



EUROPEAN CENTRAL BANK

EUROSYSTEM

BLUE BOOK

Statistics on payment systems and instruments

2007-2011

Data on PORTUGAL and comparative tables

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

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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
ELMI	electronic money institution
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

	2007	2008	2009	2010	2011
Population (thousands, annual average)	10,608.3	10,622.4	10,632.5	10,637.4	10,650.8
GDP (EUR billions)	169.3	172.0	168.5	172.7	170.9
GDP per capita (EUR)	15,961	16,191	15,848	16,232	16,048
HICP (annual percentage changes)	2.4	2.7	-0.9	1.4	3.6

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)

	2007	2008	2009	2010	2011
Currency in circulation outside MFIs	.	.	.	.	.
Value of overnight deposits held by non-MFIs	60,156.43	57,334.76	57,287.57	56,503.89	58,229.08
<i>of which:</i>					
Transferable deposits	-	-	-	55,197.00	52,012.00
Narrow money supply (M1)	.	.	.	.	.
<i>Memorandum items:</i>					
Overnight deposits in foreign currencies held by non-MFIs	1,306.89	1,317.80	1,393.93	2,020.88	3,215.66
Outstanding value on e-money storages issued by MFIs	-	-	-	-	10.00
<i>of which:</i>					
On card-based e-money schemes	-	-	-	-	10.00
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)

	2007	2008	2009	2010	2011
Overnight deposits held at the central bank	4,024.00	4,837.14	7,759.02	4,685.72	5,703.56
Overnight deposits held at other credit institutions (in Euro, end of period)	6,078.07	4,991.35	3,903.16	3,845.63	2,927.02
<i>of which:</i>					
Transferable deposits at other MFIs (end of period)	-	-	-	2,397.00	2,822.00
<i>Memorandum items:</i>					
Non-intraday borrowing from the central bank	2,025.40	8,771.10	14,926.56	41,122.45	47,334.02
Intraday borrowing from the central bank	425.89	201.71	102.37	183.22	199.96

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)

	2007	2008	2009	2010	2011
Central bank					
Number of offices	11	10	10	10	10
Number of overnight deposits (thousands)	-	-	-	-	-
Value of overnight deposits (EUR millions)	9.02	3.53	5.90	1.05	4,869.26
<i>of which:</i>					
Transferable deposits (EUR millions)	-	-	-	0.00	0.00
Credit institutions irrespective of their legal incorporation					
Number of institutions	174	171	166	158	155
Number of offices	6,055	6,417	6,430	6,528	6,526
Number of overnight deposits (thousands)	24,445	25,170	25,103	25,423	25,743
<i>of which:</i>					
Number of internet/PC-linked overnight deposits (thousands)	4,570	4,990	5,549	6,041	6,655
Number of overnight transferable deposits (thousands)	24,445	25,170	25,103	25,423	25,743
<i>of which:</i>					
Number of internet/PC-linked overnight transferable deposits (thousands)	4,570	4,990	5,549	6,041	6,655
Value of overnight deposits (EUR millions)	60,148.81	57,331.05	57,282.46	56,503.56	53,360.17
<i>of which:</i>					
Transferable deposits (EUR millions)	-	-	-	55,197.00	52,012.00
Credit institutions legally incorporated in the reporting country					
Number of institutions	150	143	139	132	131
Number of offices	5,836	6,148	6,162	6,195	6,187
Value of overnight deposits (EUR millions)	58,767.00	55,912.00	55,613.11	54,790.94	50,952.26
Branches of euro area-based credit institutions					
Number of institutions	18	20	20	19	18
Number of offices	50	53	55	53	49
Value of overnight deposits (EUR millions)	391.00	399.58	413.08	412.53	862.14
Branches of EEA-based credit institutions (outside the euro area)					
Number of institutions	5	5	5	5	4
Number of offices	165	208	210	277	286
Value of overnight deposits (EUR millions)	963.81	990.47	1,242.27	1,268.39	1,507.96
Branches of non-EEA-based banks					
Number of institutions	1	3	2	2	2
Number of offices	4	8	3	3	4
Value of overnight deposits (EUR millions)	27.00	29.00	14.00	31.70	37.81
Other institutions offering payment services to non-MFIs					
Number of institutions	1	1	27	53	113
Number of offices	912	896	906	1,003	1,185
Number of overnight deposits (thousands)	-	-	-	-	-
Value of overnight deposits (EUR millions)	-	-	-	-	-
Institutions offering payment services to non-MFIs (total)					
Number of institutions	176	173	194	212	269
Number of offices	6,978	7,323	7,346	7,541	7,721
Number of overnight deposits (thousands)	24,445	25,170	25,103	25,423	25,743
<i>of which:</i>					
Number of internet/PC-linked overnight deposits (thousands)	4,570	4,990	5,549	6,041	6,655
Value of overnight deposits (EUR millions)	60,157.83	57,334.58	57,288.36	56,504.61	58,229.43
<i>Memorandum items:</i>					
Electronic money institutions					
Number of institutions	-	-	-	-	-
Outstanding value on e-money storages issued by electronic money institutions (EUR millions)	-	-	-	0.00	0.00

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)

	2007	2008	2009	2010	2011
CARDS ISSUED IN THE COUNTRY					
Cards with a cash function	17,947,271	19,463,140	19,161,864	18,669,669	19,066,881
Cards with a payment function (except cards with an e-money function only)	18,952,233	20,616,662	20,417,586	19,694,551	20,119,626
<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	10,854,984	11,029,146	10,902,659	10,391,148	10,005,509
Cards with a credit and/or delayed debit function	8,097,249	9,587,516	9,514,927	9,303,403	10,114,117
Cards with an e-money function	86,903	621,117	656,362	300,181	316,464
<i>of which:</i>					
Cards with an e-money function which have been loaded at least once	86,903	621,117	656,362	300,181	316,464
Total number of cards (irrespective of the number of functions on the card)	18,952,233	20,616,662	20,417,586	19,694,551	20,119,626
<i>of which:</i>					
Cards with a combined debit, cash and e-money function	86,903	621,117	656,362	300,181	316,464
TERMINALS LOCATED IN THE COUNTRY					
ATMs	15,775	16,732	17,213	17,632	17,296
<i>of which:</i>					
ATMs with a cash withdrawal function	14,595	15,472	15,937	16,386	15,987
ATMs with a credit transfer function	15,688	16,653	17,185	17,632	17,296
POS terminals	202,370	226,118	255,099	278,429	274,080
<i>of which:</i>					
EFTPOS terminals	202,370	226,118	255,099	278,429	274,080
E-money card terminals	202,370	226,118	255,099	278,429	274,080
<i>of which:</i>					
E-money card-loading/unloading terminals	-	-	-	-	-
E-money card-accepting terminals	202,370	226,118	255,099	278,429	274,080

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)

	2007	2008	2009	2010	2011
TRANSACTIONS PER TYPE OF PAYMENT INSTRUMENT					
Credit transfers	151.98	164.64	180.59	182.57	201.99
<i>of which:</i>					
Paper-based	15.19	16.60	17.64	18.34	19.39
Non-paper-based	136.80	148.04	162.95	164.23	182.60
Direct debits	185.20	223.13	231.91	236.94	243.04
Card payments with cards issued in the country (except cards with an e-money function only)	952.60	1,006.31	1,069.49	1,170.47	1,237.47
<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	817.80	866.99	907.15	963.34	1,004.18
Payments with cards with a credit and/or delayed debit function	134.80	139.32	162.34	207.13	233.29
E-money purchase transactions	1.65	1.99	2.18	2.11	2.17
<i>of which:</i>					
With cards with an e-money function	1.65	1.99	2.18	2.11	2.17
With other e-money storages	-	-	-	-	-
Cheques	189.20	167.88	144.08	127.53	106.66
Other payment instruments	0.92	0.80	0.66	0.50	0.41
Total number of transactions with payment instruments	1,481.55	1,564.75	1,628.92	1,720.13	1,791.74
<i>of which:</i>					
Cross-border transactions sent	16.83	18.28	23.66	30.78	36.02
<i>Memorandum items:</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	1,388.63	1,458.93	1,531.79	1,641.07	1,697.16
ATM cash withdrawals	418.95	435.68	445.56	454.44	444.55
ATM cash deposits	23.73	24.40	24.93	25.59	25.95
POS transactions (irrespective of type of card used)	945.95	998.85	1,061.31	1,161.03	1,226.65
E-money card-loading/unloading transactions	-	-	-	-	-
b) Transactions at terminals located in the country with cards issued outside the country	26.44	27.89	29.38	30.67	33.58
ATM cash withdrawals	8.48	9.06	9.15	9.92	10.81
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	17.96	18.84	20.23	20.75	22.77
E-money card-loading/unloading transactions	-	-	-	-	-
c) Transactions at terminals located outside the country with cards issued in the country	12.64	13.68	14.15	15.11	16.49
ATM cash withdrawals	4.33	4.22	3.78	3.56	3.51
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	8.31	9.45	10.37	11.55	12.99
E-money card-loading/unloading transactions	-	-	-	-	-
<i>Memorandum items:</i>					
Cash advances at POS terminals	0.00	0.02	0.04	0.01	0.01
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)

	2007	2008	2009	2010	2011
TRANSACTIONS PER TYPE OF PAYMENT INSTRUMENT					
Credit transfers	1,171.03	1,398.92	1,397.18	1,417.60	1,445.76
<i>of which:</i>					
Paper-based	337.06	375.03	352.79	279.34	301.51
Non-paper-based	833.97	1,023.89	1,044.39	1,138.26	1,144.25
Direct debits	26.73	32.65	32.97	33.25	34.66
Card payments with cards issued in the country (except cards with an e-money function only)	36.10	39.46	42.65	53.60	55.73
<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	29.42	32.40	34.95	44.41	46.12
Payments with cards with a credit and/or delayed debit function	6.68	7.05	7.69	9.19	9.62
E-money purchase transactions	0.05	0.06	0.06	0.07	0.08
<i>of which:</i>					
With cards with an e-money function	0.05	0.06	0.06	0.07	0.08
With other e-money storages	-	-	-	-	-
Cheques	373.38	349.00	290.00	273.42	227.41
Other payment instruments	11.83	10.78	8.67	7.16	5.89
Total value of transactions with payment instruments	1,619.12	1,830.86	1,771.53	1,785.10	1,769.54
<i>of which:</i>					
Cross-border transactions sent	241.95	300.46	365.22	340.15	384.51
<i>Memorandum items:</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	77.19	80.57	83.75	95.40	96.70
ATM cash withdrawals	28.10	29.17	29.57	30.33	29.73
ATM cash deposits	13.61	12.64	12.28	12.32	12.12
POS transactions (irrespective of type of card used)	35.48	38.76	41.91	52.75	54.85
E-money card-loading/unloading transactions	-	-	-	-	-
b) Transactions at terminals located in the country with cards issued outside the country	2.70	2.80	2.69	2.94	3.25
ATM cash withdrawals	1.15	1.22	1.20	1.31	1.43
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	1.55	1.58	1.49	1.63	1.82
E-money card-loading/unloading transactions	-	-	-	-	-
c) Transactions at terminals located outside the country with cards issued in the country	1.10	1.20	1.19	1.30	1.35
ATM cash withdrawals	0.44	0.44	0.40	0.38	0.38
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	0.67	0.76	0.80	0.91	0.97
E-money card-loading/unloading transactions	-	-	-	-	-
<i>Memorandum items:</i>					
Cash advances at POS terminals	0.00	0.00	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)

	2007	2008	2009	2010	2011
TARGET COMPONENT: SPGT2 (closed Feb. 2009) & TARGET2-PT					
Number of participants	36	36	53	56	58
<i>of which:</i>					
Direct participants	36	36	43	45	46
<i>of which:</i>					
Credit institutions	34	34	33	35	36
Central bank	1	1	6	6	6
Other direct participants	1	1	4	4	4
<i>of which:</i>					
Public administration	1	1	1	1	1
Clearing and settlement organisations	-	-	3	3	3
Other financial institutions	-	-	-	-	-
Others	-	-	-	-	-
Indirect participants	-	-	10	11	12
RETAIL SYSTEM: SICOI					
Number of participants	59	61	69	68	66
<i>of which:</i>					
Direct participants	37	37	36	36	35
<i>of which:</i>					
Credit institutions	35	35	34	34	33
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
Clearing and settlement organisations	-	-	-	-	-
Other financial institutions	-	-	-	-	-
Others	-	-	-	-	-
Indirect participants	22	24	33	32	31
RETAIL SYSTEM: SLOD (closed Feb. 2009)					
Number of participants	86	79	62	.	.
<i>of which:</i>					
Direct participants	86	79	62	.	.
<i>of which:</i>					
Credit institutions	49	47	38	.	.
Central bank	-	-	-	.	.
Other direct participants	37	32	24	.	.
<i>of which:</i>					
Public administration	1	1	1	.	.
Clearing and settlement organisations	3	3	3	.	.
Other financial institutions	31	26	18	.	.
Others	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)

	2007	2008	2009	2010	2011
TARGET COMPONENT: SPGT2 (closed Feb. 2009) & TARGET2-PT					
Credit transfers sent	1.14	1.21	1.06	1.09	1.07
<i>of which:</i>					
Credit transfers sent within the same TARGET component	0.92	1.01	0.74	0.72	0.68
Credit transfers sent to another TARGET component	0.22	0.20	0.33	0.37	0.39
<i>of which:</i>					
Credit transfers sent to a euro area TARGET component	0.18	0.20	0.32	0.37	0.39
Credit transfers sent to a non-euro area TARGET component	0.03	0.01	0.00	0.00	0.00
<i>Memorandum item:</i>					
Credit transfers received from another TARGET component	0.36	0.36	0.45	0.50	0.52
Concentration ratio in terms of volume (percentages)	59.8	59.6	63.3	63.6	63.7
RETAIL SYSTEM: SICOI					
Total transactions sent	1,675.15	1,753.32	1,830.71	1,937.27	2,005.81
<i>of which:</i>					
Credit transfers	73.33	83.29	92.21	86.59	102.73
<i>of which:</i>					
Paper-based credit transfers	1.17	1.32	1.28	1.47	1.32
Non-paper-based credit transfers	72.17	81.97	90.93	85.12	101.41
Direct debits	86.73	97.45	109.99	121.19	127.75
Card payments	969.65	1,023.39	1,086.69	1,191.00	1,260.24
ATM transactions	402.19	420.41	430.51	440.45	433.01
E-money transactions	1.65	1.99	2.18	2.11	2.17
Cheques	141.22	126.48	108.87	95.71	79.72
Other payment instruments	0.37	0.32	0.25	0.22	0.19
Concentration ratio in terms of volume (percentages)	78.6	78.3	78.2	77.7	77.4
RETAIL SYSTEM: SLOD (closed Feb. 2009)					
Total transactions sent	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)	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)

	2007	2008	2009	2010	2011
TARGET COMPONENT: SPGT2 (closed Feb. 2009) & TARGET2-PT					
Credit transfers sent	3,408.44	4,021.84	4,249.86	5,153.08	5,663.82
<i>of which:</i>					
Credit transfers sent within the same TARGET component	1,826.62	2,353.00	2,788.96	3,718.29	4,274.22
Credit transfers sent to another TARGET component	1,581.82	1,668.84	1,460.91	1,434.79	1,389.60
<i>of which:</i>					
Credit transfers sent to a euro area TARGET component	1,338.85	1,590.16	1,437.42	1,421.76	1,381.97
Credit transfers sent to a non-euro area TARGET component	242.97	78.68	23.49	13.02	7.63
<i>Memorandum item:</i>					
Credit transfers received from another TARGET component	1,582.21	1,657.23	1,456.66	1,398.31	1,388.58
Concentration ratio in terms of value (percentages)	63.3	64.9	66.4	68.4	66.2
RETAIL SYSTEM: SICOI					
Total transactions sent	346.48	356.03	339.53	346.59	343.83
<i>of which:</i>					
Credit transfers	91.93	106.45	115.13	119.31	130.43
<i>of which:</i>					
Paper-based credit transfers	5.64	6.23	5.85	5.79	5.33
Non-paper-based credit transfers	86.28	100.23	109.28	113.52	125.10
Direct debits	12.14	14.52	14.57	15.66	16.94
Card payments	37.56	40.90	43.99	55.22	57.55
ATM transactions	28.24	29.99	30.41	31.16	30.81
E-money transactions	0.05	0.06	0.06	0.07	0.08
Cheques	174.33	162.03	133.78	123.67	106.65
Other payment instruments	2.25	2.08	1.60	1.51	1.38
Concentration ratio in terms of value (percentages)	68.8	68.5	68.7	68.6	68.9
RETAIL SYSTEM: SLOD (closed Feb. 2009)					
Total transactions sent	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)	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.

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. 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.
<i>of which:</i> transferable deposits held at other credit institutions	Data for 2011 include transferable deposits of central banks outside the euro area in the amount of EUR 607 million.

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

Central bank			
Value of overnight deposits	<p>The increase in the value of overnight deposits at the central bank in 2011 was mainly due to the following two reasons.</p> <p>i) An increase of EUR 4,742 million in the overnight liabilities vis-à-vis the resident general government.</p> <p>This value reflects the deposit held by the Portuguese Treasury and Government Debt Agency (IGCP, acronym for Instituto de Gestão da Tesouraria e do Crédito Público) at Banco de Portugal, namely the unused funds received in the context of the financial assistance to Portugal.</p> <p>Please note that the disbursement of funds in the context of the financial assistance to Portugal is channelled to IGCP through accounts held at Banco de Portugal.</p> <p>ii) An increase of EUR 126 million in overnight deposits held by “Other Financial Intermediaries” and “Financial Auxiliaries”.</p>		
Other credit institutions offering payment services to non-MFIs			
	2009	2010	2011

Total number of payment institutions resident in the country	0	1	8
Total number of payment institutions operating in the country on a cross-border basis	26	51	104
<i>of which:</i>			
– number of payment institutions providing services through an established branch	1	3	6
– number of payment institutions providing services through an agent	2	5	6
– number of payment institutions providing services without establishing a branch	23	43	92
Other institutions offering payment services to non-MFIs	Includes the postal institution (1).		

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
	2011	2,851,140	15,793.7
<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.
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**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 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> <tr> <td>2011</td> <td>1,192,925</td> <td>4,132.84</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	2011	1,192,925	4,132.84
	Volume (units)	Value (EUR millions)															
2008	112,448	640.84															
2009	277,263	2,548.77															
2010	904,654	3,832.97															
2011	1,192,925	4,132.84															
<i>of which: paper-based credit transfers</i>	Estimated figures.																
<i>of which: non-paper-based credit transfers</i>	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)				
	2007	2008	2009	2010	2011	2007	2008	2009	2010	2011
Belgium	335.81	346.37	340.78	356.12	369.84	10.62	10.71	10.79	10.88	10.98
Bulgaria	30.77	35.43	34.93	36.05	38.48	7.66	7.62	7.59	7.53	7.46
Czech Republic	131.91	154.27	141.45	149.31	154.91	10.32	10.43	10.49	10.52	10.54
Denmark	227.53	235.13	223.99	235.61	239.24	5.46	5.49	5.52	5.55	5.57
Germany	2,428.50	2,473.80	2,374.50	2,496.20	2,592.60	82.26	82.12	81.88	81.76	81.78
Estonia	16.07	16.30	13.84	14.31	15.97	1.34	1.34	1.34	1.34	1.34
Ireland	189.93	179.99	160.60	155.99	156.44	4.37	4.44	4.47	4.48	4.49
Greece	222.77	232.92	231.64	227.32	215.09	11.19	11.24	11.28	11.31	11.31
Spain	1,053.16	1,087.79	1,048.06	1,048.88	1,063.36	44.87	45.59	45.93	46.07	46.13
France	1,886.79	1,933.20	1,885.76	1,937.26	1,996.58	63.78	64.13	64.48	64.82	65.18
Italy	1,554.20	1,575.14	1,519.70	1,553.17	1,580.22	59.38	59.83	60.19	60.48	60.75
Cyprus	15.90	17.16	16.85	17.33	17.76	0.78	0.80	0.82	0.84	0.86
Latvia	21.03	22.89	18.52	17.97	20.05	2.28	2.27	2.26	2.10	2.06
Lithuania	28.74	32.46	26.62	27.54	30.71	3.38	3.36	3.34	3.29	3.22
Luxembourg	37.49	39.44	37.39	40.27	42.82	0.48	0.49	0.50	0.51	0.52
Hungary	99.43	105.55	91.40	97.09	100.51	10.06	10.04	10.02	10.00	9.97
Malta	5.44	5.84	5.83	6.15	6.43	0.41	0.41	0.41	0.42	0.42
Netherlands	571.77	594.48	573.24	588.74	601.97	16.38	16.44	16.53	16.61	16.69
Austria	274.02	282.74	276.15	286.40	300.71	8.30	8.34	8.36	8.39	8.42
Poland	311.00	363.15	310.65	354.58	370.01	38.12	38.12	38.15	38.19	38.18
Portugal	169.32	171.98	168.50	172.67	170.93	10.61	10.62	10.63	10.64	10.65
Romania	124.73	139.77	118.20	124.06	136.48	21.54	21.50	21.47	21.43	21.35
Slovenia	34.56	37.28	35.31	35.42	35.64	2.02	2.02	2.04	2.05	2.05
Slovakia	54.81	64.41	62.80	65.74	69.06	5.40	5.41	5.42	5.43	5.44
Finland	179.83	185.67	172.32	178.80	189.37	5.29	5.31	5.34	5.36	5.39
Sweden	337.94	333.26	292.47	349.22	386.77	9.15	9.22	9.30	9.38	9.44
United Kingdom	2,063.48	1,809.58	1,573.47	1,709.61	1,746.96	60.99	61.40	61.79	62.26	62.74
Euro area total	8,938.16	9,163.78	8,905.98	9,148.48	9,413.34	319.55	322.50	329.06	330.05	332.39
EU total	12,406.95	12,475.98	11,751.52	12,263.83	12,638.01	496.41	498.69	500.33	501.63	502.91

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)				
	2007	2008	2009	2010	2011	2007	2008	2009	2010	2011	2007	2008	2009	2010	2011
Belgium	31.62	32.35	31.58	32.72	33.69	1.8	4.5	0.0	2.3	3.5	.	.	.	.	.
Bulgaria	4.02	4.65	4.61	4.79	5.16	7.6	12.0	2.5	3.0	3.4	1.96	1.96	1.96	1.96	1.96
Czech Republic	12.78	14.79	13.48	14.20	14.69	3.0	6.3	0.6	1.2	2.1	27.77	24.95	26.43	25.28	24.59
Denmark	41.67	42.81	40.56	42.48	42.96	1.7	3.6	1.1	2.2	2.7	7.45	7.46	7.45	7.45	7.45
Germany	29.52	30.12	29.00	30.53	31.70	2.3	2.8	0.2	1.2	2.5	.	.	.	.	.
Estonia	11.97	12.16	10.32	10.67	11.92	6.7	10.6	0.2	2.7	5.1	15.65	15.65	15.65	15.65	.
Ireland	43.51	40.51	35.94	34.85	34.84	2.9	3.1	-1.7	-1.6	1.2	.	.	.	.	.
Greece	19.90	20.73	20.53	20.10	19.02	3.0	4.2	1.3	4.7	3.1	.	.	.	.	.
Spain	23.47	23.86	22.82	22.77	23.05	2.8	4.1	-0.2	2.0	3.1	.	.	.	.	.
France	29.58	30.14	29.25	29.88	30.63	1.6	3.2	0.1	1.7	2.3	.	.	.	.	.
Italy	26.18	26.33	25.25	25.68	26.01	2.0	3.5	0.8	1.6	2.9	.	.	.	.	.
Cyprus	20.48	21.53	20.57	20.64	20.60	2.2	4.4	0.2	2.6	3.5	0.58	.	.	.	.
Latvia	9.24	10.10	8.21	8.57	9.76	10.1	15.3	3.3	-1.2	4.2	0.70	0.70	0.71	0.71	0.71
Lithuania	8.51	9.67	7.97	8.38	9.53	5.8	11.1	4.2	1.2	4.1	3.45	3.45	3.45	3.45	3.45
Luxembourg	78.14	80.80	75.19	79.52	82.65	2.7	4.1	0.0	2.8	3.7	.	.	.	.	.
Hungary	9.89	10.51	9.12	9.71	10.08	7.9	6.0	4.0	4.7	3.9	251.35	251.51	280.33	275.48	279.37
Malta	13.31	14.17	14.08	14.79	15.34	0.7	4.7	1.8	2.0	2.5	0.43	.	.	.	.
Netherlands	34.91	36.16	34.69	35.44	36.07	1.6	2.2	1.0	0.9	2.5	.	.	.	.	.
Austria	33.01	33.92	33.02	34.14	35.71	2.2	3.2	0.4	1.7	3.6	.	.	.	.	.
Poland	8.16	9.53	8.14	9.29	9.69	2.6	4.2	4.0	2.7	3.9	3.78	3.51	4.33	3.99	4.12
Portugal	15.96	16.19	15.85	16.23	16.05	2.4	2.7	-0.9	1.4	3.6	.	.	.	.	.
Romania	5.79	6.50	5.51	5.79	6.39	4.9	7.9	5.6	6.1	5.8	3.34	3.68	4.24	4.21	4.24
Slovenia	17.12	18.44	17.30	17.29	17.36	3.8	5.5	0.9	2.1	2.1	.	.	.	.	.
Slovakia	10.16	11.92	11.59	12.11	12.69	1.9	3.9	0.9	0.7	4.1	33.77	31.26	.	.	.
Finland	34.00	34.94	32.28	33.34	35.15	1.6	3.9	1.6	1.7	3.3	.	.	.	.	.
Sweden	36.94	36.14	31.45	37.24	40.96	1.7	3.3	1.9	1.9	1.4	9.25	9.62	10.62	9.54	9.03
United Kingdom	33.84	29.47	25.46	27.46	27.85	2.3	3.6	2.2	3.3	4.5	0.68	0.80	0.89	0.86	0.87
Euro area total	27.97	28.41	27.06	27.72	28.32	2.1	3.3	0.3	1.6	2.7	.	.	.	.	.
EU total	24.99	25.02	23.49	24.45	25.13	2.3	3.7	1.0	2.1	3.1	.	.	.	.	.

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				
	2007	2008	2009	2010	2011	2007	2008	2009	2010	2011	2007	2008	2009	2010	2011
Belgium	2.71	2.78	2.90	2.90	2.93	2.14	2.15	2.16	2.17	2.18	126.49	129.30	134.47	133.85	134.06
Bulgaria	0.25	0.28	0.30	0.29	0.30	1.54	1.53	1.52	1.50	1.48	16.07	18.58	19.61	19.57	20.53
Czech Republic	1.06	1.24	1.20	1.22	1.23	2.08	2.09	2.10	2.10	2.10	51.13	59.12	57.40	58.07	58.47
Denmark	1.83	1.88	1.91	1.92	1.89	1.10	1.10	1.10	1.11	1.11	166.74	171.14	172.70	173.77	170.95
Germany	19.57	19.83	20.21	20.35	20.51	16.57	16.47	16.36	16.30	16.26	118.12	120.41	123.48	124.88	126.15
Estonia	0.13	0.13	0.12	0.12	0.13	0.27	0.27	0.27	0.27	0.27	47.90	48.60	43.96	43.66	47.43
Ireland	1.53	1.44	1.37	1.27	1.24	0.88	0.89	0.89	0.89	0.89	174.08	161.93	153.03	142.56	138.63
Greece	1.80	1.87	1.97	1.85	1.70	2.25	2.25	2.26	2.25	2.25	79.63	82.85	87.41	82.23	75.68
Spain	8.49	8.72	8.92	8.55	8.41	9.04	9.14	9.18	9.18	9.17	93.90	95.37	97.15	93.12	91.74
France	15.21	15.50	16.05	15.80	15.80	12.85	12.86	12.89	12.92	12.96	118.36	120.49	124.52	122.24	121.90
Italy	12.53	12.63	12.93	12.66	12.50	11.96	12.00	12.03	12.06	12.08	104.73	105.23	107.49	105.04	103.51
Cyprus	0.13	0.14	0.14	0.14	0.14	0.16	0.16	0.16	0.17	0.17	81.95	86.06	87.60	84.43	81.99
Latvia	0.17	0.18	0.16	0.15	0.16	0.46	0.45	0.45	0.42	0.41	36.97	40.37	34.97	35.04	38.82
Lithuania	0.23	0.26	0.23	0.22	0.24	0.68	0.67	0.67	0.66	0.64	34.06	38.64	33.94	34.27	37.92
Luxembourg	0.30	0.32	0.32	0.33	0.34	0.10	0.10	0.10	0.10	0.10	312.63	322.96	320.14	325.24	328.90
Hungary	0.80	0.85	0.78	0.79	0.80	2.03	2.01	2.00	1.99	1.98	39.56	42.03	38.83	39.71	40.10
Malta	0.04	0.05	0.05	0.05	0.05	0.08	0.08	0.08	0.08	0.08	53.27	56.66	59.96	60.50	61.06
Netherlands	4.61	4.77	4.88	4.80	4.76	3.30	3.30	3.30	3.31	3.32	139.68	144.54	147.68	144.96	143.52
Austria	2.21	2.27	2.35	2.34	2.38	1.67	1.67	1.67	1.67	1.67	132.08	135.57	140.59	139.66	142.10
Poland	2.51	2.91	2.64	2.89	2.93	7.68	7.64	7.63	7.61	7.59	32.65	38.08	34.67	37.98	38.57
Portugal	1.36	1.38	1.43	1.41	1.35	2.14	2.13	2.13	2.12	2.12	63.86	64.72	67.47	66.40	63.86
Romania	1.01	1.12	1.01	1.01	1.08	4.34	4.31	4.29	4.27	4.24	23.17	25.98	23.44	23.68	25.44
Slovenia	0.28	0.30	0.30	0.29	0.28	0.41	0.41	0.41	0.41	0.41	68.50	73.70	73.64	70.70	69.09
Slovakia	0.44	0.52	0.53	0.54	0.55	1.09	1.08	1.08	1.08	1.08	40.64	47.63	49.35	49.52	50.51
Finland	1.45	1.49	1.47	1.46	1.50	1.07	1.07	1.07	1.07	1.07	136.05	139.68	137.42	136.36	139.87
Sweden	2.72	2.67	2.49	2.85	3.06	1.84	1.85	1.86	1.87	1.88	147.81	144.48	133.91	152.31	163.00
United Kingdom	16.63	14.50	13.39	13.94	13.82	12.29	12.31	12.35	12.41	12.47	135.38	117.81	108.42	112.31	110.81
Euro area total	72.04	73.45	75.79	74.60	74.48	64.37	64.67	65.77	65.80	66.09	111.91	113.58	115.23	113.38	112.70
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)				
	2007	2008	2009	2010	2011	2007	2008	2009	2010	2011
Euro area total	638,550.51	722,746.04	769,871.49	808,562.25	857,536.67	1,998.29	2,241.08	2,339.58	2,449.85	2,579.93
Bulgaria	3,800.67	4,105.31	3,637.85	3,761.45	3,984.75	496.19	538.51	479.60	499.24	534.22
Czech Republic	12,170.08	13,601.75	13,355.38	14,265.63	14,656.30	1,178.96	1,304.14	1,272.97	1,356.40	1,390.15
Denmark	6,957.48	6,768.72	6,518.85	7,084.73	7,057.25	1,274.26	1,232.47	1,180.52	1,277.45	1,267.24
Latvia	1,292.36	1,222.65	940.36	1,137.58	1,486.78	567.95	539.53	416.96	542.19	723.41
Lithuania	2,348.24	2,467.56	2,019.23	2,272.65	2,803.81	695.65	734.81	604.67	691.45	870.21
Hungary	8,149.93	8,013.41	7,541.25	7,981.02	8,110.71	810.47	798.29	752.42	798.10	813.18
Poland	21,472.10	21,863.97	21,873.07	23,322.52	22,846.12	563.34	573.62	573.30	610.74	598.45
Romania	5,939.53	6,290.25	5,652.72	6,289.57	7,085.72	275.78	292.51	263.29	293.48	331.95
Sweden	10,640.15	9,145.17	9,761.22	10,751.66	10,334.61	1,163.11	991.88	1,049.71	1,146.48	1,094.54
United Kingdom	56,772.35	46,946.98	54,650.38	58,719.72	63,741.17	930.91	764.63	884.42	943.11	1,016.04

	Value as a percentage of GDP					Value as a percentage of narrow money (M1)				
	2007	2008	2009	2010	2011	2007	2008	2009	2010	2011
Euro area total	7.14	7.89	8.64	8.84	9.11	16.37	17.91	16.90	17.02	17.66
Bulgaria	12.35	11.59	10.41	10.43	10.35	35.86	40.42	39.25	40.01	37.06
Czech Republic	9.23	8.82	9.44	9.55	9.46	21.23	21.82	19.95	17.68	17.58
Denmark	3.06	2.88	2.91	3.01	2.95	6.87	6.68	5.91	6.41	6.77
Latvia	6.15	5.34	5.08	6.33	7.42	22.88	25.90	22.38	21.40	23.87
Lithuania	8.17	7.60	7.59	8.25	9.13	29.02	36.53	31.62	28.64	30.94
Hungary	8.20	7.59	8.25	8.22	8.07	32.57	34.68	33.31	33.43	34.75
Poland	6.90	6.02	7.04	6.58	6.17	23.01	25.95	23.12	20.64	21.76
Romania	4.76	4.50	4.78	5.07	5.19	26.83	27.32	30.20	32.84	35.66
Sweden	3.15	2.74	3.34	3.08	2.67	7.88	7.44	6.85	6.17	5.84
United Kingdom	2.75	2.59	3.47	3.43	3.65	4.52	4.35	4.58	4.69	4.93

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				
	2007	2008	2009	2010	2011	2007	2008	2009	2010	2011
Belgium	12.65	14.62	16.78	12.13	18.14	3.77	4.22	4.92	3.41	4.91
Bulgaria	1.00	1.15	1.09	1.71	2.01	3.23	3.24	3.13	4.75	5.22
Czech Republic	1.77	2.58	1.99	2.14	2.13	1.34	1.67	1.41	1.44	1.38
Denmark	-	-	-	-	-	-	-	-	-	-
Germany	47.49	144.35	95.11	79.49	156.18	1.96	5.84	4.01	3.18	6.02
Estonia	1.42	1.71	1.77	1.06	0.36	8.83	10.48	12.79	7.41	2.28
Ireland	11.38	20.79	13.74	9.15	7.72	5.99	11.55	8.56	5.87	4.94
Greece	4.36	7.23	6.99	7.19	4.78	1.96	3.11	3.02	3.16	2.22
Spain	21.92	54.74	34.30	28.67	47.35	2.08	5.03	3.27	2.73	4.45
France	37.83	75.45	57.96	46.75	86.84	2.01	3.90	3.07	2.41	4.35
Italy	22.06	31.53	30.44	26.37	36.99	1.42	2.00	2.00	1.70	2.34
Cyprus	1.86	1.35	2.61	1.61	2.70	11.73	7.87	15.48	9.28	15.22
Latvia	2.01	1.47	1.53	1.04	0.99	9.56	6.44	8.26	5.80	4.95
Lithuania	0.92	0.61	0.62	0.63	1.21	3.19	1.89	2.32	2.29	3.94
Luxembourg	9.07	34.02	11.43	10.08	38.00	24.19	86.25	30.56	25.03	88.73
Hungary	4.20	4.25	2.70	2.78	4.19	4.22	4.02	2.96	2.86	4.17
Malta	0.00	0.83	0.65	0.71	1.10	0.03	14.28	11.18	11.56	17.16
Netherlands	20.88	46.86	57.49	31.45	149.85	3.65	7.88	10.03	5.34	24.89
Austria	6.23	12.71	12.49	10.44	14.87	2.27	4.50	4.52	3.65	4.94
Poland	5.50	6.45	6.26	6.31	6.53	1.77	1.78	2.01	1.78	1.77
Portugal	4.02	4.84	7.76	4.69	5.70	2.38	2.81	4.60	2.71	3.34
Romania	5.21	4.89	4.43	5.07	5.71	4.18	3.50	3.75	4.09	4.18
Slovenia	0.37	0.94	1.10	0.62	0.85	1.08	2.51	3.11	1.75	2.38
Slovakia	1.30	2.41	1.17	0.73	0.99	2.37	3.73	1.87	1.11	1.43
Finland	2.95	7.91	8.19	8.62	39.18	1.64	4.26	4.75	4.82	20.69
Sweden	-	-	-	-	-	-	-	-	-	-
United Kingdom	37.11	69.27	173.50	171.82	209.70	1.80	3.83	11.03	10.05	12.00
Euro area total	201.22	458.17	358.21	278.68	611.60	2.25	5.00	4.02	3.05	6.50
EU total	263.51	552.95	552.10	471.25	844.08	2.12	4.43	4.70	3.84	6.68

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				
	2007	2008	2009	2010	2011	2007	2008	2009	2010	2011
Belgium	25.24	20.68	23.51	25.17	23.04	7.52	5.97	6.90	7.07	6.23
Bulgaria	0.34	1.00	0.14	0.59	0.42	1.10	2.81	0.41	1.64	1.09
Czech Republic	0.59	0.65	0.90	1.23	1.01	0.44	0.42	0.64	0.82	0.65
Denmark	150.19	142.74	160.75	174.05	162.60	66.01	60.71	71.77	73.87	67.96
Germany	268.92	324.69	292.72	352.71	332.62	11.07	13.13	12.33	14.13	12.83
Estonia	0.01	0.03	0.01	0.03	0.77	0.03	0.17	0.08	0.21	4.81
Ireland	-	-	-	-	-	-	-	-	-	-
Greece	47.09	55.81	61.84	6.18	4.52	21.14	23.96	26.70	2.72	2.10
Spain	-	-	-	38.84	39.31	-	-	-	3.70	3.70
France	300.76	300.53	359.37	350.43	255.04	15.94	15.55	19.06	18.09	12.77
Italy	144.71	249.44	211.09	111.12	101.57	9.31	15.84	13.89	7.15	6.43
Cyprus	0.66	7.75	15.97	0.73	0.93	4.13	45.16	94.78	4.24	5.26
Latvia	0.20	0.17	0.09	0.20	0.21	0.97	0.72	0.47	1.13	1.02
Lithuania	0.11	0.13	0.12	0.11	0.11	0.38	0.39	0.47	0.39	0.36
Luxembourg	67.59	67.26	34.66	25.35	30.04	180.30	170.56	92.70	62.96	70.14
Hungary	0.80	1.20	1.16	1.25	1.68	0.80	1.14	1.27	1.29	1.67
Malta	0.34	0.26	0.90	0.62	0.72	6.23	4.41	15.44	10.03	11.16
Netherlands	45.37	31.72	45.78	31.78	46.74	7.93	5.34	7.99	5.40	7.76
Austria	-	-	48.84	46.10	47.28	-	-	17.69	16.10	15.72
Poland	5.17	4.05	4.43	5.10	3.56	1.66	1.12	1.43	1.44	0.96
Portugal	6.08	4.99	3.90	3.85	2.93	3.59	2.90	2.32	2.23	1.71
Romania	0.50	0.63	1.33	0.86	1.12	0.40	0.45	1.12	0.69	0.82
Slovenia	0.05	0.08	0.18	0.08	0.08	0.14	0.21	0.52	0.22	0.22
Slovakia	0.74	1.70	0.41	0.51	0.48	1.35	2.64	0.65	0.78	0.70
Finland	-	-	-	12.96	36.68	-	-	-	7.25	19.37
Sweden	41.24	43.46	41.38	39.56	34.37	12.20	13.04	14.15	11.33	8.89
United Kingdom	223.11	249.33	233.07	410.00	311.60	10.81	13.78	14.81	23.98	17.84
Euro area total	905.81	1,063.21	1,099.19	1,006.42	922.74	10.13	11.60	12.34	11.00	9.80
EU total	1,329.80	1,508.29	1,542.57	1,639.41	1,439.42	10.72	12.09	13.13	13.37	11.39

4a. Institutions offering payment services to non-MFIs

(end of period)

	Number of institutions									
	Total number					Number per million inhabitants				
	2007	2008	2009	2010	2011	2007	2008	2009	2010	2011
Belgium	112	107	106	108	110	11	10	10	10	10
Bulgaria	30	31	31	31	40	4	4	4	4	5
Czech Republic	58	56	58	57	60	6	5	6	5	6
Denmark	190	172	165	162	162	35	31	30	29	29
Germany	2,016	1,982	1,940	1,931	1,942	25	24	24	24	24
Estonia	28	34	38	38	45	21	25	28	28	34
Ireland	83	84	500	489	483	19	19	112	109	108
Greece	64	67	67	63	59	6	6	6	6	5
Spain	358	363	354	339	337	8	8	8	7	7
France	810	730	714	688	662	13	11	11	11	10
Italy	852	851	830	803	797	14	14	14	13	13
Cyprus	223	171	162	158	151	287	215	198	188	175
Latvia	33	34	34	34	28	15	15	15	16	14
Lithuania	82	86	86	88	114	24	26	26	27	35
Luxembourg	157	155	149	149	147	327	318	300	294	284
Hungary	208	207	194	191	194	21	21	19	19	19
Malta	30	31	31	34	34	73	75	75	82	81
Netherlands	374	332	319	309	306	23	20	19	19	18
Austria	804	804	791	781	767	97	96	95	93	91
Poland	720	714	936	945	1,083	19	19	25	25	28
Portugal	176	173	194	212	269	17	16	18	20	25
Romania	51	55	53	51	51	2	3	2	2	2
Slovenia	38	35	37	36	35	19	17	18	18	17
Slovakia	29	29	29	33	35	5	5	5	6	6
Finland	361	358	350	344	344	68	67	66	64	64
Sweden	203	183	179	176	199	22	20	19	19	21
United Kingdom	392	398	391	377	375	6	6	6	6	6
Euro area total	6,205	6,243	6,573	6,477	6,523	19	19	20	20	20
EU total	8,482	8,242	8,738	8,627	8,829	17	17	17	17	18

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

(end of period)

	Number of offices									
	Total number					Number per million inhabitants				
	2007	2008	2009	2010	2011	2007	2008	2009	2010	2011
Belgium	5,737	5,678	5,608	5,487	5,260	540	530	520	504	479
Bulgaria	5,828	6,082	6,037	5,959	3,881	761	798	796	791	520
Czech Republic	5,303	5,476	5,420	5,422	5,523	514	525	517	516	524
Denmark	2,210	2,204	2,016	1,676	1,582	405	401	365	302	284
Germany	41,865	41,601	40,862	40,130	39,643	509	507	499	491	485
Estonia	768	687	567	556	530	572	512	423	415	395
Ireland	2,161	2,206	2,475	1,997	2,740	495	497	554	446	610
Greece	4,243	4,447	4,412	4,023	3,862	379	396	391	356	341
Spain	45,523	46,088	44,455	43,188	40,120	1,014	1,011	968	937	870
France	39,402	39,121	38,334	38,823	38,171	618	610	595	599	586
Italy	46,311	47,264	48,258	48,042	46,966	780	790	802	794	773
Cyprus	1,411	1,259	1,183	-	-	1,818	1,580	1,444	-	-
Latvia	1,393	1,373	1,234	1,174	1,166	612	606	547	560	567
Lithuania	1,858	1,910	1,797	1,672	4,262	550	569	538	509	1,323
Luxembourg	491	487	481	485	488	1,023	998	967	958	942
Hungary	6,178	6,285	7,303	6,870	6,807	614	626	729	687	682
Malta	140	139	139	133	141	342	337	336	320	337
Netherlands	3,624	3,671	3,562	2,917	2,706	221	223	216	176	162
Austria	5,073	5,049	4,962	4,955	5,201	611	606	593	591	618
Poland	23,067	24,280	38,359	39,369	40,074	605	637	1,005	1,031	1,050
Portugal	6,978	7,323	7,346	7,541	7,721	658	689	691	709	725
Romania	-	-	-	-	7,114	-	-	-	-	333
Slovenia	712	702	710	698	691	353	347	348	341	337
Slovakia	2,725	2,860	2,829	2,823	2,804	505	529	522	520	515
Finland	1,706	1,695	1,622	1,547	1,529	323	319	304	288	284
Sweden	2,479	2,029	1,946	1,935	1,889	271	220	209	206	200
United Kingdom	27,277	24,554	22,743	22,533	1	447	400	368	362	0
Euro area total	203,826	206,730	207,238	203,892	199,719	638	641	630	618	601
EU total	291,110	292,258	302,269	298,406	272,018	586	586	604	595	541

5a. Overnight deposits held by non-MFIs

(end of period)

	Number of overnight deposits									
	Total number (thousands)					Number per capita				
	2007	2008	2009	2010	2011	2007	2008	2009	2010	2011
Belgium	13,995.21	15,119.63	15,833.94	16,642.37	16,601.49	1.32	1.41	1.47	1.53	1.51
Bulgaria	-	-	-	-	-	-	-	-	-	-
Czech Republic	11,102.53	11,617.75	12,317.72	13,074.66	14,030.19	1.08	1.11	1.17	1.24	1.33
Denmark	-	-	-	-	-	-	-	-	-	-
Germany	91,158.01	91,544.72	93,970.12	94,761.19	95,194.38	1.11	1.11	1.15	1.16	1.16
Estonia	-	-	-	2,786.81	2,763.10	-	-	-	2.08	2.06
Ireland	7,676.00	7,894.00	7,728.00	8,075.00	7,432.00	1.76	1.78	1.73	1.80	1.66
Greece	27,044.66	29,718.04	31,389.74	35,012.74	34,077.74	2.42	2.64	2.78	3.10	3.01
Spain	79,014.00	77,964.00	81,332.00	82,159.00	79,505.00	1.76	1.71	1.77	1.78	1.72
France	73,158.00	74,431.00	75,778.00	76,875.00	77,795.00	1.15	1.16	1.18	1.19	1.19
Italy	39,459.85	39,793.93	40,230.61	41,925.95	44,042.08	0.66	0.67	0.67	0.69	0.72
Cyprus	1,953.09	2,229.29	2,368.29	2,283.30	2,491.40	2.52	2.80	2.89	2.72	2.89
Latvia	4,815.62	5,062.85	4,928.53	4,936.51	5,105.23	2.12	2.23	2.19	2.35	2.48
Lithuania	8,974.08	9,699.33	10,168.42	9,483.58	8,480.28	2.66	2.89	3.04	2.89	2.63
Luxembourg	-	-	-	1,630.00	1,587.00	-	-	-	3.22	3.06
Hungary	9,423.60	9,653.82	10,066.44	10,204.32	10,542.62	0.94	0.96	1.00	1.02	1.06
Malta	831.63	870.64	1,644.87	877.18	944.59	2.03	2.11	3.97	2.11	2.26
Netherlands	23,746.00	23,825.00	23,819.00	24,076.00	23,459.00	1.45	1.45	1.44	1.45	1.41
Austria	8,306.03	9,054.57	9,624.16	9,942.33	9,765.43	1.00	1.09	1.15	1.19	1.16
Poland	36,944.67	42,660.89	47,796.05	51,954.43	56,362.24	0.97	1.12	1.25	1.36	1.48
Portugal	24,444.72	25,169.74	25,102.83	25,423.11	25,743.41	2.30	2.37	2.36	2.39	2.42
Romania	-	-	33,851.50	24,134.43	27,682.99	-	-	1.58	1.13	1.30
Slovenia	2,363.72	2,424.85	2,454.99	2,435.27	2,451.37	1.17	1.20	1.20	1.19	1.19
Slovakia	6,314.20	8,493.37	8,695.67	8,758.51	8,905.21	1.17	1.57	1.61	1.61	1.64
Finland	14,698.00	15,424.00	15,596.00	15,624.00	16,359.00	2.78	2.90	2.92	2.91	3.04
Sweden	14,015.00	14,543.00	15,106.00	20,759.00	20,791.00	1.53	1.58	1.62	2.21	2.20
United Kingdom	143,958.28	125,999.00	127,354.54	133,185.19	-	2.36	2.05	2.06	2.14	-
Euro area total	405,064.20	415,463.41	435,568.22	446,500.95	449,117.21	1.27	1.29	1.32	1.35	1.35
EU total	690,266.12	680,327.83	697,157.43	717,019.87	592,111.76	1.39	1.36	1.39	1.43	1.18

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				
	2007	2008	2009	2010	2011	2007	2008	2009	2010	2011	2007	2008	2009	2010	2011
Belgium	128.02	127.77	137.55	142.73	143.81	12.05	11.93	12.75	13.11	13.10	38.12	36.89	40.36	40.08	38.88
Bulgaria	7.91	6.94	6.99	6.54	7.99	1.03	0.91	0.92	0.87	1.07	25.71	19.60	20.01	18.14	20.76
Czech Republic	55.43	58.12	60.20	73.65	74.83	5.37	5.57	5.74	7.00	7.10	42.02	37.68	42.56	49.33	48.30
Denmark	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
Germany	856.56	927.76	1,118.24	1,190.73	1,266.14	10.41	11.30	13.66	14.56	15.48	35.27	37.50	47.09	47.70	48.84
Estonia	5.33	4.44	4.53	5.99	6.26	3.97	3.31	3.38	4.47	4.67	33.15	27.22	32.75	41.88	39.19
Ireland	126.22	137.64	150.96	129.93	.	.	.	.	.	.	.	.	.	.	.
Greece	106.51	98.37	111.79	96.47	86.50	9.52	8.75	9.91	8.53	7.65	47.81	42.23	48.26	42.44	40.22
Spain	530.05	502.50	558.46	535.62	527.62	11.81	11.02	12.16	11.63	11.44	50.33	46.19	53.29	51.07	49.62
France	511.28	506.86	549.47	575.71	603.96	8.02	7.90	8.52	8.88	9.27	27.10	26.22	29.14	29.72	30.25
Italy	707.41	762.76	855.99	858.58	800.13	11.91	12.75	14.22	14.20	13.17	45.52	48.42	56.33	55.28	50.63
Cyprus	12.39	12.30	14.59	18.06	21.56	15.95	15.43	17.82	21.51	25.01	77.89	71.68	86.59	104.21	121.39
Latvia	9.05	7.73	6.40	8.66	10.68	3.98	3.41	2.84	4.13	5.20	43.02	33.76	34.57	48.19	53.25
Lithuania	6.70	5.05	5.24	6.66	7.24	1.98	1.50	1.57	2.03	2.25	23.32	15.56	19.67	24.18	23.58
Luxembourg	95.45	102.58	119.64	141.47	149.30	198.93	210.15	240.58	279.36	288.16	254.59	260.10	319.96	351.33	348.65
Hungary	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
Malta	4.36	4.47	5.35	6.63	6.81	10.65	10.85	12.93	15.93	16.26	79.99	76.53	91.82	107.68	105.95
Netherlands	253.95	242.95	278.29	316.53	325.63	15.51	14.78	16.84	19.05	19.51	44.41	40.87	48.55	53.76	54.09
Austria	95.41	101.18	118.28	123.56	127.23	11.49	12.14	14.14	14.73	15.11	34.82	35.78	42.83	43.14	42.31
Poland	84.25	71.20	81.46	98.62	94.38	2.21	1.87	2.14	2.58	2.47	27.09	19.61	26.22	27.81	25.51
Portugal	60.16	57.33	57.29	56.50	58.23	5.67	5.40	5.39	5.31	5.47	35.53	33.34	34.00	32.72	34.07
Romania	22.90	21.40	20.40	19.36	19.23	1.06	1.00	0.95	0.90	0.90	18.36	15.31	17.26	15.60	14.09
Slovenia	7.61	7.08	7.67	8.71	8.89	3.77	3.50	3.76	4.25	4.33	22.00	19.00	21.72	24.58	24.95
Slovakia	19.32	23.67	20.17	21.58	21.25	3.58	4.38	3.72	3.98	3.91	35.25	36.75	32.12	32.83	30.77
Finland	54.73	57.19	67.66	72.71	77.81	10.35	10.76	12.67	13.56	14.44	30.43	30.80	39.26	40.67	41.09
Sweden	130.59	119.00	137.99	169.79	174.92	14.28	12.91	14.84	18.11	18.53	38.64	35.71	47.18	48.62	45.22
United Kingdom	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
Euro area total	3,533.35	3,648.73	4,171.40	4,295.53	4,353.11	11.06	11.31	12.68	13.01	13.10	39.53	39.82	46.84	46.95	46.24
EU total	10,285.52	10,131.55	7,447.51	7,782.19	8,279.55	20.72	20.32	14.89	15.51	16.46	82.90	81.21	63.37	63.46	65.51

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)			
	2007	2008	2009	2010	2011	2008	2009	2010	2011
Belgium	2,099.71	2,197.82	2,289.54	2,386.39	2,501.31	4.67	4.17	4.23	4.82
Bulgaria	61.88	69.80	67.43	73.56	101.97	12.80	-3.39	9.10	38.61
Czech Republic	-	-	-	941.60	979.75	-	-	-	4.05
Denmark	1,331.81	1,430.55	1,470.20	1,575.20	1,695.38	7.41	2.77	7.14	7.63
Germany	15,548.21	16,021.96	16,586.68	17,333.60	17,775.92	3.05	3.52	4.50	2.55
Estonia	236.48	266.25	271.36	283.16	313.59	12.59	1.92	4.35	10.75
Ireland	643.96	702.17	691.96	687.76	682.75	9.04	-1.45	-0.61	-0.73
Greece	161.04	171.73	181.14	185.11	189.23	6.64	5.48	2.19	2.22
Spain	5,125.32	5,385.77	5,557.34	5,602.48	5,535.92	5.08	3.19	0.81	-1.19
France	15,459.67	15,893.46	16,422.32	17,057.49	17,538.26	2.81	3.33	3.87	2.82
Italy	3,760.26	3,816.22	3,957.44	4,004.43	4,159.58	1.49	3.70	1.19	3.87
Cyprus	76.86	84.90	85.81	91.73	93.70	10.46	1.08	6.89	2.15
Latvia	198.72	222.29	217.21	222.89	238.58	11.86	-2.28	2.61	7.04
Lithuania	177.18	209.79	213.53	227.77	275.84	18.41	1.78	6.67	21.10
Luxembourg	120.66	436.23	543.00	703.47	927.84	261.55	24.48	29.55	31.89
Hungary	782.57	816.73	841.78	858.59	852.14	4.37	3.07	2.00	-0.75
Malta	26.39	28.05	29.32	30.57	31.83	6.29	4.55	4.26	4.11
Netherlands	4,530.48	4,819.93	5,013.98	5,422.99	5,647.85	6.39	4.03	8.16	4.15
Austria	2,057.51	2,139.37	2,214.18	2,266.45	2,363.10	3.98	3.50	2.36	4.26
Poland	1,476.05	1,714.09	2,041.40	2,335.71	2,674.51	16.13	19.10	14.42	14.51
Portugal	1,481.55	1,564.75	1,628.92	1,720.13	1,791.74	5.62	4.10	5.60	4.16
Romania	328.50	272.18	286.31	300.79	322.20	-17.14	5.19	5.06	7.12
Slovenia	323.80	321.52	322.13	334.78	339.75	-0.70	0.19	3.93	1.48
Slovakia	399.60	359.07	414.50	451.51	503.97	-10.14	15.44	8.93	11.62
Finland	1,695.60	1,823.60	1,756.50	1,985.63	2,183.36	7.55	-3.68	13.04	9.96
Sweden	2,317.51	2,616.51	2,781.50	2,938.90	3,071.23	12.90	6.31	5.66	4.50
United Kingdom	14,883.99	15,259.94	15,890.75	16,545.64	17,794.86	2.53	4.13	4.12	7.55
Euro area total	53,007.76	55,407.48	57,694.75	60,264.51	62,579.67	4.32	3.46	4.45	3.36
EU total	75,305.28	78,644.67	81,776.23	86,568.32	90,586.12	4.43	3.98	.	4.64

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)				
	2007	2008	2009	2010	2011	2007	2008	2009	2010	2011	2007	2008	2009	2010	2011
Belgium	197.68	205.25	212.19	219.28	227.85	150.03	145.36	144.60	143.39	150.67	2.79	2.79	2.80	2.76	2.76
Bulgaria	8.08	9.16	8.89	9.76	13.67	-	-	-	-	-	0.08	0.09	0.08	0.08	0.11
Czech Republic	-	-	-	89.53	92.93	-	-	-	72.02	69.83	-	-	-	1.09	1.08
Denmark	243.92	260.48	266.24	284.02	304.43	-	-	-	-	-	1.77	1.82	1.80	1.82	1.87
Germany	189.01	195.10	202.59	212.01	217.37	170.56	175.02	176.51	182.92	186.73	20.65	20.37	20.28	20.02	19.62
Estonia	176.16	198.56	202.45	211.30	233.99	-	-	-	101.61	113.49	0.31	0.34	0.33	0.33	0.35
Ireland	147.51	158.04	154.87	153.67	152.04	83.89	88.95	89.54	85.17	91.87	0.86	0.89	0.85	0.79	0.75
Greece	14.39	15.28	16.05	16.37	16.73	5.95	5.78	5.77	5.29	5.55	0.21	0.22	0.22	0.21	0.21
Spain	114.22	118.13	121.00	121.60	120.02	64.87	69.08	68.33	68.19	69.63	6.81	6.85	6.80	6.47	6.11
France	242.39	247.82	254.70	263.13	269.09	211.32	213.53	216.72	221.89	225.44	20.53	20.21	20.08	19.70	19.36
Italy	63.33	63.78	65.75	66.21	68.47	95.29	95.90	98.37	95.51	94.45	4.99	4.85	4.84	4.63	4.59
Cyprus	99.00	106.53	104.76	109.23	108.69	39.35	38.08	36.23	40.17	37.61	0.10	0.11	0.10	0.11	0.10
Latvia	87.33	98.09	96.31	106.23	116.08	41.27	43.91	44.07	45.15	46.73	0.26	0.28	0.27	0.26	0.26
Lithuania	52.49	62.47	63.94	69.30	85.61	19.74	21.63	21.00	24.02	32.53	0.24	0.27	0.26	0.26	0.30
Luxembourg	251.47	893.73	1,091.89	1,389.17	1,790.85	-	-	-	431.58	584.65	0.16	0.55	0.66	0.81	1.02
Hungary	77.82	81.36	83.99	85.86	85.44	83.04	84.60	83.62	84.14	80.83	1.04	1.04	1.03	0.99	0.94
Malta	64.52	68.03	70.85	73.48	76.00	31.73	32.22	17.83	34.85	33.70	0.04	0.04	0.04	0.04	0.04
Netherlands	276.62	293.18	303.40	326.45	338.38	190.79	202.31	210.50	225.24	240.75	6.02	6.13	6.13	6.26	6.23
Austria	247.86	256.63	264.76	270.21	280.62	247.71	236.28	230.06	227.96	241.99	2.73	2.72	2.71	2.62	2.61
Poland	38.73	44.97	53.51	61.17	70.06	39.95	40.18	42.71	44.96	47.45	1.96	2.18	2.50	2.70	2.95
Portugal	139.66	147.31	153.20	161.71	168.23	60.61	62.17	64.89	67.66	69.60	1.97	1.99	1.99	1.99	1.98
Romania	15.25	12.66	13.34	14.03	15.09	.	.	8.46	12.46	11.64	0.44	0.35	0.35	0.35	0.36
Slovenia	160.39	159.02	157.78	163.40	165.51	136.99	132.60	131.21	137.47	138.60	0.43	0.41	0.39	0.39	0.38
Slovakia	74.05	66.42	76.51	83.15	92.63	63.29	42.28	47.67	51.55	56.59	0.53	0.46	0.51	0.52	0.56
Finland	320.61	343.21	329.00	370.22	405.27	115.36	118.23	112.63	127.09	133.47	2.25	2.32	2.15	2.29	2.41
Sweden	253.34	283.79	299.12	313.38	325.27	165.36	179.92	184.13	141.57	147.72	3.08	3.33	3.40	3.39	3.39
United Kingdom	244.06	248.54	257.17	265.74	283.65	103.39	121.11	124.78	124.23	-	19.76	19.40	19.43	19.11	19.64
Euro area total	165.88	171.81	175.33	182.59	188.27	130.86	133.36	132.46	134.97	139.34	70.39	70.45	70.55	69.61	69.08
EU total	151.70	157.70	163.44	172.58	180.12	109.10	115.60	117.30	120.73	152.99	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				
	2007	2008	2009	2010	2011	2007	2008	2009	2010	2011
Belgium	897.56	925.58	953.26	1,005.50	1,025.31	239.98	247.94	260.27	246.02	264.55
Bulgaria	50.75	56.70	54.54	52.72	73.65	0.76	0.40	0.21	0.19	0.19
Czech Republic	-	-	-	514.41	539.67	-	-	-	147.64	145.81
Denmark	277.63	287.70	288.60	290.00	294.84	185.51	193.23	178.30	188.10	194.28
Germany	5,595.48	5,681.80	5,829.45	5,871.19	6,090.12	7,677.23	7,914.26	8,197.95	8,697.12	8,661.41
Estonia	89.49	100.06	97.21	96.92	97.33	16.13	17.84	18.67	18.88	18.87
Ireland	147.92	154.42	155.86	155.57	152.33	109.10	112.50	110.90	108.00	107.01
Greece	34.52	43.54	54.76	63.39	68.97	17.87	12.25	14.03	17.04	21.61
Spain	733.00	780.43	808.74	807.93	812.34	2,222.26	2,308.85	2,431.32	2,364.86	2,210.98
France	2,614.12	2,697.30	2,789.45	2,989.65	2,977.54	2,909.78	3,023.63	3,265.48	3,411.19	3,533.32
Italy	1,094.72	1,062.86	1,204.56	1,227.20	1,261.72	508.79	554.08	575.83	593.17	600.70
Cyprus	12.93	20.91	23.16	25.50	26.26	11.76	8.07	7.29	7.90	7.70
Latvia	117.40	121.91	114.29	115.74	119.26	4.05	4.36	4.36	4.20	4.22
Lithuania	93.99	109.67	108.28	114.99	153.91	8.88	10.94	12.05	13.95	14.67
Luxembourg	59.72	62.96	65.07	66.80	68.90	12.89	14.08	14.92	15.72	16.72
Hungary	568.36	569.50	577.56	572.20	544.95	78.33	67.74	67.73	65.03	63.66
Malta	4.36	4.93	5.51	6.10	6.90	0.78	1.05	1.20	1.21	1.33
Netherlands	1,483.65	1,544.16	1,497.09	1,640.30	1,686.33	1,176.94	1,225.54	1,272.13	1,310.15	1,340.38
Austria	985.00	961.00	950.00	959.00	1,002.00	719.00	794.00	841.00	843.00	871.00
Poland	994.86	1,115.93	1,314.77	1,468.69	1,625.13	19.29	21.31	22.53	22.59	23.28
Portugal	151.98	164.64	180.59	182.57	201.99	185.20	223.13	231.91	236.94	243.04
Romania	258.28	179.09	187.40	185.79	181.38	10.22	6.71	3.60	1.67	3.87
Slovenia	177.33	171.05	164.66	167.72	167.37	41.73	41.51	46.30	50.00	51.43
Slovakia	261.59	210.70	229.45	252.36	278.07	65.06	60.96	70.59	69.59	73.19
Finland	701.00	749.00	773.00	861.23	1,009.32	76.00	82.00	84.00	84.00	81.85
Sweden	650.60	698.90	726.20	767.80	830.50	208.10	231.80	242.60	272.10	289.00
United Kingdom	3,120.52	3,185.08	3,274.60	3,396.30	3,601.50	2,963.47	3,076.86	3,149.15	3,229.34	3,322.36
Euro area total	14,675.99	15,024.58	15,684.61	16,282.00	16,932.79	15,896.78	16,562.89	17,425.11	18,055.91	18,105.08
EU total	21,176.75	21,659.82	22,428.06	23,857.57	24,897.58	19,469.12	20,255.04	21,124.30	22,019.59	22,166.42

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				
	2007	2008	2009	2010	2011	2007	2008	2009	2010	2011	2007	2008	2009	2010	2011
Belgium	10.59	8.82	7.94	7.20	6.50	89.82	81.17	70.49	60.62	50.51	0.27	0.22	0.18	0.16	0.12
Bulgaria	-	-	-	-	-	-	-	-	-	0.01	-	-	-	-	-
Czech Republic	0.37	0.32	0.28	0.67	0.66	60.18	84.93	57.63	65.40	23.95	-	-	-	0.22	0.44
Denmark	16.51	13.69	9.60	7.10	5.59	-	-	-	-	-	-	-	-	-	-
Germany	75.48	65.42	57.02	48.27	40.49	51.82	47.42	43.08	38.94	36.01	-	-	-	-	-
Estonia	0.01	0.01	0.00	0.00	0.00	-	-	-	-	-	0.01	0.01	0.00	0.00	0.00
Ireland	124.60	117.20	101.80	90.90	84.21	-	-	-	-	-	-	-	-	-	-
Greece	29.46	28.81	25.33	22.60	19.43	0.53	0.89	1.82	2.56	3.95	1.12	0.91	0.74	0.54	0.42
Spain	153.46	136.04	113.35	103.49	94.65	0.60	0.40	0.37	0.30	0.15	70.34	61.69	46.56	39.02	31.53
France	3,650.41	3,487.44	3,302.56	3,122.80	2,971.44	26.44	32.17	36.04	41.09	46.50	114.27	110.42	105.53	101.11	98.45
Italy	426.38	384.93	335.20	315.43	291.62	49.57	72.56	89.71	118.27	151.89	351.54	345.87	280.68	247.94	286.77
Cyprus	26.19	25.72	23.49	22.56	20.08	-	-	0.00	0.00	0.70	0.00	0.00	0.00	0.00	0.00
Latvia	0.03	0.03	0.02	0.02	0.02	0.60	0.86	0.78	1.07	1.11	-	-	-	-	-
Lithuania	0.28	0.25	0.19	0.19	0.17	0.03	0.00	0.00	0.00	0.00	-	-	-	-	-
Luxembourg	0.24	0.21	0.21	0.19	0.20	2.40	308.79	408.64	555.75	770.67	-	-	-	-	-
Hungary	0.00	0.00	0.00	0.00	0.00	-	-	-	-	-	1.08	13.19	12.94	11.90	11.99
Malta	13.09	11.94	11.37	10.27	9.75	-	-	-	-	-	-	-	-	-	-
Netherlands	-	-	-	-	-	174.83	176.12	177.05	178.25	176.86	-	-	-	-	-
Austria	3.00	3.00	2.00	2.00	2.00	29.29	28.95	27.06	26.61	26.05	5.55	8.14	10.51	14.30	15.59
Poland	0.17	0.23	0.25	0.19	0.11	-	-	-	-	-	-	-	-	-	-
Portugal	189.20	167.88	144.08	127.53	106.66	1.65	1.99	2.18	2.11	2.17	0.92	0.80	0.66	0.50	0.41
Romania	11.43	10.75	9.01	10.79	6.57	-	-	-	0.00	-	0.10	0.02	0.01	0.01	0.01
Slovenia	0.29	0.32	0.27	0.21	0.14	-	-	-	-	-	0.02	0.01	0.01	0.00	0.00
Slovakia	0.09	0.08	0.06	0.05	0.05	-	-	0.01	0.02	0.05	-	-	-	-	-
Finland	0.60	0.60	0.50	0.40	0.38	-	-	-	-	-	-	-	-	-	-
Sweden	0.81	0.81	0.70	0.40	0.40	-	-	-	-	-	-	-	-	-	-
United Kingdom	1,600.00	1,403.00	1,282.00	1,113.00	970.00	-	-	-	-	-	-	-	-	-	-
Euro area total	4,663.71	4,438.33	4,125.18	3,873.91	3,647.59	426.94	750.45	856.44	1,024.52	1,265.50	544.03	528.06	444.88	403.57	433.28
EU total	6,332.69	5,867.48	5,427.24	5,006.27	4,631.09	487.87	836.24	914.85	1,090.99	1,290.58	545.22	541.27	457.83	415.69	445.72

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				
	2007	2008	2009	2010	2011	2007	2008	2009	2010	2011	2007	2008	2009	2010	2011
Belgium	861.49	934.09	997.40	1,066.89	1,154.32	764.16	828.17	885.20	945.90	1,020.57	-	-	-	-	-
Bulgaria	10.38	12.69	12.68	20.65	28.12	7.68	9.26	8.43	12.96	18.61	-	-	-	-	-
Czech Republic	129.41	147.51	175.18	213.27	269.23	119.00	135.89	159.66	191.11	238.47	0.15	0.14	0.16	0.25	0.24
Denmark	852.15	935.93	993.70	1,090.00	1,200.67	794.93	867.70	928.80	1,017.00	1,116.27	-	-	-	-	-
Germany	2,148.20	2,313.06	2,459.18	2,678.08	2,947.89	1,710.69	1,878.31	2,003.31	2,192.35	2,405.05	395.02	394.98	415.39	447.89	501.22
Estonia	130.84	148.33	155.47	167.36	197.39	117.62	132.51	138.33	149.91	179.14	0.00	0.00	0.00	-	-
Ireland	262.34	318.05	323.40	333.29	339.20	151.70	199.60	214.00	225.79	237.60	-	-	-	-	-
Greece	77.54	85.34	84.47	78.99	74.85	6.36	7.94	9.24	10.85	13.09	1.90	2.14	1.96	1.79	1.63
Spain	1,945.66	2,098.36	2,157.01	2,286.90	2,386.27	862.97	921.47	952.32	997.12	1,062.30	-	-	-	-	-
France	6,144.66	6,542.50	6,923.25	7,391.64	7,911.01	-	-	-	-	-	-	-	-	-	-
Italy	1,329.26	1,395.92	1,471.46	1,502.41	1,566.87	825.35	873.31	902.16	914.76	981.12	-	-	-	-	-
Cyprus	25.87	30.19	31.87	35.78	38.96	11.41	14.11	14.95	17.98	19.95	0.27	0.13	0.69	0.82	0.92
Latvia	76.65	95.13	97.75	101.86	113.97	65.33	69.41	74.16	78.93	92.24	2.02	2.83	3.69	4.83	7.11
Lithuania	74.00	88.94	93.02	98.65	107.08	68.90	81.85	84.60	88.52	95.39	-	-	-	-	-
Luxembourg	45.40	50.20	54.37	65.01	71.36	27.67	31.00	34.04	36.16	37.83	-	-	-	-	-
Hungary	134.79	166.30	183.56	209.46	231.54	114.45	142.65	157.60	184.16	204.37	0.46	0.52	0.45	0.50	0.50
Malta	8.15	10.13	11.24	12.99	13.84	5.21	6.47	7.17	8.07	8.88	-	-	-	-	-
Netherlands	1,695.06	1,874.11	2,067.71	2,294.28	2,444.28	1,606.53	1,779.87	1,978.12	2,197.62	2,333.92	-	-	-	-	-
Austria	315.68	344.29	383.61	421.54	446.36	252.34	274.53	292.80	316.89	328.62	31.51	36.67	56.84	68.49	79.63
Poland	461.77	576.67	703.91	844.23	1,025.99	335.51	425.08	528.83	656.65	826.67	15.07	14.49	13.67	12.36	11.89
Portugal	952.60	1,006.31	1,069.49	1,170.47	1,237.47	-	-	-	-	-	-	-	-	-	-
Romania	48.47	75.61	86.29	102.52	130.38	33.04	57.62	69.67	85.90	107.44	0.53	0.59	0.20	0.34	0.51
Slovenia	104.41	108.64	110.89	116.84	120.81	60.41	65.67	69.61	74.93	79.67	41.25	39.27	38.35	38.93	38.07
Slovakia	72.86	87.33	114.39	129.49	152.61	65.49	77.70	102.16	116.98	139.58	0.19	0.21	0.17	0.19	0.17
Finland	918.00	992.00	899.00	1,040.00	1,091.82	828.00	913.38	835.00	953.00	994.96	-	-	-	-	-
Sweden	1,458.00	1,685.00	1,812.00	1,898.60	1,951.33	1,004.00	1,210.00	1,320.00	1,409.80	1,454.69	55.00	63.00	59.00	46.40	41.84
United Kingdom	7,200.00	7,595.00	8,185.00	8,807.00	9,901.00	5,085.00	5,446.00	6,017.00	6,604.00	7,612.00	178.00	179.00	166.00	170.00	166.00
Euro area total	16,800.29	18,103.18	19,158.74	20,624.60	22,195.31	7,096.19	7,793.82	8,300.05	9,008.40	9,842.26	469.68	473.19	513.41	558.11	621.64
EU total	27,483.62	29,717.63	31,657.30	34,178.21	37,154.62	14,923.76	16,449.49	17,787.14	19,487.34	21,608.40	721.36	733.96	756.58	792.79	849.73

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				
	2007	2008	2009	2010	2011	2007	2008	2009	2010	2011	2007	2008	2009	2010	2011
Belgium	-	-	-	-	-	-	-	-	-	-	97.33	105.92	112.20	120.99	133.74
Bulgaria	2.70	3.44	4.25	7.69	9.51	-	-	-	-	-	-	-	-	-	-
Czech Republic	10.26	11.48	15.36	21.91	30.52	-	-	-	-	-	-	-	-	-	-
Denmark	57.22	68.23	64.80	73.00	84.40	-	-	-	-	-	-	-	-	-	-
Germany	42.49	39.77	40.48	37.84	41.62	-	-	-	-	-	-	-	-	-	-
Estonia	13.22	15.82	17.14	17.46	18.25	-	-	-	-	-	-	-	-	-	-
Ireland	110.64	118.45	109.40	107.50	101.60	-	-	-	-	-	-	-	-	-	-
Greece	69.28	75.26	73.27	66.35	60.14	-	-	-	-	-	-	-	-	-	-
Spain	-	-	-	-	-	-	-	-	-	-	1,037.45	1,144.35	1,169.18	1,261.48	1,302.22
France	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Italy	-	-	-	-	-	-	-	-	-	-	503.91	522.61	569.30	587.66	585.76
Cyprus	14.09	15.84	16.14	16.86	17.96	0.10	0.11	0.10	0.11	0.13	0.00	-	0.00	0.00	0.00
Latvia	9.30	22.89	19.90	18.10	14.63	-	-	-	-	-	-	-	-	-	-
Lithuania	5.11	7.09	8.42	10.13	11.70	-	-	-	-	-	-	-	-	-	-
Luxembourg	17.73	19.20	20.33	28.85	33.53	-	-	-	-	-	-	-	-	-	-
Hungary	19.87	23.13	25.51	24.81	26.67	-	-	-	-	-	-	-	-	-	-
Malta	2.94	3.65	4.07	4.92	4.96	-	-	-	-	-	-	-	-	-	-
Netherlands	-	-	-	-	-	-	-	-	-	-	88.52	94.24	89.60	96.67	110.37
Austria	31.83	33.10	33.97	36.16	38.11	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Poland	111.19	137.10	161.40	175.23	187.43	-	-	-	-	-	-	-	-	-	-
Portugal	-	-	-	-	-	817.80	866.99	907.15	963.34	1,004.18	134.80	139.32	162.34	207.13	233.29
Romania	14.90	17.38	16.42	16.28	22.43	-	0.00	-	0.00	-	0.00	0.02	-	0.00	-
Slovenia	2.75	3.70	2.93	2.99	3.07	-	-	-	-	-	-	-	-	-	-
Slovakia	7.18	9.42	12.06	12.32	12.86	-	-	-	-	-	-	-	-	-	-
Finland	-	-	-	-	-	-	-	-	-	-	90.00	78.00	64.00	87.00	96.86
Sweden	93.00	94.00	100.00	138.50	110.70	119.00	126.00	132.00	136.80	151.50	187.00	192.00	201.00	167.20	192.60
United Kingdom	1,806.00	1,791.00	1,819.00	1,857.00	1,926.00	-	-	-	-	-	131.00	179.00	183.00	176.00	197.00
Euro area total	274.72	308.98	312.65	313.79	332.09	817.80	867.10	907.25	963.45	1,004.31	1,952.01	2,084.44	2,166.63	2,360.91	2,462.24
EU total	2,441.70	2,509.97	2,564.85	2,673.88	2,756.08	936.90	993.10	1,039.25	1,100.25	1,155.81	2,270.02	2,455.46	2,550.63	2,704.11	2,851.84

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)				
	2007	2008	2009	2010	2011	2007	2008	2009	2010	2011	2007	2008	2009	2010	2011
Belgium	42.75	42.11	41.64	42.13	40.99	11.43	11.28	11.37	10.31	10.58	41.03	42.50	43.56	44.71	46.15
Bulgaria	82.01	81.24	80.89	71.66	72.23	1.22	0.58	0.31	0.26	0.19	16.77	18.19	18.80	28.08	27.58
Czech Republic	-	-	-	54.63	55.08	-	-	-	15.68	14.88	-	-	-	22.65	27.48
Denmark	20.85	20.11	19.63	18.41	17.39	13.93	13.51	12.13	11.94	11.46	63.98	65.42	67.59	69.20	70.82
Germany	35.99	35.46	35.15	33.87	34.26	49.38	49.40	49.42	50.17	48.73	13.82	14.44	14.83	15.45	16.58
Estonia	37.84	37.58	35.82	34.23	31.04	6.82	6.70	6.88	6.67	6.02	55.33	55.71	57.29	59.10	62.94
Ireland	22.97	21.99	22.52	22.62	22.31	16.94	16.02	16.03	15.70	15.67	40.74	45.30	46.74	48.46	49.68
Greece	21.44	25.35	30.23	34.24	36.45	11.10	7.13	7.74	9.20	11.42	48.15	49.69	46.63	42.67	39.56
Spain	14.30	14.49	14.55	14.42	14.67	43.36	42.87	43.75	42.21	39.94	37.96	38.96	38.81	40.82	43.11
France	16.91	16.97	16.99	17.53	16.98	18.82	19.02	19.88	20.00	20.15	39.75	41.16	42.16	43.33	45.11
Italy	29.11	27.85	30.44	30.65	30.33	13.53	14.52	14.55	14.81	14.44	35.35	36.58	37.18	37.52	37.67
Cyprus	16.82	24.63	26.99	27.79	28.02	15.30	9.51	8.49	8.61	8.22	33.66	35.56	37.14	39.00	41.58
Latvia	59.08	54.84	52.62	51.93	49.99	2.04	1.96	2.01	1.89	1.77	38.57	42.80	45.00	45.70	47.77
Lithuania	53.05	52.27	50.71	50.49	55.80	5.01	5.22	5.64	6.12	5.32	41.77	42.39	43.56	43.31	38.82
Luxembourg	49.50	14.43	11.98	9.50	7.43	10.68	3.23	2.75	2.23	1.80	37.63	11.51	10.01	9.24	7.69
Hungary	72.63	69.73	68.61	66.64	63.95	10.01	8.29	8.05	7.57	7.47	17.22	20.36	21.81	24.40	27.17
Malta	16.54	17.57	18.80	19.96	21.67	2.96	3.76	4.08	3.97	4.18	30.90	36.10	38.34	42.48	43.47
Netherlands	32.75	32.04	29.86	30.25	29.86	25.98	25.43	25.37	24.16	23.73	37.41	38.88	41.24	42.31	43.28
Austria	47.87	44.92	42.91	42.31	42.40	34.95	37.11	37.98	37.19	36.86	15.34	16.09	17.32	18.60	18.89
Poland	67.40	65.10	64.41	62.88	60.76	1.31	1.24	1.10	0.97	0.87	31.28	33.64	34.48	36.14	38.36
Portugal	10.26	10.52	11.09	10.61	11.27	12.50	14.26	14.24	13.77	13.56	64.30	64.31	65.66	68.05	69.07
Romania	78.62	65.80	65.45	61.77	56.29	3.11	2.47	1.26	0.56	1.20	14.76	27.78	30.14	34.08	40.46
Slovenia	54.76	53.20	51.12	50.10	49.26	12.89	12.91	14.37	14.94	15.14	32.25	33.79	34.42	34.90	35.56
Slovakia	65.46	58.68	55.36	55.89	55.18	16.28	16.98	17.03	15.41	14.52	18.23	24.32	27.60	28.68	30.28
Finland	41.34	41.07	44.01	43.37	46.23	4.48	4.50	4.78	4.23	3.75	54.14	54.40	51.18	52.38	50.01
Sweden	28.07	26.71	26.11	26.13	27.04	8.98	8.86	8.72	9.26	9.41	62.91	64.40	65.14	64.60	63.54
United Kingdom	20.97	20.87	20.61	20.53	20.24	19.91	20.16	19.82	19.52	18.67	48.37	49.77	51.51	53.23	55.64
Euro area total	27.69	27.12	27.19	27.02	27.06	29.99	29.89	30.20	29.96	28.93	31.69	32.67	33.21	34.22	35.47
EU total	28.12	27.54	27.43	27.56	27.48	25.85	25.76	25.83	25.44	24.47	36.50	37.79	38.71	39.48	41.02

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				
	2007	2008	2009	2010	2011	2007	2008	2009	2010	2011	2007	2008	2009	2010	2011
Belgium	0.50	0.40	0.35	0.30	0.26	4.28	3.69	3.08	2.54	2.02	0.01	0.01	0.01	0.01	0.00
Bulgaria	-	-	-	-	-	-	-	-	-	0.01	-	-	-	-	-
Czech Republic	-	-	-	0.07	0.07	-	-	-	6.95	2.44	-	-	-	0.02	0.04
Denmark	1.24	0.96	0.65	0.45	0.33	-	-	-	-	-	-	-	-	-	-
Germany	0.49	0.41	0.34	0.28	0.23	0.33	0.30	0.26	0.22	0.20	-	-	-	-	-
Estonia	0.01	0.00	0.00	0.00	0.00	-	-	-	-	-	0.00	0.00	0.00	0.00	0.00
Ireland	19.35	16.69	14.71	13.22	12.33	-	-	-	-	-	-	-	-	-	-
Greece	18.29	16.77	13.98	12.21	10.27	0.33	0.52	1.00	1.38	2.09	0.70	0.53	0.41	0.29	0.22
Spain	2.99	2.53	2.04	1.85	1.71	0.01	0.01	0.01	0.01	0.00	1.37	1.15	0.84	0.70	0.57
France	23.61	21.94	20.11	18.31	16.94	0.17	0.20	0.22	0.24	0.27	0.74	0.69	0.64	0.59	0.56
Italy	11.34	10.09	8.47	7.88	7.01	1.32	1.90	2.27	2.95	3.65	9.35	9.06	7.09	6.19	6.89
Cyprus	34.07	30.30	27.38	24.59	21.44	-	-	0.00	0.00	0.74	0.00	0.00	0.00	0.00	0.00
Latvia	0.02	0.01	0.01	0.01	0.01	0.30	0.39	0.36	0.48	0.47	-	-	-	-	-
Lithuania	0.16	0.12	0.09	0.08	0.06	0.02	0.00	0.00	0.00	0.00	-	-	-	-	-
Luxembourg	0.20	0.05	0.04	0.03	0.02	1.99	70.79	75.26	79.00	83.06	-	-	-	-	-
Hungary	0.00	0.00	0.00	0.00	0.00	-	-	-	-	-	0.14	1.61	1.54	1.39	1.41
Malta	49.60	42.57	38.79	33.59	30.62	-	-	-	-	-	-	-	-	-	-
Netherlands	-	-	-	-	-	3.86	3.65	3.53	3.29	3.13	-	-	-	-	-
Austria	0.15	0.14	0.09	0.09	0.08	1.42	1.35	1.22	1.17	1.10	0.27	0.38	0.47	0.63	0.66
Poland	0.01	0.01	0.01	0.01	0.00	-	-	-	-	-	-	-	-	-	-
Portugal	12.77	10.73	8.85	7.41	5.95	0.11	0.13	0.13	0.12	0.12	0.06	0.05	0.04	0.03	0.02
Romania	3.48	3.95	3.15	3.59	2.04	-	-	-	0.00	-	0.03	0.01	0.00	0.00	0.00
Slovenia	0.09	0.10	0.08	0.06	0.04	-	-	-	-	-	0.01	0.00	0.00	0.00	0.00
Slovakia	0.02	0.02	0.02	0.01	0.01	-	-	0.00	0.00	0.01	-	-	-	-	-
Finland	0.04	0.03	0.03	0.02	0.02	-	-	-	-	-	-	-	-	-	-
Sweden	0.03	0.03	0.03	0.01	0.01	-	-	-	-	-	-	-	-	-	-
United Kingdom	10.75	9.19	8.07	6.73	5.45	-	-	-	-	-	-	-	-	-	-
Euro area total	8.80	8.01	7.15	6.43	5.83	0.81	1.35	1.48	1.70	2.02	1.03	0.95	0.77	0.67	0.69
EU total	8.41	7.46	6.64	5.78	5.11	0.65	1.06	1.12	1.26	1.42	0.72	0.69	0.56	0.48	0.49

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)			
	2008	2009	2010	2011	2008	2009	2010	2011	2008	2009	2010	2011
Belgium	3.12	2.99	5.48	1.97	3.32	4.97	-5.48	7.53	8.43	6.78	6.97	8.20
Bulgaria	11.74	-3.81	-3.35	39.72	-46.90	-48.26	-7.21	-0.52	22.34	-0.11	62.90	36.15
Czech Republic	-	-	-	4.91	-	-	-	-1.24	13.99	18.76	21.74	26.24
Denmark	3.63	0.31	0.49	1.67	4.16	-7.72	5.50	3.29	9.83	6.17	9.69	10.15
Germany	1.54	2.60	0.72	3.73	3.09	3.58	6.09	-0.41	7.67	6.32	8.90	10.07
Estonia	11.81	-2.85	-0.30	0.42	10.62	4.64	1.10	-0.03	13.37	4.81	7.65	17.94
Ireland	4.39	0.93	-0.19	-2.08	3.12	-1.42	-2.61	-0.92	21.24	1.68	3.06	1.77
Greece	26.12	25.77	15.76	8.80	-31.47	14.53	21.47	26.84	10.07	-1.02	-6.49	-5.23
Spain	6.47	3.63	-0.10	0.55	3.90	5.30	-2.73	-6.51	7.85	2.79	6.02	4.35
France	3.18	3.42	7.18	-0.41	3.91	8.00	4.46	3.58	6.47	5.82	6.77	7.03
Italy	-2.91	13.33	1.88	2.81	8.90	3.93	3.01	1.27	5.01	5.41	2.10	4.29
Cyprus	61.72	10.77	10.07	2.98	-31.34	-9.77	8.41	-2.51	16.70	5.57	12.25	8.90
Latvia	3.84	-6.24	1.26	3.04	7.89	-0.07	-3.65	0.50	24.11	2.76	4.20	11.89
Lithuania	16.68	-1.27	6.20	33.85	23.22	10.13	15.73	5.19	20.19	4.58	6.06	8.55
Luxembourg	5.42	3.36	2.64	3.15	9.21	6.00	5.38	6.32	10.56	8.31	19.58	9.76
Hungary	0.20	1.42	-0.93	-4.76	-13.52	-0.02	-3.98	-2.11	23.38	10.38	14.11	10.54
Malta	12.92	11.87	10.70	13.01	34.78	13.47	1.51	9.72	24.17	11.02	15.53	6.53
Netherlands	4.08	-3.05	9.57	2.81	4.13	3.80	2.99	2.31	10.56	10.33	10.96	6.54
Austria	-2.44	-1.14	0.95	4.48	10.43	5.92	0.24	3.32	9.07	11.42	9.89	5.89
Poland	12.17	17.82	11.71	10.65	10.44	5.72	0.30	3.05	24.88	22.06	19.94	21.53
Portugal	8.33	9.69	1.09	10.64	20.48	3.93	2.17	2.57	5.64	6.28	9.44	5.72
Romania	-30.66	4.64	-0.86	-2.38	-34.36	-46.36	-53.57	131.66	55.99	14.12	18.81	27.17
Slovenia	-3.54	-3.74	1.86	-0.21	-0.54	11.56	7.99	2.86	4.05	2.07	5.37	3.39
Slovakia	-19.45	8.90	9.99	10.19	-6.30	15.79	-1.41	5.17	19.86	30.99	13.20	17.85
Finland	6.85	3.20	11.41	17.19	7.89	2.44	0.00	-2.56	8.06	-9.38	15.68	4.98
Sweden	7.42	3.91	5.73	8.17	11.39	4.66	12.16	6.21	15.57	7.54	4.78	2.78
United Kingdom	2.07	2.81	3.72	6.04	3.83	2.35	2.55	2.88	5.49	7.77	7.60	12.42
Euro area total	2.25	2.95	3.81	3.38	4.11	4.82	3.62	0.17	7.54	5.32	7.65	6.75
EU total	2.28	3.55	.	4.36	4.04	4.29	.	0.67	8.13	6.53	7.96	8.71

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			
	2008	2009	2010	2011	2008	2009	2010	2011	2008	2009	2010	2011
Belgium	-16.67	-9.97	-9.30	-9.81	-9.63	-13.16	-14.01	-16.67	-17.54	-17.19	-13.11	-22.64
Bulgaria	-	-	-	-	-	-	-	-	-	-	-	-
Czech Republic	-13.94	-12.46	138.08	-1.94	41.12	-32.14	13.47	-63.38	-	-	-	103.26
Denmark	-17.06	-29.89	-26.04	-21.32	-	-	-	-	-	-	-	-
Germany	-13.33	-12.84	-15.35	-16.12	-8.49	-9.15	-9.61	-7.52	-	-	-	-
Estonia	-61.54	-20.00	-75.00	0.00	-	-	-	-	-28.57	-20.00	0.00	0.00
Ireland	-5.94	-13.14	-10.71	-7.36	-	-	-	-	-	-	-	-
Greece	-2.22	-12.08	-10.77	-14.03	68.76	105.08	40.67	54.54	-18.47	-19.37	-26.73	-22.96
Spain	-11.35	-16.68	-8.70	-8.54	-32.66	-9.20	-18.63	-50.51	-12.30	-24.52	-16.20	-19.20
France	-4.46	-5.30	-5.44	-4.85	21.68	12.03	14.03	13.16	-3.37	-4.43	-4.19	-2.64
Italy	-9.72	-12.92	-5.90	-7.55	46.37	23.64	31.84	28.43	-1.61	-18.85	-11.67	15.66
Cyprus	-1.78	-8.67	-3.98	-10.98	-	-	-	-	-	-	-	-
Latvia	-6.25	-30.00	-23.81	-6.25	42.12	-8.63	36.53	4.12	-	-	-	-
Lithuania	-13.43	-20.82	-3.61	-10.70	-	-	-	-	-	-	-	-
Luxembourg	-13.52	-2.37	-7.77	4.42	12,782.19	32.34	36.00	38.67	-	-	-	-
Hungary	-	-	-	-	-	-	-	-	1,117.54	-1.90	-8.05	0.76
Malta	-8.77	-4.76	-9.71	-5.10	-	-	-	-	-	-	-	-
Netherlands	-	-	-	-	0.74	0.53	0.68	-0.78	-	-	-	-
Austria	0.00	-33.33	0.00	0.00	-1.17	-6.51	-1.67	-2.10	46.73	29.19	36.06	8.99
Poland	36.14	8.85	-22.36	-43.46	-	-	-	-	-	-	-	-
Portugal	-11.27	-14.17	-11.49	-16.37	20.58	9.64	-3.25	2.79	-13.77	-17.23	-24.16	-17.64
Romania	-5.93	-16.15	19.76	-39.16	-	-	-	-	-82.00	-44.44	10.00	-9.09
Slovenia	12.28	-16.25	-20.52	-32.39	-	-	-	-	-58.33	-30.00	-	-
Slovakia	-18.48	-14.67	-21.88	0.00	-	-	300.00	150.00	-	-	-	-
Finland	0.00	-16.67	-20.00	-5.50	-	-	-	-	-	-	-	-
Sweden	0.00	-13.58	-42.86	0.00	-	-	-	-	-	-	-	-
United Kingdom	-12.31	-8.62	-13.18	-12.85	-	-	-	-	-	-	-	-
Euro area total	-5.63	-7.06	-6.09	-5.84	.	.	19.63	23.52	-2.94	-15.75	-9.29	7.36
EU total	-7.35	-7.50	-7.76	-7.49	.	.	.	.	-0.73	-15.42	.	7.22

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)				
	2007	2008	2009	2010	2011	2007	2008	2009	2010	2011	2007	2008	2009	2010	2011
Belgium	84.50	86.44	88.35	92.39	93.40	22.59	23.15	24.12	22.61	24.10	81.10	87.23	92.44	98.03	105.15
Bulgaria	6.63	7.44	7.19	7.00	9.87	0.10	0.05	0.03	0.03	0.03	1.35	1.67	1.67	2.74	3.77
Czech Republic	-	-	-	48.91	51.19	-	-	-	14.04	13.83	12.54	14.14	16.70	20.28	25.54
Denmark	50.85	52.39	52.26	52.29	52.94	33.98	35.18	32.29	33.92	34.89	156.07	170.42	179.95	196.54	215.60
Germany	68.02	69.19	71.20	71.81	74.47	93.33	96.37	100.13	106.38	105.91	26.11	28.17	30.04	32.76	36.05
Estonia	66.67	74.62	72.52	72.32	72.62	12.02	13.31	13.93	14.08	14.08	97.46	110.62	115.99	124.89	147.28
Ireland	33.88	34.76	34.88	34.76	33.92	24.99	25.32	24.82	24.13	23.83	60.09	71.59	72.38	74.47	75.54
Greece	3.08	3.87	4.85	5.61	6.10	1.60	1.09	1.24	1.51	1.91	6.93	7.59	7.49	6.99	6.62
Spain	16.33	17.12	17.61	17.54	17.61	49.52	50.64	52.94	51.33	47.93	43.36	46.02	46.96	49.64	51.73
France	40.99	42.06	43.26	46.12	45.68	45.62	47.15	50.65	52.62	54.21	96.34	102.01	107.38	114.03	121.38
Italy	18.44	17.76	20.01	20.29	20.77	8.57	9.26	9.57	9.81	9.89	22.39	23.33	24.45	24.84	25.79
Cyprus	16.66	26.24	28.28	30.36	30.46	15.15	10.13	8.89	9.41	8.93	33.32	37.88	38.91	42.60	45.19
Latvia	51.59	53.79	50.68	55.16	58.03	1.78	1.93	1.93	2.00	2.05	33.68	41.98	43.34	48.55	55.45
Lithuania	27.84	32.66	32.42	34.99	47.77	2.63	3.26	3.61	4.24	4.55	21.92	26.49	27.85	30.01	33.23
Luxembourg	124.47	128.99	130.85	131.90	132.98	26.86	28.84	30.00	31.05	32.26	94.63	102.85	109.33	128.38	137.74
Hungary	56.52	56.73	57.63	57.22	54.64	7.79	6.75	6.76	6.50	6.38	13.40	16.57	18.31	20.95	23.21
Malta	10.67	11.95	13.32	14.67	16.47	1.91	2.56	2.89	2.92	3.18	19.94	24.56	27.16	31.21	33.03
Netherlands	90.59	93.93	90.59	98.74	101.03	71.86	74.55	76.98	78.87	80.31	103.50	114.00	125.12	138.11	146.44
Austria	118.66	115.28	113.60	114.33	118.99	86.62	95.24	100.56	100.50	103.43	38.03	41.30	45.87	50.26	53.01
Poland	26.10	29.28	34.46	38.46	42.57	0.51	0.56	0.59	0.59	0.61	12.11	15.13	18.45	22.11	26.88
Portugal	14.33	15.50	16.99	17.16	18.97	17.46	21.01	21.81	22.27	22.82	89.80	94.73	100.59	110.03	116.19
Romania	11.99	8.33	8.73	8.67	8.50	0.47	0.31	0.17	0.08	0.18	2.25	3.52	4.02	4.78	6.11
Slovenia	87.83	84.60	80.65	81.86	81.53	20.67	20.53	22.68	24.41	25.05	51.72	53.73	54.31	57.03	58.85
Slovakia	48.47	38.98	42.35	46.48	51.11	12.06	11.28	13.03	12.82	13.45	13.50	16.15	21.11	23.85	28.05
Finland	132.55	140.96	144.79	160.58	187.35	14.37	15.43	15.73	15.66	15.19	173.58	186.70	168.39	193.91	202.66
Sweden	71.12	75.80	78.09	81.87	87.96	22.75	25.14	26.09	29.01	30.61	159.38	182.75	194.86	202.45	206.66
United Kingdom	51.17	51.88	52.99	54.55	57.41	48.59	50.11	50.96	51.87	52.96	118.06	123.70	132.46	141.45	157.82
Euro area total	45.93	46.59	47.66	49.33	50.94	49.75	51.36	52.95	54.71	54.47	52.58	56.13	58.22	62.49	66.78
EU total	42.66	43.43	44.83	47.56	49.51	39.22	40.62	42.22	43.90	44.08	55.36	59.59	63.27	68.13	73.88

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				
	2007	2008	2009	2010	2011	2007	2008	2009	2010	2011	2007	2008	2009	2010	2011
Belgium	1.00	0.82	0.74	0.66	0.59	8.46	7.58	6.53	5.57	4.60	0.03	0.02	0.02	0.01	0.01
Bulgaria	-	-	-	-	-	-	-	-	-	0.00	-	-	-	-	-
Czech Republic	0.04	0.03	0.03	0.06	0.06	5.83	8.14	5.49	6.22	2.27	-	-	-	0.02	0.04
Denmark	3.02	2.49	1.74	1.28	1.00	-	-	-	-	-	-	-	-	-	-
Germany	0.92	0.80	0.70	0.59	0.50	0.63	0.58	0.53	0.48	0.44	-	-	-	-	-
Estonia	0.01	0.00	0.00	0.00	0.00	-	-	-	-	-	0.01	0.00	0.00	0.00	0.00
Ireland	28.54	26.38	22.78	20.31	18.75	-	-	-	-	-	-	-	-	-	-
Greece	2.63	2.56	2.24	2.00	1.72	0.05	0.08	0.16	0.23	0.35	0.10	0.08	0.07	0.05	0.04
Spain	3.42	2.98	2.47	2.25	2.05	0.01	0.01	0.01	0.01	0.00	1.57	1.35	1.01	0.85	0.68
France	57.23	54.38	51.22	48.17	45.59	0.41	0.50	0.56	0.63	0.71	1.79	1.72	1.64	1.56	1.51
Italy	7.18	6.43	5.57	5.22	4.80	0.83	1.21	1.49	1.96	2.50	5.92	5.78	4.66	4.10	4.72
Cyprus	33.74	32.28	28.68	26.87	23.30	-	-	0.00	0.00	0.81	0.00	0.00	0.00	0.00	0.00
Latvia	0.01	0.01	0.01	0.01	0.01	0.26	0.38	0.35	0.51	0.54	-	-	-	-	-
Lithuania	0.08	0.07	0.06	0.06	0.05	0.01	0.00	0.00	0.00	0.00	-	-	-	-	-
Luxembourg	0.51	0.43	0.41	0.38	0.38	5.00	632.63	821.71	1,097.46	1,487.49	-	-	-	-	-
Hungary	0.00	0.00	0.00	0.00	0.00	-	-	-	-	-	0.11	1.31	1.29	1.19	1.20
Malta	32.00	28.96	27.48	24.68	23.27	-	-	-	-	-	-	-	-	-	-
Netherlands	-	-	-	-	-	10.67	10.71	10.71	10.73	10.60	-	-	-	-	-
Austria	0.36	0.36	0.24	0.24	0.24	3.53	3.47	3.24	3.17	3.09	0.67	0.98	1.26	1.70	1.85
Poland	0.00	0.01	0.01	0.01	0.00	-	-	-	-	-	-	-	-	-	-
Portugal	17.84	15.80	13.55	11.99	10.01	0.16	0.19	0.21	0.20	0.20	0.09	0.07	0.06	0.05	0.04
Romania	0.53	0.50	0.42	0.50	0.31	-	-	-	0.00	-	0.00	0.00	0.00	0.00	0.00
Slovenia	0.14	0.16	0.13	0.10	0.07	-	-	-	-	-	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	0.01	-	-	-	-	-
Finland	0.11	0.11	0.09	0.07	0.07	-	-	-	-	-	-	-	-	-	-
Sweden	0.09	0.09	0.08	0.04	0.04	-	-	-	-	-	-	-	-	-	-
United Kingdom	26.24	22.85	20.75	17.88	15.46	-	-	-	-	-	-	-	-	-	-
Euro area total	14.59	13.76	12.54	11.74	10.97	1.34	2.33	2.60	3.10	3.81	1.70	1.64	1.35	1.22	1.30
EU total	12.76	11.77	10.85	9.98	9.21	0.98	1.68	1.83	2.17	2.57	1.10	1.09	0.92	0.83	0.89

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)				
	2007	2008	2009	2010	2011	2007	2008	2009	2010	2011	2007	2008	2009	2010	2011
Belgium	4.24	4.27	4.25	4.21	4.12	1.23	1.22	1.23	1.12	1.19	3.13	3.14	3.15	3.12	3.11
Bulgaria	0.24	0.26	0.24	0.22	0.30	0.00	0.00	0.00	0.00	0.00	0.04	0.04	0.04	0.06	0.08
Czech Republic	-	-	-	2.16	2.17	-	-	-	0.67	0.66	0.47	0.50	0.55	0.62	0.72
Denmark	1.31	1.33	1.29	1.22	1.18	0.95	0.95	0.84	0.85	0.88	3.10	3.15	3.14	3.19	3.23
Germany	26.42	26.23	25.99	24.61	24.46	39.43	39.07	38.81	39.50	39.07	7.82	7.78	7.77	7.84	7.93
Estonia	0.42	0.46	0.43	0.41	0.39	0.08	0.09	0.09	0.09	0.09	0.48	0.50	0.49	0.49	0.53
Ireland	0.70	0.71	0.69	0.65	0.61	0.56	0.56	0.52	0.49	0.48	0.95	1.07	1.02	0.98	0.91
Greece	0.16	0.20	0.24	0.27	0.28	0.09	0.06	0.07	0.08	0.10	0.28	0.29	0.27	0.23	0.20
Spain	3.46	3.60	3.61	3.39	3.26	11.41	11.40	11.51	10.74	9.97	7.08	7.06	6.81	6.69	6.42
France	12.34	12.45	12.44	12.53	11.96	14.95	14.93	15.46	15.49	15.94	22.36	22.02	21.87	21.63	21.29
Italy	5.17	4.91	5.37	5.14	5.07	2.61	2.74	2.73	2.69	2.71	4.84	4.70	4.65	4.40	4.22
Cyprus	0.06	0.10	0.10	0.11	0.11	0.06	0.04	0.03	0.04	0.03	0.09	0.10	0.10	0.10	0.10
Latvia	0.55	0.56	0.51	0.49	0.48	0.02	0.02	0.02	0.02	0.02	0.28	0.32	0.31	0.30	0.31
Lithuania	0.44	0.51	0.48	0.48	0.62	0.05	0.05	0.06	0.06	0.07	0.27	0.30	0.29	0.29	0.29
Luxembourg	0.28	0.29	0.29	0.28	0.28	0.07	0.07	0.07	0.07	0.08	0.17	0.17	0.17	0.19	0.19
Hungary	2.68	2.63	2.58	2.40	2.19	0.40	0.33	0.32	0.30	0.29	0.49	0.56	0.58	0.61	0.62
Malta	0.02	0.02	0.02	0.03	0.03	0.00	0.01	0.01	0.01	0.01	0.03	0.03	0.04	0.04	0.04
Netherlands	7.01	7.13	6.68	6.88	6.77	6.05	6.05	6.02	5.95	6.05	6.17	6.31	6.53	6.71	6.58
Austria	4.65	4.44	4.24	4.02	4.02	3.69	3.92	3.98	3.83	3.93	1.15	1.16	1.21	1.23	1.20
Poland	4.70	5.15	5.86	6.16	6.53	0.10	0.11	0.11	0.10	0.11	1.68	1.94	2.22	2.47	2.76
Portugal	0.72	0.76	0.81	0.77	0.81	0.95	1.10	1.10	1.08	1.10	3.47	3.39	3.38	3.42	3.33
Romania	1.22	0.83	0.84	0.78	0.73	0.05	0.03	0.02	0.01	0.02	0.18	0.25	0.27	0.30	0.35
Slovenia	0.84	0.79	0.73	0.70	0.67	0.21	0.20	0.22	0.23	0.23	0.38	0.37	0.35	0.34	0.33
Slovakia	1.24	0.97	1.02	1.06	1.12	0.33	0.30	0.33	0.32	0.33	0.27	0.29	0.36	0.38	0.41
Finland	3.31	3.46	3.45	3.61	4.05	0.39	0.40	0.40	0.38	0.37	3.34	3.34	2.84	3.04	2.94
Sweden	3.07	3.23	3.24	3.22	3.34	1.07	1.14	1.15	1.24	1.30	5.30	5.67	5.72	5.56	5.25
United Kingdom	14.74	14.71	14.60	14.24	14.47	15.22	15.19	14.91	14.67	14.99	26.20	25.56	25.86	25.77	26.65
Euro area total	69.30	69.37	69.93	68.25	68.01	81.65	81.77	82.49	82.00	81.68	61.13	60.92	60.52	60.34	59.74
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				
	2007	2008	2009	2010	2011	2007	2008	2009	2010	2011	2007	2008	2009	2010	2011
Belgium	0.17	0.15	0.15	0.14	0.14	18.41	9.71	7.71	5.56	3.91	0.05	0.04	0.04	0.04	0.03
Bulgaria	-	-	-	-	-	-	-	-	-	0.00	-	-	-	-	-
Czech Republic	0.01	0.01	0.01	0.01	0.01	12.34	10.16	6.30	5.99	1.86	-	-	-	0.05	0.10
Denmark	0.26	0.23	0.18	0.14	0.12	-	-	-	-	-	-	-	-	-	-
Germany	1.19	1.11	1.05	0.96	0.87	10.62	5.67	4.71	3.57	2.79	-	-	-	-	-
Estonia	0.00	0.00	0.00	0.00	0.00	-	-	-	-	-	0.00	0.00	0.00	0.00	0.00
Ireland	1.97	2.00	1.88	1.82	1.82	-	-	-	-	-	-	-	-	-	-
Greece	0.47	0.49	0.47	0.45	0.42	0.11	0.11	0.20	0.23	0.31	0.21	0.17	0.16	0.13	0.09
Spain	2.42	2.32	2.09	2.07	2.04	0.12	0.05	0.04	0.03	0.01	12.90	11.40	10.17	9.39	7.07
France	57.64	59.44	60.85	62.38	64.16	5.42	3.85	3.94	3.77	3.60	20.96	20.40	23.05	24.32	22.09
Italy	6.73	6.56	6.18	6.30	6.30	10.16	8.68	9.81	10.84	11.77	64.48	63.90	61.31	59.64	64.34
Cyprus	0.41	0.44	0.43	0.45	0.43	-	-	0.00	0.00	0.05	0.00	0.00	0.00	0.00	0.00
Latvia	0.00	0.00	0.00	0.00	0.00	0.12	0.10	0.09	0.10	0.09	-	-	-	-	-
Lithuania	0.00	0.00	0.00	0.00	0.00	0.01	0.00	0.00	0.00	0.00	-	-	-	-	-
Luxembourg	0.00	0.00	0.00	0.00	0.00	0.49	36.93	44.67	50.94	59.71	-	-	-	-	-
Hungary	0.00	0.00	0.00	0.00	0.00	-	-	-	-	-	0.20	2.44	2.83	2.86	2.69
Malta	0.21	0.20	0.21	0.21	0.21	-	-	-	-	-	-	-	-	-	-
Netherlands	-	-	-	-	-	35.84	21.06	19.35	16.34	13.70	-	-	-	-	-
Austria	0.05	0.05	0.04	0.04	0.04	6.00	3.46	2.96	2.44	2.02	1.02	1.50	2.30	3.44	3.50
Poland	0.00	0.00	0.00	0.00	0.00	-	-	-	-	-	-	-	-	-	-
Portugal	2.99	2.86	2.65	2.55	2.30	0.34	0.24	0.24	0.19	0.17	0.17	0.15	0.14	0.12	0.09
Romania	0.18	0.18	0.17	0.22	0.14	-	-	-	0.00	-	0.02	0.00	0.00	0.00	0.00
Slovenia	0.00	0.01	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	0.00	-	-	-	-	-
Finland	0.01	0.01	0.01	0.01	0.01	-	-	-	-	-	-	-	-	-	-
Sweden	0.01	0.01	0.01	0.01	0.01	-	-	-	-	-	-	-	-	-	-
United Kingdom	25.27	23.91	23.62	22.23	20.95	-	-	-	-	-	-	-	-	-	-
Euro area total	73.64	75.64	76.01	77.38	78.76	87.51	89.74	93.61	93.91	98.06	99.78	97.56	97.17	97.08	97.21
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)				
	2007	2008	2009	2010	2011	2008	2009	2010	2011	2007	2008	2009	2010	2011
Belgium	4.26	4.51	4.10	3.84	4.07	3.08	-9.40	-9.38	2.63	2,029.02	2,052.33	1,790.64	1,609.50	1,626.56
Bulgaria	0.11	0.14	0.12	0.12	0.14	14.47	-16.45	-0.92	8.92	1,826.78	1,987.10	1,746.71	1,656.85	1,328.56
Czech Republic	-	-	-	1.76	1.75	-	-	-	-5.65	-	-	-	1,868.73	1,791.20
Denmark	0.78	0.79	0.73	0.74	0.77	-0.37	-9.42	-0.54	1.02	582.62	552.87	493.86	471.03	452.61
Germany	69.65	70.89	63.36	62.79	67.99	0.64	-11.37	-2.69	5.86	4,479.76	4,424.74	3,819.95	3,622.73	3,824.60
Estonia	0.17	0.17	0.13	0.14	0.16	-6.17	-23.59	3.59	11.03	717.41	642.84	472.93	494.93	516.50
Ireland	1.25	1.14	0.87	0.78	0.69	-9.75	-22.19	-9.83	-12.20	1,939.49	1,626.35	1,251.03	1,132.84	1,016.20
Greece	1.23	1.34	1.13	1.19	1.25	6.32	-17.40	-0.43	2.85	7,638.73	7,782.55	6,250.66	6,404.30	6,582.99
Spain	12.50	12.78	12.40	12.32	11.92	0.79	-3.81	-3.43	-5.50	2,438.70	2,373.13	2,231.90	2,199.24	2,152.75
France	22.36	23.37	24.15	25.10	28.42	3.29	2.29	1.88	10.30	1,446.62	1,470.67	1,470.73	1,471.40	1,620.71
Italy	9.59	9.82	9.29	9.84	10.05	0.05	-6.38	3.66	-1.46	2,549.66	2,572.65	2,348.20	2,456.05	2,415.11
Cyprus	0.34	0.52	0.41	0.49	0.63	51.20	-22.74	18.60	23.31	4,396.10	6,126.76	4,756.52	5,380.16	6,764.97
Latvia	0.59	0.52	0.35	0.37	0.42	-19.50	-32.42	4.85	9.71	2,964.70	2,346.51	1,593.54	1,660.21	1,773.77
Lithuania	0.46	0.54	0.27	0.25	0.22	7.77	-50.02	-11.93	-13.66	2,615.15	2,581.60	1,282.66	1,097.50	809.57
Luxembourg	0.70	1.15	0.96	1.01	1.13	62.41	-18.27	1.73	7.89	5,836.94	2,640.40	1,777.10	1,438.86	1,217.16
Hungary	1.55	1.61	1.74	1.73	1.67	0.24	14.48	-6.90	-5.63	1,987.03	1,971.31	2,070.70	2,011.90	1,963.59
Malta	0.03	0.03	0.15	0.15	0.13	-4.44	344.40	-4.16	-14.57	1,308.22	1,234.72	5,225.89	4,998.00	4,161.67
Netherlands	6.29	6.23	5.93	6.15	6.87	-2.56	-5.45	1.83	8.91	1,388.55	1,292.97	1,183.61	1,134.92	1,216.70
Austria	2.76	2.75	2.25	2.50	2.90	-1.58	-18.99	8.72	12.00	1,339.83	1,286.73	1,017.71	1,104.45	1,226.67
Poland	6.89	8.09	6.16	7.79	7.93	5.44	-9.71	13.56	0.42	4,670.95	4,719.95	3,015.64	3,336.67	2,965.47
Portugal	1.62	1.83	1.77	1.79	1.77	12.13	-3.11	-1.64	-4.22	1,092.86	1,170.07	1,087.55	1,037.77	987.61
Romania	1.49	1.62	1.17	1.30	1.43	13.45	-20.83	2.03	7.53	4,525.05	5,968.96	4,085.15	4,311.05	4,436.82
Slovenia	0.30	0.28	0.24	0.24	0.34	-8.35	-18.88	-2.16	42.16	939.94	882.87	730.06	702.48	1,004.78
Slovakia	1.60	1.64	1.14	1.48	0.88	-8.45	-30.23	27.48	-42.83	4,004.95	4,564.25	2,759.95	3,270.71	1,752.00
Finland	4.09	4.66	4.24	3.74	4.46	10.35	-10.73	-14.23	16.47	2,411.14	2,557.86	2,413.32	1,881.67	2,044.97
Sweden	1.20	1.25	1.11	1.34	1.54	5.82	-4.30	6.07	8.33	519.12	478.09	400.58	457.15	502.76
United Kingdom	156.91	106.40	79.02	78.72	80.69	-23.44	-19.23	-7.51	-0.48	10,542.45	6,972.18	4,972.94	4,757.90	4,534.38
Euro area total	136.61	141.33	132.41	133.40	143.67	1.57	-8.23	-1.43	4.70	2,577.09	2,550.66	2,295.03	2,213.66	2,295.77
EU total	308.74	264.10	223.21	227.67	240.24	-16.26	-16.76	.	2.41	4,099.88	3,358.14	2,729.52	2,629.97	2,652.06

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)				
	2007	2008	2009	2010	2011	2007	2008	2009	2010	2011
Belgium	401.09	421.24	379.96	352.92	370.61	1,268.66	1,302.25	1,203.06	1,078.52	1,100.09
Bulgaria	14.76	18.19	15.53	16.18	18.16	367.35	391.46	337.17	338.08	352.02
Czech Republic	-	-	-	167.31	166.45	-	-	-	1,178.46	1,132.85
Denmark	142.11	144.01	131.49	133.78	137.79	341.02	336.37	324.16	314.91	320.73
Germany	846.70	863.29	773.87	768.07	831.34	2,868.12	2,865.75	2,668.36	2,515.62	2,622.30
Estonia	126.38	127.64	95.74	104.58	120.85	1,055.74	1,049.75	927.30	979.67	1,014.02
Ireland	286.10	257.03	193.75	174.08	154.51	657.58	634.47	539.03	499.46	443.50
Greece	109.90	118.94	100.35	104.84	110.14	552.19	573.81	488.78	521.52	579.15
Spain	278.54	280.33	270.05	267.43	258.37	1,186.82	1,174.96	1,183.46	1,174.69	1,120.74
France	350.64	364.46	374.60	387.18	436.12	1,185.31	1,209.09	1,280.80	1,295.56	1,423.65
Italy	161.47	164.09	154.39	162.61	165.37	616.87	623.29	611.50	633.23	635.72
Cyprus	435.23	652.70	498.29	587.69	735.32	2,124.86	3,031.73	2,421.88	2,847.15	3,568.70
Latvia	258.91	230.17	153.48	176.37	205.91	2,801.89	2,278.72	1,868.87	2,058.67	2,110.70
Lithuania	137.27	161.28	82.02	76.05	69.31	1,612.32	1,668.44	1,028.87	907.83	727.26
Luxembourg	1,467.81	2,359.81	1,940.40	1,998.82	2,179.75	1,878.49	2,920.70	2,580.62	2,513.74	2,637.28
Hungary	154.64	160.39	173.91	172.74	167.76	1,563.88	1,525.44	1,907.02	1,779.09	1,664.72
Malta	84.41	84.00	370.26	367.27	316.29	634.04	592.60	2,628.99	2,483.02	2,061.32
Netherlands	384.10	379.08	359.11	370.49	411.71	1,100.23	1,048.32	1,035.28	1,045.39	1,141.53
Austria	332.10	330.21	269.45	298.43	344.23	1,006.03	973.60	816.00	874.02	963.96
Poland	180.88	212.26	161.35	204.09	207.76	2,216.88	2,227.83	1,981.68	2,197.94	2,143.48
Portugal	152.63	172.36	166.61	167.81	166.14	956.25	1,064.56	1,051.33	1,033.82	1,035.25
Romania	69.02	75.55	54.48	60.51	66.97	1,191.76	1,162.41	989.55	1,045.23	1,047.45
Slovenia	150.75	140.39	115.19	114.78	166.30	880.59	761.44	666.01	664.03	957.87
Slovakia	296.55	303.17	211.15	271.96	162.28	2,919.81	2,544.31	1,821.77	2,246.24	1,278.56
Finland	773.03	877.88	793.98	696.63	828.77	2,273.44	2,512.26	2,459.98	2,089.70	2,357.79
Sweden	131.51	135.68	119.82	143.26	163.54	356.00	375.37	380.97	384.72	399.23
United Kingdom	2,572.95	1,732.87	1,278.87	1,264.38	1,286.18	7,604.34	5,879.55	5,022.28	4,604.72	4,618.80
Euro area total	427.50	438.22	402.39	404.20	432.23	1,528.34	1,542.22	1,486.77	1,458.22	1,526.22
EU total	621.95	529.59	446.12	453.87	477.70	2,488.46	2,116.87	1,899.42	1,856.45	1,900.93

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)				
	2007	2008	2009	2010	2011	2007	2008	2009	2010	2011
Belgium	33.28	35.30	29.81	26.91	28.29	1.38	1.71	1.84	1.69	1.69
Bulgaria	14.29	19.97	16.85	18.64	16.95	0.04	0.05	0.05	0.05	0.06
Czech Republic	.	.	.	23.89	23.45	.	.	.	0.77	0.73
Denmark	.	.	.	.	.	0.25	0.30	0.33	0.33	0.32
Germany	81.32	76.41	56.66	52.74	53.70	22.56	26.84	28.39	27.58	28.30
Estonia	31.85	38.56	28.32	23.39	25.87	0.05	0.06	0.06	0.06	0.07
Ireland	.	.	.	.	.	0.40	0.43	0.39	0.34	0.29
Greece	11.55	13.59	10.13	12.29	14.40	0.40	0.51	0.51	0.52	0.52
Spain	23.58	25.44	22.21	23.00	22.59	4.05	4.84	5.56	5.41	4.96
France	43.74	46.12	43.96	43.60	47.06	7.24	8.85	10.82	11.02	11.83
Italy	13.55	12.87	10.86	11.45	12.56	3.11	3.72	4.16	4.32	4.18
Cyprus	27.28	42.30	27.97	27.32	29.40	0.11	0.20	0.18	0.22	0.26
Latvia	65.13	67.50	54.06	42.72	39.64	0.19	0.20	0.16	0.16	0.18
Lithuania	69.15	107.25	52.31	37.54	30.84	0.15	0.21	0.12	0.11	0.09
Luxembourg	7.38	11.23	8.07	7.15	7.56	0.23	0.44	0.43	0.44	0.47
Hungary	.	.	.	.	.	0.50	0.61	0.78	0.76	0.70
Malta	7.93	7.74	28.63	23.06	19.46	0.01	0.01	0.07	0.07	0.06
Netherlands	24.77	25.65	21.33	19.44	21.10	2.04	2.36	2.66	2.70	2.86
Austria	28.89	27.21	19.05	20.26	22.78	0.89	1.04	1.01	1.10	1.21
Poland	81.84	113.63	75.57	79.03	84.04	2.23	3.06	2.76	3.42	3.30
Portugal	26.91	31.93	30.92	31.59	30.39	0.52	0.69	0.79	0.78	0.74
Romania	64.91	75.91	57.33	66.99	74.33	0.48	0.62	0.52	0.57	0.60
Slovenia	40.02	40.07	30.66	27.01	38.40	0.10	0.11	0.11	0.10	0.14
Slovakia	82.83	69.23	56.72	68.42	41.56	0.52	0.62	0.51	0.65	0.37
Finland	74.70	81.56	62.65	51.38	57.38	1.32	1.77	1.90	1.64	1.86
Sweden	9.21	10.51	8.07	7.91	8.83	0.39	0.47	0.50	0.59	0.64
United Kingdom	.	.	.	.	.	50.82	40.29	35.40	34.58	33.59
Euro area total	38.66	38.73	31.74	31.06	33.00	44.25	53.51	59.32	58.60	59.80
EU total	30.02	26.07	29.97	29.26	29.02	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				
	2007	2008	2009	2010	2011	2007	2008	2009	2010	2011
Belgium	4,087.05	4,341.23	3,936.54	3,684.19	3,890.46	58.29	63.60	63.05	55.31	66.77
Bulgaria	112.02	137.47	116.61	120.91	134.18	0.32	0.24	0.18	0.16	0.17
Czech Republic	-	-	-	1,728.70	1,722.98	-	-	-	20.43	19.29
Denmark	614.69	633.60	576.90	591.22	615.14	76.17	81.22	79.42	79.38	82.98
Germany	58,548.17	59,389.15	52,799.76	50,791.94	54,091.92	10,541.54	10,969.81	10,104.96	11,569.04	13,453.48
Estonia	165.89	166.68	124.17	135.55	157.09	1.21	1.61	1.58	1.87	1.73
Ireland	176.80	217.30	197.80	205.20	194.22	99.40	101.70	98.20	93.60	97.71
Greece	744.08	862.81	721.66	778.57	906.50	8.01	7.80	8.36	7.78	7.00
Spain	10,142.06	10,681.05	10,630.36	10,636.84	10,597.47	930.43	859.97	838.95	854.06	594.41
France	18,380.05	19,446.19	20,513.17	21,403.78	24,540.85	1,020.70	1,054.18	1,069.33	1,128.13	1,325.14
Italy	7,134.02	7,438.57	7,224.18	7,938.22	8,075.30	332.72	345.23	353.54	364.80	356.56
Cyprus	291.60	465.63	362.39	448.11	589.40	3.87	3.49	2.07	2.62	2.40
Latvia	586.86	518.78	343.89	367.81	420.61	0.23	0.33	0.29	0.23	0.22
Lithuania	460.24	538.29	271.12	247.13	220.30	0.54	0.67	0.62	0.63	0.65
Luxembourg	695.29	1,129.95	940.13	980.86	1,089.47	5.36	6.90	6.59	7.02	7.66
Hungary	1,540.67	1,595.08	1,729.18	1,713.58	1,659.67	4.39	2.25	2.14	2.18	2.19
Malta	18.52	19.17	137.89	136.46	117.75	0.15	0.18	0.21	1.34	1.23
Netherlands	5,939.40	5,843.90	5,568.79	5,772.03	6,477.83	270.39	300.52	277.67	288.68	297.21
Austria	2,441.49	2,404.37	1,900.33	2,307.76	2,577.00	277.02	308.13	312.71	160.61	278.00
Poland	6,875.28	8,065.47	6,133.53	7,765.55	7,900.35	4.31	5.01	4.15	4.66	4.76
Portugal	1,171.03	1,398.92	1,397.18	1,417.60	1,445.76	26.73	32.65	32.97	33.25	34.66
Romania	1,460.40	1,594.93	1,150.79	1,269.98	1,407.28	0.38	0.65	0.87	0.81	1.27
Slovenia	298.61	277.68	228.72	228.31	334.17	1.85	1.98	2.22	2.39	2.60
Slovakia	1,189.23	1,226.84	984.97	1,351.85	744.89	406.84	406.54	152.48	117.98	130.31
Finland	3,982.12	4,582.71	4,144.44	3,639.78	4,368.30	44.02	45.44	44.04	45.74	47.87
Sweden	1,084.53	1,123.84	999.62	1,208.73	1,395.88	45.84	47.84	43.70	52.85	60.09
United Kingdom	152,659.46	102,822.54	76,121.46	75,811.08	77,797.29	1,291.17	1,174.65	994.13	1,105.26	1,203.71
Euro area total	113,740.17	118,498.63	111,688.32	111,721.53	120,198.38	13,616.45	14,101.58	13,367.34	14,732.34	16,704.73
EU total	280,799.56	236,922.15	199,255.59	202,681.76	213,472.06	15,451.87	15,822.59	14,494.42	16,000.81	18,080.05

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				
	2007	2008	2009	2010	2011	2007	2008	2009	2010	2011	2007	2008	2009	2010	2011
Belgium	63.17	50.45	43.34	40.89	46.58	0.39	0.35	0.31	0.26	0.23	2.68	2.34	1.75	1.49	1.19
Bulgaria	-	-	-	-	-	-	-	-	-	0.00	-	-	-	-	-
Czech Republic	1.35	1.45	1.13	1.54	1.59	0.02	0.03	0.03	0.03	0.01	-	-	-	0.76	0.93
Denmark	40.20	28.62	22.78	20.60	15.30	-	-	-	-	-	0.00	0.00	0.00	0.00	0.00
Germany	418.87	382.71	299.50	264.80	252.63	0.16	0.15	0.15	0.14	0.13	-	-	-	-	-
Estonia	0.01	0.00	0.00	0.00	0.00	-	-	-	-	-	0.00	0.00	0.00	0.00	0.00
Ireland	949.00	797.00	546.00	457.00	378.31	-	-	-	-	-	-	-	-	-	-
Greece	468.35	455.75	392.76	391.25	324.99	0.03	0.06	0.11	0.14	0.19	1.09	1.02	0.82	0.53	0.47
Spain	935.36	777.95	597.98	543.40	462.10	0.00	0.00	0.00	0.00	0.00	394.63	360.24	237.47	183.23	156.17
France	2,174.30	2,069.31	1,834.46	1,828.39	1,787.53	0.05	0.07	0.08	0.09	0.10	478.56	472.46	396.25	374.84	377.21
Italy	1,167.06	1,092.70	909.04	845.22	793.31	3.38	4.58	5.20	7.42	9.71	821.28	819.96	682.56	559.43	688.35
Cyprus	39.91	48.23	40.92	39.78	38.71	-	-	0.00	0.00	0.04	0.03	0.00	0.00	0.00	0.00
Latvia	0.03	0.04	0.02	0.02	0.01	0.01	0.01	0.01	0.01	0.01	-	-	-	-	-
Lithuania	0.90	0.74	0.49	0.48	0.40	0.00	0.00	0.00	0.00	0.00	-	-	-	-	-
Luxembourg	-	-	-	-	-	0.01	11.03	14.11	19.49	26.53	-	-	-	-	-
Hungary	0.00	0.00	0.00	0.00	0.00	-	-	-	-	-	5.32	7.24	6.75	5.89	4.98
Malta	15.34	14.64	14.43	14.20	12.62	-	-	-	-	-	-	-	-	-	-
Netherlands	-	-	-	-	-	0.48	0.48	0.48	0.47	0.45	-	-	-	-	-
Austria	17.70	17.17	14.17	5.86	12.90	0.18	0.20	0.19	0.19	0.20	0.93	1.49	1.92	2.39	2.70
Poland	0.44	0.62	0.54	0.81	0.48	-	-	-	-	-	-	-	-	-	-
Portugal	373.38	349.00	290.00	273.42	227.41	0.05	0.06	0.06	0.07	0.08	11.83	10.78	8.67	7.16	5.89
Romania	22.72	24.56	14.39	21.65	16.07	-	-	-	0.00	-	0.49	0.61	0.22	0.40	0.12
Slovenia	0.13	0.12	0.11	0.07	0.06	-	-	-	-	-	0.01	0.00	0.00	0.00	0.00
Slovakia	0.06	0.08	0.06	0.04	0.03	-	-	0.00	0.00	0.00	-	-	-	-	-
Finland	30.00	25.59	20.74	15.28	12.64	-	-	-	-	-	-	-	-	-	-
Sweden	6.43	7.18	3.96	2.78	3.31	-	-	-	-	-	-	-	-	-	-
United Kingdom	2,409.24	1,885.83	1,435.15	1,275.58	1,109.41	-	-	-	-	-	-	-	-	-	-
Euro area total	6,597.32	6,080.63	5,003.51	4,719.61	4,349.82	4.73	16.97	20.68	28.28	37.68	1,710.98	1,668.31	1,329.45	1,129.08	1,231.98
EU total	9,133.95	8,029.75	6,481.97	6,043.07	5,496.38	4.76	17.01	20.72	28.32	37.70	1,716.82	1,676.15	1,336.42	1,136.13	1,238.01

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				
	2007	2008	2009	2010	2011	2007	2008	2009	2010	2011	2007	2008	2009	2010	2011
Belgium	48.76	52.66	54.74	58.74	63.30	38.52	41.59	43.68	46.80	50.38	-	-	-	-	-
Bulgaria	0.70	0.99	0.99	0.81	1.12	0.51	0.70	0.63	0.46	0.71	-	-	-	-	-
Czech Republic	5.23	6.48	6.72	8.13	10.13	4.79	5.89	6.05	7.21	8.88	0.02	0.02	0.02	0.03	0.03
Denmark	44.88	47.47	46.97	50.76	53.92	39.94	41.73	41.84	45.05	47.68	-	-	-	-	-
Germany	143.48	151.21	155.88	169.06	187.63	104.04	111.42	115.81	125.36	139.14	36.13	36.75	37.13	40.89	45.26
Estonia	2.55	2.86	2.58	2.72	3.15	2.09	2.34	2.11	2.24	2.64	0.00	0.00	0.00	-	-
Ireland	23.75	25.98	23.66	23.33	23.57	9.69	12.10	11.81	12.05	12.90	-	-	-	-	-
Greece	8.55	9.09	8.51	7.24	6.54	0.83	1.00	1.06	1.05	1.10	0.37	0.36	0.33	0.31	0.27
Spain	96.62	101.91	98.66	103.64	107.29	39.70	41.68	41.15	42.60	44.87	-	-	-	-	-
France	310.61	331.81	339.59	363.20	393.59	-	-	-	-	-	-	-	-	-	-
Italy	128.93	116.74	118.36	119.98	122.61	76.57	62.54	62.65	63.20	67.01	-	-	-	-	-
Cyprus	2.46	2.80	2.79	3.00	3.30	1.09	1.21	1.21	1.41	1.60	0.04	0.04	0.08	0.09	0.09
Latvia	2.01	2.44	1.94	1.97	2.34	1.46	1.61	1.33	1.32	1.58	0.14	0.16	0.17	0.22	0.33
Lithuania	1.67	1.90	1.65	1.72	1.96	1.36	1.52	1.32	1.33	1.48	-	-	-	-	-
Luxembourg	3.59	3.95	4.13	4.83	5.67	1.80	2.01	2.17	2.31	2.39	-	-	-	-	-
Hungary	4.60	5.46	5.00	5.76	6.41	3.77	4.52	4.17	4.88	5.45	0.08	0.09	0.06	0.09	0.10
Malta	0.51	0.64	0.71	0.80	0.86	0.25	0.32	0.36	0.41	0.45	-	-	-	-	-
Netherlands	80.52	87.14	87.63	93.46	96.24	70.76	76.28	77.90	83.47	85.11	-	-	-	-	-
Austria	19.40	21.45	24.08	26.36	27.95	12.54	13.78	14.44	15.87	16.50	3.40	3.99	5.91	6.27	7.04
Poland	14.52	19.34	17.91	22.49	25.59	9.26	13.06	12.37	16.08	18.97	1.03	1.09	0.84	0.82	0.82
Portugal	36.10	39.46	42.65	53.60	55.73	-	-	-	-	-	-	-	-	-	-
Romania	2.49	3.90	3.33	3.87	4.82	1.80	3.08	2.77	3.25	3.97	0.06	0.06	0.01	0.02	0.03
Slovenia	3.76	4.07	4.13	4.40	4.54	2.09	2.32	2.42	2.63	2.82	1.57	1.62	1.59	1.65	1.60
Slovakia	4.24	5.43	6.48	6.89	7.72	3.86	4.89	5.86	6.28	7.10	0.02	0.02	0.02	0.02	0.02
Finland	32.20	10.77	29.78	35.49	36.10	26.50	5.59	25.68	30.00	30.48	-	-	-	-	-
Sweden	66.27	72.07	66.96	79.16	84.82	40.65	45.14	41.72	47.50	53.40	3.57	3.74	3.30	3.46	3.81
United Kingdom	553.85	511.99	473.02	530.63	578.33	338.89	318.40	310.73	356.05	401.74	27.38	24.13	18.46	21.92	21.41
Euro area total	936.27	959.68	1,001.77	1,074.00	1,145.80	383.04	371.84	406.20	433.43	464.48	41.47	42.75	45.06	49.22	54.29
EU total	1,642.26	1,639.99	1,628.84	1,782.01	1,915.25	832.78	814.72	831.23	918.81	1,008.35	73.80	72.07	67.91	75.77	80.81

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				
	2007	2008	2009	2010	2011	2007	2008	2009	2010	2011	2007	2008	2009	2010	2011
Belgium	-	-	-	-	-	-	-	-	-	-	10.24	11.08	11.06	11.94	12.92
Bulgaria	0.19	0.28	0.36	0.36	0.41	-	-	-	-	-	-	-	-	-	-
Czech Republic	0.42	0.57	0.66	0.88	1.22	-	-	-	-	-	-	-	-	-	-
Denmark	4.94	5.74	5.14	5.71	6.25	-	-	-	-	-	-	-	-	-	-
Germany	3.32	3.04	2.94	2.82	3.23	-	-	-	-	-	-	-	-	-	-
Estonia	0.45	0.52	0.47	0.48	0.51	-	-	-	-	-	-	-	-	-	-
Ireland	14.06	13.88	11.85	11.27	10.67	-	-	-	-	-	-	-	-	-	-
Greece	7.35	7.73	7.12	5.88	5.17	-	-	-	-	-	-	-	-	-	-
Spain	-	-	-	-	-	-	-	-	-	-	56.30	59.84	57.02	60.64	62.10
France	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Italy	-	-	-	-	-	-	-	-	-	-	52.36	54.20	55.71	56.77	55.60
Cyprus	1.32	1.54	1.49	1.49	1.60	0.01	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	0.43	-	-	-	-	-	-	-	-	-	-
Lithuania	0.31	0.38	0.33	0.40	0.48	-	-	-	-	-	-	-	-	-	-
Luxembourg	1.79	1.94	1.96	2.52	3.27	-	-	-	-	-	-	-	-	-	-
Hungary	0.75	0.85	0.76	0.79	0.86	-	-	-	-	-	-	-	-	-	-
Malta	0.25	0.31	0.34	0.39	0.42	-	-	-	-	-	-	-	-	-	-
Netherlands	-	-	-	-	-	-	-	-	-	-	9.77	10.86	9.73	10.00	11.13
Austria	3.46	3.69	3.74	4.22	4.41	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Poland	4.23	5.18	4.71	5.59	5.80	-	-	-	-	-	-	-	-	-	
Portugal	-	-	-	-	-	29.42	32.40	34.95	44.41	46.12	6.68	7.05	7.69	9.19	9.62
Romania	0.63	0.75	0.55	0.59	0.82	0.00	-	-	0.00	-	0.00	0.00	-	0.00	-
Slovenia	0.10	0.13	0.11	0.11	0.12	-	-	-	-	-	-	-	-	-	-
Slovakia	0.35	0.51	0.60	0.59	0.60	-	-	-	-	-	-	-	-	-	-
Finland	-	-	-	-	-	-	-	-	-	-	5.70	5.18	4.10	5.49	5.62
Sweden	3.57	3.74	3.58	6.29	7.37	10.92	10.82	10.08	11.11	10.23	7.57	8.63	8.29	10.80	10.01
United Kingdom	165.68	143.36	120.97	130.41	135.39	-	-	-	-	-	21.89	26.09	22.86	22.24	19.80
Euro area total	30.08	32.25	30.15	29.29	29.99	29.42	32.41	34.97	44.42	46.13	141.04	148.22	145.32	154.02	156.98
EU total	213.60	194.82	168.12	181.22	189.01	40.35	43.23	45.04	55.54	56.36	170.50	182.94	176.47	187.06	186.79

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)				
	2007	2008	2009	2010	2011	2007	2008	2009	2010	2011	2007	2008	2009	2010	2011
Belgium	95.93	96.24	96.02	95.92	95.62	1.37	1.41	1.54	1.44	1.64	1.14	1.17	1.34	1.53	1.56
Bulgaria	99.10	99.12	99.00	99.20	99.05	0.28	0.17	0.15	0.13	0.12	0.62	0.71	0.84	0.67	0.83
Czech Republic	-	-	-	98.24	98.18	-	-	-	1.16	1.10	-	-	-	0.46	0.58
Denmark	79.22	80.11	79.45	79.68	80.17	9.82	10.27	10.94	10.70	10.81	5.78	6.00	6.47	6.84	7.03
Germany	84.06	83.77	83.33	80.89	79.56	15.13	15.47	15.95	18.42	19.79	0.21	0.21	0.25	0.27	0.28
Estonia	97.78	97.39	96.76	96.72	96.99	0.71	0.94	1.23	1.34	1.07	1.50	1.67	2.01	1.94	1.95
Ireland	14.16	19.03	22.85	26.34	27.99	7.96	8.91	11.34	12.01	14.08	1.90	2.27	2.73	2.99	3.40
Greece	60.49	64.56	63.74	65.67	72.77	0.65	0.58	0.74	0.66	0.56	0.70	0.68	0.75	0.61	0.53
Spain	81.14	83.57	85.71	86.33	88.92	7.44	6.73	6.76	6.93	4.99	0.77	0.80	0.80	0.84	0.90
France	82.18	83.20	84.93	85.28	86.34	4.56	4.51	4.43	4.49	4.66	1.39	1.42	1.41	1.45	1.38
Italy	74.41	75.77	77.74	80.71	80.38	3.47	3.52	3.80	3.71	3.55	1.34	1.19	1.27	1.22	1.22
Cyprus	86.30	89.52	88.78	90.80	92.99	1.15	0.67	0.51	0.53	0.38	0.73	0.54	0.68	0.61	0.52
Latvia	99.61	99.46	99.35	99.40	99.39	0.04	0.06	0.08	0.06	0.05	0.34	0.47	0.56	0.53	0.55
Lithuania	99.33	99.39	98.99	98.86	98.65	0.12	0.12	0.23	0.25	0.29	0.36	0.35	0.60	0.69	0.88
Luxembourg	98.73	98.10	97.43	96.90	96.47	0.76	0.60	0.68	0.69	0.68	0.51	0.34	0.43	0.48	0.50
Hungary	99.08	99.07	99.20	99.20	99.19	0.28	0.14	0.12	0.13	0.13	0.30	0.34	0.29	0.33	0.38
Malta	53.65	55.37	89.99	89.31	88.89	0.44	0.53	0.13	0.88	0.93	1.47	1.84	0.46	0.52	0.65
Netherlands	94.41	93.77	93.84	93.78	94.27	4.30	4.82	4.68	4.69	4.33	1.28	1.40	1.48	1.52	1.40
Austria	88.57	87.34	84.33	92.19	88.90	10.05	11.19	13.88	6.42	9.59	0.70	0.78	1.07	1.05	0.96
Poland	99.72	99.69	99.63	99.64	99.61	0.06	0.06	0.07	0.06	0.06	0.21	0.24	0.29	0.29	0.32
Portugal	72.33	76.41	78.87	79.41	81.70	1.65	1.78	1.86	1.86	1.96	2.23	2.16	2.41	3.00	3.15
Romania	98.25	98.17	98.39	97.94	98.44	0.03	0.04	0.07	0.06	0.09	0.17	0.24	0.28	0.30	0.34
Slovenia	98.11	97.82	97.25	97.08	97.89	0.61	0.70	0.94	1.02	0.76	1.24	1.43	1.75	1.87	1.33
Slovakia	74.31	74.86	86.10	91.54	84.36	25.42	24.81	13.33	7.99	14.76	0.26	0.33	0.57	0.47	0.87
Finland	97.40	98.25	97.77	97.42	97.84	1.08	0.97	1.04	1.22	1.07	0.79	0.23	0.70	0.95	0.81
Sweden	90.15	89.84	89.71	89.97	90.40	3.81	3.82	3.92	3.93	3.89	5.51	5.76	6.01	5.89	5.49
United Kingdom	97.29	96.64	96.33	96.30	96.42	0.82	1.10	1.26	1.40	1.49	0.35	0.48	0.60	0.67	0.72
Euro area total	83.26	83.85	84.35	83.75	83.66	9.97	9.98	10.10	11.04	11.63	0.69	0.68	0.76	0.81	0.80
EU total	90.95	89.71	89.27	89.02	88.86	5.00	5.99	6.49	7.03	7.53	0.53	0.62	0.73	0.78	0.80

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				
	2007	2008	2009	2010	2011	2007	2008	2009	2010	2011	2007	2008	2009	2010	2011
Belgium	1.48	1.12	1.06	1.06	1.14	0.01	0.01	0.01	0.01	0.01	0.06	0.05	0.04	0.04	0.03
Bulgaria	-	-	-	-	-	-	-	-	-	0.00	-	-	-	-	-
Czech Republic	-	-	-	0.09	0.09	-	-	-	0.00	0.00	-	-	-	0.04	0.05
Denmark	5.18	3.62	3.14	2.78	1.99	-	-	-	-	-	0.00	0.00	0.00	0.00	0.00
Germany	0.60	0.54	0.47	0.42	0.37	0.00	0.00	0.00	0.00	0.00	-	-	-	-	-
Estonia	0.01	0.00	0.00	0.00	0.00	-	-	-	-	-	0.00	0.00	0.00	0.00	0.00
Ireland	75.98	69.79	63.07	58.66	54.53	-	-	-	-	-	-	-	-	-	-
Greece	38.07	34.10	34.69	33.00	26.09	0.00	0.00	0.01	0.01	0.02	0.09	0.08	0.07	0.04	0.04
Spain	7.48	6.09	4.82	4.41	3.88	0.00	0.00	0.00	0.00	0.00	3.16	2.82	1.91	1.49	1.31
France	9.72	8.85	7.60	7.28	6.29	0.00	0.00	0.00	0.00	0.00	2.14	2.02	1.64	1.49	1.33
Italy	12.17	11.13	9.78	8.59	7.90	0.04	0.05	0.06	0.08	0.10	8.57	8.35	7.34	5.69	6.85
Cyprus	11.81	9.27	10.03	8.06	6.11	-	-	0.00	0.00	0.01	0.01	0.00	0.00	0.00	0.00
Latvia	0.00	0.01	0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00	-	-	-	-	-
Lithuania	0.19	0.14	0.18	0.19	0.18	0.00	0.00	0.00	0.00	0.00	-	-	-	-	-
Luxembourg	-	-	-	-	-	0.00	0.96	1.46	1.93	2.35	-	-	-	-	-
Hungary	0.00	0.00	0.00	0.00	0.00	-	-	-	-	-	0.34	0.45	0.39	0.34	0.30
Malta	44.44	42.27	9.42	9.29	9.53	-	-	-	-	-	-	-	-	-	-
Netherlands	-	-	-	-	-	0.01	0.01	0.01	0.01	0.01	-	-	-	-	-
Austria	0.64	0.62	0.63	0.23	0.45	0.01	0.01	0.01	0.01	0.01	0.03	0.05	0.09	0.10	0.09
Poland	0.01	0.01	0.01	0.01	0.01	-	-	-	-	-	-	-	-	-	-
Portugal	23.06	19.06	16.37	15.32	12.85	0.00	0.00	0.00	0.00	0.00	0.73	0.59	0.49	0.40	0.33
Romania	1.53	1.51	1.23	1.67	1.12	-	-	-	0.00	-	0.03	0.04	0.02	0.03	0.01
Slovenia	0.04	0.04	0.05	0.03	0.02	-	-	-	-	-	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	0.00	-	-	-	-	-
Finland	0.73	0.55	0.49	0.41	0.28	-	-	-	-	-	-	-	-	-	-
Sweden	0.53	0.57	0.35	0.21	0.21	-	-	-	-	-	-	-	-	-	-
United Kingdom	1.54	1.77	1.82	1.62	1.37	-	-	-	-	-	-	-	-	-	-
Euro area total	4.83	4.30	3.78	3.54	3.03	0.00	0.01	0.02	0.02	0.03	1.25	1.18	1.00	0.85	0.86
EU total	2.96	3.04	2.90	2.65	2.29	0.00	0.01	0.01	0.01	0.02	0.56	0.63	0.60	0.50	0.52

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)			
	2008	2009	2010	2011	2008	2009	2010	2011	2008	2009	2010	2011
Belgium	3.42	-9.61	-9.47	2.32	6.24	-1.19	-15.14	16.96	5.15	3.62	3.78	4.42
Bulgaria	14.49	-16.55	-0.72	8.75	-29.89	-24.93	-14.89	0.62	31.29	-0.94	-21.60	35.15
Czech Republic	-	-	-	-5.71	-	-	-	-10.67	7.70	9.37	12.99	17.89
Denmark	0.75	-10.16	-0.26	1.63	4.22	-3.51	-2.71	2.11	3.37	-2.36	5.17	3.77
Germany	0.30	-11.84	-5.55	4.13	2.90	-8.65	12.41	13.70	4.20	2.23	6.49	8.52
Estonia	-6.55	-24.08	3.55	11.33	24.13	-0.18	12.51	-11.44	4.25	-7.98	0.00	11.42
Ireland	21.32	-6.56	3.94	-6.68	0.99	-0.88	-4.50	2.93	7.95	-6.50	-1.23	-0.36
Greece	13.46	-18.44	2.60	13.96	-4.75	4.59	-11.48	-11.93	4.03	-8.69	-19.16	-11.50
Spain	3.80	-1.36	-2.72	-2.66	-8.90	-3.31	-1.03	-32.00	3.97	-4.05	2.13	1.14
France	4.56	4.42	2.30	11.67	2.07	0.41	3.43	14.40	5.57	1.31	4.86	5.54
Italy	1.87	-3.94	7.63	-1.86	1.37	1.29	1.07	-5.70	-11.53	0.28	-0.71	-1.41
Cyprus	56.83	-23.37	21.29	26.28	-11.39	-41.69	24.22	-12.21	11.91	-2.08	5.52	5.77
Latvia	-19.63	-32.50	4.90	9.71	28.71	-10.04	-20.42	-10.56	10.19	-19.11	-0.16	13.75
Lithuania	7.83	-50.22	-12.04	-13.85	14.14	-8.45	-2.17	-1.01	4.65	-14.00	0.72	9.78
Luxembourg	61.38	-18.83	1.18	7.41	27.78	-6.85	3.26	5.53	9.02	2.10	13.47	13.43
Hungary	0.24	14.63	-6.91	-5.64	-50.48	0.71	-4.13	-2.23	15.02	-3.27	8.25	8.54
Malta	-1.38	622.29	-4.88	-14.97	14.07	12.90	523.02	-9.26	19.36	11.83	8.48	6.63
Netherlands	-3.22	-5.38	1.77	9.47	9.32	-8.26	2.08	0.43	6.45	-0.15	4.72	0.45
Austria	-2.94	-21.79	18.86	8.00	9.63	0.43	-49.73	67.40	8.96	11.11	7.12	2.54
Poland	5.41	-9.76	13.57	0.39	4.57	-1.64	0.63	0.77	19.65	9.94	12.59	12.32
Portugal	18.46	0.01	-0.96	-1.46	21.10	1.14	-1.58	0.74	8.39	8.24	22.68	0.47
Romania	13.36	-20.66	1.56	8.09	77.03	47.62	-14.38	52.95	62.88	-6.03	6.73	21.60
Slovenia	-8.62	-19.35	-2.33	43.35	5.52	9.52	5.51	6.53	6.42	-0.80	4.25	1.06
Slovakia	-7.78	-19.75	35.53	-47.32	-10.67	-62.51	-23.59	5.61	14.52	19.28	5.01	7.15
Finland	11.31	-11.16	-14.54	16.97	-0.16	-4.80	1.07	2.00	-67.64	171.60	15.95	-0.87
Sweden	5.46	-4.44	6.37	8.85	6.22	-1.87	6.39	7.19	10.68	-0.19	4.00	1.00
United Kingdom	-23.95	-19.50	-7.53	-0.36	2.72	-7.97	3.23	5.74	4.38	0.46	4.15	5.82
Euro area total	2.28	-7.57	-2.14	4.58	1.92	-8.71	7.82	10.34	0.58	2.85	4.89	3.57
EU total	-17.40	-17.17	.	2.22	0.24	-9.78	.	9.67	-2.24	-2.18	6.56	4.31

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			
	2008	2009	2010	2011	2008	2009	2010	2011	2008	2009	2010	2011
Belgium	-22.24	-14.36	-8.75	10.39	-12.89	-11.38	-18.73	-14.92	-14.79	-25.35	-17.94	-22.64
Bulgaria	-	-	-	-	-	-	-	-	-	-	-	-
Czech Republic	-6.55	-17.55	27.45	-2.74	28.47	1.11	12.12	-61.23	-	-	-	16.16
Denmark	-30.40	-21.45	-12.00	-27.47	-	-	-	-	-	-	-	-
Germany	-9.66	-22.40	-13.19	-6.71	-4.88	-5.40	-5.20	-12.70	-	-	-	-
Estonia	-68.32	-22.12	-56.05	-50.16	-	-	-	-	9.74	-10.75	-23.70	-29.54
Ireland	-17.10	-29.68	-16.14	-18.38	-	-	-	-	-	-	-	-
Greece	-4.78	-15.97	-5.27	-18.70	71.71	89.33	21.84	33.72	-7.80	-21.46	-38.58	-13.43
Spain	-18.02	-23.81	-11.65	-16.92	-38.17	-3.85	-8.97	-31.54	-10.02	-34.66	-24.99	-16.73
France	-5.95	-12.25	-2.28	-4.79	26.65	17.51	10.77	8.20	-2.43	-16.98	-7.26	-1.99
Italy	-8.52	-17.72	-8.93	-9.45	32.45	12.21	39.90	26.25	-2.46	-17.67	-19.72	18.71
Cyprus	18.68	-16.45	-4.64	-6.57	-	-	-	-	-83.35	-99.90	-	-
Latvia	24.28	-55.69	10.92	-35.49	26.26	-29.67	-2.49	-14.93	-	-	-	-
Lithuania	-23.77	-35.42	-4.03	-20.39	-	-	-	-	-	-	-	-
Luxembourg	-	-	-	-	173,465.50	24.85	33.97	31.64	-	-	-	-
Hungary	-	-	-	-	-	-	-	-	31.65	-1.34	-18.07	-17.59
Malta	-9.11	-0.99	-5.40	-12.44	-	-	-	-	-	-	-	-
Netherlands	-	-	-	-	-0.42	-1.60	-2.83	-6.46	-	-	-	-
Austria	-4.39	-18.33	-59.52	112.90	4.45	-4.59	-1.61	2.85	58.86	27.43	22.03	8.87
Poland	26.69	3.76	33.71	-42.00	-	-	-	-	-	-	-	-
Portugal	-7.31	-16.79	-7.97	-19.64	23.33	9.91	5.20	18.72	-9.59	-19.46	-19.41	-20.49
Romania	12.22	-35.58	38.46	-27.59	-	-	-	-	29.75	-59.81	67.65	-72.21
Slovenia	-2.65	-15.03	-34.80	-18.13	-	-	-	-	-51.07	-17.48	-99.56	-
Slovakia	7.58	-27.05	-31.18	-26.25	-	-	211.59	155.95	-	-	-	-
Finland	-17.48	-20.40	-28.30	-19.40	-	-	-	-	-	-	-	-
Sweden	13.54	-40.79	-38.20	12.33	-	-	-	-	-	-	-	-
United Kingdom	-11.62	-17.25	-17.48	-15.55	-	-	-	-	-	-	-	-
Euro area total	-10.02	-18.47	-7.72	-10.30	.	.	33.76	29.68	-4.01	-21.04	-16.91	6.19
EU total	-13.94	-20.50	-9.20	-11.72	.	.	.	.	-4.42	-21.47	.	5.76

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)				
	2007	2008	2009	2010	2011	2007	2008	2009	2010	2011	2007	2008	2009	2010	2011
Belgium	4,553.5	4,690.3	4,129.6	3,664.0	3,794.4	242.9	256.5	242.2	224.8	252.4	56.6	56.4	54.9	55.1	54.8
Bulgaria	2,207.4	2,424.4	2,137.9	2,293.6	1,821.8	418.2	591.8	872.7	836.1	862.9	67.6	77.7	78.4	39.4	39.9
Czech Republic	-	-	-	3,360.5	3,192.6	-	-	-	138.4	132.3	40.5	43.9	38.4	38.1	37.6
Denmark	2,214.0	2,202.3	1,998.9	2,038.7	2,086.3	410.6	420.3	445.4	422.0	427.1	52.7	50.7	47.3	46.6	44.9
Germany	10,463.5	10,452.5	9,057.4	8,651.0	8,881.9	1,373.1	1,386.1	1,232.6	1,330.2	1,553.3	66.8	65.4	63.4	63.1	63.6
Estonia	1,853.6	1,665.9	1,277.4	1,398.6	1,614.0	74.8	90.3	84.5	99.2	91.4	19.5	19.3	16.6	16.2	16.0
Ireland	1,195.2	1,407.2	1,269.1	1,319.0	1,275.0	911.1	904.0	885.5	866.7	913.1	90.5	81.7	73.2	70.0	69.5
Greece	21,553.2	19,816.5	13,178.3	12,282.0	13,143.0	448.2	636.6	596.2	456.9	324.1	110.3	106.5	100.8	91.6	87.4
Spain	13,836.3	13,686.1	13,144.4	13,165.6	13,045.6	418.7	372.5	345.1	361.1	268.8	49.7	48.6	45.7	45.3	45.0
France	7,031.1	7,209.5	7,353.8	7,159.3	8,242.0	350.8	348.6	327.5	330.7	375.0	50.5	50.7	49.1	49.1	49.8
Italy	6,516.8	6,998.6	5,997.4	6,468.5	6,400.2	653.9	623.1	614.0	615.0	593.6	97.0	83.6	80.4	79.9	78.2
Cyprus	22,552.5	22,267.1	15,645.3	17,576.4	22,448.1	329.4	432.8	284.1	331.8	311.2	95.0	92.8	87.4	83.7	84.7
Latvia	4,998.9	4,255.5	3,008.8	3,177.9	3,526.9	57.1	74.9	66.2	55.7	51.7	26.3	25.6	19.8	19.4	20.5
Lithuania	4,896.8	4,908.5	2,504.0	2,149.2	1,431.4	61.3	61.6	51.8	45.4	44.2	22.6	21.3	17.8	17.5	18.3
Luxembourg	11,642.2	17,947.1	14,447.1	14,684.7	15,812.8	416.1	490.3	441.7	446.3	458.0	79.1	78.6	75.9	74.3	79.4
Hungary	2,710.7	2,800.9	2,994.0	2,994.7	3,045.5	56.1	33.2	31.6	33.6	34.4	34.1	32.8	27.2	27.5	27.7
Malta	4,243.8	3,890.8	25,012.6	22,360.2	17,072.7	196.2	174.3	172.7	1,102.9	925.6	62.2	62.8	62.9	61.5	62.5
Netherlands	4,003.2	3,784.5	3,719.8	3,518.9	3,841.4	229.7	245.2	218.3	220.3	221.7	47.5	46.5	42.4	40.7	39.4
Austria	2,478.7	2,501.9	2,000.3	2,406.4	2,571.9	385.3	388.1	371.8	190.5	319.2	61.5	62.3	62.8	62.5	62.6
Poland	6,910.8	7,227.6	4,665.1	5,287.4	4,861.4	223.2	235.2	184.4	206.2	204.3	31.4	33.5	25.4	26.6	24.9
Portugal	7,705.1	8,496.7	7,736.6	7,764.7	7,157.5	144.3	146.3	142.2	140.3	142.6	37.9	39.2	39.9	45.8	45.0
Romania	5,654.4	8,905.6	6,141.0	6,835.5	7,758.9	37.3	96.8	242.2	485.4	328.5	51.3	51.6	38.6	37.7	37.0
Slovenia	1,684.0	1,623.4	1,389.0	1,361.3	1,996.7	44.3	47.8	47.9	47.9	50.6	36.0	37.5	37.2	37.6	37.6
Slovakia	4,546.2	5,822.6	4,292.8	5,356.8	2,678.8	6,253.6	6,668.9	2,160.2	1,695.4	1,780.4	58.1	62.1	56.6	53.2	50.6
Finland	5,680.6	6,118.4	5,361.5	4,226.3	4,328.0	579.2	554.1	524.3	544.5	584.9	35.1	10.9	33.1	34.1	33.1
Sweden	1,667.0	1,608.0	1,376.5	1,574.3	1,680.8	220.3	206.4	180.1	194.2	207.9	45.5	42.8	37.0	41.7	43.5
United Kingdom	48,921.2	32,282.6	23,246.0	22,321.7	21,601.4	435.7	381.8	315.7	342.3	362.3	76.9	67.4	57.8	60.3	58.4
Euro area total	7,750.1	7,887.0	7,120.9	6,861.7	7,098.6	856.6	851.4	767.1	815.9	922.7	55.7	53.0	52.3	52.1	51.6
EU total	13,259.8	10,938.3	8,884.2	8,495.5	8,574.0	793.7	781.2	686.1	726.7	815.7	59.8	55.2	51.5	52.1	51.5

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				
	2007	2008	2009	2010	2011	2007	2008	2009	2010	2011	2007	2008	2009	2010	2011
Belgium	5,966.2	5,718.2	5,456.8	5,675.5	7,169.5	4.4	4.4	4.5	4.4	4.6	9,985.1	10,597.3	9,584.7	9,358.5	9,658.5
Bulgaria	-	-	-	-	-	-	-	-	-	17.8	-	-	-	-	-
Czech Republic	3,612.1	4,507.7	4,028.4	2,307.3	2,419.0	0.3	0.3	0.4	0.5	0.5	-	-	-	3,533.9	2,134.8
Denmark	2,434.8	2,090.3	2,373.3	2,901.5	2,738.4	-	-	-	-	-	-	-	-	-	-
Germany	5,549.4	5,850.1	5,252.5	5,485.8	6,239.4	3.0	3.2	3.4	3.6	3.5	-	-	-	-	-
Estonia	782.0	692.5	661.5	1,226.0	636.0	-	-	-	-	-	4.9	8.1	8.9	7.2	5.3
Ireland	7,616.4	6,800.3	5,363.5	5,027.5	4,492.5	-	-	-	-	-	-	-	-	-	-
Greece	15,897.3	15,820.9	15,507.1	17,312.6	16,727.8	59.8	62.2	58.9	53.7	47.4	969.4	1,120.3	1,119.1	986.6	1,132.7
Spain	6,095.2	5,718.7	5,275.7	5,250.9	4,882.5	2.6	2.4	2.6	3.0	4.2	5,610.4	5,839.6	5,099.9	4,696.0	4,953.5
France	595.6	593.4	555.5	585.5	601.6	2.0	2.1	2.2	2.2	2.2	4,188.0	4,278.8	3,754.7	3,707.1	3,831.7
Italy	2,737.2	2,838.7	2,712.0	2,679.6	2,720.4	68.2	63.1	57.9	62.8	64.0	2,336.2	2,370.7	2,431.8	2,256.3	2,400.4
Cyprus	1,524.0	1,874.9	1,741.9	1,763.5	1,927.6	46.5	-	-	-	63.3	-	-	-	-	-
Latvia	902.7	1,316.2	818.2	1,214.6	871.2	16.1	15.7	11.9	8.7	7.4	-	-	-	-	-
Lithuania	3,177.1	3,034.4	2,503.9	2,583.3	2,382.7	17.9	-	-	-	-	-	-	-	-	-
Luxembourg	-	-	-	-	-	2.6	35.7	34.5	35.1	34.4	-	-	-	-	-
Hungary	-	-	-	-	-	-	-	-	-	-	4,913.6	548.8	521.9	495.0	415.6
Malta	1,172.1	1,225.9	1,268.8	1,383.0	1,294.8	-	-	-	-	-	-	-	-	-	-
Netherlands	-	-	-	-	-	2.7	2.7	2.7	2.6	2.6	-	-	-	-	-
Austria	5,900.0	5,723.3	7,085.0	2,930.0	6,450.0	6.3	6.7	6.9	7.1	7.7	166.8	183.3	182.7	167.4	172.9
Poland	2,658.0	2,752.8	2,211.3	4,245.5	4,413.2	-	-	-	-	-	-	-	-	-	-
Portugal	1,973.5	2,078.9	2,012.7	2,143.9	2,132.2	27.4	28.2	28.2	31.5	37.6	12,829.4	13,564.8	13,181.3	14,350.7	14,338.2
Romania	1,988.6	2,285.4	1,596.7	2,005.9	2,447.3	-	-	-	-	-	4,856.2	33,724.2	22,183.1	36,737.0	11,514.1
Slovenia	441.2	389.3	403.3	338.2	418.1	-	-	-	-	-	244.9	292.6	352.3	-	-
Slovakia	683.6	1,009.0	863.0	769.8	593.8	-	-	41.2	32.5	34.8	-	-	-	-	-
Finland	50,000.0	42,656.9	41,479.2	38,206.1	33,434.3	-	-	-	-	-	-	-	-	-	-
Sweden	7,941.2	8,859.4	5,650.2	6,946.4	8,278.1	-	-	-	-	-	-	-	-	-	-
United Kingdom	1,505.8	1,344.1	1,119.5	1,146.1	1,143.7	-	-	-	-	-	-	-	-	-	-
Euro area total	1,414.6	1,370.0	1,212.9	1,218.3	1,192.5	11.1	22.6	24.1	27.6	29.8	3,145.0	3,159.3	2,988.4	2,797.7	2,843.4
EU total	1,442.3	1,368.5	1,194.3	1,207.1	1,186.8	9.8	20.3	22.6	26.0	29.2	3,148.9	3,096.7	2,919.1	2,733.1	2,777.6

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)				
	2007	2008	2009	2010	2011	2007	2008	2009	2010	2011	2007	2008	2009	2010	2011
Belgium	384.77	405.42	364.83	338.53	354.39	5.49	5.94	5.84	5.08	6.08	4.59	4.92	5.07	5.40	5.77
Bulgaria	14.62	18.03	15.37	16.05	17.99	0.04	0.03	0.02	0.02	0.02	0.09	0.13	0.13	0.11	0.15
Czech Republic	-	-	-	164.37	163.42	-	-	-	1.94	1.83	0.51	0.62	0.64	0.77	0.96
Denmark	112.58	115.37	104.47	106.60	110.46	13.95	14.79	14.38	14.31	14.90	8.22	8.64	8.51	9.15	9.68
Germany	711.72	723.20	644.88	621.25	661.44	128.14	133.58	123.42	141.51	164.51	1.74	1.84	1.90	2.07	2.29
Estonia	123.58	124.31	92.64	101.15	117.21	0.90	1.20	1.18	1.40	1.29	1.90	2.13	1.92	2.03	2.35
Ireland	40.50	48.91	44.27	45.85	43.25	22.77	22.89	21.98	20.91	21.76	5.44	5.85	5.30	5.21	5.25
Greece	66.48	76.78	63.96	68.85	80.15	0.72	0.69	0.74	0.69	0.62	0.76	0.81	0.75	0.64	0.58
Spain	226.01	234.27	231.45	230.87	229.75	20.73	18.86	18.27	18.54	12.89	2.15	2.24	2.15	2.25	2.33
France	288.17	303.22	318.15	330.18	376.53	16.00	16.44	16.58	17.40	20.33	4.87	5.17	5.27	5.60	6.04
Italy	120.15	124.32	120.02	131.25	132.93	5.60	5.77	5.87	6.03	5.87	2.17	1.95	1.97	1.98	2.02
Cyprus	375.62	584.28	442.41	533.62	683.75	4.99	4.38	2.53	3.12	2.78	3.17	3.51	3.40	3.57	3.83
Latvia	257.91	228.92	152.48	175.30	204.65	0.10	0.14	0.13	0.11	0.11	0.88	1.08	0.86	0.94	1.14
Lithuania	136.34	160.30	81.19	75.19	68.37	0.16	0.20	0.19	0.19	0.20	0.50	0.57	0.49	0.52	0.61
Luxembourg	1,449.13	2,315.00	1,890.47	1,936.94	2,102.82	11.18	14.14	13.25	13.85	14.78	7.49	8.08	8.30	9.54	10.94
Hungary	153.21	158.90	172.53	171.36	166.40	0.44	0.22	0.21	0.22	0.22	0.46	0.54	0.50	0.58	0.64
Malta	45.28	46.51	333.18	328.00	281.15	0.38	0.45	0.50	3.22	2.94	1.24	1.54	1.71	1.92	2.06
Netherlands	362.64	355.47	336.98	347.46	388.11	16.51	18.28	16.80	17.38	17.81	4.92	5.30	5.30	5.63	5.77
Austria	294.12	288.41	227.23	275.13	306.02	33.37	36.96	37.39	19.15	33.01	2.34	2.57	2.88	3.14	3.32
Poland	180.38	211.60	160.76	203.36	206.95	0.11	0.13	0.11	0.12	0.12	0.38	0.51	0.47	0.59	0.67
Portugal	110.39	131.70	131.41	133.27	135.74	2.52	3.07	3.10	3.13	3.25	3.40	3.71	4.01	5.04	5.23
Romania	67.81	74.17	53.60	59.26	65.93	0.02	0.03	0.04	0.04	0.06	0.12	0.18	0.16	0.18	0.23
Slovenia	147.91	137.33	112.02	111.44	162.79	0.92	0.98	1.09	1.17	1.27	1.86	2.01	2.02	2.15	2.21
Slovakia	220.37	226.95	181.80	248.96	136.91	75.39	75.20	28.15	21.73	23.95	0.78	1.00	1.20	1.27	1.42
Finland	752.95	862.48	776.27	678.63	810.84	8.32	8.55	8.25	8.53	8.89	6.09	2.03	5.58	6.62	6.70
Sweden	118.55	121.89	107.50	128.89	147.84	5.01	5.19	4.70	5.64	6.36	7.24	7.82	7.20	8.44	8.98
United Kingdom	2,503.19	1,674.69	1,231.90	1,217.61	1,240.09	21.17	19.13	16.09	17.75	19.19	9.08	8.34	7.65	8.52	9.22
Euro area total	355.94	367.44	339.41	338.50	361.62	42.61	43.73	40.62	44.64	50.26	2.93	2.98	3.04	3.25	3.45
EU total	565.66	475.09	398.24	404.05	424.48	31.13	31.73	28.97	31.90	35.95	3.31	3.29	3.26	3.55	3.81

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				
	2007	2008	2009	2010	2011	2007	2008	2009	2010	2011	2007	2008	2009	2010	2011
Belgium	5.95	4.71	4.02	3.76	4.24	0.04	0.03	0.03	0.02	0.02	0.25	0.22	0.16	0.14	0.11
Bulgaria	-	-	-	-	-	-	-	-	-	0.00	-	-	-	-	-
Czech Republic	0.13	0.14	0.11	0.15	0.15	0.00	0.00	0.00	0.00	0.00	-	-	-	0.07	0.09
Denmark	7.36	5.21	4.13	3.71	2.75	-	-	-	-	-	0.00	0.00	0.00	0.00	0.00
Germany	5.09	4.66	3.66	3.24	3.09	0.00	0.00	0.00	0.00	0.00	-	-	-	-	-
Estonia	0.01	0.00	0.00	0.00	0.00	-	-	-	-	-	0.00	0.00	0.00	0.00	0.00
Ireland	217.39	179.39	122.20	102.11	84.25	-	-	-	-	-	-	-	-	-	-
Greece	41.84	40.56	34.81	34.60	28.73	0.00	0.00	0.01	0.01	0.02	0.10	0.09	0.07	0.05	0.04
Spain	20.84	17.06	13.02	11.79	10.02	0.00	0.00	0.00	0.00	0.00	8.79	7.90	5.17	3.98	3.39
France	34.09	32.27	28.45	28.21	27.43	0.00	0.00	0.00	0.00	0.00	7.50	7.37	6.15	5.78	5.79
Italy	19.66	18.26	15.10	13.97	13.06	0.06	0.08	0.09	0.12	0.16	13.83	13.70	11.34	9.25	11.33
Cyprus	51.41	60.52	49.96	47.38	44.91	-	-	0.00	0.00	0.05	0.04	0.01	0.00	0.00	0.00
Latvia	0.01	0.02	0.01	0.01	0.01	0.00	0.01	0.00	0.00	0.00	-	-	-	-	-
Lithuania	0.27	0.22	0.15	0.15	0.12	0.00	0.00	0.00	0.00	0.00	-	-	-	-	-
Luxembourg	-	-	-	-	-	0.01	22.59	28.37	38.49	51.22	-	-	-	-	-
Hungary	0.00	0.00	0.00	0.00	0.00	-	-	-	-	-	0.53	0.72	0.67	0.59	0.50
Malta	37.51	35.51	34.87	34.14	30.13	-	-	-	-	-	-	-	-	-	-
Netherlands	-	-	-	-	-	0.03	0.03	0.03	0.03	0.03	-	-	-	-	-
Austria	2.13	2.06	1.69	0.70	1.53	0.02	0.02	0.02	0.02	0.02	0.11	0.18	0.23	0.29	0.32
Poland	0.01	0.02	0.01	0.02	0.01	-	-	-	-	-	-	-	-	-	-
Portugal	35.20	32.85	27.27	25.70	21.35	0.00	0.01	0.01	0.01	0.01	1.12	1.02	0.82	0.67	0.55
Romania	1.05	1.14	0.67	1.01	0.75	-	-	-	0.00	-	0.02	0.03	0.01	0.02	0.01
Slovenia	0.06	0.06	0.05	0.04	0.03	-	-	-	-	-	0.00	0.00	0.00	0.00	0.00
Slovakia	0.01	0.01	0.01	0.01	0.01	-	-	0.00	0.00	0.00	-	-	-	-	-
Finland	5.67	4.82	3.88	2.85	2.35	-	-	-	-	-	-	-	-	-	-
Sweden	0.70	0.78	0.43	0.30	0.35	-	-	-	-	-	-	-	-	-	-
United Kingdom	39.50	30.71	23.23	20.49	17.68	-	-	-	-	-	-	-	-	-	-
Euro area total	20.65	18.85	15.21	14.30	13.09	0.01	0.05	0.06	0.09	0.11	5.35	5.17	4.04	3.42	3.71
EU total	18.40	16.10	12.96	12.05	10.93	0.01	0.03	0.04	0.06	0.07	3.46	3.36	2.67	2.26	2.46

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)				
	2007	2008	2009	2010	2011	2007	2008	2009	2010	2011	2007	2008	2009	2010	2011
Belgium	1,217.06	1,253.34	1,155.17	1,034.52	1,051.94	17.36	18.36	18.50	15.53	18.05	14.52	15.20	16.06	16.49	17.12
Bulgaria	364.04	388.01	333.81	335.37	348.67	1.03	0.67	0.52	0.45	0.43	2.28	2.79	2.84	2.26	2.92
Czech Republic	-	-	-	1,157.77	1,112.22	-	-	-	13.68	12.45	3.97	4.20	4.75	5.44	6.54
Denmark	270.15	269.47	257.56	250.93	257.12	33.47	34.54	35.46	33.69	34.69	19.73	20.19	20.97	21.54	22.54
Germany	2,410.88	2,400.73	2,223.62	2,034.77	2,086.40	434.08	443.44	425.56	463.47	518.92	5.91	6.11	6.56	6.77	7.24
Estonia	1,032.32	1,022.34	897.25	947.58	983.48	7.51	9.88	11.40	13.08	10.80	15.85	17.51	18.63	19.00	19.74
Ireland	93.09	120.73	123.17	131.54	124.15	52.33	56.50	61.15	60.00	62.46	12.51	14.43	14.73	14.95	15.07
Greece	334.01	370.43	311.54	342.50	421.45	3.60	3.35	3.61	3.42	3.26	3.84	3.90	3.67	3.18	3.04
Spain	963.01	981.91	1,014.29	1,014.11	996.61	88.35	79.06	80.05	81.43	55.90	9.17	9.37	9.41	9.88	10.09
France	974.14	1,005.91	1,087.79	1,104.85	1,229.14	54.10	54.53	56.71	58.23	66.37	16.46	17.16	18.01	18.75	19.71
Italy	459.02	472.25	475.37	511.10	511.02	21.41	21.92	23.26	23.49	22.56	8.30	7.41	7.79	7.72	7.76
Cyprus	1,833.81	2,713.90	2,150.25	2,585.22	3,318.41	24.36	20.37	12.28	15.12	13.49	15.46	16.32	16.53	17.28	18.58
Latvia	2,791.04	2,266.40	1,856.71	2,046.24	2,097.85	1.10	1.43	1.56	1.30	1.09	9.57	10.65	10.46	10.97	11.66
Lithuania	1,601.47	1,658.23	1,018.49	897.52	717.48	1.90	2.08	2.35	2.30	2.11	5.82	5.85	6.21	6.26	6.38
Luxembourg	1,854.59	2,865.24	2,514.22	2,435.91	2,544.20	14.30	17.50	17.62	17.42	17.88	9.58	10.00	11.04	12.00	13.23
Hungary	1,549.49	1,511.28	1,891.83	1,764.85	1,651.20	4.42	2.13	2.34	2.25	2.18	4.62	5.17	5.47	5.93	6.38
Malta	340.14	328.10	2,365.74	2,217.50	1,832.33	2.82	3.14	3.54	21.76	19.18	9.32	10.87	12.14	12.98	13.45
Netherlands	1,038.77	983.02	971.47	980.40	1,076.10	47.29	50.55	48.44	49.03	49.37	14.08	14.66	15.29	15.88	15.99
Austria	890.99	850.37	688.15	805.79	856.96	101.09	108.98	113.24	56.08	92.45	7.08	7.59	8.72	9.20	9.29
Poland	2,210.69	2,220.95	1,974.40	2,190.06	2,135.15	1.38	1.38	1.34	1.31	1.29	4.67	5.32	5.77	6.34	6.92
Portugal	691.61	813.41	829.17	820.99	845.83	15.79	18.98	19.57	19.25	20.28	21.32	22.94	25.31	31.04	32.61
Romania	1,170.86	1,141.15	973.63	1,023.69	1,031.12	0.31	0.46	0.74	0.65	0.93	1.99	2.79	2.82	3.12	3.53
Slovenia	863.97	744.85	647.73	644.66	937.67	5.35	5.32	6.29	6.76	7.30	10.88	10.93	11.69	12.41	12.73
Slovakia	2,169.69	1,904.63	1,568.55	2,056.25	1,078.65	742.27	631.14	242.83	179.45	188.70	7.73	8.42	10.31	10.47	11.17
Finland	2,214.38	2,468.20	2,405.11	2,035.72	2,306.78	24.48	24.47	25.56	25.58	25.28	17.91	5.80	17.28	19.85	19.06
Sweden	320.92	337.23	341.78	346.13	360.90	13.56	14.36	14.94	15.13	15.54	19.61	21.63	22.89	22.67	21.93
United Kingdom	7,398.17	5,682.13	4,837.82	4,434.42	4,453.29	62.57	64.91	63.18	64.65	68.90	26.84	28.29	30.06	31.04	33.10
Euro area total	1,272.52	1,293.12	1,254.08	1,221.20	1,276.89	152.34	153.88	150.09	161.04	177.46	10.48	10.47	11.25	11.74	12.17
EU total	2,263.24	1,899.03	1,695.57	1,652.68	1,689.13	124.54	126.82	123.34	130.47	143.06	13.24	13.15	13.86	14.53	15.15

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				
	2007	2008	2009	2010	2011	2007	2008	2009	2010	2011	2007	2008	2009	2010	2011
Belgium	18.81	14.57	12.72	11.48	12.59	0.12	0.10	0.09	0.07	0.06	0.80	0.68	0.51	0.42	0.32
Bulgaria	-	-	-	-	-	-	-	-	-	0.00	-	-	-	-	-
Czech Republic	1.02	0.94	0.80	1.03	1.02	0.01	0.02	0.02	0.02	0.01	-	-	-	0.51	0.60
Denmark	17.67	12.17	10.17	8.74	6.39	-	-	-	-	-	0.00	0.00	0.00	0.00	0.00
Germany	17.25	15.47	12.61	10.61	9.74	0.01	0.01	0.01	0.01	0.00	-	-	-	-	-
Estonia	0.06	0.02	0.02	0.01	0.00	-	-	-	-	-	0.00	0.00	0.00	0.00	0.00
Ireland	499.65	442.80	339.98	292.96	241.82	-	-	-	-	-	-	-	-	-	-
Greece	210.24	195.67	169.56	172.11	151.09	0.01	0.02	0.05	0.06	0.09	0.49	0.44	0.36	0.23	0.22
Spain	88.81	71.52	57.06	51.81	43.46	0.00	0.00	0.00	0.00	0.00	37.47	33.12	22.66	17.47	14.69
France	115.24	107.04	97.28	94.38	89.53	0.00	0.00	0.00	0.00	0.01	25.36	24.44	21.01	19.35	18.89
Italy	75.09	69.37	59.82	54.42	50.20	0.22	0.29	0.34	0.48	0.61	52.84	52.06	44.91	36.02	43.56
Cyprus	251.01	281.11	242.83	229.52	217.96	-	-	0.00	0.00	0.25	0.18	0.03	0.00	0.00	0.00
Latvia	0.14	0.17	0.09	0.11	0.07	0.05	0.06	0.05	0.05	0.04	-	-	-	-	-
Lithuania	3.13	2.29	1.82	1.75	1.30	0.00	0.00	0.00	0.00	0.00	-	-	-	-	-
Luxembourg	-	-	-	-	-	0.02	27.96	37.74	48.41	61.97	-	-	-	-	-
Hungary	0.00	0.00	0.00	0.00	0.00	-	-	-	-	-	5.35	6.86	7.39	6.06	4.96
Malta	281.77	250.48	247.56	230.78	196.35	-	-	-	-	-	-	-	-	-	-
Netherlands	-	-	-	-	-	0.08	0.08	0.08	0.08	0.08	-	-	-	-	-
Austria	6.46	6.07	5.13	2.05	4.29	0.07	0.07	0.07	0.07	0.07	0.34	0.53	0.70	0.84	0.90
Poland	0.14	0.17	0.18	0.23	0.13	-	-	-	-	-	-	-	-	-	-
Portugal	220.52	202.92	172.10	158.35	133.04	0.03	0.03	0.04	0.04	0.05	6.99	6.27	5.15	4.15	3.45
Romania	18.22	17.57	12.17	17.45	11.78	-	-	-	0.00	-	0.39	0.43	0.19	0.33	0.08
Slovenia	0.36	0.33	0.31	0.20	0.17	-	-	-	-	-	0.02	0.01	0.01	0.00	0.00
Slovakia	0.11	0.12	0.09	0.06	0.04	-	-	0.00	0.00	0.00	-	-	-	-	-
Finland	16.68	13.78	12.04	8.55	6.67	-	-	-	-	-	-	-	-	-	-
Sweden	1.90	2.15	1.35	0.80	0.86	-	-	-	-	-	-	-	-	-	-
United Kingdom	116.76	104.21	91.21	74.61	63.50	-	-	-	-	-	-	-	-	-	-
Euro area total	73.81	66.36	56.18	51.59	46.21	0.05	0.19	0.23	0.31	0.40	19.14	18.21	14.93	12.34	13.09
EU total	73.62	64.36	55.16	49.28	43.49	0.04	0.14	0.18	0.23	0.30	13.84	13.44	11.37	9.26	9.80

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)				
	2007	2008	2009	2010	2011	2007	2008	2009	2010	2011	2007	2008	2009	2010	2011
Belgium	1.46	1.83	1.98	1.82	1.82	0.38	0.40	0.43	0.35	0.37	2.97	3.21	3.36	3.30	3.31
Bulgaria	0.04	0.06	0.06	0.06	0.06	0.00	0.00	0.00	0.00	0.00	0.04	0.06	0.06	0.05	0.06
Czech Republic	-	-	-	0.85	0.81	-	-	-	0.13	0.11	0.32	0.40	0.41	0.46	0.53
Denmark	0.22	0.27	0.29	0.29	0.29	0.49	0.51	0.55	0.50	0.46	2.73	2.89	2.88	2.85	2.82
Germany	20.85	25.07	26.50	25.06	25.34	68.22	69.33	69.72	72.30	74.41	8.74	9.22	9.57	9.49	9.80
Estonia	0.06	0.07	0.06	0.07	0.07	0.01	0.01	0.01	0.01	0.01	0.16	0.17	0.16	0.15	0.16
Ireland	0.06	0.09	0.10	0.10	0.09	0.64	0.64	0.68	0.58	0.54	1.45	1.58	1.45	1.31	1.23
Greece	0.26	0.36	0.36	0.38	0.42	0.05	0.05	0.06	0.05	0.04	0.52	0.55	0.52	0.41	0.34
Spain	3.61	4.51	5.34	5.25	4.96	6.02	5.44	5.79	5.34	3.29	5.88	6.21	6.06	5.82	5.60
France	6.55	8.21	10.29	10.56	11.50	6.61	6.66	7.38	7.05	7.33	18.91	20.23	20.85	20.38	20.55
Italy	2.54	3.14	3.63	3.92	3.78	2.15	2.18	2.44	2.28	1.97	7.85	7.12	7.27	6.73	6.40
Cyprus	0.10	0.20	0.18	0.22	0.28	0.03	0.02	0.01	0.02	0.01	0.15	0.17	0.17	0.17	0.17
Latvia	0.21	0.22	0.17	0.18	0.20	0.00	0.00	0.00	0.00	0.00	0.12	0.15	0.12	0.11	0.12
Lithuania	0.16	0.23	0.14	0.12	0.10	0.00	0.00	0.00	0.00	0.00	0.10	0.12	0.10	0.10	0.10
Luxembourg	0.25	0.48	0.47	0.48	0.51	0.03	0.04	0.05	0.04	0.04	0.22	0.24	0.25	0.27	0.30
Hungary	0.55	0.67	0.87	0.85	0.78	0.03	0.01	0.01	0.01	0.01	0.28	0.33	0.31	0.32	0.33
Malta	0.01	0.01	0.07	0.07	0.06	0.00	0.00	0.00	0.01	0.01	0.03	0.04	0.04	0.04	0.05
Netherlands	2.12	2.47	2.79	2.85	3.03	1.75	1.90	1.92	1.80	1.64	4.90	5.31	5.38	5.24	5.03
Austria	0.87	1.01	0.95	1.14	1.21	1.79	1.95	2.16	1.00	1.54	1.18	1.31	1.48	1.48	1.46
Poland	2.45	3.40	3.08	3.83	3.70	0.03	0.03	0.03	0.03	0.03	0.88	1.18	1.10	1.26	1.34
Portugal	0.42	0.59	0.70	0.70	0.68	0.17	0.21	0.23	0.21	0.19	2.20	2.41	2.62	3.01	2.91
Romania	0.52	0.67	0.58	0.63	0.66	0.00	0.00	0.01	0.01	0.01	0.15	0.24	0.20	0.22	0.25
Slovenia	0.11	0.12	0.11	0.11	0.16	0.01	0.01	0.02	0.01	0.01	0.23	0.25	0.25	0.25	0.24
Slovakia	0.42	0.52	0.49	0.67	0.35	2.63	2.57	1.05	0.74	0.72	0.26	0.33	0.40	0.39	0.40
Finland	1.42	1.93	2.08	1.80	2.05	0.28	0.29	0.30	0.29	0.26	1.96	0.66	1.83	1.99	1.88
Sweden	0.39	0.47	0.50	0.60	0.65	0.30	0.30	0.30	0.33	0.33	4.04	4.39	4.11	4.44	4.43
United Kingdom	54.37	43.40	38.20	37.40	36.44	8.36	7.42	6.86	6.91	6.66	33.73	31.22	29.04	29.78	30.20
Euro area total	40.51	50.02	56.05	55.12	56.31	88.12	89.12	92.22	92.07	92.39	57.01	58.52	61.50	60.27	59.83
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				
	2007	2008	2009	2010	2011	2007	2008	2009	2010	2011	2007	2008	2009	2010	2011
Belgium	0.69	0.63	0.67	0.68	0.85	8.29	2.08	1.52	0.93	0.61	0.16	0.14	0.13	0.13	0.10
Bulgaria	-	-	-	-	-	-	-	-	-	0.00	-	-	-	-	-
Czech Republic	0.01	0.02	0.02	0.03	0.03	0.38	0.16	0.12	0.11	0.03	-	-	-	0.07	0.08
Denmark	0.44	0.36	0.35	0.34	0.28	-	-	-	-	-	0.00	0.00	0.00	0.00	0.00
Germany	4.59	4.77	4.62	4.38	4.60	3.32	0.89	0.70	0.49	0.33	-	-	-	-	-
Estonia	0.00	0.00	0.00	0.00	0.00	-	-	-	-	-	0.00	0.00	0.00	0.00	0.00
Ireland	10.39	9.93	8.42	7.56	6.88	-	-	-	-	-	-	-	-	-	-
Greece	5.13	5.68	6.06	6.47	5.91	0.66	0.32	0.52	0.48	0.50	0.06	0.06	0.06	0.05	0.04
Spain	10.24	9.69	9.23	8.99	8.41	0.03	0.01	0.00	0.00	0.00	22.99	21.49	17.77	16.13	12.61
France	23.80	25.77	28.30	30.26	32.52	1.11	0.40	0.39	0.32	0.27	27.87	28.19	29.65	32.99	30.47
Italy	12.78	13.61	14.02	13.99	14.43	70.95	26.93	25.09	26.21	25.77	47.84	48.92	51.07	49.24	55.60
Cyprus	0.44	0.60	0.63	0.66	0.70	-	-	0.00	0.00	0.12	0.00	0.00	0.00	0.00	0.00
Latvia	0.00	0.00	0.00	0.00	0.00	0.20	0.08	0.04	0.03	0.02	-	-	-	-	-
Lithuania	0.01	0.01	0.01	0.01	0.01	0.01	0.00	0.00	0.00	0.00	-	-	-	-	-
Luxembourg	-	-	-	-	-	0.13	64.82	68.11	68.84	70.39	-	-	-	-	-
Hungary	0.00	0.00	0.00	0.00	0.00	-	-	-	-	-	0.31	0.43	0.51	0.52	0.40
Malta	0.17	0.18	0.22	0.24	0.23	-	-	-	-	-	-	-	-	-	-
Netherlands	-	-	-	-	-	9.98	2.83	2.30	1.67	1.20	-	-	-	-	-
Austria	0.19	0.21	0.22	0.10	0.23	3.86	1.15	0.91	0.67	0.53	0.05	0.09	0.14	0.21	0.22
Poland	0.00	0.01	0.01	0.01	0.01	-	-	-	-	-	-	-	-	-	-
Portugal	4.09	4.35	4.47	4.52	4.14	0.95	0.33	0.30	0.23	0.22	0.69	0.64	0.65	0.63	0.48
Romania	0.25	0.31	0.22	0.36	0.29	-	-	-	0.00	-	0.03	0.04	0.02	0.04	0.01
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	0.00	-	-	-	-	-
Finland	0.33	0.32	0.32	0.25	0.23	-	-	-	-	-	-	-	-	-	-
Sweden	0.07	0.09	0.06	0.05	0.06	-	-	-	-	-	-	-	-	-	-
United Kingdom	26.38	23.49	22.14	21.11	20.18	-	-	-	-	-	-	-	-	-	-
Euro area total	72.23	75.73	77.19	78.10	79.14	99.29	99.76	99.83	99.86	99.94	99.66	99.53	99.48	99.38	99.51
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				
	2007	2008	2009	2010	2011	2007	2008	2009	2010	2011
Belgium	17,491.69	18,724.09	19,258.48	19,447.94	20,005.19	10,904.00	11,439.50	11,315.50	11,659.50	12,446.60
Bulgaria	7,237.85	8,089.73	7,681.78	7,615.85	7,985.70	-	-	-	-	-
Czech Republic	8,963.78	9,497.39	9,256.64	9,463.12	9,702.30	856.32	883.52	1,244.83	1,984.27	720.99
Denmark	5,432.17	6,167.07	6,886.55	7,460.49	7,562.81	-	-	-	-	-
Germany	123,558.15	125,714.14	129,595.06	130,223.26	132,700.55	77,773.81	79,889.41	85,954.58	95,125.53	96,475.49
Estonia	1,760.35	1,841.65	1,833.99	1,793.20	1,776.28	-	-	-	-	-
Ireland	5,167.88	4,765.58	4,777.23	5,013.89	6,524.06	-	-	-	-	-
Greece	14,273.77	14,954.16	15,074.15	14,077.48	12,319.47	-	-	-	-	-
Spain	75,086.10	77,204.92	75,272.61	72,405.40	69,403.08	4,283.87	3,922.07	3,338.70	2,780.73	1,912.20
France	91,754.84	93,594.12	95,144.65	96,066.02	92,739.44	26,729.64	30,702.99	30,745.45	37,257.53	33,089.38
Italy	40,276.00	45,489.00	44,820.86	49,714.80	53,281.79	5,805.00	8,208.00	10,626.91	12,362.33	14,202.90
Cyprus	1,052.33	1,134.85	1,154.71	1,254.20	1,252.99	-	-	0.00	0.00	69.29
Latvia	2,367.41	2,506.22	2,475.22	2,426.26	2,322.49	-	-	-	-	-
Lithuania	3,857.10	4,246.27	4,295.96	4,270.34	3,886.10	31.78	10.41	0.00	0.00	0.00
Luxembourg	882.17	935.57	992.35	1,339.16	1,693.51	539.79	568.97	572.37	595.41	0.00
Hungary	8,325.04	8,659.55	8,473.75	8,549.84	8,432.58	-	-	-	-	-
Malta	555.45	606.91	640.92	687.68	737.14	-	-	-	-	-
Netherlands	31,398.11	30,974.11	30,240.70	30,406.63	30,455.79	18,132.11	18,249.66	24,065.52	23,822.64	24,010.66
Austria	9,619.34	10,042.30	10,359.94	10,788.40	11,092.09	7,775.75	8,115.27	8,461.68	8,890.98	9,468.82
Poland	25,761.57	29,201.67	32,441.88	31,171.11	31,624.43	-	-	-	-	-
Portugal	17,947.27	19,463.14	19,161.86	18,669.67	19,066.88	86.90	621.12	656.36	300.18	316.46
Romania	11,443.60	13,256.65	12,824.06	12,582.26	13,323.79	-	-	0.00	0.00	-
Slovenia	3,027.48	3,211.25	3,215.47	3,375.36	3,132.70	-	-	-	-	-
Slovakia	4,750.63	5,171.69	5,100.28	5,169.81	5,311.05	-	-	-	-	6.39
Finland	6,429.78	7,156.77	7,227.96	7,447.54	7,853.32	-	-	-	-	-
Sweden	9,816.00	10,651.00	10,875.00	11,100.00	11,400.00	-	-	-	-	-
United Kingdom	164,875.00	168,280.00	162,208.00	165,065.00	165,100.00	-	-	-	-	-
Euro area total	436,912.58	453,970.89	462,037.24	466,087.23	469,345.33	152,030.86	161,716.97	175,737.06	192,794.85	192,003.66
EU total	693,110.86	721,539.79	721,290.09	727,584.71	730,685.53	152,921.11	162,610.91	176,981.89	194,779.12	192,724.65

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				
	2007	2008	2009	2010	2011	2007	2008	2009	2010	2011
Belgium	17,491.69	18,724.09	19,258.48	19,447.94	20,005.19	13,721.82	14,699.00	14,992.19	15,132.40	15,706.96
Bulgaria	7,237.85	8,089.73	7,681.78	7,615.85	7,985.70	6,277.87	6,871.52	6,631.21	6,623.42	7,007.16
Czech Republic	9,047.61	9,609.36	9,353.01	9,571.29	9,814.91	7,196.87	7,474.09	7,811.61	7,888.88	7,988.05
Denmark	5,432.17	6,167.07	6,886.55	7,460.49	7,562.81	4,490.70	5,051.97	5,499.40	5,978.16	6,096.86
Germany	122,984.50	122,879.30	125,987.25	127,617.58	130,585.42	100,740.25	100,667.17	101,761.82	102,276.27	103,957.38
Estonia	1,758.20	1,842.12	1,834.44	1,794.95	1,778.06	1,336.82	1,397.42	1,405.58	1,401.00	1,408.71
Ireland	4,803.22	5,303.79	5,440.17	5,613.43	5,907.21	2,500.22	2,922.78	3,107.01	3,385.41	3,769.94
Greece	14,419.12	15,074.51	15,264.75	14,216.39	13,794.42	7,645.77	8,101.13	9,055.83	9,013.37	9,614.26
Spain	74,959.30	76,395.16	74,518.21	71,580.78	68,969.51	31,467.44	31,574.92	30,744.62	28,616.90	27,078.95
France	82,432.05	85,474.29	86,954.48	84,863.87	83,005.30	64,392.28	65,955.03	70,771.20	71,054.43	69,091.44
Italy	67,602.00	69,184.00	68,214.35	70,038.43	67,355.24	33,097.00	35,527.00	33,185.06	36,173.67	37,550.47
Cyprus	1,054.58	1,137.20	1,229.47	1,373.10	1,313.82	562.42	646.50	729.71	804.58	756.37
Latvia	2,369.45	2,516.68	2,476.52	2,426.88	2,322.86	1,835.84	1,926.50	1,994.21	1,946.35	1,841.09
Lithuania	3,825.32	4,235.86	4,295.96	4,270.34	3,886.10	3,488.25	3,726.24	3,719.14	3,704.50	3,480.31
Luxembourg	882.17	935.57	992.35	1,339.16	1,693.51	465.64	493.99	507.92	535.24	782.42
Hungary	8,551.51	8,885.46	8,729.04	8,892.42	8,887.85	6,896.00	7,195.21	7,266.08	7,553.21	7,680.69
Malta	553.86	605.23	638.91	681.69	729.16	406.93	447.31	475.12	508.41	552.70
Netherlands	31,398.11	30,974.11	30,240.70	30,406.63	30,455.79	25,328.72	25,211.41	24,390.94	24,412.72	24,444.92
Austria	9,607.37	10,019.37	10,351.14	10,759.98	11,053.23	7,196.92	7,498.18	7,816.90	8,104.58	8,302.51
Poland	26,496.16	30,275.46	33,212.66	31,983.79	32,044.95	18,255.46	20,456.34	21,981.11	22,751.64	24,785.33
Portugal	18,952.23	20,616.66	20,417.59	19,694.55	20,119.63	-	-	-	-	-
Romania	11,656.15	13,487.96	12,886.34	12,604.23	13,348.53	9,833.09	10,802.45	10,642.46	10,476.71	11,182.11
Slovenia	3,247.38	3,408.78	3,397.46	3,544.18	3,284.97	2,486.65	2,626.98	2,611.31	2,742.47	2,502.53
Slovakia	4,751.85	5,221.91	5,105.85	5,198.92	5,337.23	3,594.59	3,939.12	4,042.62	4,341.59	4,521.50
Finland	3,892.45	6,789.52	7,069.20	7,335.09	7,824.71	3,325.32	5,637.79	6,170.53	6,326.01	6,743.35
Sweden	17,974.00	19,720.00	20,218.00	20,034.00	20,271.00	7,401.00	7,737.00	8,021.00	8,155.00	8,645.00
United Kingdom	144,665.00	148,869.00	143,693.00	146,798.00	147,235.00	71,624.00	76,271.00	79,270.00	84,642.00	86,325.00
Euro area total	452,671.60	467,521.57	475,080.35	473,711.70	473,212.39	292,368.04	302,009.19	310,362.78	313,428.06	316,784.42
EU total	698,045.32	726,442.18	726,347.66	727,163.93	726,572.10	435,567.87	454,858.04	464,604.56	474,548.94	481,816.02

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				
	2007	2008	2009	2010	2011	2007	2008	2009	2010	2011
Belgium	-	-	-	-	-	-	-	-	-	-
Bulgaria	-	-	-	-	-	1,087.08	1,218.20	1,050.57	992.43	978.55
Czech Republic	3.96	3.95	4.52	4.89	5.05	1,846.78	2,131.33	1,536.88	1,677.51	1,821.81
Denmark	-	-	-	-	-	941.47	1,115.10	1,387.16	1,482.33	1,465.96
Germany	18,791.79	18,990.89	20,521.60	21,614.48	22,680.73	3,452.45	3,221.25	3,703.84	3,726.84	3,947.32
Estonia	0.00	0.00	0.00	-	-	421.38	444.71	428.87	393.96	369.36
Ireland	-	-	-	-	-	2,303.00	2,381.01	2,333.16	2,228.02	2,137.27
Greece	66.04	59.25	63.16	75.68	49.85	6,707.31	6,914.13	6,145.75	5,127.35	4,130.31
Spain	-	-	-	-	-	-	-	-	-	-
France	27,556.91	27,315.21	30,863.50	24,279.12	22,300.28	32,719.76	34,005.04	34,506.34	31,612.57	27,562.07
Italy	-	-	-	-	-	-	-	-	-	-
Cyprus	9.75	8.85	62.56	73.96	71.83	478.58	478.42	434.19	492.14	482.69
Latvia	50.86	77.47	92.79	104.39	167.74	483.26	513.13	430.33	395.17	332.00
Lithuania	-	-	-	-	-	337.08	509.62	576.83	565.83	405.79
Luxembourg	-	-	-	-	-	416.54	441.58	484.43	803.91	911.08
Hungary	18.69	18.90	17.44	16.51	16.59	1,702.70	1,737.77	1,505.44	1,367.93	1,230.54
Malta	-	-	-	-	-	146.93	157.92	163.79	173.28	176.46
Netherlands	-	-	-	-	-	-	-	-	-	-
Austria	1,172.43	1,267.28	1,333.19	1,400.35	1,453.11	1,238.02	1,253.92	1,201.04	1,255.04	1,297.61
Poland	428.20	414.53	373.14	330.86	310.45	7,812.50	9,404.59	10,858.42	8,901.29	6,949.17
Portugal	-	-	-	-	-	-	-	-	-	-
Romania	13.45	13.87	11.29	15.89	20.79	1,848.13	2,719.05	2,248.89	2,123.36	2,156.29
Slovenia	644.24	661.30	663.34	679.07	661.52	116.49	120.49	122.81	122.64	120.92
Slovakia	7.01	7.59	6.53	4.62	4.36	1,150.25	1,275.20	1,056.70	852.71	811.37
Finland	-	-	-	-	-	-	-	-	-	-
Sweden	687.00	704.00	707.00	665.00	659.00	4,355.00	5,322.00	5,615.00	5,548.00	5,274.00
United Kingdom	2,361.00	2,339.00	2,309.00	2,403.00	2,192.00	67,311.00	66,163.00	58,604.00	55,601.00	54,483.00
Euro area total	48,231.42	48,302.77	53,513.89	48,127.28	47,221.68	46,953.56	48,973.74	50,152.05	46,394.49	41,946.46
EU total	51,811.32	51,882.07	57,029.06	51,667.82	50,593.31	136,875.71	141,527.43	134,394.43	125,443.29	117,043.56

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				
	2007	2008	2009	2010	2011	2007	2008	2009	2010	2011
Belgium	-	-	-	-	-	3,769.87	4,025.09	4,266.29	4,315.54	4,298.22
Bulgaria	-	-	-	-	-	-	-	-	-	-
Czech Republic	-	-	-	-	-	-	-	-	-	-
Denmark	-	-	-	-	-	-	-	-	-	-
Germany	-	-	-	-	-	-	-	-	-	-
Estonia	-	-	-	-	-	-	-	-	-	-
Ireland	-	-	-	-	-	-	-	-	-	-
Greece	-	-	-	-	-	-	-	-	-	-
Spain	-	-	-	-	-	43,491.86	44,820.24	43,773.59	42,963.88	41,890.56
France	7,740.03	7,811.54	13,838.97	12,785.54	7,862.82	13,611.22	13,930.12	15,496.76	8,594.20	7,483.89
Italy	-	-	-	-	-	34,505.00	33,657.00	35,029.29	33,864.75	29,804.77
Cyprus	3.84	3.43	3.01	2.42	2.92	0.00	-	0.00	0.00	0.00
Latvia	-	-	-	-	-	-	-	-	-	-
Lithuania	-	-	-	-	-	-	-	-	-	-
Luxembourg	-	-	-	-	-	-	-	-	-	-
Hungary	-	-	-	-	-	-	-	-	-	-
Malta	-	-	-	-	-	-	-	-	-	-
Netherlands	-	-	-	-	-	6,069.39	5,762.70	5,849.76	5,993.91	6,010.87
Austria	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Poland	-	-	-	-	-	-	-	-	-	-
Portugal	10,854.98	11,029.15	10,902.66	10,391.15	10,005.51	8,097.25	9,587.52	9,514.93	9,303.40	10,114.12
Romania	-	-	0.00	0.00	-	-	-	0.00	0.00	-
Slovenia	-	-	-	-	-	-	-	-	-	-
Slovakia	-	-	-	-	-	-	-	-	-	-
Finland	-	-	-	-	-	2,664.52	3,472.02	3,407.28	3,458.17	3,632.28
Sweden	1,588.00	1,616.00	1,654.00	1,675.00	1,619.00	3,943.00	4,341.00	4,221.00	3,991.00	4,074.00
United Kingdom	-	-	-	-	-	3,368.00	4,095.00	4,050.00	4,151.00	4,236.00
Euro area total	18,595.01	18,844.12	24,744.64	23,179.10	17,871.26	112,209.12	115,254.69	117,337.90	108,493.85	103,234.70
EU total	20,186.85	20,460.12	26,398.64	24,854.10	19,490.26	119,520.12	123,690.69	125,608.90	116,635.85	111,544.70

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			
	2008	2009	2010	2011	2008	2009	2010	2011	2008	2009	2010	2011
Belgium	7.05	2.85	0.98	2.87	4.91	-1.08	3.04	6.75	7.05	2.85	0.98	2.87
Bulgaria	11.77	-5.04	-0.86	4.86	-	-	-	-	11.77	-5.04	-0.86	4.86
Czech Republic	5.95	-2.53	2.23	2.53	3.18	40.89	59.40	-63.66	6.21	-2.67	2.33	2.55
Denmark	13.53	11.67	8.33	1.37	-	-	-	-	13.53	11.67	8.33	1.37
Germany	1.74	3.09	0.48	1.90	2.72	7.59	10.67	1.42	-0.09	2.53	1.29	2.33
Estonia	4.62	-0.42	-2.22	-0.94	-	-	-	-	4.77	-0.42	-2.15	-0.94
Ireland	-7.78	0.24	4.95	30.12	-	-	-	-	10.42	2.57	3.18	5.23
Greece	4.77	0.80	-6.61	-12.49	-	-	-	-	4.55	1.26	-6.87	-2.97
Spain	2.82	-2.50	-3.81	-4.15	-8.45	-14.87	-16.71	-31.23	1.92	-2.46	-3.94	-3.65
France	2.00	1.66	0.97	-3.46	14.86	0.14	21.18	-11.19	3.69	1.73	-2.40	-2.19
Italy	12.94	-1.47	10.92	7.17	41.40	29.47	16.33	14.89	2.34	-1.40	2.67	-3.83
Cyprus	7.84	1.75	8.62	-0.10	-	-	-	-	7.83	8.11	11.68	-4.32
Latvia	5.86	-1.24	-1.98	-4.28	-	-	-	-	6.21	-1.60	-2.00	-4.29
Lithuania	10.09	1.17	-0.60	-9.00	-67.23	-	-	-	10.73	1.42	-0.60	-9.00
Luxembourg	6.05	6.07	34.95	26.46	5.41	0.60	4.03	-	6.05	6.07	34.95	26.46
Hungary	4.02	-2.15	0.90	-1.37	-	-	-	-	3.91	-1.76	1.87	-0.05
Malta	9.26	5.60	7.30	7.19	-	-	-	-	9.27	5.56	6.70	6.96
Netherlands	-1.35	-2.37	0.55	0.16	0.65	31.87	-1.01	0.79	-1.35	-2.37	0.55	0.16
Austria	4.40	3.16	4.14	2.81	4.37	4.27	5.07	6.50	4.29	3.31	3.95	2.73
Poland	13.35	11.10	-3.92	1.45	-	-	-	-	14.26	9.70	-3.70	0.19
Portugal	8.45	-1.55	-2.57	2.13	614.72	5.67	-54.27	5.42	8.78	-0.97	-3.54	2.16
Romania	15.84	-3.26	-1.89	5.89	-	-	-	-	15.72	-4.46	-2.19	5.91
Slovenia	6.07	0.13	4.97	-7.19	-	-	-	-	4.97	-0.33	4.32	-7.31
Slovakia	8.86	-1.38	1.36	2.73	-	-	-	-	9.89	-2.22	1.82	2.66
Finland	11.31	0.99	3.04	5.45	-	-	-	-	74.43	4.12	3.76	6.67
Sweden	8.51	2.10	2.07	2.70	-	-	-	-	9.71	2.53	-0.91	1.18
United Kingdom	2.07	-3.61	1.76	0.02	-	-	-	-	2.91	-3.48	2.16	0.30
Euro area total	3.52	0.63	0.88	0.31	.	.	9.71	.	2.91	0.49	-0.29	-0.48
EU total	4.10	-0.03	0.87	0.43	.	.	10.06	.	4.07	-0.01	0.11	-0.08

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				
	2007	2008	2009	2010	2011	2007	2008	2009	2010	2011	2007	2008	2009	2010	2011
Belgium	1.65	1.75	1.78	1.79	1.82	1.03	1.07	1.05	1.07	1.13	1.65	1.75	1.78	1.79	1.82
Bulgaria	0.94	1.06	1.01	1.01	1.07	-	-	-	-	-	0.94	1.06	1.01	1.01	1.07
Czech Republic	0.87	0.91	0.88	0.90	0.92	0.08	0.08	0.12	0.19	0.07	0.88	0.92	0.89	0.91	0.93
Denmark	0.99	1.12	1.25	1.35	1.36	-	-	-	-	-	0.99	1.12	1.25	1.35	1.36
Germany	1.50	1.53	1.58	1.59	1.62	0.95	0.97	1.05	1.16	1.18	1.50	1.50	1.54	1.56	1.60
Estonia	1.31	1.37	1.37	1.34	1.33	-	-	-	-	-	1.31	1.37	1.37	1.34	1.33
Ireland	1.18	1.07	1.07	1.12	1.45	-	-	-	-	-	1.10	1.19	1.22	1.25	1.32
Greece	1.28	1.33	1.34	1.24	1.09	-	-	-	-	-	1.29	1.34	1.35	1.26	1.22
Spain	1.67	1.69	1.64	1.57	1.50	0.10	0.09	0.07	0.06	0.04	1.67	1.68	1.62	1.55	1.50
France	1.44	1.46	1.48	1.48	1.42	0.42	0.48	0.48	0.57	0.51	1.29	1.33	1.35	1.31	1.27
Italy	0.68	0.76	0.74	0.82	0.88	0.10	0.14	0.18	0.20	0.23	1.14	1.16	1.13	1.16	1.11
Cyprus	1.36	1.42	1.41	1.49	1.45	.	.	0.00	0.00	0.08	1.36	1.43	1.50	1.64	1.52
Latvia	1.04	1.11	1.10	1.16	1.13	-	-	-	-	-	1.04	1.11	1.10	1.16	1.13
Lithuania	1.14	1.26	1.29	1.30	1.21	0.01	0.00	0.00	0.00	0.00	1.13	1.26	1.29	1.30	1.21
Luxembourg	1.84	1.92	2.00	2.64	3.27	1.13	1.17	1.15	1.18	0.00	1.84	1.92	2.00	2.64	3.27
Hungary	0.83	0.86	0.85	0.85	0.85	-	-	-	-	-	0.85	0.89	0.87	0.89	0.89
Malta	1.36	1.47	1.55	1.65	1.76	-	-	-	-	.	1.35	1.47	1.54	1.64	1.74
Netherlands	1.92	1.88	1.83	1.83	1.82	1.11	1.11	1.46	1.43	1.44	1.92	1.88	1.83	1.83	1.82
Austria	1.16	1.20	1.24	1.29	1.32	0.94	0.97	1.01	1.06	1.12	1.16	1.20	1.24	1.28	1.31
Poland	0.68	0.77	0.85	0.82	0.83	-	-	-	-	-	0.70	0.79	0.87	0.84	0.84
Portugal	1.69	1.83	1.80	1.76	1.79	0.01	0.06	0.06	0.03	0.03	1.79	1.94	1.92	1.85	1.89
Romania	0.53	0.62	0.60	0.59	0.62	-	-	0.00	0.00	-	0.54	0.63	0.60	0.59	0.63
Slovenia	1.50	1.59	1.57	1.65	1.53	-	-	-	-	-	1.61	1.69	1.66	1.73	1.60
Slovakia	0.88	0.96	0.94	0.95	0.98	-	-	-	-	0.00	0.88	0.97	0.94	0.96	0.98
Finland	1.22	1.35	1.35	1.39	1.46	-	-	-	-	-	0.74	1.28	1.32	1.37	1.45
Sweden	1.07	1.16	1.17	1.18	1.21	-	-	-	-	-	1.96	2.14	2.17	2.14	2.15
United Kingdom	2.70	2.74	2.63	2.65	2.63	-	-	-	-	-	2.37	2.42	2.33	2.36	2.35
Euro area total	1.37	1.41	1.40	1.41	1.41	0.48	0.50	0.53	0.58	0.58	1.42	1.45	1.44	1.44	1.42
EU total	1.40	1.45	1.44	1.45	1.45	0.31	0.33	0.35	0.39	0.38	1.41	1.46	1.45	1.45	1.44

II.1a Number of terminals located in the country

(thousands; end of period)

	ATMs					POS terminals				
	2007	2008	2009	2010	2011	2007	2008	2009	2010	2011
Belgium	15.45	15.47	15.27	15.58	15.77	121.87	124.90	135.08	138.26	140.93
Bulgaria	4.54	5.11	5.47	5.72	5.79	48.90	53.99	59.45	60.76	64.43
Czech Republic	3.36	3.41	3.57	3.74	3.94	78.96	57.74	77.80	96.96	102.60
Denmark	3.13	3.08	2.95	2.87	2.80	86.72	110.00	104.00	110.39	125.45
Germany	75.76	77.73	79.39	82.48	84.25	566.04	592.99	645.43	678.18	710.91
Estonia	0.93	0.93	0.92	0.91	0.88	22.26	23.93	26.63	25.90	29.77
Ireland	3.24	3.40	3.40	3.27	3.19	71.32	73.84	80.00	80.00	153.11
Greece	7.32	8.54	9.18	8.65	8.55	387.67	424.63	426.50	412.90	361.87
Spain	60.59	61.71	61.37	59.26	57.24	1,351.77	1,420.79	1,392.81	1,389.03	1,362.82
France	52.17	53.33	54.92	56.24	58.17	1,242.58	1,376.61	1,391.67	1,426.71	1,443.73
Italy	48.11	52.26	54.34	51.36	51.84	1,219.38	1,334.49	1,458.69	1,223.83	1,254.51
Cyprus	0.56	0.61	0.67	0.67	0.70	19.30	19.59	.	.	24.32
Latvia	1.15	1.27	1.32	1.36	1.21	20.56	23.28	23.84	23.86	24.71
Lithuania	1.33	1.47	1.54	1.57	1.31	27.57	40.21	38.76	36.84	38.15
Luxembourg	0.45	0.46	0.47	0.47	0.48	9.03	9.51	10.64	12.83	12.72
Hungary	4.29	4.62	4.75	4.84	4.91	54.58	60.78	70.96	78.44	84.68
Malta	0.16	0.17	0.18	0.19	0.20	8.85	10.30	11.44	11.98	.
Netherlands	8.55	8.65	8.51	7.92	7.80	223.98	234.39	244.24	258.59	279.61
Austria	8.11	7.65	7.97	8.05	8.16	104.40	106.81	123.70	107.63	107.40
Poland	11.54	13.57	15.88	16.90	17.50	186.61	212.34	230.58	252.65	267.41
Portugal	15.78	16.73	17.21	17.63	17.30	202.37	226.12	255.10	278.43	274.08
Romania	7.45	9.25	9.70	10.10	11.01	71.30	90.50	98.52	107.05	124.92
Slovenia	1.64	1.73	1.79	1.81	1.85	35.76	37.51	36.72	35.62	34.17
Slovakia	2.17	2.25	2.28	2.34	2.41	27.73	32.52	35.96	37.45	39.75
Finland	3.22	3.21	2.93	2.86	2.24	135.00	153.00	176.00	201.00	203.00
Sweden	3.09	3.24	3.32	3.36	3.57	187.33	194.78	217.76	203.12	205.23
United Kingdom	63.48	63.92	62.19	63.14	64.37	1,050.75	1,094.96	1,179.18	1,252.70	1,360.57
Euro area total	300.36	311.66	319.87	318.78	321.02	5,671.16	6,145.46	6,445.64	6,316.83	6,445.15
EU total	407.51	423.77	431.48	433.30	437.40	7,562.55	8,140.49	8,573.10	8,565.48	8,843.29

II.1b Number of terminals located in the country (continued)

(thousands; end of period)

	E-money card-loading/unloading terminals					E-money card-accepting terminals				
	2007	2008	2009	2010	2011	2007	2008	2009	2010	2011
Belgium	125.46	125.44	117.61	112.39	-	80.14	77.11	73.46	65.58	-
Bulgaria	-	-	-	-	0.01	-	-	-	-	0.01
Czech Republic	4.20	3.50	4.50	6.47	2.86	5.74	8.58	9.78	9.56	3.87
Denmark	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Germany	31.36	47.14	49.30	52.55	52.79	334.27	316.66	302.05	236.58	236.09
Estonia	-	-	-	-	-	-	-	-	-	-
Ireland	-	-	-	-	-	-	-	-	-	-
Greece	-	-	-	-	-	-	-	-	-	-
Spain	23.90	25.21	23.17	22.24	20.43	10.07	4.31	14.46	23.46	16.31
France	122.21	106.00	101.19	106.77	96.01	147.58	132.79	127.82	133.71	124.73
Italy	12.36	16.99	-	-	-	224.28	230.28	-	-	-
Cyprus	-	-	0.00	0.00	0.00	-	-	0.00	0.00	0.00
Latvia	-	-	-	-	-	-	-	-	-	-
Lithuania	0.70	0.00	0.00	0.00	0.00	1.79	0.00	0.00	0.00	0.00
Luxembourg	0.42	0.44	0.44	0.49	0.00	10.87	11.47	10.66	8.46	0.00
Hungary	-	-	-	-	-	-	-	-	-	-
Malta	-	-	-	-	-	-	-	-	-	-
Netherlands	4.19	4.19	4.13	3.76	2.91	99.36	88.70	82.20	68.27	42.51
Austria	4.65	4.60	5.57	5.57	7.97	104.40	106.81	101.02	79.16	78.05
Poland	-	-	-	-	-	-	-	-	-	-
Portugal	-	-	-	-	-	202.37	226.12	255.10	278.43	274.08
Romania	-	-	-	0.00	-	-	-	-	0.00	-
Slovenia	-	-	-	-	-	-	-	-	-	-
Slovakia	-	-	-	-	-	-	-	-	-	-
Finland	-	-	-	-	-	-	-	-	-	-
Sweden	-	-	-	-	-	-	-	-	-	-
United Kingdom	-	-	-	-	-	-	-	-	-	-
Euro area total	324.55	330.00	301.41	303.77	180.11	1,213.34	1,194.24	966.77	893.65	771.76
EU total	329.44	333.49	305.90	310.23	182.98	1,220.87	1,202.82	976.55	903.21	775.64

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

(annual percentage changes)

	ATMs				POS terminals			
	2008	2009	2010	2011	2008	2009	2010	2011
Belgium	0.16	-1.29	2.00	1.23	2.49	8.15	2.35	1.93
Bulgaria	12.72	7.02	4.51	1.29	10.42	10.11	2.21	6.03
Czech Republic	1.46	4.90	4.73	5.16	-26.87	34.73	24.63	5.82
Denmark	-1.47	-4.44	-2.44	-2.75	26.85	-5.45	6.14	13.64
Germany	2.61	2.13	3.89	2.15	4.76	8.84	5.07	4.83
Estonia	0.11	-0.86	-0.65	-3.72	7.52	11.27	-2.74	14.96
Ireland	5.06	-0.24	-3.86	-2.24	3.53	8.35	0.00	91.38
Greece	16.71	7.49	-5.70	-1.18	9.53	0.44	-3.19	-12.36
Spain	1.86	-0.55	-3.44	-3.41	5.11	-1.97	-0.27	-1.89
France	2.22	3.00	2.40	3.43	10.79	1.09	2.52	1.19
Italy	8.62	3.98	-5.49	0.94	9.44	9.31	-16.10	2.51
Cyprus	9.89	9.49	0.75	3.56	1.49	.	.	-0.24
Latvia	11.07	3.61	3.11	-11.32	13.27	2.38	0.09	3.55
Lithuania	10.27	4.89	1.81	-16.93	45.85	-3.60	-4.96	3.57
Luxembourg	3.37	1.74	0.21	2.77	5.32	11.91	20.62	-0.87
Hungary	7.86	2.70	2.00	1.32	11.37	16.75	10.54	7.95
Malta	2.47	7.83	3.35	5.41	16.36	11.08	4.77	.
Netherlands	1.26	-1.71	-6.90	-1.52	4.65	4.20	5.87	8.13
Austria	-5.66	4.28	1.02	1.35	2.31	15.82	-12.99	-0.22
Poland	17.60	17.02	6.42	3.54	13.79	8.59	9.57	5.84
Portugal	6.07	2.87	2.43	-1.91	11.73	12.82	9.15	-1.56
Romania	24.07	4.93	4.12	8.95	26.93	8.87	8.66	16.69
Slovenia	5.36	3.18	1.57	1.71	4.91	-2.11	-2.99	-4.08
Slovakia	3.88	1.29	2.63	2.82	17.28	10.58	4.15	6.15
Finland	-0.22	-8.81	-2.36	-21.62	13.33	15.03	14.20	1.00
Sweden	4.89	2.56	1.27	6.10	3.97	11.80	-6.72	1.04
United Kingdom	0.69	-2.70	1.52	1.95	4.21	7.69	6.23	8.61
Euro area total	3.51	1.90	-0.34	0.41	7.83	4.33	-2.00	1.61
EU total	3.99	1.82	0.42	0.95	7.64	5.31	-0.09	3.24

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			
	2008	2009	2010	2011	2008	2009	2010	2011
Belgium	-0.02	-6.25	-4.44	-	-3.78	-4.74	-10.72	-
Bulgaria	-	-	-	-	-	-	-	-
Czech Republic	-16.68	28.58	43.85	-55.72	49.52	14.02	-2.26	-59.48
Denmark	-	-	-	-	-	-	-	-
Germany	50.33	4.58	6.60	0.46	-5.27	-4.61	-21.68	-0.21
Estonia	-	-	-	-	-	-	-	-
Ireland	-	-	-	-	-	-	-	-
Greece	-	-	-	-	-	-	-	-
Spain	5.46	-8.08	-4.01	-8.16	-57.25	235.82	62.27	-30.47
France	-13.27	-4.53	5.51	-10.08	-10.02	-3.74	4.61	-6.72
Italy	37.46	-	-	-	2.68	-	-	-
Cyprus	-	-	-	-	-	-	-	-
Latvia	-	-	-	-	-	-	-	-
Lithuania	-	-	-	-	-	-	-	-
Luxembourg	5.29	0.00	11.42	-	5.55	-7.05	-20.63	-
Hungary	-	-	-	-	-	-	-	-
Malta	-	-	-	-	-	-	-	-
Netherlands	-0.12	-1.27	-8.97	-22.80	-10.73	-7.33	-16.95	-37.73
Austria	-1.03	21.02	0.00	43.18	2.31	-5.41	-21.64	-1.41
Poland	-	-	-	-	-	-	-	-
Portugal	-	-	-	-	11.73	12.82	9.15	-1.56
Romania	-	-	-	-	-	-	-	-
Slovenia	-	-	-	-	-	-	-	-
Slovakia	-	-	-	-	-	-	-	-
Finland	-	-	-	-	-	-	-	-
Sweden	-	-	-	-	-	-	-	-
United Kingdom	-	-	-	-	-	-	-	-
Euro area total	1.68	.	0.78	.	-1.57	.	-7.56	.
EU total	1.23	.	.	.	-1.48	.	.	.

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

(end of period)

	ATMs					POS terminals				
	2007	2008	2009	2010	2011	2007	2008	2009	2010	2011
Belgium	1,454.15	1,444.81	1,415.29	1,431.22	1,436.24	11,473.07	11,664.36	12,518.72	12,703.76	12,837.31
Bulgaria	592.06	670.57	721.28	758.93	776.52	6,383.88	7,082.54	7,837.57	8,064.73	8,637.27
Czech Republic	325.21	326.57	340.56	355.80	373.23	7,648.98	5,536.50	7,415.25	9,218.95	9,731.95
Denmark	573.08	561.36	533.50	518.21	501.89	15,882.60	20,029.13	18,833.76	19,904.26	22,525.59
Germany	920.91	946.58	969.60	1,008.81	1,030.22	6,880.82	7,221.07	7,883.08	8,295.07	8,693.09
Estonia	690.55	692.07	686.36	682.04	656.62	16,580.01	17,846.22	19,864.22	19,323.93	22,213.85
Ireland	742.20	766.16	760.06	729.49	710.83	16,337.56	16,619.14	17,904.94	17,874.26	34,095.46
Greece	653.54	759.72	813.28	765.24	756.06	34,635.50	37,787.96	37,801.16	36,515.48	31,995.98
Spain	1,350.19	1,353.57	1,336.27	1,286.29	1,241.04	30,124.04	31,162.12	30,324.86	30,148.66	29,546.13
France	817.92	831.49	851.85	867.62	892.51	19,481.81	21,464.80	21,584.36	22,008.86	22,151.28
Italy	810.32	873.44	902.75	849.09	853.36	20,536.77	22,303.83	24,233.74	20,234.20	20,650.54
Cyprus	716.19	766.69	816.71	802.62	809.74	24,865.71	24,583.09	.	.	28,211.97
Latvia	504.07	562.19	585.30	648.67	587.29	9,033.26	10,273.81	10,569.07	11,370.60	12,020.61
Lithuania	395.19	438.05	462.06	477.97	405.03	8,166.84	11,973.14	11,606.58	11,207.86	11,841.71
Luxembourg	927.47	942.43	941.08	926.15	930.32	18,816.17	19,479.61	21,395.54	25,343.60	24,555.11
Hungary	426.22	460.54	473.73	484.30	491.98	5,427.23	6,055.08	7,079.96	7,844.08	8,489.81
Malta	396.10	402.64	432.50	444.66	465.60	21,636.23	24,975.74	27,636.70	28,804.23	.
Netherlands	521.80	526.40	514.71	476.70	467.26	13,675.67	14,257.13	14,779.31	15,566.11	16,752.46
Austria	976.39	917.17	953.36	960.21	969.37	12,576.87	12,811.89	14,791.75	12,831.70	12,753.62
Poland	302.81	356.10	416.30	442.61	458.41	4,895.84	5,570.84	6,043.46	6,616.18	7,004.67
Portugal	1,487.04	1,575.16	1,618.91	1,657.56	1,623.92	19,076.50	21,286.88	23,992.43	26,174.66	25,733.40
Romania	346.00	429.96	451.89	471.37	515.61	3,310.26	4,208.34	4,588.83	4,995.12	5,852.27
Slovenia	813.82	856.10	874.78	885.39	898.80	17,711.39	18,551.71	17,985.36	17,386.59	16,645.56
Slovakia	401.37	416.21	420.65	430.76	442.02	5,137.52	6,015.14	6,636.88	6,896.91	7,306.47
Finland	608.47	604.32	548.43	533.06	415.97	25,526.12	28,795.12	32,965.59	37,476.23	37,680.51
Sweden	337.23	350.98	356.92	358.39	377.67	20,477.92	21,125.38	23,417.57	21,658.88	21,735.97
United Kingdom	1,040.83	1,041.01	1,006.47	1,014.05	1,026.05	17,229.33	17,833.87	19,082.97	20,119.75	21,687.53
Euro area total	939.95	966.38	972.05	965.86	965.80	17,747.42	19,055.78	19,587.80	19,139.26	19,390.50
EU total	820.92	849.77	862.39	863.80	869.74	15,234.50	16,323.71	17,134.75	17,075.43	17,584.32

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				
	2007	2008	2009	2010	2011	2007	2008	2009	2010	2011
Belgium	11,811.71	11,714.79	10,899.54	10,326.84	-	7,544.72	7,201.25	6,807.78	6,025.91	-
Bulgaria	-	-	-	-	1.61	-	-	-	-	1.61
Czech Republic	406.48	335.20	428.44	614.80	271.55	555.57	822.17	931.90	908.60	367.26
Denmark	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Germany	381.18	574.03	602.10	642.76	645.56	4,063.48	3,856.02	3,689.18	2,893.67	2,886.88
Estonia	-	-	-	-	-	-	-	-	-	-
Ireland	-	-	-	-	-	-	-	-	-	-
Greece	-	-	-	-	-	-	-	-	-	-
Spain	532.65	552.87	504.49	482.78	442.90	224.43	94.42	314.77	509.17	353.60
France	1,916.06	1,652.73	1,569.47	1,647.02	1,473.08	2,313.77	2,070.47	1,982.47	2,062.66	1,913.67
Italy	208.17	283.96	-	-	-	3,777.31	3,848.81	-	-	-
Cyprus	-	-	0.00	0.00	0.00	-	-	0.00	0.00	0.00
Latvia	-	-	-	-	-	-	-	-	-	-
Lithuania	206.78	0.00	0.00	0.00	0.00	530.87	0.00	0.00	0.00	0.00
Luxembourg	867.03	897.36	880.76	963.67	0.00	22,655.27	23,505.43	21,443.80	16,714.06	0.00
Hungary	-	-	-	-	-	-	-	-	-	-
Malta	-	-	-	-	-	-	-	-	-	-
Netherlands	255.95	254.68	250.15	226.52	174.05	6,066.89	5,395.58	4,974.04	4,109.43	2,546.85
Austria	559.94	551.79	665.67	663.71	946.57	12,576.87	12,811.89	12,079.82	9,437.82	9,268.13
Poland	-	-	-	-	-	-	-	-	-	-
Portugal	-	-	-	-	-	19,076.50	21,286.88	23,992.43	26,174.66	25,733.40
Romania	-	-	-	0.00	-	-	-	-	0.00	-
Slovenia	-	-	-	-	-	-	-	-	-	-
Slovakia	-	-	-	-	-	-	-	-	-	-
Finland	-	-	-	-	-	-	-	-	-	-
Sweden	-	-	-	-	-	-	-	-	-	-
United Kingdom	-	-	-	-	-	-	-	-	-	-
Euro area total	1,015.65	1,023.25	915.95	920.37	541.86	3,797.06	3,703.10	2,937.95	2,707.65	2,321.86
EU total	663.65	668.74	611.39	618.45	363.85	2,459.40	2,411.95	1,951.80	1,800.55	1,542.31

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				
	2007	2008	2009	2010	2011	2007	2008	2009	2010	2011
Belgium	8.58	9.29	8.91	9.25	9.05	309.03	348.27	375.70	391.12	405.67
Bulgaria	3.21	3.41	3.45	3.91	4.31	85.08	93.43	100.62	104.46	99.43
Czech Republic	9.64	9.17	12.10	11.66	8.66	142.46	153.52	154.61	156.69	165.62
Denmark	-	-	-	-	-	-	-	-	-	-
Germany	-	-	-	-	-	1,945.14	2,002.98	2,045.98	2,040.19	2,097.84
Estonia	0.92	1.02	0.98	1.11	1.20	51.24	49.82	45.76	43.77	41.24
Ireland	-	-	12.05	10.33	10.46	200.94	202.58	187.90	178.11	173.72
Greece	9.73	8.73	8.60	8.06	8.72	173.01	180.17	187.66	189.44	185.65
Spain	41.16	42.01	39.14	39.76	41.64	970.31	976.93	949.69	947.70	927.52
France	30.26	30.57	32.85	35.24	37.14	1,531.21	1,593.81	1,614.47	1,601.74	1,630.14
Italy	-	-	1.14	1.26	1.46	489.46	541.66	539.19	708.73	700.51
Cyprus	1.54	1.59	1.48	1.53	1.59	8.27	10.41	10.93	11.81	12.55
Latvia	1.09	1.09	1.04	1.25	1.50	52.90	56.15	48.19	46.09	48.54
Lithuania	1.07	1.22	1.19	1.30	1.47	61.54	66.90	63.80	62.88	64.54
Luxembourg	1.22	1.32	1.37	0.82	1.50	4.81	5.01	5.10	5.23	5.51
Hungary	3.46	3.84	4.11	4.22	4.60	116.08	117.31	118.09	117.28	119.50
Malta	1.00	1.05	0.89	1.02	1.37	9.72	10.53	10.41	10.78	10.89
Netherlands	18.40	29.01	16.27	17.38	19.73	469.16	473.00	454.88	434.24	437.05
Austria	-	-	-	-	-	139.00	133.50	142.30	142.60	-
Poland	-	-	-	-	-	597.69	637.17	671.56	686.52	726.14
Portugal	8.48	9.06	9.15	9.92	10.81	418.95	435.68	445.56	454.44	444.55
Romania	3.96	3.73	4.17	4.24	4.50	169.88	203.68	209.48	207.62	215.98
Slovenia	0.82	0.98	0.99	1.11	1.61	59.52	59.60	59.30	58.72	73.69
Slovakia	2.89	3.64	4.40	3.33	3.28	78.69	88.48	88.38	86.16	86.26
Finland	1.60	1.70	1.50	1.50	1.60	190.00	186.00	180.00	172.00	165.00
Sweden	5.00	-	-	-	-	298.00	310.00	267.00	243.00	226.00
United Kingdom	-	-	-	-	-	2,834.00	2,876.00	2,916.00	2,786.00	2,874.00
Euro area total	120.24	135.29	138.74	140.50	151.15	6,900.53	7,160.14	7,297.44	7,433.00	7,397.77
EU total	154.03	162.42	165.77	168.18	176.18	11,406.07	11,812.61	11,892.54	11,887.31	11,937.53

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									
	2007	2008	2009	2010	2011	2007	2008	2009	2010	2011
Belgium	11.91	13.20	14.16	14.63	14.08	14.27	12.64	11.08	9.36	8.28
Bulgaria	0.47	0.64	0.76	0.93	1.02	-	-	-	-	0.01
Czech Republic	1.60	1.98	1.88	1.99	2.26	2.86	3.67	3.53	3.98	2.27
Denmark	-	-	-	-	-	0.00	0.00	0.00	0.00	0.00
Germany	39.44	39.42	39.92	40.20	42.56	8.65	7.93	7.59	7.56	6.50
Estonia	0.93	1.05	0.91	0.96	1.13	-	-	-	-	-
Ireland	6.21	8.16	7.65	6.17	5.83	-	-	-	-	-
Greece	2.33	2.40	2.35	2.07	5.06	-	-	-	-	-
Spain	8.92	9.22	9.45	10.10	10.21	0.15	0.08	0.07	0.03	0.05
France	39.11	39.94	41.78	44.04	47.04	2.88	3.69	4.47	5.01	5.56
Italy	-	-	5.49	5.89	6.49	29.71	41.11	-	17.84	23.37
Cyprus	1.76	2.32	2.55	2.66	2.80	0.00	-	0.00	0.00	0.00
Latvia	2.20	2.44	2.19	2.25	2.42	-	-	-	-	-
Lithuania	1.13	1.30	1.29	1.41	1.47	0.13	0.00	0.00	0.00	0.00
Luxembourg	2.14	2.75	2.99	3.37	3.58	0.16	0.15	0.14	0.10	0.03
Hungary	1.48	1.33	1.19	1.26	1.41	-	-	-	-	-
Malta	0.13	0.15	0.16	0.19	0.22	-	-	-	-	-
Netherlands	34.74	40.21	40.57	44.18	38.13	25.08	25.66	27.14	26.96	25.77
Austria	-	8.50	8.60	9.10	-	31.79	30.91	28.71	27.97	27.48
Poland	3.50	5.02	4.91	5.98	7.18	-	-	-	-	-
Portugal	4.33	4.22	3.78	3.56	3.51	-	-	-	-	-
Romania	0.98	1.53	1.61	1.89	2.37	-	-	-	0.00	-
Slovenia	1.03	1.19	1.41	1.55	1.74	-	-	-	-	-
Slovakia	1.12	1.47	1.97	1.99	2.06	-	-	0.00	0.00	0.00
Finland	1.10	1.10	1.00	0.80	0.70	-	-	-	-	-
Sweden	8.00	-	-	-	-	-	-	-	-	-
United Kingdom	3.00	3.00	3.00	3.00	1.00	-	-	-	-	-
Euro area total	151.26	172.78	183.82	190.48	185.15	112.69	122.16	79.20	94.84	97.04
EU total	177.57	192.55	201.56	210.15	204.26	115.68	125.83	82.73	98.82	99.32

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			
	2008	2009	2010	2011	2008	2009	2010	2011
Belgium	8.28	-4.09	3.79	-2.14	12.70	7.88	4.10	3.72
Bulgaria	6.26	1.14	13.36	10.25	9.82	7.69	3.81	-4.82
Czech Republic	-4.79	31.86	-3.63	-25.76	7.76	0.71	1.35	5.70
Denmark	-	-	-	-	-	-	-	-
Germany	-	-	-	-	2.97	2.15	-0.28	2.83
Estonia	10.51	-4.12	13.60	8.28	-2.77	-8.16	-4.33	-5.79
Ireland	-	-	-14.27	1.19	0.82	-7.25	-5.21	-2.47
Greece	-10.27	-1.55	-6.25	8.18	4.14	4.15	0.95	-2.00
Spain	2.06	-6.82	1.59	4.72	0.68	-2.79	-0.21	-2.13
France	1.02	7.47	7.27	5.39	4.09	1.30	-0.79	1.77
Italy	-	-	10.45	15.66	10.67	-0.46	31.44	-1.16
Cyprus	3.05	-6.49	2.76	4.07	25.84	4.99	8.11	6.26
Latvia	-0.09	-4.96	20.39	20.14	6.14	-14.17	-4.36	5.31
Lithuania	14.06	-2.30	9.59	12.66	8.72	-4.64	-1.45	2.64
Luxembourg	7.69	3.80	-39.97	83.17	3.97	1.96	2.45	5.43
Hungary	10.80	7.09	2.58	8.99	1.06	0.66	-0.68	1.89
Malta	4.79	-15.51	14.30	35.17	8.38	-1.17	3.57	0.99
Netherlands	57.68	-43.91	6.82	13.52	0.82	-3.83	-4.54	0.65
Austria	-	-	-	-	-3.96	6.59	0.21	-
Poland	-	-	-	-	6.61	5.40	2.23	5.77
Portugal	6.84	1.09	8.35	8.95	3.99	2.27	1.99	-2.18
Romania	-5.71	11.57	1.78	6.13	19.90	2.85	-0.89	4.03
Slovenia	19.54	0.61	12.28	45.75	0.14	-0.51	-0.98	25.49
Slovakia	25.92	20.83	-24.27	-1.50	12.45	-0.12	-2.51	0.12
Finland	6.25	-11.76	0.00	6.67	-2.11	-3.23	-4.44	-4.07
Sweden	-	-	-	-	4.03	-13.87	-8.99	-7.00
United Kingdom	-	-	-	-	1.48	1.39	-4.46	3.16
Euro area total	10.18	.	1.27	6.74	3.49	0.67	1.86	.
EU total	.	.	1.46	4.75	3.56	0.68	-0.04	.

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							
	2008	2009	2010	2011	2008	2009	2010	2011
Belgium	10.83	7.27	3.29	-3.73	-11.44	-12.36	-15.50	-11.51
Bulgaria	35.82	19.78	21.49	10.03	-	-	-	-
Czech Republic	23.81	-4.90	5.63	13.37	28.41	-3.87	12.67	-42.82
Denmark	-	-	-	-	-	-	-	-
Germany	-0.05	1.27	0.70	5.87	-8.32	-4.29	-0.40	-14.02
Estonia	12.78	-13.62	6.06	17.26	-	-	-	-
Ireland	31.42	-6.27	-19.39	-5.43	-	-	-	-
Greece	2.96	-2.25	-12.09	145.23	-	-	-	-
Spain	3.36	2.46	6.92	1.05	-48.30	-14.47	-52.31	58.06
France	2.11	4.62	5.41	6.81	28.14	21.29	12.07	10.81
Italy	-	-	7.28	10.13	38.36	-	-	31.00
Cyprus	31.70	9.88	4.24	5.39	-	-	-	-
Latvia	10.75	-10.24	2.74	7.33	-	-	-	-
Lithuania	14.83	-0.61	9.13	4.32	-	-	-	-
Luxembourg	28.60	8.76	12.46	6.30	-5.73	-3.38	-27.27	-70.19
Hungary	-9.99	-10.94	6.23	11.57	-	-	-	-
Malta	11.45	8.90	20.13	17.28	-	-	-	-
Netherlands	15.74	0.90	8.90	-13.68	2.29	5.78	-0.67	-4.41
Austria	-	1.18	5.81	-	-2.79	-7.11	-2.57	-1.77
Poland	43.46	-2.33	21.83	20.04	-	-	-	-
Portugal	-2.43	-10.49	-5.82	-1.49	-	-	-	-
Romania	56.29	5.11	17.76	25.29	-	-	-	-
Slovenia	15.71	18.27	9.57	12.81	-	-	-	-
Slovakia	31.69	33.65	1.22	3.52	-	-	0.00	50.00
Finland	0.00	-9.09	-20.00	-12.50	-	-	-	-
Sweden	-	-	-	-	-	-	-	-
United Kingdom	0.00	0.00	0.00	-66.67	-	-	-	-
Euro area total	.	.	3.62	.	.	.	.	2.32
EU total	.	.	4.26	.	.	.	.	.

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					2007	2008	2009	2010	2011
	2007	2008	2009	2010	2011	2007	2008	2009	2010	2011					
Belgium	1.15	1.17	1.09	1.12	1.05	41.37	44.00	46.10	47.20	47.18	0.11	0.10	0.09	0.08	-
Bulgaria	0.71	0.67	0.63	0.68	0.74	18.76	18.28	18.39	18.27	17.17	-	-	-	-	0.83
Czech Republic	2.88	2.70	3.39	3.14	2.22	42.51	45.19	43.38	42.17	42.49	0.68	1.05	0.78	0.61	0.79
Denmark	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Germany	-	-	-	-	-	35.56	36.11	36.48	36.36	37.19	0.28	0.17	0.15	0.14	0.12
Estonia	1.12	1.20	1.16	1.32	1.49	62.04	58.48	54.08	51.99	51.03	-	-	-	-	-
Ireland	-	-	3.55	3.16	3.28	62.02	59.51	55.33	54.55	54.42	-	-	-	-	-
Greece	1.38	1.15	1.15	1.09	1.23	24.46	23.73	25.03	25.73	26.09	-	-	-	-	-
Spain	0.68	0.68	0.64	0.67	0.73	16.01	15.83	15.47	15.99	16.20	0.01	0.00	0.00	0.00	0.00
France	-	-	-	-	-	-	-	-	-	-	0.02	0.03	0.04	0.05	0.06
Italy	-	-	0.02	0.02	0.03	10.17	10.36	9.92	13.80	13.51	2.40	2.42	-	-	-
Cyprus	2.77	2.60	2.22	2.26	2.27	14.87	17.03	16.33	17.53	17.98	-	-	-	-	-
Latvia	0.99	0.91	0.83	0.97	1.33	47.87	46.67	38.80	35.98	43.19	-	-	-	-	-
Lithuania	0.81	0.84	0.80	0.86	1.22	46.83	46.11	43.02	41.64	53.51	0.19	-	-	-	-
Luxembourg	2.75	2.86	2.92	1.75	3.12	10.82	10.88	10.90	11.15	11.44	0.38	0.34	0.33	0.21	-
Hungary	0.81	0.83	0.87	0.87	0.94	27.08	25.38	24.87	24.22	24.35	-	-	-	-	-
Malta	6.19	6.33	4.96	5.49	7.04	59.99	63.45	58.15	58.28	55.84	-	-	-	-	-
Netherlands	2.15	3.35	1.91	2.19	2.53	54.90	54.66	53.48	54.83	56.04	5.98	6.13	6.57	7.16	8.87
Austria	-	-	-	-	-	17.15	17.46	17.85	17.71	-	6.84	6.72	5.16	5.02	3.45
Poland	-	-	-	-	-	51.78	46.94	42.28	40.62	41.49	-	-	-	-	-
Portugal	0.58	0.59	0.57	0.61	0.68	28.71	28.16	27.96	27.73	27.81	-	-	-	-	-
Romania	0.53	0.40	0.43	0.42	0.42	22.80	22.03	21.59	20.55	20.01	-	-	-	-	-
Slovenia	0.50	0.57	0.55	0.61	0.88	36.23	34.43	33.20	32.37	40.29	-	-	-	-	-
Slovakia	1.33	1.62	1.93	1.42	1.36	36.33	39.33	38.78	36.84	35.87	-	-	-	-	-
Finland	0.97	1.00	0.88	0.89	0.95	114.60	109.28	105.57	102.02	98.10	-	-	-	-	-
Sweden	1.62	-	-	-	-	96.60	95.80	80.45	72.30	63.38	-	-	-	-	-
United Kingdom	-	-	-	-	-	44.65	45.00	46.89	44.13	44.65	-	-	-	-	-
Euro area total	0.56	0.60	0.60	0.62	0.67	31.92	31.85	31.68	33.01	32.96	0.35	0.37	0.26	0.31	0.54
EU total	0.48	0.48	0.49	0.50	0.52	35.29	35.08	34.80	35.02	35.07	0.35	0.38	0.27	0.32	0.54

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														
	2007	2008	2009	2010	2011	2007	2008	2009	2010	2011	2007	2008	2009	2010	2011
Belgium	17.67	18.60	19.51	20.11	20.28	0.68	0.70	0.74	0.75	0.70	1.31	1.10	0.98	0.80	0.67
Bulgaria	11.75	11.55	13.10	13.72	12.45	0.06	0.08	0.10	0.12	0.13	-	-	-	-	-
Czech Republic	15.89	16.16	16.70	16.56	17.07	0.18	0.21	0.20	0.21	0.23	3.34	4.15	2.83	2.00	3.15
Denmark	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Germany	15.74	15.93	15.79	15.67	15.81	0.32	0.31	0.31	0.31	0.32	0.11	0.10	0.09	0.08	0.07
Estonia	29.11	27.05	24.95	24.41	23.21	0.53	0.57	0.49	0.54	0.64	-	-	-	-	-
Ireland	38.88	42.51	39.33	35.52	26.63	1.20	1.71	1.60	1.23	0.89	-	-	-	-	-
Greece	12.12	12.05	12.45	13.46	15.07	0.16	0.16	0.16	0.15	0.41	-	-	-	-	-
Spain	12.92	12.65	12.62	13.09	13.36	0.12	0.12	0.13	0.14	0.15	0.03	0.02	0.02	0.01	0.03
France	16.69	17.03	16.97	16.67	17.58	0.43	0.43	0.44	0.46	0.51	0.11	0.12	0.15	0.13	0.17
Italy	12.15	11.91	12.03	14.26	13.15	-	-	0.12	0.12	0.12	5.12	5.01	-	1.44	1.65
Cyprus	7.86	9.17	9.46	9.42	10.02	1.67	2.04	2.21	2.12	2.23	-	-	-	-	0.00
Latvia	22.35	22.40	19.47	19.00	20.90	0.93	0.97	0.89	0.93	1.04	-	-	-	-	-
Lithuania	15.95	15.76	14.85	14.72	16.61	0.29	0.31	0.30	0.33	0.38	4.19	0.00	-	-	-
Luxembourg	5.46	5.35	5.14	3.90	3.25	2.43	2.94	3.02	2.51	2.11	0.29	0.26	0.25	0.17	-
Hungary	13.94	13.55	13.94	13.72	14.17	0.18	0.15	0.14	0.15	0.17	-	-	-	-	-
Malta	17.50	17.35	16.24	15.68	14.77	0.24	0.24	0.25	0.28	0.30	-	-	-	-	-
Netherlands	14.94	15.27	15.04	14.28	14.35	1.11	1.30	1.34	1.45	1.25	1.38	1.41	1.13	1.13	1.07
Austria	14.45	13.29	13.74	13.22	-	-	0.85	0.83	0.84	-	4.09	3.81	3.39	3.15	2.90
Poland	23.20	21.82	20.70	22.02	22.96	0.14	0.17	0.15	0.19	0.23	-	-	-	-	-
Portugal	23.34	22.38	23.25	24.34	23.32	0.24	0.22	0.20	0.19	0.18	-	-	-	-	-
Romania	14.84	15.36	16.33	16.50	16.21	0.09	0.12	0.13	0.15	0.18	-	-	-	-	-
Slovenia	19.66	18.56	18.44	17.40	23.52	0.34	0.37	0.44	0.46	0.56	-	-	-	-	-
Slovakia	16.56	17.11	17.33	16.67	16.24	0.24	0.28	0.39	0.38	0.39	-	-	-	-	0.47
Finland	29.55	25.99	24.90	23.09	21.01	0.17	0.15	0.14	0.11	0.09	-	-	-	-	-
Sweden	30.36	29.11	24.55	21.89	19.82	0.81	-	-	-	-	-	-	-	-	-
United Kingdom	17.19	17.09	17.98	16.88	17.41	0.02	0.02	0.02	0.02	0.01	-	-	-	-	-
Euro area total	15.79	15.77	15.79	15.95	15.76	0.35	0.38	0.40	0.41	0.39	0.74	0.76	0.45	0.49	0.51
EU total	16.46	16.37	16.49	16.34	16.34	0.26	0.27	0.28	0.29	0.28	0.76	0.77	0.47	0.51	0.52

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				
	2007	2008	2009	2010	2011	2007	2008	2009	2010	2011
Belgium	1.27	1.33	1.26	1.33	1.31	34.05	38.79	43.45	46.00	49.33
Bulgaria	0.35	0.38	0.37	0.42	0.46	4.51	5.80	6.57	7.13	7.13
Czech Republic	1.08	1.19	1.49	1.70	1.12	18.91	23.24	21.62	22.81	25.09
Denmark	-	-	-	-	-	2.89	2.83	2.51	2.25	2.05
Germany	-	-	-	-	-	298.78	311.19	317.44	315.48	333.45
Estonia	0.12	0.13	0.12	0.14	0.18	3.77	3.59	2.97	2.88	3.04
Ireland	-	-	1.49	1.30	1.38	28.10	28.74	25.42	22.32	21.16
Greece	1.80	1.83	1.80	1.73	1.91	44.02	46.88	47.66	47.17	46.16
Spain	6.54	6.62	6.02	6.19	6.49	107.40	109.94	107.17	107.98	107.08
France	5.39	5.39	5.29	5.58	6.14	106.78	114.84	120.86	123.35	127.84
Italy	-	-	0.25	0.28	0.32	91.08	97.91	91.87	122.91	123.84
Cyprus	0.28	0.27	0.25	0.26	0.27	1.07	1.44	1.64	1.75	1.86
Latvia	0.16	0.16	0.15	0.19	0.24	5.04	5.52	4.25	3.99	4.36
Lithuania	0.17	0.19	0.19	0.22	0.24	6.53	7.54	6.40	6.28	6.82
Luxembourg	0.13	0.13	0.14	0.07	0.16	0.74	0.75	0.76	0.77	0.80
Hungary	0.59	0.65	0.64	0.66	0.70	15.56	16.50	14.90	15.99	17.24
Malta	0.15	0.15	0.13	0.15	0.18	0.94	1.10	1.12	1.19	1.08
Netherlands	2.09	3.41	2.58	2.82	3.27	55.49	55.16	53.80	52.00	51.88
Austria	-	-	-	-	-	17.84	16.60	17.80	17.80	-
Poland	-	-	-	-	-	53.54	65.00	56.49	63.99	66.57
Portugal	1.15	1.22	1.20	1.31	1.43	28.10	29.17	29.57	30.33	29.73
Romania	0.49	0.50	0.54	0.58	0.67	16.49	21.40	19.99	20.77	22.75
Slovenia	0.13	0.16	0.16	0.19	0.27	4.47	4.90	5.01	5.10	6.53
Slovakia	0.27	0.35	0.42	0.44	0.49	7.59	9.56	9.75	10.30	10.94
Finland	0.23	0.25	0.22	0.22	0.24	16.40	16.60	16.40	15.70	15.20
Sweden	0.57	-	-	-	-	34.16	24.44	21.09	23.07	22.74
United Kingdom	-	-	-	-	-	272.03	241.36	216.40	216.57	220.44
Euro area total	18.72	20.75	21.22	21.88	24.04	833.25	874.04	889.72	920.15	929.92
EU total	22.95	24.29	24.71	25.79	27.47	1,276.29	1,300.83	1,262.93	1,305.90	1,325.10

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									
	2007	2008	2009	2010	2011	2007	2008	2009	2010	2011
Belgium	1.64	1.79	1.92	2.03	1.97	0.41	0.36	0.32	0.27	0.24
Bulgaria	0.08	0.10	0.08	0.08	0.10	-	-	-	-	0.00
Czech Republic	0.23	0.31	0.30	0.34	0.41	0.02	0.03	0.03	0.03	0.01
Denmark	-	-	-	-	-	-	-	-	-	-
Germany	7.75	7.73	8.27	8.61	9.22	0.20	0.18	0.20	0.21	0.19
Estonia	0.13	0.14	0.11	0.12	0.15	-	-	-	-	-
Ireland	0.98	1.18	1.04	0.82	0.75	-	-	-	-	-
Greece	0.51	0.52	0.48	0.42	0.43	-	-	-	-	-
Spain	1.20	1.20	1.20	1.32	1.33	0.00	0.00	0.00	0.00	0.00
France	4.65	4.69	4.92	5.37	5.68	0.06	0.08	0.09	0.10	0.11
Italy	-	-	0.39	0.80	0.88	4.60	5.75	-	5.85	7.83
Cyprus	0.26	0.44	0.48	0.53	0.59	0.00	-	0.00	0.00	0.00
Latvia	0.44	0.49	0.41	0.45	0.51	-	-	-	-	-
Lithuania	0.26	0.23	0.20	0.23	0.26	0.02	0.00	0.00	0.00	0.00
Luxembourg	0.44	0.53	0.57	0.62	0.65	0.01	0.01	0.01	0.00	0.00
Hungary	0.62	0.22	0.18	0.20	0.23	-	-	-	-	-
Malta	0.02	0.03	0.03	0.04	0.05	-	-	-	-	-
Netherlands	6.06	6.74	6.26	6.45	6.08	0.51	0.50	0.52	0.50	0.45
Austria	-	1.20	1.30	1.40	-	0.34	0.33	0.31	0.31	0.33
Poland	0.44	0.64	0.56	0.70	0.84	-	-	-	-	-
Portugal	0.44	0.44	0.40	0.38	0.38	-	-	-	-	-
Romania	0.19	0.30	0.27	0.33	0.41	-	-	-	0.00	-
Slovenia	0.11	0.12	0.14	0.16	0.19	-	-	-	-	-
Slovakia	0.11	0.17	0.23	0.25	0.27	-	-	0.00	0.00	0.00
Finland	0.16	0.17	0.15	0.13	0.12	-	-	-	-	-
Sweden	0.95	-	-	-	-	-	-	-	-	-
United Kingdom	0.30	0.33	0.28	0.22	0.17	-	-	-	-	-
Euro area total	23.94	26.79	27.78	29.34	28.74	6.11	7.22	1.45	7.24	9.15
EU total	27.98	29.71	30.18	32.02	31.66	6.15	7.24	1.48	7.27	9.16

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			
	2008	2009	2010	2011	2008	2009	2010	2011
Belgium	1.82	-5.51	2.65	-4.94	10.93	11.64	2.41	3.90
Bulgaria	0.14	-4.60	8.96	7.74	19.95	11.34	3.97	-2.05
Czech Republic	-4.48	32.40	6.13	-37.56	6.98	-1.97	-1.40	4.08
Denmark	-	-	-	-	-4.15	-12.46	-12.86	-11.09
Germany	-	-	-	-	2.99	1.16	-2.42	3.34
Estonia	5.29	-7.04	7.01	28.07	-11.45	-15.70	-7.90	1.46
Ireland	-	-	-12.66	4.75	0.97	-9.21	-12.05	-6.52
Greece	-0.92	-3.72	-8.71	7.97	4.22	-0.88	-5.87	-4.22
Spain	-0.22	-9.81	-0.12	2.56	0.89	-3.38	-2.06	-3.12
France	-1.06	-2.90	3.39	7.12	6.29	4.18	0.06	0.93
Italy	-	-	11.69	8.64	5.02	-7.19	31.05	-2.80
Cyprus	-3.58	-10.55	3.18	0.53	31.90	11.87	4.64	2.09
Latvia	-9.13	-2.74	25.16	16.93	-0.42	-21.59	-7.86	4.63
Lithuania	3.76	-3.28	15.33	6.65	6.39	-16.04	-5.35	5.00
Luxembourg	-0.71	8.10	-49.25	104.70	1.62	-1.85	-1.29	0.58
Hungary	7.41	3.62	-2.03	3.14	2.69	-4.51	0.81	5.02
Malta	-6.56	-8.47	10.78	13.23	11.87	2.07	1.91	-10.41
Netherlands	60.57	-24.99	7.38	13.15	-2.21	-3.17	-5.09	-2.67
Austria	-	-	-	-	-8.29	6.11	-2.13	-
Poland	-	-	-	-	9.07	3.14	1.60	2.66
Portugal	4.83	-1.02	6.49	5.48	2.95	1.49	0.12	-5.28
Romania	5.98	20.27	-1.51	11.68	34.75	2.69	-4.35	6.82
Slovenia	20.69	-2.52	12.03	43.90	7.54	0.30	-0.46	25.27
Slovakia	15.54	21.05	2.94	6.44	12.53	1.96	4.29	1.62
Finland	4.74	-13.89	0.16	3.97	-2.10	-2.95	-6.85	-5.64
Sweden	-	-	-	-	-27.19	-7.27	-3.78	-7.12
United Kingdom	-	-	-	-	0.18	-2.50	-7.08	-1.17
Euro area total	6.65	.	0.91	6.26	3.01	-0.23	1.18	.
EU total	.	.	1.65	3.36	-0.22	-4.38	0.71	.

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							
	2008	2009	2010	2011	2008	2009	2010	2011
Belgium	6.40	6.90	2.46	-6.36	-12.83	-11.70	-18.59	-13.67
Bulgaria	13.26	-14.08	-6.36	17.64	-	-	-	-
Czech Republic	16.92	2.59	6.85	12.71	41.80	3.39	3.92	-65.11
Denmark	-	-	-	-	-	-	-	-
Germany	-1.38	6.04	2.21	4.77	-7.17	9.41	0.12	-11.20
Estonia	1.36	-20.82	5.57	17.36	-	-	-	-
Ireland	18.62	-9.34	-21.17	-9.59	-	-	-	-
Greece	-0.92	-9.63	-16.41	-0.80	-	-	-	-
Spain	-1.17	-0.81	6.40	-1.23	-37.12	-22.15	-3.10	-30.97
France	-0.38	3.76	7.01	3.09	19.75	15.59	8.46	7.22
Italy	-	-	101.74	6.06	22.19	-	-	29.17
Cyprus	61.80	8.39	7.62	8.07	-	-	-	-
Latvia	2.76	-16.16	7.61	9.67	-	-	-	-
Lithuania	-17.31	-14.80	12.48	5.60	-	-	-	-
Luxembourg	20.55	4.71	6.27	0.13	-5.38	-7.78	-33.21	-77.14
Hungary	-65.38	-11.80	1.13	12.96	-	-	-	-
Malta	11.68	11.84	21.98	19.04	-	-	-	-
Netherlands	9.52	-7.88	1.22	-8.09	-2.01	1.91	-5.39	-12.43
Austria	-	7.21	5.40	-	-3.20	-7.34	-2.76	2.70
Poland	30.87	4.97	11.66	18.91	-	-	-	-
Portugal	0.16	-10.33	-5.18	-4.38	-	-	-	-
Romania	61.05	1.47	9.57	22.62	-	-	-	-
Slovenia	10.99	13.39	11.95	16.02	-	-	-	-
Slovakia	31.40	39.20	6.11	3.76	-	-	533.02	22.38
Finland	2.72	-13.70	-13.14	-15.58	-	-	-	-
Sweden	-	-	-	-	-	-	-	-
United Kingdom	22.82	-7.63	-25.26	-27.90	-	-	-	-
Euro area total	.	.	3.34	.	.	.	.	22.98
EU total	.	.	3.33	.	.	.	.	.

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					2007	2008	2009	2010	2011
	2007	2008	2009	2010	2011	2007	2008	2009	2010	2011					
Belgium	169.65	167.42	154.16	160.89	152.11	4,558.23	4,900.80	5,331.98	5,551.89	5,736.83	3.24	2.90	2.74	2.42	-
Bulgaria	77.68	73.97	67.01	72.97	79.20	995.34	1,135.29	1,200.48	1,247.30	1,230.74	-	-	-	-	99.06
Czech Republic	323.18	349.95	419.00	456.29	287.11	5,641.74	6,842.02	6,065.77	6,137.17	6,436.38	4.31	8.42	6.43	4.97	4.14
Denmark	-	-	-	-	-	922.53	918.18	852.46	782.35	732.21	-	-	-	-	-
Germany	-	-	-	-	-	5,461.79	5,610.32	5,660.55	5,623.18	5,910.99	6.25	3.90	4.12	3.94	3.56
Estonia	141.85	155.70	143.03	162.12	225.22	4,564.58	4,213.41	3,510.03	3,423.96	3,768.34	-	-	-	-	-
Ireland	-	-	439.10	398.16	432.67	8,672.84	8,443.83	7,485.82	6,834.94	6,628.00	-	-	-	-	-
Greece	255.01	240.50	240.53	235.14	268.34	6,223.32	6,173.70	6,356.97	6,407.59	6,487.29	-	-	-	-	-
Spain	107.89	107.23	98.12	104.40	113.46	1,772.62	1,781.41	1,746.25	1,821.96	1,870.54	0.08	0.05	0.04	0.04	0.03
France	-	-	-	-	-	-	-	-	-	-	0.51	0.72	0.88	0.92	1.13
Italy	-	-	4.55	5.49	6.12	1,893.12	1,873.54	1,690.69	2,393.36	2,388.83	371.90	338.38	-	-	-
Cyprus	503.23	449.55	373.02	389.48	393.78	1,932.71	2,361.97	2,451.08	2,595.29	2,664.63	-	-	-	-	-
Latvia	143.77	131.99	122.11	151.09	209.87	4,562.82	4,590.21	3,423.48	3,118.29	3,875.89	-	-	-	-	-
Lithuania	127.97	130.41	124.86	146.56	202.50	4,972.75	5,196.27	4,318.67	4,160.34	5,659.11	32.30	-	-	-	-
Luxembourg	285.67	276.32	300.95	157.13	323.65	1,656.63	1,639.99	1,621.88	1,647.27	1,667.19	17.36	15.71	14.85	9.18	-
Hungary	136.66	140.56	134.12	137.12	143.27	3,630.04	3,569.74	3,138.79	3,302.29	3,513.32	-	-	-	-	-
Malta	922.52	883.10	746.36	832.35	907.29	5,797.18	6,643.84	6,261.59	6,423.97	5,540.61	-	-	-	-	-
Netherlands	244.55	394.22	302.98	355.90	419.19	6,492.78	6,374.30	6,324.55	6,566.15	6,652.52	120.68	120.37	125.12	132.44	154.01
Austria	-	-	-	-	-	2,201.11	2,171.07	2,232.53	2,210.08	-	72.29	71.74	55.51	55.15	40.90
Poland	-	-	-	-	-	4,639.04	4,788.75	3,556.93	3,786.01	3,804.13	-	-	-	-	-
Portugal	78.75	78.54	75.36	79.96	89.47	1,925.31	1,885.48	1,855.19	1,850.71	1,859.52	-	-	-	-	-
Romania	65.29	53.72	56.00	57.56	61.68	2,212.52	2,315.01	2,060.15	2,056.40	2,107.96	-	-	-	-	-
Slovenia	80.86	94.26	90.94	102.53	149.41	2,722.84	2,828.25	2,807.91	2,812.40	3,567.62	-	-	-	-	-
Slovakia	125.22	155.80	186.28	189.20	204.84	3,505.72	4,248.37	4,278.37	4,402.50	4,550.52	-	-	-	-	-
Finland	138.62	146.24	127.98	133.21	142.45	9,891.44	9,753.23	9,618.77	9,311.98	9,036.86	-	-	-	-	-
Sweden	185.73	-	-	-	-	11,073.51	7,552.65	6,355.58	6,864.97	6,375.54	-	-	-	-	-
United Kingdom	-	-	-	-	-	4,285.53	3,776.14	3,479.58	3,430.17	3,424.66	-	-	-	-	-
Euro area total	86.61	92.30	92.11	97.19	107.11	3,854.42	3,888.10	3,862.72	4,086.61	4,143.10	18.84	21.87	4.81	23.83	50.79
EU total	71.01	72.14	72.32	75.98	80.69	3,949.34	3,863.00	3,695.67	3,847.12	3,892.79	18.68	21.72	4.83	23.44	50.06

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														
	2007	2008	2009	2010	2011	2007	2008	2009	2010	2011	2007	2008	2009	2010	2011
Belgium	1,946.64	2,071.92	2,256.17	2,365.44	2,465.91	93.67	95.63	99.71	104.58	98.26	37.31	31.84	28.51	23.29	19.44
Bulgaria	623.65	717.40	854.99	936.47	892.65	10.99	11.94	10.98	10.83	12.40	-	-	-	-	-
Czech Republic	2,109.10	2,447.23	2,335.45	2,409.96	2,585.88	25.56	32.41	32.37	36.19	42.06	21.11	33.34	23.21	16.19	16.43
Denmark	531.39	459.01	364.67	301.38	270.60	-	-	-	-	-	-	-	-	-	-
Germany	2,418.15	2,475.40	2,449.46	2,422.63	2,512.76	62.75	61.51	63.81	66.10	69.51	2.52	2.30	2.36	2.18	1.95
Estonia	2,141.81	1,949.24	1,619.14	1,607.73	1,714.15	74.09	77.19	60.23	68.55	84.54	-	-	-	-	-
Ireland	5,437.43	6,031.33	5,321.47	4,450.85	3,242.85	189.45	246.88	217.52	163.07	114.91	-	-	-	-	-
Greece	3,083.80	3,135.12	3,161.58	3,350.94	3,747.20	36.07	34.86	32.05	30.17	34.94	-	-	-	-	-
Spain	1,430.35	1,423.97	1,423.81	1,491.26	1,542.80	15.97	15.57	15.98	18.18	19.18	0.43	0.30	0.28	0.33	0.34
France	1,163.72	1,227.03	1,270.30	1,284.05	1,378.46	50.70	50.11	51.66	55.85	61.23	2.35	2.48	2.89	2.64	3.27
Italy	2,261.49	2,152.41	2,049.72	2,472.37	2,324.23	-	-	8.70	16.16	16.58	791.85	700.42	-	473.21	551.47
Cyprus	1,021.15	1,271.68	1,420.07	1,394.69	1,484.38	251.25	383.82	415.29	419.48	472.63	-	-	-	-	0.00
Latvia	2,129.72	2,203.33	1,717.81	1,646.37	1,875.79	184.64	197.12	164.33	183.95	219.68	-	-	-	-	-
Lithuania	1,694.07	1,775.62	1,490.84	1,471.10	1,756.23	67.28	54.81	46.70	54.75	65.74	709.46	0.00	-	-	-
Luxembourg	835.66	806.35	764.89	576.91	474.51	496.03	567.82	574.61	466.58	382.05	13.38	12.09	11.36	7.52	-
Hungary	1,868.86	1,905.74	1,758.72	1,870.56	2,044.44	74.30	25.54	21.77	23.23	27.30	-	-	-	-	-
Malta	1,690.78	1,817.21	1,748.77	1,728.18	1,465.68	44.68	47.95	50.56	59.80	67.38	-	-	-	-	-
Netherlands	1,767.22	1,780.95	1,778.95	1,710.07	1,703.55	192.92	217.75	206.92	212.14	199.56	27.90	27.62	21.49	20.92	18.63
Austria	1,854.60	1,653.01	1,718.16	1,649.92	-	-	119.49	125.48	129.77	-	43.21	40.66	36.52	34.53	34.43
Poland	2,078.44	2,225.82	1,741.42	2,052.90	2,105.09	16.95	21.78	17.34	22.47	26.69	-	-	-	-	-
Portugal	1,565.69	1,498.84	1,542.97	1,624.33	1,559.15	24.33	22.66	20.61	20.55	19.92	-	-	-	-	-
Romania	1,440.78	1,614.63	1,558.60	1,651.03	1,707.40	16.76	22.45	21.41	25.99	30.85	-	-	-	-	-
Slovenia	1,477.67	1,524.55	1,559.63	1,511.45	2,082.92	35.86	38.19	44.16	48.14	61.44	-	-	-	-	-
Slovakia	1,598.39	1,848.30	1,911.74	1,991.84	2,060.61	24.02	32.43	45.79	48.54	51.27	-	-	-	-	150.14
Finland	2,550.63	2,319.48	2,268.97	2,108.08	1,935.49	24.84	23.70	20.61	17.86	14.67	-	-	-	-	-
Sweden	3,480.21	2,294.66	1,939.69	2,078.66	1,994.31	96.92	-	-	-	-	-	-	-	-	-
United Kingdom	1,649.91	1,434.25	1,334.10	1,312.03	1,335.20	1.83	1.96	1.72	1.36	1.01	-	-	-	-	-
Euro area total	1,907.13	1,925.31	1,925.65	1,974.20	1,981.31	54.79	59.01	60.12	62.95	61.23	40.21	44.62	8.24	37.54	47.64
EU total	1,841.39	1,802.85	1,750.93	1,794.84	1,813.50	40.36	41.18	41.84	44.01	43.34	40.24	44.55	8.35	37.33	47.53

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				
	2007	2008	2009	2010	2011	2007	2008	2009	2010	2011
Belgium	36.15	41.19	42.58	50.05	56.06	803.32	865.40	924.09	983.89	1,048.50
Bulgaria	2.26	3.50	4.54	6.76	7.64	6.95	10.99	12.15	16.26	24.56
Czech Republic	11.35	22.31	20.53	30.70	27.57	129.41	147.51	182.50	209.55	249.98
Denmark	35.46	19.79	19.80	24.50	27.68	797.07	833.16	836.60	887.20	942.42
Germany	-	-	-	-	-	2,026.53	2,183.12	2,306.24	2,503.14	2,721.37
Estonia	4.28	5.29	5.95	7.90	7.64	126.14	142.40	146.18	156.53	184.64
Ireland	-	-	-	-	-	247.34	299.65	304.50	315.50	339.20
Greece	9.30	9.11	9.55	10.66	12.66	63.75	66.43	66.94	62.11	57.81
Spain	99.37	107.55	107.09	115.90	130.41	1,806.97	1,952.06	1,989.38	2,099.42	2,173.26
France	191.13	179.55	175.20	249.22	281.46	5,978.70	6,358.54	6,712.64	7,147.60	7,624.79
Italy	-	-	70.32	83.72	92.11	825.35	873.31	1,444.37	1,381.80	1,745.99
Cyprus	3.13	3.64	3.57	9.19	11.38	20.58	24.45	24.72	27.12	29.87
Latvia	4.28	3.77	2.85	6.52	8.38	72.11	86.43	85.47	87.88	96.50
Lithuania	3.24	4.25	4.45	5.55	7.38	70.31	83.14	87.94	90.62	99.88
Luxembourg	16.19	16.72	15.78	15.20	15.98	35.95	38.46	40.17	40.68	42.40
Hungary	6.61	7.42	10.08	9.97	12.30	137.99	163.31	179.00	202.02	228.22
Malta	2.72	2.49	2.38	2.92	2.91	6.91	8.01	8.56	9.37	10.45
Netherlands	29.40	33.93	39.04	52.33	55.22	1,621.60	1,792.28	1,980.00	2,181.08	2,323.80
Austria	-	-	-	-	-	252.31	274.49	292.76	316.86	328.62
Poland	-	-	-	-	-	450.01	560.20	686.73	822.96	995.86
Portugal	17.96	18.84	20.23	20.75	22.77	945.95	998.85	1,061.31	1,161.03	1,226.65
Romania	2.89	2.98	2.86	3.17	4.54	35.64	59.68	76.90	87.94	111.49
Slovenia	4.56	5.18	4.50	5.04	6.15	99.71	103.25	105.22	110.25	113.30
Slovakia	4.85	6.01	6.89	5.74	5.86	41.59	50.52	65.67	81.03	102.70
Finland	10.40	12.90	11.60	14.00	17.50	916.57	992.00	899.00	1,040.00	1,091.82
Sweden	34.00	-	-	-	-	1,121.00	1,389.00	1,531.00	1,663.00	1,736.00
United Kingdom	269.00	332.00	155.00	178.00	87.00	6,894.00	7,369.00	7,886.00	8,425.00	9,434.00
Euro area total	414.46	431.10	508.72	634.73	718.10	15,624.06	16,830.30	18,225.57	19,460.86	21,165.18
EU total	798.53	838.42	734.76	907.79	900.58	25,533.77	27,725.65	29,936.02	32,109.81	35,084.08

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				
	Cards issued in the country									
	2007	2008	2009	2010	2011	2007	2008	2009	2010	2011
Belgium	58.17	68.68	73.31	82.99	105.83	89.82	81.17	70.49	60.62	50.51
Bulgaria	1.81	2.66	3.41	6.93	6.16	-	-	-	-	0.01
Czech Republic	7.21	10.34	11.73	14.86	19.33	60.18	84.91	57.57	65.32	23.88
Denmark	78.24	45.34	54.80	60.10	65.42	-	-	-	-	-
Germany	173.49	177.36	196.02	213.88	262.53	51.82	47.42	43.08	38.94	36.01
Estonia	4.70	5.94	9.29	10.83	13.20	-	-	-	-	-
Ireland	-	-	-	-	-	-	-	-	-	-
Greece	5.05	7.97	8.43	8.66	9.94	-	-	-	-	-
Spain	44.48	48.10	49.87	56.56	59.45	0.60	0.40	0.37	0.30	0.15
France	165.96	183.96	210.61	244.04	286.22	26.44	32.17	36.04	41.09	46.50
Italy	-	-	116.80	15.26	21.98	49.57	72.56	89.71	118.27	151.89
Cyprus	3.24	4.38	5.44	6.36	7.17	-	-	0.00	0.00	0.70
Latvia	4.23	4.98	5.59	6.85	7.92	-	-	-	-	-
Lithuania	3.04	3.98	4.64	6.11	7.80	0.03	0.00	0.00	0.00	0.00
Luxembourg	11.85	14.15	16.29	18.66	22.60	2.40	2.18	2.10	1.72	0.60
Hungary	6.27	8.01	8.75	11.37	14.49	-	-	-	-	-
Malta	1.53	2.10	2.71	3.30	3.71	-	-	-	-	-
Netherlands	73.45	81.82	87.71	113.21	120.48	174.83	176.12	177.05	178.25	176.86
Austria	-	-	-	-	-	28.59	27.82	25.79	24.92	24.08
Poland	11.76	16.47	17.17	21.28	30.14	-	-	-	-	-
Portugal	8.31	9.45	10.37	11.55	12.99	1.65	1.99	2.18	2.11	2.17
Romania	4.00	6.27	7.55	10.05	13.04	-	-	-	0.00	-
Slovenia	4.05	3.74	4.28	4.90	5.16	-	-	-	-	-
Slovakia	3.42	5.09	10.49	9.66	11.66	-	-	-	-	0.03
Finland	10.90	12.30	12.20	12.30	12.80	-	-	-	-	-
Sweden	32.00	-	-	-	-	-	-	-	-	-
United Kingdom	240.00	245.00	236.00	325.00	415.00	-	-	-	-	-
Euro area total	555.70	614.02	804.53	801.33	955.70	425.72	441.83	446.81	466.22	489.50
EU total	957.15	968.10	1,163.46	1,274.71	1,535.00	486.04	526.74	504.38	531.54	513.39

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			
	2008	2009	2010	2011	2008	2009	2010	2011
Belgium	13.94	3.37	17.55	12.00	7.73	6.78	6.47	6.57
Bulgaria	54.55	29.69	49.01	12.91	58.19	10.48	33.84	51.10
Czech Republic	96.56	-7.97	49.53	-10.21	13.99	23.72	14.82	19.29
Denmark	-44.17	0.03	23.74	13.00	4.53	0.41	6.05	6.22
Germany	-	-	-	-	7.73	5.64	8.54	8.72
Estonia	23.55	12.45	32.69	-3.27	12.89	2.65	7.08	17.96
Ireland	-	-	-	-	21.15	1.62	3.61	7.51
Greece	-2.05	4.85	11.60	18.76	4.19	0.78	-7.22	-6.93
Spain	8.24	-0.43	8.22	12.53	8.03	1.91	5.53	3.52
France	-6.06	-2.43	42.25	12.93	6.35	5.57	6.48	6.68
Italy	-	-	19.05	10.02	5.81	65.39	-4.33	26.36
Cyprus	16.13	-1.79	157.51	23.74	18.80	1.09	9.73	10.14
Latvia	-11.76	-24.54	129.08	28.41	19.86	-1.11	2.82	9.81
Lithuania	31.08	4.59	24.76	33.08	18.25	5.78	3.05	10.21
Luxembourg	3.29	-5.64	-3.66	5.14	6.97	4.47	1.26	4.24
Hungary	12.20	35.87	-1.07	23.37	18.34	9.61	12.86	12.97
Malta	-8.47	-4.27	22.78	-0.51	15.82	6.87	9.43	11.55
Netherlands	15.40	15.05	34.06	5.52	10.53	10.47	10.16	6.54
Austria	-	-	-	-	8.79	6.65	8.23	3.71
Poland	-	-	-	-	24.49	22.59	19.84	21.01
Portugal	4.88	7.36	2.58	9.75	5.59	6.25	9.40	5.65
Romania	2.94	-3.93	10.92	43.34	67.48	28.85	14.36	26.77
Slovenia	13.67	-13.16	12.07	21.98	3.55	1.91	4.78	2.77
Slovakia	23.94	14.61	-16.68	2.09	21.46	29.99	23.39	26.74
Finland	24.04	-10.08	20.69	25.00	8.23	-9.38	15.68	4.98
Sweden	-	-	-	-	23.91	10.22	8.62	4.39
United Kingdom	23.42	-53.31	14.84	-51.12	6.89	7.02	6.83	11.98
Euro area total	2.57	.	24.77	11.74	7.53	7.97	6.78	7.89
EU total	.	.	23.55	-0.79	8.58	7.97	7.26	9.26

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

(annual percentage changes)

	POS transactions at terminals located outside the country				E-money card purchase transactions			
	Cards issued in the country							
	2008	2009	2010	2011	2008	2009	2010	2011
Belgium	18.07	6.74	13.21	27.52	-9.63	-13.16	-14.01	-16.67
Bulgaria	47.23	28.25	103.05	-11.21	-	-	-	-
Czech Republic	43.31	13.48	26.67	30.07	41.08	-32.19	13.46	-63.44
Denmark	-42.05	20.86	9.67	8.85	-	-	-	-
Germany	2.23	10.52	9.11	22.75	-8.49	-9.15	-9.61	-7.52
Estonia	26.39	56.50	16.57	21.85	-	-	-	-
Ireland	-	-	-	-	-	-	-	-
Greece	57.81	5.77	2.75	14.69	-	-	-	-
Spain	8.16	3.66	13.43	5.10	-32.66	-9.20	-18.63	-50.51
France	10.85	14.49	15.87	17.29	21.68	12.03	14.03	13.16
Italy	-	-	-86.93	44.01	46.37	23.64	31.84	28.43
Cyprus	35.15	24.27	16.81	12.76	-	-	-	-
Latvia	17.55	12.34	22.52	15.68	-	-	-	-
Lithuania	30.98	16.74	31.55	27.73	-	-	-	-
Luxembourg	19.39	15.17	14.53	21.11	-9.05	-3.62	-18.32	-64.80
Hungary	27.73	9.16	30.04	27.44	-	-	-	-
Malta	37.18	28.77	21.82	12.37	-	-	-	-
Netherlands	11.39	7.20	29.07	6.42	0.74	0.53	0.68	-0.78
Austria	-	-	-	-	-2.70	-7.28	-3.39	-3.36
Poland	40.04	4.26	23.92	41.65	-	-	-	-
Portugal	13.79	9.65	11.42	12.43	20.58	9.64	-3.25	2.79
Romania	56.84	20.31	33.18	29.71	-	-	-	-
Slovenia	-7.59	14.58	14.29	5.33	-	-	-	-
Slovakia	49.14	105.95	-7.90	20.70	-	-	-	-
Finland	12.84	-0.81	0.82	4.07	-	-	-	-
Sweden	-	-	-	-	-	-	-	-
United Kingdom	2.08	-3.67	37.71	27.69	-	-	-	-
Euro area total	9.55	.	-0.40	17.67	.	.	4.34	.
EU total	.	.	9.56	20.42	.	.	.	.

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				
	Cards issued outside the country					Cards issued in the country					2007	2008	2009	2010	2011
	2007	2008	2009	2010	2011	2007	2008	2009	2010	2011					
Belgium	296.63	329.78	315.23	362.03	397.79	6,591.78	6,928.63	6,841.21	7,116.52	7,439.97	1,120.80	1,052.68	959.64	924.34	-
Bulgaria	46.30	64.80	76.33	111.29	118.51	142.13	203.62	204.31	267.54	381.27	-	-	-	-	1,083.33
Czech Republic	143.76	386.38	263.92	316.64	268.66	1,638.91	2,554.52	2,345.85	2,161.27	2,436.39	10,493.81	9,901.69	5,888.72	6,835.60	6,167.61
Denmark	408.87	179.95	190.38	221.94	220.69	9,191.42	7,574.22	8,044.23	8,037.03	7,512.63	-	-	-	-	-
Germany	-	-	-	-	-	3,580.21	3,681.52	3,573.20	3,690.97	3,828.00	155.02	149.75	142.62	164.60	152.53
Estonia	192.48	221.19	223.54	304.99	256.63	5,667.39	5,950.81	5,490.08	6,044.52	6,202.01	-	-	-	-	-
Ireland	-	-	-	-	-	3,468.00	4,058.22	3,806.25	3,943.75	2,215.46	-	-	-	-	-
Greece	23.99	21.45	22.39	25.81	34.98	164.45	156.43	156.96	150.43	159.74	-	-	-	-	-
Spain	73.51	75.70	76.89	83.44	95.69	1,336.74	1,373.93	1,428.32	1,511.42	1,594.68	59.28	93.38	25.25	12.66	9.01
France	153.82	130.43	125.89	174.68	194.95	4,811.54	4,619.00	4,823.43	5,009.84	5,281.33	179.14	242.25	281.95	307.33	372.82
Italy	-	-	48.21	68.41	73.42	676.87	654.41	990.18	1,129.07	1,391.77	221.02	315.08	-	-	-
Cyprus	162.14	185.54	-	-	467.74	1,066.10	1,247.97	-	-	1,228.30	-	-	-	-	-
Latvia	208.03	162.06	119.44	273.38	339.00	3,508.15	3,712.31	3,585.63	3,683.66	3,906.05	-	-	-	-	-
Lithuania	117.64	105.73	114.71	150.58	193.48	2,550.31	2,067.82	2,269.00	2,460.01	2,617.73	17.30	-	-	-	-
Luxembourg	1,793.31	1,758.73	1,482.99	1,184.51	1,256.33	3,982.17	4,044.49	3,775.66	3,169.55	3,333.12	220.52	190.01	197.02	202.74	-
Hungary	121.10	121.99	141.98	127.06	145.21	2,528.47	2,686.73	2,522.48	2,575.40	2,695.09	-	-	-	-	-
Malta	306.81	241.33	207.99	243.74	-	781.33	777.70	748.21	781.46	-	-	-	-	-	-
Netherlands	131.27	144.76	159.83	202.38	197.49	7,239.91	7,646.62	8,106.79	8,434.66	8,310.81	1,759.53	1,985.50	2,153.86	2,611.15	4,160.41
Austria	-	-	-	-	-	2,416.76	2,569.99	2,366.62	2,943.96	3,059.85	273.84	260.43	255.29	314.75	308.51
Poland	-	-	-	-	-	2,411.51	2,638.27	2,978.32	3,257.27	3,724.13	-	-	-	-	-
Portugal	88.76	83.31	79.28	74.51	83.07	4,674.34	4,417.38	4,160.38	4,169.94	4,475.53	8.16	8.81	8.56	7.59	7.92
Romania	40.54	32.87	29.01	29.61	36.38	499.84	659.48	780.53	821.47	892.45	-	-	-	-	-
Slovenia	127.47	138.12	122.52	141.54	179.99	2,788.66	2,752.53	2,865.44	3,094.94	3,315.93	-	-	-	-	-
Slovakia	174.93	184.86	191.59	153.27	147.41	1,500.16	1,553.56	1,826.32	2,163.68	2,583.39	-	-	-	-	-
Finland	77.04	84.31	65.91	69.65	86.21	6,789.41	6,483.66	5,107.95	5,174.13	5,378.42	-	-	-	-	-
Sweden	181.50	-	-	-	-	5,984.03	7,131.27	7,030.68	8,187.40	8,458.76	-	-	-	-	-
United Kingdom	256.01	303.21	131.45	142.09	63.94	6,561.04	6,729.90	6,687.73	6,725.49	6,933.87	-	-	-	-	-
Euro area total	73.08	70.15	78.92	100.48	111.42	2,755.00	2,738.66	2,827.58	3,080.80	3,283.89	350.86	369.97	462.16	521.70	634.27
EU total	105.59	102.99	85.71	105.98	101.84	3,376.34	3,405.89	3,491.85	3,748.75	3,967.31	398.11	437.92	516.49	588.50	661.90

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				
	Cards issued in the country														
	2007	2008	2009	2010	2011	2007	2008	2009	2010	2011	2007	2008	2009	2010	2011
Belgium	45.93	46.22	47.98	50.59	52.41	3.33	3.67	3.81	4.27	5.29	5.14	4.34	3.66	3.12	2.52
Bulgaria	0.96	1.36	1.58	2.13	3.08	0.25	0.33	0.44	0.91	0.77	-	-	-	-	0.00
Czech Republic	14.30	15.35	19.51	21.89	25.47	0.80	1.08	1.25	1.55	1.97	6.65	8.84	6.16	6.82	2.43
Denmark	146.73	135.10	121.48	118.92	124.61	14.40	7.35	7.96	8.06	8.65	-	-	-	-	-
Germany	16.48	17.77	18.31	19.61	20.84	1.41	1.44	1.56	1.68	2.01	0.42	0.39	0.34	0.31	0.28
Estonia	71.74	77.30	79.69	87.21	103.84	2.67	3.22	5.07	6.04	7.42	-	-	-	-	-
Ireland	51.49	56.50	55.97	56.20	57.42	-	-	-	-	-	-	-	-	-	-
Greece	4.42	4.41	4.39	4.37	4.19	0.35	0.53	0.55	0.61	0.72	-	-	-	-	-
Spain	24.11	25.55	26.70	29.33	31.51	0.59	0.63	0.67	0.79	0.86	0.01	0.01	0.00	0.00	0.00
France	72.53	74.39	77.20	84.22	91.86	2.01	2.15	2.42	2.88	3.45	0.32	0.38	0.41	0.48	0.56
Italy	12.21	12.62	21.17	19.73	25.92	-	-	1.71	0.22	0.33	0.73	1.05	1.32	1.69	2.26
Cyprus	19.51	21.50	20.10	19.75	22.74	3.07	3.85	4.43	4.63	5.46	-	-	0.00	0.00	0.53
Latvia	30.43	34.34	34.51	36.21	41.54	1.79	1.98	2.26	2.82	3.41	-	-	-	-	-
Lithuania	18.38	19.63	20.47	21.22	25.70	0.79	0.94	1.08	1.43	2.01	0.01	0.00	0.00	0.00	0.00
Luxembourg	40.75	41.10	40.48	30.38	25.04	13.43	15.12	16.42	13.93	13.35	2.72	2.33	2.12	1.28	0.36
Hungary	16.14	18.38	20.51	22.72	25.68	0.73	0.90	1.00	1.28	1.63	-	-	-	-	-
Malta	12.48	13.23	13.39	13.74	14.33	2.77	3.47	4.24	4.84	5.08	-	-	-	-	-
Netherlands	51.65	57.86	65.47	71.73	76.30	2.34	2.64	2.90	3.72	3.96	5.57	5.69	5.85	5.86	5.81
Austria	26.26	27.40	28.28	29.45	29.73	-	-	-	-	-	2.98	2.78	2.49	2.32	2.18
Poland	16.98	18.50	20.68	25.73	31.08	0.44	0.54	0.52	0.67	0.94	-	-	-	-	-
Portugal	49.91	48.45	51.98	58.95	60.97	0.44	0.46	0.51	0.59	0.65	0.09	0.10	0.11	0.11	0.11
Romania	3.06	4.42	5.97	6.98	8.35	0.34	0.47	0.59	0.80	0.98	-	-	-	0.00	-
Slovenia	30.71	30.29	30.97	31.11	34.49	1.25	1.10	1.26	1.38	1.57	-	-	-	-	-
Slovakia	8.75	9.67	12.86	15.59	19.24	0.72	0.98	2.05	1.86	2.18	-	-	-	-	0.01
Finland	235.47	146.11	127.17	141.78	139.53	2.80	1.81	1.73	1.68	1.64	-	-	-	-	-
Sweden	62.37	70.44	75.72	83.01	85.64	1.78	-	-	-	-	-	-	-	-	-
United Kingdom	47.65	49.50	54.88	57.39	64.07	1.66	1.65	1.64	2.21	2.82	-	-	-	-	-
Euro area total	34.52	36.00	38.36	41.08	44.73	1.23	1.31	1.69	1.69	2.02	0.94	0.95	0.94	0.98	1.03
EU total	36.58	38.17	41.21	44.16	48.29	1.37	1.33	1.60	1.75	2.11	0.70	0.73	0.69	0.73	0.71

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				
	2007	2008	2009	2010	2011	2007	2008	2009	2010	2011
Belgium	3.50	3.88	3.44	4.05	4.43	43.47	46.52	48.72	51.99	55.07
Bulgaria	0.27	0.32	0.32	0.41	0.43	0.67	0.92	0.80	0.81	1.12
Czech Republic	1.02	1.70	1.26	2.01	1.25	5.01	6.73	6.73	7.00	9.62
Denmark	2.89	1.52	1.34	1.57	1.79	40.00	38.91	37.02	40.04	41.40
Germany	-	-	-	-	-	128.26	135.24	139.29	150.83	166.19
Estonia	0.22	0.26	0.26	0.33	0.35	2.29	2.55	2.25	2.34	2.69
Ireland	-	-	-	-	-	23.26	25.38	23.05	22.77	23.57
Greece	1.94	1.47	1.40	1.57	1.84	5.20	5.47	5.93	5.46	4.87
Spain	8.73	9.32	8.61	9.28	10.49	87.72	91.78	87.96	91.53	93.75
France	19.75	18.87	17.06	22.85	25.36	296.70	316.46	323.76	345.07	373.12
Italy	-	-	7.61	10.35	11.04	76.57	62.54	114.18	120.56	141.75
Cyprus	0.47	0.49	0.41	0.55	0.62	1.53	1.90	1.85	1.98	2.19
Latvia	0.26	0.22	0.12	0.22	0.33	1.45	1.70	1.32	1.32	1.49
Lithuania	0.13	0.18	0.14	0.17	0.24	1.26	1.55	1.38	1.37	1.53
Luxembourg	1.16	1.16	1.08	1.08	1.14	2.43	2.60	2.69	2.89	2.94
Hungary	0.65	0.65	0.68	0.68	0.81	9.63	10.30	8.50	9.40	10.28
Malta	0.29	0.26	0.24	0.32	0.34	0.38	0.46	0.50	0.54	0.75
Netherlands	3.13	3.25	3.47	4.49	4.99	73.04	78.95	79.83	84.88	86.95
Austria	-	-	-	-	-	12.54	13.78	14.44	15.87	16.50
Poland	-	-	-	-	-	13.55	17.96	16.77	21.00	23.81
Portugal	1.55	1.58	1.49	1.63	1.82	35.48	38.76	41.91	52.75	54.85
Romania	0.23	0.21	0.25	0.23	0.29	1.58	2.55	2.61	2.78	3.50
Slovenia	0.35	0.41	0.37	0.40	0.48	3.32	3.73	3.73	3.95	4.06
Slovakia	0.31	0.33	0.31	0.29	0.32	1.95	2.15	2.47	2.88	3.45
Finland	0.63	0.75	0.65	0.79	1.04	32.05	10.77	29.70	35.17	36.10
Sweden	1.36	-	-	-	-	47.13	49.61	47.18	54.94	63.22
United Kingdom	23.23	20.83	8.06	2.14	16.67	517.31	477.44	444.61	498.83	546.13
Euro area total	40.73	41.45	46.16	57.66	64.23	820.04	834.33	920.01	989.11	1,068.79
EU total	72.06	67.67	58.58	65.42	86.05	1,463.79	1,446.70	1,489.19	1,628.95	1,770.89

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				
	Cards issued in the country									
	2007	2008	2009	2010	2011	2007	2008	2009	2010	2011
Belgium	5.29	6.14	6.02	6.75	8.23	0.39	0.35	0.31	0.26	0.23
Bulgaria	0.17	0.22	0.26	0.33	0.42	-	-	-	-	0.00
Czech Republic	0.59	0.84	0.87	1.05	1.33	0.02	0.03	0.02	0.03	0.01
Denmark	6.01	3.09	3.44	3.76	4.04	-	-	-	-	-
Germany	15.38	16.13	16.73	18.38	21.57	0.16	0.15	0.15	0.14	0.13
Estonia	0.25	0.30	0.33	0.38	0.47	-	-	-	-	-
Ireland	-	-	-	-	-	-	-	-	-	-
Greece	0.73	1.09	1.04	0.99	0.90	-	-	-	-	-
Spain	4.17	4.28	3.99	4.14	4.12	0.00	0.00	0.00	0.00	0.00
France	13.90	15.35	15.83	18.12	20.48	0.05	0.07	0.08	0.09	0.10
Italy	-	-	9.37	1.09	1.49	3.38	4.58	5.20	7.42	9.71
Cyprus	0.51	0.66	0.70	0.79	0.85	-	-	0.00	0.00	0.04
Latvia	0.46	0.56	0.41	0.51	0.63	-	-	-	-	-
Lithuania	0.24	0.30	0.27	0.34	0.42	0.00	0.00	0.00	0.00	0.00
Luxembourg	1.17	1.35	1.45	1.73	1.82	0.01	0.01	0.01	0.00	0.00
Hungary	0.50	0.60	0.53	0.68	0.81	-	-	-	-	-
Malta	0.14	0.18	0.21	0.25	0.28	-	-	-	-	-
Netherlands	7.16	8.19	7.80	8.59	9.29	0.48	0.48	0.48	0.47	0.45
Austria	-	-	-	-	-	0.15	0.15	0.14	0.13	0.14
Poland	0.97	1.38	1.14	1.48	1.78	-	-	-	-	-
Portugal	0.67	0.76	0.80	0.91	0.97	0.05	0.06	0.06	0.07	0.08
Romania	0.41	0.64	0.61	0.79	0.97	-	-	-	0.00	-
Slovenia	0.29	0.29	0.31	0.33	0.34	-	-	-	-	-
Slovakia	0.24	0.37	0.57	0.54	0.67	-	-	-	-	0.00
Finland	0.84	0.93	0.87	0.89	0.92	-	-	-	-	-
Sweden	2.42	-	-	-	-	-	-	-	-	-
United Kingdom	36.54	34.88	28.68	32.02	32.37	-	-	-	-	-
Euro area total	49.60	55.35	65.69	63.51	72.39	4.66	5.84	6.42	8.59	10.89
EU total	99.05	98.53	102.24	104.85	115.15	4.69	5.87	6.44	8.62	10.90

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			
	2008	2009	2010	2011	2008	2009	2010	2011
Belgium	7.91	-11.53	13.82	5.86	4.19	4.39	3.22	2.65
Bulgaria	10.04	-1.09	22.58	2.61	28.96	-14.38	-3.27	35.23
Czech Republic	45.29	-22.03	48.99	-41.00	16.81	5.40	-2.77	29.96
Denmark	-48.55	-13.48	14.70	11.04	-4.93	-6.11	5.26	1.00
Germany	-	-	-	-	4.26	2.14	6.31	7.73
Estonia	10.11	3.06	20.48	2.17	3.49	-10.06	-1.63	10.60
Ireland	-	-	-	-	7.69	-6.75	-1.04	2.06
Greece	-25.96	-6.79	6.73	14.64	3.04	5.64	-12.48	-12.69
Spain	5.24	-8.48	4.83	10.42	3.13	-5.00	1.16	0.07
France	-5.55	-10.53	31.34	8.07	5.41	1.27	4.50	5.31
Italy	-	-	33.25	2.83	-20.20	80.58	3.42	13.43
Cyprus	3.67	-17.37	30.98	7.65	21.58	-4.17	4.96	6.49
Latvia	-21.80	-42.32	70.41	47.49	6.35	-20.60	-2.12	8.46
Lithuania	21.64	-21.10	15.80	34.15	13.86	-12.32	-4.23	8.32
Luxembourg	-0.49	-9.24	-3.02	1.81	6.08	0.90	4.32	-1.69
Hungary	-3.58	10.74	-5.75	16.69	3.52	-12.71	3.86	6.60
Malta	-13.91	-7.27	25.41	5.07	15.18	8.74	4.06	35.75
Netherlands	2.21	6.23	26.92	8.29	6.33	0.40	4.40	-0.07
Austria	-	-	-	-	8.27	3.74	7.56	0.56
Poland	-	-	-	-	19.06	10.81	12.33	11.87
Portugal	0.85	-5.52	7.01	7.53	8.33	8.28	22.86	0.46
Romania	-4.43	27.48	-13.51	24.19	67.84	12.73	-1.98	22.75
Slovenia	17.12	-12.28	4.64	18.13	10.38	-2.11	3.79	0.54
Slovakia	-5.37	-6.48	-6.79	3.76	-1.27	14.83	15.07	14.72
Finland	15.22	-14.52	17.11	28.17	-67.49	170.83	15.22	0.04
Sweden	-	-	-	-	7.11	2.18	2.44	8.45
United Kingdom	1.27	-57.94	-75.35	656.74	4.21	1.26	4.17	6.30
Euro area total	-1.65	.	22.22	7.80	-0.08	8.98	5.18	4.92
EU total	.	.	8.77	27.67	-3.25	1.38	6.54	5.51

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			
	Cards issued in the country							
	2008	2009	2010	2011	2008	2009	2010	2011
Belgium	13.08	-2.21	8.36	18.10	-12.89	-11.38	-18.73	-14.92
Bulgaria	21.58	14.93	20.65	25.34	-	-	-	-
Czech Republic	25.03	8.61	12.91	19.32	26.11	-0.75	11.39	-62.97
Denmark	-49.75	9.83	6.53	4.75	-	-	-	-
Germany	3.66	2.89	7.84	14.78	-4.88	-5.40	-5.20	-12.70
Estonia	11.27	9.48	11.25	18.67	-	-	-	-
Ireland	-	-	-	-	-	-	-	-
Greece	46.38	-6.85	-9.26	-10.99	-	-	-	-
Spain	1.16	-7.55	0.94	-2.88	-38.17	-3.85	-8.97	-31.54
France	9.14	2.08	12.22	10.04	26.65	17.51	10.77	8.20
Italy	-	-	-88.60	32.21	32.45	12.21	39.90	26.25
Cyprus	27.43	3.94	10.48	3.35	-	-	-	-
Latvia	10.59	-25.63	23.49	18.57	-	-	-	-
Lithuania	18.07	-11.14	20.98	18.85	-	-	-	-
Luxembourg	14.57	4.83	16.16	1.56	-8.40	-7.99	-31.08	-71.91
Hungary	15.30	-5.62	19.79	15.54	-	-	-	-
Malta	24.67	13.84	15.97	9.82	-	-	-	-
Netherlands	12.43	-5.41	8.07	5.53	-0.42	-1.60	-2.83	-6.46
Austria	-	-	-	-	-4.71	-7.14	-7.84	3.46
Poland	27.85	-1.49	16.36	18.66	-	-	-	-
Portugal	12.11	5.95	11.72	2.21	23.33	9.91	5.20	18.72
Romania	60.19	5.27	18.42	19.82	-	-	-	-
Slovenia	0.22	2.29	6.29	-0.94	-	-	-	-
Slovakia	34.79	56.67	-7.51	19.04	-	-	-	-
Finland	7.64	-8.74	-0.48	1.21	-	-	-	-
Sweden	-	-	-	-	-	-	-	-
United Kingdom	7.76	-10.57	3.64	-1.84	-	-	-	-
Euro area total	8.44	.	-5.43	10.28	.	.	30.93	.
EU total	.	.	-0.11	6.59	.	.	.	.

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				
	Cards issued outside the country					Cards issued in the country					2007	2008	2009	2010	2011
	2007	2008	2009	2010	2011	2007	2008	2009	2010	2011					
Belgium	28.74	31.08	25.50	29.32	31.43	356.72	372.47	360.68	376.02	390.79	4.93	4.58	4.28	4.03	-
Bulgaria	5.50	5.87	5.36	6.72	6.63	13.68	17.13	13.54	13.38	17.42	-	-	-	-	19.30
Czech Republic	12.92	29.49	16.19	20.71	12.21	63.50	116.55	86.51	72.20	93.72	3.17	3.08	2.54	3.10	2.99
Denmark	33.37	13.85	12.84	14.26	14.26	461.31	353.73	355.99	362.72	330.03	-	-	-	-	-
Germany	-	-	-	-	-	226.59	228.06	215.82	222.40	233.76	0.47	0.48	0.48	0.59	0.53
Estonia	9.75	10.73	9.76	12.74	11.79	103.05	106.65	84.59	90.19	90.32	-	-	-	-	-
Ireland	-	-	-	-	-	326.15	343.69	288.18	284.65	153.96	-	-	-	-	-
Greece	5.00	3.46	3.29	3.81	5.09	13.40	12.89	13.90	13.21	13.45	-	-	-	-	-
Spain	6.46	6.56	6.18	6.68	7.70	64.89	64.60	63.16	65.89	68.79	0.15	0.23	0.07	0.04	0.04
France	15.89	13.71	12.26	16.02	17.56	238.78	229.88	232.64	241.87	258.44	0.36	0.51	0.63	0.68	0.81
Italy	-	-	5.22	8.46	8.80	62.79	46.86	78.28	98.51	112.99	15.07	19.89	-	-	-
Cyprus	24.11	25.08	-	-	25.38	79.48	96.95	-	-	90.22	-	-	-	-	-
Latvia	12.45	9.46	5.23	9.08	13.48	70.54	72.85	55.48	55.32	60.40	-	-	-	-	-
Lithuania	4.89	4.42	3.66	4.62	6.19	45.64	38.64	35.56	37.13	40.18	0.31	-	-	-	-
Luxembourg	128.41	122.19	101.59	84.22	89.45	269.37	273.23	252.53	225.20	230.95	0.58	0.51	0.51	0.46	-
Hungary	11.87	10.61	9.52	8.64	9.59	176.45	169.39	119.78	119.79	121.42	-	-	-	-	-
Malta	33.11	25.72	21.37	26.62	-	43.13	44.81	43.68	45.13	-	-	-	-	-	-
Netherlands	13.95	13.85	14.22	17.37	17.83	326.09	336.85	326.86	328.24	310.98	4.78	5.43	5.80	6.91	10.65
Austria	-	-	-	-	-	120.11	128.98	116.74	147.46	153.65	1.45	1.37	1.36	1.63	1.77
Poland	-	-	-	-	-	72.63	84.57	72.73	83.12	89.04	-	-	-	-	-
Portugal	7.68	6.99	5.84	5.87	6.64	175.31	171.41	164.29	189.46	200.11	0.22	0.25	0.24	0.24	0.30
Romania	3.22	2.34	2.49	2.15	2.35	22.12	28.18	26.54	26.01	28.05	-	-	-	-	-
Slovenia	9.73	11.06	10.12	11.16	14.03	92.83	99.40	101.51	111.00	118.79	-	-	-	-	-
Slovakia	11.22	10.13	8.57	7.77	7.94	70.20	66.10	68.67	76.83	86.84	-	-	-	-	-
Finland	4.67	4.91	3.72	3.92	5.10	237.41	70.40	168.74	174.96	177.83	-	-	-	-	-
Sweden	7.27	-	-	-	-	251.61	254.70	216.66	270.50	308.02	-	-	-	-	-
United Kingdom	22.11	19.03	6.83	1.71	12.25	492.33	436.03	377.05	398.21	401.40	-	-	-	-	-
Euro area total	7.18	6.75	7.16	9.13	9.97	144.60	135.76	142.73	156.58	165.83	3.84	4.89	6.64	9.61	14.11
EU total	9.53	8.31	6.83	7.64	9.73	193.56	177.72	173.71	190.18	200.25	3.84	4.88	6.60	9.54	14.06

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				
	Cards issued in the country														
	2007	2008	2009	2010	2011	2007	2008	2009	2010	2011	2007	2008	2009	2010	2011
Belgium	2,485.32	2,484.60	2,529.74	2,673.09	2,752.94	302.28	327.98	312.82	347.03	411.19	22.58	18.87	16.31	13.57	11.59
Bulgaria	92.43	114.31	104.76	106.76	140.50	23.41	27.30	33.58	42.68	52.06	-	-	-	-	0.03
Czech Republic	554.14	700.36	719.58	731.42	979.78	64.98	87.91	93.07	109.86	135.12	2.01	2.75	2.66	3.09	1.18
Denmark	7,364.34	6,309.45	5,376.10	5,367.05	5,474.28	1,106.07	500.85	499.24	504.41	533.60	-	-	-	-	-
Germany	1,042.88	1,100.56	1,105.61	1,181.88	1,272.62	125.07	131.23	132.79	143.98	165.18	1.28	1.24	1.15	1.10	0.96
Estonia	1,304.49	1,385.44	1,227.80	1,301.25	1,512.35	144.33	164.82	177.80	213.11	265.75	-	-	-	-	-
Ireland	4,842.85	4,784.81	4,237.83	4,056.70	3,990.38	-	-	-	-	-	-	-	-	-	-
Greece	360.36	362.98	388.35	383.74	352.77	50.36	72.05	67.98	69.64	65.27	-	-	-	-	-
Spain	1,170.22	1,201.36	1,180.44	1,278.69	1,359.26	55.63	56.02	53.57	57.90	59.73	0.02	0.01	0.01	0.01	0.01
France	3,599.37	3,702.37	3,723.29	4,066.19	4,495.09	168.66	179.63	182.09	213.57	246.70	0.64	0.80	0.93	1.07	1.22
Italy	1,132.66	903.94	1,673.84	1,721.36	2,104.54	-	-	137.40	15.57	22.19	49.98	66.21	76.19	105.98	144.22
Cyprus	1,454.94	1,670.27	1,503.65	1,440.68	1,669.96	483.58	581.83	568.10	572.94	644.55	-	-	0.00	0.00	33.64
Latvia	611.91	673.91	534.01	543.83	642.36	192.76	220.76	163.84	210.51	271.83	-	-	-	-	-
Lithuania	328.90	366.80	320.84	320.34	394.52	61.49	71.11	63.03	79.50	107.43	0.15	0.00	0.00	0.00	0.00
Luxembourg	2,756.67	2,776.80	2,707.67	2,158.21	1,734.93	1,323.58	1,439.99	1,458.81	1,294.73	1,075.28	7.15	6.22	5.53	2.91	0.67
Hungary	1,126.07	1,158.74	973.71	1,056.70	1,156.82	58.74	67.32	61.16	76.56	90.84	-	-	-	-	-
Malta	689.03	762.39	781.93	793.43	1,021.78	254.08	304.29	326.71	369.46	384.90	-	-	-	-	-
Netherlands	2,326.23	2,549.01	2,639.87	2,791.43	2,855.07	228.19	264.40	257.99	282.40	305.02	15.14	15.54	15.77	15.52	14.86
Austria	1,305.25	1,374.94	1,395.11	1,475.00	1,492.96	-	-	-	-	-	15.72	14.57	13.24	11.99	12.49
Poland	511.50	593.17	504.93	656.62	742.98	36.55	45.52	34.44	46.40	55.68	-	-	-	-	-
Portugal	1,871.94	1,879.94	2,052.67	2,678.47	2,726.03	35.26	36.64	39.14	46.44	48.09	2.38	2.73	3.02	3.38	4.06
Romania	135.30	189.08	202.88	220.92	262.52	35.50	47.34	47.44	62.40	72.38	-	-	-	0.00	-
Slovenia	1,022.20	1,093.77	1,097.15	1,115.62	1,235.65	88.45	85.93	90.06	93.78	102.34	-	-	-	-	-
Slovakia	409.56	411.59	483.58	553.43	646.81	51.15	70.18	112.50	103.48	125.49	-	-	-	-	0.15
Finland	8,233.83	1,586.53	4,201.13	4,794.41	4,613.51	215.73	137.64	122.81	121.06	117.86	-	-	-	-	-
Sweden	2,622.38	2,515.66	2,333.53	2,742.46	3,118.54	134.73	-	-	-	-	-	-	-	-	-
United Kingdom	3,575.93	3,207.11	3,094.16	3,398.08	3,709.22	252.62	234.29	199.62	218.12	219.86	-	-	-	-	-
Euro area total	1,811.55	1,784.57	1,936.53	2,088.01	2,258.59	109.56	118.39	138.28	134.06	152.99	10.30	12.50	13.51	18.13	23.01
EU total	2,096.99	1,991.48	2,050.25	2,240.14	2,437.33	141.90	135.63	140.76	144.19	158.49	6.72	8.08	8.87	11.85	15.01

16.1a Participation in selected interbank funds transfer systems

(end of period)

	Number of participants					of which: Direct participants				
	2007	2008	2009	2010	2011	2007	2008	2009	2010	2011
A. PROCESSING THE EURO										
I. LVPS										
1. TARGET										
TARGET as a whole	4,751	4,568	4,554	4,508	4,478	1,055	941	989	1,054	1,100
EURO AREA										
ELLIPS, RECOUR & TARGET2-BE	88	51	50	47	48	16	9	10	11	12
RTGSplus, CAM, KTO2 & TARGET2-DE	2,928	2,891	2,787	2,730	2,745	188	203	184	219	280
EP-RTGS & TARGET2-EE	6	8	9	17	18	6	8	9	17	18
IRIS & TARGET2-IE	21	33	33	32	29	21	21	21	22	17
HERMES & TARGET2-GR	34	52	52	50	53	34	21	21	25	25
SLBE & TARGET2-ES	208	236	229	232	210	174	137	132	133	112
TBF & TARGET2-FR	118	277	293	306	308	88	65	83	83	89
BI-REL & TARGET2-IT	783	480	479	462	441	110	95	100	102	101
TARGET2-CY	15	18	20	20	21	15	15	15	15	15
LIPS-Gross & TARGET2-LU	44	46	71	71	73	23	25	27	26	29
TARGET2-MT	2	2	2	2	4	2	2	2	2	4
TOP & TARGET2-NL	132	102	103	99	100	90	60	61	55	54
ARTIS, HOAM.AT & TARGET2-AT	89	90	94	94	95	89	90	94	94	95
SPGT2 & TARGET2-PT	36	36	53	56	58	36	36	43	45	46
TARGET2-SI	22	23	24	25	25	22	23	24	25	25
TARGET2-SK	-	-	31	33	35	-	-	31	33	35
BoF-RTGS & TARGET2-FI	24	19	19	19	20	24	19	19	19	20
EPM & TARGET2-ECB EU	4	4	4	4	4	4	4	4	4	4
EU NON-EA										
TARGET2-BNB BG	-	-	-	19	19	-	-	-	19	19
KRONOS EURO & TARGET2-DK	108	120	123	115	111	32	37	40	39	39
TARGET2-LV	25	25	25	26	25	25	25	25	26	25
LITHAS-PHA & TARGET2-LT	13	14	14	14	13	5	5	5	5	13
SORBNET-EURO & TARGET2-PL	38	41	39	35	23	38	41	39	35	23
CHAPS EURO UK	13	0	-	-	-	13	0	-	-	-
2. NON-TARGET										
EURO AREA										
Estonia										
ESTA	13	13	13	15	15	13	13	13	15	15
France										
PNS	50	-	-	-	-	16	-	-	-	-
Cyprus										
Large-value Credit Transfer System	71	68	33	30	30	71	68	33	30	30
Finland										
POPS	10	10	10	10	12	9	9	9	9	10
3. EUROPEAN UNION										
EURO1/STEP1	312	316	283	274	259	312	316	283	274	259
II. MULTI-CURRENCY SYSTEMS										
CLS	57	60	59	61	63	55	58	57	59	61
III. RETAIL SYSTEMS										
EURO AREA										
Belgium										
Clearing House	79	73	73	-	-	24	24	24	-	-
CEC	81	76	76	75	74	21	20	20	19	18
Germany										
RPS	237	256	223	221	212	237	256	223	221	212

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

(end of period)

	Number of participants					of which: Direct participants				
	2007	2008	2009	2010	2011	2007	2008	2009	2010	2011
A. PROCESSING THE EURO (cont.)										
III. RETAIL SYSTEMS (cont.)										
EURO AREA (cont.)										
Ireland										
IRECC	20	24	37	48	53	7	7	7	7	6
IPCC	17	17	17	17	15	8	8	8	8	7
Greece										
DIAS	40	42	56	58	60	40	42	43	45	46
ACO	51	51	51	50	48	51	51	51	50	48
Spain										
SNCE	226	223	218	212	204	22	22	22	22	20
France										
SIT/CORE	564	424	423	421	402	12	12	11	11	10
Italy										
BI-COMP	817	339	338	-	-	124	123	115	89	89
Cyprus										
Cyprus Clearing House	16	17	17	18	19	15	16	16	17	19
JCC Payment Cards System	10	11	14	19	21	8	9	13	18	20
JCC Transfer System	11	13	13	13	14	11	13	13	13	14
Government Payments System	12	12	18	21	21	11	12	18	21	21
Malta										
Malta Clearing House	6	8	8	8	8	6	8	8	8	8
Netherlands										
Equens	57	56	53	48	47	57	56	53	48	44
Austria										
STEP.AT	-	129	183	270	270	-	20	34	36	36
Portugal										
SICOI	59	61	69	68	66	37	37	36	36	35
SLOD	86	79	62	.	.	86	79	62	.	.
Slovenia										
Giro Clearing System	21	22	23	.	.	21	22	23	.	.
SEPA IKP System	.	.	23	23	23	.	.	23	23	23
SEPA IDD Core System	.	.	.	.	20	.	.	.	.	20
SEPA IDD Core System	.	.	.	.	11	.	.	.	.	11
Slovakia										
EURO SIPS	-	-	28	30	32	-	-	28	30	32
Finland										
PMJ	12	12	12	12	11	12	12	12	12	11
STEP2	.	.	.	11	12	.	.	.	11	12
EU NON-EA										
Denmark										
The Sumclearing Euro	153	147	138	133	121	29	29	29	29	29
Poland										
EUROELIXIR	630	628	624	623	619	31	31	29	27	25
Bulgaria										
BISERA7-EUR	-	-	.	14	14	-	-	.	14	14
EUROPEAN UNION										
STEP2 XCT Service	1,792	1,802	1,818	1,789	1,673	108	106	106	103	97
STEP2 ICT Service	57	65	78	76	73	9	8	7	6	6
STEP2 SCT Service	.	4,147	4,472	4,638	4,669	.	114	117	124	123
STEP2 SDD CORE Service	.	.	.	3,894	3,935	.	.	.	91	87
STEP2 SDD B2B Service	.	.	.	3,341	3,405	.	.	.	66	71
B. PROCESSING OTHER CURRENCIES										
I. LVPS										
EURO AREA										
Estonia										
Estonian RTGS	16	16	16	20	-	16	16	16	20	-
Malta										
MaRIS	7	.	.	.	.	7	.	.	.	.

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

(end of period)

	Number of participants					of which: Direct participants				
	2007	2008	2009	2010	2011	2007	2008	2009	2010	2011
B. PROCESSING OTHER CURRENCIES (cont.)										
I. LVPS (cont.)										
EURO AREA (cont.)										
Slovakia										
SIPS	32	32	-	-	-	32	32	-	-	-
EU NON-EA										
Bulgaria										
RINGS	34	36	31	31	37	34	36	31	31	37
Czech Republic										
CERTIS	47	50	51	54	55	47	50	51	54	55
Denmark										
KRONOS DKK	124	122	120	119	111	124	122	120	119	111
Latvia										
SAMS	23	24	25	25	26	23	24	25	25	26
Lithuania										
LITAS	-	-	-	-	-	-	-	-	-	-
LITAS-RLS	24	26	24	24	24	24	26	24	24	24
Hungary										
VIBER	203	197	189	189	189	42	43	56	56	54
Poland										
SORBNET	55	56	57	57	55	55	56	57	57	55
Romania										
REGIS	47	50	48	49	48	47	50	48	49	48
Sweden										
K-RIX	21	21	23	24	25	21	21	23	24	25
United Kingdom										
CHAPS Sterling	-	-	-	-	-	15	15	15	18	18
II. RETAIL SYSTEMS										
EU NON-EA										
Bulgaria										
BISERA	31	32	32	32	33	31	32	32	32	33
BORICA	24	24	23	24	24	24	24	23	24	24
SEP	-	-	4	5	7	-	-	4	5	7
Denmark										
The Sumclearing DKK	153	147	139	132	121	69	66	67	66	63
Latvia										
EKS	23	24	26	26	26	23	24	26	26	26
Lithuania										
LITAS-MMS	24	26	24	24	24	24	26	24	24	24
Hungary										
ICS	202	194	188	188	188	58	57	57	55	53
Poland										
ELIXIR	647	650	649	649	645	53	53	53	52	50
Romania										
PCH	36	35	35	-	-	36	35	35	-	-
SENT	40	42	44	42	41	40	42	44	42	41
VISA CARD CLEARING	24	28	30	29	29	24	28	30	29	29
MASTER CARD CLEARING	24	31	35	33	33	20	27	30	28	29
Sweden										
Bankgirot	19	19	20	20	20	19	19	20	20	20
Dataclearing	19	19	20	20	20	19	19	20	20	20
Plusgirot	-	-	-	-	-	-	-	-	-	-
United Kingdom										
Cheque and Credit Clearings	401	377	12	10	11	12	12	12	10	11
BACS	65,015	63,515	60,615	62,616	-	15	15	15	16	15

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)				
	2007	2008	2009	2010	2011	2007	2008	2009	2010	2011
A. PROCESSING THE EURO										
I. LVPS										
1. TARGET										
TARGET as a whole	21	-	-	-	-	20	16	15	16	16
EURO AREA										
ELLIPS, RECOUR & TARGET2-BE	84	90	93	91	92	91	93	89	92	92
RTGSplus, CAM, KTO2 & TARGET2-DE	49	50	54	51	50	62	35	31	34	33
EP-RTGS & TARGET2-EE	100	96	98	97	75	100	99	98	100	86
IRIS & TARGET2-IE	75	79	87	87	91	-	72	79	79	74
HERMES & TARGET2-GR	58	69	75	74	70	66	68	74	74	79
SLBE & TARGET2-ES	40	43	47	47	48	50	66	65	63	65
TBF & TARGET2-FR	47	53	54	52	53	58	62	62	61	64
BI-REL & TARGET2-IT	49	59	55	43	44	51	53	58	58	57
TARGET2-CY	94	91	90	90	91	93	93	92	97	97
LIPS-Gross & TARGET2-LU	67	69	58	62	63	68	-	83	85	90
TARGET2-MT	100	100	100	100	100	100	100	100	100	100
TOP & TARGET2-NL	62	54	64	63	68	72	51	51	43	42
ARTIS, HOAM.AT & TARGET2-AT	33	24	24	27	24	58	43	32	30	34
SPGT2 & TARGET2-PT	60	60	63	64	64	63	65	66	68	66
TARGET2-SI	68	62	62	62	61	72	70	71	70	69
TARGET2-SK	-	-	-	-	-	-	-	-	-	-
BoF-RTGS & TARGET2-FI	79	77	70	73	74	84	85	76	73	77
EPM & TARGET2-ECB EU	100	100	100	100	100	100	100	100	100	100
EU NON-EA										
TARGET2-BNB BG	-	-	-	77	70	-	-	-	96	95
KRONOS EURO & TARGET2-DK	95	95	76	76	77	99	99	97	98	98
TARGET2-LV	75	63	60	63	64	82	83	92	91	86
LITHAS-PHA & TARGET2-LT	100	100	100	100	94	100	100	100	100	99
SORBNET-EURO & TARGET2-PL	76	90	92	93	80	64	75	82	86	85
CHAPS EURO UK	74	70	-	-	-	80	77	-	-	-
2. NON-TARGET										
EURO AREA										
Estonia										
ESTA	99	99	99	98	98	97	97	98	97	96
France										
PNS	66	63	-	-	-	69	69	-	-	-
Cyprus										
Large-value Credit Transfer System	93	72	87	85	82	92	93	80	86	87
Finland										
POPS	92	91	91	92	92	93	95	93	93	92
3. EUROPEAN UNION										
EURO1/STEP1	31	30	31	30	31	46	45	47	49	51
II. MULTI-CURRENCY SYSTEMS										
CLS	-	-	-	-	-	-	-	-	-	-
III. RETAIL SYSTEMS										
EURO AREA										
Belgium										
Clearing House	84	84	82	-	-	89	88	86	-	-
CEC	82	82	81	82	85	82	83	82	83	85
Germany										
RPS	29	30	32	32	32	16	12	15	14	18

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)				
	2007	2008	2009	2010	2011	2007	2008	2009	2010	2011
A. PROCESSING THE EURO (cont.)										
III. RETAIL SYSTEMS (cont.)										
EURO AREA (cont.)										
Ireland										
IPCC & IRECC	99	99	94	98	99	96	96	97	95	96
Greece										
DIAS	71	71	73	75	68	69	67	67	67	66
ACO	77	53	53	55	58	64	62	63	62	67
Spain										
SNCE	62	61	62	61	61	59	59	59	58	58
France										
SIT/CORE	68	69	68	80	73	65	67	75	81	81
Italy										
BI-COMP	46	54	52	49	52	44	50	52	54	57
Cyprus										
Cyprus Clearing House	91	91	91	90	90	87	86	86	86	86
JCC Payment Cards System	-	-	-	-	-	-	-	-	-	-
JCC Transfer System	97	94	95	94	94	97	92	92	90	90
Government Payments System	100	100	98	94	94	100	100	98	92	95
Malta										
Malta Clearing House	100	100	99	98	97	98	97	98	97	95
Netherlands										
Equens	96	97	96	95	97	96	95	93	88	89
Austria										
STEP.AT	-	100	96	97	97	.	99	96	88	91
Portugal										
SICOI	79	78	78	78	77	69	69	69	69	69
SLOD	91	92	88	.	.	87	81	84	.	.
Slovenia										
Giro Clearing System	64	63	68	.	.	66	63	69	.	.
SEPA IKP System	.	.	62	61	61	.	.	62	63	61
SEPA IDD Core System	.	.	.	.	78	.	.	.	.	91
SEPA IDD Core System	.	.	.	.	0	.	.	.	.	0
Slovakia										
EURO SIPS	-	-	-	-	-	-	-	.	-	-
Finland										
PMJ	99	96	95	96	-	92	94	88	97	-
STEP2	-	-	-	-	-	.	.	.	.	.
EU NON-EA										
Denmark										
The Sumclearing Euro	.	-	-	-	-	.	-	-	-	-
Poland										
EUROELIXIR	74	71	72	68	72	65	72	76	77	78
Bulgaria										
BISERA7-EUR	-	-	-	92	89	-	-	-	89	92
EUROPEAN UNION										
STEP2 XCT Service	27	30	35	37	43	25	29	30	29	38
STEP2 ICT Service	92	96	99	100	100	85	96	99	100	100
STEP2 SCT Service	.	37	25	31	51	.	30	23	27	29
STEP2 SDD CORE Service	.	.	.	77	80	.	.	.	76	84
STEP2 SDD B2B Service	.	.	.	92	89	.	.	.	91	81
B. PROCESSING OTHER CURRENCIES										
I. LVPS										
EURO AREA										
Estonia										
Estonian RTGS	85	86	84	83	-	90	82	84	84	-
Malta										
MaRIS	94	.	.	.	.	98	.	.	.	.

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)				
	2007	2008	2009	2010	2011	2007	2008	2009	2010	2011
B. PROCESSING OTHER CURRENCIES (cont.)										
I. LVPS (cont.)										
EURO AREA (cont.)										
Slovakia										
SIPS	-	-	-	-	-	-	-	-	-	-
EU NON-EA										
Bulgaria										
RINGS	46	54	53	52	51	59	64	63	63	68
Czech Republic										
CERTIS	-	-	-	-	-	-	-	-	-	-
Denmark										
KRONOS DKK	71	72	75	76	78	68	68	67	70	70
Latvia										
SAMS	70	70	72	73	72	77	83	85	81	78
Lithuania										
LITAS	83	.	.	.	.	79	.	.	.	.
LITAS-RLS	80	79	80	78	76	77	79	81	77	76
Hungary										
VIBER	58	56	54	53	62	63	64	54	58	58
Poland										
SORBNET	51	53	54	54	54	50	53	53	53	57
Romania										
REGIS	53	59	56	56	58	51	55	55	62	65
Sweden										
K-RIX	87	87	88	87	88	78	79	80	77	80
United Kingdom										
CHAPS Sterling	79	79	79	76	73	77	75	74	70	67
II. RETAIL SYSTEMS										
EU NON-EA										
Bulgaria										
BISERA	44	52	51	49	47	54	61	61	61	61
BORICA	57	61	62	64	69	59	61	67	70	72
SEP	-	-	100	100	100	.	.	100	100	100
Denmark										
The Sumclearing DKK	.	-	-	-	-	.	-	-	-	-
Latvia										
EKS	77	78	80	78	69	75	76	77	75	61
Lithuania										
LITAS-MMS	83	82	83	80	82	86	85	84	81	78
Hungary										
ICS	67	68	67	61	60	58	57	55	55	54
Poland										
ELIXIR	55	57	57	56	54	43	45	45	46	45
Romania										
PCH	64	58	49	-	-	60	56	49	-	-
SENT	64	61	58	58	58	60	59	56	57	58
VISA CARD CLEARING	93	87	85	85	79	91	84	87	82	76
MASTER CARD CLEARING	97	79	82	81	73	98	78	79	79	73
Sweden										
Bankgirot	-	-	-	-	-	-	-	-	-	-
Dataclearing	-	-	-	-	-	-	-	-	-	-
Plusgirot	-	-	-	-	-	-	-	-	-	-
United Kingdom										
Cheque and Credit Clearings	75	75	75	75	77	77	77	77	79	86
BACS	79	76	78	80	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)			
	2007	2008	2009	2010	2011	2008	2009	2010	2011
A. PROCESSING THE EURO									
I. LVPS									
1. TARGET									
TARGET as a whole	99.08	89.02	87.84	87.18	88.88	-10.15	-1.33	-0.75	1.95
EURO AREA									
ELLIPS, RECOUR & TARGET2-BE	2.04	2.75	2.12	2.39	2.59	34.79	-22.79	12.73	8.36
RTGSplus, CAM, KTO2 & TARGET2-DE	47.50	41.56	44.70	43.80	43.85	-12.50	7.55	-2.01	0.11
EP-RTGS & TARGET2-EE	0.02	0.01	0.02	0.03	0.09	-66.67	200.00	83.33	160.61
IRIS & TARGET2-IE	1.36	1.32	1.24	1.28	1.12	-3.24	-6.16	3.64	-12.42
HERMES & TARGET2-GR	1.62	1.37	1.46	1.52	1.51	-15.35	6.51	4.46	-0.92
SLBE & TARGET2-ES	10.66	9.26	7.57	7.53	7.58	-13.07	-18.26	-0.53	0.69
TBF & TARGET2-FR	4.88	6.65	7.62	8.22	8.76	36.30	14.50	7.85	6.66
BI-REL & TARGET2-IT	11.50	9.50	8.66	8.68	8.65	-17.39	-8.81	0.25	-0.40
TARGET2-CY	0.00	0.10	0.09	0.11	0.13	4,700.00	-4.17	20.65	12.61
LIPS-Gross & TARGET2-LU	0.87	0.80	0.76	0.78	0.82	-7.84	-5.51	3.58	5.24
TARGET2-MT	0.00	0.01	0.01	0.02	0.02	-	7.69	21.43	0.00
TOP & TARGET2-NL	7.26	9.25	9.39	8.59	8.35	27.47	1.49	-8.44	-2.84
ARTIS, HOAM.AT & TARGET2-AT	3.84	2.94	1.09	0.90	1.67	-23.44	-62.93	-17.43	85.56
SPGT2 & TARGET2-PT	1.14	1.21	1.06	1.09	1.07	6.06	-12.17	2.26	-1.29
TARGET2-SI	0.12	0.77	0.79	0.78	0.78	532.79	1.68	-1.27	0.77
TARGET2-SK	-	-	0.16	0.15	0.19	-	-	-3.36	24.67
BoF-RTGS & TARGET2-FI	0.35	0.41	0.44	0.41	0.41	14.97	7.37	-6.18	-1.22
EPM & TARGET2-ECB EU	0.04	0.05	0.08	0.09	0.10	5.01	76.42	7.80	13.17
EU NON-EA									
TARGET2-BNB BG	-	-	-	0.07	0.11	-	-	-	61.54
KRONOS EURO & TARGET2-DK	0.13	0.18	0.21	0.22	0.22	36.36	16.11	5.26	0.45
TARGET2-LV	0.01	0.15	0.17	0.29	0.31	1,400.00	12.67	69.82	6.97
LITHAS-PHA & TARGET2-LT	0.00	0.02	0.02	0.04	0.06	1,600.00	41.18	79.17	27.91
SORBNET-EURO & TARGET2-PL	0.03	0.15	0.20	0.20	0.51	353.13	39.31	-2.48	160.41
CHAPS EURO UK	5.71	0.59	-	-	-	-89.67	-	-	-
2. NON-TARGET									
EURO AREA									
Estonia									
ESTA	22.78	24.73	24.79	24.39	24.37	8.56	0.28	-1.65	-0.09
France									
PNS	6.43	0.40	-	-	-	-93.81	-	-	-
Cyprus									
Large-value Credit Transfer System	0.12	0.00	0.00	0.00	0.00	-96.61	0.00	-25.00	0.00
Finland									
POPS	0.60	0.64	0.57	0.55	0.56	7.33	-11.18	-4.55	2.01
3. EUROPEAN UNION									
EURO1/STEP1	54.35	64.19	58.29	59.37	62.32	18.10	-9.19	1.85	4.97
II. MULTI-CURRENCY SYSTEMS									
CLS									
Euro processing	18.46	136.43	150.09	198.11	206.86	51.15	10.01	31.99	4.42
GBP processing	7.10	28.14	31.83	42.16	45.49	52.44	13.11	32.45	7.90
DKK processing	0.16	10.01	11.99	14.61	13.14	40.99	19.78	21.85	-10.06
SEK processing	0.16	0.21	0.25	0.31	0.38	31.25	19.05	24.00	22.58
	0.71	0.78	1.00	1.46	1.42	9.86	28.21	46.00	-2.74
III. RETAIL SYSTEMS									
EURO AREA									
Belgium									
Clearing House	0.47	0.43	0.24	-	-	-8.30	-43.62	-	-
CEC	1,011.75	1,063.40	1,122.91	1,170.22	1,224.94	5.11	5.60	4.21	4.68
Germany									
RPS	2,342.98	2,465.40	2,585.55	2,662.93	2,690.06	5.22	4.87	2.99	1.02

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)			
	2007	2008	2009	2010	2011	2008	2009	2010	2011
A. PROCESSING THE EURO (cont.)									
III. RETAIL SYSTEMS (cont.)									
EURO AREA (cont.)									
Ireland									
IPCC & IRECC	214.10	218.50	210.10	204.10	202.37	2.06	-3.84	-2.86	-0.85
Greece									
DIAS	68.51	75.53	74.76	78.16	100.64	10.24	-1.01	4.55	28.75
ACO	3.21	2.75	2.57	2.38	2.06	-14.37	-6.44	-7.51	-13.34
Spain									
SNCE	1,439.24	1,510.60	1,543.87	1,586.48	1,614.65	4.96	2.20	2.76	1.78
France									
SIT/CORE	12,303.25	12,491.28	12,737.70	12,816.57	13,177.62	1.53	1.97	0.62	2.82
Italy									
BI-COMP	1,992.05	2,024.86	2,003.85	2,041.15	2,106.14	1.65	-1.04	1.86	3.18
Cyprus									
Cyprus Clearing House	17.98	17.36	16.46	15.60	14.50	-3.44	-5.21	-5.24	-7.06
JCC Payment Cards System	25.68	30.18	30.35	32.29	36.49	17.53	0.54	6.39	13.02
JCC Transfer System	0.70	0.81	0.93	0.97	1.11	16.09	14.85	4.20	14.89
Government Payments System	2.04	2.39	3.14	3.96	4.40	17.26	31.41	26.07	11.11
Malta									
Malta Clearing House	5.99	5.82	5.57	5.50	5.36	-2.72	-4.36	-1.29	-2.51
Netherlands									
Equens	3,802.58	4,039.81	4,273.44	4,483.97	4,021.42	6.24	5.78	4.93	-10.32
Austria									
STEP.AT	-	0.57	6.48	6.62	7.46	-	1,031.41	2.05	12.73
Portugal									
SICOI	1,675.15	1,753.32	1,830.71	1,937.27	2,005.81	4.67	4.41	5.82	3.54
SLOD	0.08	0.09	0.01	.	.	14.10	-85.39	.	.
Slovenia									
Giro Clearing System	53.65	55.91	10.80	.	.	4.21	-80.69	.	.
SEPA IKP System	.	.	44.34	56.13	64.92	.	.	26.60	15.67
SEPA IDD Core System	.	.	.	.	0.00	.	.	.	.
SEPA IDD Core System	.	.	.	.	0.00	.	.	.	.
Slovakia									
EURO SIPS	-	-	147.87	154.86	162.30	-	-	4.73	4.80
Finland									
PMJ	618.77	259.40	256.38	261.26	89.41	-58.08	-1.16	1.90	-65.78
STEP2	.	.	.	17.41	192.41	1,400.00	12.67	.	6.97
EU NON-EA									
Denmark									
The Sumclearing Euro	0.24	0.21	0.16	0.14	0.15	-11.39	-23.81	-12.50	7.14
Poland									
EUROELIXIR	0.97	1.32	1.56	1.79	2.03	35.11	18.54	14.74	13.41
Bulgaria									
BISERA7-EUR	-	-	.	0.00	0.01	-	.	.	233.33
EUROPEAN UNION									
STEP2 XCT Service	91.31	73.17	54.24	46.48	32.78	-19.87	-25.87	-14.31	-29.47
STEP2 ICT Service	220.51	265.18	286.90	301.60	308.00	20.26	8.19	5.12	2.12
STEP2 SCT Service	.	45.10	89.02	176.56	439.38	.	97.38	98.34	148.86
STEP2 SDD CORE Service	.	.	.	0.16	4.98	.	.	.	2,949.25
STEP2 SDD B2B Service	.	.	.	0.22	0.96	.	.	.	336.51
B. PROCESSING OTHER CURRENCIES									
I. LVPS									
EURO AREA									
Estonia									
Estonian RTGS	0.06	0.06	0.05	0.05	-	1.79	-15.79	12.50	-
Malta									
MaRIS	0.06	.	.	.	.	.	.	.	.

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)			
	2007	2008	2009	2010	2011	2008	2009	2010	2011
B. PROCESSING OTHER CURRENCIES (cont.)									
I. LVPS (cont.)									
EURO AREA (cont.)									
Slovakia									
SIPS	132.98	145.66	-	-	-	9.54	-	-	-
EU NON-EA									
Bulgaria									
RINGS	0.92	1.09	0.99	0.99	1.06	19.17	-9.23	0.10	6.44
Czech Republic									
CERTIS	411.22	435.60	450.40	468.86	490.16	5.93	3.40	4.10	4.54
Denmark									
KRONOS DKK	0.74	0.79	0.74	0.77	0.82	7.19	-5.82	3.49	6.88
Latvia									
SAMS	0.23	0.25	0.20	0.19	0.22	5.98	-19.35	-3.50	11.92
Lithuania									
LITAS	1.46	.	.	.	.	.	.	.	.
LITAS-RLS	0.27	0.34	0.30	0.31	0.39	25.94	-9.85	2.65	26.77
Hungary									
VIBER	0.89	1.01	0.98	1.10	1.29	12.67	-2.39	11.93	17.76
Poland									
SORBNET	1.46	1.64	1.81	2.17	2.62	12.78	10.42	19.98	20.52
Romania									
REGIS	2.10	2.80	2.52	2.62	2.95	33.71	-10.09	3.85	12.76
Sweden									
K-RIX	620.60	2.01	2.60	2.96	3.46	-99.68	29.35	13.85	16.89
United Kingdom									
CHAPS Sterling	35.58	34.59	31.91	32.15	34.02	-2.77	-7.76	0.75	5.83
II. RETAIL SYSTEMS									
EU NON-EA									
Bulgaria									
BISERA	50.59	56.01	53.76	51.84	53.92	10.72	-4.03	-3.56	4.00
BORICA	57.93	65.55	66.08	66.23	96.80	13.15	0.80	0.23	46.16
SEP	-	-	0.00	0.00	0.00	-	-	50.00	-33.33
Denmark									
The Sumclearing DKK	1,347.18	1,447.25	1,502.80	1,607.50	1,743.01	7.43	3.84	6.97	8.43
Latvia									
EKS	30.22	33.47	32.06	33.11	35.06	10.76	-4.21	3.27	5.91
Lithuania									
LITAS-MMS	23.23	26.95	27.17	28.26	30.21	16.00	0.83	4.02	6.87
Hungary									
ICS	219.38	238.50	241.23	238.92	239.29	8.72	1.14	-0.96	0.16
Poland									
ELIXIR	1,055.98	1,164.54	1,259.06	1,331.15	1,402.38	10.28	8.12	5.73	5.35
Romania									
PCH	8.93	8.41	0.24	-	.	-5.77	-97.16	-	.
SENT	55.43	51.61	55.13	56.42	57.15	-6.90	6.83	2.33	1.31
VISA CARD CLEARING	24.69	38.43	46.85	57.85	73.58	55.66	21.91	23.47	27.18
MASTER CARD CLEARING	20.08	31.78	35.71	41.61	50.71	58.28	12.35	16.52	21.89
Sweden									
Bankgirot	620.50	670.90	697.70	751.00	791.00	8.12	3.99	7.64	5.33
Dataclearing	92.00	99.00	104.10	109.90	125.50	7.61	5.15	5.57	14.19
Plusgirot	146.20	160.80	167.00	179.00	203.00	9.99	3.86	7.19	13.41
United Kingdom									
Cheque and Credit Clearings	1,253.92	1,128.93	980.04	865.72	762.64	-9.97	-13.19	-11.66	-11.91
BACS	5,543.93	5,655.58	5,638.73	5,672.59	5,717.00	2.01	-0.30	0.60	0.78

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)				
	2007	2008	2009	2010	2011	2007	2008	2009	2010	2011
A. PROCESSING THE EURO										
I. LVPS										
1. TARGET										
TARGET as a whole	674,996.78	611,134.45	536,032.32	631,439.95	651,823.64	6.81	6.86	6.10	7.24	7.33
EURO AREA										
ELLIPS, RECOUR & TARGET2-BE	26,638.51	27,122.96	20,835.17	20,199.74	22,163.17	13.07	9.87	9.82	8.45	8.55
RTGSplus, CAM, KTO2 & TARGET2-DE	232,331.07	221,374.70	171,298.98	258,596.82	252,915.18	4.89	5.33	3.83	5.90	5.77
EP-RTGS & TARGET2-EE	0.78	12.96	84.56	83.64	314.27	0.04	2.16	4.70	2.53	3.65
IRIS & TARGET2-IE	7,437.40	8,063.00	7,752.00	7,641.99	5,311.88	5.47	6.13	6.28	5.97	4.74
HERMES & TARGET2-GR	8,422.71	8,428.51	7,463.62	7,180.43	6,004.53	5.21	6.16	5.12	4.72	3.98
SLBE & TARGET2-ES	87,596.89	84,832.65	91,063.12	88,310.86	94,393.33	8.22	9.16	12.03	11.72	12.45
TBF & TARGET2-FR	145,074.22	101,930.96	93,756.66	94,072.11	102,295.03	29.72	15.32	12.31	11.45	11.67
BI-REL & TARGET2-IT	42,117.16	41,126.56	32,241.30	33,176.67	33,051.54	3.66	4.33	3.72	3.82	3.82
TARGET2-CY	1.64	243.29	302.86	445.08	412.25	0.82	2.53	3.29	4.01	3.30
LIPS-Gross & TARGET2-LU	9,991.99	14,788.71	10,089.43	7,901.44	10,938.84	11.52	18.51	13.36	10.10	13.29
TARGET2-MT	0.21	26.22	90.01	76.45	109.13	-	2.02	6.43	4.50	6.42
TOP & TARGET2-NL	39,047.36	58,885.40	63,683.02	77,458.60	79,205.58	5.38	6.37	6.78	9.01	9.49
ARTIS, HOAM.AT & TARGET2-AT	8,721.66	7,107.59	6,588.33	6,836.29	11,367.35	2.27	2.42	6.04	7.60	6.81
SPGT2 & TARGET2-PT	3,408.44	4,021.84	4,249.86	5,153.08	5,663.82	2.99	3.33	4.01	4.75	5.29
TARGET2-SI	71.06	494.97	571.60	593.55	594.51	0.58	0.64	0.73	0.77	0.76
TARGET2-SK	-	-	880.12	682.25	707.02	-	-	5.67	4.55	3.78
BoF-RTGS & TARGET2-FI	6,114.65	8,427.35	8,835.52	9,060.65	12,139.31	17.27	20.71	20.22	22.10	29.97
EPM & TARGET2-ECB EU	7,006.50	11,905.00	11,942.15	9,502.47	9,358.58	162.67	263.22	149.66	110.47	96.13
EU NON-EA										
TARGET2-BNB BG	-	-	-	181.16	286.31	-	-	-	2.79	2.73
KRONOS EURO & TARGET2-DK	4,082.75	5,579.69	3,868.02	3,788.41	3,925.80	30.93	31.00	18.51	17.22	17.76
TARGET2-LV	4.31	70.11	200.49	199.99	227.76	0.43	0.47	1.19	0.70	0.74
LITHAS-PHA & TARGET2-LT	1.87	39.15	95.56	97.24	123.21	1.87	2.30	3.98	2.26	2.24
SORBNET-EURO & TARGET2-PL	26.10	99.31	139.92	201.05	315.25	0.82	0.68	0.69	1.02	0.61
CHAPS EURO UK	46,899.49	6,553.52	-	-	-	8.21	11.11	-	-	-
2. NON-TARGET										
EURO AREA										
Estonia										
ESTA	24.45	29.39	24.23	25.72	31.09	0.00	0.00	0.00	0.00	0.00
France										
PNS	16,264.95	746.15	-	-	-	2.53	1.87	-	-	-
Cyprus										
Large-value Credit Transfer System	212.58	14.01	13.20	4.92	9.74	1.80	3.50	3.30	1.64	3.25
Finland										
POPS	465.91	442.05	376.23	325.07	376.85	0.78	0.69	0.66	0.60	0.68
3. EUROPEAN UNION										
EURO1/STEP1	58,251.14	73,426.18	65,204.24	62,207.65	64,020.31	1.07	1.14	1.12	1.05	1.03
II. MULTI-CURRENCY SYSTEMS										
CLS										
Euro processing	679,197.37	700,382.62	607,499.88	781,426.90	893,590.43	7.52	5.13	4.05	3.94	4.32
GBP processing	129,533.59	145,636.64	131,665.94	161,791.10	182,481.95	7.02	5.18	4.14	3.84	4.01
DKK processing	53,343.49	50,467.34	45,635.65	57,769.82	64,084.92	7.51	5.04	3.81	3.95	4.88
SEK processing	6,770.79	7,290.34	7,036.56	7,040.51	7,098.66	42.32	34.72	28.15	22.71	18.68
	11,588.30	11,742.89	10,016.32	12,275.68	12,790.82	16.32	15.05	10.02	8.41	9.01
III. RETAIL SYSTEMS										
EURO AREA										
Belgium										
Clearing House	49.12	44.16	21.57	-	-	0.10	0.10	0.09	-	-
CEC	746.79	803.01	804.85	846.92	886.67	0.00	0.00	0.00	0.00	0.00
Germany										
RPS	2,261.53	2,357.21	2,295.27	2,299.96	2,412.34	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)				
	2007	2008	2009	2010	2011	2007	2008	2009	2010	2011
A. PROCESSING THE EURO (cont.)										
III. RETAIL SYSTEMS (cont.)										
EURO AREA (cont.)										
Ireland										
IPCC & IRECC	418.70	389.40	307.90	285.90	286.08	1.96	1.78	1.47	1.40	1.41
Greece										
DIAS	186.09	218.87	208.87	198.72	186.32	2.72	2.90	2.79	2.54	1.85
ACO	220.03	204.17	198.24	171.55	138.43	68.59	74.32	77.14	72.17	67.20
Spain										
SNCE	2,032.16	1,997.85	1,690.86	1,669.71	1,624.26	1.41	1.32	1.10	1.05	1.01
France										
SIT/CORE	5,176.63	5,261.92	5,004.90	5,119.77	5,373.14	0.42	0.42	0.39	0.40	0.41
Italy										
BI-COMP	3,375.11	3,447.99	3,094.11	3,047.84	3,098.21	1.69	1.70	1.54	1.49	1.47
Cyprus										
Cyprus Clearing House	33.66	34.74	30.86	29.22	27.50	1.87	2.00	1.88	1.87	1.90
JCC Payment Cards System	2.35	2.74	2.59	2.70	3.04	0.09	0.09	0.09	0.08	0.08
JCC Transfer System	0.85	1.09	1.27	1.36	1.59	1.22	1.35	1.37	1.41	1.43
Government Payments System	1.37	2.03	3.50	4.96	5.72	0.67	0.85	1.12	1.25	1.30
Malta										
Malta Clearing House	7.28	7.39	7.15	7.37	7.64	1.22	1.27	1.28	1.34	1.42
Netherlands										
Equens	2,057.22	2,013.85	1,955.30	2,004.96	2,049.86	0.54	0.50	0.46	0.45	0.51
Austria										
STEP.AT	.	1.87	95.51	98.47	104.50	.	3.26	14.73	14.88	14.01
Portugal										
SICOI	346.48	356.03	339.53	346.59	343.83	0.21	0.20	0.19	0.18	0.17
SLOD	51.43	44.82	10.98	.	.	659.37	503.65	844.85	.	.
Slovenia										
Giro Clearing System	45.72	49.12	8.84	.	.	0.85	0.88	0.82	.	.
SEPA IKP System	.	.	36.04	45.43	46.74	.	.	0.81	0.81	0.72
SEPA IDD Core System	.	.	.	.	0.00	.	.	.	.	-
SEPA IDD Core System	.	.	.	.	0.00	.	.	.	.	-
Slovakia										
EURO SIPS	-	-	.	0.16	0.18	-	-	.	0.00	0.00
Finland										
PMJ	263.60	254.07	252.21	233.35	93.35	0.43	0.98	0.98	0.89	1.04
STEP2	.	.	.	26.78	188.32	.	.	.	1.54	0.98
EU NON-EA										
Denmark										
The Sumclearing Euro	4.11	4.60	3.80	3.64	4.01	17.32	21.89	23.76	26.01	26.73
Poland										
EUROELIXIR	5.83	9.22	11.22	15.94	19.78	5.99	7.01	7.20	8.91	9.75
Bulgaria										
BISERA7-EUR	-	-	.	0.03	0.08	-	-	.	9.31	8.44
EUROPEAN UNION										
STEP2 XCT Service	360.87	314.90	224.17	204.20	156.32	3.95	4.30	4.13	4.39	4.77
STEP2 ICT Service	995.13	1,305.40	1,193.03	1,231.03	1,239.11	4.51	4.92	4.16	4.08	4.02
STEP2 SCT Service	.	294.76	518.40	948.54	1,579.69	.	6.54	5.82	5.37	3.60
STEP2 SDD CORE Service	.	.	.	0.07	3.08	.	.	.	0.41	0.62
STEP2 SDD B2B Service	.	.	.	1.22	5.80	.	.	.	5.56	6.04
B. PROCESSING OTHER CURRENCIES										
I. LVPS										
EURO AREA										
Estonia										
Estonian RTGS	80.75	86.76	92.25	79.14	-	1,441.95	1,522.10	1,921.97	1,465.63	-
Malta										
MaRIS	49.10	.	.	.	.	892.80	.	.	.	.

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)				
	2007	2008	2009	2010	2011	2007	2008	2009	2010	2011
B. PROCESSING OTHER CURRENCIES (cont.)										
I. LVPS (cont.)										
EURO AREA (cont.)										
Slovakia										
SIPS	2,355.17	2,542.31	-	-	-	17.71	17.45	-	-	-
EU NON-EA										
Bulgaria										
RINGS	216.02	398.52	357.23	302.69	355.32	235.32	364.28	359.74	304.51	335.84
Czech Republic										
CERTIS	6,297.88	6,533.76	4,981.24	5,255.56	5,486.41	15.32	15.00	11.06	11.21	11.19
Denmark										
KRONOS DKK	9,431.80	10,568.49	9,230.67	8,070.55	7,195.78	12,797.56	13,377.84	12,406.82	10,481.23	8,743.35
Latvia										
SAMS	137.44	258.88	237.33	234.63	195.14	587.37	1,043.85	1,186.66	1,215.70	903.44
Lithuania										
LITAS	6.66	.	.	.	.	4.57	.	.	.	.
LITAS-RLS	66.92	93.32	95.62	83.08	94.63	251.58	278.58	316.63	267.99	240.80
Hungary										
VIBER	3,622.96	4,020.80	3,352.97	3,788.38	4,462.62	4,061.61	4,000.80	3,417.91	3,450.25	3,451.37
Poland										
SORBNET	10,872.29	12,195.23	9,748.88	13,398.37	15,434.93	7,472.37	7,431.58	5,380.18	6,163.00	5,891.19
Romania										
REGIS	1,058.38	1,392.05	1,207.47	1,407.41	1,501.51	504.71	496.45	478.97	537.59	508.64
Sweden										
K-RIX	13,283.41	14,205.68	16,438.56	14,403.50	12,554.26	21.40	7,067.50	6,322.52	4,866.05	3,628.40
United Kingdom										
CHAPS Sterling	99,180.52	90,509.42	66,794.79	66,120.15	73,600.55	2,787.69	2,616.33	2,093.22	2,056.68	2,163.20
II. RETAIL SYSTEMS										
EU NON-EA										
Bulgaria										
BISERA	43.31	50.78	44.05	44.11	48.34	0.86	0.91	0.82	0.85	0.90
BORICA	2.80	3.67	3.70	3.62	6.04	0.05	0.06	0.06	0.05	0.06
SEP	-	-	0.00	0.00	0.00	-	-	0.01	0.02	0.02
Denmark										
The Sumclearing DKK	771.79	788.03	725.84	742.19	767.22	0.57	0.54	0.48	0.46	0.44
Latvia										
EKS	17.69	20.11	15.75	16.39	19.89	0.59	0.60	0.49	0.49	0.57
Lithuania										
LITAS-MMS	62.39	68.86	57.33	59.92	56.33	2.69	2.56	2.11	2.12	1.86
Hungary										
ICS	262.21	279.65	226.46	209.27	212.45	1.20	1.17	0.94	0.88	0.89
Poland										
ELIXIR	748.21	880.46	718.75	835.72	876.81	0.71	0.76	0.57	0.63	0.63
Romania										
PCH	18.01	19.13	0.50	-	.	2.02	2.27	2.11	-	.
SENT	50.16	55.71	54.00	54.02	57.73	0.90	1.08	0.98	0.96	1.01
VISA CARD CLEARING	1.31	2.01	1.92	2.28	2.94	0.05	0.05	0.04	0.04	0.04
MASTER CARD CLEARING	1.00	1.50	1.34	1.50	1.78	0.05	0.05	0.04	0.04	0.04
Sweden										
Bankgirot	722.80	740.39	658.25	789.74	908.54	1.16	1.10	0.94	1.05	1.15
Dataclearing	233.40	234.32	210.47	254.06	286.83	2.54	2.37	2.02	2.31	2.29
Plusgirot	172.87	196.99	174.65	217.67	260.60	1.18	1.23	1.05	1.22	1.28
United Kingdom										
Cheque and Credit Clearings	1,826.10	1,460.43	1,057.24	954.71	838.19	1.46	1.29	1.08	1.10	1.10
BACS	5,394.92	4,949.88	4,327.36	4,732.04	5,027.41	0.97	0.88	0.77	0.83	0.88

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				
	2008	2009	2010	2011	2007	2008	2009	2010	2011
A. PROCESSING THE EURO									
I. LVPS									
1. TARGET									
TARGET as a whole	-10.87	-13.09	15.25	0.47	7,551.85	6,669.02	6,018.79	6,902.13	6,924.47
EURO AREA									
ELLIPS, RECOUR & TARGET2-BE	-0.87	-23.43	-6.22	6.31	7,932.51	7,830.53	6,114.02	5,672.10	5,992.70
RTGSplus, CAM, KTO2 & TARGET2-DE	-5.78	-23.27	48.22	-4.37	9,566.85	8,948.77	7,214.11	10,359.62	9,755.27
EP-RTGS & TARGET2-EE	1,453.06	564.77	-6.17	260.97	4.83	79.50	610.98	584.68	1,967.53
IRIS & TARGET2-IE	7.01	-1.31	-1.23	-31.47	3,915.80	4,479.70	4,827.02	4,898.95	3,395.52
HERMES & TARGET2-GR	-2.08	-13.65	-8.51	-18.15	3,780.88	3,618.62	3,222.05	3,158.76	2,791.66
SLBE & TARGET2-ES	-4.54	6.39	-5.72	4.43	8,317.52	7,798.64	8,688.73	8,419.51	8,876.93
TBF & TARGET2-FR	-30.56	-8.95	-1.63	5.90	7,688.94	5,272.67	4,971.82	4,855.93	5,123.50
BI-REL & TARGET2-IT	-4.60	-22.46	0.79	-3.89	2,709.90	2,610.97	2,121.56	2,136.07	2,091.58
TARGET2-CY	14,464.93	22.56	44.15	-11.07	10.32	1,418.04	1,797.02	2,567.73	2,321.03
LIPS-Gross & TARGET2-LU	46.97	-33.44	-24.05	33.88	26,652.06	37,500.04	26,982.42	19,622.68	25,545.08
TARGET2-MT	11,583.73	244.75	-18.37	40.68	3.93	448.71	1,544.27	1,242.29	1,698.22
TOP & TARGET2-NL	48.34	7.38	19.43	-0.25	6,829.17	9,905.35	11,109.41	13,156.67	13,157.66
ARTIS, HOAM.AT & TARGET2-AT	-19.68	-8.27	1.56	60.81	3,182.86	2,513.79	2,385.77	2,387.00	3,780.14
SPGT2 & TARGET2-PT	17.01	5.82	18.36	6.20	2,013.03	2,338.51	2,522.12	2,984.35	3,313.56
TARGET2-SI	584.49	13.08	1.60	-1.90	205.60	1,327.72	1,618.77	1,675.94	1,668.16
TARGET2-SK	-	-	-23.45	-0.91	-	-	1,401.58	1,037.74	1,023.80
BoF-RTGS & TARGET2-FI	33.31	2.99	-0.22	30.58	3,400.24	4,538.89	5,127.45	5,067.59	6,410.43
EPM & TARGET2-ECB EU	67.27	-0.61	-22.15	-4.15	78.39	129.91	134.09	103.87	99.42
EU NON-EA									
TARGET2-BNB BG	-	-	-	54.87	-	-	-	502.49	743.98
KRONOS EURO & TARGET2-DK	33.48	-31.51	-4.69	1.18	1,794.35	2,372.99	1,726.91	1,607.92	1,640.92
TARGET2-LV	1,372.69	189.95	-2.58	9.63	20.51	306.29	1,082.48	1,112.63	1,135.97
LITHAS-PHA & TARGET2-LT	1,828.77	141.24	-1.81	22.46	6.51	120.61	358.97	353.13	401.27
SORBNET-EURO & TARGET2-PL	268.33	35.69	39.63	50.00	8.39	27.35	45.04	56.70	85.20
CHAPS EURO UK	-86.44	-	-	-	2,272.84	362.16	-	-	-
2. NON-TARGET									
EURO AREA									
Estonia									
ESTA	11.81	-15.99	0.71	16.11	152.13	180.26	175.07	179.82	194.65
France									
PNS	-95.47	-	-	-	862.04	38.60	-	-	-
Cyprus									
Large-value Credit Transfer System	-93.53	-7.24	-63.45	90.25	1,336.84	81.64	78.31	28.37	54.86
Finland									
POPS	-8.23	-16.40	-15.93	12.98	259.08	238.08	218.34	181.81	199.01
3. EUROPEAN UNION									
EURO1/STEP1	24.09	-12.01	-6.66	0.16	651.71	801.27	732.14	679.98	680.10
II. MULTI-CURRENCY SYSTEMS									
CLS									
Euro processing	10.68	-10.42	20.22	9.77	7,598.85	7,642.94	6,821.26	8,541.60	9,492.81
GBP processing	-6.87	-10.40	23.85	7.96	596.81	550.73	512.42	631.47	680.79
DKK processing	6.00	-4.37	-2.11	-1.87	75.75	79.56	79.01	76.96	75.41
SEK processing	-0.24	-15.49	19.90	1.41	129.65	128.14	112.47	134.18	135.88
III. RETAIL SYSTEMS									
EURO AREA									
Belgium									
Clearing House	-12.46	-51.32	-	-	14.63	12.75	6.33	-	-
CEC	4.69	-0.09	1.79	1.44	222.38	231.83	236.18	237.82	239.75
Germany									
RPS	3.06	-3.44	-1.62	2.56	93.12	95.29	96.66	92.14	93.05

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				
	2008	2009	2010	2011	2007	2008	2009	2010	2011
A. PROCESSING THE EURO (cont.)									
III. RETAIL SYSTEMS (cont.)									
EURO AREA (cont.)									
Ireland									
IPCC & IRECC	-8.20	-18.84	-6.97	-1.34	220.45	216.35	191.72	183.28	182.87
Greece									
DIAS	15.09	-6.95	-9.52	-8.23	83.54	93.97	90.17	87.42	86.62
ACO	-9.20	-5.32	-17.70	-21.02	98.77	87.66	85.58	75.47	64.36
Spain									
SNCE	-3.10	-16.12	-4.00	-4.96	192.96	183.66	161.33	159.19	152.75
France									
SIT/CORE	0.45	-5.85	0.29	2.21	274.36	272.19	265.40	264.28	269.12
Italy									
BI-COMP	-0.19	-11.24	-3.51	-1.93	217.16	218.90	203.60	196.23	196.06
Cyprus									
Cyprus Clearing House	1.36	-12.52	-7.12	-9.64	211.69	202.48	183.14	168.60	154.85
JCC Payment Cards System	14.49	-7.08	2.22	8.21	14.80	15.99	15.36	15.57	17.12
JCC Transfer System	26.14	15.14	4.86	12.11	5.34	6.35	7.56	7.86	8.96
Government Payments System	45.91	70.12	38.94	10.57	8.59	11.82	20.79	28.64	32.19
Malta									
Malta Clearing House	-3.29	-2.78	-0.89	2.07	133.61	126.38	122.65	119.80	118.82
Netherlands									
Equens	-3.71	-3.60	0.68	-0.27	359.80	338.76	341.10	340.55	340.52
Austria									
STEP.AT	-	4,965.27	0.90	2.64	.	0.66	34.59	34.38	34.75
Portugal									
SICOI	1.90	-4.50	-0.36	-4.15	204.63	207.02	201.50	200.73	201.15
SLOD	-13.57	-75.46	-	-	30.37	26.06	6.52	.	.
Slovenia									
Giro Clearing System	5.58	-82.38	-	-	132.29	131.77	25.03	.	.
SEPA IKP System	-	-	23.36	0.75	.	.	102.05	128.28	131.14
SEPA IDD Core System	-	-	-	-	.	.	.	.	0.00
SEPA IDD Core System	-	-	-	-	.	.	.	.	0.00
Slovakia									
EURO SIPS	-	-	-	2.66	-	-	.	0.25	0.26
Finland									
PMJ	-6.77	-2.49	-9.97	-61.01	146.58	136.84	146.36	130.51	49.30
STEP2	1,372.69	189.95	.	9.63	.	.	.	14.98	99.44
EU NON-EA									
Denmark									
The Sumclearing Euro	9.43	-18.38	-6.80	7.56	1.80	1.95	1.70	1.55	1.68
Poland									
EUROELIXIR	42.06	44.44	27.42	22.45	1.88	2.54	3.61	4.50	5.35
Bulgaria									
BISERA7-EUR	-	-	-	196.08	-	-	.	0.08	0.22
EUROPEAN UNION									
STEP2 XCT Service	-14.10	-29.47	-10.88	-25.50	4.04	3.44	2.52	2.23	1.66
STEP2 ICT Service	29.14	-9.45	0.95	-2.04	11.13	14.25	13.40	13.46	13.16
STEP2 SCT Service	-	74.26	79.01	62.08	.	3.22	5.82	10.37	16.78
STEP2 SDD CORE Service	-	-	-	4,346.94	.	.	.	0.00	0.03
STEP2 SDD B2B Service	-	-	-	361.03	.	.	.	0.01	0.06
B. PROCESSING OTHER CURRENCIES									
I. LVPS									
EURO AREA									
Estonia									
Estonian RTGS	-0.08	8.36	-18.62	-	502.50	532.13	666.60	553.25	-
Malta									
MaRIS	-	-	-	-	901.83	.	.	.	.

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				
	2008	2009	2010	2011	2007	2008	2009	2010	2011
B. PROCESSING OTHER CURRENCIES (cont.)									
I. LVPS (cont.)									
EURO AREA (cont.)									
Slovakia									
SIPS	-3.50	-	-	-	4,296.91	3,946.86	-	-	-
EU NON-EA									
Bulgaria									
RINGS	72.11	-11.81	-18.87	15.03	702.00	1,124.79	1,022.61	839.57	923.31
Czech Republic									
CERTIS	-9.73	-19.65	-1.38	-1.24	4,774.43	4,235.29	3,521.56	3,519.82	3,541.60
Denmark									
KRONOS DKK	9.52	-13.82	-14.91	-12.91	4,145.23	4,494.69	4,121.11	3,425.40	3,007.71
Latvia									
SAMS	71.25	-6.64	-3.04	-20.21	653.67	1,130.96	1,281.40	1,305.33	973.30
Lithuania									
LITAS	-	-	-	-	23.19	.	.	.	.
LITAS-RLS	28.58	1.27	-16.16	10.09	232.86	287.49	359.21	301.71	308.20
Hungary									
VIBER	7.45	-11.82	6.14	14.76	3,643.71	3,809.56	3,668.36	3,901.73	4,439.84
Poland									
SORBNET	0.79	-5.14	23.28	13.68	3,495.89	3,358.15	3,138.19	3,778.64	4,171.45
Romania									
REGIS	36.52	-4.61	7.27	4.06	848.55	995.99	1,021.59	1,134.47	1,100.17
Sweden									
K-RIX	8.84	24.32	-22.93	-17.84	3,930.65	4,262.70	5,620.56	4,124.52	3,245.91
United Kingdom									
CHAPS Sterling	3.04	-19.75	-8.09	8.08	4,806.48	5,001.69	4,245.08	3,867.56	4,213.06
II. RETAIL SYSTEMS									
EU NON-EA									
Bulgaria									
BISERA	9.39	-14.65	-4.12	7.38	140.73	143.32	126.09	122.35	125.60
BORICA	22.37	-0.86	-6.26	63.68	9.09	10.35	10.58	10.04	15.71
SEP	-	-	295.33	-28.80	-	-	0.00	0.00	0.00
Denmark									
The Sumclearing DKK	-0.20	-9.11	-0.48	0.98	339.20	335.14	324.06	315.01	320.69
Latvia									
EKS	3.32	-20.23	2.03	16.43	84.15	87.84	85.05	91.17	99.20
Lithuania									
LITAS-MMS	1.75	-17.71	0.85	-9.14	217.11	212.12	215.36	217.60	183.46
Hungary									
ICS	3.25	-14.37	-13.19	-1.09	263.71	264.95	247.76	215.53	211.36
Poland									
ELIXIR	5.73	-3.13	4.30	3.53	240.58	242.45	231.37	235.69	236.97
Romania									
PCH	10.29	-97.10	-	-	14.44	13.69	0.43	-	.
SENT	15.28	6.60	-7.94	4.23	40.21	39.86	45.69	43.55	42.30
VISA CARD CLEARING	58.81	4.99	9.57	25.50	1.05	1.44	1.62	1.84	2.15
MASTER CARD CLEARING	55.86	-2.20	3.59	15.57	0.80	1.07	1.13	1.21	1.31
Sweden									
Bankgirot	4.25	-4.48	5.54	8.44	213.88	222.17	225.06	226.15	234.90
Dataclearing	2.17	-3.50	6.18	6.42	69.07	70.31	71.96	72.75	74.16
Plusgirot	15.97	-4.75	9.63	12.85	51.15	59.11	59.71	62.33	67.38
United Kingdom									
Cheque and Credit Clearings	-9.70	-21.28	-16.16	-14.76	88.50	80.71	67.19	55.84	47.98
BACS	3.60	-4.93	1.53	3.16	261.45	273.54	275.02	276.79	287.78

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 were based on a new reporting system encompassing methodological changes, and this may trigger a break in the series when comparing the 2007 national figures with those from previous years, affecting also euro area and EU aggregates. In addition, in 2005 a break in the 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, which 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
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”.</p> <p>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 transferring value from another account and used for payments over the internet) are</p>

Term	Detailed reporting requirements
	<p>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” 7. cash paid out on receipt of a money order: not included, since the transaction is the

Term	Detailed reporting requirements
	<p>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 – up to April 2011 – (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. Up to April 2011 this definition includes also e-money institutions (other than “regular” credit 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 disbursal 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	<p>terminals within one merchant location.</p> <p>Measurement: number of terminals.</p> <p>Reference period: status at the end of the year.</p> <p>See also the notes in section 2.2 above.</p>
Electronic money	<p>Monetary value, as represented by a claim on the issuer, which is:</p> <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. <p>(Based on Directive 2000/46/EC of the European Parliament and of the Council of 18 September 2000 on the taking up, pursuit of and prudential supervision of the business of electronic money institutions.)</p> <p>In other words, e-money is a certain value, stored on either a card or a personal/central computer, which is issued against an advance payment – in an amount equal to or greater than that value – to the issuer and is widely accepted as a means of payment by parties other than the issuer.</p> <p>Includes cards and other devices (such as e-money stored in a PC or on a server), both reloadable and non-reloadable.</p> <p>In accordance with Directive 2009/110/EC of the European Parliament and of the Council of 16 September 2009 on the taking up, pursuit and prudential supervision of the business of electronic money institutions amending Directives 2005/60/EC and 2006/48/EC and repealing Directive 2000/46/EC (see also the section “Electronic money institution” below), e-money may be issued by:</p> <ul style="list-style-type: none"> • credit institutions; • other institutions (other than money market funds or the central bank) within the MFI sector; • non-MFI institutions. <p>The payments statistics presents the following information on e-money:</p> <p>E-money stored directly on cards:</p> <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”. <p>E-money stored on other e-money storages:</p> <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 (ELMI)	<p><i>Up to April 2011:</i> 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.)</p> <p><i>As of May 2011:</i> In accordance with Directive 2009/110/EC of the European Parliament and of the Council of 16 September 2009 on the taking up, pursuit and prudential supervision of the business of electronic money institutions amending Directives 2005/60/EC and 2006/48/EC and repealing Directive 2000/46/EC, ELMI is removed from the scope of the EU law definition of “credit institutions”. However, following the update in 2011 of Regulation (EC) No 25/2009 of the European Central Bank of 19 December 2008 concerning the balance sheet of the monetary financial institutions sector (Recast) (ECB/2008/32), Article 1(1)(a)(iii) clarifies that ELMI (that are not otherwise credit institutions) remain within the MFI sector after they cease to be considered credit institutions if they are principally engaged in financial intermediation in the form of e-money issuance.</p> <p>Electronic money is no longer exclusively issued by credit institutions. As of May 2011 it can be issued by any legal person authorised to do so by supervisors. Such authorisation makes that person an “electronic money institution” (ELMI) in the sense of the Directive. This may</p>

Term	Detailed reporting requirements
	also cover non-MFIs.
E-money card terminal	<p>Terminal allowing the transfer of electronic value from an issuer of electronic money to a card with an e-money function and vice versa or from the balance on the card to the balance of a beneficiary.</p> <p>The following breakdown of e-money card terminals is provided:</p> <ul style="list-style-type: none"> – “E-money card-loading/unloading terminal” – “E-money card-accepting terminal”. <p>If an e-money card terminal performs both functions, it is counted in both sub-categories. Thus, the total number of e-money card terminals may be smaller than the sum of the sub-categories, and sub-categories should not be added up in order to avoid double-counting.</p> <p>Measurement: number of terminals.</p> <p>Reference period: status at the end of the year.</p> <p>See also the notes in section 2.2 above.</p>
E-money card-accepting terminal	<p>Terminal allowing the holder of e-money on a card with an e-money function to transfer e-money value from his/her balance to the balance of the merchant or other beneficiary. Each single e-money card-accepting terminal is counted individually, also in cases of the existence of several terminals within one merchant location.</p> <p>Measurement: number of terminals.</p> <p>Reference period: status at the end of the year.</p> <p>See also the notes in section 2.2 above.</p>
E-money card-loading/unloading terminal	<p>Terminal allowing the transfer of electronic value from an issuer of electronic money to the holder of a card with an e-money function and vice versa (loading and unloading).</p> <p>Measurement: number of terminals.</p> <p>Reference period: status at the end of the year.</p> <p>See also the notes in section 2.2 above.</p>
E-money card-loading/unloading transaction	<p>Transaction allowing the transfer of e-money value from an issuer of electronic money to a card with an e-money function and vice versa. Both loading and unloading transactions are included.</p> <p>Measurement: number/value of transactions.</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 2.2 above.</p>
E-money purchase transaction	<p>A transaction whereby the holder of e-money transfers e-money value from his/her balance to the balance of the beneficiary, either with an e-money card or with other e-money storages.</p> <p>Comprises all payment transactions initiated with an e-money storage, i.e.</p> <ol style="list-style-type: none"> 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. <p>Transactions are counted on the issuing side of the card or other storage used. Only transactions with cards or storages issued in the country are reported; in the case of these cards and storages, all transactions, both within and outside the country of issue, are reported.</p> <p>The following breakdown of e-money purchase transactions is provided:</p> <ul style="list-style-type: none"> – “E-money purchase transactions: With cards with an e-money function” – “E-money purchase transactions: With other e-money storages”. <p>Each transaction is allocated to only one sub-category, i.e. the sub-categories are mutually exclusive. Thus, the total number of e-money purchase transactions is the sum of the sub-categories.</p> <p>Calculation: sum of “E-money purchase transactions: With cards with an e-money function” and “E-money purchase transactions: With other e-money storages”.</p>

Term	Detailed reporting requirements
	<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>
E-money purchase transaction: With cards with an e-money function	<p>A transaction whereby the holder of a card with an e-money function transfers e-money value from his/her balance to the balance of the beneficiary. 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”.</p>
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. 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”.</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. Data on two types of scheme are presented: – card-based e-money schemes – software-based e-money schemes.</p>
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. Data on two types of e-money storage are presented: – cards with an e-money function – other e-money storages.</p>
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. All e-money transactions processed in the IFTS are included. Payments are counted on the sending participant’s side. Measurement: number/value of transactions. Reference period: total for the year. Transaction currency: all. Reporting currency: national (euro for euro area countries). Counterpart area: not applicable. Counterpart sector: unspecified sector. See also the notes in section 2.5 above.</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: ECB.</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” (up to April 2011 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” (as of May 2011 includes ELMIs that are not otherwise credit institutions). <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 that are not otherwise credit institutions in their own right are shown separately in the memorandum item “Electronic money institutions”. See also the section “Electronic money institution”.</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. 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 irregular intervals in the form of reverse open market transactions with a non-standardised

Term	Detailed reporting requirements
	<p>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” (up to April 2011 includes “Electronic money institutions”) – “Branches of euro area-based credit institutions” – “Branches of EEA-based credit institutions (outside the

Term	Detailed reporting requirements
	<p>euro area)”</p> <ul style="list-style-type: none"> – “Branches of non-EEA-based banks” – “Other institutions offering payment services to non-MFIs” (as of May 2011 includes ELMIs that are not otherwise credit institutions). <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>
<p>Number of internet/PC-linked overnight deposits</p>	<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>
<p>Number of offices</p>	<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>
<p>Number of overnight deposits</p>	<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>
<p>Number of participants</p>	<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" – "Clearing and settlement organisations" – "Other financial institutions" – "Others" (including post office giro institutions, where relevant). 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 institutions".

Term	Detailed reporting requirements
	<p>In accordance with Directive 2009/110/EC of the European Parliament and of the Council of 16 September 2009 on the taking up, pursuit and prudential supervision of the business of electronic money institutions amending Directives 2005/60/EC and 2006/48/EC and repealing Directive 2000/46/EC (see also the section “Electronic money institution”), this category also includes, as of May 2011, ELMIs that are not otherwise credit institutions.</p> <p>In some countries, information from some or all of these institutions is not available or is restricted to transaction data (shown in Country tables 6 to 8). In that case, Country tables 6 to 8 may include information from a larger range of service providers than those mentioned in Country table 5. A note will alert the user if that is the case.</p>
<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 the end of the reference period, 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 storage issued</p>	<p>Value, at the end of the reporting period, on e-money storage issued by e-money issuers and held by entities other than the issuer (these entities include e-money issuers 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”

Term	Detailed reporting requirements
	<p>– “Outstanding value on e-money storages issued: On software-based e-money schemes”.</p> <p>The sub-categories are mutually exclusive. Thus, the main category is the sum of its sub-categories.</p> <p>Measurement: outstanding value.</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>Outstanding value on e-money storage issued by electronic money institutions</p>	<p>Value, at the end of the reference period, of e-money issued by electronic money institutions (see also the section “Electronic money institution”) and held by entities other than the issuer, including electronic money institutions other than the issuer.</p> <p>Sub-category of “Outstanding value on e-money storages issued”.</p> <p>Measurement: outstanding value.</p> <p>Reference period: status at the end of the year.</p> <p>Currency: all.</p> <p>Reporting currency: national (euro for euro area countries).</p> <p>Counterpart area: world as a whole.</p> <p>Counterpart sector: unspecified sector.</p>
<p>Outstanding value on software-based e-money schemes</p>	<p>Value, at the end of the reference period, of e-money issued by e-money issuers in the form of e-money products other than cards with an e-money function, i.e. in the form of other e-money storage products, and held by entities other than the issuer.</p> <p>Sub-category of “Outstanding value on e-money storages issued”.</p> <p>Measurement: outstanding value.</p> <p>Reference period: status at the end of the year.</p> <p>Currency: 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>Overnight deposits</p>	<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.</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>All accounts are included, irrespective of the currency in which they are denominated; thus, “Overnight deposits in foreign currencies” is a sub-category of “Overnight deposits”.</p>
<p>Overnight deposits held at other credit</p>	<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</p>

Term	Detailed reporting requirements
institutions	<p>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> <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>

Term	Detailed reporting requirements
	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.
Participant	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. See “Number of participants”.
Payee (beneficiary)	A natural or legal person who/which is the intended final recipient of funds which have been the subject of a payment transaction.
Payer	The party in a payment transaction which issues the payment order or agrees to the transfer of funds to a payee.
Payment	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”.
Payment institution	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. 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). 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. Included in “Other institutions offering payment services to non-MFIs”.
Payment instrument	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. The payments statistics provide the following general information on access to and use of payment instruments: <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	Any instruction by a payer or payee to his payment service provider requesting the execution of a payment transaction. (Cited from the draft directive on payment services in the internal market, COM(2005) 603 final, 01.12.2005.)

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 as defined by Directive 2000/12/EC; 2. electronic money institutions as defined by Directive 2000/46/EC (up to April 2011) or by Directive 2009/110/EC (as of May 2011); 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 are direct participants in an IFTS is included in the sub-category “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.
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: EU27</p> <p>Counterpart sector: same component of the same system.</p> <p>See also “TARGET component”.</p>
Transferable deposits	<p>Transferable deposits are those deposits within the category “overnight deposits” which are directly transferable on demand to make payments to other economic agents by commonly used means of payment, such as credit transfer and direct debit, possibly also by credit or debit card, e-money transactions, cheques, or similar means, without significant delay, restriction or penalty. Deposits that can only be used for cash withdrawal and/or deposits from which funds can only be withdrawn or transferred through another account of the same owner are not to be included as transferable deposits. (<i>Regulation (EC) No 25/2009 of the European Central Bank of 19 December 2008 concerning the balance sheet of the monetary financial institutions sector (Recast) (ECB/2008/32), Annex II, Part 2, 9.1a</i>). Please note that the instrument “transferable deposits” as defined in ESA 95/2010 is equivalent to “overnight deposits” as defined in the context of Payments Statistics.</p>
Value of overnight deposits (held by non-MFIs)	<p>Value of overnight deposits held by non-MFIs. See also “Overnight deposits”.</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>