.54	229.96	252.34	274.53	292.80	316.89	29.19	31.51	36.67	56.84	68.49
Poland	353.91	461.77	576.67	703.91	844.23	251.08	335.51	425.08	528.83	656.65	16.45	15.07	14.49	13.67	12.36
Portugal	891.05	950.13	1,002.12	1,065.10	1,168.12	-	-	-	-	-	-	-	-	-	-
Romania	21.58	48.47	75.61	86.29	102.52	16.98	33.04	57.62	69.67	85.90	0.37	0.53	0.59	0.20	0.34
Slovenia	102.93	104.41	108.64	110.89	116.84	56.20	60.41	65.67	69.61	74.93	44.01	41.25	39.27	38.35	38.93
Slovakia	43.69	72.86	87.33	114.39	129.49	38.80	65.49	77.70	102.16	116.98	0.24	0.19	0.21	0.17	0.19
Finland	815.00	918.00	923.00	899.00	1,040.00	727.00	828.00	808.00	835.00	953.00	-	-	-	-	-
Sweden	1,114.00	1,351.00	1,574.00	1,697.00	1,845.64	868.00	1,004.00	1,210.00	1,320.00	1,409.82	44.00	55.00	63.00	59.00	46.37
United Kingdom	6,726.00	7,200.00	7,595.00	8,185.00	8,807.00	4,651.00	5,085.00	5,446.00	6,017.00	6,604.00	180.00	178.00	179.00	166.00	170.00
Euro area total	15,628.88	16,797.72	18,029.89	19,154.31	20,626.75	6,866.90	7,096.17	7,688.41	8,300.02	9,012.91	31.07	469.61	473.12	513.40	558.11
EU total	25,195.39	27,374.06	29,533.34	31,537.87	34,125.17	13,851.69	14,923.74	16,344.07	17,787.11	19,490.20	316.53	721.29	733.89	756.57	792.75

German data from 2007 onwards are not comparable to previous years due to methodological changes.

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				
	2006	2007	2008	2009	2010	2006	2007	2008	2009	2010	2006	2007	2008	2009	2010
Belgium	-	-	-	-	-	-	-	-	-	-	87.02	97.33	105.92	112.20	120.99
Bulgaria	2.18	2.70	3.44	4.25	7.69	-	-	-	-	-	-	-	-	-	-
Czech Republic	7.75	10.26	11.48	15.36	21.35	-	-	-	-	-	-	-	-	-	-
Denmark	49.39	57.22	68.23	64.80	73.00	-	-	-	-	-	-	-	-	-	-
Germany	-	42.48	39.77	40.48	37.84	-	-	-	-	-	408.81	-	-	-	-
Estonia	10.39	13.22	15.82	17.14	17.46	-	-	-	-	-	-	-	-	-	-
Ireland	105.33	110.64	118.45	109.40	107.50	-	-	-	-	-	-	-	-	-	-
Greece	64.36	69.28	75.26	73.27	66.35	-	-	-	-	-	-	-	-	-	-
Spain	-	-	-	-	-	-	-	-	-	-	819.89	1,037.45	1,144.35	1,169.18	1,261.48
France	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Italy	-	-	-	-	-	-	-	-	-	-	465.92	503.91	522.61	569.30	587.66
Cyprus	11.65	14.09	15.84	16.14	16.86	0.05	0.10	0.11	0.10	0.11	0.00	0.00	-	0.00	0.00
Latvia	-	9.30	22.89	19.90	18.10	-	-	-	-	-	5.34	-	-	-	-
Lithuania	3.51	5.11	7.09	8.42	10.13	-	-	-	-	-	-	-	-	-	-
Luxembourg	15.77	17.73	19.20	20.33	28.85	-	-	-	-	-	-	-	-	-	-
Hungary	15.14	19.87	23.13	25.51	24.81	-	-	-	-	-	-	-	-	-	-
Malta	2.29	2.94	3.65	4.07	4.92	-	-	-	-	-	-	-	-	-	-
Netherlands	-	-	-	-	-	-	-	-	-	-	83.23	88.52	94.24	89.60	96.67
Austria	30.22	31.83	33.10	33.97	36.16	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Poland	86.37	111.19	137.10	161.40	175.23	-	-	-	-	-	-	-	-	-	
Portugal	-	-	-	-	-	765.09	815.68	863.38	903.42	961.41	125.97	134.45	138.74	161.68	206.71
Romania	4.23	14.90	17.38	16.42	16.28	-	-	0.00	-	0.00	-	0.00	0.02	-	0.00
Slovenia	2.73	2.75	3.70	2.93	2.99	-	-	-	-	-	-	-	-	-	-
Slovakia	4.65	7.18	9.42	12.06	12.32	-	-	-	-	-	-	-	-	-	-
Finland	-	-	-	-	-	-	-	-	-	-	88.00	90.00	115.00	64.00	87.00
Sweden	83.00	93.00	94.00	100.00	125.37	5.00	12.00	15.00	17.00	37.60	114.00	187.00	192.00	201.00	226.48
United Kingdom	1,788.00	1,806.00	1,791.00	1,819.00	1,857.00	-	-	-	-	-	107.00	131.00	179.00	183.00	176.00
Euro area total	215.68	274.71	308.98	312.65	313.79	765.09	815.68	863.49	903.52	961.51	2,078.83	1,951.67	2,120.86	2,165.96	2,360.49
EU total	2,280.54	2,441.69	2,509.97	2,564.85	2,660.19	770.14	827.78	878.49	920.52	999.11	2,305.17	2,269.67	2,491.88	2,549.96	2,762.97

German data from 2007 onwards are not comparable to previous years due to methodological changes.

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)				
	2006	2007	2008	2009	2010	2006	2007	2008	2009	2010	2006	2007	2008	2009	2010
Belgium	42.47	42.75	42.11	41.64	42.13	11.69	11.43	11.28	11.37	10.31	40.29	41.03	42.50	43.56	44.71
Bulgaria	68.19	82.01	81.24	80.89	71.66	1.60	1.22	0.58	0.31	0.26	30.22	16.77	18.19	18.80	28.08
Czech Republic	-	-	-	-	54.73	-	-	-	-	15.63	-	-	-	-	22.61
Denmark	21.60	20.56	20.11	19.63	18.41	14.22	13.74	13.51	12.13	11.94	62.60	63.11	65.42	67.59	69.20
Germany	42.19	35.99	35.48	35.17	33.86	42.78	49.37	49.37	49.40	50.16	14.15	13.82	14.44	14.83	15.47
Estonia	39.72	37.84	37.58	35.82	34.23	7.14	6.82	6.70	6.88	6.67	53.13	55.33	55.71	57.29	59.10
Ireland	24.88	22.97	21.99	22.52	22.62	17.41	16.94	16.02	16.03	15.70	35.62	40.74	45.30	46.74	48.46
Greece	20.02	21.44	25.35	30.23	34.24	11.18	11.10	7.13	7.74	9.20	49.00	48.15	49.69	46.63	42.67
Spain	14.54	14.30	14.49	14.55	14.42	44.66	43.36	42.87	43.75	42.21	35.72	37.96	38.96	38.81	40.82
France	17.52	16.91	16.97	16.99	17.53	18.32	18.82	19.02	19.88	20.00	37.60	39.75	41.16	42.16	43.33
Italy	29.56	29.11	27.85	30.44	30.65	13.31	13.53	14.52	14.55	14.81	34.29	35.35	36.58	37.18	37.52
Cyprus	16.48	16.82	24.63	26.99	27.78	15.41	15.30	9.51	8.49	8.61	31.31	33.66	35.56	37.14	39.01
Latvia	63.70	59.08	54.84	52.62	51.93	2.20	2.04	1.96	2.01	1.88	34.05	38.57	42.80	45.00	45.70
Lithuania	55.23	53.05	52.27	50.71	50.49	4.91	5.01	5.22	5.64	6.12	39.35	41.77	42.39	43.56	43.31
Luxembourg	48.25	49.50	14.43	11.98	9.50	10.09	10.68	3.23	2.75	2.23	38.48	37.63	11.51	10.01	9.24
Hungary	76.74	72.63	69.73	68.61	67.84	9.34	10.01	8.29	8.05	7.35	13.80	17.22	20.36	21.81	23.47
Malta	17.17	16.54	17.57	18.80	19.96	3.08	2.96	3.76	4.08	3.97	26.95	30.90	36.10	38.34	42.48
Netherlands	32.43	31.78	31.13	29.86	29.57	26.98	26.35	25.77	25.37	24.39	36.69	37.95	39.40	41.24	42.71
Austria	47.38	47.87	44.92	42.91	42.31	35.63	34.95	37.11	37.98	37.19	15.12	15.34	16.09	17.32	18.60
Poland	70.05	67.40	65.10	64.41	62.88	1.25	1.31	1.24	1.10	0.97	28.68	31.28	33.64	34.48	36.14
Portugal	9.73	10.36	10.64	11.19	10.85	10.76	11.83	13.59	13.73	13.59	64.31	64.75	64.75	65.98	67.99
Romania	76.24	78.62	65.80	65.45	61.77	10.32	3.11	2.47	1.26	0.56	9.24	14.76	27.78	30.14	34.08
Slovenia	54.89	54.76	53.20	51.12	50.10	12.57	12.89	12.91	14.37	14.94	32.24	32.25	33.79	34.42	34.90
Slovakia	72.14	65.46	58.68	55.36	55.89	11.20	16.28	16.98	17.03	15.41	16.62	18.23	24.32	27.60	28.68
Finland	42.54	41.34	42.66	44.00	41.98	4.66	4.48	4.68	4.78	4.33	52.76	54.14	52.63	51.17	53.64
Sweden	36.19	34.18	33.04	31.90	31.92	9.58	8.78	8.50	8.47	8.74	54.18	57.00	58.43	59.61	59.33
United Kingdom	21.21	20.97	20.87	20.61	20.53	19.82	19.91	20.16	19.82	19.52	46.64	48.37	49.77	51.51	53.23
Euro area total	30.12	27.61	27.08	27.20	26.90	28.82	30.01	29.94	30.18	30.00	29.86	31.74	32.63	33.21	34.28
EU total	29.97	28.25	27.73	27.63	27.71	25.26	25.84	25.75	25.79	25.40	34.39	36.35	37.59	38.55	39.37

German data from 2007 onwards are not comparable to previous years due to methodological changes.

7.2b Relative importance of payment instruments (continued)

(as a percentage of the total number of transactions)

	Cheques					E-money purchase transactions					Other payment instruments				
	2006	2007	2008	2009	2010	2006	2007	2008	2009	2010	2006	2007	2008	2009	2010
Belgium	0.68	0.50	0.40	0.35	0.30	4.85	4.28	3.69	3.08	2.54	0.02	0.01	0.01	0.01	0.01
Bulgaria	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Czech Republic	-	-	-	-	0.07	-	-	-	-	6.95	-	-	-	-	0.02
Denmark	1.58	1.22	0.96	0.65	0.45	-	-	-	-	-	0.00	0.00	0.00	0.00	0.00
Germany	0.63	0.49	0.41	0.34	0.28	0.25	0.34	0.30	0.26	0.22	-	-	-	-	-
Estonia	0.01	0.01	0.00	0.00	0.00	-	-	-	-	-	0.00	0.00	0.00	0.00	0.00
Ireland	22.09	19.35	16.69	14.71	13.22	-	-	-	-	-	-	-	-	-	-
Greece	19.02	18.29	16.77	13.98	12.21	0.07	0.33	0.52	1.00	1.38	0.72	0.70	0.53	0.41	0.29
Spain	3.49	2.99	2.53	2.04	1.85	0.02	0.01	0.01	0.01	0.01	1.58	1.37	1.15	0.84	0.70
France	25.62	23.61	21.94	20.11	18.31	0.13	0.17	0.20	0.22	0.24	0.80	0.74	0.69	0.64	0.59
Italy	12.58	11.34	10.09	8.47	7.88	0.94	1.32	1.90	2.27	2.95	9.31	9.35	9.06	7.09	6.19
Cyprus	36.80	34.07	30.30	27.38	24.60	-	-	-	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Latvia	0.02	0.02	0.01	0.01	0.01	0.02	0.30	0.39	0.36	0.48	-	-	-	-	-
Lithuania	0.21	0.16	0.12	0.09	0.08	0.30	0.02	0.00	0.00	0.00	-	-	-	-	-
Luxembourg	0.34	0.20	0.05	0.04	0.03	2.65	1.99	70.79	75.26	79.00	0.19	-	-	-	-
Hungary	0.00	0.00	0.00	0.00	0.00	-	-	-	-	-	0.11	0.14	1.61	1.54	1.34
Malta	52.80	49.60	42.57	38.79	33.59	-	-	-	-	-	-	-	-	-	-
Netherlands	-	-	-	-	-	3.90	3.91	3.70	3.53	3.32	-	-	-	-	-
Austria	0.31	0.15	0.14	0.09	0.09	1.27	1.42	1.35	1.22	1.17	0.29	0.27	0.38	0.47	0.63
Poland	0.02	0.01	0.01	0.01	0.01	-	-	-	-	-	-	-	-	-	-
Portugal	15.05	12.89	10.85	8.93	7.42	0.08	0.11	0.13	0.14	0.12	0.08	0.06	0.05	0.04	0.03
Romania	4.17	3.48	3.95	3.15	3.59	-	-	-	-	0.00	0.03	0.03	0.01	0.00	0.00
Slovenia	0.29	0.09	0.10	0.08	0.06	-	-	-	-	-	0.01	0.01	0.00	0.00	0.00
Slovakia	0.04	0.02	0.02	0.02	0.01	-	-	-	0.00	0.00	-	-	-	-	-
Finland	0.04	0.04	0.03	0.03	0.02	-	-	-	-	-	-	-	-	-	-
Sweden	0.04	0.03	0.03	0.02	0.00	-	-	-	-	-	-	-	-	-	-
United Kingdom	12.33	10.75	9.19	8.07	6.73	-	-	-	-	-	-	-	-	-	-
Euro area total	9.43	8.81	8.03	7.15	6.44	0.74	0.81	1.36	1.49	1.70	1.03	1.03	0.96	0.77	0.67
EU total	9.25	8.41	7.47	6.63	5.78	0.59	0.65	1.06	1.12	1.26	0.74	0.72	0.69	0.56	0.48

German data from 2007 onwards are not comparable to previous years due to methodological changes.

7.3a Increase in the number of transactions

(annual percentage changes)

	Credit transfers				Direct debits				Card payments (except with e-money cards)			
	2007	2008	2009	2010	2007	2008	2009	2010	2007	2008	2009	2010
Belgium	6.79	3.12	2.99	5.48	3.74	3.32	4.97	-5.48	8.04	8.43	6.78	6.97
Bulgaria	-0.66	11.74	-3.81	-3.35	-36.76	-46.90	-48.26	-7.21	-54.17	22.34	-0.11	62.90
Czech Republic	-	-	-	-	-	-	-	-	38.30	13.99	18.76	21.42
Denmark	4.26	3.63	0.31	0.49	5.81	4.16	-7.72	5.50	10.42	9.83	6.17	9.69
Germany	-22.95	1.54	2.60	0.72	4.26	2.98	3.58	6.21	-11.81	7.67	6.32	9.09
Estonia	12.14	11.81	-2.85	-0.30	12.50	10.62	4.64	1.10	22.56	13.37	4.81	7.65
Ireland	3.44	4.39	0.93	-0.19	8.99	3.12	-1.42	-2.61	28.14	21.24	1.68	3.06
Greece	17.90	26.12	25.77	15.76	9.29	-31.47	14.53	21.47	8.18	10.07	-1.02	-6.49
Spain	7.07	6.47	3.63	-0.10	5.67	3.90	5.30	-2.73	15.65	7.85	2.79	6.02
France	-0.11	3.18	3.42	7.18	6.32	3.91	8.00	4.46	9.43	6.47	5.82	6.77
Italy	2.69	-2.91	13.33	1.88	5.99	8.90	3.93	3.01	7.50	5.01	5.41	2.10
Cyprus	13.82	61.72	10.77	9.96	10.73	-31.34	-9.77	8.41	19.88	16.70	5.57	12.25
Latvia	9.56	3.84	-6.24	1.26	9.27	7.89	-0.07	-3.67	33.81	24.11	2.76	4.20
Lithuania	14.55	16.68	-1.27	6.20	21.84	23.22	10.13	15.73	26.58	20.19	4.58	6.06
Luxembourg	16.81	5.42	3.36	2.64	20.58	9.21	6.00	5.38	11.34	10.56	8.31	19.58
Hungary	-7.26	0.20	1.42	4.00	5.01	-13.52	-0.02	-3.98	22.27	23.38	10.38	13.20
Malta	7.04	12.92	11.87	10.70	6.98	34.78	13.47	1.51	27.39	24.17	11.02	15.53
Netherlands	3.68	4.29	1.10	6.12	3.33	4.13	3.80	2.99	9.43	10.56	10.33	10.96
Austria	8.60	-2.44	-1.14	0.95	5.43	10.43	5.92	0.24	9.09	9.07	11.42	9.89
Poland	15.11	12.17	17.82	11.71	24.90	10.44	5.72	0.30	30.48	24.88	22.06	19.94
Portugal	12.76	8.33	9.69	3.18	16.36	21.21	5.40	5.29	6.63	5.47	6.28	9.67
Romania	45.01	-30.66	4.64	-0.86	-57.59	-34.36	-46.36	-53.57	124.59	55.99	14.12	18.81
Slovenia	1.20	-3.54	-3.74	1.86	4.03	-0.54	11.56	7.99	1.44	4.05	2.07	5.37
Slovakia	37.99	-19.45	8.90	9.99	121.11	-6.30	15.79	-1.41	66.78	19.86	30.99	13.20
Finland	6.70	6.70	3.34	5.30	5.56	7.89	2.44	0.00	12.64	0.54	-2.60	15.68
Sweden	8.87	9.88	2.02	9.36	5.58	10.10	5.24	12.86	21.27	16.51	7.81	8.76
United Kingdom	2.01	2.07	2.81	3.72	3.70	3.83	2.35	2.55	7.05	5.49	7.77	7.60
Euro area total	-8.31	2.26	3.39	3.20	5.03	4.05	4.84	3.72	6.78	7.12	5.72	7.69
EU total	-4.12	2.42	3.78	.	4.97	3.98	4.31	.	8.46	7.89	6.79	8.20

German data from 2007 onwards are not comparable to previous years due to methodological changes.

7.3b Increase in the number of transactions (continued)

(annual percentage changes)

	Cheques				E-money purchase transactions				Other payment instruments			
	2007	2008	2009	2010	2007	2008	2009	2010	2007	2008	2009	2010
Belgium	-20.99	-16.67	-9.97	-9.30	-6.46	-9.63	-13.16	-14.01	-15.72	-17.54	-17.19	-13.11
Bulgaria	-	-	-	-	-	-	-	-	-	-	-	-
Czech Republic	-12.85	-13.94	-12.46	138.08	32.26	41.12	-32.14	13.47	-	-	-	-
Denmark	-15.03	-17.06	-29.89	-26.04	-	-	-	-	-	-	-	-
Germany	-30.69	-13.33	-12.84	-15.56	23.86	-9.07	-9.51	-9.61	-	-	-	-
Estonia	-7.14	-61.54	-20.00	-75.00	-	-	-	-	0.00	-28.57	-20.00	0.00
Ireland	-1.89	-5.94	-13.14	-10.71	-	-	-	-	-	-	-	-
Greece	5.88	-2.22	-12.08	-10.77	419.80	68.76	105.08	40.67	6.46	-18.47	-19.37	-26.73
Spain	-6.58	-11.35	-16.68	-8.70	-29.35	-32.66	-9.20	-18.63	-5.42	-12.30	-24.52	-16.20
France	-4.61	-4.46	-5.30	-5.44	31.78	21.68	12.03	14.03	-4.80	-3.37	-4.43	-4.19
Italy	-6.03	-9.72	-12.92	-5.90	46.28	46.37	23.64	31.84	4.72	-1.61	-18.85	-11.67
Cyprus	3.27	-1.78	-8.67	-3.98	-	-	-	-	-	-	-	-
Latvia	-3.03	-6.25	-30.00	-23.81	1,335.71	42.12	-8.63	36.53	-	-	-	-
Lithuania	-7.82	-13.43	-20.82	-3.61	-93.14	-	-	-	-	-	-	-
Luxembourg	-32.41	-13.52	-2.37	-7.77	-14.64	12,782.19	32.34	36.00	-	-	-	-
Hungary	-	-	-	-	-	-	-	-	23.91	1,117.54	-1.90	-8.05
Malta	4.39	-8.77	-4.76	-9.71	-	-	-	-	-	-	-	-
Netherlands	-	-	-	-	6.19	0.74	0.53	0.70	-	-	-	-
Austria	-50.00	0.00	-33.33	0.00	20.50	-1.17	-6.51	-1.67	1.02	46.73	29.19	36.06
Poland	-15.31	36.14	8.85	-22.36	-	-	-	-	-	-	-	-
Portugal	-9.26	-11.27	-14.17	-11.49	57.18	20.58	9.64	-3.25	-15.88	-13.77	-17.23	-24.16
Romania	17.38	-5.93	-16.15	19.76	-	-	-	-	28.21	-82.00	-44.44	10.00
Slovenia	-69.09	12.28	-16.25	-20.52	-	-	-	-	-40.00	-58.33	-30.00	-
Slovakia	-18.22	-18.48	-14.67	-21.88	-	-	-	300.00	-	-	-	-
Finland	0.00	0.00	-16.67	-20.00	-	-	-	-	-	-	-	-
Sweden	0.00	0.00	-13.58	-	-	-	-	-	-	-	-	-
United Kingdom	-10.01	-12.31	-8.62	-13.18	-	-	-	-	-	-	-	-
Euro area total	-5.56	-5.63	-7.06	-6.09	10.75	.	.	19.63	.	-2.94	-15.75	-9.29
EU total	-6.67	-7.35	-7.50	-7.77	.	.	.	.	.	-0.73	-15.42	.

German data from 2007 onwards are not comparable to previous years due to methodological changes.

7.4a Number of transactions per capita

(total for the period)

	Credit transfers					Direct debits					Card payments (except with e-money cards)				
	2006	2007	2008	2009	2010	2006	2007	2008	2009	2010	2006	2007	2008	2009	2010
Belgium	79.72	84.50	86.44	88.35	92.39	21.94	22.59	23.15	24.12	22.61	75.63	81.10	87.23	92.44	98.03
Bulgaria	6.64	6.63	7.44	7.19	7.00	0.16	0.10	0.05	0.03	0.03	2.94	1.35	1.67	1.67	2.74
Czech Republic	-	-	-	-	48.95	-	-	-	-	13.98	9.11	12.54	14.14	16.70	20.22
Denmark	48.98	50.85	52.39	52.26	52.29	32.25	33.98	35.18	32.29	33.92	141.94	156.07	170.42	179.95	196.54
Germany	88.17	68.02	69.19	71.20	71.82	89.40	93.33	96.27	100.02	106.38	29.57	26.11	28.17	30.04	32.81
Estonia	59.35	66.67	74.62	72.52	72.32	10.66	12.02	13.31	13.93	14.08	79.39	97.46	110.62	115.99	124.89
Ireland	33.56	33.88	34.76	34.88	34.76	23.49	24.99	25.32	24.82	24.13	48.05	60.09	71.59	72.38	74.47
Greece	2.63	3.08	3.87	4.85	5.61	1.47	1.60	1.09	1.24	1.51	6.43	6.93	7.59	7.49	6.99
Spain	15.54	16.33	17.12	17.61	17.54	47.72	49.52	50.64	52.94	51.33	38.18	43.36	46.02	46.96	49.64
France	41.28	40.99	42.05	43.25	46.10	43.17	45.62	47.14	50.63	52.60	88.58	96.34	102.00	107.34	113.98
Italy	18.09	18.44	17.76	20.01	20.30	8.14	8.57	9.26	9.57	9.81	20.98	22.39	23.33	24.45	24.85
Cyprus	14.70	16.49	26.37	28.95	31.69	13.75	15.00	10.18	9.11	9.83	27.93	33.00	38.07	39.83	44.51
Latvia	46.83	51.58	53.80	50.69	51.69	1.62	1.78	1.93	1.93	1.88	25.04	33.68	41.98	43.35	45.49
Lithuania	24.17	27.84	32.66	32.42	34.99	2.15	2.63	3.26	3.61	4.24	17.22	21.92	26.49	27.85	30.01
Luxembourg	108.28	124.47	128.99	130.85	131.90	22.63	26.86	28.84	30.00	31.05	86.36	94.63	102.85	109.33	128.38
Hungary	60.85	56.52	56.73	57.63	60.07	7.41	7.79	6.75	6.76	6.50	10.95	13.40	16.57	18.31	20.78
Malta	10.04	10.67	11.95	13.32	14.67	1.80	1.91	2.56	2.89	2.92	15.76	19.94	24.56	27.16	31.21
Netherlands	83.79	86.68	90.06	90.58	95.63	69.71	71.86	74.55	76.98	78.87	94.79	103.50	114.00	125.12	138.11
Austria	109.70	118.66	115.28	113.60	114.33	82.49	86.62	95.24	100.56	100.50	35.00	38.03	41.30	45.87	50.26
Poland	22.67	26.10	29.28	34.46	38.46	0.41	0.51	0.56	0.59	0.59	9.28	12.11	15.13	18.45	22.11
Portugal	12.73	14.33	15.50	16.99	17.52	14.09	16.36	19.80	20.85	21.95	84.19	89.56	94.34	100.17	109.81
Romania	8.25	11.99	8.33	8.73	8.67	1.12	0.47	0.31	0.17	0.08	1.00	2.25	3.52	4.02	4.78
Slovenia	87.27	87.83	84.60	80.65	81.86	19.98	20.67	20.53	22.68	24.41	51.26	51.72	53.73	54.31	57.03
Slovakia	35.16	48.47	38.98	42.35	46.48	5.46	12.06	11.28	13.03	12.82	8.10	13.50	16.15	21.11	23.85
Finland	124.76	132.55	140.78	144.79	151.77	13.67	14.37	15.43	15.73	15.66	154.76	173.58	173.71	168.39	193.91
Sweden	81.93	88.54	96.53	97.64	105.89	21.69	22.74	24.84	25.92	29.00	122.67	147.68	170.72	182.49	196.80
United Kingdom	50.49	51.17	51.88	52.99	54.79	47.17	48.59	50.11	50.96	52.09	111.02	118.06	123.70	132.46	142.07
Euro area total	49.93	45.73	46.39	47.66	49.05	47.79	49.71	51.29	52.89	54.70	49.51	52.57	55.91	58.21	62.50
EU total	47.24	42.85	43.69	45.19	47.89	39.82	39.20	40.57	42.18	43.90	54.20	55.14	59.22	63.03	68.05

German data from 2007 onwards are not comparable to previous years due to methodological changes.

7.4b Number of transactions per capita (continued)

(total for the period)

	Cheques					E-money purchase transactions					Other payment instruments				
	2006	2007	2008	2009	2010	2006	2007	2008	2009	2010	2006	2007	2008	2009	2010
Belgium	1.27	1.00	0.82	0.74	0.66	9.11	8.46	7.58	6.53	5.57	0.03	0.03	0.02	0.02	0.01
Bulgaria	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Czech Republic	0.04	0.04	0.03	0.03	0.06	4.43	5.83	8.14	5.49	6.22	-	-	-	-	0.02
Denmark	3.57	3.02	2.49	1.74	1.28	-	-	-	-	-	0.00	0.00	0.00	0.00	0.00
Germany	1.32	0.92	0.80	0.70	0.59	0.51	0.64	0.58	0.53	0.48	-	-	-	-	-
Estonia	0.01	0.01	0.00	0.00	0.00	-	-	-	-	-	0.01	0.01	0.00	0.00	0.00
Ireland	29.80	28.54	26.38	22.78	20.31	-	-	-	-	-	-	-	-	-	-
Greece	2.50	2.63	2.56	2.24	2.00	0.01	0.05	0.08	0.16	0.23	0.09	0.10	0.08	0.07	0.05
Spain	3.73	3.42	2.98	2.47	2.25	0.02	0.01	0.01	0.01	0.01	1.69	1.57	1.35	1.01	0.85
France	60.37	57.23	54.37	51.21	48.16	0.32	0.41	0.50	0.56	0.63	1.89	1.79	1.72	1.64	1.56
Italy	7.70	7.18	6.43	5.57	5.22	0.57	0.83	1.21	1.49	1.96	5.70	5.92	5.78	4.66	4.10
Cyprus	32.82	33.41	32.43	29.36	28.07	-	-	-	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Latvia	0.01	0.01	0.01	0.01	0.01	0.02	0.26	0.38	0.35	0.48	-	-	-	-	-
Lithuania	0.09	0.08	0.07	0.06	0.06	0.13	0.01	0.00	0.00	0.00	-	-	-	-	-
Luxembourg	0.76	0.51	0.43	0.41	0.38	5.95	5.00	632.63	821.71	1,097.46	0.42	-	-	-	-
Hungary	0.00	0.00	0.00	0.00	0.00	-	-	-	-	-	0.09	0.11	1.31	1.29	1.19
Malta	30.87	32.00	28.96	27.48	24.68	-	-	-	-	-	-	-	-	-	-
Netherlands	-	-	-	-	-	10.08	10.67	10.71	10.71	10.73	-	-	-	-	-
Austria	0.73	0.36	0.36	0.24	0.24	2.94	3.53	3.47	3.24	3.17	0.66	0.67	0.98	1.26	1.70
Poland	0.01	0.00	0.01	0.01	0.01	-	-	-	-	-	-	-	-	-	-
Portugal	19.70	17.84	15.80	13.55	11.99	0.10	0.16	0.19	0.21	0.20	0.10	0.09	0.07	0.06	0.05
Romania	0.45	0.53	0.50	0.42	0.50	-	-	-	-	0.00	0.00	0.00	0.00	0.00	0.00
Slovenia	0.46	0.14	0.16	0.13	0.10	-	-	-	-	-	0.02	0.01	0.00	0.00	0.00
Slovakia	0.02	0.02	0.01	0.01	0.01	-	-	-	0.00	0.00	-	-	-	-	-
Finland	0.11	0.11	0.11	0.09	0.07	-	-	-	-	-	-	-	-	-	-
Sweden	0.09	0.09	0.09	0.08	0.00	-	-	-	-	-	-	-	-	-	-
United Kingdom	29.35	26.24	22.85	20.75	17.95	-	-	-	-	-	-	-	-	-	-
Euro area total	15.64	14.59	13.76	12.54	11.74	1.22	1.34	2.33	2.60	3.10	1.71	1.70	1.64	1.35	1.22
EU total	14.58	12.76	11.77	10.85	9.98	0.93	0.98	1.68	1.83	2.18	1.16	1.10	1.09	0.92	0.83

German data from 2007 onwards are not comparable to previous years due to methodological changes.

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)				
	2006	2007	2008	2009	2010	2006	2007	2008	2009	2010	2006	2007	2008	2009	2010
Belgium	3.83	4.22	4.25	4.22	4.19	1.25	1.23	1.23	1.23	1.12	3.16	3.15	3.16	3.16	3.13
Bulgaria	0.23	0.24	0.26	0.24	0.22	0.01	0.00	0.00	0.00	0.00	0.09	0.04	0.04	0.04	0.06
Czech Republic	-	-	-	-	2.14	-	-	-	-	0.67	0.37	0.47	0.50	0.56	0.62
Denmark	1.21	1.31	1.32	1.28	1.21	0.95	0.95	0.96	0.84	0.85	3.06	3.11	3.17	3.15	3.19
Germany	33.07	26.31	26.08	25.78	24.45	39.78	39.46	39.08	38.80	39.51	9.67	7.85	7.83	7.80	7.86
Estonia	0.36	0.42	0.46	0.43	0.40	0.08	0.08	0.09	0.09	0.09	0.42	0.48	0.50	0.49	0.49
Ireland	0.65	0.70	0.71	0.69	0.65	0.54	0.56	0.56	0.53	0.49	0.81	0.96	1.08	1.03	0.98
Greece	0.13	0.16	0.20	0.24	0.26	0.09	0.09	0.06	0.07	0.08	0.28	0.28	0.29	0.27	0.23
Spain	3.12	3.45	3.58	3.58	3.36	11.36	11.42	11.41	11.52	10.74	6.68	7.11	7.11	6.84	6.70
France	11.92	12.29	12.38	12.34	12.45	14.79	14.95	14.95	15.47	15.49	22.29	22.45	22.15	21.95	21.66
Italy	4.86	5.15	4.88	5.33	5.11	2.59	2.61	2.74	2.73	2.69	4.91	4.86	4.73	4.67	4.40
Cyprus	0.05	0.06	0.10	0.10	0.11	0.06	0.06	0.04	0.03	0.04	0.09	0.09	0.10	0.10	0.10
Latvia	0.49	0.55	0.56	0.51	0.48	0.02	0.02	0.02	0.02	0.02	0.23	0.28	0.32	0.31	0.30
Lithuania	0.37	0.44	0.50	0.48	0.48	0.04	0.05	0.05	0.06	0.06	0.23	0.27	0.30	0.29	0.29
Luxembourg	0.23	0.28	0.29	0.29	0.28	0.06	0.07	0.07	0.07	0.07	0.16	0.17	0.17	0.17	0.19
Hungary	2.79	2.67	2.61	2.55	2.50	0.40	0.40	0.33	0.32	0.30	0.44	0.49	0.56	0.58	0.61
Malta	0.02	0.02	0.02	0.02	0.03	0.00	0.00	0.01	0.01	0.01	0.03	0.03	0.03	0.04	0.04
Netherlands	6.24	6.67	6.80	6.62	6.61	6.15	6.05	6.06	6.03	5.95	6.15	6.19	6.35	6.56	6.72
Austria	4.13	4.63	4.41	4.20	3.99	3.68	3.70	3.92	3.99	3.83	1.15	1.15	1.17	1.22	1.24
Poland	3.94	4.68	5.12	5.81	6.12	0.08	0.10	0.11	0.11	0.10	1.40	1.69	1.95	2.23	2.47
Portugal	0.61	0.71	0.76	0.80	0.78	0.81	0.89	1.04	1.05	1.06	3.54	3.47	3.39	3.38	3.42
Romania	0.81	1.21	0.82	0.83	0.77	0.13	0.05	0.03	0.02	0.01	0.09	0.18	0.26	0.27	0.30
Slovenia	0.80	0.83	0.79	0.73	0.70	0.22	0.21	0.21	0.22	0.23	0.41	0.38	0.37	0.35	0.34
Slovakia	0.86	1.23	0.97	1.01	1.05	0.16	0.33	0.30	0.33	0.32	0.17	0.27	0.30	0.36	0.38
Finland	2.99	3.30	3.43	3.42	3.39	0.39	0.39	0.41	0.40	0.38	3.23	3.35	3.13	2.85	3.05
Sweden	3.39	3.81	4.09	4.02	4.13	1.06	1.07	1.13	1.14	1.24	4.42	4.94	5.33	5.38	5.41
United Kingdom	13.93	14.67	14.62	14.48	14.14	15.44	15.23	15.21	14.92	14.67	26.70	26.30	25.72	25.95	25.81
Euro area total	71.78	68.69	68.67	69.37	67.40	81.49	81.64	81.76	82.48	82.00	62.03	61.36	61.05	60.73	60.44
EU total	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

German data from 2007 onwards are not comparable to previous years due to methodological changes.

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 instrument				
	2006	2007	2008	2009	2010	2006	2007	2008	2009	2010	2006	2007	2008	2009	2010
Belgium	0.20	0.17	0.15	0.15	0.14	22.23	18.39	9.70	7.71	5.56	0.06	0.05	0.04	0.04	0.04
Bulgaria	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Czech Republic	0.01	0.01	0.01	0.01	0.01	10.53	12.32	10.15	6.30	5.99	-	-	-	-	0.05
Denmark	0.29	0.26	0.23	0.18	0.14	-	-	-	-	-	0.00	0.00	0.00	0.00	0.00
Germany	1.61	1.19	1.11	1.05	0.96	9.79	10.72	5.69	4.71	3.57	-	-	-	-	-
Estonia	0.00	0.00	0.00	0.00	0.00	-	-	-	-	-	0.00	0.00	0.00	0.00	0.00
Ireland	1.87	1.97	2.00	1.88	1.82	-	-	-	-	-	-	-	-	-	-
Greece	0.41	0.47	0.49	0.47	0.45	0.02	0.11	0.11	0.20	0.23	0.20	0.21	0.17	0.16	0.13
Spain	2.42	2.42	2.32	2.09	2.07	0.20	0.12	0.05	0.04	0.03	13.79	12.90	11.40	10.17	9.39
France	56.48	57.64	59.44	60.85	62.38	4.64	5.41	3.85	3.94	3.77	22.26	20.96	20.40	23.05	24.32
Italy	6.70	6.73	6.56	6.18	6.30	7.84	10.15	8.67	9.81	10.84	62.26	64.48	63.90	61.31	59.64
Cyprus	0.37	0.41	0.44	0.43	0.45	-	-	-	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	0.01	0.12	0.10	0.09	0.10	-	-	-	-	-
Lithuania	0.00	0.00	0.00	0.00	0.00	0.10	0.01	0.00	0.00	0.00	-	-	-	-	-
Luxembourg	0.01	0.00	0.00	0.00	0.00	0.65	0.49	36.92	44.67	50.94	0.04	-	-	-	-
Hungary	0.00	0.00	0.00	0.00	0.00	-	-	-	-	-	0.16	0.20	2.44	2.83	2.86
Malta	0.19	0.21	0.20	0.21	0.21	-	-	-	-	-	-	-	-	-	-
Netherlands	-	-	-	-	-	38.11	35.80	21.06	19.35	16.34	-	-	-	-	-
Austria	0.09	0.05	0.05	0.04	0.04	5.63	6.00	3.46	2.96	2.44	1.02	1.02	1.50	2.30	3.44
Poland	0.00	0.00	0.00	0.00	0.00	-	-	-	-	-	-	-	-	-	-
Portugal	3.08	2.99	2.86	2.65	2.55	0.24	0.34	0.24	0.24	0.19	0.20	0.17	0.15	0.14	0.12
Romania	0.14	0.18	0.18	0.17	0.22	-	-	-	-	0.00	0.01	0.02	0.00	0.00	0.00
Slovenia	0.01	0.00	0.01	0.00	0.00	-	-	-	-	-	0.01	0.00	0.00	0.00	0.00
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	-	-	-	-	-	-	-	-	-	-
Sweden	0.01	0.01	0.01	0.01	0.00	-	-	-	-	-	-	-	-	-	-
United Kingdom	26.24	25.27	23.91	23.62	22.23	-	-	-	-	-	-	-	-	-	-
Euro area total	72.87	73.64	75.64	76.01	77.39	89.35	87.53	89.74	93.61	93.91	99.83	99.78	97.56	97.17	97.08
EU total	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

German data from 2007 onwards are not comparable to previous years due to methodological changes.

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)				
	2006	2007	2008	2009	2010	2007	2008	2009	2010	2006	2007	2008	2009	2010
Belgium	3.61	4.26	4.51	4.10	3.84	14.54	3.08	-9.40	-9.38	1,823.00	2,029.02	2,052.33	1,790.64	1,609.50
Bulgaria	0.09	0.11	0.14	0.12	0.12	10.15	14.47	-16.45	-0.92	1,227.61	1,826.78	1,987.10	1,746.71	1,656.85
Czech Republic	-	-	-	-	2.09	-	-	-	-	-	-	-	-	2,226.49
Denmark	0.73	0.78	0.79	0.73	0.74	3.56	-0.37	-9.42	-0.54	592.64	574.62	552.87	493.86	471.03
Germany	36.15	71.64	72.62	64.87	64.47	92.18	0.24	-11.41	-2.43	2,100.26	4,607.26	4,534.77	3,913.21	3,718.07
Estonia	0.13	0.17	0.17	0.13	0.14	19.12	-6.17	-23.59	3.59	645.92	717.41	642.84	472.93	494.93
Ireland	1.12	1.25	1.14	0.87	0.78	8.43	-9.75	-22.19	-9.83	1,942.08	1,939.49	1,626.35	1,251.03	1,132.84
Greece	1.25	1.23	1.34	1.13	1.18	-5.10	6.23	-17.39	-0.40	8,531.91	7,638.73	7,776.60	6,246.11	6,401.42
Spain	10.48	12.50	12.78	12.40	12.32	14.41	0.79	-3.81	-3.43	2,224.46	2,438.70	2,373.13	2,231.90	2,199.24
France	21.68	22.36	23.37	24.15	21.88	0.33	3.29	2.29	-11.19	1,451.68	1,446.62	1,470.67	1,470.73	1,282.72
Italy	8.53	9.59	9.82	9.29	9.84	9.30	0.05	-6.38	3.66	2,366.14	2,549.66	2,572.65	2,348.20	2,456.05
Cyprus	0.23	0.34	0.52	0.41	0.49	41.09	51.20	-22.74	18.40	3,389.41	4,396.10	6,126.76	4,756.52	5,372.57
Latvia	0.48	0.59	0.52	0.35	0.37	7.55	-19.50	-32.42	4.85	2,871.66	2,964.70	2,346.51	1,593.54	1,660.22
Lithuania	0.34	0.46	0.54	0.27	0.25	27.69	7.77	-50.02	-11.93	2,257.57	2,615.15	2,581.60	1,282.66	1,097.50
Luxembourg	0.61	0.70	1.15	0.96	1.01	11.37	62.41	-18.27	1.73	5,720.95	5,836.94	2,640.40	1,777.10	1,438.86
Hungary	1.89	1.55	1.61	1.74	1.81	-27.21	0.24	14.48	-2.71	2,369.04	1,987.03	1,971.31	2,070.70	2,038.90
Malta	0.03	0.03	0.03	0.15	0.15	0.64	-4.44	344.40	-4.16	1,401.60	1,308.22	1,234.72	5,225.89	4,998.00
Netherlands	6.08	6.27	6.21	5.79	6.14	1.57	-2.56	-7.43	4.07	1,439.43	1,403.70	1,305.79	1,154.88	1,142.55
Austria	2.72	2.76	2.75	2.25	2.50	-1.93	-1.58	-18.99	8.72	1,419.10	1,339.83	1,286.73	1,017.71	1,104.45
Poland	6.48	6.89	8.09	6.16	7.79	-0.82	5.44	-9.71	13.56	5,250.00	4,670.95	4,719.95	3,015.64	3,336.67
Portugal	1.40	1.62	1.84	1.78	1.85	12.95	12.33	-3.08	1.46	1,007.92	1,104.36	1,186.02	1,100.62	1,074.99
Romania	1.16	1.49	1.62	1.17	1.30	14.02	13.45	-20.83	2.03	4,949.37	4,525.05	5,968.96	4,085.15	4,311.05
Slovenia	0.27	0.30	0.28	0.24	0.24	8.57	-8.35	-18.88	-2.16	830.78	939.94	882.87	730.06	702.48
Slovakia	1.23	1.60	1.64	1.14	1.48	14.98	-8.45	-30.23	27.48	4,687.55	4,004.95	4,564.25	2,759.95	3,270.76
Finland	4.47	4.09	4.68	4.24	3.59	-10.34	10.66	-10.97	-17.55	2,896.28	2,411.14	2,667.42	2,412.78	1,852.60
Sweden	1.06	1.20	1.28	1.17	1.38	10.05	8.45	-2.25	4.55	517.85	507.08	475.38	409.34	445.23
United Kingdom	137.79	156.91	106.40	79.02	78.72	11.98	-23.44	-19.23	-7.51	9,554.75	10,542.45	6,972.18	4,972.94	4,757.90
Euro area total	98.08	138.57	143.05	133.78	131.76	36.71	1.35	-8.38	-3.65	1,874.10	2,618.00	2,589.16	2,319.75	2,189.78
EU total	248.75	310.71	265.85	224.63	226.48	20.47	-16.24	-16.78	.	3,394.90	4,126.32	3,383.90	2,745.52	2,613.09

German data from 2007 onwards are not comparable to previous years due to methodological changes.

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 (percentage of GDP)				
	2006	2007	2008	2009	2010	2006	2007	2008	2009	2010
Belgium	342.18	401.09	421.24	379.96	352.92	1,131.99	1,269.43	1,303.16	1,204.40	1,083.84
Bulgaria	11.95	14.76	18.19	15.53	16.18	347.39	367.35	391.46	337.17	338.25
Czech Republic	-	-	-	-	199.16	-	-	-	-	1,444.09
Denmark	134.37	142.11	144.01	131.49	133.78	333.98	341.02	338.75	326.45	317.07
Germany	438.90	870.84	884.31	792.34	788.53	1,562.32	2,949.88	2,935.56	2,732.06	2,602.86
Estonia	96.51	126.38	127.64	95.74	104.58	969.16	1,055.74	1,049.75	927.30	979.67
Ireland	261.99	286.10	257.03	193.75	174.08	626.13	657.58	634.47	539.03	499.46
Greece	111.95	109.90	118.85	100.28	104.82	597.48	552.19	573.37	488.43	521.29
Spain	237.73	278.54	280.33	270.05	267.43	1,062.99	1,186.82	1,175.01	1,183.72	1,171.95
France	342.03	350.64	364.41	374.49	337.40	1,205.86	1,185.31	1,209.09	1,278.45	1,132.03
Italy	144.76	161.47	164.09	154.39	162.65	571.47	616.87	623.29	608.65	632.06
Cyprus	302.35	430.98	655.85	510.15	612.95	1,592.30	2,124.85	3,031.72	2,421.88	2,842.38
Latvia	211.13	258.84	230.17	153.51	165.27	3,022.44	2,801.89	2,278.72	1,868.87	2,058.73
Lithuania	98.81	137.27	161.28	82.02	76.05	1,391.31	1,612.32	1,668.44	1,028.87	907.83
Luxembourg	1,283.80	1,467.81	2,359.81	1,940.40	1,998.82	1,787.16	1,878.49	2,920.70	2,580.62	2,513.74
Hungary	187.84	154.64	160.39	173.91	180.52	2,111.51	1,563.88	1,525.44	1,907.02	1,859.21
Malta	81.96	84.41	84.00	370.26	367.27	656.03	632.86	593.03	2,628.33	2,479.11
Netherlands	371.90	382.81	377.79	350.38	369.43	1,124.94	1,096.53	1,044.76	1,013.80	1,042.97
Austria	328.54	332.10	330.21	269.45	298.43	1,048.66	1,006.03	973.60	819.96	874.63
Poland	169.87	180.88	212.26	161.35	204.09	2,380.63	2,216.88	2,227.83	1,983.18	2,199.61
Portugal	131.95	152.76	172.81	167.11	173.62	871.39	957.11	1,067.37	1,053.92	1,068.80
Romania	53.57	69.02	75.55	54.48	60.51	1,182.81	1,191.76	1,162.41	989.55	1,063.38
Slovenia	132.09	150.75	140.39	115.19	114.78	854.13	880.59	761.44	666.01	664.03
Slovakia	228.50	296.55	303.17	211.15	271.97	2,768.05	2,919.81	2,540.90	1,818.87	2,241.37
Finland	849.48	773.03	880.34	794.03	669.76	2,698.76	2,273.44	2,519.56	2,446.66	1,992.86
Sweden	117.24	131.37	138.90	125.31	147.68	334.63	355.61	384.29	399.96	399.28
United Kingdom	2,274.30	2,572.95	1,732.87	1,278.87	1,269.92	7,071.35	7,643.71	5,860.64	5,047.02	4,640.08
Euro area total	310.73	433.65	443.56	406.56	399.25	1,159.82	1,549.56	1,560.32	1,498.69	1,438.16
EU total	535.14	625.90	533.09	448.97	451.64	2,149.73	2,505.52	2,129.47	1,909.90	1,847.68

German data from 2007 onwards are not comparable to previous years due to methodological changes.

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

(total for the period)

	Value per euro in overnight deposit held by non-MFIs					Country's share in the total EU value of transactions (percentages)				
	2006	2007	2008	2009	2010	2006	2007	2008	2009	2010
Belgium	31.26	33.28	35.30	29.81	26.91	1.45	1.37	1.70	1.83	1.70
Bulgaria	16.18	14.29	19.97	16.85	18.64	0.04	0.04	0.05	0.05	0.05
Czech Republic	-	-	-	-	28.44	-	-	-	-	0.92
Denmark	-	-	-	-	-	0.29	0.25	0.30	0.32	0.33
Germany	43.55	83.65	78.34	58.54	54.17	14.53	23.06	27.32	28.88	28.47
Estonia	26.38	31.81	38.57	28.32	23.39	0.05	0.05	0.06	0.06	0.06
Ireland	10.21	9.90	8.30	5.73	6.00	0.45	0.40	0.43	0.39	0.34
Greece	11.49	11.55	13.58	10.12	12.29	0.50	0.40	0.50	0.50	0.52
Spain	19.69	23.58	25.44	22.21	23.00	4.21	4.02	4.81	5.52	5.44
France	44.65	43.77	46.12	43.96	37.89	8.72	7.20	8.79	10.75	9.66
Italy	12.15	13.55	12.87	10.86	11.45	3.43	3.09	3.69	4.14	4.34
Cyprus	25.07	27.28	42.30	27.97	27.28	0.09	0.11	0.20	0.18	0.22
Latvia	62.66	65.13	67.50	54.06	42.72	0.19	0.19	0.20	0.15	0.16
Lithuania	54.69	69.15	107.25	52.31	37.54	0.13	0.15	0.20	0.12	0.11
Luxembourg	6.82	7.38	11.23	8.07	7.17	0.24	0.23	0.43	0.43	0.45
Hungary	-	-	-	-	-	0.76	0.50	0.61	0.78	0.80
Malta	8.23	7.93	7.74	28.63	23.06	0.01	0.01	0.01	0.07	0.07
Netherlands	26.06	24.69	25.56	20.81	19.39	2.44	2.02	2.34	2.58	2.71
Austria	42.17	38.59	34.42	24.30	25.88	1.09	0.89	1.04	1.00	1.11
Poland	103.55	81.84	113.63	75.57	79.26	2.60	2.22	3.04	2.74	3.44
Portugal	22.54	26.94	32.02	31.01	32.69	0.56	0.52	0.69	0.79	0.82
Romania	53.90	51.97	58.28	38.40	46.07	0.46	0.48	0.61	0.52	0.57
Slovenia	34.45	40.02	40.07	30.66	27.01	0.11	0.10	0.11	0.10	0.10
Slovakia	68.26	82.83	69.23	56.72	68.42	0.50	0.52	0.62	0.51	0.65
Finland	83.84	73.06	79.28	60.61	49.40	1.80	1.32	1.76	1.89	1.59
Sweden	7.75	8.36	9.74	7.69	8.16	0.43	0.39	0.48	0.52	0.61
United Kingdom	21.94	25.06	17.70	28.30	26.72	55.39	50.50	40.02	35.18	34.76
Euro area total	28.97	39.48	39.42	32.33	30.86	39.43	44.60	53.81	59.56	58.18
EU total	24.66	30.22	26.24	30.20	29.16	100.00	100.00	100.00	100.00	100.00

German data from 2007 onwards are not comparable to previous years due to methodological changes.

9.1a Value of transactions per type of payment instrument

(EUR billions; total for the period)

	Credit transfers					Direct debits				
	2006	2007	2008	2009	2010	2006	2007	2008	2009	2010
Belgium	3,445.52	4,087.05	4,341.23	3,936.54	3,684.19	53.92	58.29	63.60	63.05	55.31
Bulgaria	90.29	112.02	137.47	116.61	120.91	0.39	0.32	0.24	0.18	0.16
Czech Republic	-	-	-	-	2,063.80	-	-	-	-	20.38
Denmark	570.19	614.69	633.60	576.90	591.22	70.08	76.17	81.22	79.42	79.38
Germany	31,719.39	60,048.72	60,692.22	53,947.24	52,251.69	3,665.48	11,026.52	11,393.56	10,469.46	11,781.76
Estonia	126.85	165.89	166.68	124.17	135.55	1.00	1.21	1.61	1.58	1.87
Ireland	142.50	176.80	217.30	197.80	205.20	82.60	99.40	101.70	98.20	93.60
Greece	817.35	744.08	862.81	721.66	778.57	6.95	8.01	7.80	8.36	7.78
Spain	8,427.93	10,142.06	10,681.05	10,630.36	10,636.84	647.20	930.43	859.97	838.95	854.06
France	17,717.61	18,380.05	19,446.19	20,513.17	18,185.29	980.73	1,020.70	1,054.18	1,069.33	1,128.13
Italy	6,153.79	7,134.02	7,438.57	7,224.18	7,938.22	298.97	332.72	345.23	353.54	364.80
Cyprus	193.46	291.60	465.63	362.39	447.28	2.23	3.87	3.49	2.07	2.62
Latvia	481.56	586.86	518.78	343.89	367.81	0.13	0.23	0.33	0.29	0.23
Lithuania	332.89	460.24	538.29	271.12	247.13	0.39	0.54	0.67	0.62	0.63
Luxembourg	590.71	695.29	1,129.95	940.13	980.86	5.00	5.36	6.90	6.59	7.02
Hungary	1,879.21	1,540.67	1,595.08	1,729.18	1,791.37	5.85	4.39	2.25	2.14	2.18
Malta	18.08	18.52	19.17	137.89	136.46	0.14	0.15	0.18	0.21	1.34
Netherlands	5,747.67	5,918.24	5,822.74	5,424.51	5,754.36	254.31	270.39	300.52	277.67	288.68
Austria	2,411.18	2,441.49	2,404.37	1,900.33	2,307.76	272.04	277.02	308.13	312.71	160.61
Poland	6,462.60	6,875.28	8,065.47	6,133.53	7,765.55	3.38	4.31	5.01	4.15	4.66
Portugal	957.70	1,171.03	1,398.92	1,397.18	1,473.91	24.03	27.46	36.87	37.75	38.07
Romania	1,138.42	1,460.40	1,594.93	1,150.79	1,269.98	0.41	0.38	0.65	0.87	0.81
Slovenia	260.00	298.61	277.68	228.72	228.31	1.79	1.85	1.98	2.22	2.39
Slovakia	910.53	1,189.23	1,226.84	984.97	1,351.87	317.90	406.84	406.54	152.48	117.98
Finland	4,376.71	3,982.12	4,573.36	4,144.44	3,495.96	40.89	44.02	45.44	44.04	45.74
Sweden	958.25	1,083.23	1,154.42	1,050.19	1,249.87	41.82	45.84	47.01	44.17	53.12
United Kingdom	133,569.74	152,659.46	102,822.54	76,121.46	75,811.08	1,239.25	1,291.17	1,174.65	994.13	1,105.26
Euro area total	82,508.06	115,219.56	119,771.20	112,691.51	109,856.79	6,332.11	14,102.17	14,529.56	13,736.62	14,949.89
EU total	228,271.44	282,277.66	238,225.30	200,309.35	201,271.06	8,016.08	15,937.59	16,249.73	14,864.16	16,218.60

German data from 2007 onwards are not comparable to previous years due to methodological changes.

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				
	2006	2007	2008	2009	2010	2006	2007	2008	2009	2010	2006	2007	2008	2009	2010
Belgium	59.87	63.17	50.45	43.34	40.89	0.44	0.39	0.35	0.31	0.26	2.91	2.68	2.34	1.75	1.49
Bulgaria	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Czech Republic	1.44	1.35	1.45	1.13	1.54	0.01	0.02	0.03	0.03	0.03	-	-	-	-	0.76
Denmark	49.38	40.20	28.62	22.78	20.60	-	-	-	-	-	0.00	0.00	0.00	0.00	0.00
Germany	602.29	418.88	382.71	300.05	264.65	0.10	0.16	0.15	0.15	0.14	-	-	-	-	-
Estonia	0.01	0.01	0.00	0.00	0.00	-	-	-	-	-	0.00	0.00	0.00	0.00	0.00
Ireland	872.00	949.00	797.00	546.00	457.00	-	-	-	-	-	-	-	-	-	-
Greece	415.43	468.35	455.75	392.76	391.25	0.01	0.03	0.06	0.11	0.14	0.89	1.09	0.00	0.00	0.00
Spain	957.09	935.36	777.95	597.98	543.40	0.00	0.00	0.00	0.00	0.00	358.80	394.63	360.24	237.47	183.23
France	2,207.69	2,174.30	2,069.31	1,834.46	1,828.39	0.04	0.05	0.07	0.08	0.09	493.76	478.56	472.46	396.25	374.84
Italy	1,198.69	1,167.06	1,092.70	909.04	845.22	2.25	3.38	4.58	5.20	7.42	758.91	821.28	819.96	682.56	559.43
Cyprus	35.85	39.91	48.23	40.92	39.78	-	-	-	0.00	0.00	0.06	0.03	0.00	0.00	0.00
Latvia	0.03	0.03	0.04	0.02	0.02	0.00	0.01	0.01	0.01	0.01	-	-	-	-	-
Lithuania	0.87	0.90	0.74	0.49	0.48	0.01	0.00	0.00	0.00	0.00	-	-	-	-	-
Luxembourg	6.88	-	-	-	-	0.01	0.01	11.03	14.11	19.49	0.39	-	-	-	-
Hungary	0.00	0.00	0.00	0.00	0.00	-	-	-	-	-	3.06	5.32	7.24	6.75	5.89
Malta	14.66	15.34	14.64	14.43	14.20	-	-	-	-	-	-	-	-	-	-
Netherlands	-	-	-	-	-	0.44	0.48	0.48	0.48	0.47	-	-	-	-	-
Austria	14.40	17.70	17.17	14.17	5.86	0.15	0.18	0.20	0.19	0.19	0.94	0.93	1.49	1.92	2.39
Poland	0.61	0.44	0.62	0.54	0.81	-	-	-	-	-	-	-	-	-	-
Portugal	368.97	373.38	349.00	290.00	273.42	0.03	0.05	0.06	0.06	0.07	12.99	11.83	10.78	8.67	7.16
Romania	15.64	22.72	24.56	14.39	21.65	-	-	-	-	0.00	0.67	0.49	0.61	0.22	0.40
Slovenia	0.08	0.13	0.12	0.11	0.07	-	-	-	-	-	0.02	0.01	0.00	0.00	0.00
Slovakia	0.10	0.06	0.08	0.06	0.04	-	-	-	0.00	0.00	-	-	-	-	-
Finland	28.00	30.00	26.00	21.00	15.00	-	-	-	-	-	-	-	-	-	-
Sweden	5.85	6.43	7.18	3.96	2.78	-	-	-	-	-	-	-	-	-	-
United Kingdom	2,473.66	2,409.24	1,885.83	1,435.15	1,275.58	-	-	-	-	-	-	-	-	-	-
Euro area total	6,731.30	6,597.33	6,081.03	5,004.32	4,719.18	3.48	4.73	16.97	20.68	28.27	1,629.60	1,710.98	1,667.29	1,328.63	1,128.55
EU total	9,313.85	9,133.96	8,030.15	6,482.77	6,042.64	3.50	4.76	17.01	20.72	28.31	1,632.74	1,716.82	1,675.13	1,335.60	1,135.60

German data from 2007 onwards are not comparable to previous years due to methodological changes.

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				
	2006	2007	2008	2009	2010	2006	2007	2008	2009	2010	2006	2007	2008	2009	2010
Belgium	44.94	48.76	52.66	54.74	58.74	35.70	38.52	41.59	43.68	46.80	-	-	-	-	-
Bulgaria	1.29	0.70	0.99	0.99	0.81	1.22	0.51	0.70	0.63	0.46	-	-	-	-	-
Czech Republic	3.65	5.23	6.48	6.72	8.11	3.31	4.79	5.89	6.05	7.21	0.02	0.02	0.02	0.02	0.03
Denmark	40.93	44.88	47.47	46.97	50.76	36.51	39.94	41.73	41.84	45.05	-	-	-	-	-
Germany	163.16	143.48	151.20	155.88	169.32	123.84	104.04	111.42	115.81	125.61	-	36.12	36.75	37.13	40.89
Estonia	1.92	2.55	2.86	2.58	2.72	1.57	2.09	2.34	2.11	2.24	0.00	0.00	0.00	0.00	-
Ireland	19.27	23.75	25.98	23.66	23.33	6.70	9.69	12.10	11.81	12.05	-	-	-	-	-
Greece	7.46	8.55	9.09	8.51	7.24	0.77	0.83	1.00	1.06	1.05	0.35	0.37	0.36	0.33	0.31
Spain	85.27	96.62	101.91	98.66	103.64	37.15	39.70	41.68	41.15	42.60	-	-	-	-	-
France	282.86	310.61	331.81	339.59	363.20	-	-	-	-	-	-	-	-	-	-
Italy	119.65	128.93	116.74	118.36	119.98	71.32	76.57	62.54	62.65	63.20	-	-	-	-	-
Cyprus	1.99	2.46	2.80	2.79	3.00	0.91	1.09	1.21	1.21	1.41	0.03	0.04	0.04	0.08	0.09
Latvia	1.32	2.01	2.44	1.94	1.97	1.04	1.46	1.61	1.33	1.32	-	0.14	0.16	0.17	0.22
Lithuania	1.20	1.67	1.90	1.65	1.72	0.99	1.36	1.52	1.32	1.33	-	-	-	-	-
Luxembourg	3.23	3.59	3.95	4.13	4.83	1.63	1.80	2.01	2.17	2.31	-	-	-	-	-
Hungary	3.64	4.60	5.46	5.00	5.76	3.03	3.77	4.52	4.17	4.88	0.06	0.08	0.09	0.06	0.09
Malta	0.40	0.51	0.64	0.71	0.80	0.20	0.25	0.32	0.36	0.41	-	-	-	-	-
Netherlands	74.69	80.52	87.14	87.63	93.46	65.45	70.76	76.28	77.90	83.47	-	-	-	-	-
Austria	17.69	19.40	21.45	24.08	26.36	11.44	12.54	13.78	14.44	15.87	3.04	3.40	3.99	5.91	6.27
Poland	10.83	14.52	19.34	17.91	22.49	6.60	9.26	13.06	12.37	16.08	1.05	1.03	1.09	0.84	0.82
Portugal	32.89	36.82	40.07	43.11	54.24	-	-	-	-	-	-	-	-	-	-
Romania	1.07	2.49	3.90	3.33	3.87	0.81	1.80	3.08	2.77	3.25	0.04	0.06	0.06	0.01	0.02
Slovenia	3.32	3.76	4.07	4.13	4.40	1.76	2.09	2.32	2.42	2.63	1.46	1.57	1.62	1.59	1.65
Slovakia	3.29	4.24	5.43	6.48	6.89	3.01	3.86	4.89	5.86	6.28	0.02	0.02	0.02	0.02	0.02
Finland	28.00	32.20	32.80	29.78	35.49	22.70	26.50	25.10	25.68	30.00	-	-	-	-	-
Sweden	58.78	66.27	72.07	66.96	79.16	36.63	40.65	45.14	41.72	47.50	3.24	3.57	3.74	3.30	3.46
United Kingdom	503.85	553.85	511.99	473.02	530.63	301.15	338.89	318.40	310.73	356.05	26.42	27.38	24.13	18.46	21.92
Euro area total	879.10	936.99	982.31	1,002.23	1,074.89	376.69	383.04	391.35	406.20	433.69	3.38	41.46	42.75	45.06	49.22
EU total	1,514.23	1,642.97	1,662.62	1,629.30	1,782.89	773.41	832.78	834.23	831.23	919.07	35.67	73.80	72.07	67.91	75.77

German data from 2007 onwards are not comparable to previous years due to methodological changes.

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				
	2006	2007	2008	2009	2010	2006	2007	2008	2009	2010	2006	2007	2008	2009	2010
Belgium	-	-	-	-	-	-	-	-	-	-	9.24	10.24	11.08	11.06	11.94
Bulgaria	0.07	0.19	0.28	0.36	0.36	-	-	-	-	-	-	-	-	-	-
Czech Republic	0.33	0.42	0.57	0.66	0.87	-	-	-	-	-	-	-	-	-	-
Denmark	4.42	4.94	5.74	5.14	5.71	-	-	-	-	-	-	-	-	-	-
Germany	-	3.32	3.04	2.94	2.82	-	-	-	-	-	39.32	-	-	-	-
Estonia	0.34	0.45	0.52	0.47	0.48	-	-	-	-	-	-	-	-	-	-
Ireland	12.57	14.06	13.88	11.85	11.27	-	-	-	-	-	-	-	-	-	-
Greece	6.34	7.35	7.73	7.12	5.88	-	-	-	-	-	-	-	-	-	-
Spain	-	-	-	-	-	-	-	-	-	-	47.37	56.30	59.84	57.02	60.64
France	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Italy	-	-	-	-	-	-	-	-	-	-	48.34	52.36	54.20	55.71	56.77
Cyprus	1.04	1.32	1.54	1.49	1.49	0.00	0.01	0.01	0.01	0.01	0.00	0.00	-	0.00	0.00
Latvia	-	0.41	0.66	0.44	0.43	-	-	-	-	-	0.28	-	-	-	-
Lithuania	0.21	0.31	0.38	0.33	0.40	-	-	-	-	-	-	-	-	-	-
Luxembourg	1.60	1.79	1.94	1.96	2.52	-	-	-	-	-	-	-	-	-	-
Hungary	0.56	0.75	0.85	0.76	0.79	-	-	-	-	-	-	-	-	-	-
Malta	0.20	0.25	0.31	0.34	0.39	-	-	-	-	-	-	-	-	-	-
Netherlands	-	-	-	-	-	-	-	-	-	-	9.24	9.77	10.86	9.73	10.00
Austria	3.21	3.46	3.69	3.74	4.22	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Poland	3.18	4.23	5.18	4.71	5.59	-	-	-	-	-	-	-	-	-	-
Portugal	-	-	-	-	-	26.64	30.01	32.91	35.33	44.94	6.25	6.81	7.16	7.78	9.30
Romania	0.22	0.63	0.75	0.55	0.59	-	0.00	-	-	0.00	-	0.00	0.00	-	0.00
Slovenia	0.10	0.10	0.13	0.11	0.11	-	-	-	-	-	-	-	-	-	-
Slovakia	0.27	0.35	0.51	0.60	0.59	-	-	-	-	-	-	-	-	-	-
Finland	-	-	-	-	-	-	-	-	-	-	5.30	5.70	7.70	4.10	5.49
Sweden	3.35	3.57	3.74	3.58	6.29	10.05	10.92	10.82	10.08	11.11	5.51	7.57	8.63	8.29	10.80
United Kingdom	158.34	165.68	143.36	120.97	130.41	-	-	-	-	-	17.94	21.89	26.09	22.86	22.24
Euro area total	23.72	30.08	32.25	30.15	29.29	26.64	30.01	32.91	35.35	44.95	165.06	141.17	150.84	145.41	154.13
EU total	196.05	213.60	194.82	168.12	181.20	36.70	40.94	43.73	45.42	56.07	188.79	170.63	185.57	176.55	187.17

German data from 2007 onwards are not comparable to previous years due to methodological changes.

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)				
	2006	2007	2008	2009	2010	2006	2007	2008	2009	2010	2006	2007	2008	2009	2010
Belgium	95.51	95.93	96.24	96.02	95.92	1.49	1.37	1.41	1.54	1.44	1.25	1.14	1.17	1.34	1.53
Bulgaria	98.17	99.10	99.12	99.00	99.20	0.42	0.28	0.17	0.15	0.13	1.41	0.62	0.71	0.84	0.67
Czech Republic	-	-	-	-	98.53	-	-	-	-	0.97	-	-	-	-	0.39
Denmark	78.05	79.22	80.11	79.45	79.68	9.59	9.82	10.27	10.94	10.70	5.60	5.78	6.00	6.47	6.84
Germany	87.74	83.82	83.58	83.16	81.05	10.14	15.39	15.69	16.14	18.28	0.45	0.20	0.21	0.24	0.26
Estonia	97.74	97.78	97.39	96.76	96.72	0.77	0.71	0.94	1.23	1.34	1.48	1.50	1.67	2.01	1.94
Ireland	12.76	14.16	19.03	22.85	26.34	7.40	7.96	8.91	11.34	12.01	1.73	1.90	2.27	2.73	2.99
Greece	65.49	60.49	64.61	63.78	65.70	0.56	0.65	0.58	0.74	0.66	0.60	0.70	0.68	0.75	0.61
Spain	80.45	81.14	83.57	85.71	86.33	6.18	7.44	6.73	6.76	6.93	0.81	0.77	0.80	0.80	0.84
France	81.71	82.18	83.20	84.93	83.11	4.52	4.56	4.51	4.43	5.16	1.30	1.39	1.42	1.41	1.66
Italy	72.12	74.41	75.77	77.74	80.71	3.50	3.47	3.52	3.80	3.71	1.40	1.34	1.19	1.27	1.22
Cyprus	82.82	86.30	89.52	88.78	90.78	0.96	1.15	0.67	0.51	0.53	0.85	0.73	0.54	0.68	0.61
Latvia	99.69	99.61	99.46	99.35	99.40	0.03	0.04	0.06	0.08	0.06	0.27	0.34	0.47	0.56	0.53
Lithuania	99.26	99.33	99.39	98.99	98.86	0.12	0.12	0.12	0.23	0.25	0.36	0.36	0.35	0.60	0.69
Luxembourg	97.44	98.73	98.10	97.43	96.90	0.82	0.76	0.60	0.68	0.69	0.53	0.51	0.34	0.43	0.48
Hungary	99.34	99.08	99.07	99.20	99.23	0.31	0.28	0.14	0.12	0.12	0.19	0.30	0.34	0.29	0.32
Malta	54.33	53.65	55.37	89.99	89.31	0.42	0.44	0.53	0.13	0.88	1.21	1.47	1.84	0.46	0.52
Netherlands	94.58	94.40	93.75	93.68	93.77	4.18	4.31	4.84	4.80	4.70	1.23	1.28	1.40	1.51	1.52
Austria	88.76	88.57	87.34	84.33	92.19	10.01	10.05	11.19	13.88	6.42	0.65	0.70	0.78	1.07	1.05
Poland	99.77	99.72	99.69	99.63	99.64	0.05	0.06	0.06	0.07	0.06	0.17	0.21	0.24	0.29	0.29
Portugal	68.57	72.26	76.21	78.64	79.81	1.72	1.69	2.01	2.12	2.06	2.35	2.27	2.18	2.43	2.94
Romania	98.46	98.25	98.17	98.39	97.94	0.04	0.03	0.04	0.07	0.06	0.09	0.17	0.24	0.28	0.30
Slovenia	98.03	98.11	97.82	97.25	97.08	0.67	0.61	0.70	0.94	1.02	1.25	1.24	1.43	1.75	1.87
Slovakia	73.92	74.31	74.86	86.10	91.54	25.81	25.42	24.81	13.33	7.99	0.27	0.26	0.33	0.57	0.47
Finland	97.83	97.40	97.77	97.76	97.32	0.91	1.08	0.97	1.04	1.27	0.63	0.79	0.70	0.70	0.99
Sweden	90.00	90.14	90.14	90.12	90.25	3.93	3.81	3.67	3.79	3.84	5.52	5.51	5.63	5.75	5.72
United Kingdom	96.94	97.29	96.64	96.33	96.30	0.90	0.82	1.10	1.26	1.40	0.37	0.35	0.48	0.60	0.67
Euro area total	84.12	83.15	83.73	84.23	83.38	6.46	10.18	10.16	10.27	11.35	0.90	0.68	0.69	0.75	0.82
EU total	91.77	90.85	89.61	89.17	88.87	3.22	5.13	6.11	6.62	7.16	0.61	0.53	0.63	0.73	0.79

German data from 2007 onwards are not comparable to previous years due to methodological changes.

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				
	2006	2007	2008	2009	2010	2006	2007	2008	2009	2010	2006	2007	2008	2009	2010
Belgium	1.66	1.48	1.12	1.06	1.06	0.01	0.01	0.01	0.01	0.01	0.08	0.06	0.05	0.04	0.04
Bulgaria	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Czech Republic	-	-	-	-	0.07	-	-	-	-	0.00	-	-	-	-	0.04
Denmark	6.76	5.18	3.62	3.14	2.78	-	-	-	-	-	0.00	0.00	0.00	0.00	0.00
Germany	1.67	0.58	0.53	0.46	0.41	0.00	0.00	0.00	0.00	0.00	-	-	-	-	-
Estonia	0.01	0.01	0.00	0.00	0.00	-	-	-	-	-	0.00	0.00	0.00	0.00	0.00
Ireland	78.11	75.98	69.79	63.07	58.66	-	-	-	-	-	-	-	-	-	-
Greece	33.28	38.07	34.13	34.71	33.02	0.00	0.00	0.00	0.01	0.01	0.07	0.09	0.00	0.00	0.00
Spain	9.14	7.48	6.09	4.82	4.41	0.00	0.00	0.00	0.00	0.00	3.42	3.16	2.82	1.91	1.49
France	10.18	9.72	8.85	7.60	8.36	0.00	0.00	0.00	0.00	0.00	2.28	2.14	2.02	1.64	1.71
Italy	14.05	12.17	11.13	9.78	8.59	0.03	0.04	0.05	0.06	0.08	8.89	8.57	8.35	7.34	5.69
Cyprus	15.35	11.81	9.27	10.03	8.07	-	-	-	0.00	0.00	0.03	0.01	0.00	0.00	0.00
Latvia	0.01	0.00	0.01	0.00	0.01	0.00	0.00	0.00	0.00	0.00	-	-	-	-	-
Lithuania	0.26	0.19	0.14	0.18	0.19	0.00	0.00	0.00	0.00	0.00	-	-	-	-	-
Luxembourg	1.13	-	-	-	-	0.00	0.00	0.96	1.46	1.93	0.06	-	-	-	-
Hungary	0.00	0.00	0.00	0.00	0.00	-	-	-	-	-	0.16	0.34	0.45	0.39	0.33
Malta	44.05	44.44	42.27	9.42	9.29	-	-	-	-	-	-	-	-	-	-
Netherlands	-	-	-	-	-	0.01	0.01	0.01	0.01	0.01	-	-	-	-	-
Austria	0.53	0.64	0.62	0.63	0.23	0.01	0.01	0.01	0.01	0.01	0.03	0.03	0.05	0.09	0.10
Poland	0.01	0.01	0.01	0.01	0.01	-	-	-	-	-	-	-	-	-	-
Portugal	26.42	23.04	19.01	16.32	14.80	0.00	0.00	0.00	0.00	0.00	0.93	0.73	0.59	0.49	0.39
Romania	1.35	1.53	1.51	1.23	1.67	-	-	-	-	0.00	0.06	0.03	0.04	0.02	0.03
Slovenia	0.03	0.04	0.04	0.05	0.03	-	-	-	-	-	0.01	0.00	0.00	0.00	0.00
Slovakia	0.01	0.00	0.00	0.00	0.00	-	-	-	0.00	0.00	-	-	-	-	-
Finland	0.63	0.73	0.56	0.50	0.42	-	-	-	-	-	-	-	-	-	-
Sweden	0.55	0.54	0.56	0.34	0.20	-	-	-	-	-	-	-	-	-	-
United Kingdom	1.80	1.54	1.77	1.82	1.62	-	-	-	-	-	-	-	-	-	-
Euro area total	6.86	4.76	4.25	3.74	3.58	0.00	0.00	0.01	0.02	0.02	1.66	1.23	1.17	0.99	0.86
EU total	3.74	2.94	3.02	2.89	2.67	0.00	0.00	0.01	0.01	0.01	0.66	0.55	0.63	0.59	0.50

German data from 2007 onwards are not comparable to previous years due to methodological changes.

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)			
	2007	2008	2009	2010	2007	2008	2009	2010	2007	2008	2009	2010
Belgium	15.05	3.42	-9.61	-9.47	4.84	6.24	-1.19	-15.14	5.23	5.15	3.62	3.78
Bulgaria	11.20	14.49	-16.55	-0.72	-27.29	-29.89	-24.93	-14.89	-51.44	31.29	-0.94	-21.60
Czech Republic	-	-	-	-	-	-	-	-	33.09	7.70	9.37	12.80
Denmark	5.11	0.75	-10.16	-0.26	5.98	4.22	-3.51	-2.71	6.92	3.37	-2.36	5.17
Germany	83.59	-0.06	-11.85	-4.90	191.73	2.17	-8.88	10.49	-14.72	4.20	2.23	6.65
Estonia	19.17	-6.55	-24.08	3.55	9.76	24.13	-0.18	12.51	21.17	4.25	-7.98	0.00
Ireland	20.25	21.32	-6.56	3.94	16.63	0.99	-0.88	-4.50	19.49	7.95	-6.50	-1.23
Greece	-12.35	13.46	-18.44	2.60	10.93	-4.75	4.59	-11.48	10.41	4.03	-8.69	-19.16
Spain	15.39	3.80	-1.36	-2.72	37.85	-8.90	-3.31	-1.03	8.65	3.97	-4.05	2.13
France	0.91	4.56	4.42	-13.08	1.24	2.07	0.41	3.43	6.82	5.57	1.31	4.86
Italy	12.76	1.87	-3.94	7.63	8.25	1.37	1.29	1.07	4.81	-11.53	0.28	-0.71
Cyprus	47.02	56.83	-23.37	21.07	69.09	-11.39	-41.69	24.22	20.58	11.91	-2.08	5.52
Latvia	7.46	-19.63	-32.50	4.90	54.70	28.71	-10.04	-20.42	34.00	10.19	-19.11	-0.16
Lithuania	27.78	7.83	-50.22	-12.04	27.76	14.14	-8.45	-2.17	28.72	4.65	-14.00	0.72
Luxembourg	12.84	61.38	-18.83	1.18	2.91	27.78	-6.85	3.26	6.63	9.02	2.10	13.47
Hungary	-27.40	0.24	14.63	-2.68	-33.52	-50.48	0.71	-4.13	11.84	15.02	-3.27	8.22
Malta	-0.62	-1.38	622.29	-4.88	6.98	14.07	12.90	523.02	22.11	19.36	11.83	8.48
Netherlands	1.37	-3.22	-7.50	4.16	4.68	9.32	-8.26	2.08	6.14	6.45	-0.15	4.72
Austria	-2.15	-2.94	-21.79	18.86	-1.59	9.63	0.43	-49.73	6.01	8.96	11.11	7.12
Poland	-0.87	5.41	-9.76	13.57	18.78	4.57	-1.64	0.63	24.94	19.65	9.94	12.59
Portugal	19.02	18.46	0.01	2.97	11.24	33.13	2.52	-1.55	8.98	7.91	7.74	22.80
Romania	13.77	13.36	-20.66	1.56	-17.76	77.03	47.62	-14.38	106.13	62.88	-6.03	6.73
Slovenia	8.66	-8.62	-19.35	-2.33	-2.32	5.52	9.52	5.51	7.10	6.42	-0.80	4.25
Slovakia	15.59	-7.78	-19.75	35.54	13.26	-10.67	-62.51	-23.59	13.80	14.52	19.28	5.01
Finland	-10.74	11.08	-10.98	-17.92	5.62	-0.16	-4.80	1.07	12.82	-1.47	-10.81	15.95
Sweden	10.22	8.46	-2.26	4.69	6.87	4.37	0.94	5.81	9.92	10.68	-0.19	4.00
United Kingdom	12.39	-23.95	-19.50	-7.53	2.45	2.72	-7.97	3.23	8.09	4.38	0.46	4.15
Euro area total	35.07	2.06	-7.72	-4.63	116.02	1.40	-8.88	6.48	3.02	2.88	0.54	4.93
EU total	19.22	-17.38	-17.19	.	92.70	-0.19	-9.91	.	5.01	-0.93	-3.49	6.58

German data from 2007 onwards are not comparable to previous years due to methodological changes.

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

(annual percentage changes; HICP adjusted)

	Cheques				E-money purchase transactions				Other payment instruments			
	2007	2008	2009	2010	2007	2008	2009	2010	2007	2008	2009	2010
Belgium	2.33	-22.24	-14.36	-8.75	-13.71	-12.89	-11.38	-18.73	-10.93	-14.79	-25.35	-17.94
Bulgaria	-	-	-	-	-	-	-	-	-	-	-	-
Czech Republic	-13.35	-6.55	-17.55	27.45	19.73	28.47	1.11	12.12	-	-	-	-
Denmark	-20.63	-30.40	-21.45	-12.00	-	-	-	-	-	-	-	-
Germany	-32.55	-9.66	-22.25	-13.40	49.20	-5.45	-6.02	-5.20	-	-	-	-
Estonia	-14.02	-68.32	-22.12	-56.05	-	-	-	-	-12.45	9.74	-10.75	-23.70
Ireland	5.48	-17.10	-29.68	-16.14	-	-	-	-	-	-	-	-
Greece	8.55	-4.78	-15.97	-5.27	347.53	71.71	89.33	21.84	16.96	-99.92	-21.37	-30.32
Spain	-6.29	-18.02	-23.81	-11.65	-25.11	-38.17	-3.85	-8.97	5.46	-10.02	-34.66	-24.99
France	-4.20	-5.95	-12.25	-2.28	29.78	26.65	17.51	10.77	-5.72	-2.43	-16.98	-7.26
Italy	-5.30	-8.52	-17.72	-8.93	45.82	32.45	12.21	39.90	5.26	-2.46	-17.67	-19.72
Cyprus	8.60	18.68	-16.45	-4.64	-	-	-	-	-53.08	-83.35	-99.90	-
Latvia	-7.00	24.28	-55.69	10.92	768.79	26.26	-29.67	-2.49	-	-	-	-
Lithuania	-4.86	-23.77	-35.42	-4.03	-89.98	-	-	-	-	-	-	-
Luxembourg	-	-	-	-	-11.46	173,465.50	24.85	33.97	-	-	-	-
Hungary	-	-	-	-	-	-	-	-	53.81	31.65	-1.34	-18.07
Malta	1.54	-9.11	-0.99	-5.40	-	-	-	-	-	-	-	-
Netherlands	-	-	-	-	6.44	-0.42	-1.60	-3.32	-	-	-	-
Austria	18.78	-4.39	-18.33	-59.52	16.98	4.45	-4.59	-1.61	-4.40	58.86	27.43	22.03
Poland	-32.77	26.69	3.76	33.71	-	-	-	-	-	-	-	-
Portugal	-1.49	-7.31	-16.79	-7.97	29.29	23.33	9.91	5.20	-11.38	-9.59	-19.46	-19.41
Romania	28.85	12.22	-35.58	38.46	-	-	-	-	-35.65	29.75	-59.81	67.65
Slovenia	42.31	-2.65	-15.03	-34.80	-	-	-	-	-64.81	-51.07	-17.48	-99.56
Slovakia	-44.74	7.58	-27.05	-31.18	-	-	-	211.59	-	-	-	-
Finland	5.12	-16.17	-20.66	-30.50	-	-	-	-	-	-	-	-
Sweden	7.28	13.54	-40.79	-38.20	-	-	-	-	-	-	-	-
United Kingdom	-4.23	-11.62	-17.25	-17.48	-	-	-	-	-	-	-	-
Euro area total	.	-10.01	-18.46	-7.74	31.79	.	.	33.75	.	-4.07	-21.04	-16.90
EU total	.	-13.94	-20.49	-9.21	.	.	.	.	.	-4.48	-21.47	.

German data from 2007 onwards are not comparable to previous years due to methodological changes.

9.4a Average value per transaction

(EUR; total for the period)

	Credit transfers					Direct debits					Card payments (except with e-money cards)				
	2006	2007	2008	2009	2010	2006	2007	2008	2009	2010	2006	2007	2008	2009	2010
Belgium	4,099.3	4,553.5	4,690.3	4,129.6	3,664.0	233.1	242.9	256.5	242.2	224.8	56.4	56.6	56.4	54.9	55.1
Bulgaria	1,767.4	2,207.4	2,424.4	2,137.9	2,293.6	326.0	418.2	591.8	872.7	836.1	57.2	67.6	77.7	78.4	39.4
Czech Republic	-	-	-	-	4,008.4	-	-	-	-	138.7	39.0	40.5	43.9	38.4	38.1
Denmark	2,141.2	2,214.0	2,202.3	1,998.9	2,038.7	399.7	410.6	420.3	445.4	422.0	53.0	52.7	50.7	47.3	46.6
Germany	4,367.7	10,731.2	10,681.3	9,253.8	8,899.0	497.8	1,436.3	1,441.1	1,278.5	1,354.6	67.0	66.8	65.4	63.4	63.1
Estonia	1,589.5	1,853.6	1,665.9	1,277.4	1,398.6	69.9	74.8	90.3	84.5	99.2	17.9	19.5	19.3	16.6	16.2
Ireland	996.5	1,195.2	1,407.2	1,269.1	1,319.0	825.2	911.1	904.0	885.5	866.7	94.1	90.5	81.7	73.2	70.0
Greece	27,914.1	21,553.2	19,816.5	13,178.3	12,282.0	425.2	448.2	636.6	596.2	456.9	104.0	110.3	106.5	100.8	91.6
Spain	12,310.3	13,836.3	13,686.1	13,144.4	13,165.6	307.7	418.7	372.5	345.1	361.1	50.7	49.7	48.6	45.7	45.3
France	6,770.0	7,031.1	7,209.5	7,353.8	6,082.7	358.3	350.8	348.6	327.5	330.7	50.4	50.5	50.7	49.1	49.1
Italy	5,772.6	6,516.8	6,998.6	5,997.4	6,468.5	622.8	653.9	623.1	614.0	615.0	96.8	97.0	83.6	80.4	79.9
Cyprus	17,030.4	22,552.5	22,267.1	15,645.3	17,560.5	210.4	329.4	432.8	284.1	331.8	92.1	95.0	92.8	87.4	83.7
Latvia	4,494.1	4,998.9	4,255.5	3,008.8	3,177.9	35.5	57.1	74.9	66.2	55.7	23.1	26.3	25.6	19.8	19.4
Lithuania	4,057.3	4,896.8	4,908.5	2,504.0	2,149.2	54.1	61.3	61.6	51.8	45.4	20.5	22.6	21.3	17.8	17.5
Luxembourg	11,553.6	11,642.2	17,947.1	14,447.1	14,684.7	467.4	416.1	490.3	441.7	446.3	79.2	79.1	78.6	75.9	74.3
Hungary	3,066.5	2,710.7	2,800.9	2,994.0	2,982.3	78.4	56.1	33.2	31.6	33.6	33.0	34.1	32.8	27.2	27.7
Malta	4,435.6	4,243.8	3,890.8	25,012.6	22,360.2	190.4	196.2	174.3	172.7	1,102.9	63.0	62.2	62.8	62.9	61.5
Netherlands	4,197.7	4,168.7	3,932.6	3,623.9	3,622.4	223.3	229.7	245.2	218.3	220.3	48.2	47.5	46.5	42.4	40.7
Austria	2,658.4	2,478.7	2,501.9	2,000.3	2,406.4	398.9	385.3	388.1	371.8	190.5	61.1	61.5	62.3	62.8	62.5
Poland	7,477.4	6,910.8	7,227.6	4,665.1	5,287.4	218.7	223.2	235.2	184.4	206.2	30.6	31.4	33.5	25.4	26.6
Portugal	7,105.5	7,705.1	8,496.7	7,736.6	7,910.3	161.1	158.3	175.3	170.2	163.1	36.9	38.8	40.0	40.5	46.4
Romania	6,391.7	5,654.4	8,905.6	6,141.0	6,835.5	17.0	37.3	96.8	242.2	485.4	49.6	51.3	51.6	38.6	37.7
Slovenia	1,483.9	1,684.0	1,623.4	1,389.0	1,361.3	44.6	44.3	47.8	47.9	47.9	32.3	36.0	37.5	37.2	37.6
Slovakia	4,803.3	4,546.2	5,822.6	4,292.8	5,356.9	10,804.3	6,253.6	6,668.9	2,160.2	1,695.4	75.4	58.1	62.1	56.6	53.2
Finland	6,661.7	5,680.6	6,114.1	5,361.5	4,294.8	567.9	579.2	554.1	524.3	544.5	34.4	35.1	35.5	33.1	34.1
Sweden	1,288.0	1,337.3	1,297.1	1,156.6	1,258.7	212.3	220.4	205.3	183.3	195.3	52.8	49.1	45.8	39.5	42.9
United Kingdom	43,664.9	48,921.2	32,282.6	23,246.0	22,321.7	433.6	435.7	381.8	315.7	342.3	74.9	76.9	67.4	57.8	60.3
Euro area total	5,234.7	7,885.1	8,005.9	7,184.8	6,786.6	419.8	887.8	878.4	789.2	828.1	56.2	55.8	54.5	52.3	52.1
EU total	10,396.1	13,269.7	10,934.4	8,859.3	8,380.4	433.1	819.1	803.2	704.3	736.7	60.1	60.0	56.3	51.7	52.2

German data from 2007 onwards are not comparable to previous years due to methodological changes.

9.4b Average value per transaction (continued)

(EUR; total for the period)

	Cheques					E-money purchase transactions					Other payment instruments				
	2006	2007	2008	2009	2010	2006	2007	2008	2009	2010	2006	2007	2008	2009	2010
Belgium	4,467.9	5,966.2	5,718.2	5,456.8	5,675.5	4.6	4.4	4.4	4.5	4.4	9,163.5	9,985.1	10,597.3	9,584.7	9,358.5
Bulgaria	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Czech Republic	3,373.9	3,612.1	4,507.7	4,028.4	2,307.3	0.3	0.3	0.3	0.4	0.5	-	-	-	-	3,533.9
Denmark	2,541.5	2,434.8	2,090.3	2,373.3	2,901.5	-	-	-	-	-	-	-	-	-	-
Germany	5,530.7	5,549.5	5,850.0	5,262.1	5,496.4	2.5	3.1	3.2	3.4	3.6	-	-	-	-	-
Estonia	769.5	782.0	692.5	661.5	1,226.0	-	-	-	-	-	5.1	4.9	8.1	8.9	7.2
Ireland	6,866.1	7,616.4	6,800.3	5,363.5	5,027.5	-	-	-	-	-	-	-	-	-	-
Greece	14,929.4	15,897.3	15,820.9	15,507.1	17,312.6	66.9	59.8	62.2	58.9	53.7	849.6	969.4	1.0	1.0	1.0
Spain	5,826.5	6,095.2	5,718.7	5,275.7	5,250.9	2.3	2.6	2.4	2.6	3.0	4,824.6	5,610.4	5,839.6	5,099.9	4,696.0
France	576.9	595.6	593.4	555.5	585.5	2.0	2.0	2.1	2.2	2.2	4,113.5	4,188.0	4,278.8	3,754.7	3,707.1
Italy	2,641.8	2,737.2	2,838.7	2,712.0	2,679.6	66.5	68.2	63.1	57.9	62.8	2,260.6	2,336.2	2,370.7	2,431.8	2,256.3
Cyprus	1,413.6	1,524.0	1,874.9	1,741.9	1,763.5	-	46.5	-	-	-	-	-	-	-	-
Latvia	830.0	902.7	1,316.2	818.2	1,214.6	23.5	16.1	15.7	11.9	8.7	-	-	-	-	-
Lithuania	2,844.9	3,177.1	3,034.4	2,503.9	2,583.3	11.3	17.9	-	-	-	-	-	-	-	-
Luxembourg	19,049.4	-	-	-	-	2.4	2.6	35.7	34.5	35.1	1,932.9	-	-	-	-
Hungary	-	-	-	-	-	-	-	-	-	-	3,505.4	4,913.6	548.8	521.9	495.0
Malta	1,169.3	1,172.1	1,225.9	1,268.8	1,383.0	-	-	-	-	-	-	-	-	-	-
Netherlands	-	-	-	-	-	2.7	2.7	2.7	2.7	2.6	-	-	-	-	-
Austria	2,400.0	5,900.0	5,723.3	7,085.0	2,930.0	6.3	6.3	6.7	6.9	7.1	170.3	166.8	183.3	182.7	167.4
Poland	3,120.1	2,658.0	2,752.8	2,211.3	4,245.5	-	-	-	-	-	-	-	-	-	-
Portugal	1,769.5	1,973.5	2,078.9	2,012.7	2,143.9	32.4	27.4	28.2	28.2	31.5	11,854.7	12,829.4	13,564.8	13,181.3	14,350.7
Romania	1,606.7	1,988.6	2,285.4	1,596.7	2,005.9	-	-	-	-	-	8,580.6	4,856.2	33,724.2	22,183.1	36,737.0
Slovenia	90.7	441.2	389.3	403.3	338.2	-	-	-	-	-	395.1	244.9	292.6	352.3	-
Slovakia	895.3	683.6	1,009.0	863.0	769.8	-	-	-	41.2	32.5	-	-	-	-	-
Finland	46,666.7	50,000.0	43,333.3	42,000.0	37,500.0	-	-	-	-	-	-	-	-	-	-
Sweden	7,217.1	7,941.2	8,859.4	5,650.2	-	-	-	-	-	-	-	-	-	-	-
United Kingdom	1,391.3	1,505.8	1,344.1	1,119.5	1,146.1	-	-	-	-	-	-	-	-	-	-
Euro area total	1,363.3	1,414.6	1,370.1	1,213.1	1,218.2	9.0	11.1	22.6	24.1	27.6	3,027.5	3,145.0	3,157.4	2,986.5	2,796.4
EU total	1,374.6	1,442.4	1,368.6	1,194.5	1,207.1	8.1	9.8	20.3	22.6	26.0	3,028.2	3,148.9	3,094.8	2,917.3	2,731.8

German data from 2007 onwards are not comparable to previous years due to methodological changes.

9.5a Value of transactions per capita

(EUR thousands; total for the period)

	Credit transfers					Direct debits					Card payments (except with e-money cards)				
	2006	2007	2008	2009	2010	2006	2007	2008	2009	2010	2006	2007	2008	2009	2010
Belgium	326.81	384.77	405.42	364.83	338.53	5.11	5.49	5.94	5.84	5.08	4.26	4.59	4.92	5.07	5.40
Bulgaria	11.73	14.62	18.03	15.37	16.05	0.05	0.04	0.03	0.02	0.02	0.17	0.09	0.13	0.13	0.11
Czech Republic	-	-	-	-	196.23	-	-	-	-	1.94	0.36	0.51	0.62	0.64	0.77
Denmark	104.87	112.58	115.37	104.47	106.60	12.89	13.95	14.79	14.38	14.31	7.53	8.22	8.64	8.51	9.15
Germany	385.10	729.96	739.07	658.90	639.11	44.50	134.04	138.74	127.87	144.11	1.98	1.74	1.84	1.90	2.07
Estonia	94.33	123.58	124.31	92.64	101.15	0.75	0.90	1.20	1.18	1.40	1.42	1.90	2.13	1.92	2.03
Ireland	33.44	40.50	48.91	44.27	45.85	19.38	22.77	22.89	21.98	20.91	4.52	5.44	5.85	5.30	5.21
Greece	73.31	66.48	76.78	63.96	68.87	0.62	0.72	0.69	0.74	0.69	0.67	0.76	0.81	0.75	0.64
Spain	191.25	226.01	234.27	231.45	230.87	14.69	20.73	18.86	18.27	18.54	1.94	2.15	2.24	2.15	2.25
France	279.49	288.17	303.17	318.05	280.43	15.47	16.00	16.43	16.58	17.40	4.46	4.87	5.17	5.27	5.60
Italy	104.41	120.15	124.32	120.02	131.28	5.07	5.60	5.77	5.87	6.03	2.03	2.17	1.95	1.97	1.98
Cyprus	250.41	371.94	587.10	452.93	556.46	2.89	4.94	4.41	2.59	3.26	2.57	3.13	3.53	3.48	3.73
Latvia	210.48	257.84	228.93	152.51	164.27	0.06	0.10	0.14	0.13	0.10	0.58	0.88	1.08	0.86	0.88
Lithuania	98.08	136.34	160.30	81.19	75.19	0.12	0.16	0.20	0.19	0.19	0.35	0.50	0.57	0.49	0.52
Luxembourg	1,250.98	1,449.13	2,315.00	1,890.47	1,936.94	10.58	11.18	14.14	13.25	13.85	6.84	7.49	8.08	8.30	9.54
Hungary	186.59	153.21	158.90	172.53	179.14	0.58	0.44	0.22	0.21	0.22	0.36	0.46	0.54	0.50	0.58
Malta	44.53	45.28	46.51	333.18	328.00	0.34	0.38	0.45	0.50	3.22	0.99	1.24	1.54	1.71	1.92
Netherlands	351.74	361.35	354.18	328.24	346.40	15.56	16.51	18.28	16.80	17.38	4.57	4.92	5.30	5.30	5.63
Austria	291.63	294.12	288.41	227.23	275.13	32.90	33.37	36.96	37.39	19.15	2.14	2.34	2.57	2.88	3.14
Poland	169.48	180.38	211.60	160.76	203.36	0.09	0.11	0.13	0.11	0.12	0.28	0.38	0.51	0.47	0.59
Portugal	90.48	110.39	131.70	131.41	138.56	2.27	2.59	3.47	3.55	3.58	3.11	3.47	3.77	4.05	5.10
Romania	52.74	67.81	74.17	53.60	59.26	0.02	0.02	0.03	0.04	0.04	0.05	0.12	0.18	0.16	0.18
Slovenia	129.49	147.91	137.33	112.02	111.44	0.89	0.92	0.98	1.09	1.17	1.65	1.86	2.01	2.02	2.15
Slovakia	168.90	220.37	226.95	181.80	248.97	58.97	75.39	75.20	28.15	21.73	0.61	0.78	1.00	1.20	1.27
Finland	831.08	752.95	860.72	776.27	651.82	7.76	8.32	8.55	8.25	8.53	5.32	6.09	6.17	5.58	6.62
Sweden	105.52	118.41	125.21	112.94	133.28	4.61	5.01	5.10	4.75	5.66	6.47	7.24	7.82	7.20	8.44
United Kingdom	2,204.70	2,503.19	1,674.69	1,231.90	1,222.96	20.46	21.17	19.13	16.09	17.83	8.32	9.08	8.34	7.65	8.56
Euro area total	261.39	360.57	371.38	342.46	332.88	20.06	44.13	45.05	41.74	45.30	2.79	2.93	3.05	3.05	3.26
EU total	491.09	568.63	477.70	400.35	401.37	17.25	32.11	32.58	29.71	32.34	3.26	3.31	3.33	3.26	3.56

German data from 2007 onwards are not comparable to previous years due to methodological changes.

9.5b Value of transactions per capita (continued)

(EUR thousands; total for the period)

	Cheques					E-money purchase transactions					Other payment instruments				
	2006	2007	2008	2009	2010	2006	2007	2008	2009	2010	2006	2007	2008	2009	2010
Belgium	5.68	5.95	4.71	4.02	3.76	0.04	0.04	0.03	0.03	0.02	0.28	0.25	0.22	0.16	0.14
Bulgaria	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Czech Republic	0.14	0.13	0.14	0.11	0.15	0.00	0.00	0.00	0.00	0.00	-	-	-	-	0.07
Denmark	9.08	7.36	5.21	4.13	3.71	-	-	-	-	-	0.00	0.00	0.00	0.00	0.00
Germany	7.31	5.09	4.66	3.66	3.24	0.00	0.00	0.00	0.00	0.00	-	-	-	-	-
Estonia	0.01	0.01	0.00	0.00	0.00	-	-	-	-	-	0.00	0.00	0.00	0.00	0.00
Ireland	204.64	217.39	179.39	122.20	102.11	-	-	-	-	-	-	-	-	-	-
Greece	37.26	41.84	40.56	34.81	34.61	0.00	0.00	0.00	0.01	0.01	0.08	0.10	0.00	0.00	0.00
Spain	21.72	20.84	17.06	13.02	11.79	0.00	0.00	0.00	0.00	0.00	8.14	8.79	7.90	5.17	3.98
France	34.83	34.09	32.26	28.44	28.20	0.00	0.00	0.00	0.00	0.00	7.79	7.50	7.37	6.14	5.78
Italy	20.34	19.66	18.26	15.10	13.98	0.04	0.06	0.08	0.09	0.12	12.88	13.83	13.70	11.34	9.25
Cyprus	46.40	50.91	60.81	51.15	49.50	-	-	-	0.00	0.00	0.08	0.04	0.01	0.00	0.00
Latvia	0.01	0.01	0.02	0.01	0.01	0.00	0.00	0.01	0.00	0.00	-	-	-	-	-
Lithuania	0.26	0.27	0.22	0.15	0.15	0.00	0.00	0.00	0.00	0.00	-	-	-	-	-
Luxembourg	14.56	-	-	-	-	0.01	0.01	22.59	28.37	38.49	0.82	-	-	-	-
Hungary	0.00	0.00	0.00	0.00	0.00	-	-	-	-	-	0.30	0.53	0.72	0.67	0.59
Malta	36.10	37.51	35.51	34.87	34.14	-	-	-	-	-	-	-	-	-	-
Netherlands	-	-	-	-	-	0.03	0.03	0.03	0.03	0.03	-	-	-	-	-
Austria	1.74	2.13	2.06	1.69	0.70	0.02	0.02	0.02	0.02	0.02	0.11	0.11	0.18	0.23	0.29
Poland	0.02	0.01	0.02	0.01	0.02	-	-	-	-	-	-	-	-	-	-
Portugal	34.86	35.20	32.85	27.27	25.70	0.00	0.00	0.01	0.01	0.01	1.23	1.12	1.02	0.82	0.67
Romania	0.72	1.05	1.14	0.67	1.01	-	-	-	-	0.00	0.03	0.02	0.03	0.01	0.02
Slovenia	0.04	0.06	0.06	0.05	0.04	-	-	-	-	-	0.01	0.00	0.00	0.00	0.00
Slovakia	0.02	0.01	0.01	0.01	0.01	-	-	-	0.00	0.00	-	-	-	-	-
Finland	5.32	5.67	4.89	3.93	2.80	-	-	-	-	-	-	-	-	-	-
Sweden	0.64	0.70	0.78	0.43	0.30	-	-	-	-	-	-	-	-	-	-
United Kingdom	40.83	39.50	30.71	23.23	20.58	-	-	-	-	-	-	-	-	-	-
Euro area total	21.32	20.65	18.86	15.21	14.30	0.01	0.01	0.05	0.06	0.09	5.16	5.35	5.17	4.04	3.42
EU total	20.04	18.40	16.10	12.96	12.05	0.01	0.01	0.03	0.04	0.06	3.51	3.46	3.36	2.67	2.26

German data from 2007 onwards are not comparable to previous years due to methodological changes.

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)				
	2006	2007	2008	2009	2010	2006	2007	2008	2009	2010	2006	2007	2008	2009	2010
Belgium	1,081.13	1,217.80	1,254.22	1,156.45	1,039.62	16.92	17.37	18.38	18.52	15.61	14.10	14.53	15.21	16.08	16.57
Bulgaria	341.03	364.04	388.01	333.81	335.55	1.47	1.03	0.67	0.52	0.45	4.89	2.28	2.79	2.84	2.26
Czech Republic	-	-	-	-	1,422.83	-	-	-	-	14.05	3.21	4.11	4.38	4.90	5.59
Denmark	260.66	270.15	271.37	259.38	252.65	32.04	33.47	34.78	35.71	33.92	18.71	19.73	20.33	21.12	21.69
Germany	1,370.82	2,472.67	2,453.40	2,271.94	2,109.64	158.41	454.05	460.57	440.91	475.68	7.05	5.91	6.11	6.56	6.84
Estonia	947.29	1,032.32	1,022.34	897.25	947.58	7.48	7.51	9.88	11.40	13.08	14.31	15.85	17.51	18.63	19.00
Ireland	79.92	93.09	120.73	123.17	131.54	46.33	52.33	56.50	61.15	60.00	10.81	12.51	14.43	14.73	14.95
Greece	391.28	334.01	370.43	311.54	342.50	3.33	3.60	3.35	3.61	3.42	3.57	3.84	3.90	3.67	3.18
Spain	855.15	963.01	981.94	1,014.51	1,011.74	65.67	88.35	79.06	80.07	81.23	8.65	9.17	9.37	9.42	9.86
France	985.34	974.14	1,005.91	1,085.79	940.88	54.54	54.10	54.53	56.60	58.37	15.73	16.46	17.16	17.98	18.79
Italy	412.17	459.02	472.25	473.16	510.16	20.02	21.41	21.92	23.16	23.44	8.01	8.30	7.41	7.75	7.71
Cyprus	1,318.74	1,833.81	2,713.90	2,150.25	2,580.45	15.23	24.36	20.37	12.28	15.12	13.55	15.46	16.32	16.53	17.28
Latvia	3,013.16	2,791.04	2,266.40	1,856.71	2,046.30	0.82	1.10	1.43	1.56	1.30	8.28	9.57	10.65	10.46	10.97
Lithuania	1,381.05	1,601.47	1,658.23	1,018.49	897.52	1.63	1.90	2.08	2.35	2.30	4.98	5.82	5.85	6.21	6.26
Luxembourg	1,741.48	1,854.59	2,865.24	2,514.22	2,435.91	14.73	14.30	17.50	17.62	17.42	9.52	9.58	10.00	11.04	12.00
Hungary	2,097.50	1,549.49	1,511.28	1,891.83	1,844.97	6.53	4.42	2.13	2.34	2.25	4.06	4.62	5.17	5.47	5.93
Malta	356.39	339.50	328.34	2,365.15	2,214.01	2.74	2.81	3.15	3.54	21.72	7.94	9.30	10.88	12.14	12.96
Netherlands	1,063.96	1,035.07	979.47	949.76	977.94	47.07	47.29	50.55	48.62	49.06	13.83	14.08	14.66	15.34	15.88
Austria	930.83	890.99	850.36	691.49	806.35	105.02	101.09	108.98	113.79	56.12	6.83	7.08	7.59	8.76	9.21
Poland	2,375.18	2,210.69	2,220.95	1,975.89	2,191.72	1.24	1.38	1.38	1.34	1.32	3.98	4.67	5.32	5.77	6.35
Portugal	597.54	691.61	813.41	828.76	852.96	14.99	16.22	21.44	22.39	22.03	20.52	21.75	23.30	25.57	31.39
Romania	1,164.61	1,170.86	1,141.15	973.63	1,041.46	0.42	0.31	0.46	0.74	0.67	1.09	1.99	2.79	2.82	3.17
Slovenia	837.34	863.97	744.85	647.73	644.66	5.76	5.35	5.32	6.29	6.76	10.70	10.88	10.93	11.69	12.41
Slovakia	2,046.06	2,169.69	1,902.07	1,566.04	2,051.80	714.37	742.27	630.29	242.44	179.06	7.40	7.73	8.41	10.30	10.45
Finland	2,640.31	2,214.38	2,463.42	2,391.94	1,939.48	24.67	24.48	24.47	25.42	25.38	16.89	17.91	17.67	17.19	19.69
Sweden	301.17	320.54	346.41	360.46	360.34	13.14	13.56	14.11	15.16	15.32	18.48	19.61	21.63	22.98	22.82
United Kingdom	6,854.94	7,436.48	5,663.85	4,861.66	4,468.48	63.60	62.90	64.70	63.49	65.15	25.86	26.98	28.20	30.21	31.28
Euro area total	975.64	1,288.43	1,306.42	1,262.41	1,199.11	74.88	157.70	158.48	153.88	163.18	10.40	10.48	10.71	11.23	11.73
EU total	1,972.78	2,276.27	1,908.18	1,703.08	1,642.03	69.28	128.52	130.16	126.38	132.32	13.09	13.25	13.32	13.85	14.55

German data from 2007 onwards are not comparable to previous years due to methodological changes.

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

(percentages; total for the period)

	Cheques					E-money purchase transactions					Other payment instruments				
	2006	2007	2008	2009	2010	2006	2007	2008	2009	2010	2006	2007	2008	2009	2010
Belgium	18.79	18.82	14.58	12.73	11.54	0.14	0.12	0.10	0.09	0.07	0.91	0.80	0.68	0.52	0.42
Bulgaria	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Czech Republic	1.27	1.06	0.98	0.83	1.06	0.01	0.01	0.02	0.02	0.02	-	-	-	-	0.52
Denmark	22.57	17.67	12.26	10.24	8.80	-	-	-	-	-	0.00	0.00	0.00	0.00	0.00
Germany	26.03	17.25	15.47	12.64	10.69	0.00	0.01	0.01	0.01	0.01	-	-	-	-	-
Estonia	0.08	0.06	0.02	0.02	0.01	-	-	-	-	-	0.00	0.00	0.00	0.00	0.00
Ireland	489.07	499.65	442.80	339.98	292.96	-	-	-	-	-	-	-	-	-	-
Greece	198.87	210.24	195.67	169.56	172.11	0.00	0.01	0.02	0.05	0.06	0.43	0.49	0.00	0.00	0.00
Spain	97.11	88.81	71.52	57.07	51.69	0.00	0.00	0.00	0.00	0.00	36.41	37.47	33.12	22.66	17.43
France	122.78	115.24	107.04	97.10	94.60	0.00	0.00	0.00	0.00	0.00	27.46	25.36	24.44	20.97	19.39
Italy	80.29	75.09	69.37	59.54	54.32	0.15	0.22	0.29	0.34	0.48	50.83	52.84	52.06	44.71	35.95
Cyprus	244.37	251.01	281.11	242.83	229.52	-	-	-	0.00	0.00	0.42	0.18	0.03	0.00	0.00
Latvia	0.17	0.14	0.17	0.09	0.11	0.01	0.05	0.06	0.05	0.05	-	-	-	-	-
Lithuania	3.62	3.13	2.29	1.82	1.75	0.02	0.00	0.00	0.00	0.00	-	-	-	-	-
Luxembourg	20.27	-	-	-	-	0.02	0.02	27.96	37.74	48.41	1.14	-	-	-	-
Hungary	0.00	0.00	0.00	0.00	0.00	-	-	-	-	-	3.42	5.35	6.86	7.39	6.06
Malta	288.95	281.24	250.66	247.50	230.42	-	-	-	-	-	-	-	-	-	-
Netherlands	-	-	-	-	-	0.08	0.08	0.08	0.08	0.08	-	-	-	-	-
Austria	5.56	6.46	6.07	5.16	2.05	0.06	0.07	0.07	0.07	0.07	0.36	0.34	0.53	0.70	0.84
Poland	0.22	0.14	0.17	0.18	0.23	-	-	-	-	-	-	-	-	-	-
Portugal	230.21	220.52	202.92	172.02	158.23	0.02	0.03	0.03	0.04	0.04	8.11	6.99	6.27	5.14	4.14
Romania	16.00	18.22	17.57	12.17	17.75	-	-	-	-	0.00	0.68	0.39	0.43	0.19	0.33
Slovenia	0.27	0.36	0.33	0.31	0.20	-	-	-	-	-	0.05	0.02	0.01	0.01	0.00
Slovakia	0.23	0.11	0.12	0.09	0.06	-	-	-	0.00	0.00	-	-	-	-	-
Finland	16.89	16.68	14.00	12.12	8.32	-	-	-	-	-	-	-	-	-	-
Sweden	1.84	1.90	2.15	1.36	0.80	-	-	-	-	-	-	-	-	-	-
United Kingdom	126.95	117.36	103.88	91.66	75.19	-	-	-	-	-	-	-	-	-	-
Euro area total	79.60	73.77	66.33	56.06	51.51	0.04	0.05	0.19	0.23	0.31	19.27	19.13	18.19	14.88	12.32
EU total	80.49	73.66	64.32	55.12	49.30	0.03	0.04	0.14	0.18	0.23	14.11	13.84	13.42	11.36	9.26

German data from 2007 onwards are not comparable to previous years due to methodological changes.

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)				
	2006	2007	2008	2009	2010	2006	2007	2008	2009	2010	2006	2007	2008	2009	2010
Belgium	1.51	1.45	1.82	1.97	1.83	0.67	0.37	0.39	0.42	0.34	2.97	2.97	3.17	3.36	3.29
Bulgaria	0.04	0.04	0.06	0.06	0.06	0.00	0.00	0.00	0.00	0.00	0.09	0.04	0.06	0.06	0.05
Czech Republic	-	-	-	-	1.03	-	-	-	-	0.13	0.24	0.32	0.39	0.41	0.46
Denmark	0.25	0.22	0.27	0.29	0.29	0.87	0.48	0.50	0.53	0.49	2.70	2.73	2.86	2.88	2.85
Germany	13.90	21.27	25.48	26.93	25.96	45.73	69.19	70.12	70.43	72.64	10.78	8.73	9.09	9.57	9.50
Estonia	0.06	0.06	0.07	0.06	0.07	0.01	0.01	0.01	0.01	0.01	0.13	0.16	0.17	0.16	0.15
Ireland	0.06	0.06	0.09	0.10	0.10	1.03	0.62	0.63	0.66	0.58	1.27	1.45	1.56	1.45	1.31
Greece	0.36	0.26	0.36	0.36	0.39	0.09	0.05	0.05	0.06	0.05	0.49	0.52	0.55	0.52	0.41
Spain	3.69	3.59	4.48	5.31	5.28	8.07	5.84	5.29	5.64	5.27	5.63	5.88	6.13	6.06	5.81
France	7.76	6.51	8.16	10.24	9.04	12.23	6.40	6.49	7.19	6.96	18.68	18.91	19.96	20.84	20.37
Italy	2.70	2.53	3.12	3.61	3.94	3.73	2.09	2.12	2.38	2.25	7.90	7.85	7.02	7.26	6.73
Cyprus	0.08	0.10	0.20	0.18	0.22	0.03	0.02	0.02	0.01	0.02	0.13	0.15	0.17	0.17	0.17
Latvia	0.21	0.21	0.22	0.17	0.18	0.00	0.00	0.00	0.00	0.00	0.09	0.12	0.15	0.12	0.11
Lithuania	0.15	0.16	0.23	0.14	0.12	0.00	0.00	0.00	0.00	0.00	0.08	0.10	0.11	0.10	0.10
Luxembourg	0.26	0.25	0.47	0.47	0.49	0.06	0.03	0.04	0.04	0.04	0.21	0.22	0.24	0.25	0.27
Hungary	0.82	0.55	0.67	0.86	0.89	0.07	0.03	0.01	0.01	0.01	0.24	0.28	0.33	0.31	0.32
Malta	0.01	0.01	0.01	0.07	0.07	0.00	0.00	0.00	0.00	0.01	0.03	0.03	0.04	0.04	0.04
Netherlands	2.52	2.10	2.44	2.71	2.86	3.17	1.70	1.85	1.87	1.78	4.93	4.90	5.24	5.38	5.24
Austria	1.06	0.86	1.01	0.95	1.15	3.39	1.74	1.90	2.10	0.99	1.17	1.18	1.29	1.48	1.48
Poland	2.83	2.44	3.39	3.06	3.86	0.04	0.03	0.03	0.03	0.03	0.72	0.88	1.16	1.10	1.26
Portugal	0.42	0.41	0.59	0.70	0.73	0.30	0.17	0.23	0.25	0.23	2.17	2.24	2.41	2.65	3.04
Romania	0.50	0.52	0.67	0.57	0.63	0.01	0.00	0.00	0.01	0.01	0.07	0.15	0.23	0.20	0.22
Slovenia	0.11	0.11	0.12	0.11	0.11	0.02	0.01	0.01	0.01	0.01	0.22	0.23	0.24	0.25	0.25
Slovakia	0.40	0.42	0.51	0.49	0.67	3.97	2.55	2.50	1.03	0.73	0.22	0.26	0.33	0.40	0.39
Finland	1.92	1.41	1.92	2.07	1.74	0.51	0.28	0.28	0.30	0.28	1.85	1.96	1.97	1.83	1.99
Sweden	0.42	0.38	0.48	0.52	0.62	0.52	0.29	0.29	0.30	0.33	3.88	4.03	4.33	4.11	4.44
United Kingdom	58.51	54.08	43.16	38.00	37.67	15.46	8.10	7.23	6.69	6.81	33.27	33.71	30.79	29.03	29.76
Euro area total	36.14	40.82	50.28	56.26	54.58	78.99	88.48	89.41	92.41	92.18	58.06	57.03	59.08	61.51	60.29
EU total	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

German data from 2007 onwards are not comparable to previous years due to methodological changes.

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				
	2006	2007	2008	2009	2010	2006	2007	2008	2009	2010	2006	2007	2008	2009	2010
Belgium	0.64	0.69	0.63	0.67	0.68	12.67	8.29	2.08	1.52	0.93	0.18	0.16	0.14	0.13	0.13
Bulgaria	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Czech Republic	0.02	0.01	0.02	0.02	0.03	0.40	0.38	0.16	0.12	0.11	-	-	-	-	0.07
Denmark	0.53	0.44	0.36	0.35	0.34	-	-	-	-	-	0.00	0.00	0.00	0.00	0.00
Germany	6.47	4.59	4.77	4.63	4.38	2.97	3.36	0.90	0.70	0.49	-	-	-	-	-
Estonia	0.00	0.00	0.00	0.00	0.00	-	-	-	-	-	0.00	0.00	0.00	0.00	0.00
Ireland	9.36	10.39	9.93	8.42	7.56	-	-	-	-	-	-	-	-	-	-
Greece	4.46	5.13	5.68	6.06	6.47	0.19	0.66	0.32	0.52	0.48	0.05	0.06	0.00	0.00	0.00
Spain	10.28	10.24	9.69	9.22	8.99	0.06	0.03	0.01	0.00	0.00	21.98	22.99	21.51	17.78	16.14
France	23.70	23.80	25.77	28.30	30.26	1.13	1.11	0.40	0.39	0.32	30.24	27.87	28.20	29.67	33.01
Italy	12.87	12.78	13.61	14.02	13.99	64.34	70.92	26.93	25.09	26.22	46.48	47.84	48.95	51.11	49.26
Cyprus	0.38	0.44	0.60	0.63	0.66	-	-	-	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	0.03	0.20	0.08	0.04	0.03	-	-	-	-	-
Lithuania	0.01	0.01	0.01	0.01	0.01	0.15	0.01	0.00	0.00	0.00	-	-	-	-	-
Luxembourg	0.07	-	-	-	-	0.19	0.13	64.82	68.11	68.84	0.02	-	-	-	-
Hungary	0.00	0.00	0.00	0.00	0.00	-	-	-	-	-	0.19	0.31	0.43	0.51	0.52
Malta	0.16	0.17	0.18	0.22	0.24	-	-	-	-	-	-	-	-	-	-
Netherlands	-	-	-	-	-	12.55	9.98	2.83	2.30	1.66	-	-	-	-	-
Austria	0.15	0.19	0.21	0.22	0.10	4.34	3.86	1.15	0.91	0.67	0.06	0.05	0.09	0.14	0.21
Poland	0.01	0.00	0.01	0.01	0.01	-	-	-	-	-	-	-	-	-	-
Portugal	3.96	4.09	4.35	4.47	4.52	0.97	0.95	0.33	0.30	0.23	0.80	0.69	0.64	0.65	0.63
Romania	0.17	0.25	0.31	0.22	0.36	-	-	-	-	0.00	0.04	0.03	0.04	0.02	0.04
Slovenia	0.00	0.00	0.00	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	-	-	-	0.00	0.00	-	-	-	-	-
Finland	0.30	0.33	0.32	0.32	0.25	-	-	-	-	-	-	-	-	-	-
Sweden	0.06	0.07	0.09	0.06	0.05	-	-	-	-	-	-	-	-	-	-
United Kingdom	26.56	26.38	23.48	22.14	21.11	-	-	-	-	-	-	-	-	-	-
Euro area total	72.27	72.23	75.73	77.19	78.10	99.42	99.30	99.76	99.83	99.86	99.81	99.66	99.53	99.48	99.38
EU total	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

German data from 2007 onwards are not comparable to previous years due to methodological changes.

10.1a Number of cards issued in the country

(thousands; end of period)

	Cards with a cash function					Cards with an e-money function				
	2006	2007	2008	2009	2010	2006	2007	2008	2009	2010
Belgium	16,605.18	17,491.69	18,724.09	19,258.48	19,447.94	10,792.00	10,904.00	11,439.50	11,315.50	11,659.50
Bulgaria	6,020.24	7,237.85	8,089.73	7,681.78	7,615.85	-	-	-	-	-
Czech Republic	6,347.33	8,963.78	9,497.39	9,256.64	9,373.50	656.86	856.32	883.52	1,244.83	1,984.27
Denmark	5,240.10	5,432.17	6,167.07	6,886.55	7,460.49	-	-	-	-	-
Germany	104,217.26	123,558.15	125,714.14	129,594.94	130,223.26	65,906.13	77,773.81	79,889.41	86,005.99	95,279.81
Estonia	1,616.60	1,760.35	1,841.65	1,833.99	1,793.20	-	-	-	-	-
Ireland	4,468.04	5,167.88	4,765.58	4,777.23	5,013.89	-	-	-	-	-
Greece	12,974.73	14,273.77	14,954.16	15,074.15	14,077.48	-	-	-	-	-
Spain	70,992.79	75,086.10	77,204.92	75,272.61	72,405.40	5,165.64	4,283.87	3,922.07	3,338.70	2,780.73
France	85,651.72	91,754.84	93,594.12	95,144.65	96,066.02	21,973.81	26,729.64	30,702.99	30,745.45	37,257.53
Italy	38,389.00	40,276.00	45,489.00	44,820.86	49,714.80	4,460.98	5,805.00	8,208.00	10,626.91	12,362.33
Cyprus	855.88	1,052.33	1,134.85	1,154.71	1,254.20	-	-	-	0.00	0.00
Latvia	2,065.98	2,367.41	2,506.22	2,475.22	2,426.26	-	-	-	-	-
Lithuania	3,543.07	3,857.10	4,246.27	4,295.96	4,270.34	80.63	31.78	10.41	0.00	0.00
Luxembourg	996.77	882.17	935.57	992.35	1,339.16	502.88	539.79	568.97	572.37	595.41
Hungary	7,988.91	8,325.04	8,659.55	8,473.75	8,549.79	-	-	-	-	-
Malta	511.43	555.45	606.91	640.92	687.68	-	-	-	-	-
Netherlands	31,720.48	31,355.80	30,933.80	30,199.18	30,219.47	18,203.48	18,132.11	18,249.66	24,065.52	23,822.64
Austria	9,257.73	9,619.34	10,042.30	10,359.94	10,788.40	7,431.83	7,775.75	8,115.27	8,461.68	8,890.98
Poland	22,738.61	25,761.57	29,201.67	32,441.88	31,171.11	-	-	-	-	-
Portugal	17,670.36	18,208.82	19,747.68	19,466.21	18,888.77	72.15	86.90	621.12	656.36	300.18
Romania	9,172.77	11,443.60	13,256.65	12,824.06	12,582.26	-	-	-	0.00	0.00
Slovenia	2,978.92	3,027.48	3,211.25	3,215.25	3,375.36	-	-	-	-	-
Slovakia	4,323.28	4,750.63	5,171.69	5,100.28	5,072.32	-	-	-	-	-
Finland	6,261.25	6,429.78	7,156.77	7,227.96	7,447.54	-	-	-	-	-
Sweden	9,421.00	9,816.00	10,651.00	10,875.00	11,100.00	-	-	-	-	-
United Kingdom	164,095.00	164,875.00	168,280.00	162,208.00	165,065.00	-	-	-	-	-
Euro area total	399,205.31	437,131.83	454,215.12	462,299.72	466,021.69	134,508.88	152,030.86	161,716.97	175,788.48	192,949.13
EU total	630,931.41	693,330.10	721,784.02	721,552.57	727,429.48	135,246.36	152,921.11	162,610.91	177,033.30	194,933.40

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				
	2006	2007	2008	2009	2010	2006	2007	2008	2009	2010
Belgium	16,605.18	17,491.69	18,724.09	19,258.48	19,447.94	13,181.27	13,721.82	14,699.00	14,992.19	15,132.40
Bulgaria	5,996.50	7,237.85	8,089.73	7,681.78	7,615.85	5,231.41	6,277.87	6,871.52	6,631.21	6,623.42
Czech Republic	8,185.31	9,047.61	9,609.36	9,353.01	9,481.66	6,824.41	7,196.87	7,474.09	7,811.61	7,888.88
Denmark	5,240.10	5,432.17	6,167.07	6,886.55	7,460.49	4,218.74	4,490.70	5,051.97	5,499.40	5,978.16
Germany	107,969.68	122,984.50	122,879.30	125,987.13	127,538.21	89,709.34	100,740.25	100,667.17	101,761.82	102,196.90
Estonia	1,603.78	1,758.20	1,842.12	1,834.44	1,794.95	1,259.58	1,336.82	1,397.42	1,405.58	1,401.00
Ireland	3,785.42	4,803.22	5,303.78	5,440.01	5,613.41	1,622.42	2,500.22	2,922.78	3,107.01	3,385.41
Greece	13,106.85	14,419.12	15,074.51	15,264.75	14,216.39	6,746.27	7,645.77	8,101.13	9,055.83	9,013.37
Spain	70,066.63	74,959.30	76,395.16	74,518.21	71,580.78	31,579.89	31,467.44	31,574.92	30,744.62	28,616.90
France	77,084.96	82,432.05	85,474.29	86,954.48	84,863.87	56,353.58	64,392.28	65,955.03	70,771.20	71,054.43
Italy	63,885.00	67,602.00	69,184.00	68,214.35	70,038.43	32,611.00	33,097.00	35,527.00	33,185.06	36,173.67
Cyprus	859.46	1,054.58	1,137.20	1,229.47	1,373.10	479.08	562.42	646.50	729.71	804.58
Latvia	2,044.17	2,369.45	2,516.68	2,476.52	2,426.88	1,810.74	1,835.84	1,926.50	1,994.21	1,946.35
Lithuania	3,462.77	3,825.32	4,235.86	4,295.96	4,270.34	3,218.27	3,488.25	3,726.24	3,719.14	3,704.50
Luxembourg	994.88	882.17	935.57	992.35	1,339.16	435.93	465.64	493.99	507.92	535.24
Hungary	8,218.41	8,608.49	8,946.04	8,783.25	8,932.86	6,642.57	6,896.00	7,195.21	7,266.08	7,553.21
Malta	509.74	553.86	605.23	638.91	681.69	375.22	406.93	447.31	475.12	508.41
Netherlands	31,720.48	31,355.80	30,933.80	30,199.18	30,219.47	25,479.70	25,328.72	25,211.41	24,390.94	24,412.72
Austria	9,265.48	9,607.37	10,019.37	10,351.14	10,759.98	6,961.40	7,196.92	7,498.18	7,816.90	8,104.58
Poland	23,848.05	26,496.16	30,275.46	33,212.66	31,983.79	16,943.73	18,255.46	20,456.34	21,981.11	22,751.64
Portugal	18,301.68	18,952.23	20,616.66	20,417.59	19,694.55	-	-	-	-	-
Romania	9,174.40	11,656.15	13,487.96	12,886.34	12,604.23	7,884.43	9,833.09	10,802.45	10,642.46	10,476.71
Slovenia	3,143.44	3,247.38	3,408.78	3,397.46	3,544.18	2,412.49	2,486.65	2,626.98	2,611.31	2,742.47
Slovakia	4,310.36	4,751.85	5,221.91	5,105.85	5,101.43	3,313.09	3,594.59	3,939.12	4,042.62	4,248.58
Finland	3,704.56	3,892.45	6,789.52	7,069.20	7,335.09	3,223.61	3,325.32	5,637.79	6,170.53	6,326.01
Sweden	13,378.00	15,325.00	16,869.00	17,253.00	20,190.00	7,157.00	7,533.00	7,865.00	8,175.00	8,333.00
United Kingdom	142,800.00	144,665.00	148,869.00	143,693.00	146,798.00	68,348.00	71,624.00	76,271.00	79,270.00	84,642.00
Euro area total	416,490.81	452,629.30	467,481.26	475,038.53	473,347.66	267,904.41	292,368.04	302,009.19	310,362.78	313,255.68
EU total	634,094.40	695,411.00	723,611.44	723,395.05	726,906.71	390,907.32	435,699.87	454,986.04	464,758.56	474,554.56

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

(thousands; end of period)

	Cards with a payment function of which:									
	Cards with a delayed debit function					Cards with a credit function				
	2006	2007	2008	2009	2010	2006	2007	2008	2009	2010
Belgium	-	-	-	-	-	-	-	-	-	-
Bulgaria	-	-	-	-	-	765.09	1,087.08	1,218.20	1,050.57	992.43
Czech Republic	4.06	3.96	3.95	4.52	4.89	1,356.84	1,846.78	2,131.33	1,536.88	1,587.89
Denmark	-	-	-	-	-	1,021.36	941.47	1,115.10	1,387.16	1,482.33
Germany	-	18,791.79	18,990.89	20,521.63	21,613.42	-	3,452.45	3,221.25	3,703.68	3,727.90
Estonia	0.00	0.00	0.00	0.00	-	344.20	421.38	444.71	428.87	393.96
Ireland	-	-	-	-	-	2,163.00	2,303.00	2,381.00	2,333.00	2,228.00
Greece	75.80	66.04	59.25	63.16	75.68	6,284.78	6,707.31	6,914.13	6,145.75	5,127.35
Spain	-	-	-	-	-	-	-	-	-	-
France	25,277.75	27,556.91	27,315.21	30,863.50	24,279.12	28,896.92	32,719.76	34,005.04	34,506.34	31,612.57
Italy	-	-	-	-	-	-	-	-	-	-
Cyprus	7.78	9.75	8.85	62.56	73.96	369.06	478.58	478.42	434.19	492.14
Latvia	-	50.86	77.47	92.79	104.39	-	483.26	513.13	430.33	395.17
Lithuania	-	-	-	-	-	244.51	337.08	509.62	576.83	565.83
Luxembourg	-	-	-	-	-	558.96	416.54	441.58	484.43	803.91
Hungary	20.02	18.69	18.90	17.44	16.45	1,560.01	1,702.70	1,737.77	1,505.44	1,367.93
Malta	-	-	-	-	-	134.52	146.93	157.92	163.79	173.28
Netherlands	-	-	-	-	-	-	-	-	-	-
Austria	1,120.99	1,172.43	1,267.28	1,333.19	1,400.35	1,183.09	1,238.02	1,253.92	1,201.04	1,255.04
Poland	550.15	428.20	414.53	373.14	330.86	6,354.17	7,812.50	9,404.59	10,858.42	8,901.29
Portugal	-	-	-	-	-	-	-	-	-	-
Romania	13.96	13.45	13.87	11.29	15.89	1,287.12	1,848.13	2,719.05	2,248.89	2,123.36
Slovenia	625.98	644.24	661.30	663.34	679.07	104.98	116.49	120.49	122.81	122.64
Slovakia	8.43	7.01	7.59	6.53	4.62	988.84	1,150.25	1,275.20	1,056.70	848.23
Finland	-	-	-	-	-	-	-	-	-	-
Sweden	648.00	686.00	709.00	706.00	665.00	3,968.00	4,349.00	4,962.00	5,158.00	6,157.00
United Kingdom	2,376.00	2,361.00	2,339.00	2,309.00	2,403.00	69,520.00	67,311.00	66,163.00	58,604.00	55,601.00
Euro area total	26,474.53	48,231.42	48,302.77	53,513.91	48,126.22	39,086.75	46,953.56	48,973.74	50,151.73	46,391.04
EU total	30,714.94	51,810.32	51,887.07	57,028.08	51,666.70	125,053.24	136,869.71	141,167.42	133,937.11	125,959.22

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

(thousands; end of period)

	Cards with a payment function of which:									
	Cards with a debit and/or delayed debit function					Cards with a credit and/or delayed debit function				
	2006	2007	2008	2009	2010	2006	2007	2008	2009	2010
Belgium	-	-	-	-	-	3,423.91	3,769.87	4,025.09	4,266.29	4,315.54
Bulgaria	-	-	-	-	-	-	-	-	-	-
Czech Republic	-	-	-	-	-	-	-	-	-	-
Denmark	-	-	-	-	-	-	-	-	-	-
Germany	-	-	-	-	-	18,260.34	-	-	-	-
Estonia	-	-	-	-	-	-	-	-	-	-
Ireland	-	-	-	-	-	-	-	-	-	-
Greece	-	-	-	-	-	-	-	-	-	-
Spain	-	-	-	-	-	38,486.75	43,491.86	44,820.24	43,773.59	42,963.88
France	6,648.49	7,740.03	7,811.54	13,838.97	12,785.54	12,910.46	13,611.22	13,930.12	15,496.76	8,594.20
Italy	-	-	-	-	-	31,274.00	34,505.00	33,657.00	35,029.29	33,864.75
Cyprus	3.54	3.84	3.43	3.01	2.42	0.00	0.00	-	0.00	0.00
Latvia	-	-	-	-	-	233.43	-	-	-	-
Lithuania	-	-	-	-	-	-	-	-	-	-
Luxembourg	-	-	-	-	-	-	-	-	-	-
Hungary	-	-	-	-	-	-	-	-	-	-
Malta	-	-	-	-	-	-	-	-	-	-
Netherlands	-	-	-	-	-	6,240.78	6,027.08	5,722.39	5,808.24	5,806.75
Austria	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Poland	-	-	-	-	-	-	-	-	-	-
Portugal	10,721.59	10,854.98	11,029.15	10,902.66	10,391.15	7,580.10	8,097.25	9,587.52	9,514.93	9,303.40
Romania	-	-	-	0.00	0.00	-	-	-	0.00	0.00
Slovenia	-	-	-	-	-	-	-	-	-	-
Slovakia	-	-	-	-	-	-	-	-	-	-
Finland	-	-	-	-	-	2,260.32	2,664.52	3,472.02	3,407.28	3,458.17
Sweden	226.00	269.00	323.00	360.00	1,688.00	1,379.00	2,488.00	3,010.00	2,854.00	3,450.00
United Kingdom	-	-	-	-	-	2,554.00	3,368.00	4,095.00	4,050.00	4,151.00
Euro area total	17,370.07	18,595.01	18,844.12	24,744.64	23,179.10	120,436.65	112,166.81	115,214.38	117,296.38	108,306.69
EU total	17,599.61	18,867.85	19,167.12	25,104.64	24,867.10	124,603.09	118,022.81	122,319.38	124,200.38	115,907.69

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			
	2007	2008	2009	2010	2007	2008	2009	2010	2007	2008	2009	2010
Belgium	5.34	7.05	2.85	0.98	1.04	4.91	-1.08	3.04	5.34	7.05	2.85	0.98
Bulgaria	20.23	11.77	-5.04	-0.86	-	-	-	-	20.70	11.77	-5.04	-0.86
Czech Republic	41.22	5.95	-2.53	1.26	30.37	3.18	40.89	59.40	10.53	6.21	-2.67	1.38
Denmark	3.67	13.53	11.67	8.33	-	-	-	-	3.67	13.53	11.67	8.33
Germany	18.56	1.74	3.09	0.48	18.01	2.72	7.66	10.78	13.91	-0.09	2.53	1.23
Estonia	8.89	4.62	-0.42	-2.22	-	-	-	-	9.63	4.77	-0.42	-2.15
Ireland	15.66	-7.78	0.24	4.95	-	-	-	-	26.89	10.42	2.57	3.19
Greece	10.01	4.77	0.80	-6.61	-	-	-	-	10.01	4.55	1.26	-6.87
Spain	5.77	2.82	-2.50	-3.81	-17.07	-8.45	-14.87	-16.71	6.98	1.92	-2.46	-3.94
France	7.13	2.00	1.66	0.97	21.64	14.86	0.14	21.18	6.94	3.69	1.73	-2.40
Italy	4.92	12.94	-1.47	10.92	30.13	41.40	29.47	16.33	5.82	2.34	-1.40	2.67
Cyprus	22.95	7.84	1.75	8.62	-	-	-	-	22.70	7.83	8.11	11.68
Latvia	14.59	5.86	-1.24	-1.98	-	-	-	-	15.91	6.21	-1.60	-2.00
Lithuania	8.86	10.09	1.17	-0.60	-60.58	-67.23	-	-	10.47	10.73	1.42	-0.60
Luxembourg	-11.50	6.05	6.07	34.95	7.34	5.41	0.60	4.03	-11.33	6.05	6.07	34.95
Hungary	4.21	4.02	-2.15	0.90	-	-	-	-	4.75	3.92	-1.82	1.70
Malta	8.61	9.26	5.60	7.30	-	-	-	-	8.66	9.27	5.56	6.70
Netherlands	-1.15	-1.35	-2.37	0.07	-0.39	0.65	31.87	-1.01	-1.15	-1.35	-2.37	0.07
Austria	3.91	4.40	3.16	4.14	4.63	4.37	4.27	5.07	3.69	4.29	3.31	3.95
Poland	13.29	13.35	11.10	-3.92	-	-	-	-	11.10	14.26	9.70	-3.70
Portugal	3.05	8.45	-1.43	-2.97	20.46	614.72	5.67	-54.27	3.55	8.78	-0.97	-3.54
Romania	24.76	15.84	-3.26	-1.89	-	-	-	-	27.05	15.72	-4.46	-2.19
Slovenia	1.63	6.07	0.12	4.98	-	-	-	-	3.31	4.97	-0.33	4.32
Slovakia	9.88	8.86	-1.38	-0.55	-	-	-	-	10.24	9.89	-2.22	-0.09
Finland	2.69	11.31	0.99	3.04	-	-	-	-	5.07	74.43	4.12	3.76
Sweden	4.19	8.51	2.10	2.07	-	-	-	-	14.55	10.08	2.28	17.02
United Kingdom	0.48	2.07	-3.61	1.76	-	-	-	-	1.31	2.91	-3.48	2.16
Euro area total	8.69	3.53	0.63	0.81	13.03	.	.	9.76	7.86	2.92	0.49	-0.36
EU total	7.31	4.10	-0.03	0.81	.	.	.	10.11	7.11	4.06	-0.03	0.49

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				
	2006	2007	2008	2009	2010	2006	2007	2008	2009	2010	2006	2007	2008	2009	2010
Belgium	1.57	1.65	1.75	1.78	1.79	1.02	1.03	1.07	1.05	1.07	1.57	1.65	1.75	1.78	1.79
Bulgaria	0.78	0.94	1.06	1.01	1.01	-	-	-	-	-	0.78	0.94	1.06	1.01	1.01
Czech Republic	0.62	0.87	0.91	0.88	0.89	0.06	0.08	0.08	0.12	0.19	0.80	0.88	0.92	0.89	0.90
Denmark	0.96	0.99	1.12	1.25	1.35	-	-	-	-	-	0.96	0.99	1.12	1.25	1.35
Germany	1.27	1.50	1.53	1.58	1.59	0.80	0.95	0.97	1.05	1.17	1.31	1.50	1.50	1.54	1.56
Estonia	1.20	1.31	1.37	1.37	1.34	-	-	-	-	-	1.19	1.31	1.37	1.37	1.34
Ireland	1.05	1.18	1.07	1.07	1.12	-	-	-	-	-	0.89	1.10	1.19	1.22	1.25
Greece	1.16	1.28	1.33	1.34	1.25	-	-	-	-	-	1.18	1.29	1.34	1.35	1.26
Spain	1.61	1.67	1.69	1.64	1.57	0.12	0.10	0.09	0.07	0.06	1.59	1.67	1.68	1.62	1.55
France	1.35	1.44	1.46	1.48	1.48	0.35	0.42	0.48	0.48	0.57	1.22	1.29	1.33	1.35	1.31
Italy	0.65	0.68	0.76	0.74	0.82	0.08	0.10	0.14	0.18	0.20	1.08	1.14	1.16	1.13	1.16
Cyprus	1.11	1.34	1.43	1.44	1.56	-	-	-	0.00	0.00	1.11	1.35	1.43	1.54	1.71
Latvia	0.90	1.04	1.11	1.10	1.08	-	-	-	-	-	0.89	1.04	1.11	1.10	1.08
Lithuania	1.04	1.14	1.26	1.29	1.30	0.02	0.01	0.00	0.00	0.00	1.02	1.13	1.26	1.29	1.30
Luxembourg	2.11	1.84	1.92	2.00	2.64	1.06	1.13	1.17	1.15	1.18	2.11	1.84	1.92	2.00	2.64
Hungary	0.79	0.83	0.86	0.85	0.85	-	-	-	-	-	0.82	0.86	0.89	0.88	0.89
Malta	1.26	1.36	1.47	1.55	1.65	-	-	-	-	-	1.26	1.35	1.47	1.54	1.64
Netherlands	1.94	1.91	1.88	1.83	1.82	1.11	1.11	1.11	1.46	1.43	1.94	1.91	1.88	1.83	1.82
Austria	1.12	1.16	1.20	1.24	1.29	0.90	0.94	0.97	1.01	1.06	1.12	1.16	1.20	1.24	1.28
Poland	0.60	0.68	0.77	0.85	0.82	-	-	-	-	-	0.63	0.70	0.79	0.87	0.84
Portugal	1.67	1.72	1.86	1.83	1.78	0.01	0.01	0.06	0.06	0.03	1.73	1.79	1.94	1.92	1.85
Romania	0.42	0.53	0.62	0.60	0.59	-	-	-	0.00	0.00	0.43	0.54	0.63	0.60	0.59
Slovenia	1.48	1.50	1.59	1.57	1.65	-	-	-	-	-	1.57	1.61	1.69	1.66	1.73
Slovakia	0.80	0.88	0.96	0.94	0.93	-	-	-	-	-	0.80	0.88	0.97	0.94	0.94
Finland	1.19	1.22	1.35	1.35	1.39	-	-	-	-	-	0.70	0.74	1.28	1.32	1.37
Sweden	1.04	1.07	1.16	1.17	1.18	-	-	-	-	-	1.47	1.68	1.83	1.86	2.15
United Kingdom	2.71	2.70	2.74	2.63	2.66	-	-	-	-	-	2.36	2.37	2.42	2.33	2.37
Euro area total	1.26	1.37	1.41	1.40	1.41	0.43	0.48	0.50	0.53	0.58	1.32	1.42	1.45	1.44	1.43
EU total	1.36	1.40	1.45	1.44	1.45	0.29	0.31	0.33	0.35	0.39	1.36	1.40	1.45	1.45	1.45

II.1a Number of terminals located in the country

(thousands; end of period)

	ATMs					POS terminals				
	2006	2007	2008	2009	2010	2006	2007	2008	2009	2010
Belgium	14.71	15.45	15.47	15.27	15.39	115.23	121.87	124.90	135.08	138.26
Bulgaria	3.66	4.54	5.11	5.47	5.72	31.64	48.90	53.99	59.45	60.76
Czech Republic	3.28	3.36	3.41	3.57	3.74	61.82	78.96	57.74	77.80	96.96
Denmark	3.09	3.13	3.08	2.95	2.87	107.43	86.72	110.00	104.00	110.39
Germany	53.89	77.60	79.58	82.70	86.53	578.42	566.04	592.99	645.43	678.18
Estonia	0.85	0.93	0.93	0.92	0.91	14.67	22.26	23.93	26.63	25.90
Ireland	3.05	3.24	3.40	3.40	3.27	53.00	71.32	73.84	80.00	80.00
Greece	6.74	7.32	8.54	9.18	8.65	356.85	387.67	424.63	426.50	412.90
Spain	58.45	60.59	61.71	61.37	59.26	1,290.66	1,351.77	1,420.79	1,392.81	1,389.03
France	47.82	52.17	53.33	54.92	56.24	1,142.00	1,242.58	1,376.61	1,391.67	1,426.71
Italy	43.82	48.11	52.26	54.34	51.36	1,167.79	1,219.38	1,334.49	1,458.69	1,496.51
Cyprus	0.52	0.56	0.61	0.67	0.67	17.72	19.30	19.59	.	.
Latvia	0.95	1.15	1.27	1.32	1.36	16.21	20.56	23.28	23.84	23.86
Lithuania	1.15	1.33	1.47	1.54	1.57	20.79	27.57	40.21	38.76	36.84
Luxembourg	0.44	0.45	0.46	0.47	0.47	8.68	9.03	9.51	10.64	12.83
Hungary	3.81	4.29	4.62	4.75	4.84	45.84	54.58	60.78	70.96	78.44
Malta	0.16	0.16	0.17	0.18	0.19	8.17	8.85	10.30	11.44	11.98
Netherlands	8.11	8.55	8.65	8.51	7.92	265.78	306.26	316.18	244.24	258.59
Austria	7.99	8.11	7.65	8.41	5.27	99.11	104.40	106.81	101.02	76.72
Poland	9.94	11.54	13.57	15.88	16.90	176.48	186.61	212.34	230.58	251.83
Portugal	14.51	15.78	16.73	17.21	17.50	173.71	202.37	226.12	255.10	278.43
Romania	6.04	7.45	9.25	9.70	10.10	47.57	71.30	90.50	98.52	107.05
Slovenia	1.52	1.64	1.73	1.79	1.81	33.45	35.76	37.51	36.72	35.62
Slovakia	2.00	2.17	2.25	2.28	2.34	24.16	27.73	32.52	35.96	37.45
Finland	3.28	3.22	3.21	2.93	2.86	105.00	135.00	153.00	176.00	201.00
Sweden	2.82	3.09	3.24	3.32	3.36	184.59	187.33	194.78	217.76	203.12
United Kingdom	60.47	63.48	63.92	62.19	63.14	1,023.22	1,050.75	1,094.96	1,179.18	1,252.70
Euro area total	262.81	302.20	313.50	323.62	319.72	5,356.23	5,753.44	6,227.25	6,422.96	6,558.59
EU total	353.36	409.36	425.62	435.24	434.24	7,090.76	7,644.83	8,222.29	8,550.42	8,806.43

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				
	2006	2007	2008	2009	2010	2006	2007	2008	2009	2010
Belgium	129.54	125.46	125.44	117.61	-	88.91	80.14	77.11	73.46	-
Bulgaria	-	-	-	-	-	-	-	-	-	-
Czech Republic	2.47	4.20	3.50	4.50	6.47	3.47	5.74	8.58	9.78	9.56
Denmark	-	-	-	-	-	-	-	-	-	-
Germany	32.94	30.99	46.75	49.07	52.32	224.65	334.27	316.66	302.05	236.58
Estonia	-	-	-	-	-	-	-	-	-	-
Ireland	-	-	-	-	-	-	-	-	-	-
Greece	-	-	-	-	-	-	-	-	-	-
Spain	22.27	23.90	25.21	23.17	22.24	16.14	10.07	4.31	14.46	23.46
France	44.20	122.21	106.00	101.19	106.77	82.00	147.58	132.79	127.82	133.71
Italy	12.13	12.36	16.99	-	-	186.28	224.28	230.28	-	-
Cyprus	-	-	-	0.00	0.00	-	-	-	0.00	0.00
Latvia	-	-	-	-	-	-	-	-	-	-
Lithuania	0.67	0.70	0.00	0.00	0.00	2.10	1.79	0.00	0.00	0.00
Luxembourg	0.39	0.42	0.44	0.44	0.49	10.51	10.87	11.47	10.66	8.46
Hungary	-	-	-	-	-	-	-	-	-	-
Malta	-	-	-	-	-	-	-	-	-	-
Netherlands	4.15	4.19	4.19	4.13	3.76	156.68	202.33	208.47	82.20	68.27
Austria	6.19	6.17	5.56	5.52	2.02	99.11	104.40	106.81	101.02	76.72
Poland	-	-	-	-	-	-	-	-	-	-
Portugal	-	-	-	-	-	173.71	202.37	226.12	255.10	278.43
Romania	-	-	-	-	0.00	-	-	-	-	0.00
Slovenia	-	-	-	-	-	-	-	-	-	-
Slovakia	-	-	-	-	-	-	-	-	-	-
Finland	-	-	-	-	-	-	-	-	-	-
Sweden	-	-	-	-	-	-	-	-	-	-
United Kingdom	-	-	-	-	-	-	-	-	-	-
Euro area total	251.81	325.70	330.56	301.13	187.60	1,037.98	1,316.31	1,314.00	966.77	825.62
EU total	254.95	330.59	334.06	305.62	194.06	1,043.55	1,323.84	1,322.58	976.55	835.18

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

(annual percentage changes)

	ATMs				POS terminals			
	2007	2008	2009	2010	2007	2008	2009	2010
Belgium	5.00	0.16	-1.29	0.75	5.76	2.49	8.15	2.35
Bulgaria	23.87	12.72	7.02	4.51	54.56	10.42	10.11	2.21
Czech Republic	2.32	1.46	4.90	4.73	27.72	-26.87	34.73	24.63
Denmark	1.20	-1.47	-4.44	-2.44	-19.28	26.85	-5.45	6.14
Germany	44.01	2.55	3.93	4.62	-2.14	4.76	8.84	5.07
Estonia	8.68	0.11	-0.86	-0.65	51.77	7.52	11.27	-2.74
Ireland	6.09	5.06	-0.24	-3.86	34.57	3.53	8.35	0.00
Greece	8.55	16.71	7.49	-5.70	8.64	9.53	0.44	-3.19
Spain	3.65	1.86	-0.55	-3.44	4.74	5.11	-1.97	-0.27
France	9.10	2.22	3.00	2.40	8.81	10.79	1.09	2.52
Italy	9.79	8.62	3.98	-5.49	4.42	9.44	9.31	2.59
Cyprus	6.11	9.89	9.49	0.75	8.91	1.49	.	.
Latvia	20.48	11.07	3.61	3.11	26.80	13.27	2.38	0.09
Lithuania	16.40	10.27	4.89	1.81	32.62	45.85	-3.60	-4.96
Luxembourg	2.30	3.37	1.74	0.21	3.97	5.32	11.91	20.62
Hungary	12.49	7.86	2.70	2.00	19.06	11.37	16.75	10.54
Malta	3.85	2.47	7.83	3.35	8.27	16.36	11.08	4.77
Netherlands	5.32	1.26	-1.71	-6.90	15.23	3.24	-22.75	5.87
Austria	1.48	-5.66	10.01	-37.37	5.34	2.31	-5.41	-24.06
Poland	16.14	17.60	17.02	6.42	5.74	13.79	8.59	9.22
Portugal	8.70	6.07	2.87	1.66	16.50	11.73	12.82	9.15
Romania	23.48	24.07	4.93	4.12	49.87	26.93	8.87	8.66
Slovenia	7.95	5.36	3.18	1.57	6.89	4.91	-2.11	-2.99
Slovakia	8.57	3.88	1.29	2.63	14.78	17.28	10.58	4.15
Finland	-1.86	-0.22	-8.81	-2.36	28.57	13.33	15.03	14.20
Sweden	9.55	4.89	2.56	1.27	1.49	3.97	11.80	-6.72
United Kingdom	4.97	0.69	-2.70	1.52	2.69	4.21	7.69	6.23
Euro area total	14.33	3.49	2.49	-1.21	6.75	7.71	2.61	2.11
EU total	12.75	3.97	2.26	-0.23	6.62	7.55	3.99	2.99

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			
	2007	2008	2009	2010	2007	2008	2009	2010
Belgium	-3.15	-0.02	-6.25	-	-9.86	-3.78	-4.74	-
Bulgaria	-	-	-	-	-	-	-	-
Czech Republic	70.02	-16.68	28.58	43.85	65.27	49.52	14.02	-2.26
Denmark	-	-	-	-	-	-	-	-
Germany	-5.94	50.86	4.96	6.63	48.80	-5.27	-4.61	-21.68
Estonia	-	-	-	-	-	-	-	-
Ireland	-	-	-	-	-	-	-	-
Greece	-	-	-	-	-	-	-	-
Spain	7.31	5.46	-8.08	-4.01	-37.61	-57.25	235.82	62.27
France	176.52	-13.27	-4.53	5.51	79.97	-10.02	-3.74	4.61
Italy	1.94	37.46	-	-	20.40	2.68	-	-
Cyprus	-	-	-	-	-	-	-	-
Latvia	-	-	-	-	-	-	-	-
Lithuania	3.71	-	-	-	-14.83	-	-	-
Luxembourg	6.12	5.29	0.00	11.42	3.44	5.55	-7.05	-20.63
Hungary	-	-	-	-	-	-	-	-
Malta	-	-	-	-	-	-	-	-
Netherlands	0.91	-0.12	-1.27	-8.97	29.13	3.03	-60.57	-16.95
Austria	-0.29	-9.89	-0.67	-63.48	5.34	2.31	-5.41	-24.06
Poland	-	-	-	-	-	-	-	-
Portugal	-	-	-	-	16.50	11.73	12.82	9.15
Romania	-	-	-	-	-	-	-	-
Slovenia	-	-	-	-	-	-	-	-
Slovakia	-	-	-	-	-	-	-	-
Finland	-	-	-	-	-	-	-	-
Sweden	-	-	-	-	-	-	-	-
United Kingdom	-	-	-	-	-	-	-	-
Euro area total	29.34	1.49	.	.	26.81	-0.18	.	.
EU total	29.67	1.05	.	.	26.86	-0.10	.	.

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

(end of period)

	ATMs					POS terminals				
	2006	2007	2008	2009	2010	2006	2007	2008	2009	2010
Belgium	1,395.33	1,454.15	1,444.81	1,415.29	1,413.76	10,929.62	11,473.07	11,664.36	12,518.72	12,703.76
Bulgaria	475.52	592.06	670.57	721.28	758.93	4,109.35	6,383.88	7,082.54	7,837.57	8,064.73
Czech Republic	319.58	325.21	326.57	340.56	355.80	6,021.44	7,648.98	5,536.50	7,415.25	9,218.95
Denmark	568.70	573.08	561.36	533.50	518.21	19,759.06	15,882.60	20,029.13	18,833.76	19,904.26
Germany	654.24	943.33	969.03	1,010.10	1,058.33	7,022.56	6,880.82	7,221.07	7,883.08	8,295.07
Estonia	634.34	690.55	692.07	686.36	682.04	10,905.78	16,580.01	17,846.22	19,864.22	19,323.93
Ireland	716.72	742.20	766.16	760.06	729.49	12,438.10	16,337.56	16,619.14	17,904.94	17,874.26
Greece	604.47	653.54	759.72	813.28	765.41	32,008.97	34,635.50	37,787.96	37,801.16	36,523.36
Spain	1,326.44	1,350.19	1,353.57	1,336.27	1,286.29	29,287.81	30,124.04	31,162.12	30,324.86	30,148.66
France	754.27	817.92	831.37	851.59	867.31	18,014.49	19,481.80	21,461.73	21,577.73	22,000.89
Italy	743.50	810.32	873.44	902.75	849.31	19,812.64	20,536.77	22,303.83	24,233.74	24,748.82
Cyprus	678.23	709.18	770.39	836.15	838.52	22,940.72	24,622.45	24,701.80	.	.
Latvia	416.10	503.93	562.20	585.42	607.86	7,085.54	9,030.80	10,274.04	10,571.23	10,655.20
Lithuania	337.64	395.19	438.05	462.06	477.97	6,124.45	8,166.84	11,973.14	11,606.58	11,207.86
Luxembourg	921.22	927.47	942.43	941.08	926.15	18,388.39	18,816.17	19,479.61	21,395.54	25,343.60
Hungary	378.30	426.22	460.54	473.73	484.30	4,551.22	5,427.23	6,055.08	7,079.96	7,844.08
Malta	384.09	396.10	402.64	432.50	444.66	20,123.11	21,636.23	24,975.74	27,636.70	28,804.23
Netherlands	496.55	521.80	526.40	514.71	476.70	16,264.77	18,699.64	19,232.34	14,779.31	15,566.11
Austria	966.02	976.39	917.17	1,005.73	628.06	11,986.77	12,576.87	12,811.89	12,079.82	9,146.21
Poland	260.62	302.81	356.10	416.30	442.61	4,628.00	4,895.84	5,570.84	6,043.46	6,594.73
Portugal	1,371.08	1,487.04	1,575.16	1,618.91	1,644.96	16,411.60	19,076.50	21,286.88	23,992.43	26,174.66
Romania	279.60	346.00	429.96	451.89	471.37	2,203.91	3,310.26	4,208.34	4,588.83	4,995.12
Slovenia	758.02	813.82	856.10	874.78	885.39	16,661.11	17,711.39	18,551.71	17,985.36	17,386.59
Slovakia	370.07	401.37	416.21	420.65	430.76	4,480.68	5,137.52	6,015.14	6,636.88	6,896.91
Finland	622.64	608.47	604.32	548.43	533.06	19,938.10	25,526.12	28,795.12	32,965.59	37,476.23
Sweden	310.10	337.23	350.98	356.92	358.39	20,327.06	20,477.92	21,125.38	23,417.57	21,658.88
United Kingdom	998.09	1,040.83	1,041.01	1,006.47	1,018.50	16,889.20	17,229.33	17,833.87	19,082.97	20,208.03
Euro area total	832.59	945.72	972.08	983.46	968.80	16,968.70	18,004.92	19,309.08	19,518.84	19,873.60
EU total	760.20	824.62	853.46	869.89	865.95	15,254.54	15,400.00	16,487.55	17,089.41	17,561.41

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

(end of period)

	E-money card-loading/unloading terminals					E-money card-accepting terminals				
	2006	2007	2008	2009	2010	2006	2007	2008	2009	2010
Belgium	12,286.92	11,811.71	11,714.79	10,899.54	-	8,432.89	7,544.72	7,201.25	6,807.78	-
Bulgaria	-	-	-	-	-	-	-	-	-	-
Czech Republic	240.39	406.48	335.20	428.44	614.80	337.99	555.57	822.17	931.90	908.60
Denmark	-	-	-	-	-	-	-	-	-	-
Germany	399.96	376.67	569.24	599.28	639.96	2,727.42	4,063.48	3,856.02	3,689.18	2,893.67
Estonia	-	-	-	-	-	-	-	-	-	-
Ireland	-	-	-	-	-	-	-	-	-	-
Greece	-	-	-	-	-	-	-	-	-	-
Spain	505.44	532.65	552.87	504.49	482.78	366.30	224.43	94.42	314.77	509.17
France	697.15	1,916.06	1,652.50	1,568.98	1,646.42	1,293.51	2,313.77	2,070.18	1,981.86	2,061.92
Italy	205.71	208.17	283.96	-	-	3,160.39	3,777.31	3,848.81	-	-
Cyprus	-	-	-	0.00	0.00	-	-	-	0.00	0.00
Latvia	-	-	-	-	-	-	-	-	-	-
Lithuania	198.29	206.78	0.00	0.00	0.00	619.90	530.87	0.00	0.00	0.00
Luxembourg	830.16	867.03	897.36	880.76	963.67	22,253.28	22,655.27	23,505.43	21,443.80	16,714.06
Hungary	-	-	-	-	-	-	-	-	-	-
Malta	-	-	-	-	-	-	-	-	-	-
Netherlands	254.21	255.95	254.68	250.15	226.52	9,588.53	12,353.90	12,680.26	4,974.04	4,109.43
Austria	748.19	743.05	666.70	660.17	240.35	11,986.77	12,576.87	12,811.89	12,079.82	9,146.21
Poland	-	-	-	-	-	-	-	-	-	-
Portugal	-	-	-	-	-	16,411.60	19,076.50	21,286.88	23,992.43	26,174.66
Romania	-	-	-	-	0.00	-	-	-	-	0.00
Slovenia	-	-	-	-	-	-	-	-	-	-
Slovakia	-	-	-	-	-	-	-	-	-	-
Finland	-	-	-	-	-	-	-	-	-	-
Sweden	-	-	-	-	-	-	-	-	-	-
United Kingdom	-	-	-	-	-	-	-	-	-	-
Euro area total	797.74	1,019.24	1,024.99	915.11	568.45	3,288.35	4,119.29	4,074.38	2,937.94	2,501.77
EU total	548.48	665.95	669.86	610.84	386.99	2,245.02	2,666.78	2,652.07	1,951.80	1,665.48

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				
	2006	2007	2008	2009	2010	2006	2007	2008	2009	2010
Belgium	7.42	8.58	9.29	8.91	9.25	263.76	309.03	348.27	375.70	383.27
Bulgaria	2.86	3.21	3.41	3.45	3.91	74.27	85.08	93.43	100.62	104.46
Czech Republic	14.35	9.64	9.17	12.10	11.66	131.33	142.46	153.52	154.61	156.69
Denmark	-	-	-	-	-	18.15	19.29	19.63	19.00	17.80
Germany	-	-	-	-	-	2,447.29	1,945.06	2,002.89	2,045.89	2,040.19
Estonia	0.89	0.92	1.02	0.98	1.11	50.46	51.24	49.82	45.76	43.77
Ireland	-	-	-	12.05	10.33	190.51	200.94	202.58	187.90	178.11
Greece	9.03	9.73	8.73	8.60	8.06	168.45	173.01	180.17	187.66	189.44
Spain	39.26	41.16	42.01	39.14	39.76	947.14	970.31	976.93	949.69	947.70
France	28.38	30.26	30.57	32.85	35.24	1,458.69	1,531.21	1,593.81	1,614.47	1,601.74
Italy	-	-	-	1.14	1.26	470.29	489.46	541.66	539.19	708.73
Cyprus	1.55	1.54	1.59	1.48	1.53	7.26	8.27	10.41	10.93	11.81
Latvia	1.03	1.09	1.09	1.04	1.25	43.69	52.90	56.15	48.19	46.09
Lithuania	0.95	1.07	1.22	1.19	1.30	54.33	61.54	66.90	63.80	62.88
Luxembourg	1.12	1.22	1.32	1.37	0.82	4.71	4.81	5.01	5.10	5.23
Hungary	2.79	3.46	3.84	4.11	4.22	116.44	116.08	117.31	118.09	117.28
Malta	0.87	1.00	1.05	0.89	1.02	9.47	9.72	10.53	10.41	10.78
Netherlands	14.30	18.40	29.01	49.98	17.00	480.16	474.91	473.00	454.97	434.24
Austria	-	-	-	-	-	130.00	139.00	133.50	142.30	142.60
Poland	-	-	-	-	-	541.72	597.69	637.17	671.56	686.52
Portugal	7.57	8.48	9.06	9.15	9.92	400.96	418.95	435.68	445.56	454.44
Romania	2.63	3.96	3.73	4.17	4.24	123.43	169.88	203.68	209.48	207.62
Slovenia	0.76	0.82	0.98	0.99	1.11	63.40	59.52	59.60	59.30	58.72
Slovakia	2.27	2.89	3.64	4.40	5.82	74.55	78.69	88.48	88.38	85.45
Finland	1.40	1.60	1.70	1.50	1.33	197.00	190.00	186.00	180.00	172.00
Sweden	-	5.00	-	-	-	305.00	298.00	310.00	267.00	225.00
United Kingdom	-	-	-	-	-	2,752.00	2,834.00	2,876.00	2,916.00	2,786.00
Euro area total	108.47	120.24	135.29	172.45	142.44	7,158.95	6,906.21	7,160.05	7,297.44	7,424.44
EU total	133.93	154.03	162.42	199.48	170.13	11,326.77	11,431.04	11,832.15	11,911.54	11,878.55

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									
	2006	2007	2008	2009	2010	2006	2007	2008	2009	2010
Belgium	10.87	11.91	13.20	14.16	14.63	15.74	14.27	12.64	11.08	9.36
Bulgaria	0.28	0.47	0.64	0.76	1.52	-	-	-	-	-
Czech Republic	2.41	1.60	1.98	1.88	1.99	2.15	2.86	3.67	3.53	3.98
Denmark	-	-	-	-	-	-	-	-	-	-
Germany	-	39.44	39.42	39.92	40.20	5.02	8.66	7.94	7.59	7.56
Estonia	0.75	0.93	1.05	0.91	0.96	-	-	-	-	-
Ireland	5.08	6.21	8.16	7.65	6.17	-	-	-	-	-
Greece	2.22	2.33	2.40	2.35	2.07	-	-	-	-	-
Spain	7.85	8.92	9.22	9.45	10.10	0.11	0.15	0.08	0.07	0.03
France	33.50	39.11	39.94	41.78	44.04	2.05	2.88	3.69	4.47	5.01
Italy	-	-	-	5.49	5.89	27.39	29.71	41.11	-	17.84
Cyprus	1.21	1.76	2.32	2.55	2.66	-	0.00	-	0.00	0.00
Latvia	1.88	2.20	2.44	2.19	2.25	-	-	-	-	-
Lithuania	0.91	1.13	1.30	1.29	1.41	0.99	0.13	0.00	0.00	0.00
Luxembourg	1.62	2.14	2.75	2.99	3.37	0.18	0.16	0.15	0.14	0.10
Hungary	1.07	1.48	1.33	1.19	1.27	-	-	-	-	-
Malta	0.12	0.13	0.15	0.16	0.19	-	-	-	-	-
Netherlands	31.04	34.74	40.21	40.57	44.18	23.31	25.08	25.66	27.14	26.96
Austria	-	-	8.50	8.60	9.10	26.42	31.79	30.91	28.71	27.97
Poland	2.55	3.50	5.02	4.91	5.98	-	-	-	-	-
Portugal	3.84	4.33	4.22	3.78	3.56	-	-	-	-	-
Romania	0.45	0.98	1.53	1.61	1.89	-	-	-	-	0.00
Slovenia	-	1.03	1.19	1.41	1.55	-	-	-	-	-
Slovakia	1.28	1.12	1.47	1.97	1.87	-	-	-	0.00	0.00
Finland	1.00	1.10	1.10	1.00	0.80	-	-	-	-	-
Sweden	-	8.00	-	-	-	-	-	-	-	-
United Kingdom	3.00	3.00	3.00	3.00	3.00	-	-	-	-	-
Euro area total	97.01	151.26	172.78	183.82	190.36	100.22	112.70	122.17	79.20	94.84
EU total	112.18	177.57	192.55	201.56	210.63	103.36	115.69	125.84	82.73	98.82

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			
	2007	2008	2009	2010	2007	2008	2009	2010
Belgium	15.63	8.28	-4.09	3.79	17.16	12.70	7.88	2.02
Bulgaria	12.27	6.26	1.14	13.36	14.55	9.82	7.69	3.81
Czech Republic	-32.85	-4.79	31.86	-3.63	8.47	7.76	0.71	1.35
Denmark	-	-	-	-	6.30	1.75	-3.21	-6.32
Germany	-	-	-	-	-20.52	2.97	2.15	-0.28
Estonia	3.94	10.51	-4.12	13.60	1.55	-2.77	-8.16	-4.33
Ireland	-	-	-	-14.27	5.47	0.82	-7.25	-5.21
Greece	7.83	-10.27	-1.55	-6.25	2.71	4.14	4.15	0.95
Spain	4.84	2.06	-6.82	1.59	2.45	0.68	-2.79	-0.21
France	6.63	1.02	7.47	7.27	4.97	4.09	1.30	-0.79
Italy	-	-	-	10.45	4.08	10.67	-0.46	31.44
Cyprus	-0.65	3.05	-6.49	2.76	13.91	25.84	4.99	8.11
Latvia	5.42	-0.09	-4.96	20.39	21.09	6.14	-14.17	-4.36
Lithuania	12.55	14.06	-2.30	9.59	13.26	8.72	-4.64	-1.45
Luxembourg	9.20	7.69	3.80	-39.97	2.29	3.97	1.96	2.45
Hungary	23.98	10.80	7.09	2.58	-0.31	1.06	0.66	-0.68
Malta	15.15	4.79	-15.51	14.30	2.58	8.38	-1.17	3.57
Netherlands	28.66	57.68	72.32	-65.99	-1.09	-0.40	-3.81	-4.56
Austria	-	-	-	-	6.92	-3.96	6.59	0.21
Poland	-	-	-	-	10.33	6.61	5.40	2.23
Portugal	11.91	6.84	1.09	8.35	4.49	3.99	2.27	1.99
Romania	50.51	-5.71	11.57	1.78	37.63	19.90	2.85	-0.89
Slovenia	8.05	19.54	0.61	12.28	-6.13	0.14	-0.51	-0.98
Slovakia	27.47	25.92	20.83	32.36	5.54	12.45	-0.12	-3.31
Finland	14.29	6.25	-11.82	-11.27	-3.55	-2.11	-3.23	-4.44
Sweden	-	-	-	-	-2.30	4.03	-13.87	-15.73
United Kingdom	-	-	-	-	2.98	1.48	1.39	-4.46
Euro area total	10.08	10.18	.	-17.40	-4.38	3.41	0.67	1.74
EU total	.	.	.	-14.71	-0.81	3.51	0.67	-0.28

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							
	2007	2008	2009	2010	2007	2008	2009	2010
Belgium	9.57	10.83	7.27	3.29	-9.34	-11.44	-12.36	-15.50
Bulgaria	67.50	35.82	19.78	98.56	-	-	-	-
Czech Republic	-33.53	23.81	-4.90	5.63	33.18	28.41	-3.87	12.67
Denmark	-	-	-	-	-	-	-	-
Germany	-	-0.05	1.27	0.70	72.48	-8.31	-4.41	-0.40
Estonia	23.64	12.78	-13.62	6.06	-	-	-	-
Ireland	22.22	31.42	-6.27	-19.39	-	-	-	-
Greece	5.28	2.96	-2.25	-12.09	-	-	-	-
Spain	13.73	3.36	2.46	6.92	37.38	-48.30	-14.47	-52.31
France	16.75	2.11	4.62	5.41	40.19	28.14	21.29	12.07
Italy	-	-	-	7.28	8.49	38.36	-	-
Cyprus	45.45	31.70	9.88	4.24	-	-	-	-
Latvia	17.48	10.75	-10.24	2.74	-	-	-	-
Lithuania	25.19	14.83	-0.61	9.13	-86.62	-	-	-
Luxembourg	31.94	28.60	8.76	12.46	-12.29	-5.73	-3.38	-27.27
Hungary	38.38	-9.99	-10.94	6.99	-	-	-	-
Malta	11.97	11.45	8.90	20.13	-	-	-	-
Netherlands	11.91	15.74	0.90	8.90	7.60	2.29	5.78	-0.67
Austria	-	-	1.18	5.81	20.32	-2.79	-7.11	-2.57
Poland	37.39	43.46	-2.33	21.83	-	-	-	-
Portugal	12.83	-2.43	-10.49	-5.82	-	-	-	-
Romania	119.06	56.29	5.11	17.76	-	-	-	-
Slovenia	-	15.71	18.27	9.57	-	-	-	-
Slovakia	-12.68	31.69	33.65	-4.88	-	-	-	0.00
Finland	10.00	0.00	-9.09	-20.00	-	-	-	-
Sweden	-	-	-	-	-	-	-	-
United Kingdom	0.00	0.00	0.00	0.00	-	-	-	-
Euro area total	.	.	.	3.56	12.45	.	.	.
EU total	.	.	.	4.50	.	.	.	.

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 with a cash withdrawal function 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					2006	2007	2008	2009	2010
	2006	2007	2008	2009	2010	2006	2007	2008	2009	2010					
Belgium	1.02	1.15	1.17	1.09	1.12	36.23	41.37	44.00	46.10	46.26	0.12	0.11	0.10	0.09	-
Bulgaria	0.78	0.71	0.67	0.63	0.68	20.29	18.76	18.28	18.39	18.27	-	-	-	-	-
Czech Republic	4.37	2.88	2.70	3.39	3.14	40.03	42.51	45.19	43.38	42.17	0.87	0.68	1.05	0.78	0.61
Denmark	-	-	-	-	-	5.87	6.17	6.37	6.45	6.19	-	-	-	-	-
Germany	-	-	-	-	-	45.42	34.40	34.95	34.45	34.00	0.15	0.28	0.17	0.15	0.14
Estonia	1.18	1.12	1.20	1.16	1.32	66.84	62.04	58.48	54.08	51.99	-	-	-	-	-
Ireland	-	-	-	3.55	3.16	62.38	62.02	59.51	55.33	54.55	-	-	-	-	-
Greece	1.37	1.38	1.15	1.15	1.09	25.62	24.46	23.73	25.03	25.73	-	-	-	-	-
Spain	0.67	0.68	0.68	0.64	0.67	16.20	16.01	15.83	15.47	15.99	0.00	0.01	0.00	0.00	0.00
France	-	-	-	-	-	-	-	-	-	-	0.05	0.02	0.03	0.04	0.05
Italy	-	-	-	0.02	0.02	10.73	10.17	10.36	9.92	13.80	2.26	2.40	2.42	-	-
Cyprus	2.96	2.77	2.60	2.22	2.26	13.85	14.87	17.03	16.33	17.53	-	-	-	-	-
Latvia	1.10	0.99	0.91	0.83	0.97	46.33	47.87	46.67	38.80	35.98	-	-	-	-	-
Lithuania	0.84	0.81	0.84	0.80	0.86	47.87	46.83	46.11	43.02	41.64	1.48	0.19	-	-	-
Luxembourg	2.57	2.75	2.86	2.92	1.75	10.82	10.82	10.88	10.90	11.15	0.46	0.38	0.34	0.33	0.21
Hungary	0.73	0.81	0.83	0.87	0.87	30.56	27.08	25.38	24.87	24.22	-	-	-	-	-
Malta	5.58	6.19	6.33	4.96	5.49	60.73	59.99	63.45	58.15	58.28	-	-	-	-	-
Netherlands	1.76	2.15	3.35	5.88	2.15	59.18	55.57	54.66	53.49	54.83	5.61	5.98	6.13	6.57	7.16
Austria	-	-	-	-	-	16.28	17.15	17.46	16.92	27.07	4.27	5.15	5.56	5.20	13.87
Poland	-	-	-	-	-	54.51	51.78	46.94	42.28	40.62	-	-	-	-	-
Portugal	0.56	0.58	0.59	0.57	0.61	29.82	28.71	28.16	27.96	28.01	-	-	-	-	-
Romania	0.44	0.53	0.40	0.43	0.42	20.45	22.80	22.03	21.59	20.55	-	-	-	-	-
Slovenia	0.50	0.50	0.57	0.55	0.61	41.66	36.23	34.43	33.20	32.37	-	-	-	-	-
Slovakia	1.14	1.33	1.62	1.93	2.49	37.37	36.33	39.33	38.78	36.53	-	-	-	-	-
Finland	0.84	0.97	1.00	0.88	0.79	118.03	114.60	109.28	105.57	102.02	-	-	-	-	-
Sweden	-	1.62	-	-	-	108.31	96.60	95.80	80.45	66.94	-	-	-	-	-
United Kingdom	-	-	-	-	-	45.51	44.65	45.00	46.89	44.13	-	-	-	-	-
Euro area total	0.53	0.55	0.60	0.74	0.63	34.97	31.68	31.59	31.17	32.83	0.40	0.35	0.37	0.26	0.51
EU total	0.45	0.47	0.48	0.58	0.50	38.38	35.17	34.95	34.48	34.89	0.41	0.35	0.38	0.27	0.51

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														
	2006	2007	2008	2009	2010	2006	2007	2008	2009	2010	2006	2007	2008	2009	2010
Belgium	15.88	17.67	18.60	19.51	19.71	0.65	0.68	0.70	0.74	0.75	1.46	1.31	1.10	0.98	0.80
Bulgaria	12.34	11.75	11.55	13.10	13.72	0.05	0.06	0.08	0.10	0.20	-	-	-	-	-
Czech Republic	20.69	15.89	16.16	16.70	16.72	0.38	0.18	0.21	0.20	0.21	3.27	3.34	4.15	2.83	2.00
Denmark	3.46	3.55	3.18	2.76	2.39	-	-	-	-	-	-	-	-	-	-
Germany	23.48	15.74	15.93	15.79	15.67	-	0.32	0.31	0.31	0.31	0.08	0.11	0.10	0.09	0.08
Estonia	31.21	29.11	27.05	24.95	24.41	0.47	0.53	0.57	0.49	0.54	-	-	-	-	-
Ireland	42.64	38.88	42.51	39.33	35.52	1.14	1.20	1.71	1.60	1.23	-	-	-	-	-
Greece	12.98	12.12	12.05	12.45	13.46	0.17	0.16	0.16	0.16	0.15	-	-	-	-	-
Spain	13.34	12.92	12.65	12.62	13.09	0.11	0.12	0.12	0.13	0.14	0.02	0.03	0.02	0.02	0.01
France	17.03	16.69	17.03	16.97	16.67	0.39	0.43	0.43	0.44	0.46	0.09	0.11	0.12	0.15	0.13
Italy	12.25	12.15	11.91	12.03	14.26	-	-	-	0.12	0.12	6.14	5.12	5.01	-	1.44
Cyprus	8.48	7.86	9.17	9.46	9.42	1.41	1.67	2.04	2.21	2.12	-	-	-	-	-
Latvia	21.15	22.35	22.40	19.47	19.00	0.91	0.93	0.97	0.89	0.93	-	-	-	-	-
Lithuania	15.34	15.95	15.76	14.85	14.72	0.26	0.29	0.31	0.30	0.33	12.33	4.19	0.00	-	-
Luxembourg	4.72	5.46	5.35	5.14	3.90	1.63	2.43	2.94	3.02	2.51	0.36	0.29	0.26	0.25	0.17
Hungary	14.58	13.94	13.55	13.94	13.72	0.13	0.18	0.15	0.14	0.15	-	-	-	-	-
Malta	18.52	17.50	17.35	16.24	15.68	0.23	0.24	0.24	0.25	0.28	-	-	-	-	-
Netherlands	15.14	15.15	15.29	15.07	14.37	0.98	1.11	1.30	1.34	1.46	1.28	1.38	1.41	1.13	1.13
Austria	14.04	14.45	13.29	13.74	13.22	-	-	0.85	0.83	0.84	3.56	4.09	3.81	3.39	3.15
Poland	23.82	23.20	21.82	20.70	22.02	0.11	0.14	0.17	0.15	0.19	-	-	-	-	-
Portugal	22.69	23.01	22.06	22.89	24.06	0.22	0.24	0.21	0.19	0.19	-	-	-	-	-
Romania	13.46	14.84	15.36	16.33	16.50	0.05	0.09	0.12	0.13	0.15	-	-	-	-	-
Slovenia	21.28	19.66	18.56	18.44	17.40	-	0.34	0.37	0.44	0.46	-	-	-	-	-
Slovakia	17.24	16.56	17.11	17.33	16.85	0.30	0.24	0.28	0.39	0.37	-	-	-	-	-
Finland	31.46	29.55	25.99	24.90	23.09	0.16	0.17	0.15	0.14	0.11	-	-	-	-	-
Sweden	32.37	30.36	29.11	24.55	20.27	-	0.81	-	-	-	-	-	-	-	-
United Kingdom	16.77	17.19	17.09	17.98	16.88	0.02	0.02	0.02	0.02	0.02	-	-	-	-	-
Euro area total	17.93	15.80	15.76	15.79	15.93	0.24	0.35	0.38	0.40	0.41	0.75	0.74	0.76	0.45	0.49
EU total	17.95	16.49	16.39	16.51	16.33	0.18	0.26	0.27	0.28	0.29	0.76	0.76	0.77	0.47	0.51

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				
	2006	2007	2008	2009	2010	2006	2007	2008	2009	2010
Belgium	1.14	1.27	1.33	1.26	1.33	29.57	34.05	38.79	43.45	45.32
Bulgaria	0.29	0.35	0.38	0.37	0.42	3.51	4.51	5.80	6.57	7.13
Czech Republic	1.32	1.08	1.19	1.49	1.70	16.63	18.91	23.24	21.62	22.81
Denmark	-	-	-	-	-	2.80	2.89	2.83	2.51	2.25
Germany	-	-	-	-	-	381.35	298.77	311.19	317.43	315.48
Estonia	0.11	0.12	0.13	0.12	0.14	3.36	3.77	3.59	2.97	2.88
Ireland	-	-	-	1.49	1.30	24.90	28.10	28.74	25.42	22.32
Greece	1.55	1.80	1.83	1.80	1.73	41.56	44.02	46.88	47.66	47.17
Spain	6.17	6.54	6.62	6.02	6.19	101.81	107.40	109.94	107.17	107.98
France	4.81	5.39	5.39	5.29	5.58	100.28	106.78	114.84	120.86	123.35
Italy	-	-	-	0.25	0.28	83.33	91.08	97.91	91.87	122.91
Cyprus	0.26	0.28	0.27	0.25	0.26	0.91	1.07	1.44	1.64	1.75
Latvia	0.15	0.16	0.16	0.15	0.19	3.66	5.04	5.52	4.25	3.99
Lithuania	0.14	0.17	0.19	0.19	0.22	4.93	6.53	7.54	6.40	6.28
Luxembourg	0.12	0.13	0.13	0.14	0.07	0.72	0.74	0.75	0.76	0.77
Hungary	0.47	0.59	0.65	0.64	0.66	13.61	15.56	16.50	14.90	15.99
Malta	0.14	0.15	0.15	0.13	0.15	0.91	0.94	1.10	1.12	1.19
Netherlands	1.69	2.09	3.41	5.48	2.82	55.71	55.88	55.16	53.77	52.00
Austria	-	-	-	-	-	16.83	17.84	16.60	17.80	17.80
Poland	-	-	-	-	-	43.57	53.54	65.00	56.49	63.99
Portugal	1.03	1.15	1.22	1.21	1.31	26.29	28.10	29.17	29.57	30.33
Romania	0.31	0.49	0.50	0.54	0.58	9.46	16.49	21.40	19.99	20.77
Slovenia	0.10	0.13	0.16	0.16	0.19	4.12	4.47	4.90	5.01	5.10
Slovakia	0.20	0.27	0.35	0.42	0.52	6.15	7.59	9.56	9.75	10.17
Finland	0.20	0.23	0.25	0.22	0.22	16.60	16.40	16.60	16.40	15.70
Sweden	0.76	0.57	-	-	-	33.82	34.16	24.44	21.09	21.81
United Kingdom	-	-	-	-	-	263.75	272.03	241.36	216.40	216.57
Euro area total	16.70	18.73	20.76	24.13	21.96	878.95	833.63	874.03	889.69	919.34
EU total	20.35	22.95	24.30	27.63	25.87	1,277.17	1,276.67	1,300.82	1,262.89	1,303.82

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									
	2006	2007	2008	2009	2010	2006	2007	2008	2009	2010
Belgium	1.49	1.64	1.79	1.92	2.03	0.46	0.41	0.36	0.32	0.27
Bulgaria	0.05	0.08	0.10	0.08	0.08	-	-	-	-	-
Czech Republic	0.13	0.23	0.31	0.30	0.34	0.01	0.02	0.03	0.03	0.03
Denmark	-	-	-	-	-	-	-	-	-	-
Germany	-	7.75	7.73	8.27	8.61	0.13	0.20	0.19	0.20	0.21
Estonia	0.10	0.13	0.14	0.11	0.12	-	-	-	-	-
Ireland	0.72	0.98	1.18	1.04	0.82	-	-	-	-	-
Greece	0.48	0.51	0.52	0.48	0.42	-	-	-	-	-
Spain	1.07	1.20	1.20	1.20	1.32	0.00	0.00	0.00	0.00	0.00
France	3.91	4.65	4.69	4.92	5.37	0.05	0.06	0.08	0.09	0.10
Italy	-	-	-	0.39	0.80	5.26	4.60	5.75	-	5.85
Cyprus	0.19	0.26	0.44	0.48	0.53	-	0.00	-	0.00	0.00
Latvia	0.38	0.44	0.49	0.41	0.45	-	-	-	-	-
Lithuania	0.15	0.26	0.23	0.20	0.23	0.12	0.02	0.00	0.00	0.00
Luxembourg	0.35	0.44	0.53	0.57	0.62	0.01	0.01	0.01	0.01	0.00
Hungary	0.17	0.62	0.22	0.18	0.20	-	-	-	-	-
Malta	0.02	0.02	0.03	0.03	0.04	-	-	-	-	-
Netherlands	4.83	6.09	6.74	6.26	6.45	0.47	0.51	0.50	0.52	0.50
Austria	-	-	1.20	1.30	1.40	0.30	0.34	0.33	0.31	0.31
Poland	0.30	0.44	0.64	0.56	0.70	-	-	-	-	-
Portugal	0.39	0.44	0.44	0.40	0.38	-	-	-	-	-
Romania	0.09	0.19	0.30	0.27	0.33	-	-	-	-	0.00
Slovenia	-	0.11	0.12	0.14	0.16	-	-	-	-	-
Slovakia	0.11	0.11	0.17	0.23	0.24	-	-	-	0.00	0.00
Finland	0.15	0.16	0.17	0.15	0.13	-	-	-	-	-
Sweden	0.76	0.95	-	-	-	-	-	-	-	-
United Kingdom	0.40	0.30	0.33	0.28	0.22	-	-	-	-	-
Euro area total	13.38	23.96	26.79	27.78	29.33	6.67	6.12	7.22	1.45	7.24
EU total	16.10	28.00	29.71	30.18	32.01	6.81	6.16	7.25	1.48	7.27

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			
	2007	2008	2009	2010	2007	2008	2009	2010
Belgium	8.20	1.82	-5.51	2.65	11.67	10.93	11.64	0.89
Bulgaria	8.10	0.14	-4.60	8.96	15.38	19.95	11.34	3.97
Czech Republic	-24.04	-4.48	32.40	6.13	5.56	6.98	-1.97	-1.40
Denmark	-	-	-	-	0.51	-4.15	-12.46	-12.86
Germany	-	-	-	-	-24.02	2.99	1.16	-2.42
Estonia	-4.19	5.29	-7.04	7.01	2.25	-11.45	-15.70	-7.90
Ireland	-	-	-	-12.66	9.37	0.97	-9.21	-12.05
Greece	12.29	-0.92	-3.72	-8.71	1.97	4.22	-0.88	-5.87
Spain	1.61	-0.22	-9.81	-0.12	1.16	0.89	-3.38	-2.06
France	8.87	-1.06	-2.90	3.39	3.57	6.29	4.18	0.06
Italy	-	-	-	11.69	6.32	5.02	-7.19	31.05
Cyprus	6.42	-3.58	-10.55	3.18	15.11	31.90	11.87	4.64
Latvia	-6.23	-9.13	-2.74	25.16	21.36	-0.42	-21.59	-7.86
Lithuania	10.90	3.76	-3.28	15.33	22.53	6.39	-16.04	-5.35
Luxembourg	3.74	-0.71	8.10	-49.25	-1.67	1.62	-1.85	-1.29
Hungary	9.33	7.41	3.62	-2.03	1.24	2.69	-4.51	0.81
Malta	5.17	-6.56	-8.47	10.78	0.27	11.87	2.07	1.91
Netherlands	21.90	60.57	59.56	-49.52	-1.25	-2.90	-3.22	-5.04
Austria	-	-	-	-	2.44	-8.29	6.11	-2.13
Poland	-	-	-	-	14.52	9.07	3.14	1.60
Portugal	9.31	5.05	-0.86	5.73	4.03	2.95	1.49	0.12
Romania	39.40	5.98	20.27	-1.51	54.56	34.75	2.69	-4.35
Slovenia	29.34	20.69	-2.52	12.03	2.77	7.54	0.30	-0.46
Slovakia	17.79	15.54	21.05	19.84	9.36	12.53	1.96	3.00
Finland	13.31	4.74	-13.89	0.16	-3.07	-2.10	-2.95	-6.85
Sweden	-26.14	-	-	-	-1.52	-27.19	-7.27	-9.05
United Kingdom	-	-	-	-	1.42	0.18	-2.50	-7.08
Euro area total	8.20	6.66	.	-10.98	-8.41	2.96	-0.23	1.10
EU total	6.20	.	.	-8.82	-4.08	-0.25	-4.38	0.56

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							
	2007	2008	2009	2010	2007	2008	2009	2010
Belgium	6.65	6.40	6.90	2.46	-13.85	-12.83	-11.70	-18.59
Bulgaria	50.86	13.26	-14.08	-6.36	-	-	-	-
Czech Republic	58.62	16.92	2.59	6.85	25.29	41.80	3.39	3.92
Denmark	-	-	-	-	-	-	-	-
Germany	-	-1.38	6.05	2.21	47.71	-7.61	8.82	0.12
Estonia	19.48	1.36	-20.82	5.57	-	-	-	-
Ireland	32.18	18.62	-9.34	-21.17	-	-	-	-
Greece	3.73	-0.92	-9.63	-16.41	-	-	-	-
Spain	7.45	-1.17	-0.81	6.40	24.89	-37.12	-22.15	-3.10
France	15.60	-0.38	3.76	7.01	24.49	19.75	15.59	8.46
Italy	-	-	-	101.74	-14.98	22.19	-	-
Cyprus	39.33	61.80	8.39	7.62	-	-	-	-
Latvia	2.18	2.76	-16.16	7.61	-	-	-	-
Lithuania	54.98	-17.31	-14.80	12.48	-82.99	-	-	-
Luxembourg	21.14	20.55	4.71	6.27	-10.64	-5.38	-7.78	-33.21
Hungary	220.67	-65.38	-11.80	1.21	-	-	-	-
Malta	-0.18	11.68	11.84	21.98	-	-	-	-
Netherlands	23.96	9.01	-7.88	1.22	5.43	-2.01	1.91	-5.39
Austria	-	-	7.21	5.40	9.70	-3.20	-7.34	-2.76
Poland	34.45	30.87	4.97	11.66	-	-	-	-
Portugal	9.81	0.16	-10.33	-5.18	-	-	-	-
Romania	88.50	61.05	1.47	9.57	-	-	-	-
Slovenia	-	10.99	13.39	11.95	-	-	-	-
Slovakia	-10.28	31.40	39.20	0.83	-	-	-	533.02
Finland	6.95	2.72	-13.70	-13.14	-	-	-	-
Sweden	22.63	-	-	-	-	-	-	-
United Kingdom	-25.72	22.82	-7.63	-25.26	-	-	-	-
Euro area total	.	.	.	3.29	-11.09	.	.	.
EU total	.	.	.	3.29	.	.	.	.

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 with a cash withdrawal function 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					2006	2007	2008	2009	2010
	2006	2007	2008	2009	2010	2006	2007	2008	2009	2010					
Belgium	156.04	169.65	167.42	154.16	160.89	4,062.09	4,558.23	4,900.80	5,331.98	5,469.51	3.54	3.24	2.90	2.74	-
Bulgaria	79.77	77.68	73.97	67.01	72.97	957.75	995.34	1,135.29	1,200.48	1,247.30	-	-	-	-	-
Czech Republic	403.57	323.18	349.95	419.00	456.29	5,069.32	5,641.74	6,842.02	6,065.77	6,137.17	5.43	4.31	8.42	6.43	4.97
Denmark	-	-	-	-	-	905.63	922.53	918.18	852.46	782.35	-	-	-	-	-
Germany	-	-	-	-	-	7,076.85	5,283.53	5,429.67	5,344.37	5,257.00	3.95	6.39	3.96	4.14	3.96
Estonia	147.60	141.85	155.70	143.03	162.12	4,450.30	4,564.58	4,213.41	3,510.03	3,423.96	-	-	-	-	-
Ireland	-	-	-	439.10	398.16	8,153.24	8,672.84	8,443.83	7,485.82	6,834.94	-	-	-	-	-
Greece	235.18	255.01	240.50	240.53	235.14	6,320.59	6,223.32	6,173.70	6,356.97	6,407.59	-	-	-	-	-
Spain	105.54	107.89	107.23	98.12	104.40	1,741.67	1,772.62	1,781.41	1,746.25	1,821.96	0.06	0.08	0.05	0.04	0.04
France	-	-	-	-	-	-	-	-	-	-	1.11	0.51	0.72	0.88	0.92
Italy	-	-	-	4.55	5.49	1,901.43	1,893.12	1,873.54	1,690.69	2,393.36	433.73	371.90	338.38	-	-
Cyprus	489.42	503.23	449.55	373.02	389.48	1,737.78	1,932.71	2,361.97	2,451.08	2,595.29	-	-	-	-	-
Latvia	158.43	143.77	131.99	122.11	151.09	3,884.94	4,562.82	4,590.21	3,423.48	3,118.29	-	-	-	-	-
Lithuania	123.46	127.97	130.41	124.86	146.56	4,342.45	4,972.75	5,196.27	4,318.67	4,160.34	181.99	32.30	-	-	-
Luxembourg	270.06	285.67	276.32	300.95	157.13	1,652.30	1,656.63	1,639.99	1,621.88	1,647.27	19.76	17.36	15.71	14.85	9.18
Hungary	124.52	136.66	140.56	134.12	137.12	3,571.91	3,630.04	3,569.74	3,138.79	3,302.29	-	-	-	-	-
Malta	883.97	922.52	883.10	746.36	832.35	5,826.45	5,797.18	6,643.84	6,261.59	6,423.97	-	-	-	-	-
Netherlands	208.02	244.55	394.22	644.52	355.90	6,865.68	6,538.58	6,374.30	6,321.30	6,566.15	113.72	120.68	120.37	125.12	132.44
Austria	-	-	-	-	-	2,107.17	2,201.11	2,171.07	2,116.28	3,378.89	47.85	54.47	59.37	55.97	152.28
Poland	-	-	-	-	-	4,383.70	4,639.04	4,788.75	3,556.93	3,786.01	-	-	-	-	-
Portugal	76.40	79.02	78.97	75.90	80.74	1,955.77	1,925.31	1,885.48	1,855.19	1,868.85	-	-	-	-	-
Romania	51.29	65.29	53.72	56.00	57.56	1,567.63	2,212.52	2,315.01	2,060.15	2,056.40	-	-	-	-	-
Slovenia	63.84	80.86	94.26	90.94	102.53	2,705.90	2,722.84	2,828.25	2,807.91	2,812.40	-	-	-	-	-
Slovakia	102.15	125.22	155.80	186.28	220.27	3,080.35	3,505.72	4,248.37	4,278.37	4,348.13	-	-	-	-	-
Finland	119.23	138.62	146.24	127.97	133.21	9,946.08	9,891.44	9,753.23	9,618.77	9,311.98	-	-	-	-	-
Sweden	268.61	185.73	-	-	-	12,010.58	11,073.51	7,552.65	6,355.58	6,488.90	-	-	-	-	-
United Kingdom	-	-	-	-	-	4,361.85	4,285.53	3,776.14	3,479.58	3,430.17	-	-	-	-	-
Euro area total	81.55	85.90	91.58	103.08	97.10	4,293.37	3,823.57	3,856.43	3,800.62	4,065.62	26.50	18.78	21.83	4.81	38.58
EU total	68.94	70.62	71.77	79.97	75.98	4,327.07	3,928.11	3,841.93	3,655.41	3,830.14	26.71	18.62	21.69	4.83	37.46

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														
	2006	2007	2008	2009	2010	2006	2007	2008	2009	2010	2006	2007	2008	2009	2010
Belgium	1,780.89	1,946.64	2,071.92	2,256.17	2,330.34	89.73	93.67	95.63	99.71	104.58	42.44	37.31	31.84	28.51	23.29
Bulgaria	582.42	623.65	717.40	854.99	936.47	7.85	10.99	11.94	10.98	10.83	-	-	-	-	-
Czech Republic	2,620.39	2,109.10	2,447.23	2,335.45	2,433.00	21.13	25.56	32.41	32.37	36.54	20.40	21.11	33.34	23.21	16.19
Denmark	534.38	531.39	459.01	364.67	301.38	-	-	-	-	-	-	-	-	-	-
Germany	3,659.18	2,418.08	2,475.34	2,449.39	2,422.63	-	62.74	61.50	63.81	66.10	1.97	2.55	2.32	2.36	2.17
Estonia	2,078.42	2,141.81	1,949.24	1,619.14	1,607.73	61.53	74.09	77.19	60.23	68.55	-	-	-	-	-
Ireland	5,572.91	5,437.43	6,031.33	5,321.47	4,450.85	160.67	189.45	246.88	217.52	163.07	-	-	-	-	-
Greece	3,203.48	3,083.80	3,135.12	3,161.58	3,350.94	36.83	36.07	34.86	32.05	30.17	-	-	-	-	-
Spain	1,434.05	1,430.35	1,423.97	1,423.81	1,491.26	15.07	15.97	15.57	15.98	18.18	0.28	0.43	0.30	0.28	0.33
France	1,170.82	1,163.72	1,227.03	1,270.30	1,284.05	45.71	50.70	50.11	51.66	55.85	2.23	2.35	2.48	2.89	2.64
Italy	2,170.58	2,261.49	2,152.41	2,049.72	2,472.37	-	-	-	8.70	16.16	1,178.90	791.85	700.42	-	473.21
Cyprus	1,063.93	1,021.15	1,271.68	1,420.07	1,394.69	216.28	251.25	383.82	415.29	419.48	-	-	-	-	-
Latvia	1,773.25	2,129.72	2,203.33	1,717.81	1,646.37	182.59	184.64	197.12	164.33	183.95	-	-	-	-	-
Lithuania	1,391.08	1,694.07	1,775.62	1,490.84	1,471.10	43.67	67.28	54.81	46.70	54.75	1,519.10	709.46	0.00	-	-
Luxembourg	721.08	835.66	806.35	764.89	576.91	347.42	496.03	567.82	574.61	466.58	15.40	13.38	12.09	11.36	7.52
Hungary	1,703.48	1,868.86	1,905.74	1,758.72	1,870.57	21.38	74.30	25.54	21.77	23.24	-	-	-	-	-
Malta	1,777.23	1,690.78	1,817.21	1,748.77	1,728.18	47.18	44.68	47.95	50.56	59.80	-	-	-	-	-
Netherlands	1,756.22	1,782.09	1,783.27	1,780.48	1,720.66	152.38	194.10	218.03	207.21	213.45	25.95	27.90	27.62	21.49	20.92
Austria	1,817.94	1,854.60	1,653.01	1,718.16	1,649.92	-	-	119.49	125.48	129.77	39.83	43.21	40.66	36.52	34.53
Poland	1,915.91	2,078.44	2,225.82	1,741.42	2,052.90	13.31	16.95	21.78	17.34	22.47	-	-	-	-	-
Portugal	1,487.99	1,543.20	1,477.24	1,518.85	1,605.49	21.91	23.98	22.34	20.29	20.31	-	-	-	-	-
Romania	1,031.39	1,440.78	1,614.63	1,558.60	1,651.03	9.84	16.76	22.45	21.41	25.99	-	-	-	-	-
Slovenia	1,382.51	1,477.67	1,524.55	1,559.73	1,511.45	-	35.86	38.19	44.17	48.14	-	-	-	-	-
Slovakia	1,421.44	1,598.39	1,848.30	1,911.74	2,005.05	26.03	24.02	32.43	45.79	47.01	-	-	-	-	-
Finland	2,651.23	2,550.63	2,319.48	2,268.97	2,108.08	23.40	24.84	23.70	20.61	17.86	-	-	-	-	-
Sweden	3,590.04	3,480.21	2,294.66	1,939.69	1,964.79	80.29	96.92	-	-	-	-	-	-	-	-
United Kingdom	1,607.32	1,649.91	1,434.25	1,334.10	1,312.03	2.44	1.83	1.96	1.72	1.36	-	-	-	-	-
Euro area total	2,201.76	1,907.05	1,924.26	1,924.48	1,972.74	33.53	54.82	58.97	60.09	62.94	49.62	40.22	44.62	8.24	37.51
EU total	2,024.26	1,841.36	1,802.22	1,750.24	1,792.37	25.52	40.39	41.16	41.83	44.00	50.35	40.26	44.56	8.34	37.30

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				
	2006	2007	2008	2009	2010	2006	2007	2008	2009	2010
Belgium	28.40	30.33	32.68	31.40	34.38	747.38	803.32	865.40	924.09	983.89
Bulgaria	0.83	2.26	3.50	4.54	6.76	6.27	6.95	10.99	12.15	16.26
Czech Republic	25.97	11.35	22.31	20.53	30.70	93.57	129.41	147.51	182.50	209.55
Denmark	28.65	35.46	19.79	19.80	24.50	703.78	797.07	833.16	836.60	887.20
Germany	-	-	-	-	-	2,477.90	2,027.07	2,183.31	2,306.24	2,506.22
Estonia	3.74	4.28	5.29	5.95	7.90	103.40	126.14	142.40	146.18	156.53
Ireland	-	-	-	-	-	204.73	247.34	299.65	304.50	315.50
Greece	10.21	9.30	9.11	9.55	10.66	64.24	63.75	66.43	66.94	62.11
Spain	91.75	99.37	107.55	107.09	115.90	1,554.99	1,806.97	1,952.06	1,989.38	2,099.42
France	184.66	191.13	179.55	175.20	249.22	5,466.33	5,978.70	6,358.54	6,712.64	7,147.60
Italy	-	-	-	70.32	83.72	770.65	825.35	873.31	1,444.37	1,381.80
Cyprus	2.99	3.13	3.64	3.57	3.97	18.64	20.58	24.45	24.72	27.12
Latvia	2.84	4.28	3.77	2.85	3.61	54.04	72.11	86.43	85.47	87.88
Lithuania	3.32	3.24	4.25	4.45	5.55	55.55	70.31	83.14	87.94	90.62
Luxembourg	14.76	16.19	16.72	15.78	15.20	34.09	35.95	38.46	40.17	40.68
Hungary	5.52	6.61	7.42	10.08	9.97	107.29	137.99	163.31	179.00	202.00
Malta	2.55	2.72	2.49	2.38	2.92	5.05	6.91	8.01	8.56	9.37
Netherlands	20.09	29.40	33.93	39.04	52.33	1,481.84	1,621.60	1,792.28	1,980.00	2,181.08
Austria	-	-	-	-	-	229.95	252.31	274.49	292.76	316.86
Poland	-	-	-	-	-	345.54	450.01	560.20	686.73	822.96
Portugal	22.66	25.96	27.73	28.68	29.25	881.82	940.25	992.55	1,055.88	1,158.55
Romania	1.52	2.89	2.98	2.86	3.17	18.15	35.64	59.68	76.90	87.94
Slovenia	21.26	4.56	5.18	4.50	5.04	93.81	99.71	103.25	105.22	110.25
Slovakia	3.97	4.85	6.01	6.89	8.48	35.42	41.59	50.52	65.67	78.80
Finland	8.30	10.40	12.90	11.60	14.00	813.37	916.57	921.59	899.00	1,040.00
Sweden	-	34.00	-	-	-	968.00	1,121.00	1,389.00	1,531.00	1,663.00
United Kingdom	162.00	269.00	332.00	155.00	178.00	6,441.00	6,894.00	7,369.00	7,886.00	8,425.00
Euro area total	380.82	416.64	431.48	505.99	625.08	14,727.31	15,618.90	16,753.78	18,220.14	19,459.23
EU total	643.61	800.71	838.80	732.03	895.24	23,752.39	25,528.61	27,649.13	29,930.60	32,108.16

14.1b Number of payment transactions at terminals (continued)

(millions; total for the period)

	POS transactions at terminals located outside the country					E-money card purchase transactions at terminals located in the country				
	Cards issued in the country									
	2006	2007	2008	2009	2010	2006	2007	2008	2009	2010
Belgium	50.00	58.17	68.68	73.31	82.99	96.02	89.82	81.17	70.49	60.62
Bulgaria	0.97	1.81	2.66	3.41	7.67	-	-	-	-	-
Czech Republic	5.45	7.21	10.34	11.73	14.86	45.50	60.18	84.91	57.57	65.32
Denmark	67.93	78.24	45.34	54.80	60.10	-	-	-	-	-
Germany	-	173.39	177.26	195.98	215.31	42.28	52.36	47.61	43.08	38.94
Estonia	3.36	4.70	5.94	9.29	10.83	-	-	-	-	-
Ireland	-	-	-	-	-	-	-	-	-	-
Greece	3.01	5.05	7.97	8.43	8.66	-	-	-	-	-
Spain	37.83	44.48	48.10	49.87	56.56	0.85	0.60	0.40	0.37	0.30
France	149.03	165.96	183.96	210.61	244.04	20.06	26.44	32.17	36.04	41.09
Italy	-	-	-	116.80	15.26	33.89	49.57	72.56	89.71	118.27
Cyprus	2.45	3.24	4.38	5.44	6.36	-	-	-	0.00	0.00
Latvia	2.84	4.23	4.98	5.59	6.85	-	-	-	-	-
Lithuania	1.96	3.04	3.98	4.64	6.11	0.45	0.03	0.00	0.00	0.00
Luxembourg	9.49	11.85	14.15	16.29	18.66	2.81	2.40	2.18	2.10	1.72
Hungary	4.58	6.27	8.01	8.75	11.37	-	-	-	-	-
Malta	1.14	1.53	2.10	2.71	3.30	-	-	-	-	-
Netherlands	67.11	70.71	81.82	87.71	113.21	164.65	174.83	176.12	177.05	178.29
Austria	-	-	-	-	-	23.90	28.59	27.82	25.79	24.92
Poland	8.37	11.76	16.47	17.17	21.28	-	-	-	-	-
Portugal	7.10	8.31	9.45	10.37	11.55	1.05	1.65	1.99	2.18	2.11
Romania	1.59	4.00	6.27	7.55	10.05	-	-	-	-	0.00
Slovenia	3.47	4.05	3.74	4.28	4.90	-	-	-	-	-
Slovakia	2.44	3.42	5.09	10.49	9.42	-	-	-	-	-
Finland	9.80	10.90	12.30	12.20	12.30	-	-	-	-	-
Sweden	-	32.00	-	-	-	-	-	-	-	-
United Kingdom	220.00	240.00	245.00	236.00	325.00	-	-	-	-	-
Euro area total	333.37	552.85	613.92	804.49	802.52	385.49	426.26	442.02	446.81	466.25
EU total	657.33	954.31	968.00	1,163.42	1,276.63	431.44	486.58	526.93	504.38	531.57

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			
	2007	2008	2009	2010	2007	2008	2009	2010
Belgium	6.80	7.75	-3.92	9.50	7.48	7.73	6.78	6.47
Bulgaria	173.10	54.55	29.69	49.01	10.77	58.19	10.48	33.84
Czech Republic	-56.29	96.56	-7.97	49.53	38.30	13.99	23.72	14.82
Denmark	23.77	-44.17	0.03	23.74	13.26	4.53	0.41	6.05
Germany	-	-	-	-	-18.19	7.71	5.63	8.67
Estonia	14.70	23.55	12.45	32.69	22.00	12.89	2.65	7.08
Ireland	-	-	-	-	20.81	21.15	1.62	3.61
Greece	-8.89	-2.05	4.85	11.60	-0.75	4.19	0.78	-7.22
Spain	8.30	8.24	-0.43	8.22	16.20	8.03	1.91	5.53
France	3.51	-6.06	-2.43	42.25	9.37	6.35	5.57	6.48
Italy	-	-	-	19.05	7.10	5.81	65.39	-4.33
Cyprus	4.68	16.13	-1.79	11.26	10.41	18.80	1.09	9.73
Latvia	50.78	-11.76	-24.54	26.73	33.43	19.86	-1.11	2.82
Lithuania	-2.20	31.08	4.59	24.76	26.58	18.25	5.78	3.05
Luxembourg	9.73	3.29	-5.64	-3.66	5.45	6.97	4.47	1.26
Hungary	19.73	12.20	35.87	-1.07	28.62	18.34	9.61	12.85
Malta	6.47	-8.47	-4.27	22.78	36.88	15.82	6.87	9.43
Netherlands	46.35	15.40	15.05	34.06	9.43	10.53	10.47	10.16
Austria	-	-	-	-	9.72	8.79	6.65	8.23
Poland	-	-	-	-	30.23	24.49	22.59	19.84
Portugal	14.55	6.83	3.39	2.02	6.63	5.56	6.38	9.72
Romania	90.26	2.94	-3.93	10.92	96.34	67.48	28.85	14.36
Slovenia	-78.56	13.67	-13.16	12.07	6.29	3.55	1.91	4.78
Slovakia	22.31	23.94	14.61	23.09	17.43	21.46	29.99	20.00
Finland	25.30	24.04	-10.08	20.69	12.69	0.55	-2.45	15.68
Sweden	-	-	-	-	15.81	23.91	10.22	8.62
United Kingdom	66.05	23.42	-53.31	14.84	7.03	6.89	7.02	6.83
Euro area total	3.62	2.13	.	23.54	5.38	7.08	8.43	6.80
EU total	.	.	.	22.29	7.37	8.31	8.25	7.28

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 card purchase transactions at terminals located in the country			
	Cards issued in the country							
	2007	2008	2009	2010	2007	2008	2009	2010
Belgium	16.34	18.07	6.74	13.21	-6.46	-9.63	-13.16	-14.01
Bulgaria	86.01	47.23	28.25	124.52	-	-	-	-
Czech Republic	32.42	43.31	13.48	26.67	32.26	41.08	-32.19	13.46
Denmark	15.18	-42.05	20.86	9.67	-	-	-	-
Germany	-	2.23	10.56	9.86	23.86	-9.07	-9.51	-9.61
Estonia	39.86	26.39	56.50	16.57	-	-	-	-
Ireland	-	-	-	-	-	-	-	-
Greece	67.75	57.81	5.77	2.75	-	-	-	-
Spain	17.58	8.16	3.66	13.43	-29.35	-32.66	-9.20	-18.63
France	11.36	10.85	14.49	15.87	31.78	21.68	12.03	14.03
Italy	-	-	-	-86.93	46.28	46.37	23.64	31.84
Cyprus	32.24	35.15	24.27	16.81	-	-	-	-
Latvia	48.87	17.55	12.34	22.52	-	-	-	-
Lithuania	55.35	30.98	16.74	31.55	-93.14	-	-	-
Luxembourg	24.84	19.39	15.17	14.53	-14.64	-9.05	-3.62	-18.32
Hungary	37.09	27.73	9.16	30.04	-	-	-	-
Malta	34.71	37.18	28.77	21.82	-	-	-	-
Netherlands	5.36	15.72	7.20	29.07	6.19	0.74	0.53	0.70
Austria	-	-	-	-	19.64	-2.70	-7.28	-3.39
Poland	40.59	40.04	4.26	23.92	-	-	-	-
Portugal	17.03	13.79	9.65	11.42	57.18	20.58	9.64	-3.25
Romania	151.98	56.84	20.31	33.18	-	-	-	-
Slovenia	16.71	-7.59	14.58	14.29	-	-	-	-
Slovakia	39.95	49.14	105.95	-10.19	-	-	-	-
Finland	11.22	12.84	-0.81	0.82	-	-	-	-
Sweden	-	-	-	-	-	-	-	-
United Kingdom	9.09	2.08	-3.67	37.71	-	-	-	-
Euro area total	.	10.09	.	-0.25	10.58	.	.	4.35
EU total	.	.	.	9.73	.	.	.	.

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 card purchase transactions at terminals located in the country				
	Cards issued outside the country					Cards issued in the country					2006	2007	2008	2009	2010
	2006	2007	2008	2009	2010	2006	2007	2008	2009	2010					
Belgium	246.46	248.88	261.65	232.46	248.70	6,485.93	6,591.78	6,928.63	6,841.21	7,116.52	1,079.99	1,120.80	1,052.68	959.64	-
Bulgaria	26.20	46.30	64.80	76.33	111.29	198.31	142.13	203.62	204.31	267.54	-	-	-	-	-
Czech Republic	420.11	143.76	386.38	263.92	316.64	1,513.54	1,638.91	2,554.52	2,345.85	2,161.27	13,113.54	10,493.81	9,901.69	5,888.72	6,835.60
Denmark	266.66	408.87	179.95	190.38	221.94	6,551.06	9,191.42	7,574.22	8,044.23	8,037.03	-	-	-	-	-
Germany	-	-	-	-	-	4,283.91	3,581.16	3,681.84	3,573.20	3,695.51	188.18	156.64	150.35	142.62	164.60
Estonia	254.69	192.48	221.19	223.54	304.99	7,050.53	5,667.39	5,950.81	5,490.08	6,044.52	-	-	-	-	-
Ireland	-	-	-	-	-	3,862.87	3,468.00	4,058.22	3,806.25	3,943.75	-	-	-	-	-
Greece	28.60	23.99	21.45	22.39	25.81	180.02	164.45	156.43	156.96	150.43	-	-	-	-	-
Spain	71.09	73.51	75.70	76.89	83.44	1,204.80	1,336.74	1,373.93	1,428.32	1,511.42	52.35	59.28	93.38	25.25	12.66
France	161.70	153.82	130.43	125.89	174.68	4,786.63	4,811.54	4,619.00	4,823.43	5,009.84	244.63	179.14	242.25	281.95	307.33
Italy	-	-	-	48.21	55.94	659.93	676.87	654.41	990.18	923.35	181.92	221.02	315.08	-	-
Cyprus	168.70	162.14	185.54	-	-	1,051.68	1,066.10	1,247.97	-	-	-	-	-	-	-
Latvia	174.94	208.03	162.06	119.44	151.23	3,333.66	3,508.15	3,712.31	3,585.63	3,683.66	-	-	-	-	-
Lithuania	159.52	117.64	105.73	114.71	150.58	2,672.10	2,550.31	2,067.82	2,269.00	2,460.01	214.83	17.30	-	-	-
Luxembourg	1,699.30	1,793.31	1,758.73	1,482.99	1,184.51	3,926.52	3,982.17	4,044.49	3,775.66	3,169.55	267.22	220.52	190.01	197.02	202.74
Hungary	120.43	121.10	121.99	141.98	127.06	2,340.66	2,528.47	2,686.73	2,522.48	2,575.15	-	-	-	-	-
Malta	312.00	306.81	241.33	207.99	243.74	618.01	781.33	777.70	748.21	781.46	-	-	-	-	-
Netherlands	75.59	96.00	107.31	159.83	202.38	5,575.47	5,294.79	5,668.52	8,106.79	8,434.66	1,050.82	864.09	844.85	2,153.86	2,611.67
Austria	-	-	-	-	-	2,320.27	2,416.76	2,569.99	2,897.93	4,130.23	241.11	273.84	260.43	255.29	324.78
Poland	-	-	-	-	-	1,958.01	2,411.51	2,638.27	2,978.32	3,267.86	-	-	-	-	-
Portugal	130.46	128.28	122.65	112.41	105.06	5,076.51	4,646.18	4,389.53	4,139.10	4,161.02	6.05	8.16	8.81	8.56	7.59
Romania	31.93	40.54	32.87	29.01	29.61	381.54	499.84	659.48	780.53	821.47	-	-	-	-	-
Slovenia	635.43	127.47	138.12	122.52	141.54	2,804.29	2,788.66	2,752.53	2,865.44	3,094.94	-	-	-	-	-
Slovakia	164.16	174.93	184.86	191.59	226.44	1,466.28	1,500.16	1,553.56	1,826.32	2,104.14	-	-	-	-	-
Finland	79.05	77.04	84.31	65.91	69.65	7,746.36	6,789.41	6,023.43	5,107.95	5,174.13	-	-	-	-	-
Sweden	-	181.50	-	-	-	5,244.05	5,984.03	7,131.27	7,030.68	8,187.40	-	-	-	-	-
United Kingdom	158.32	256.01	303.21	131.45	142.09	6,294.86	6,561.04	6,729.90	6,687.73	6,725.49	-	-	-	-	-
Euro area total	71.10	72.42	69.29	78.78	95.31	2,749.57	2,714.71	2,690.40	2,836.72	2,966.98	371.38	323.83	336.39	462.16	564.73
EU total	90.77	104.74	102.02	85.61	101.66	3,349.77	3,339.33	3,362.71	3,500.48	3,645.99	413.44	367.55	398.41	516.49	636.48

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 card purchase transactions at terminals located in the country				
	Cards issued in the country														
	2006	2007	2008	2009	2010	2006	2007	2008	2009	2010	2006	2007	2008	2009	2010
Belgium	45.01	45.93	46.22	47.98	50.59	3.01	3.33	3.67	3.81	4.27	5.78	5.14	4.34	3.66	3.12
Bulgaria	1.05	0.96	1.36	1.58	2.13	0.16	0.25	0.33	0.44	1.01	-	-	-	-	-
Czech Republic	11.43	14.30	15.35	19.51	22.10	0.67	0.80	1.08	1.25	1.57	5.56	6.65	8.84	6.16	6.89
Denmark	134.31	146.73	135.10	121.48	118.92	12.96	14.40	7.35	7.96	8.06	-	-	-	-	-
Germany	22.95	16.48	17.77	18.31	19.65	-	1.41	1.44	1.56	1.69	0.39	0.43	0.39	0.34	0.31
Estonia	64.47	71.74	77.30	79.69	87.21	2.09	2.67	3.22	5.07	6.04	-	-	-	-	-
Ireland	54.08	51.49	56.50	55.97	56.20	-	-	-	-	-	-	-	-	-	-
Greece	4.90	4.42	4.41	4.39	4.37	0.23	0.35	0.53	0.55	0.61	-	-	-	-	-
Spain	22.19	24.11	25.55	26.70	29.33	0.54	0.59	0.63	0.67	0.79	0.01	0.01	0.01	0.00	0.00
France	70.91	72.53	74.39	77.20	84.22	1.93	2.01	2.15	2.42	2.88	0.26	0.32	0.38	0.41	0.48
Italy	12.06	12.21	12.62	21.17	19.73	-	-	-	1.71	0.22	0.53	0.73	1.05	1.32	1.69
Cyprus	21.69	19.51	21.50	20.10	19.75	2.85	3.07	3.85	4.43	4.63	-	-	-	0.00	0.00
Latvia	26.44	30.43	34.34	34.51	36.21	1.39	1.79	1.98	2.26	2.82	-	-	-	-	-
Lithuania	16.04	18.38	19.63	20.47	21.22	0.56	0.79	0.94	1.08	1.43	0.13	0.01	0.00	0.00	0.00
Luxembourg	34.27	40.75	41.10	40.48	30.38	9.54	13.43	15.12	16.42	13.93	2.82	2.72	2.33	2.12	1.28
Hungary	13.05	16.03	18.25	20.38	22.61	0.56	0.73	0.90	1.00	1.27	-	-	-	-	-
Malta	9.91	12.48	13.23	13.39	13.74	2.23	2.77	3.47	4.24	4.84	-	-	-	-	-
Netherlands	46.72	51.72	57.94	65.56	72.17	2.12	2.25	2.65	2.90	3.75	5.19	5.58	5.69	5.86	5.90
Austria	24.82	26.26	27.40	28.28	29.45	-	-	-	-	-	2.58	2.98	2.78	2.49	2.32
Poland	14.49	16.98	18.50	20.68	25.73	0.35	0.44	0.54	0.52	0.67	-	-	-	-	-
Portugal	48.18	49.61	48.14	51.71	58.83	0.39	0.44	0.46	0.51	0.59	0.06	0.09	0.10	0.11	0.11
Romania	1.98	3.06	4.42	5.97	6.98	0.17	0.34	0.47	0.59	0.80	-	-	-	-	0.00
Slovenia	29.84	30.71	30.29	30.97	31.11	1.10	1.25	1.10	1.26	1.38	-	-	-	-	-
Slovakia	8.22	8.75	9.67	12.86	15.45	0.57	0.72	0.98	2.05	1.85	-	-	-	-	-
Finland	219.56	235.47	135.74	127.17	141.78	2.65	2.80	1.81	1.73	1.68	-	-	-	-	-
Sweden	72.36	73.15	82.34	88.74	82.37	-	2.09	-	-	-	-	-	-	-	-
United Kingdom	45.11	47.65	49.50	54.88	57.39	1.54	1.66	1.65	1.64	2.21	-	-	-	-	-
Euro area total	35.36	34.51	35.84	38.36	41.11	0.80	1.22	1.31	1.69	1.70	0.93	0.94	0.95	0.94	0.99
EU total	37.46	36.71	38.21	41.38	44.17	1.04	1.37	1.34	1.61	1.76	0.68	0.70	0.73	0.70	0.73

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				
	2006	2007	2008	2009	2010	2006	2007	2008	2009	2010
Belgium	2.93	3.12	3.33	2.79	3.15	40.33	43.47	46.52	48.72	51.99
Bulgaria	0.12	0.27	0.32	0.32	0.41	0.46	0.67	0.92	0.80	0.81
Czech Republic	1.61	1.02	1.70	1.26	2.01	3.65	5.01	6.73	6.73	7.00
Denmark	2.49	2.89	1.52	1.34	1.57	35.42	40.00	38.91	37.02	40.04
Germany	-	-	-	-	-	163.26	128.26	135.24	139.29	150.99
Estonia	0.19	0.22	0.26	0.26	0.33	1.74	2.29	2.55	2.25	2.34
Ireland	-	-	-	-	-	19.27	23.26	25.38	23.05	22.77
Greece	1.17	1.94	1.47	1.40	1.57	5.00	5.20	5.47	5.92	5.46
Spain	7.92	8.73	9.32	8.61	9.28	78.08	87.72	91.78	87.96	91.53
France	17.68	19.75	18.87	17.06	22.85	270.97	296.70	316.46	323.76	345.07
Italy	-	-	-	7.61	10.35	71.32	76.57	62.54	114.18	120.56
Cyprus	0.45	0.47	0.49	0.41	0.45	1.34	1.53	1.90	1.85	1.98
Latvia	0.19	0.26	0.22	0.12	0.17	0.93	1.45	1.70	1.32	1.32
Lithuania	0.11	0.13	0.18	0.14	0.17	0.92	1.26	1.55	1.38	1.37
Luxembourg	1.05	1.16	1.16	1.08	1.08	2.27	2.43	2.60	2.69	2.89
Hungary	0.55	0.65	0.65	0.68	0.68	8.39	9.63	10.30	8.50	9.39
Malta	0.32	0.29	0.26	0.24	0.32	0.27	0.38	0.46	0.50	0.54
Netherlands	2.33	3.13	3.25	3.47	4.49	67.72	73.04	78.95	79.83	84.88
Austria	-	-	-	-	-	11.44	12.54	13.78	14.44	15.87
Poland	-	-	-	-	-	10.14	13.55	17.96	16.77	21.00
Portugal	1.30	1.58	1.61	1.52	1.66	31.88	35.62	38.89	42.05	53.13
Romania	0.14	0.23	0.21	0.25	0.23	0.75	1.58	2.55	2.61	2.78
Slovenia	0.85	0.35	0.41	0.37	0.40	3.04	3.32	3.73	3.73	3.95
Slovakia	0.32	0.31	0.33	0.31	0.37	1.09	1.95	2.15	2.47	2.82
Finland	0.52	0.63	0.75	0.65	0.79	27.82	32.05	32.67	29.70	35.17
Sweden	1.62	1.36	-	-	-	41.49	47.13	49.61	47.18	54.94
United Kingdom	17.20	23.23	20.83	8.06	2.14	470.52	517.31	477.44	444.61	498.83
Euro area total	34.89	40.37	40.93	45.53	56.77	789.37	820.18	856.36	920.14	989.60
EU total	60.79	71.70	67.15	57.95	64.48	1,368.30	1,463.94	1,468.73	1,489.32	1,629.42

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 card purchase transactions at terminals located in the country				
	Cards issued in the country									
	2006	2007	2008	2009	2010	2006	2007	2008	2009	2010
Belgium	4.60	5.29	6.14	6.02	6.75	0.44	0.39	0.35	0.31	0.26
Bulgaria	0.09	0.17	0.22	0.26	0.33	-	-	-	-	-
Czech Republic	0.49	0.59	0.84	0.87	1.05	0.01	0.02	0.03	0.02	0.03
Denmark	5.51	6.01	3.09	3.44	3.76	-	-	-	-	-
Germany	-	15.38	16.12	16.73	18.47	0.10	0.16	0.15	0.15	0.14
Estonia	0.18	0.25	0.30	0.33	0.38	-	-	-	-	-
Ireland	-	-	-	-	-	-	-	-	-	-
Greece	0.47	0.73	1.09	1.04	0.99	-	-	-	-	-
Spain	3.61	4.17	4.28	3.99	4.14	0.00	0.00	0.00	0.00	0.00
France	11.88	13.90	15.35	15.83	18.12	0.04	0.05	0.07	0.08	0.09
Italy	-	-	-	9.37	1.09	2.25	3.38	4.58	5.20	7.42
Cyprus	0.39	0.51	0.66	0.70	0.79	-	-	-	0.00	0.00
Latvia	0.33	0.46	0.56	0.41	0.51	-	-	-	-	-
Lithuania	0.16	0.24	0.30	0.27	0.34	0.01	0.00	0.00	0.00	0.00
Luxembourg	0.96	1.17	1.35	1.45	1.73	0.01	0.01	0.01	0.01	0.00
Hungary	0.39	0.50	0.60	0.53	0.68	-	-	-	-	-
Malta	0.11	0.14	0.18	0.21	0.25	-	-	-	-	-
Netherlands	6.98	7.16	8.19	7.80	8.59	0.44	0.48	0.48	0.48	0.47
Austria	-	-	-	-	-	0.14	0.15	0.15	0.14	0.13
Poland	0.69	0.97	1.38	1.14	1.48	-	-	-	-	-
Portugal	0.57	0.67	0.76	0.80	0.91	0.03	0.05	0.06	0.06	0.07
Romania	0.18	0.41	0.64	0.61	0.79	-	-	-	-	0.00
Slovenia	0.27	0.29	0.29	0.31	0.33	-	-	-	-	-
Slovakia	0.17	0.24	0.37	0.57	0.53	-	-	-	-	-
Finland	0.75	0.84	0.93	0.87	0.89	-	-	-	-	-
Sweden	2.38	2.42	-	-	-	-	-	-	-	-
United Kingdom	33.33	36.54	34.88	28.68	32.02	-	-	-	-	-
Euro area total	29.82	49.59	55.34	65.69	63.59	3.46	4.67	5.85	6.42	8.59
EU total	74.22	99.04	98.52	102.23	104.93	3.48	4.69	5.87	6.44	8.62

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			
	2007	2008	2009	2010	2007	2008	2009	2010
Belgium	3.25	4.17	-16.73	9.52	4.53	4.19	4.39	3.22
Bulgaria	93.81	10.04	-1.09	22.58	30.11	28.96	-14.38	-3.27
Czech Republic	-41.24	45.29	-22.03	48.99	27.47	16.81	5.40	-2.77
Denmark	13.35	-48.55	-13.48	14.70	10.11	-4.93	-6.11	5.26
Germany	-	-	-	-	-23.81	4.26	2.14	6.43
Estonia	4.27	10.11	3.06	20.48	20.42	3.49	-10.06	-1.63
Ireland	-	-	-	-	17.01	7.69	-6.75	-1.04
Greece	59.88	-25.96	-6.79	6.73	0.04	3.04	5.47	-12.34
Spain	5.68	5.24	-8.48	4.83	7.73	3.13	-5.00	1.16
France	8.62	-5.55	-10.53	31.34	6.51	5.41	1.27	4.50
Italy	-	-	-	33.25	4.44	-20.20	80.58	3.42
Cyprus	1.74	3.67	-17.37	7.44	11.93	21.58	-4.17	4.96
Latvia	15.83	-21.80	-42.32	32.50	37.88	6.35	-20.60	-2.12
Lithuania	11.34	21.64	-21.10	15.80	26.01	13.86	-12.32	-4.23
Luxembourg	5.55	-0.49	-9.24	-3.02	2.53	6.08	0.90	4.32
Hungary	5.08	-3.58	10.74	-5.75	1.64	3.52	-12.71	3.80
Malta	-10.11	-13.91	-7.27	25.41	35.49	15.18	8.74	4.06
Netherlands	32.32	2.21	6.23	26.92	6.19	6.33	0.40	4.40
Austria	-	-	-	-	5.91	8.27	3.74	7.56
Poland	-	-	-	-	24.55	19.06	10.81	12.33
Portugal	18.37	1.07	-5.51	6.80	8.76	8.28	8.27	23.34
Romania	40.84	-4.43	27.48	-13.51	85.58	67.84	12.73	-1.98
Slovenia	-61.05	17.12	-12.28	4.64	3.40	10.38	-2.11	3.79
Slovakia	-13.59	-5.37	-6.48	19.14	58.70	-1.27	14.83	12.69
Finland	19.47	15.22	-14.52	17.01	13.01	-1.41	-10.70	15.22
Sweden	-18.06	-	-	-	10.76	7.11	2.18	2.44
United Kingdom	32.78	1.27	-57.94	-75.35	8.11	4.21	1.26	4.17
Euro area total	9.61	-2.03	.	22.00	0.43	2.55	6.19	5.22
EU total	13.83	.	.	8.38	3.61	-1.79	-0.13	6.56

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 card purchase transactions at terminals located in the country			
	Cards issued in the country							
	2007	2008	2009	2010	2007	2008	2009	2010
Belgium	11.46	13.08	-2.21	8.36	-13.71	-12.89	-11.38	-18.73
Bulgaria	71.38	21.58	14.93	20.65	-	-	-	-
Czech Republic	12.00	25.03	8.61	12.91	19.73	26.11	-0.75	11.39
Denmark	6.41	-49.75	9.83	6.53	-	-	-	-
Germany	-	3.66	2.91	8.41	49.20	-5.45	-6.02	-5.20
Estonia	28.42	11.27	9.48	11.25	-	-	-	-
Ireland	-	-	-	-	-	-	-	-
Greece	49.91	46.38	-6.85	-9.26	-	-	-	-
Spain	10.62	1.16	-7.55	0.94	-25.11	-38.17	-3.85	-8.97
France	13.80	9.14	2.08	12.22	29.78	26.65	17.51	10.77
Italy	-	-	-	-88.60	45.82	32.45	12.21	39.90
Cyprus	26.78	27.43	3.94	10.48	-	-	-	-
Latvia	21.06	10.59	-25.63	23.49	-	-	-	-
Lithuania	31.88	18.07	-11.14	20.98	-89.98	-	-	-
Luxembourg	16.18	14.57	4.83	16.16	-11.46	-8.40	-7.99	-31.08
Hungary	13.57	15.30	-5.62	19.79	-	-	-	-
Malta	25.11	24.67	13.84	15.97	-	-	-	-
Netherlands	1.13	12.43	-5.41	8.07	6.44	-0.42	-1.60	-3.32
Austria	-	-	-	-	7.30	-4.71	-7.14	-7.84
Poland	30.67	27.85	-1.49	16.36	-	-	-	-
Portugal	14.21	12.11	5.95	11.72	29.29	23.33	9.91	5.20
Romania	101.16	60.19	5.27	18.42	-	-	-	-
Slovenia	0.18	0.22	2.29	6.29	-	-	-	-
Slovakia	26.28	34.79	56.67	-9.16	-	-	-	-
Finland	10.53	7.64	-8.74	-0.48	-	-	-	-
Sweden	-0.68	-	-	-	-	-	-	-
United Kingdom	7.82	7.76	-10.57	3.64	-	-	-	-
Euro area total	.	8.44	.	-5.29	30.85	.	.	30.89
EU total	.	.	.	-0.03	.	.	.	.

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 card purchase transactions at terminals located in the country				
	Cards issued outside the country					Cards issued in the country					2006	2007	2008	2009	2010
	2006	2007	2008	2009	2010	2006	2007	2008	2009	2010					
Belgium	25.40	25.57	26.69	20.62	22.81	350.03	356.72	372.47	360.68	376.02	4.99	4.93	4.58	4.28	-
Bulgaria	3.93	5.50	5.87	5.36	6.72	14.57	13.68	17.13	13.54	13.38	-	-	-	-	-
Czech Republic	26.08	12.92	29.49	16.19	20.71	59.09	63.50	116.55	86.51	72.20	4.07	3.17	3.08	2.54	3.10
Denmark	23.17	33.37	13.85	12.84	14.26	329.75	461.31	353.73	355.99	362.72	-	-	-	-	-
Germany	-	-	-	-	-	282.26	226.59	228.06	215.82	222.64	0.46	0.48	0.48	0.48	0.59
Estonia	12.93	9.75	10.73	9.76	12.74	118.35	103.05	106.65	84.59	90.19	-	-	-	-	-
Ireland	-	-	-	-	-	363.53	326.15	343.69	288.18	284.65	-	-	-	-	-
Greece	3.27	5.00	3.46	3.29	3.81	14.01	13.40	12.89	13.88	13.21	-	-	-	-	-
Spain	6.14	6.46	6.56	6.18	6.68	60.50	64.89	64.60	63.16	65.89	0.12	0.15	0.23	0.07	0.04
France	15.48	15.89	13.71	12.26	16.02	237.28	238.78	229.88	232.64	241.87	0.48	0.36	0.51	0.63	0.68
Italy	-	-	-	5.22	6.92	61.07	62.79	46.86	78.28	80.56	12.10	15.07	19.89	-	-
Cyprus	25.18	24.11	25.08	-	-	75.44	79.48	96.95	-	-	-	-	-	-	-
Latvia	12.02	12.45	9.46	5.23	7.06	57.20	70.54	72.85	55.48	55.32	-	-	-	-	-
Lithuania	5.38	4.89	4.42	3.66	4.62	44.39	45.64	38.64	35.56	37.13	2.43	0.31	-	-	-
Luxembourg	121.26	128.41	122.19	101.59	84.22	261.89	269.37	273.23	252.53	225.20	0.65	0.58	0.51	0.51	0.46
Hungary	11.91	11.87	10.61	9.52	8.64	183.03	176.45	169.39	119.78	119.72	-	-	-	-	-
Malta	38.70	33.11	25.72	21.37	26.62	33.44	43.13	44.81	43.68	45.13	-	-	-	-	-
Netherlands	8.75	10.20	10.27	14.22	17.37	254.78	238.48	249.71	326.86	328.24	2.81	2.35	2.31	5.80	6.88
Austria	-	-	-	-	-	115.45	120.11	128.98	142.95	206.88	1.37	1.45	1.37	1.36	1.68
Poland	-	-	-	-	-	57.45	72.63	84.57	72.73	83.39	-	-	-	-	-
Portugal	7.48	7.80	7.12	5.95	5.97	183.53	176.01	172.00	164.84	190.83	0.20	0.22	0.25	0.24	0.24
Romania	3.04	3.22	2.34	2.49	2.15	15.84	22.12	28.18	26.54	26.01	-	-	-	-	-
Slovenia	25.27	9.73	11.06	10.12	11.16	90.79	92.83	99.40	101.51	111.00	-	-	-	-	-
Slovakia	13.20	11.22	10.13	8.57	9.93	44.93	70.20	66.10	68.67	75.23	-	-	-	-	-
Finland	4.93	4.67	4.91	3.72	3.91	264.98	237.41	213.52	168.74	174.96	-	-	-	-	-
Sweden	8.78	7.27	-	-	-	224.79	251.61	254.70	216.66	270.50	-	-	-	-	-
United Kingdom	16.81	22.11	19.03	6.83	1.71	459.84	492.33	436.03	377.05	398.21	-	-	-	-	-
Euro area total	6.51	7.02	6.57	7.09	8.66	147.37	142.55	137.52	143.26	150.89	3.33	3.55	4.45	6.64	10.40
EU total	8.57	9.38	8.17	6.78	7.32	192.97	191.49	178.63	174.18	185.03	3.33	3.54	4.44	6.60	10.32

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 card purchase transactions at terminals located in the country				
	Cards issued in the country														
	2006	2007	2008	2009	2010	2006	2007	2008	2009	2010	2006	2007	2008	2009	2010
Belgium	2,429.00	2,485.32	2,484.60	2,529.74	2,673.09	277.08	302.28	327.98	312.82	347.03	26.74	22.58	18.87	16.31	13.57
Bulgaria	76.85	92.43	114.31	104.76	106.76	14.78	23.41	27.30	33.58	42.68	-	-	-	-	-
Czech Republic	446.26	554.14	700.36	719.58	738.33	59.56	64.98	87.91	93.07	110.90	1.73	2.01	2.75	2.66	3.12
Denmark	6,760.29	7,364.34	6,309.45	5,376.10	5,367.05	1,050.67	1,106.07	500.85	499.24	504.41	-	-	-	-	-
Germany	1,512.13	1,042.90	1,100.57	1,105.61	1,183.87	-	125.02	131.17	132.77	144.82	0.96	1.30	1.25	1.15	1.10
Estonia	1,082.20	1,304.49	1,385.44	1,227.80	1,301.25	112.27	144.33	164.82	177.80	213.11	-	-	-	-	-
Ireland	5,089.79	4,842.85	4,784.81	4,237.95	4,056.72	-	-	-	-	-	-	-	-	-	-
Greece	381.55	360.36	362.98	387.73	383.74	35.58	50.36	72.05	67.98	69.64	-	-	-	-	-
Spain	1,114.36	1,170.22	1,201.36	1,180.44	1,278.69	51.59	55.63	56.02	53.57	57.90	0.03	0.02	0.01	0.01	0.01
France	3,515.27	3,599.37	3,702.37	3,723.29	4,066.19	154.17	168.66	179.63	182.09	213.57	0.52	0.64	0.80	0.93	1.07
Italy	1,116.31	1,132.66	903.94	1,673.84	1,721.36	-	-	-	137.40	15.57	35.28	49.98	66.21	76.19	105.98
Cyprus	1,555.83	1,454.94	1,670.27	1,503.65	1,440.68	456.54	483.58	581.83	568.10	572.94	-	-	-	0.00	0.00
Latvia	453.59	611.91	673.91	534.01	543.83	162.74	192.76	220.76	163.84	210.51	-	-	-	-	-
Lithuania	266.49	328.90	366.80	320.84	320.34	47.60	61.49	71.11	63.03	79.50	1.48	0.15	0.00	0.00	0.00
Luxembourg	2,285.66	2,756.67	2,776.80	2,707.67	2,158.21	968.43	1,323.58	1,439.99	1,458.81	1,294.73	6.87	7.15	6.22	5.53	2.91
Hungary	1,020.83	1,118.62	1,150.89	967.70	1,051.32	47.66	58.35	66.86	60.79	76.22	-	-	-	-	-
Malta	536.18	689.03	762.39	781.93	793.43	214.13	254.08	304.29	326.71	369.46	-	-	-	-	-
Netherlands	2,134.77	2,329.36	2,552.33	2,643.50	2,808.72	219.90	228.50	264.74	258.34	284.15	13.86	15.16	15.56	15.79	15.54
Austria	1,234.91	1,305.25	1,374.94	1,395.11	1,475.00	-	-	-	-	-	14.68	15.72	14.57	13.24	11.99
Poland	425.16	511.50	593.17	504.93	656.62	28.96	36.55	45.52	34.44	46.40	-	-	-	-	-
Portugal	1,741.90	1,879.44	1,886.49	2,059.56	2,697.83	31.12	35.26	36.64	39.14	46.44	1.86	2.38	2.73	3.02	3.38
Romania	82.15	135.30	189.08	202.88	220.92	19.88	35.50	47.34	47.44	62.40	-	-	-	-	0.00
Slovenia	966.15	1,022.20	1,093.77	1,097.15	1,115.62	86.28	88.45	85.93	90.06	93.78	-	-	-	-	-
Slovakia	251.79	409.56	411.59	483.58	552.30	39.52	51.15	70.18	112.50	103.58	-	-	-	-	-
Finland	7,510.47	8,233.83	4,811.58	4,201.13	4,794.41	201.18	215.73	137.64	122.81	121.06	-	-	-	-	-
Sweden	3,101.65	3,075.67	2,940.82	2,734.56	2,721.27	177.70	158.02	-	-	-	-	-	-	-	-
United Kingdom	3,294.93	3,575.93	3,207.11	3,094.16	3,398.08	233.39	252.62	234.29	199.62	218.12	-	-	-	-	-
Euro area total	1,895.29	1,812.04	1,831.86	1,936.98	2,090.63	71.60	109.56	118.39	138.29	134.34	8.31	10.31	12.50	13.51	18.14
EU total	2,157.89	2,105.14	2,029.72	2,058.80	2,241.59	117.05	142.43	136.15	141.33	144.36	5.49	6.74	8.11	8.91	11.86

16.1a Participation in selected interbank funds transfer systems

(end of period)

	Number of participants					of which: Direct participants				
	2006	2007	2008	2009	2010	2006	2007	2008	2009	2010
A. PROCESSING THE EURO										
I. LVPS										
1. TARGET										
TARGET as a whole	10,314	4,751	4,562	4,536	4,526	1,076	1,055	939	985	1,072
EURO AREA										
ELLIPS, RECOUR & TARGET2-BE	85	88	51	50	47	16	16	9	10	11
RTGSplus, CAM, KTO2 & TARGET2-DE	8,513	2,928	2,891	2,787	2,730	191	188	203	184	219
IRIS & TARGET2-IE	21	21	33	33	32	21	21	21	21	22
HERMES & TARGET2-GR	36	34	52	52	50	36	34	21	21	25
SLBE & TARGET2-ES	212	208	236	229	232	179	174	137	132	133
TBF & TARGET2-FR	160	118	277	293	306	130	88	65	83	83
BI-REL & TARGET2-IT	767	783	480	479	462	119	110	95	100	102
TARGET2-CY	.	15	18	20	20	.	15	15	15	15
LIPS-Gross & TARGET2-LU	31	44	46	71	71	31	23	25	27	26
TARGET2-MT	-	2	2	2	2	-	2	2	2	2
TOP & TARGET2-NL	148	132	102	103	121	99	90	60	61	77
ARTIS, HOAM.AT & TARGET2-AT	84	89	90	94	94	84	89	90	94	94
SPGT2 & TARGET2-PT	37	36	36	53	56	37	36	36	43	45
TARGET2-SI	-	22	23	24	25	-	22	23	24	25
TARGET2-SK	-	-	-	31	33	-	-	-	31	33
BoF-RTGS & TARGET2-FI	23	24	19	19	19	23	24	19	19	19
EPM & TARGET2-ECB EU	4	4	4	4	4	4	4	4	4	4
EU NON-EA										
TARGET2-BNB BG	-	-	-	-	19	-	-	-	.	19
KRONOS EURO & TARGET2-DK	119	108	114	105	111	32	32	35	36	35
EP-RTGS & TARGET2-EE	5	6	8	9	17	5	6	8	9	17
TARGET2-LV	-	25	25	25	26	-	25	25	25	26
LITHAS-PHA & TARGET2-LT	.	13	14	14	14	.	5	5	5	5
SORBNET-EURO & TARGET2-PL	40	38	41	39	35	40	38	41	39	35
E-RIX SE	10	.	.	.	.	10	.	.	.	.
CHAPS EURO UK	19	13	0	-	-	19	13	0	-	-
2. NON-TARGET										
EURO AREA										
France										
PNS	50	50	-	-	-	16	16	-	-	-
Cyprus										
Large-value Credit Transfer System	68	71	68	33	30	68	71	68	33	30
Finland										
POPS	10	10	10	10	10	9	9	9	9	9
3. EUROPEAN UNION										
EURO1/STEP1	303	312	316	283	274	303	312	316	283	274
II. MULTI-CURRENCY SYSTEMS										
CLS	57	57	60	59	61	55	55	58	57	59
III. RETAIL SYSTEMS										
EURO AREA										
Belgium										
Clearing House	81	79	73	73	-	25	24	24	24	-
CEC	83	81	76	76	75	21	21	20	20	19
Germany										
RPS	252	237	256	223	221	252	237	256	223	221

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

(end of period)

	Number of participants					of which: Direct participants				
	2006	2007	2008	2009	2010	2006	2007	2008	2009	2010
A. PROCESSING THE EURO (cont.)										
III. RETAIL SYSTEMS (cont.)										
EURO AREA (cont.)										
Ireland										
IRECC	16	20	24	37	48	7	7	7	7	7
IPCC	17	17	17	17	17	8	8	8	8	8
Greece										
DIAS	39	40	42	56	58	39	40	42	43	45
ACO	52	51	51	51	50	52	51	51	51	50
Spain										
SNCE	225	226	223	218	212	23	22	22	22	22
France										
SIT/CORE	579	564	424	423	421	13	12	12	11	11
Italy										
BI-COMP	740	817	339	338	-	132	124	123	115	89
Cyprus										
Cyprus Clearing House	13	16	17	17	18	12	15	16	16	17
JCC Payment Cards System	9	10	11	14	19	7	8	9	13	18
JCC Transfer System	11	11	13	13	13	11	11	13	13	13
Government Payments System	12	12	12	18	21	11	11	12	18	21
Luxembourg										
LIPS-Net	20	.	.	.	.	13	.	.	.	.
Malta										
Malta Clearing House	6	6	8	8	8	6	6	8	8	8
Netherlands										
Equens	61	57	56	53	48	61	57	56	53	48
Austria										
STEP.AT	-	-	129	183	270	-	-	20	34	36
Portugal										
SICOI	57	59	61	69	68	38	37	37	36	36
SLOD	93	86	79	62	.	93	86	79	62	.
Slovenia										
Giro Clearing System	20	21	22	23	.	20	21	22	23	.
SEPA IKP System	-	.	.	23	23	-	.	.	23	23
Slovakia										
EURO SIPS	-	-	-	28	30	-	-	-	28	30
Finland										
PMJ	11	12	12	12	12	11	12	12	12	12
EU NON-EA										
Denmark										
The Sumclearing Euro	160	153	147	135	133	27	29	29	30	29
Poland										
EUROELIXIR	638	630	628	624	623	34	31	31	29	27
Bulgaria										
BISERA7-EUR	-	-	-	.	14	-	-	-	.	14
EUROPEAN UNION										
STEP2 XCT Service	1,728	1,792	1,802	1,818	1,789	107	108	106	106	103
STEP2 ICT Service	.	57	65	78	76	.	9	8	7	6
STEP2 SCT Service	.	.	4,147	4,472	4,638	.	.	114	117	124
STEP2 SDD CORE Service	.	.	.	.	3,894	.	.	.	.	91
STEP2 SDD B2B Service	.	.	.	.	3,341	.	.	.	.	66
B. PROCESSING OTHER CURRENCIES										
I. LVPS										
EURO AREA										
Malta										
MaRIS	7	7	.	.	.	7	7	.	.	.
Slovenia										
SIBPS	21	.	-	-	.	21	.	-	-	.

16.1c Participation in selected interbank funds transfer systems (continued)

(end of period)

	Number of participants					of which: Direct participants				
	2006	2007	2008	2009	2010	2006	2007	2008	2009	2010
B. PROCESSING OTHER CURRENCIES (cont.)										
I. LVPS (cont.)										
EU NON-EA										
Slovakia										
SIPS	30	32	32	-	-	30	32	32	-	-
Bulgaria										
RINGS	37	34	36	31	31	37	34	36	31	31
Czech Republic										
CERTIS	47	47	50	51	54	47	47	50	51	54
Denmark										
KRONOS DKK	125	124	123	121	119	125	124	123	121	119
Estonia										
Estonian RTGS	16	16	16	16	20	16	16	16	16	20
ESTA	13	13	13	13	15	13	13	13	13	15
Latvia										
SAMS	24	23	24	25	25	24	23	24	25	25
Lithuania										
LITAS	23	-	-	-	-	23	-	-	-	-
LITAS-RLS	-	24	26	24	24	-	24	26	24	24
Hungary										
VIBER	217	203	197	189	189	38	42	43	56	56
Poland										
SORBNET	58	55	56	57	57	58	55	56	57	57
Romania										
REGIS	46	47	50	48	49	46	47	50	48	49
Sweden										
K-RIX	20	21	21	23	24	20	21	21	23	24
United Kingdom										
CHAPS Sterling	-	-	-	-	-	15	15	15	15	18
II. RETAIL SYSTEMS										
EU NON-EA										
Bulgaria										
BISERA	34	31	32	32	32	34	31	32	32	32
BORICA	28	24	24	23	24	28	24	24	23	24
SEP	-	-	-	4	5	-	-	-	4	5
Denmark										
The Sumclearing DKK	160	153	147	135	133	66	69	66	67	66
Latvia										
EKS	24	23	24	26	26	24	23	24	26	26
Lithuania										
LITAS-MMS	-	24	26	24	24	-	24	26	24	24
Hungary										
ICS	216	202	194	188	188	57	58	57	57	55
Poland										
ELIXIR	654	647	650	649	649	55	53	53	53	52
Romania										
PCH	35	36	35	35	-	35	36	35	35	-
SENT	39	40	42	44	42	39	40	42	44	42
VISA CARD CLEARING	23	24	28	30	29	23	24	28	30	29
MASTER CARD CLEARING	23	24	31	35	33	19	20	27	30	28
Sweden										
Bankgirot	20	19	19	20	20	20	19	19	20	20
Dataclearing	20	19	19	20	20	20	19	19	20	20
Plusgirot	-	-	-	-	-	-	-	-	-	-
United Kingdom										
Cheque and Credit Clearings	412	401	377	12	10	11	12	12	12	10
BACS	65,015	65,015	63,515	60,615	62,616	15	15	15	15	16

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)				
	2006	2007	2008	2009	2010	2006	2007	2008	2009	2010
A. PROCESSING THE EURO										
I. LVPS										
1. TARGET										
TARGET as a whole	24	21	-	-	-	19	20	16	15	16
EURO AREA										
ELLIPS, RECOUR & TARGET2-BE	84	84	90	93	91	90	91	93	89	92
RTGSplus, CAM, KTO2 & TARGET2-DE	46	49	50	54	51	54	62	35	31	34
IRIS & TARGET2-IE	76	75	79	87	87	-	-	72	79	79
HERMES & TARGET2-GR	57	58	69	75	74	62	66	68	74	74
SLBE & TARGET2-ES	43	40	43	47	47	52	50	66	65	63
TBF & TARGET2-FR	44	47	53	54	52	56	58	62	62	61
BI-REL & TARGET2-IT	49	49	59	55	43	45	51	53	58	58
TARGET2-CY	.	94	91	90	90	.	93	93	92	97
LIPS-Gross & TARGET2-LU	63	67	69	58	62	64	68	-	83	85
TARGET2-MT	.	100	100	100	100	-	100	100	100	100
TOP & TARGET2-NL	58	62	59	64	63	73	72	42	51	43
ARTIS, HOAM.AT & TARGET2-AT	34	33	24	24	27	59	58	43	32	30
SPGT2 & TARGET2-PT	59	60	60	63	64	66	63	65	66	68
TARGET2-SI	-	68	62	62	62	-	72	70	71	70
TARGET2-SK	-	-	-	-	-	-	-	-	-	-
BoF-RTGS & TARGET2-FI	80	79	77	76	82	81	84	85	87	82
EPM & TARGET2-ECB EU	100	100	100	100	100	100	100	100	100	100
EU NON-EA										
TARGET2-BNB BG	-	-	-	.	77	-	-	-	.	96
KRONOS EURO & TARGET2-DK	94	95	95	-	-	99	99	99	-	-
EP-RTGS & TARGET2-EE	100	100	96	98	97	100	100	99	98	100
TARGET2-LV	-	75	63	60	63	-	82	83	92	91
LITHAS-PHA & TARGET2-LT	.	100	100	100	100	.	100	100	100	100
SORBNET-EURO & TARGET2-PL	49	76	90	92	93	60	64	75	82	86
E-RIX SE	98	-	-	-	-	100	-	-	-	-
CHAPS EURO UK	73	74	70	-	-	80	80	77	-	-
2. NON-TARGET										
EURO AREA										
France										
PNS	66	66	63	-	-	70	69	69	-	-
Cyprus										
Large-value Credit Transfer System	89	93	72	87	85	89	92	93	80	86
Finland										
POPS	93	92	91	91	92	91	93	95	93	93
3. EUROPEAN UNION										
EURO1/STEP1	29	31	30	31	30	46	46	45	47	49
II. MULTI-CURRENCY SYSTEMS										
CLS	.	.	.	.	.	.	.	.	.	.
III. RETAIL SYSTEMS										
EURO AREA										
Belgium										
Clearing House	85	84	84	82	-	90	89	88	86	-
CEC	82	82	82	81	82	82	82	83	82	83
Germany										
RPS	29	29	30	32	32	17	16	12	15	14

16.1e 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)				
	2006	2007	2008	2009	2010	2006	2007	2008	2009	2010
A. PROCESSING THE EURO (cont.)										
III. RETAIL SYSTEMS (cont.)										
EURO AREA (cont.)										
Ireland										
IPCC & IRECC	95	99	99	94	98	97	96	96	97	95
Greece										
DIAS	73	71	71	73	75	69	69	67	67	67
ACO	81	77	53	53	55	66	64	62	63	62
Spain										
SNCE	62	62	61	62	61	60	59	59	59	58
France										
SIT/CORE	62	68	69	68	80	60	65	67	75	81
Italy										
BI-COMP	44	46	54	52	49	39	44	50	52	54
Cyprus										
Cyprus Clearing House	90	91	91	91	90	87	87	86	86	86
JCC Payment Cards System	-	-	-	-	-	-	-	-	-	-
JCC Transfer System	93	97	94	95	94	92	97	92	92	90
Government Payments System	100	100	100	98	94	100	100	100	98	92
Luxembourg										
LIPS-Net	88	.	.	.	.	88	.	.	.	.
Malta										
Malta Clearing House	100	100	100	99	98	99	98	97	98	97
Netherlands										
Equens	97	97	97	97	97	95	95	94	94	88
Austria										
STEP.AT	-	-	100	96	97	.	.	99	96	88
Portugal										
SICOI	79	79	78	78	78	69	69	69	69	69
SLOD	87	91	92	88	.	80	87	81	84	.
Slovenia										
Giro Clearing System	65	64	63	68	.	67	66	63	69	.
SEPA IKP System	-	.	.	62	61	-	.	.	62	63
Slovakia										
EURO SIPS	-	-	-	-	-	-	-	-	.	-
Finland										
PMJ	99	99	96	95	96	94	92	94	88	97
EU NON-EA										
Denmark										
The Sumclearing Euro	.	.	-	-	-	.	.	-	-	-
Poland										
EUROELIXIR	77	74	71	72	68	68	65	72	76	77
Bulgaria										
BISERA7-EUR	-	-	-	-	92	-	-	-	-	89
EUROPEAN UNION										
STEP2 XCT Service	30	27	30	35	37	27	25	29	30	29
STEP2 ICT Service	.	92	96	99	100	.	85	96	99	100
STEP2 SCT Service	.	.	37	25	31	.	.	30	23	27
STEP2 SDD CORE Service	.	.	.	.	77	70	69	69	-	-
STEP2 SDD B2B Service	.	.	.	.	92	89	92	93	80	86
B. PROCESSING OTHER CURRENCIES										
I. LVPS										
EURO AREA										
Malta										
MaRIS	95	94	.	.	.	98	98	.	.	.
Slovenia										
SIBPS	70	.	.	.	.	69	.	.	.	.

16.If 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)				
	2006	2007	2008	2009	2010	2006	2007	2008	2009	2010
B. PROCESSING OTHER CURRENCIES (cont.)										
I. LVPS (cont.)										
EU NON-EA										
Slovakia										
SIPS	-	-	-	-	-	-	-	-	-	-
Bulgaria										
RINGS	46	46	54	53	52	47	59	64	63	63
Czech Republic										
CERTIS	-	-	-	-	-	-	-	-	-	-
Denmark										
KRONOS DKK	73	71	72	-	-	69	68	68	-	-
Estonia										
Estonian RTGS	85	85	86	84	83	91	90	82	84	84
ESTA	99	99	99	99	98	97	97	97	98	97
Latvia										
SAMS	67	70	70	72	73	74	77	83	85	81
Lithuania										
LITAS	83	83	.	.	.	79	79	.	.	.
LITAS-RLS	.	80	79	80	78	.	77	79	81	77
Hungary										
VIBER	55	58	56	54	53	66	63	64	54	58
Poland										
SORBNET	52	51	53	54	54	53	50	53	53	53
Romania										
REGIS	53	53	59	56	56	51	51	55	55	62
Sweden										
K-RIX	86	87	87	88	87	77	78	79	80	77
United Kingdom										
CHAPS Sterling	80	79	79	79	76	78	77	75	74	70
II. RETAIL SYSTEMS										
EU NON-EA										
Bulgaria										
BISERA	44	44	52	51	49	53	54	61	61	61
BORICA	51	57	61	62	64	48	59	61	67	70
SEP	-	-	-	100	100	.	.	.	100	100
Denmark										
The Sumclearing DKK	.	.	-	-	-	.	.	-	-	-
Latvia										
EKS	76	77	78	80	78	73	75	76	77	75
Lithuania										
LITAS-MMS	.	83	82	83	80	.	86	85	84	81
Hungary										
ICS	69	67	68	67	61	59	58	57	55	55
Poland										
ELIXIR	57	55	57	57	56	43	43	45	45	46
Romania										
PCH	59	64	58	49	-	58	60	56	49	-
SENT	65	64	61	58	58	60	60	59	56	57
VISA CARD CLEARING	90	93	87	85	85	89	91	84	87	82
MASTER CARD CLEARING	92	97	79	82	81	86	98	78	79	79
Sweden										
Bankgirot	-	-	-	-	-	-	-	-	-	-
Dataclearing	-	.	-	-	-	-	-	-	-	-
Plusgirot	-	-	-	-	-	-	.	.	.	.
United Kingdom										
Cheque and Credit Clearings	76	75	75	75	75	77	77	77	77	79
BACS	76	79	76	78	80	-	-	-	-	-

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)			
	2006	2007	2008	2009	2010	2007	2008	2009	2010
A. PROCESSING THE EURO									
I. LVPS									
1. TARGET									
TARGET as a whole	83.36	99.07	89.03	88.02	87.39	18.85	-10.14	-1.13	-0.72
EURO AREA									
ELLIPS, RECOUR & TARGET2-BE	1.74	2.04	2.75	2.12	2.39	17.46	34.79	-22.79	12.73
RTGSplus, CAM, KTO2 & TARGET2-DE	37.90	47.50	41.56	44.70	43.80	25.34	-12.50	7.55	-2.01
IRIS & TARGET2-IE	1.22	1.36	1.32	1.24	1.28	11.66	-3.24	-6.16	3.64
HERMES & TARGET2-GR	1.52	1.62	1.37	1.46	1.52	6.46	-15.35	6.51	4.46
SLBE & TARGET2-ES	9.55	10.66	9.26	7.57	7.53	11.63	-13.07	-18.26	-0.53
TBF & TARGET2-FR	4.58	4.88	6.65	7.62	8.22	6.64	36.30	14.50	7.85
BI-REL & TARGET2-IT	10.95	11.50	9.50	8.66	8.68	5.01	-17.39	-8.81	0.25
TARGET2-CY	.	0.00	0.10	0.09	0.11	.	4,700.00	-4.17	20.65
LIPS-Gross & TARGET2-LU	0.67	0.87	0.80	0.76	0.78	29.21	-7.84	-5.51	3.58
TARGET2-MT	-	0.00	0.01	0.01	0.02	-	-	7.69	21.43
TOP & TARGET2-NL	4.77	7.26	9.25	9.39	8.59	52.03	27.47	1.49	-8.44
ARTIS, HOAM.AT & TARGET2-AT	3.33	3.84	2.94	1.09	0.90	15.32	-23.44	-62.93	-17.43
SPGT2 & TARGET2-PT	1.01	1.14	1.21	1.06	1.09	13.11	6.06	-12.17	2.26
TARGET2-SI	-	0.12	0.77	0.79	0.78	-	532.79	1.68	-1.27
TARGET2-SK	-	-	-	0.16	0.15	-	-	-	-3.36
BoF-RTGS & TARGET2-FI	0.31	0.35	0.41	0.65	0.63	13.83	14.97	59.71	-3.54
EPM & TARGET2-ECB EU	0.04	0.04	0.05	0.08	0.09	0.00	25.00	59.59	7.80
EU NON-EA									
TARGET2-BNB BG	-	-	-	.	0.07	-	-	.	.
KRONOS EURO & TARGET2-DK	0.12	0.13	0.18	0.19	0.20	12.82	36.36	5.56	5.26
EP-RTGS & TARGET2-EE	0.00	0.02	0.01	0.02	0.05	800.00	-66.67	200.00	183.33
TARGET2-LV	-	0.01	0.15	0.16	0.28	-	1,400.00	3.33	81.94
LITHAS-PHA & TARGET2-LT	.	0.00	0.02	0.02	0.04	.	1,600.00	41.18	79.17
SORBNET-EURO & TARGET2-PL	0.03	0.03	0.15	0.20	0.20	14.29	353.13	39.31	-2.48
E-RIX SE	0.07	-	-	-	-	-	-	-	-
CHAPS EURO UK	5.57	5.71	0.59	-	-	2.53	-89.67	-	-
2. NON-TARGET									
EURO AREA									
France									
PNS	6.61	6.43	0.40	-	-	-2.80	-93.81	-	-
Cyprus									
Large-value Credit Transfer System	0.10	0.12	0.00	0.00	0.00	18.00	-96.61	0.00	-25.00
Finland									
POPS	0.59	0.60	0.64	0.57	0.55	2.21	7.33	-11.18	-4.55
3. EUROPEAN UNION									
EURO1/STEP1	47.73	54.35	64.19	58.29	59.37	13.87	18.10	-9.19	1.85
II. MULTI-CURRENCY SYSTEMS									
CLS	61.53	90.26	136.43	150.09	198.11	46.69	51.15	10.01	31.99
III. RETAIL SYSTEMS									
EURO AREA									
Belgium									
Clearing House	0.50	0.47	0.43	0.24	-	-6.75	-8.30	-43.62	-
CEC	966.48	1,011.75	1,063.40	1,122.91	1,170.22	4.68	5.11	5.60	4.21
Germany									
RPS	2,297.87	2,342.98	2,465.40	2,585.55	2,662.93	1.96	5.22	4.87	2.99

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)			
	2006	2007	2008	2009	2010	2007	2008	2009	2010
A. PROCESSING THE EURO (cont.)									
III. RETAIL SYSTEMS (cont.)									
EURO AREA (cont.)									
Ireland									
IPCC & IRECC	202.90	214.10	218.50	210.10	204.10	5.52	2.06	-3.84	-2.86
Greece									
DIAS	60.66	68.51	75.53	74.76	78.16	12.94	10.24	-1.01	4.55
ACO	3.80	3.21	2.75	2.57	2.38	-15.47	-14.37	-6.44	-7.51
Spain									
SNCE	1,351.32	1,439.24	1,510.60	1,543.87	1,586.48	6.51	4.96	2.20	2.76
France									
SIT/CORE	12,181.53	12,303.25	12,491.28	12,737.70	12,816.57	1.00	1.53	1.97	0.62
Italy									
BI-COMP	1,946.68	1,992.05	2,024.86	2,003.85	2,041.15	2.33	1.65	-1.04	1.86
Cyprus									
Cyprus Clearing House	17.43	17.98	17.36	16.46	15.60	3.17	-3.44	-5.21	-5.24
JCC Payment Cards System	23.58	25.68	30.18	30.35	32.29	8.91	17.53	0.54	6.39
JCC Transfer System	0.49	0.70	0.81	0.93	0.97	42.04	16.09	14.85	4.20
Government Payments System	1.80	2.04	2.39	3.14	3.96	13.28	17.26	31.41	26.07
Luxembourg									
LIPS-Net	10.58	.	.	.	.	.	.	.	.
Malta									
Malta Clearing House	6.06	5.99	5.82	5.57	5.50	-1.22	-2.72	-4.36	-1.29
Netherlands									
Equens	3,530.42	3,802.58	4,039.81	4,258.81	4,449.12	7.71	6.24	5.42	4.47
Austria									
STEP.AT	-	-	0.57	6.48	6.62	-	-	1,031.41	2.05
Portugal									
SICOI	1,581.77	1,675.15	1,753.32	1,830.71	1,937.27	5.90	4.67	4.41	5.82
SLOD	0.06	0.08	0.09	0.01	.	27.87	14.10	-85.39	.
Slovenia									
Giro Clearing System	52.11	53.65	55.91	10.80	.	2.96	4.21	-80.69	.
SEPA IKP System	-	.	.	44.34	56.13	.	.	.	26.60
Slovakia									
EURO SIPS	-	-	-	147.87	154.86	-	-	-	4.73
Finland									
PMJ	570.47	618.77	259.40	256.38	261.04	8.47	-58.08	-1.16	1.82
EU NON-EA									
Denmark									
The Sumclearing Euro	0.21	0.24	0.21	0.16	0.14	11.27	-11.39	-23.81	-12.50
Poland									
EUROELIXIR	0.75	0.97	1.32	1.56	1.79	29.35	35.11	18.54	14.74
Bulgaria									
BISERA7-EUR	-	-	-	.	0.00	-	-	.	.
EUROPEAN UNION									
STEP2 XCT Service	65.98	91.31	73.17	54.24	46.48	38.39	-19.87	-25.87	-14.31
STEP2 ICT Service	.	220.51	265.18	286.90	301.60	.	20.26	8.19	5.12
STEP2 SCT Service	.	.	45.10	89.02	176.56	.	.	97.38	98.34
STEP2 SDD CORE Service	.	.	.	.	0.16	.	.	.	.
STEP2 SDD B2B Service	.	.	.	.	0.22	.	.	.	.
B. PROCESSING OTHER CURRENCIES									
I. LVPS									
EURO AREA									
Malta									
MaRIS	0.05	0.06	.	.	.	10.00	.	.	.
Slovenia									
SIBPS	1.57	.	.	.	.	.	.	.	.

16.2c 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)			
	2006	2007	2008	2009	2010	2007	2008	2009	2010
B. PROCESSING OTHER CURRENCIES (cont.)									
I. LVPS (cont.)									
EU NON-EA									
Slovakia									
SIPS	123.77	132.98	145.66	-	-	7.44	9.54	-	-
Bulgaria									
RINGS	0.98	0.92	1.09	0.99	0.99	-6.61	19.17	-9.23	0.10
Czech Republic									
CERTIS	381.66	411.22	435.60	450.40	468.86	7.75	5.93	3.40	4.10
Denmark									
KRONOS DKK	0.68	0.74	0.79	0.75	0.78	8.38	7.19	-5.06	4.00
Estonia									
Estonian RTGS	0.05	0.06	0.06	0.05	0.05	19.15	1.79	-15.79	12.50
ESTA	20.17	22.78	24.73	24.79	24.39	12.90	8.56	0.28	-1.65
Latvia									
SAMS	0.20	0.23	0.25	0.20	0.19	17.59	5.98	-19.35	-3.50
Lithuania									
LITAS	21.32	1.46	.	.	.	-93.16	.	.	.
LITAS-RLS	.	0.27	0.34	0.30	0.31	.	25.94	-9.85	2.65
Hungary									
VIBER	0.81	0.89	1.01	0.98	1.10	10.26	12.67	-2.39	11.93
Poland									
SORBNET	1.27	1.46	1.64	1.81	2.17	14.66	12.78	10.42	19.98
Romania									
REGIS	1.55	2.10	2.80	2.52	2.62	35.47	33.71	-10.09	3.85
Sweden									
K-RIX	1.70	1.94	2.01	2.60	2.96	14.12	3.61	29.35	13.85
United Kingdom									
CHAPS Sterling	33.02	35.58	34.59	31.91	32.15	7.74	-2.77	-7.76	0.75
II. RETAIL SYSTEMS									
EU NON-EA									
Bulgaria									
BISERA	51.30	50.59	56.01	53.76	51.84	-1.39	10.72	-4.03	-3.56
BORICA	52.79	57.93	65.55	66.08	66.23	9.75	13.15	0.80	0.23
SEP	-	-	-	0.00	0.00	-	-	-	50.00
Denmark									
The Sumclearing DKK	1,245.63	1,347.18	1,447.25	1,502.80	1,607.50	8.15	7.43	3.84	6.97
Latvia									
EKS	27.43	30.22	33.47	32.06	33.11	10.16	10.76	-4.21	3.27
Lithuania									
LITAS-MMS	.	23.23	26.95	27.17	28.26	.	16.00	0.83	4.02
Hungary									
ICS	204.07	219.38	238.50	241.23	238.92	7.50	8.72	1.14	-0.96
Poland									
ELIXIR	932.18	1,055.98	1,164.54	1,259.06	1,331.15	13.28	10.28	8.12	5.73
Romania									
PCH	8.37	8.93	8.41	0.24	-	6.62	-5.77	-97.16	-
SENT	54.80	55.43	51.61	55.13	56.42	1.16	-6.90	6.83	2.33
VISA CARD CLEARING	13.43	24.69	38.43	46.85	57.85	83.81	55.66	21.91	23.47
MASTER CARD CLEARING	10.26	20.08	31.78	35.71	41.61	95.64	58.28	12.35	16.52
Sweden									
Bankgirot	554.00	616.00	671.00	698.00	976.00	11.19	8.93	4.02	39.83
Dataclearing	84.00	92.00	-	-	110.00	9.52	-	-	-
Plusgirot	131.10	146.20	160.80	167.00	179.00	11.52	9.99	3.86	7.19
United Kingdom									
Cheque and Credit Clearings	1,381.76	1,253.92	1,128.93	980.04	865.72	-9.25	-9.97	-13.19	-11.66
BACS	5,361.59	5,543.93	5,655.58	5,638.73	5,672.59	3.40	2.01	-0.30	0.60

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

(total for the period)

	Value of transactions (EUR billions)					Average value per transaction (EUR millions)				
	2006	2007	2008	2009	2010	2006	2007	2008	2009	2010
A. PROCESSING THE EURO										
I. LVPS										
1. TARGET										
TARGET as a whole	539,528.49	674,996.78	611,134.45	538,180.57	633,825.79	6.47	6.81	6.86	6.11	7.25
EURO AREA										
ELLIPS, RECOUR & TARGET2-BE	19,429.49	26,638.51	27,122.96	20,835.17	20,199.74	11.20	13.07	9.87	9.82	8.45
RTGSplus, CAM, KTO2 & TARGET2-DE	150,776.18	232,331.07	221,374.70	171,298.98	258,596.82	3.98	4.89	5.33	3.83	5.90
IRIS & TARGET2-IE	6,656.40	7,437.40	8,063.00	7,752.00	7,641.99	5.47	5.47	6.13	6.28	5.97
HERMES & TARGET2-GR	6,872.82	8,422.71	8,428.51	7,463.62	7,180.43	4.53	5.21	6.16	5.12	4.72
SLBE & TARGET2-ES	75,588.60	87,596.89	84,832.65	91,063.12	88,310.86	7.92	8.22	9.16	12.03	11.72
TBF & TARGET2-FR	135,189.09	145,074.22	101,930.96	93,756.66	94,072.18	29.53	29.72	15.32	12.31	11.45
BI-REL & TARGET2-IT	37,763.09	42,117.16	41,126.56	32,241.30	33,176.67	3.45	3.66	4.33	3.72	3.82
TARGET2-CY	-	1.64	243.29	302.86	445.08	-	0.82	2.53	3.29	4.01
LIPS-Gross & TARGET2-LU	7,877.93	9,991.99	14,788.71	10,089.43	7,901.44	11.74	11.52	18.51	13.36	10.10
TARGET2-MT	-	0.21	26.22	90.01	76.45	-	-	2.02	6.43	4.50
TOP & TARGET2-NL	32,002.77	39,047.36	58,885.40	63,683.02	77,458.60	6.71	5.38	6.37	6.78	9.01
ARTIS, HOAM.AT & TARGET2-AT	7,878.37	8,721.66	7,107.59	6,588.33	6,836.29	2.37	2.27	2.42	6.04	7.60
SPGT2 & TARGET2-PT	3,407.97	3,408.44	4,021.84	4,249.86	5,153.08	3.38	2.99	3.33	4.01	4.75
TARGET2-SI	-	71.06	494.97	571.60	593.55	-	0.58	0.64	0.73	0.77
TARGET2-SK	-	-	-	880.12	682.25	-	-	-	5.67	4.55
BoF-RTGS & TARGET2-FI	3,775.85	6,114.65	8,427.35	11,121.97	11,831.09	12.14	17.27	20.71	17.11	18.87
EPM & TARGET2-ECB EU	5,069.30	7,006.50	11,905.00	11,942.15	9,502.47	126.73	175.16	238.10	149.66	110.47
EU NON-EA										
TARGET2-BNB BG	-	-	-	-	181.16	-	-	-	-	2.79
KRONOS EURO & TARGET2-DK	3,165.75	4,082.75	5,579.69	3,741.00	3,404.50	27.06	30.93	31.00	19.69	17.02
EP-RTGS & TARGET2-EE	0.03	0.78	12.96	84.56	83.64	0.02	0.04	2.16	4.70	1.64
TARGET2-LV	-	4.31	70.11	189.31	199.22	-	0.43	0.47	1.22	0.71
LITHAS-PHA & TARGET2-LT	-	1.87	39.15	95.56	97.24	-	1.87	2.30	3.98	2.26
SORBNET-EURO & TARGET2-PL	19.24	26.10	99.31	139.92	201.05	0.69	0.82	0.68	0.69	1.02
E-RIX SE	1,852.50	-	-	-	-	26.46	-	-	-	-
CHAPS EURO UK	42,203.12	46,899.49	6,553.52	-	-	7.57	8.21	11.11	-	-
2. NON-TARGET										
EURO AREA										
France										
PNS	14,861.99	16,264.95	746.15	-	-	2.25	2.53	1.87	-	-
Cyprus										
Large-value Credit Transfer System	270.60	212.58	14.01	13.20	4.92	2.71	1.80	3.50	3.30	1.64
Finland										
POPS	458.84	465.91	442.05	376.23	325.07	0.78	0.78	0.69	0.66	0.60
3. EUROPEAN UNION										
EURO1/STEP1	48,240.93	58,251.14	73,426.18	65,204.24	62,207.65	1.01	1.07	1.14	1.12	1.05
II. MULTI-CURRENCY SYSTEMS										
CLS										
Euro processing	558,927.23	679,197.37	700,382.62	607,499.88	773,977.10	9.08	7.52	5.13	4.05	3.91
GBP processing	110,167.80	129,533.59	145,636.64	131,665.94	161,791.10	7.89	7.02	5.18	4.14	3.84
DKK processing	39,878.76	53,343.49	50,467.34	45,635.65	57,915.01	8.92	7.51	5.04	3.81	3.96
SEK processing	6,380.94	6,770.79	7,290.34	7,036.56	7,043.07	53.17	42.32	34.72	28.15	22.72
	10,178.45	11,588.30	11,742.89	10,016.32	11,545.54	20.36	16.32	15.05	10.02	7.91
III. RETAIL SYSTEMS										
EURO AREA										
Belgium										
Clearing House	49.10	49.12	44.16	21.57	-	0.10	0.10	0.10	0.09	-
CEC	669.01	746.79	803.01	804.85	846.92	0.00	0.00	0.00	0.00	0.00
Germany										
RPS	2,194.68	2,261.53	2,357.21	2,295.27	2,299.96	0.00	0.00	0.00	0.00	0.00

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

(total for the period)

	Value of transactions (EUR billions)					Average value per transaction (EUR thousands)				
	2006	2007	2008	2009	2010	2006	2007	2008	2009	2010
A. PROCESSING THE EURO (cont.)										
III. RETAIL SYSTEMS (cont.)										
EURO AREA (cont.)										
Ireland										
IPCC & IRECC	349.10	418.70	389.40	307.90	285.90	1.72	1.96	1.78	1.47	1.40
Greece										
DIAS	154.86	186.09	218.87	208.87	198.72	2.55	2.72	2.90	2.79	2.54
ACO	210.78	220.03	204.17	198.24	171.55	55.54	68.59	74.32	77.14	72.17
Spain										
SNCE	1,898.93	2,032.16	1,997.85	1,690.86	1,669.71	1.41	1.41	1.32	1.10	1.05
France										
SIT/CORE	5,030.49	5,176.63	5,261.92	5,004.90	5,119.77	0.41	0.42	0.42	0.39	0.40
Italy										
BI-COMP	3,386.20	3,375.11	3,447.99	3,094.11	3,047.84	1.74	1.69	1.70	1.54	1.49
Cyprus										
Cyprus Clearing House	28.57	33.66	34.74	30.86	29.22	1.64	1.87	2.00	1.88	1.87
JCC Payment Cards System	2.12	2.35	2.74	2.59	2.70	0.09	0.09	0.09	0.09	0.08
JCC Transfer System	0.60	0.85	1.09	1.27	1.36	1.22	1.22	1.35	1.37	1.41
Government Payments System	1.13	1.37	2.03	3.50	4.96	0.63	0.67	0.85	1.12	1.25
Luxembourg										
LIPS-Net	38.91	.	.	.	.	3.68	.	.	.	.
Malta										
Malta Clearing House	7.07	7.28	7.39	7.15	7.37	1.17	1.22	1.27	1.28	1.34
Netherlands										
Equens	2,119.50	2,057.22	2,013.84	1,955.30	2,004.96	0.60	0.54	0.50	0.46	0.45
Austria										
STEP-AT	.	.	1.87	95.51	98.47	.	.	3.26	14.73	14.88
Portugal										
SICOI	326.25	346.48	356.03	339.53	346.59	0.21	0.21	0.20	0.19	0.18
SLOD	55.52	51.43	44.82	10.98	.	910.20	659.37	503.65	844.85	.
Slovenia										
Giro Clearing System	22.93	45.72	49.12	8.84	.	0.44	0.85	0.88	0.82	.
SEPA IKP System	-	.	.	36.04	45.43	-	.	.	0.81	0.81
Slovakia										
EURO SIPS	-	-	-	.	0.16	-	-	-	.	0.00
Finland										
PMJ	224.04	263.60	254.07	252.21	233.35	0.39	0.43	0.98	0.98	0.89
EU NON-EA										
Denmark										
The Sumclearing Euro	3.20	4.11	4.60	3.80	3.64	15.02	17.32	21.89	23.76	26.01
Poland										
EUROELIXIR	4.48	5.83	9.22	11.22	15.94	5.95	5.99	7.01	7.20	8.91
Bulgaria										
BISERA7-EUR	-	-	-	.	0.03	-	-	-	.	9.31
EUROPEAN UNION										
STEP2 XCT Service	267.57	360.87	314.90	224.17	204.20	4.06	3.95	4.30	4.13	4.39
STEP2 ICT Service	.	995.13	1,305.40	1,193.03	1,226.56	.	4.51	4.92	4.16	4.07
STEP2 SCT Service	.	.	294.76	518.40	948.54	.	.	6.54	5.82	5.37
STEP2 SDD CORE Service	.	.	.	.	0.07	.	.	.	.	0.41
STEP2 SDD B2B Service	.	.	.	.	1.22	.	.	.	.	5.56
B. PROCESSING OTHER CURRENCIES										
I. LVPS										
EURO AREA										
Malta										
MaRIS	46.52	49.10	.	.	.	930.50	892.80	.	.	.
Slovenia										
SIBPS	317.65	.	.	.	.	202.71	.	.	.	.

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

(total for the period)

	Value of transactions (EUR billions)					Average value per transaction (EUR thousands)				
	2006	2007	2008	2009	2010	2006	2007	2008	2009	2010
B. PROCESSING OTHER CURRENCIES (cont.)										
I. LVPS (cont.)										
EU NON-EA										
Slovakia										
SIPS	2,299.65	2,355.17	2,542.31	-	-	18.58	17.71	17.45	-	-
Bulgaria										
RINGS	111.99	216.02	398.52	357.23	302.69	113.93	235.32	364.28	359.74	304.51
Czech Republic										
CERTIS	5,346.91	6,297.88	6,533.76	4,981.24	5,255.56	14.01	15.32	15.00	11.06	11.21
Denmark										
KRONOS DKK	8,860.25	9,431.80	10,568.49	9,434.83	8,256.96	13,029.77	12,797.56	13,377.84	12,579.77	10,585.84
Estonia										
Estonian RTGS	47.32	80.75	86.76	92.25	79.14	1,006.83	1,441.95	1,522.10	1,921.97	1,465.63
ESTA	19.57	24.45	29.39	24.23	25.72	0.97	1.07	1.19	0.98	1.05
Latvia										
SAMS	74.05	137.44	258.88	237.33	234.63	372.11	587.37	1,043.85	1,186.66	1,215.70
Lithuania										
LITAS	81.31	6.66	.	.	.	3.81	4.57	.	.	.
LITAS-RLS	.	66.92	93.32	95.62	83.08	.	251.58	278.58	316.63	267.99
Hungary										
VIBER	2,957.83	3,622.96	4,020.80	3,352.97	3,788.38	3,656.15	4,061.61	4,000.80	3,417.91	3,450.25
Poland										
SORBNET	9,474.75	10,872.29	12,195.23	9,748.88	13,398.37	7,466.32	7,472.37	7,431.58	5,380.18	6,163.00
Romania										
REGIS	546.39	1,058.38	1,392.05	1,207.47	1,407.41	352.96	504.71	496.45	478.97	537.59
Sweden										
K-RIX	13,480.19	13,283.41	14,205.68	16,438.56	14,403.50	7,929.52	6,847.12	7,067.50	6,322.52	4,866.05
United Kingdom										
CHAPS Sterling	85,549.32	99,180.52	90,509.42	66,794.79	66,120.15	2,590.57	2,787.69	2,616.33	2,093.22	2,056.68
II. RETAIL SYSTEMS										
EU NON-EA										
Bulgaria										
BISERA	38.61	43.31	50.78	44.05	44.11	0.75	0.86	0.91	0.82	0.85
BORICA	2.33	2.80	3.67	3.70	3.62	0.04	0.05	0.06	0.06	0.05
SEP	-	-	-	0.00	0.00	-	-	-	0.01	0.02
Denmark										
The Sumclearing DKK	724.96	771.79	788.03	725.84	742.19	0.58	0.57	0.54	0.48	0.46
Latvia										
EKS	14.86	17.69	20.11	15.75	16.39	0.54	0.59	0.60	0.49	0.49
Lithuania										
LITAS-MMS	.	62.39	68.86	57.33	59.92	.	2.69	2.56	2.11	2.12
Hungary										
ICS	234.19	262.21	279.65	226.46	209.27	1.15	1.20	1.17	0.94	0.88
Poland										
ELIXIR	612.25	748.21	880.46	718.75	835.72	0.66	0.71	0.76	0.57	0.63
Romania										
PCH	14.24	18.01	19.13	0.50	-	1.70	2.02	2.27	2.11	-
SENT	40.58	50.16	55.71	54.00	54.02	0.74	0.90	1.08	0.98	0.96
VISA CARD CLEARING	0.71	1.31	2.01	1.92	2.28	0.05	0.05	0.05	0.04	0.04
MASTER CARD CLEARING	0.47	1.00	1.50	1.34	1.50	0.05	0.05	0.05	0.04	0.04
Sweden										
Bankgirot	632.46	722.80	748.81	663.90	833.89	1.14	1.17	1.12	0.95	0.85
Dataclearing	196.45	229.62	-	-	251.12	2.34	2.50	-	-	2.28
Plusgirot	149.45	172.87	196.99	174.65	217.67	1.14	1.18	1.23	1.05	1.22
United Kingdom										
Cheque and Credit Clearings	1,857.94	1,826.10	1,460.43	1,057.24	954.71	1.34	1.46	1.29	1.08	1.10
BACS	5,026.20	5,394.92	4,949.88	4,327.36	4,732.04	0.94	0.97	0.88	0.77	0.83

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

(total for the period)

	Increase in the real value of transactions (percentages per annum; HICP-adjusted)				Value of transactions as a percentage of GDP				
	2007	2008	2009	2010	2006	2007	2008	2009	2010
A. PROCESSING THE EURO									
I. LVPS									
1. TARGET									
TARGET as a whole	21.39	-10.87	-12.75	15.22	6,379.79	7,548.07	6,666.04	6,028.89	6,918.35
EURO AREA									
ELLIPS, RECOUR & TARGET2-BE	32.97	-0.87	-23.43	-6.22	6,096.54	7,937.33	7,836.06	6,120.83	5,700.06
RTGSplus, CAM, KTO2 & TARGET2-DE	49.43	-5.78	-23.27	48.22	6,516.11	9,566.85	8,948.77	7,214.11	10,440.76
IRIS & TARGET2-IE	8.29	7.01	-1.31	-1.23	3,733.32	3,915.80	4,479.70	4,827.02	4,898.95
HERMES & TARGET2-GR	18.00	-2.08	-13.65	-8.51	3,290.12	3,780.88	3,618.62	3,222.05	3,158.76
SLBE & TARGET2-ES	11.12	-4.54	6.39	-5.72	7,669.71	8,317.52	7,798.92	8,690.63	8,399.82
TBF & TARGET2-FR	4.39	-30.56	-8.95	-1.63	7,518.38	7,688.94	5,272.67	4,962.69	4,867.14
BI-REL & TARGET2-IT	8.48	-4.60	-22.46	0.79	2,529.29	2,709.90	2,610.97	2,111.70	2,132.14
TARGET2-CY	-	14,464.93	22.56	44.15	-	10.32	1,418.04	1,797.02	2,567.72
LIPS-Gross & TARGET2-LU	21.60	46.97	-33.44	-24.05	23,224.90	26,652.06	37,500.04	26,982.42	19,622.68
TARGET2-MT	-	11,583.73	244.75	-18.37	-	3.92	449.04	1,543.89	1,240.33
TOP & TARGET2-NL	20.12	48.34	7.38	19.43	5,924.07	6,829.17	9,905.35	11,150.06	13,163.96
ARTIS, HOAM.AT & TARGET2-AT	6.98	-19.68	-8.27	1.56	3,041.43	3,182.86	2,513.77	2,397.34	2,388.66
SPGT2 & TARGET2-PT	-2.65	17.01	5.82	18.36	2,126.35	2,013.03	2,338.51	2,520.88	2,982.13
TARGET2-SI	-	584.49	13.08	1.60	-	205.60	1,327.72	1,618.77	1,675.94
TARGET2-SK	-	-	-	-23.45	-	-	-	1,399.34	1,035.47
BoF-RTGS & TARGET2-FI	58.88	33.31	29.64	3.51	2,277.83	3,400.24	4,539.35	6,418.98	6,563.60
EPM & TARGET2-ECB EU	34.10	67.27	-0.61	-22.15	59.94	78.35	129.86	133.78	103.72
EU NON-EA									
TARGET2-BNB BG	-	-	-	-	-	-	-	-	502.76
KRONOS EURO & TARGET2-DK	25.89	33.48	-33.76	-11.44	1,447.22	1,794.35	2,389.77	1,682.03	1,454.88
EP-RTGS & TARGET2-EE	2,077.37	1,453.06	564.77	-6.17	0.24	4.83	79.50	610.98	584.68
TARGET2-LV	-	1,372.71	173.78	2.77	-	20.51	306.29	1,022.14	1,108.35
LITHAS-PHA & TARGET2-LT	-	1,828.77	141.24	-1.81	-	6.51	120.61	358.97	353.13
SORBNET-EURO & TARGET2-PL	30.13	268.33	35.69	39.63	7.07	8.39	27.35	45.08	56.74
E-RIX SE	-	-	-	-	582.23	-	-	-	-
CHAPS EURO UK	8.86	-86.44	-	-	2,165.91	2,284.61	360.99	-	-
2. NON-TARGET									
EURO AREA									
France									
PNS	6.46	-95.47	-	-	826.53	862.04	38.60	-	-
Cyprus									
Large-value Credit Transfer System	-23.37	-93.53	-7.24	-63.45	1,844.54	1,336.84	81.64	78.31	28.37
Finland									
POPS	-0.38	-8.23	-16.40	-15.93	276.80	259.08	238.11	217.14	180.34
3. EUROPEAN UNION									
EURO1/STEP1	17.16	24.09	-12.01	-6.66	570.44	651.39	800.91	730.44	679.01
II. MULTI-CURRENCY SYSTEMS									
CLS									
Euro processing	14.08	10.68	-10.42	20.22	1,302.71	1,448.49	1,588.55	1,474.97	1,765.99
GBP processing	29.78	-6.87	-10.40	24.16	471.56	596.51	550.48	511.23	632.16
DKK processing	2.95	6.00	-4.37	-2.08	75.45	75.71	79.52	78.83	76.88
SEK processing	10.46	-0.24	-15.49	12.77	120.36	129.58	128.09	112.21	126.02
III. RETAIL SYSTEMS									
EURO AREA									
Belgium									
Clearing House	-2.98	-12.46	-51.32	-	15.41	14.64	12.76	6.34	-
CEC	8.26	4.69	-0.09	1.79	209.92	222.52	232.00	236.44	238.99
Germany									
RPS	-0.07	3.06	-3.44	-1.62	94.85	93.12	95.29	96.66	92.86

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

(total for the period)

	Increase in the real value of transactions (percentages per annum; HICP-adjusted)				Value of transactions as a percentage of GDP				
	2007	2008	2009	2010	2006	2007	2008	2009	2010
A. PROCESSING THE EURO (cont.)									
III. RETAIL SYSTEMS (cont.)									
EURO AREA (cont.)									
Ireland									
IPCC & IRECC	16.24	-8.20	-18.84	-6.97	195.80	220.45	216.35	191.72	183.28
Greece									
DIAS	15.70	15.09	-6.95	-9.52	74.14	83.54	93.97	90.17	87.42
ACO	0.51	-9.20	-5.32	-17.70	100.90	98.77	87.66	85.58	75.47
Spain									
SNCE	2.62	-3.10	-16.12	-4.00	192.68	192.96	183.67	161.37	158.82
France									
SIT/CORE	0.10	0.45	-5.85	0.29	279.76	274.36	272.19	264.92	264.89
Italy									
BI-COMP	-3.05	-0.19	-11.24	-3.51	226.80	217.16	218.90	202.65	195.87
Cyprus									
Cyprus Clearing House	14.93	1.36	-12.52	-7.12	194.74	211.69	202.48	183.14	168.60
JCC Payment Cards System	8.53	14.49	-7.08	2.22	14.42	14.80	15.99	15.36	15.57
JCC Transfer System	38.49	26.14	15.14	4.86	4.07	5.34	6.35	7.56	7.86
Government Payments System	18.28	45.91	70.12	38.94	7.67	8.59	11.82	20.79	28.64
Luxembourg									
LIPS-Net	-	-	-	-	114.70	.	.	.	.
Malta									
Malta Clearing House	-0.19	-3.29	-2.78	-0.89	139.40	133.36	126.47	122.62	119.61
Netherlands									
Equens	-4.44	-3.71	-3.59	0.68	392.34	359.80	338.76	342.35	340.74
Austria									
STEP.AT	-	-	4,965.27	0.90	.	.	0.66	34.75	34.41
Portugal									
SICOI	3.38	1.90	-4.50	-0.36	203.56	204.63	207.02	201.40	200.58
SLOD	-9.83	-13.57	-75.46	-	34.64	30.37	26.06	6.51	.
Slovenia									
Giro Clearing System	88.66	5.58	-82.38	-	73.84	132.29	131.77	25.03	.
SEPA IKP System	-	-	-	23.36	-	.	.	102.05	128.28
Slovakia									
EURO SIPS	-	-	-	-	-	-	-	.	0.25
Finland									
PMJ	15.43	-6.77	-2.49	-9.97	135.15	146.58	136.85	145.56	129.46
EU NON-EA									
Denmark									
The Sumclearing Euro	25.10	9.43	-18.38	-6.80	1.46	1.80	1.97	1.71	1.56
Poland									
EUROELIXIR	21.38	42.06	44.44	27.42	1.65	1.88	2.54	3.62	4.50
Bulgaria									
BISERA7-EUR	-	-	-	-	-	-	-	.	0.08
EUROPEAN UNION									
STEP2 XCT Service	30.85	-14.10	-29.47	-10.88	3.16	4.04	3.43	2.51	2.23
STEP2 ICT Service	-	29.14	-9.45	0.58	.	11.13	14.24	13.36	13.39
STEP2 SCT Service	-	-	74.26	79.01	.	.	3.22	5.81	10.35
STEP2 SDD CORE Service	-	-	-	-	.	.	.	.	0.00
STEP2 SDD B2B Service	-	-	-	-	.	.	.	.	0.01
B. PROCESSING OTHER CURRENCIES									
I. LVPS									
EURO AREA									
Malta									
MaRIS	2.42	-	-	-	916.90	900.15	.	.	.
Slovenia									
SIBPS	-	-	-	-	1,023.00	.	.	.	.

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

(total for the period)

	Increase in the real value of transactions (percentages per annum; HICP-adjusted)				Value of transactions as a percentage of GDP				
	2007	2008	2009	2010	2006	2007	2008	2009	2010
B. PROCESSING OTHER CURRENCIES (cont.)									
I. LVPS (cont.)									
EU NON-EA									
Slovakia									
SIPS	-9.36	-3.50	-	-	5,167.56	4,296.91	3,941.56	-	-
Bulgaria									
RINGS	72.88	72.11	-11.81	-18.87	422.97	702.00	1,124.79	1,022.61	840.01
Czech Republic									
CERTIS	9.39	-9.73	-19.65	-1.38	4,702.82	4,946.09	4,418.31	3,631.66	3,623.29
Denmark									
KRONOS DKK	3.79	9.52	-11.91	-14.82	4,050.45	4,145.23	4,526.47	4,242.09	3,528.53
Estonia									
Estonian RTGS	55.49	-0.08	8.36	-18.62	353.38	502.50	532.13	666.60	553.25
ESTA	13.81	11.81	-15.99	0.71	146.16	152.13	180.26	175.07	179.82
Latvia									
SAMS	63.67	71.25	-6.64	-3.04	463.34	653.67	1,130.96	1,281.40	1,305.37
Lithuania									
LITAS	-92.43	-	-	-	337.34	23.19	-	-	-
LITAS-RLS	-	28.58	1.27	-16.16	-	232.86	287.49	359.21	301.71
Hungary									
VIBER	8.47	7.45	-11.82	6.14	3,301.40	3,643.71	3,809.56	3,668.36	3,901.73
Poland									
SORBNET	6.92	0.79	-5.14	23.28	3,482.23	3,495.89	3,358.15	3,140.56	3,781.51
Romania									
REGIS	71.79	36.52	-4.61	7.27	558.96	848.55	995.99	1,021.59	1,154.16
Sweden									
K-RIX	-3.92	8.84	24.32	-22.93	4,236.78	3,930.65	4,262.70	5,642.26	4,152.58
United Kingdom									
CHAPS Sterling	14.00	3.04	-19.75	-8.09	4,390.48	4,831.37	4,985.60	4,265.99	3,897.27
II. RETAIL SYSTEMS									
EU NON-EA									
Bulgaria									
BISERA	0.54	9.39	-14.65	-4.12	145.81	140.73	143.32	126.09	122.42
BORICA	7.44	22.37	-0.86	-6.26	8.81	9.09	10.35	10.58	10.04
SEP	-	-	-	295.33	-	-	-	0.00	0.00
Denmark									
The Sumclearing DKK	3.80	-0.20	-9.11	-0.48	331.42	339.20	337.51	326.35	317.17
Latvia									
EKS	5.01	3.32	-20.23	2.03	92.97	84.15	87.84	85.05	91.17
Lithuania									
LITAS-MMS	-	1.75	-17.71	0.85	-	217.11	212.12	215.36	217.60
Hungary									
ICS	-0.85	3.25	-14.37	-13.19	261.39	263.71	264.95	247.76	215.53
Poland									
ELIXIR	13.87	5.73	-3.13	4.30	225.02	240.58	242.45	231.54	235.87
Romania									
PCH	12.18	10.29	-97.10	-	14.56	14.44	13.69	0.43	-
SENT	9.63	15.28	6.60	-7.94	41.51	40.21	39.86	45.69	44.30
VISA CARD CLEARING	64.62	58.81	4.99	9.57	0.72	1.05	1.44	1.62	1.87
MASTER CARD CLEARING	88.65	55.86	-2.20	3.59	0.48	0.80	1.07	1.13	1.23
Sweden									
Bankgirot	11.43	5.43	-4.75	10.49	198.78	213.88	224.70	227.87	240.41
Dataclearing	13.96	-	-	-	61.74	67.95	-	-	72.40
Plusgirot	12.78	15.97	-4.75	9.63	46.97	51.15	59.11	59.94	62.76
United Kingdom									
Cheque and Credit Clearings	-3.35	-9.70	-21.28	-16.16	95.35	88.95	80.45	67.52	56.27
BACS	5.55	3.60	-4.93	1.53	257.95	262.80	272.66	276.38	278.92

COMPARATIVE TABLES: NOTES

Source: Country tables.

Totals: The totals for the euro area and European Union are based on the euro area/EU composition at the time to which the statistics relate. In some cases area totals are not derived, as the available components would not be representative of the group as a whole.

Tables 7.1 to 7.5, 8 and 9.1 to 9.7

Number and value of transactions per type of payment instrument	For Germany, the statistical results for the reporting year 2007 are based on a new reporting system which encompasses methodological changes, and which may trigger a break in series when comparing the 2007 figures with those from previous years at national level, affecting also euro area and EU aggregates. In addition, in 2005 a break on credit transfer series occurred in France, also affecting euro area and EU aggregates.
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Table 16.1d

TARGET as a whole – Concentration ratio in terms of volume	The series excludes traffic in SLBE (ES) for 2003. Data is available until 2007.
EURO1/STEP1	The data for EURO1/STEP1 refers to both the EURO1, which is an LVPS, and STEP1 that is an application developed for handling retail and commercial payments based on the same platform as EURO1.

Tables 16.2 and 16.3

BI-REL (IT) and SORBNET EURO (PL)	The figures for SORBNET EURO (PL) are included in the figures for BI-REL (IT).
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METHODOLOGY



PAYMENT STATISTICS: DEFINITIONS

1 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 payment statistics (“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 definitions are consistent with Directive 2007/64/ECB on payment services in the internal market.

2 GENERAL REMARKS

2.1 CARDS ISSUED IN THE COUNTRY

General remarks:

1. 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)”.
2. 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.
3. The nationality of a card with an international brand is determined by the location of the issuing bank branch, and not by the location of the card brand.
4. 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.

5. 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.
6. Includes cards issued by three-party schemes – e.g. American Express or Diners.
7. 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.
8. Cards linked to savings accounts as well as cards linked to a prepaid account are included according to the function(s) offered by the card.

2.2 TERMINALS LOCATED IN THE COUNTRY

General remarks:

1. 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.
2. 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.
3. Each single POS, EFTPOS or e-money card-accepting terminal is counted individually, also in cases of the existence of several terminals of the same type within one merchant location.

2.3 TRANSACTIONS PER TYPE OF PAYMENT INSTRUMENT

General remarks:

1. Comprises all payment transactions initiated with an explicit payment order, i.e. with a traditional payment instrument. They may be initiated by non-MFIs to any counterparty (non-MFI or MFI) or by MFIs where the counterparty is a non-MFI. All such transactions are included, irrespective of where the respective accounts are held and how the transactions are executed. Includes therefore:
 - a) all payment transactions which take place between two accounts held at different banks and which are executed with the use of an intermediary, i.e. where payments are sent to another bank or to a payment system.
 - b) all payment transactions which take place between two accounts held at the same bank, with the transaction being settled either on the accounts of the bank without ever leaving the bank or with the use of an intermediary (another bank or a payment system).

Payment transactions initiated by an MFI without a specific transaction order, i.e. without the use of a traditional payment instrument, and executed by simple book entry on the account(s) of a customer are not included in the list by payment instrument but are shown in two separate items – “Credits to the accounts by simple book entry” and “Debits from the accounts by simple book entry”.

2. Funds transfers between accounts in the same name (and also between different types of account, such as savings and current accounts) are included according to the payment instrument used.
3. 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. 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.

The categories "Credit transfers" and "Direct debits" contain also all SEPA Credit Transfers (SCT) and SEPA Direct Debits (SDD; as of their launch) respectively. Cross-border SEPA Credit Transfers (SCT) and SEPA Direct Debits (SDD) are included in the category "Cross-border transactions sent" and, if available, in the category "Cross-border transactions received" (Memorandum item).

4. Transactions denominated in foreign currency and initiated in the country are included. Data are recalculated using the ECB reference exchange rate.
5. The following transactions are included in the statistics:
 - a) Money and postal orders are included in credit transfers.
 - b) In the case of bulk payments, each individual payment is counted.
 - c) 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.
6. 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.
7. 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 TRANSACTIONS PER TYPE OF TERMINAL

General remarks:

1. Cash or cashless transactions performed at a physical (not virtual) terminal.
2. 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".
3. 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 PAYMENTS PROCESSED BY SELECTED INTERBANK FUNDS TRANSFER SYSTEMS

General remarks:

1. 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.
2. Excludes rejected or cancelled payments.
3. 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.
4. 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.
5. 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
Application for membership	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 payments statistics.
ATM (automated teller machine)	<p>Electromechanical device that permits authorised cardholders, typically using machine-readable plastic cards, to withdraw cash from their accounts and/or access other services, such as balance enquiries, transfer of funds or acceptance of deposits .</p> <p>A device which only offers the possibility of making balance enquiries 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"> – “ATMs with a cash withdrawal function” – “ATMs with a credit transfer function”. <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.</p> <p>Reference period: status at the end of the year.</p> <p>See also the notes in section 2.2 above.</p>
ATM cash deposit	<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.</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 2.4 above and the entry for “Cash withdrawal/cash deposit”.</p>
ATM cash withdrawal	<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 (they are “POS transactions”).</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 2.4 above and the entry for “Cash withdrawal/cash deposit”.</p>
ATM transactions	<p>Cash withdrawals or cash deposits performed at an ATM using a card with a cash function. E-money transactions are not included.</p> <p>ATM transactions are shown in a separate sub-category, unless the data cannot be broken down; in that case ATM transactions are included in “Card payments”. All ATM transactions processed in the IFTS are included, irrespective of where the card was actually issued or used. Payments are counted on the sending participant's side.</p> <p>Measurement: number/value of transactions.</p> <p>Reference period: total for the year.</p> <p>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>

Term	Detailed reporting requirements
ATM with a cash withdrawal function	<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.</p> <p>Reference period: status at the end of the year.</p> <p>See also the notes in section 2.2 above.</p>
ATM with a credit transfer function	<p>ATM allowing authorised users to make credit transfers using a payment card.</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>
Bank's own-account transaction	<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>
Beneficiary (payee)	<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>
Branch	<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>
Branch of a euro area-based credit institution	<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.</p> <p>Reference period: status at the end of the year.</p> <p>See also "Branch".</p>
Branch of a non-EEA-based bank	<p>A branch (located in the reporting country) of a non-EEA-based bank.</p> <p>Measurement: number of branches.</p> <p>Reference period: status at the end of the year.</p> <p>See also "Branch".</p>
Branch of an EEA-based credit institution (outside the euro area)	<p>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.</p> <p>Measurement: number of branches.</p> <p>Reference period: status at the end of the year.</p> <p>See also "Branch".</p>
Card	<p>A plastic device that can be used by its holder either to pay transactions or to withdraw money. They offer 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.</p> <p>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 or to prepaid accounts are included according to the function(s) offered by the card.</p> <p>See also the notes in section 2.1 above.</p>

Term	Detailed reporting requirements
Card issuer	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.
Card payment	<p>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 are not included.</p> <p>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.</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>
Card payments with cards issued in the country (except cards with an e-money function only)	<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"> – “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”. <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 only)” and no further breakdown is made.</p> <p>Comprises all payment transactions initiated with a card, i.e.</p> <ol style="list-style-type: none"> a) all transactions in which the acquirer and the issuer of the card are different entities, and b) all transactions 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. 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>E-money 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.</p> <p>Measurement: number/value of transactions.</p> <p>Reference period: total for the year.</p>

Term	Detailed reporting requirements
	<p>Transaction currency: all. Reporting currency: national (euro for euro area countries). See also the notes in section 2.3 above.</p>
Card scheme	<p>A technical and commercial arrangement set up to serve one or more particular card brands and which provides the organisation, framework rules and operation necessary for the services marketed by the brand to function.</p>
Card with a cash function	<p>A card enabling the holder to withdraw cash from a cash dispenser and/or to deposit cash. The cash function is usually 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.</p>
Card with a combined debit, cash and e-money function	<p>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.</p>
Card with a credit and/or delayed debit function	<p>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.</p>
Card with a credit function	<p>A card enabling the cardholder 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 can be settled in part, with the balance taken as extended credit on which interest is usually charged. The holder is sometimes charged other fees, such as an annual fee. 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). 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). Measurement: number of cards. Reference period: status at the end of the year. See also the notes in section 2.1 above.</p>
Card with a debit and/or delayed debit function	<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”. 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</p>

Term	Detailed reporting requirements
	<p>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.</p> <p>Reference period: status at the end of the year.</p> <p>See also the notes in section 2.1 above.</p>
Card with a debit function	<p>A card enabling the holder to have his/her purchases directly and immediately charged on his/her account, whether this account is held with the card issuer or not.</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.</p> <p>Reference period: status at the end of the year.</p> <p>See also the notes in section 2.1 above.</p>
Card with a delayed debit function	<p>A card enabling the holder to have his/her purchases charged on an account with the card issuer, up to an authorised limit. The balance in this account is then settled in full 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.</p> <p>Reference period: status at the end of the year.</p> <p>See also the notes in section 2.1 above.</p>
Card with a payment function (except cards with an e-money function only)	<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"> – “Cards with a debit function” – “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” <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 cards with an e-money function only)”, 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.</p> <p>Reference period: status at the end of the year.</p> <p>See also the notes in section 2.1 above.</p>
Card with an e-money function	<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</p>

Term	Detailed reporting requirements
	<p>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.</p> <p>Reference period: status at the end of the year.</p> <p>See also the notes in section 2.1 above.</p>
Card with an e-money function which has been loaded at least once	<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>
Card-based e-money scheme	<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>
Cash	<p>Banknotes and coins.</p> <p>The payments statistics provides the following data on banknotes and coins:</p> <ul style="list-style-type: none"> – the amounts of banknotes and coins in circulation (“Currency in circulation” including a breakdown by denomination) – 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”) – the amount of cash withdrawn from or deposited in a bank account using a bank form (“OTC cash withdrawals”, “OTC cash deposits”). <p>While other means of withdrawing/depositing cash exist, these are not accounted for in the payments statistics.</p> <p>Transaction data on the use of cash are not available.</p>
Cash advance at POS terminals	<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>
Cash withdrawal/cash deposit	<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"> 1. cash deposit: “ATM cash deposit” 2. cash withdrawal, without a payment transaction at the same time: “ATM cash withdrawals” 3. cash withdrawal, but with a payment transaction at the same time: “POS transactions”, and, additionally (if possible), “Cash advances at POS terminals” <p>B. Transaction at a bank counter:</p> <ol style="list-style-type: none"> 4. cash deposited to an account at the bank, including where a card is used merely to identify the payer: “OTC cash deposits” 5. cash paid in for initiating a money order: “Credit transfers” 6. cash withdrawn from an account at the bank, including where a card is used merely to identify the payee: “OTC cash withdrawals”

Term	Detailed reporting requirements
	<p>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</p> <p>C. Transaction into a bank's day/night deposit box:</p> <p>8. cash deposited for crediting to an account at the bank: "OTC cash deposit".</p>
Central bank	<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>For Country table 5</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>For Country table 9, International systems table 1</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>
Cheque	<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>For Country tables 7 and 8/Comparative tables 7 and 9</p> <p>Comprises all payment transactions initiated with a cheque, i.e.</p> <p>a) all payment transactions which take place between two accounts held at different banks and which are executed with the use of an intermediary, i.e. where payments are sent to another bank or to a payment system.</p> <p>b) all payment transactions which take place between two accounts held at the same bank, with the transaction being settled either on the accounts of the bank without ever leaving the bank or with the use of an intermediary (another bank or a payment system). 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 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>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.</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>For Country tables 10 and 11</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.</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>

Term	Detailed reporting requirements
Clearing and settlement organisation	<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. CLS is considered to be a clearing and settlement organisation.</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>
Concentration ratio in terms of volume/value	<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>
Conclusion of negotiations	<p>The year in which the relevant country signed an act of accession to the European Union and became an acceding country.</p>
Credit institution	<p>(i) An undertaking whose business is to receive deposits or other repayable funds from the public and to grant credits for its own account; or (ii) an undertaking or any other legal person, other than those under (i), which issues means of payment in the form of electronic money.</p> <p>Excludes credit institutions providing services remotely on the basis of a single passport.</p> <p>For Country table 5</p> <p>Country table 5 comprises all of the following:</p> <ul style="list-style-type: none"> – “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”. <p>For Country table 9/International systems table 1</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>
Credit institution legally incorporated in the reporting country	<p>A credit institution which has its legal incorporation in the reporting country, irrespective of whether it is subject to minimum reserve requirements. Includes e-money institutions legally incorporated in the reporting country. Includes postal institutions if they are a credit institution; otherwise the postal institution is included in “Other institutions offering payment services to non-MFIs”.</p>

Term	Detailed reporting requirements
Credit transfer	<p>Payment instrument which allows the payer to instruct his account holding institution to transfer funds to the beneficiary. It is 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"> – “Paper-based credit transfers” – “Non-paper-based credit transfers”. <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>For Country tables 7 and 8/Comparative tables 7 and 9</p> <p>Comprises all payment transactions initiated with an explicit payment order, i.e. with a traditional payment instrument, and therefore includes:</p> <ol style="list-style-type: none"> a) all payment transactions which take place between two accounts held at different banks and which are executed with the use of an intermediary, i.e. where payments are sent to another bank or to a payment system. b) all payment transactions which take place between two accounts held at the same bank, with the transaction being settled either on the accounts of the bank without ever leaving the bank or with the use of an intermediary (another bank or a payment system). 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>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 not included but are instead reported as “Credits to the accounts by simple book entry”.</p> <p>Credit transfers are counted on the payer’s side. SEPA Credit Transfers (SCT) are included.</p> <p>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.</p> <p>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>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>For Country tables 10 and 11/International systems tables 2 and 3</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>
Credits to the accounts	<p>Credit transaction initiated by an MFI without a specific transaction order and executed by simple book entry (credit entry) on the account(s) of a customer, i.e. without the use of a</p>

Term	Detailed reporting requirements
by simple book entry	<p>traditional payment instrument.</p> <p>The following transactions are reported for this item:</p> <ol style="list-style-type: none"> 1 an interest payment by the bank 2 a dividend payment by the bank 3 disbursement of the amount of a loan to the current account of the customer. <p>The list is exhaustive. These data are excluded from credit transfers, direct debits or any other category of traditional payment instruments and are only reported under “Credits to the account by simple book entry. This applies also to back data, subject to data availability. Thus, these transactions are not included in “Total number/ value of transactions with payment instruments”.</p> <p>Mandatory data element, i.e. data need to be reported as soon as feasible in the national context.</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>
Cross-border transactions received	<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. SEPA Credit Transfers (SCT) received are included. Direct debits, including SEPA Direct Debits (SDD), 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.</p> <p>Reference period: total for the year.</p> <p>Transaction currency: all.</p> <p>Reporting currency: national (euro for euro area countries).</p>
Cross-border transactions sent	<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. Cross-border SCT and SDD are also to be included; the IBAN may assist in the assessment.</p> <p>Sub-category of “Total number/value of transactions with payment instruments”.</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>
Currency in circulation	<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>

Term	Detailed reporting requirements
	<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). 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>
Currency in circulation held by MFIs	<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. 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). Counterpart area: world as a whole. Counterpart sector: non-MFIs.</p>
Currency in circulation outside MFIs	<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. 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>
Debits from the account by simple book entry	<p>Debit transaction initiated by an MFI without a specific transaction order and executed by simple book entry (debit entry) on the account(s) of a customer, i.e. without the use of a traditional payment instrument. The following transactions are reported for this item:</p> <ol style="list-style-type: none"> 1 charge of interest by the bank 2 deduction of banking fees 3 payment of taxes linked to financial assets, if they are a separate transaction but not separately authorised by the customer. <p>The list is exhaustive. These data are excluded from credit transfers, direct debits or any other category of traditional payment instruments and are only reported under “Debits from the account by simple book entry. This applies also to back data, subject to data availability. Thus, these transactions are not included in “Total number/ value of transactions with payment instruments”.</p> <p>Mandatory data element, i.e. data need to be reported as soon as feasible in the national context. Measurement: number/value of transactions. Reference period: total for the year. Transaction currency: all. Reporting currency: national (euro for euro area countries).</p>
Direct debit	<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>For Country tables 7 and 8/Comparative tables 7 and 9</p> <p>Comprises all payment transactions initiated with an explicit payment order, i.e. with a traditional payment instrument, and therefore includes:</p> <ol style="list-style-type: none"> a) all payment transactions which take place between two accounts held at different banks and which are executed with the use of an intermediary, i.e. where payments are sent to another bank or to a payment system. b) all payment transactions which take place between two accounts held at the same bank, with the transaction being settled either on the accounts of the bank without ever leaving the bank or with the use of an intermediary (another bank or a payment system). If applicable, includes

Term	Detailed reporting requirements
	<p>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 to the account-holding bank) are not included but are instead reported as “Debits from the accounts by simple book entry”.</p> <p>Payments are counted on the payee’s side. SEPA Direct Debits (SDD) are included (as of their launch).</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>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.</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>For Country tables 10 and 11/International systems tables 2 and 3</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.</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>
Direct participant	<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>Sub-category of “Number of participants”.</p> <p>The following breakdown is provided:</p> <ul style="list-style-type: none"> – “Credit institutions” – “Central bank” – “Other direct participants”. <p>Measurement: number of entities.</p> <p>Reference period: status at the end of the year.</p>
EEA-based credit institution (outside the euro area)	<p>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.</p>
EFTPOS (electronic funds transfer at point of sale)	<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 individually, also in cases of the existence of several</p>

Term	Detailed reporting requirements
terminal	terminals within one merchant location. Measurement: number of terminals. Reference period: status at the end of the year. See also the notes in section 2.2 above.
Electronic money	Monetary value, as represented by a claim on the issuer, which is: <ul style="list-style-type: none"> (i) stored on an electronic device (ii) issued upon receipt of funds in an amount not less in value than the monetary value issued (iii) accepted as a means of payment by undertakings other than the issuer. (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>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> Includes cards and other devices (such as e-money stored in a PC or on a server), both reloadable and non-reloadable. The payments statistics presents the following information on e-money: E-money stored directly on cards: <ul style="list-style-type: none"> – “Outstanding value on e-money storages issued: On card-based e-money schemes” – number of “Cards with an e-money function” – number of “E-money card terminals” (loading/unloading and accepting) – “E-money card-loading/unloading transactions” – “E-money purchase transactions: With cards with an e-money function”. E-money stored on other e-money storages: <ul style="list-style-type: none"> – “Outstanding value on e-money storages issued: On software-based e-money schemes” – “E-money purchase transactions: With other e-money storages”.
Electronic money institution	A credit institution which is allowed to follow a simplified regulatory regime because its activity is limited to the issuance of electronic money and the provision of financial and non-financial services closely related to the issuance of electronic money. (See Directive 2000/46/EC of the European Parliament and of the Council of 18 September 2000 on the taking up, pursuit of and prudential supervision of the business of electronic money institutions.)
E-money card terminal	Terminal allowing the transfer of electronic value from an issuer of electronic money to a card with an e-money function and vice versa or from the balance on the card to the balance of a beneficiary. The following breakdown of e-money card terminals is provided: <ul style="list-style-type: none"> – “E-money card-loading/unloading terminal” – “E-money card-accepting terminal”. 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. Measurement: number of terminals. Reference period: status at the end of the year. See also the notes in section 2.2 above.
E-money card-accepting terminal	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 individually, also in cases of the existence of several terminals within one merchant location. Measurement: number of terminals. Reference period: status at the end of the year.

Term	Detailed reporting requirements
	See also the notes in section 2.2 above.
E-money card-loading/unloading terminal	Terminal allowing the transfer of electronic value from an issuer of electronic money to the holder of a card with an e-money function and vice versa (loading and unloading). Measurement: number of terminals. Reference period: status at the end of the year. See also the notes in section 2.2 above.
E-money card-loading/unloading transaction	Transaction allowing the transfer of e-money value from an issuer of electronic money to a card with an e-money function and vice versa. Both loading and unloading transactions are included. Measurement: number/value of transactions. Reference period: total for the year. Transaction currency: all. Reporting currency: national (euro for euro area countries). See also the notes in section 2.2 above.
E-money issuer	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: – “Outstanding value on e-money storages issued” by any type of credit institution – “Outstanding value on e-money storages issued by electronic money institutions” – number of “Electronic money institutions”.
E-money purchase transaction	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. Comprises all payment transactions initiated with an e-money storage, i.e. a) all transactions in which the acquirer and the issuer of the e are different entities, and b) all transactions in which the acquirer and the issuer of the e-money storage are the same entity, in particular payment transactions at a terminal on the premises of the bank. 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. The following breakdown of e-money purchase transactions is provided: – “E-money purchase transactions: With cards with an e-money function” – “E-money purchase transactions: With other e-money storages”. 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. Calculation: sum of “E-money purchase transactions: With cards with an e-money function” and “E-money purchase transactions: With other e-money storages”. 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.
E-money purchase transaction: With cards with an e-money function	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. 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”.

Term	Detailed reporting requirements
E-money purchase transaction: With other e-money storages	<p>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.</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>
E-money scheme	<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 product. May also include the provision of a number of marketing, processing or other services to its members.</p> <p>Data on two types of scheme are presented:</p> <ul style="list-style-type: none"> – card-based e-money schemes – software-based e-money schemes.
E-money storage	<p>Instrument for storing e-money funds of a single user, e.g. cards with chips, cards with magnetic stripes, accounts and files.</p> <p>Data on two types of e-money storage are presented:</p> <ul style="list-style-type: none"> – cards with an e-money function – other e-money storages.
E-money transaction	<p>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.</p> <p>All e-money transactions processed in the IFTS are included. Payments are counted on the sending participant’s side.</p> <p>Measurement: number/value of transactions.</p> <p>Reference period: total for the year.</p> <p>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>
EU Member State since	<p>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.</p>
EU Member States	<p>Number of Member States of the EU at the end of the reference year.</p> <p>Measurement: number of countries.</p> <p>Reference period: status at the end of the year.</p>
Euro area member since	<p>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.</p>
Euro area members	<p>Number of countries participating in Stage Three of Economic and Monetary Union.</p> <p>Measurement: number of countries.</p> <p>Reference period: status at the end of the year.</p>
Euro area-based credit institution	<p>An undertaking located outside the reporting country which is legally incorporated in the euro area and licensed as a credit institution.</p>

Term	Detailed reporting requirements
Exchange rate	<p>Exchange rate of the national currency vis-à-vis the euro. Provided only for non-euro area countries.</p> <p>Measurement: national currency units versus €1.</p> <p>Reference period:</p> <ol style="list-style-type: none"> 1. status at the end of the year 2. average of end-of-day figures. <p>Source: Eurostat.</p>
GDP (current prices)	<p>Gross domestic product at market prices is the final result of the production activity of resident producer units.</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, 8.89.)</p> <p>Measurement: nominal value in current prices; not seasonally adjusted.</p> <p>Reference period: year.</p> <p>Currency: all.</p> <p>Reporting currency: national (euro for euro area countries).</p> <p>Source: Eurostat.</p>
GDP per capita	<p>Average GDP per head of population.</p> <p>Calculation: “GDP” divided by “Population”.</p>
HICP	<p>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.</p> <p>(Cited from Council Regulation (EC) No 2494/95 of 23 October 1995 concerning harmonized indices of consumer prices.)</p> <p>Measurement: percentage change on previous year.</p> <p>Reference period: year.</p> <p>Source: Eurostat.</p>
Indirect participant	<p>A participant in a payment system with tiering arrangement, that uses a direct participant as intermediary to perform some of the activities allowed in the system (in particular settlement)</p> <p>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 former 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>

Term	Detailed reporting requirements
Institutions offering payment services to non-MFIs	<p>Comprises the following legally independent institutions operating in the reporting country:</p> <ul style="list-style-type: none"> – “Central bank” – “Credit institutions legally incorporated in the reporting country” (includes “Electronic money institutions”) – “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”. <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>
Interbank funds transfer system (IFTS)	<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. Systems are included if they were operational during any of the five years for which data are shown in the payments statistics.</p> <p>IFTSs are divided into TARGET components and non-TARGET payment systems.</p>
Inter-Member State transactions	<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>
Intraday borrowing from the central bank	<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>
Intra-Member State transactions	<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>

Term	Detailed reporting requirements
Means of payment (settlement medium)	Assets or claims on assets that are accepted by the payee to discharge a payment obligation of the payer vis-à-vis the payee.
Merchant	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.)
Monetary financial institutions (MFIs)	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).
Money order	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”.
M-payment	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 only included in the payment statistics if settlement occurs via a traditional payment instrument, and are reported together with other transactions with those payment instruments; otherwise, m-payments are not included.
Narrow money supply (M1)	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.
Non-EEA-based bank	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.
Non-intraday borrowing from the central bank	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: <ul style="list-style-type: none"> – the marginal lending facility (a standing facility of the Eurosystem which counterparties can use to receive overnight credit at a pre-specified rate) – 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) – 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) – fine-tuning reverse operations (open market operations executed by the Eurosystem at

Term	Detailed reporting requirements
	<p>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)</p> <ul style="list-style-type: none"> – 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). <p>Measurement: value of overnight and longer borrowing.</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>
Non-MFI	<p>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.</p>
Non-paper-based credit transfer	<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>For Country tables 7 and 8</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.</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>For Country tables 10 and 11</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.</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>
Non-TARGET payment system	<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.</p>
Number of institutions	<p>Comprises the following legally independent institutions operating in the reporting country:</p> <ul style="list-style-type: none"> – “Central bank” – “Credit institutions legally incorporated in the reporting country” (includes “Electronic money institutions”) – “Branches of euro area-based credit institutions”

Term	Detailed reporting requirements
	<ul style="list-style-type: none"> – “Branches of EEA-based credit institutions (outside the euro area)” – “Branches of non-EEA-based banks” – “Other institutions offering payment services to non-MFIs”. <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.</p> <p>Reference period: status at the end of the year.</p>
Number of internet/PC-linked overnight deposits	<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>
Number of offices	<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>
Number of overnight deposits	<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>
Number of participants	<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"> – direct participants – indirect participants. <p>Measurement: number of entities.</p> <p>Reference period: status at the end of the year.</p>

Term	Detailed reporting requirements
Office	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.
OTC cash deposit	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"
OTC cash withdrawal	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"
Other direct participants	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.
Other e-money storage	An instrument for storing e-money funds of a single user, except cards with an e-money function (i.e. on which e-money can be stored directly). Includes cards or other devices which only provide access to e-money stored elsewhere – e.g. scratch cards, virtual cards and cards which do not store e-money on a chip or a magnetic stripe but can be loaded by transferring value from another account and can be used for payments over the internet.
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 considered credit institutions. Sub-category of "Other direct participants". Measurement: number of entities. Reference period: status at the end of the year.
Other institution offering payment services to non-MFIs	A payment institution as defined in the Article 16 of the Directive 2007/64/EC of the European Parliament and of the Council of 13 November 2007 on payment services in the internal market; the Directive is to be transposed into national law by November 2009. 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. 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"

Term	Detailed reporting requirements
	<p>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>
<p>Other payment instruments</p>	<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. A note states which instruments are included.</p> <p>For Country tables 7 and 8</p> <p>Comprises all transactions initiated with an explicit payment order, i.e. with a traditional payment instrument, i.e.:</p> <ol style="list-style-type: none"> a) all transactions which take place between two accounts held at different banks and which are executed with the use of an intermediary, i.e. where payments are sent to another bank or to a payment system. b) all transactions which take place between two accounts held at the same bank, with the transaction being settled either on the accounts of the bank without ever leaving the bank or with the use of an intermediary (another bank or a payment system). 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>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>For Country tables 10 and 11/International systems tables 2 and 3</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>
<p>Outstanding value on card-based e-money schemes</p>	<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>
<p>Outstanding value on e-money storages issued</p>	<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"> – “Outstanding value on e-money storages issued: On card-based e-money schemes” – “Outstanding value on e-money storages issued: On software-based e-money schemes”. <p>The sub-categories are mutually exclusive. Thus, the main category is the sum of its sub-categories.</p> <p>Measurement: outstanding value.</p>

Term	Detailed reporting requirements
	<p>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>
Outstanding value on e-money storages issued by electronic money institutions	<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. Sub-category of “Outstanding value on e-money storages issued”. 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>
Outstanding value on software-based e-money schemes	<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. Sub-category of “Outstanding value on e-money storages issued”. 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>
Overnight deposits	<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"> – balances (interest-bearing or not) which are transferable by cheque, bankers’ order, debit entry or the like without any significant penalty or restriction – 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 – balances (interest-bearing or not) representing prepaid amounts in the context of “hardware-based” or “software-based” e-money (e.g. prepaid cards) – loans to be repaid by close of business on the day following that on which the loan was granted. <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>This item is intended to measure transferable deposits which should not include accounts which cannot be used for payments, i.e. accounts with the following restrictions:</p> <ul style="list-style-type: none"> – values can be transferred only to and from one single reference account (since the transactions are restricted), or – 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). <p>Nevertheless, the definition of overnight deposits contained in Regulation ECB/2001/13 is accepted, implying that overnight deposits may contain non-transferable deposits.</p> <p>All accounts are included, irrespective of the currency in which they are denominated; thus,</p>

Term	Detailed reporting requirements
	“Overnight deposits in foreign currencies” is a sub-category of “Overnight deposits”.
Overnight deposits held at other credit institutions	<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>
Overnight deposits held at the central bank	<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"> – reserve holdings (counterparties’ holdings on their reserve account which serve to fulfil reserve requirements) – 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). <p>Measurement: value of deposits.</p> <p>Reference period: average for the last maintenance period of the year (i.e. that containing 31 December; see “Indicative calendar of reserve maintenance periods”, as published from time to time by the ECB).</p> <p>Currency: national (euro for euro area countries).</p> <p>Reporting currency: national (euro for euro area countries).</p> <p>Counterpart area: world as a whole.</p> <p>Counterpart sector: credit institutions.</p>
Overnight deposits in foreign currencies	<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.</p> <p>Sub-category of “Value of overnight deposits”.</p> <p>Measurement: value of deposits.</p> <p>Reference period: status at the end of the year.</p> <p>Currency: all except domestic currency (except 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: non-MFIs.</p>
Paper-based credit transfer	<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>For Country tables 7 and 8</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.</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>For Country tables 10 and 11</p>

Term	Detailed reporting requirements
	<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.</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>
Participant	<p>An entity which is identified/recognised by the transfer system and which is allowed to send, and capable to receive, transfer orders to/from the system, either directly or indirectly.</p> <p>See “Number of participants”.</p>
Payee (beneficiary)	<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>
Payer	<p>The party in a payment transaction which issues the payment order or agrees to the transfer of funds to a payee.</p>
Payment	<p>In a strict sense, a transfer of funds which discharges an obligation from a payer to a payee. However, in a technical or statistical sense, it is often used as a synonym of a transfer order. For the payments statistics, synonymous to “payment transaction”.</p>
Payment institution	<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. The term payment institution is defined in the Article 16 of the Directive 2007/64/EC of the European Parliament and of the Council of 13 November 2007 on payment services in the internal market; the Directive is to be transposed into national law by November 2009.</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>
Payment instrument	<p>A tool or a set of procedures enabling the transfer of funds from the payer to the payee. The payer and the payee can be one and the same person.</p> <p>The payments statistics provides the following general information on access to and use of payment instruments:</p> <ul style="list-style-type: none"> – “Institutions offering payment services to non-MFIs” – Accounts which can be used for payment services: “Overnight deposits” – Terminals (both stock data and transactions at terminals) – Transactions involving non-MFIs broken down by type of payment instrument – Payments processed in selected interbank funds transfer systems.
Payment order	<p>Any instruction by a payer or payee to his payment service provider requesting the execution of a payment transaction.</p> <p>(Cited from the draft directive on payment services in the internal market, COM(2005) 603 final, 01.12.2005.)</p>

Term	Detailed reporting requirements
Payment service provider	<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"> 1. Credit institutions within the meaning of Directive 2000/12/EC 2. Electronic money institutions within the meaning of Directive 2000/46/EC 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 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. <p>Central banks acting as monetary authorities and public authorities which provide payment services are not regarded as payment service providers.</p>
Payment service user	<p>A natural or legal person who/which makes use of a payment service as a payer and/or a payee.</p>
Payment services	<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 Directive 2007/64/EC of the European Parliament and of the Council of 13 November 2007 on payment services in the internal market; the Directive is to be transposed into national law by November 2009:</p> <ol style="list-style-type: none"> 1. Services enabling cash to be placed on a payment account as well as all the operations required for operating a payment account. 2. Services enabling cash withdrawals from a payment account as well as all the operations required for operating a payment account. 3. Execution of payment transaction, including transfers of funds on a payment account with the user's payment services provider or with another payment service provider; <ol style="list-style-type: none"> a. execution of direct debits, including one-off direct debits, b. execution of payment transactions through a payment card or a similar device, c. execution of credit transfers, including standing orders. 4. Execution of payment transactions where the funds are covered by a credit line for a payment service user: <ol style="list-style-type: none"> a. execution of direct debits, including one-off direct debits, b. execution of payment transactions through a payment card or a similar device, c. execution of credit transfers, including standing orders. 5. Issuing and/or acquiring of payment instruments. 6. Money remittance. 7. Execution of payment transactions where the consent of the payer to execute a payment transaction is given by means of any telecommunication, digital or IT device and the payment is made to the telecommunication, IT system or network operator, acting only as an intermediary between the payment service user and the supplier of the goods and services. <p>For the purposes of the payments 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>
Payment transaction	<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>

Term	Detailed reporting requirements
Payments with cards with a credit and/or delayed debit function	<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.</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 only)” and “Card with a credit and/or delayed debit function”.</p>
Payments with cards with a credit function	<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.</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 only)” and “Card with a credit function”.</p>
Payments with cards with a debit and/or delayed debit function	<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.</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 only)” and “Card with a debit and/or delayed debit function”.</p>
Payments with cards with a debit function	<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.</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 only)” and “Card with a debit function”.</p>
Payments with cards with a delayed debit function	<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 only)” and “Card with a delayed debit function”.</p>
Point of sale (POS)	<p>The provision of goods and services at attended and unattended terminals. (Cited from ECBS Terminology, ORG9003 V4, European Committee for Banking Standards, August 2003.)</p>

Term	Detailed reporting requirements
Population	<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. (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>
POS (point of sale) terminal	<p>Device allowing the use of payment cards at a physical (not virtual) point of sale. 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>Each single POS terminal is counted individually, also in cases of the existence of several POS terminals within one merchant location. If data are not available with this level of precision, the available data are reported 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>
POS transaction	<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.</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 2.4 above and the entry for “Cash withdrawal/cash deposit”.</p>
Postal institution	<p>Country table 5</p> <p>Postal institutions are listed as follows:</p> <ul style="list-style-type: none"> – If they are licensed credit institutions, they are shown in the category “Credit institutions legally incorporated in the reporting country”. – If they are not licensed credit institutions, they are listed in the category “Other institutions offering payment services to non-MFIs”. <p>Country table 9/International systems table 1</p> <p>Number of postal institutions which participate as direct participants in an IFTS.</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>
Postal order	<p>Money order in which the drawee is a postal institution.</p> <p>Postal orders are included in “Credit transfers”.</p>

Term	Detailed reporting requirements
Public administration	<p>Central, regional or local government, government agencies and other (semi-)public institutions which are direct participants in an IFTS.</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>
Reporting acceding/ accession countries	<p>Countries, reporting for the payments statistics, with which EU membership negotiations were ongoing or concluded in the reference year, without those countries having joined the EU.</p> <p>Measurement: number of countries.</p> <p>Reference period: status at the end of the year.</p>
Retailer card	<p>A card issued by a merchant for use at specified merchant outlets. 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>
SEPA Credit Transfer (SCT)	<p>The SCT is a credit transfer payment instrument and has been designed for payments within the Single Euro Payments Area (SEPA); it stipulates, that all parties of an SCT (originator, originator bank, beneficiary bank, beneficiary) must have an account within SEPA.</p> <p>Country tables 7 to 11</p> <p>SCTs sent are to be reported under the categories "Credit transfers".</p> <p>Cross-border SCT are to be included under the categories "Cross border transactions sent" or "Cross border transactions received" as appropriate; the IBAN may be used for the classification, where needed estimations are also acceptable.</p> <p>Country tables 10 and 11/International systems tables 2 and 3</p> <p>All SCT processed in the IFTS are included.</p>
SEPA Direct Debit (SDD)	<p>The SDD is a direct debit payment instrument and has been designed for payments within the Single Euro Payments Area (SEPA); it stipulates, that all parties of an SDD (originator, originator bank, beneficiary bank, beneficiary) must have an account within SEPA.</p> <p>Country tables 7 to 11</p> <p>SDDs sent are to be reported as of their launch under the categories "Direct debits".</p> <p>Cross-border SDD are to be included under the categories "Cross border transactions sent" or "Cross border transactions received" as appropriate; the IBAN may be used for the classification, where needed estimations are also acceptable.</p> <p>Country tables 10 and 11/International systems tables 2 and 3</p> <p>All SCT processed in the IFTS are included.</p>
Settlement media (means of payment)	<p>Assets or claims on assets that are accepted by the beneficiary to discharge a payment obligation.</p>
Settlement media used by credit institutions	<p>Assets or claims on assets which are used by credit institutions for payments.</p>
Settlement media used by non-MFIs	<p>Assets or claims on assets which are used by non-MFIs for payments.</p>

Term	Detailed reporting requirements
Software-based e-money scheme	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.
Start of negotiations	The year in which EU membership negotiations with the relevant country began and the country became an accession country.
TARGET component	<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"> – a euro area TARGET component, or – a non-euro area TARGET component. <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>
Terminal (accepting device)	<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>
Total banknotes in circulation	<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). 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>
Total coins in circulation	<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>

Term	Detailed reporting requirements
Total commemorative coins	<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>
Total number of cards (irrespective of the number of functions on the card)	<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>
Total number/value of transactions with payment instruments	<p>Total number/value of transactions with traditional payment instruments involving non-MFIs. Does not include the number/value of “Credits to/Debits from the account by simple book entry”.</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>
Total transactions sent	<p>Total number/value of transactions sent in any given IFTS.</p> <p>Breakdown by payment instrument</p> <p>In the case of TARGET components, no breakdown by payment instrument is provided, since TARGET only processes credit transfers.</p> <p>In the case of non-TARGET payment systems, the following breakdown by category of payment instrument is provided, where applicable to the system:</p> <ul style="list-style-type: none"> – “Credit transfers” – “Direct debits” – “Card payments” – “ATM transactions” (if these can be distinguished) – “E-money transactions” – “Cheques” – “Other payment instruments”. <p>Geographical breakdowns</p> <p>For TARGET components, a geographical breakdown is provided according to the nationality of the TARGET component (see “TARGET component”):</p> <ul style="list-style-type: none"> – “Transactions sent within the same TARGET component” – “Transactions sent to another TARGET component”. <p>For non-TARGET payment systems, no geographical breakdown is provided.</p> <p>Measurement: number/value of transactions.</p>

Term	Detailed reporting requirements
	<p>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.</p>
Transactions received from another TARGET component	<p>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: EU27 Counterpart sector: another component of the same system. See also “TARGET component”.</p>
Transactions sent to a euro area TARGET component	<p>Total number/value of transactions sent from a TARGET component to a euro area TARGET component. Sub-category of “Transactions sent to another TARGET component”. 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>
Transactions sent to a non-euro area TARGET component	<p>Total number/value of transactions sent from a TARGET component to a non-euro area TARGET component. Sub-category of “Transactions sent to another TARGET component”. 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>
Transactions sent to another TARGET component	<p>Total number/value of all transactions sent in any given TARGET component to another TARGET component. The following breakdown of data is provided: – Transactions sent to a euro area TARGET component – Transactions sent to a non-euro area TARGET component If available, data for transactions received are reported in the memorandum item “Transactions received from another TARGET component”, with no further geographical breakdown. Measurement: number/value of transactions. Reference period: total for the year. Transaction currency: euro. Reporting currency: euro. Counterpart area: EU27. Counterpart sector: another component of the same system. See also “TARGET component”.</p>

Term	Detailed reporting requirements
Transactions sent within the same TARGET component	<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.</p> <p>Reference period: total for the year.</p> <p>Transaction currency: euro.</p> <p>Reporting currency: euro.</p> <p>Counterpart area: EU25</p> <p>Counterpart sector: same component of the same system.</p> <p>See also “TARGET component”.</p>
Value of overnight deposits (held by non-MFIs)	<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>For Country table 2</p> <p>Value of overnight deposits includes all deposits held by non-MFIs at MFIs.</p> <p>Measurement: value of deposits.</p> <p>Reference period: status at the end of the year.</p> <p>Currency: all.</p> <p>Reporting currency: national (euro for euro area countries).</p> <p>Counterpart area: world as a whole.</p> <p>Counterpart sector: non-MFIs.</p> <p>For Country table 5/Euro area table 2</p> <p>Value of overnight deposits includes all deposits held by non-MFIs at the central bank, at credit institutions or at other institutions providing payment services to non-MFIs. Does not include deposits held by non-MFIs at MFIs other than credit institutions or the central bank (mostly money market funds).</p> <p>Measurement: value of deposits.</p> <p>Reference period: status at the end of the year.</p> <p>Currency: all.</p> <p>Reporting currency: national (euro for euro area countries).</p> <p>Counterpart area: world as a whole.</p> <p>Counterpart sector: non-MFIs.</p>