

# Payments statistics: methodological notes

The definitions are arranged alphabetically by term. The list contains all entries in the comparative, euro area and country tables, as well as general definitions which are applicable to most or all of the tables.

The definitions present the following information where applicable:

- *General definition and detailed description* of the item, including scope, further breakdowns and cross-references to other definitions.
- *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 denominated or in which the transaction takes place (“transaction currency”) and the currency in which it is reported for the purposes of payments statistics (“reporting currency”).
- *Counterparty area*: the country or geographical area of the opposite party (e.g. debtor/creditor, payer/payee) of the financial transaction.
- *Counterparty sector*: the institutional sector of the opposite party (e.g. debtor/creditor, payer/payee) of the financial transaction.

Data in national currency are recalculated in euro using:

- 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 not possible, the average ECB reference exchange rate for the period for all transactions;
- for stock data showing an end-of-year status (e.g. value of overnight deposits), the end-of-year ECB reference exchange rate.

The definitions are consistent with the following legal acts to the extent possible:

- Regulation ECB/2013/43 of the European Central Bank of 28 November 2013 on payments statistics;
- Guideline ECB/2014/15 of the European Central Bank of 4 April 2014 on monetary and financial statistics (as amended);
- Directive 2007/64/EC of the European Parliament and of the Council of 13 November 2007 on payment services in the internal market;

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.

## 1 General remarks

### 1.1 Cards issued by resident PSPs

If a card offers several functions, it is counted in each applicable sub-category. Thus the total number of cards may be smaller than the sum of the sub-categories, and sub-categories should not be added up in order to avoid double-counting. The total number of cards is stated separately in “total number of cards (irrespective of the number of functions on the card)”.

Cards are counted on the card-issuing side regardless of the cardholder’s residency or the location of the account to which the card is linked.

Unless otherwise specified in the country notes, as of the reference year 2014 each country must report the number of cards that have been issued by *PSPs resident in that country*, including both cards issued in the country and cards issued abroad. Up to reference year 2013, the data comprise cards issued *in the reporting country*, irrespective of whether the issuer is resident in the reporting country or not. Thus, data for the reference periods prior to 2014 are not fully comparable with data for the reference periods from 2014 onwards.

Co-branded cards are included.

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.

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 included.

Cards issued by three-party (e.g. American Express or Diners Club) or four-party card schemes (e.g. Visa or MasterCard) are included.

Cards issued by merchants (retailer cards) are not included, unless they have been issued in cooperation with a PSP (co-branding).

Cards linked to savings accounts as well as cards linked to prepaid accounts are included according to the function(s) offered by the card.

## 1.2 Terminals provided by resident PSPs

All terminals provided by resident PSPs are reported, whether located in or outside the reporting country.

Unless otherwise specified in the country notes, as of the reference year 2014 each country must report the number of terminals provided by *PSPs resident in that country*, covering both terminals located in the country and terminals located abroad. Up to the reference year 2013, the data cover terminals *located in the reporting country* irrespective of whether or not the provider is resident in the country. Thus, data for the reference periods prior to 2014 are not fully comparable with data for the reference periods from 2014 onwards.

The entity which provides terminals is the acquirer, regardless of the ownership of the terminals. Only terminals provided by the acquirer are counted.

Terminals provided by branches and/or subsidiaries of PSPs resident outside the reporting country are not reported by the parent PSP but by the branches and/or subsidiaries themselves.

Every terminal is counted individually, even where several terminals of the same type are provided at one location.

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.

## 1.3 Payments per type of payment service

Payments can be initiated by non-MFIs, with any counterparty, or by PSPs, if the counterparty is a non-MFI. They include:

- all payments which take place between two accounts held at different PSPs and are executed with the use of an intermediary, i.e. where payments are sent to another PSP or to a payment system;
- all payments which take place between two accounts held at the same PSP, e.g. on-us transactions, with the transaction being settled either on the accounts of the PSP itself or with the use of an intermediary (another PSP or a payment system).

Payments initiated by PSPs and executed without a specific transaction order, i.e. without the use of a payment service, by simple book entry in the account of a customer, are not included but instead shown in two separate memorandum items, “credits to the accounts by simple book entry” and “debits from the accounts by simple book entry”. If they cannot be distinguished, such transactions are included under “payments per type of payment service”.

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 service used.

Transactions denominated in foreign currency are included. Data are converted into euro using the ECB reference exchange rate or the exchange rate applied for the transaction.

The scope of payments with cards reported under “payments per type of payment service” is broader than that of transactions reported in the section “payments per type of terminal”. “Payments per type of payment service” include card transactions at virtual points of sale, e.g. over the internet or the telephone, which are not reported under “payments per type of terminal”.

The direction of the flow of funds depends on the payment service and the initiation channel used:

- in the case of credit transfers as well as e-money (electronic money) payments and similar transactions 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, cheques, and e-money payments and similar transactions where the payee initiates the transaction, the sending participant is the recipient of funds and the receiving participant the sender of funds;
- in the case of card payments, although the payee initiates the transaction, the treatment followed within corresponds to that where the payer initiates the transaction.

The indicator “total payments involving non-MFIs” is the sum of the six mutually exclusive sub-categories: “credit transfers”, “direct debits”, “card payments with cards issued by resident PSPs (except cards with an e-money function only)”, “e-money payments”, “cheques” and “other payment services”. As data are only collected on card payments with cards issued by resident PSPs, the indicator “total cross-border payments received” does not include received card payments.

## 1.4 Payments per type of terminal

All indicators refer to cash or cashless transactions performed at a physical (not virtual) terminal.

The scope of payment transactions with cards reported in this section is narrower than that of transactions reported in the section “Payments per type of payment service”. The latter section includes card transactions at virtual points of sale, e.g. over the internet or the telephone, while this section does not. Unless otherwise specified in the country notes, as of the reference year 2014 payments per type of terminal are broken down into three different categories according to the *residency of the terminal provider and card issuer*.



- payments at terminals provided by resident PSPs with cards issued by resident PSPs;
- payments at terminals provided by resident PSPs with cards issued by non-resident PSPs;
- payments at terminals provided by non-resident PSPs with cards issued by resident PSPs.

Up to the reference year 2013, the categories differentiate between transactions on the basis of the *location of the terminal and the country where the card was issued*. Thus, data for the reference periods prior to 2014 are not fully comparable with data for the reference periods from 2014 onwards.

These different categories allow the calculation of all transactions at terminals provided by resident PSPs, irrespective of where the card used was issued, and also of all transactions with cards issued by non-resident PSPs. This provides for easy comparison with data in country table 6, both on cards (where only cards issued by resident PSPs are counted, i.e. categories a) and c) and on terminals (where only terminals provided by resident PSPs are counted; i.e. levels a) and b). The geographical breakdown is based on the location of the terminal.

## 1.5 Payments processed by selected payment systems

Comprises transactions submitted to and processed through a payment 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, the gross number and value of transactions are presented, not the result after netting.

Cancelled payments are excluded. Transactions that are later rejected are included.

Only payments that are made within the payment system are included. In the case of a payment system in which another payment 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 payment system and only net positions are settled via the payment system, only transactions for the settlement of net positions are counted, and these are allocated to the payment service used for the settlement transaction.

All payment transactions are divided into those made via TARGET components and those made by non-TARGET payment systems. For all payment transactions, cross-border transactions are counted in the country in which the transaction originated, in order to avoid double-counting.

A direct participant 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 service. A receiving participant is one which receives the payment service (but not always the funds).

The direction of the flow of funds depends on the payment service used. In the case of credit transfers as well as e-money payments and similar transactions 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, cheques, and e-money payments and similar transactions where the payee initiates the transaction, the sending participant is the recipient of funds and the receiving participant the sender of funds. In the case of card payments, although the payee initiates the transaction, the treatment followed corresponds to that where the payer initiates the transaction.

## 2 Data definitions

### **Acquirer**

The term is applicable in the following cases:

- The entity that holds deposit accounts for card acceptors, i.e. merchants, and to which the card acceptor transmits the data relating to the transactions. The acquirer is responsible for the collection of transaction information and settlement with the acceptors.
- In POS transactions, the entity to which the acceptor, usually a merchant, transmits the information necessary in order to process the card payment. The acquirer is the entity that manages the account of the merchant.
- In ATM transactions, the entity which makes banknotes available to the cardholder, whether directly or via the use of third-party providers.
- The entity which provides terminals, regardless of the ownership of the terminals.

### **Acquiring**

Means services enabling a payee to accept a payment instrument or a payment transaction, by providing authentication, authorisation, and settling services resulting in a transfer of funds to the payee.

### **Agent**

A natural or legal person which acts on behalf of a payment institution in providing payment services.

### **ATM (automated teller machine)**

Electromechanical device that allows authorised users, typically using machine-readable physical cards, to withdraw cash from their accounts and/or access other services, allowing them, for example, to make balance enquiries, transfer funds or deposit money. A device allowing only balance enquiries does not qualify as an ATM.

The ATM may be operated online, with a real-time request for authorisation, or offline. The following breakdown of ATMs is provided:

- ATMs with a cash withdrawal function;
- ATMs with a credit transfer function.

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

*Measurement: number of terminals.*

*Reference period: status at the end of the year.*

See also the notes in section 1.2 above.

### **ATM cash deposit (except e-money transactions)**

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 is identified with a payment card.

*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 1.4 above and the entry for “cash withdrawal/cash deposit”.

### **ATM cash withdrawal (except e-money transactions)**

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 are unconnected to a payment transaction. Cash withdrawals together with a payment transaction are not included.

*Measurement: number/value of transactions.*

*Reference period: total for the year.*

*Transaction currency: all.*

*Reporting currency: national (euro for euro area countries).*

See also the notes in section 1.4 above and the entry for “cash withdrawal/cash deposit”.

### **ATM with a cash withdrawal function**

ATM allowing authorised users to withdraw cash from their accounts by using a card with a cash function.

Sub-category of “ATMs”.

*Measurement: number of terminals.*

*Reference period: status at the end of the year.*

See also the notes in section 1.2 above.

### **ATM with a credit transfer function**

ATM allowing authorised users to make credit transfers using a payment card.

Sub-category of “ATMs”.

*Measurement: number of terminals.*

*Reference period: status at the end of the year.*

See also the notes in section 1.2 above.

### **Branch**

A place of business other than the head office located in the reporting country and established by a PSP legally incorporated in another country. It has no legal personality and carries out some or all of the transactions inherent in the business of a PSP.

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 “office” and “number of offices”).

### **Branch of a euro area based credit institution**

A branch (located in the reporting country) of a credit institution legally incorporated outside the reporting country but within the euro area. See also “branch”.

### **Branch of an EEA-based credit institution (outside the euro area)**

A branch (located in the reporting country) of a credit institution legally incorporated in an EEA country which is not the reporting country and is outside the euro area. See also “branch”.

### **Branch of a non-EEA based bank**

A branch (located in the reporting country) of a non-EEA-based bank. See also “branch”.

### **Brand**

A particular payment product, especially a card, which has been licensed by its owner for use in a given territory.

### **Card**

A device that can be used by its holder either to conduct transactions or to withdraw money. Cards offer the cardholder, in accordance with the agreement with the card issuer, one or more of the following functions: cash, debit, delayed debit, credit and e-money.

Cards linked to an e-money account are included in the category “cards with an e-money function” as well as in other categories according to the functions offered by the card. Cards are counted on the sending participant's side (i.e. the card-issuing side). See also the notes in section 1.1 above.

### **Card issuer**

A financial institution that makes payment cards available to cardholders, authorises transactions at POS terminals or ATMs and guarantees payment to the acquirer for transactions that are in conformity with the rules of the relevant scheme. In the case of *three-party schemes*, the card issuer is the card scheme itself.

In the case of *four-party schemes*, the issuer is a PSP 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.

### **Card on which e-money can be stored directly**

A card on which e-money is held in the e-money holder's possession. See also "electronic money".

A sub-category of "cards with an e-money function".

*Measurement: number of cards.*

*Reference period: status at the end of the year.*

### **Card payment initiated at a physical EFTPOS**

Electronically initiated card payment transaction at a physical POS allowing electronic fund transfers. This item typically includes payments with cards through an EFTPOS terminal at a merchant's location. It does not include e-money payments.

A sub-category of "card payments with cards issued by resident PSPs".

*Measurement: number/value of transactions.*

*Reference period: total for the year.*

*Transaction currency: all.*

*Reporting currency: national (euro for euro area countries).*

### **Card payments with cards issued by resident PSPs (except cards with an e-money function only)**

Payment transactions performed using cards with a debit, credit or delayed debit function at a terminal or via other channels.

The following breakdown of card payments is provided:

- 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.

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.

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.

E-money payments are not included.

**For country tables 7a and 8a/comparative tables 7 and 9:**

Payment transactions with cards issued by resident PSPs are reported, regardless of the country of the brand under which the payment transaction has been made.

Payments by type of payment service include data on card transactions at virtual POS, e.g. over the internet or the telephone.

Card payments with cards issued by resident PSPs which only have an e-money function are not included.

Credit transfers at ATMs are not included but are shown under “credit transfers”. Cash advances at POS terminals are excluded. Payments by telephone and over the internet using a card are included. Payments with cards issued by merchants, i.e. retailer cards, are excluded, except where the retailer card was issued in cooperation with a PSP, i.e. co-branded.

**For country tables 7b and 8b/comparative tables 14 and 15:**

All indicators refer to cash or cashless payments performed at a physical (not virtual) terminal.

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”.

**For country tables 10 and 11/comparative table 16:**

All card payments processed by the respective payment system are included, irrespective of where the card was actually issued or used.

Payments are counted on the card-issuing side. Only transactions with cards issued by resident PSPs – both in and outside the country of issue – are reported.

*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 1.3 and 1.4 above and “payments per type of payment service”.

### **Card payments with cards issued by resident PSPs initiated remotely**

Electronically initiated card payment transactions which are not initiated at a physical POS terminal. This item typically includes payments with cards for products and services purchased by telephone or over the internet.

A sub-category of “card payments with cards issued by resident PSPs”.

*Measurement: number/value of transactions.*

*Reference period: total for the year.*

*Transaction currency: all.*

*Reporting currency: national (euro for euro area countries).*

### **Card scheme**

A technical and commercial arrangement set up to serve one or more brands of cards which provides the organisational, legal and operational framework necessary for the functioning of the services marketed by those brands.

A three-party card scheme is a card scheme involving the following stakeholders:

- the card scheme itself, which acts as issuer and acquirer;
- the cardholder;
- the accepting party.

A four-party card scheme is a card scheme where the stakeholders involved are:

- the issuer;
- the acquirer;
- the cardholder;
- the card acceptor.

In the case of ATM transactions, it is usually the acquirer that offers its services via the ATM.

### **Card which gives access to e-money stored on e-money accounts**

See “e-money accounts”.

Sub-category of “cards with an e-money function”.

*Measurement: number of cards.*



*Reference period: status at the end of the year.*

See also the notes in section 1.1 above.

### **Card with a cash function**

A card enabling the holder to withdraw cash from an ATM and/or to deposit cash to an ATM. The cash function is usually combined with a payment function.

A sub-category of “total number of cards (irrespective of the number of functions on the card)”.

*Measurement: number of cards.*

*Reference period: status at the end of the year.*

See also the notes in section 1.1 above.

### **Card with a combined debit, cash and e-money function**

A card issued by a PSP which has a combined cash, debit and e-money function. A card with a combined function is counted in each of the following sub-categories:

- cards with a cash function;
- cards with a debit function;
- cards with an e-money function.

A card with a combined function may offer additional functions. In that case it is also counted in each additional applicable sub-category.

A sub-category of “total number of cards (irrespective of the number of functions on the card)”.

*Measurement: number of cards.*

*Reference period: status at the end of the year.*

See also the notes in section 1.1 above.

### **Card with a credit and/or delayed debit function**

A card which has a credit and/or delayed debit function. This category is only reported if 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”).

A sub-category of “cards with a payment function (except cards with an e-money function only)”.

*Measurement: number of cards.*

*Reference period: status at the end of the year.*

See also the notes in section 1.1 above.

### **Card with a credit function**

A card enabling cardholders to make purchases and in some cases also to withdraw cash up to a pre-arranged ceiling. The credit granted can be settled in full by the end of a specified period or may 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, in contrast to a card with a debit function or a delayed debit function, is the contractual agreement granting the cardholder a credit line allowing for 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).

A sub-category of “cards with a payment function (except cards with an e-money function only)”.

*Measurement: number of cards.*

*Reference period: status at the end of the year.*

See also the notes in section 1.1 above.

### **Card with a debit and/or delayed debit function**

A card which has a debit and/or delayed debit function. This category is only reported if the data cannot be broken down into “cards with a debit function” and “cards with a delayed debit function”. It will be selected in cases where it is clear that the card in question is used to debit an account at a credit institution, but it is impossible to distinguish whether, under the contract between the card issuer and the cardholder, the account debited is the current account of the cardholder (the distinguishing feature of a “card with a debit function”), or whether it 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”).

A sub-category of “cards with a payment function (except cards with an e-money function only)”.

*Measurement: number of cards.*

*Reference period: status at the end of the year.*

See also the notes in section 1.1 above.

### **Card with a debit function**

A card enabling cardholders to have their purchases directly and immediately charged to their accounts, whether held with the card issuer or not.

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.

The distinguishing feature of a card with a debit function, in contrast to a card with a credit function or a delayed debit function, is the contractual agreement to charge purchases directly to funds on the cardholder’s current account.

A sub-category of “cards with a payment function (except cards with an e-money function only)”.

*Measurement: number of cards.*

*Reference period: status at the end of the year.*

See also the notes in section 1.1 above.

### **Card with a delayed debit function**

A card enabling cardholders to have their purchases charged to 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 pre-defined period. The holder is usually charged an annual fee.

The distinguishing feature of a card with a delayed debit function, in contrast to a card with a credit function or a debit function, is the contractual agreement granting a credit line but with an obligation to settle the debt incurred at the end of a pre-defined period. This type of card is commonly referred to as a “charge card”.

A sub-category of “cards with a payment function (except cards with an e-money function only)”.

*Measurement: number of cards.*

*Reference period: status at the end of the year.*

See also the notes in section 1.1 above.

### **Card with a payment function (except cards with an e-money function only)**

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.

The following breakdown is provided:

- 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.

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 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.

A sub-category of “total number of cards (irrespective of the number of functions on the card)”.

*Measurement: number of cards.*

*Reference period: status at the end of the year.*

See also the notes in section 1.1 above.

### **Card with an e-money function**

A card enabling e-money transactions. Cards on which e-money can be stored directly and cards which give access to e-money stored on e-money accounts are included.

A sub-category of “total number of cards (irrespective of the number of functions on the card)”.

*Measurement: number of cards.*

*Reference period: status at the end of the year.*

See also the notes in section 1.1 above.

### **Card with an e-money function which has been loaded at least once**

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 indicative of the intention to use the e-money function.

Sub-category of “cards with an e-money function”.

*Measurement: number of cards.*

*Reference period: status at the end of the year.*

See also the notes in section 1.1 above.

### **Cash advance at POS terminals**

Transactions in which the cardholder receives cash at a POS terminal in combination with a payment transaction for goods or services.

If it is not possible to distinguish data on cash advances at POS terminals, these are reported as “POS transactions”.

*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”.

### **Cash withdrawal/cash deposit**

A cash withdrawal from or cash deposit in an account using a card or a bank form. These transactions are included as follows:

#### **Transactions with a card at a terminal, without manual intervention:**

- cash deposit: “ATM cash deposits”;

- cash withdrawal without a payment transaction at the same time: “ATM cash withdrawals”;
- cash withdrawal with a payment transaction at the same time: “cash advances at POS terminals”;

#### **Transactions at a bank counter:**

- cash deposited in an account at the bank, including instances where a card is used merely to identify the payer: “OTC cash deposits”;
- cash paid in to initiate a credit transfer: “credit transfers (sent)”;
- cash withdrawn from an account at the bank, including instances where a card is used merely to identify the payee: “OTC cash withdrawals”;
- cash paid out on receipt of a credit transfer: “credit transfers (received)”.

#### **Cash deposited in a bank’s day/night deposit box:**

- cash deposited for crediting to an account at the bank: “OTC cash deposit”.

*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 1.4 above.

### **Central bank**

A financial corporation or 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 (cited from Council Regulation (EC) No 2533/98 of 23 November 1998 concerning the collection of statistical information by the European Central Bank).

### **Cheque**

A written order from one party, i.e. the drawer, to another, i.e. the drawee, which is 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.

Cash withdrawals with cheques are included, but cash withdrawals using bank forms are not (these are reported as “OTC cash withdrawals”).

Cheques are counted on the payee's side when submitted for cheque clearing. Cheques issued but not submitted for clearing are not included.

#### **For country tables 10 and 11:**

All cheques processed in the respective payment systems 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).*

See also the notes in sections 1.3 and 1.5 above and "payments per type of payment service".

### **Concentration ratio**

Concentration ratio in terms of volume: the ratio of the number, i.e. volume, of transactions sent by the five largest participants of a payment system and the total number, i.e. volume, of transactions sent via the payment system.

Concentration ratio in terms of value: the ratio of the value of transactions sent by the five largest participants of a payment system and the total value of transactions sent via the payment system.

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).

*Measurement: percentage of total number/value of transactions.*

*Reference period: total for the year.*

*Transaction currency: all.*

### **Credit institution**

"Credit institution" has the same meaning as defined in Article 4(1) of Regulation (EU) No 575/2013 of the European Parliament and of the Council of 26 June 2013 on prudential requirements for credit institutions and investment firms.

### **Credit institution legally incorporated in the reporting country**

A credit institution legally incorporated in the reporting country, irrespective of whether it is subject to minimum reserve requirements. Up to April 2011 this definition includes e-money institutions legally incorporated in the reporting country.

### **Credit transfer**

Payment service which allows the payer to instruct the institution holding its account 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 PSP of the payer to the PSP of the payee, i.e. the beneficiary, possibly via several other credit institutions as intermediaries and/or one or more payment and settlement systems.

The following breakdown of credit transfers is provided:

- credit transfers initiated in paper-based form;
- credit transfers initiated electronically.

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.

### **For country tables 7a and 8a/comparative tables 7 and 9:**

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”.

Credit transfers are counted on the payer’s side; where the payer initiates the transaction, the sending participant is also the sender of funds, and the receiving participant the recipient of funds. SEPA credit transfers (SCTs) are included, as well as non-SEPA transactions. Non-SEPA transactions are also reported in the sub-category “non-SEPA”. The data include credit transfers performed via ATMs with a credit transfer function. Credit transfers involving cash at one or both ends of the payment transaction – e.g. money and postal orders – are also included. Credit transfers used to settle outstanding balances of transactions using cards with a credit or delayed debit function are also included, as these are separate payments from the cardholder to the card issuer. In the case of standing orders and bulk or batch payment orders, each individual payment is counted as one transaction. Cash payments into an account using a bank form are not included under credit transfers. If data are available, they are shown in the memorandum item “OTC cash deposits”.



### **For country tables 10 and 11/international systems tables 2 and 3:**

All credit transfers processed by the respective payment system 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.

*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 sections 1.3 and 1.5 above and "payments per type of payment service".

### **Credit transfers of which: non-SEPA**

Credit transfers which do not comply with the requirements for Single Euro Payments Area (SEPA) credit transfers, as stipulated in Regulation (EU) No 260/2012 of the European Parliament and of the Council of 14 March 2012 establishing technical and business requirements for credit transfers and direct debits in euro.

Sub-category of "credit transfers".

*Measurement: number/value of transactions.*

*Reference period: total for the year.*

*Transaction currency: all.*

*Reporting currency: national (euro for euro area countries).*

### **Credit transfer initiated in paper-based form**

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.

### **For country tables 7 and 8:**

Credit transfer which a bank customer submits to his/her PSP in paper-based form. Includes credit transfers which are executed on the basis of a financial service (such as a documentary letter of credit) if the financial service 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.

### **For country tables 10 and 11:**

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).

Sub-category of “credit transfers”.

*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 sections 1.3 and 1.5 above.

### **Credit transfer initiated electronically**

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. Includes standing orders originally submitted in paper-based form but then executed electronically. Includes credit transfers which are executed by a PSP on the basis of a financial service, if the financial service is initiated electronically, or if the form of submission of the service is not known and the PSP executed the transfer electronically. Includes credit transfers initiated at an ATM with a credit transfer function.

Sub-category of “credit transfers”.

*Measurement: number/value of transactions.*

*Reference period: total for the year.*

*Transaction currency: all.*

*Reporting currency: national (euro for euro area countries).*

### **Credit transfer initiated in a file/batch**

An electronically initiated credit transfer that is part of a group of credit transfers jointly initiated by the payer via a dedicated line. Each credit transfer contained in a batch is counted as a separate credit transfer when reporting the number of transactions.

Sub-category of “credit transfers initiated electronically”.

*Measurement: number/value of transactions.*

*Reference period: total for the year.*

*Transaction currency: all.*

*Reporting currency: national (euro for euro area countries).*

### **Credit transfers initiated on a single payment basis**

An electronically initiated credit transfer that is initiated independently, i.e. that is not part of a group of credit transfers jointly initiated.

Sub-category of “credit transfers initiated electronically”.

*Measurement: number/value of transactions.*

*Reference period: total for the year.*

*Transaction currency: all.*

*Reporting currency: national (euro for euro area countries).*

### **Credits to the accounts by simple book entry**

Credit transaction initiated by a PSP without a specific transaction order and executed by simple book entry (credit entry) to the account of a customer, i.e. without the use of a traditional payment service.

The following transactions are reported for this item:

- interest payments by the bank;
- dividend payments by the bank;
- disbursement of the amount of a loan to the current account of the customer;
- other credits to an account by simple book entry.

The list is exhaustive. These data are excluded from credit transfers.

*Measurement: number/value of transactions.*

*Reference period: total for the year.*

*Transaction currency: all.*

*Reporting currency: national (euro for euro area countries).*

## Cross-border payment

A payment transaction initiated by a payer or by a payee, where the payer's PSP and the payee's PSP are resident in different countries.

Payment systems distinguish and report domestic and cross-border transactions according to the location of the sending and receiving participants. For TARGET2 the definition of "cross border" is based on the location of the component and not of the participant.

*Measurement: number/value of transactions.*

*Reference period: total for the year.*

*Transaction currency: all.*

*Reporting currency: national (euro for euro area countries).*

## Currency in circulation

Banknotes and coins in circulation that are issued or authorised by monetary authorities. (See Regulation ECB/2013/33 of 24 September 2013 concerning the balance sheet of the monetary financial institutions sector.)

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 Regulation (EU) No 549/2013 of the European Parliament and of the Council of 21 May 2013 on the European system of national and regional accounts in the European Union – ESA 2010). For non-euro area countries, data on commemorative coins may be included in a memorandum item.

Payments statistics provide the following data on banknotes and coins:

- the amount of banknotes and coins in circulation ("currency in circulation", giving also a breakdown by denomination);
- the amount of cash withdrawn from or deposited in accounts 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 bank accounts using a bank form ("OTC cash withdrawals", "OTC cash deposits").

While other means of withdrawing/depositing cash exist, these are not accounted for in payments statistics.

Transaction data on the use of cash are not available.

*Measurement: outstanding amount.*

*Reference period: status at the end of the year.*

*Currency: national (euro for euro area countries).*

*Reporting currency: national (euro for euro area countries).*

### **Debits from the accounts by simple book entry**

Debit transaction initiated by a PSP without a specific transaction order and executed by simple book entry (debit entry) to the account of a customer, i.e. without the use of a traditional payment service.

The following transactions are reported for this item:

- charging of interest by the bank;
- deduction of banking fees;
- payment of taxes linked to financial assets, if they are a separate transaction but not separately authorised by the customer;
- repayments of the amount of a loan;
- other debits from an account by simple book entry.

The list is exhaustive. These data are excluded from direct debits.

*Measurement: number/value of transactions.*

*Reference period: total for the year.*

*Transaction currency: all.*

*Reporting currency: national (euro for euro area countries).*

### **Direct debit**

A payment service for debiting a payer's payment account, potentially on a recurrent basis, where a payment transaction is initiated by the payee on the basis of the payer's consent given to the payee, to the payee's PSP or to the payer's own PSP.

#### **For country tables 7 and 8/comparative tables 7 and 9:**

Debits from the account of a customer by simple book entry without the use of a traditional direct debit service. (e.g. banking fees paid to the account-holding bank) are not included but are instead reported as "debits from the accounts by simple book entry".

Payments are counted on the payee's side. Direct debits include all SEPA direct debits as well as non-SEPA transactions. Non-SEPA transactions are also reported

in the sub-category “non-SEPA”. 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.

Cash payments out of an account using a bank form are not included under direct debits. Instead, they are shown in the memorandum item “OTC cash withdrawals”.

#### **For country tables 10 and 11/international systems tables 2 and 3:**

All direct debits processed in a payment system are included. Payments are counted on the sending participant’s side. Both one-off and recurrent direct debits are included. In the case of recurrent direct debits, each individual payment is counted as one transaction.

*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 sections 1.3 and 1.5 above and “payments per type of payment service”.

#### **Direct debits of which: non-SEPA**

Direct debits which do not comply with the requirements for SEPA direct debits, as stipulated in Regulation (EU) No 260/2012.

Sub-category of “direct debits”.

*Measurement: number/value of transactions.*

*Reference period: total for the year.*

*Transaction currency: all.*

*Reporting currency: national (euro for euro area countries).*

#### **Direct debit initiated in a file/batch**

An electronically initiated direct debit that is part of a group of direct debits jointly initiated by the payee. Each direct debit contained in a batch is counted as a separate direct debit when reporting the number of transactions.

Sub-category of “direct debits”.

*Measurement: number/value of transactions.*

*Reference period: total for the year.*

*Transaction currency: all.*

*Reporting currency: national (euro for euro area countries).*

### **Direct debit initiated on a single payment basis**

An electronically initiated direct debit that is independent from other direct debits, i.e. that is not part of a group of direct debits jointly initiated.

Sub-category of “direct debits”.

*Measurement: number/value of transactions.*

*Reference period: total for the year.*

*Transaction currency: all.*

*Reporting currency: national (euro for euro area countries).*

### **Direct participant**

An entity which is identified or recognised by a payment system and is authorised to send and receive payment orders directly to and from the system without an intermediary or is directly bound by the rules governing the payment system. In some systems, direct participants also exchange orders on behalf of indirect participants. 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).

Sub-category of “number of participants”.

The following breakdown is provided:

- credit institutions;
- central bank;
- other direct participants, of which:
  - public administration;
  - clearing and settlement organisations;
  - other financial institutions;

- others.

*Measurement: number of participants.*

*Reference period: status at the end of the year.*

### **Domestic payment**

“Domestic payment” has the same meaning as “national payment transaction” as defined in Article 2 of Regulation (EU) No 260/2012. It means a payment transaction initiated by a payer or by a payee, where the payer’s PSP and the payee’s PSP are located in the same Member State.

### **EFTPOS (electronic funds transfer at point of sale) terminal**

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. Includes unattended terminals.

Each EFTPOS terminal is counted individually, even where several terminals are provided at one location.

Sub-category of “POS terminals”.

*Measurement: number of terminals.*

*Reference period: status at the end of the year.*

See also the notes in section 1.2 above.

### **Electronic money**

Electronically, including magnetically, stored monetary value, as represented by a claim on the issuer, which is issued on receipt of funds for the purpose of making payment transactions as defined in Article 4(5) of Directive 2007/64/EC, and which is accepted by a natural or legal person other than the electronic money issuer.

### **Electronic money institution (ELMI)**

“Electronic money institution” has the same meaning as defined in Article 2 of 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. It means a legal person that has been granted authorisation to issue electronic money.



## Electronic money issuer

“Electronic money issuer” has the same meaning as defined in Article 2 of Directive 2009/110/EC. Electronic money issuers comprise the following categories of institutions:

- credit institutions;
- electronic money institutions;
- post office giro institutions which are entitled under national law to issue electronic money;
- the European Central Bank and national central banks when not acting in their capacity as monetary authority or other public authorities;
- EU Member States or their regional or local authorities when acting in their capacity as public authorities.

## E-money account

An accounts where electronic money is stored. The balance in the account can be used by the account holder to make payments and to transfer funds between accounts. Cards on which e-money can be stored directly are excluded.

*Measurement: number of accounts.*

*Reference period: status at the end of the year.*

## E-money accounts accessed through a card

See the definitions for “e-money accounts” and “card with an e-money function”.

*Measurement: number of accounts.*

*Reference period: status at the end of the year.*

## E-money card terminal

Terminal allowing the transfer of electronic value from an issuer of electronic money to a card with an e-money function and vice versa or from the balance on the card to the balance of a beneficiary.

The following breakdown of e-money card terminals is provided:

- e-money card-loading and unloading terminals;
- e-money card-accepting terminals.

If an e-money card terminal performs both functions, it is counted in both sub-categories. Thus the total number of e-money card terminals may be smaller than the sum of the sub-categories, and sub-categories should not be added up in order to avoid double-counting.

*Measurement: number of terminals.*

*Reference period: status at the end of the year.*

See also the notes in section 1.2 above.

### **E-money card-accepting terminal**

Terminal allowing holders of e-money on a card with an e-money function to transfer e-money value from their balance to the balance of the merchant or other beneficiary. Each e-money card-accepting terminal is counted individually, even where several terminals are provided at one location.

Subcategory of “e-money card terminals”

*Measurement: number of terminals.*

*Reference period: status at the end of the year.*

See also the notes in section 1.2 above.

### **E-money card-loading and unloading terminal**

Terminal allowing the transfer of electronic value from an issuer of electronic money to the holder of a card with an e-money function and vice versa, i.e. loading and unloading. Each e-money card-loading and unloading terminal is counted individually, even where several terminals are provided at one merchant location.

Subcategory of “e-money card terminals”

*Measurement: number of terminals.*

*Reference period: status at the end of the year.*

See also the notes in section 1.2 above.

### **E-money card-loading/unloading transaction**

Transactions allowing the transfer of e-money value from an issuer of e-money to a card with an e-money function and vice versa. Both loading and unloading transactions are included.

*Measurement: number/value of transactions.*

*Reference period: total for the year.*

*Transaction currency: all.*

*Reporting currency: national (euro for euro area countries).*

See also the notes in section 1.4 above.

### **E-money payment**

A transaction whereby a holder of e-money transfers e-money value from his/her own balance to the balance of the beneficiary, either with a card on which e-money can be stored directly or with e-money accounts.

E-money payments are counted on either the payer's or the payee's side, depending on the initiation channel. If counted on the payer's (payee's) side under transactions received, the transaction should be counted on the payee's (payer's) side under transactions sent. Only transactions with cards or storages issued by resident PSPs are reported; transactions are included irrespective of whether they took place within or outside the country of issue.

The following breakdown of e-money payments, with e-money issued by resident PSPs, is provided:

- with cards on which e-money can be stored directly;
- with e-money accounts.

Each transaction is allocated to only one sub-category, i.e. the sub-categories are mutually exclusive. Thus the total number of e-money payments is the sum of the sub-categories. Transactions under "with e-money accounts" are further split to provide information on those "accessed through a card".

*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 1.3 above.

### **E-money payment with a card on which e-money can be stored directly**

A transaction whereby the holder of a card with an e-money function transfers e-money value from his/her balance stored on the card to the balance of the beneficiary.

Subcategory of "e-money payment".

*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 1.3 above and the entry for “e-money payment”.

### **E-money payment with e-money account**

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.

Subcategory of “e-money payment”.

*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 1.3 above and the entry for “e-money payment”.

### **E-money payment with e-money account of which: accessed through a card**

A transaction whereby a card is used to access an e-money account and subsequently funds are transferred from the e-money account of the payer, to the account of a payee.

Subcategory of “e-money payment with e-money accounts

*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 entry for “e-money accounts”.

## **E-money storage**

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.

## **E-money transaction**

E-money loading/unloading or e-money payment, 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.

## **Euro area- based credit institution**

An undertaking located outside the reporting country which is legally incorporated in the euro area and licensed as a credit institution.

## **Exchange rate**

Exchange rate of the national currency vis-à-vis the euro. Provided only for non-euro area countries.

*Measurement: national currency units versus €1.*

*Reference period:*

- *status at the end of the year;*
- *average of end-of-day figures.*

*Source: ECB.*

## **GDP (current prices)**

Gross domestic product at market prices is the final result of the production activity of resident producer units. (See Regulation (EU) No 549/2013, 8.89.)

*Measurement: nominal value in current prices, not seasonally adjusted.*

*Reference period: year.*

*Currency: all.*

*Reporting currency: national (euro for euro area countries).*

*Source: Eurostat.*

### **GDP per capita**

Average GDP per head of population. Calculated as “GDP” divided by “population”.

### **HICP**

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 Member State for the purposes of directly satisfying consumer needs.

(See Council Regulation (EC) No 2494/95 of 23 October 1995 concerning harmonized indices of consumer prices.)

*Measurement: percentage change from previous year.*

*Reference period: year.*

*Source: Eurostat.*

### **Indirect participant**

A participant, in a payment system with tiering arrangement, that uses a direct participant as an intermediary to perform some of the activities allowed in the system (in particular settlement)

All transactions by an indirect participant are settled on the account of a direct participant that has agreed to represent the indirect participant in question. Every participant that can be addressed individually in the system is counted separately, whether or not a legal link exists between two or more such participants (e.g. in the case of a merger).

*Measurement: number of participants.*

*Reference period: status at the end of the year.*

### **Institutions offering payment services to non-MFIs**

Comprises the following legally independent institutions operating in the reporting country:

- 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;
- electronic money institutions;
- other PSPs.

These sub-categories are mutually exclusive. The total number of institutions is the sum of all sub-categories.

### **Intraday borrowing from the central bank**

Total value of credit extended by the central bank to credit institutions and reimbursed within a period of less than one business day.

Data are calculated as 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.

*Measurement: outstanding amount.*

*Reference period: average for the last maintenance period of the year (i.e. that containing 31 December); see “Indicative calendar of reserve maintenance periods”, available at <https://www.ecb.europa.eu/press/calendars/reserve/html/index.en.html>).*

*Currency: national (euro for euro area countries).*

*Reporting currency: national (euro for euro area countries).*

*Counterparty area: world as a whole.*

*Counterparty sector: credit institutions.*

### **Monetary financial institution (MFI)**

MFIs consist of all institutional units included in the sub-sectors central bank (S.121), deposit-taking corporations except the central bank (S.122) and money market funds (MMFs) (S.123) as set out in the revised European System of Accounts laid down in Regulation (EU) No 549/2013.

## **Money remittance**

A payment service where funds are received from a payer, without any payment accounts being created in the name of the payer or the payee, for the sole purpose of transferring a corresponding amount to a payee or to another PSP acting on behalf of the payee, and/or where such funds are received on behalf of and made available to the payee.

*Measurement: number/value of transactions.*

*Reference period: total for the year.*

*Transaction currency: all.*

*Reporting currency: national (euro for euro area countries).*

## **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 payments statistics if settlement occurs via a traditional payment service, in which case they are reported together with other transactions made with those payment instruments.

## **Narrow money supply (M1)**

Currency in circulation plus overnight deposits held with MFIs resident in the reporting country. This definition is harmonised for euro area countries. If the definition for a non-euro area country differs, a note will indicate the concept used.

*Measurement: outstanding amount.*

*Reference period: status at the end of the year.*

*Currency: all.*

*Reporting currency: national (euro for euro area countries).*

*Counterparty area: euro area.*

*Counterparty sector: non-MFIs (excluding central government).*

## **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

Total value of credit extended by the central bank to credit institutions and reimbursed within a period of more than one business day. In the Eurosystem, this amount is equal to the sum of credit extended via:

- 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 standard weekly 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 standard monthly 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 maturity, aimed at managing the liquidity situation in the market and at steering interest rates);
- 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).

*Measurement: outstanding amount.*

*Reference period: average for the last maintenance period of the year (i.e. that containing 31 December; see “Indicative calendar of reserve maintenance periods”, available at <https://www.ecb.europa.eu/press/calendars/reserve/html/index.en.html>).*

*Reporting currency: national (euro for euro area countries).*

*Counterparty area: world as a whole.*

*Counterparty sector: credit institutions.*

## Non-MFI

Any natural or legal person who/which does not belong to the MFI sector. For the purposes of payments statistics, all PSPs are excluded from the non-MFI sector.

The non-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.

### **Non-TARGET payment system**

A payment system which is not a component part of TARGET2. A payment system 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.

### **Number of institutions**

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 they are reported to the ECB.

*Measurement: number of institutions.*

*Reference period: status at the end of the year.*

### **Number of overnight deposits of which: number of internet/PC-linked overnight deposits**

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.).

Overnight deposits with telephone or mobile phone banking access are not included, unless they are also accessible via internet or PC banking applications.

Sub-category of “number of overnight deposits”.

*Measurement: number of accounts.*

*Reference period: status at the end of the year.*

*Counterparty area: world as a whole.*

*Counterparty sector: non-MFIs.*

### **Number of offices**

Number of places of business in the reporting country. Each place of business set up in the same reporting country is counted separately.

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.

*Measurement: number of offices.*

*Reference period: status at the end of the year.*

### **Number of overnight deposits**

Number of accounts holding 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.

*Measurement: number of deposits.*

*Reference period: status at the end of the year.*

*Counterparty area: world as a whole.*

*Counterparty sector: non-MFIs.*

See also "overnight deposits".

### **Number of participants**

Includes any institution that is identified 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).

The following breakdown of participants is provided:

- direct participants;
- indirect participants.

*Measurement: number of participants.*

*Reference period: status at the end of the year.*

### **Office**

A place of business which forms a legally dependent part of PSP and which carries out directly some or all of the transactions inherent to the business of PSPs. Each place of business set up in the same reporting country is counted separately.

### **OTC cash deposit**

Cash deposit in an account at a PSP using a form, including where a card is used merely to identify the payer. Includes cash deposited in a PSP's day/night deposit box for crediting to an account at the PSP. 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 services. 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 a PSP using a 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 services. 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 participant**

Any direct participant in a payment system 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 participants.*

*Reference period: status at the end of the year.*

### **Other financial institutions**

All financial institutions participating in a payment system that are under the supervision of the relevant authorities, i.e. either the central bank or the prudential supervisor, but not falling within the definition of credit institutions.

Sub-category of “other direct participants”.

*Measurement: number of entities.*

*Reference period: status at the end of the year.*

### **Other payment service providers**

The sector comprises PSPs which are neither credit institutions nor electronic money institutions.

If the postal institution is a licensed credit institution, it is reported in the category “credit institutions”.

### **Other services (not included in the Payment Services Directive)**

Payment services existing in some countries that cannot be included in any of the other categories of payment service – 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.

*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 1.3 above.

### **Hardware-based electronic money**

Electronic money stored on hardware-based products, where the purchasing power resides in a personal physical device, such as a chip card, with hardware-based security features. Monetary values are typically transferred by means of device readers that do not need real-time network connectivity to a remote server.

*Measurement: outstanding amount.*

*Reference period: status at the end of the year.*

*Currency: all.*

*Reporting currency: national (euro for euro area countries).*

*Counterparty area: world as a whole.*

*Counterparty sector: non-MFIs.*

### **Outstanding value on e-money storages issued by MFIs**

Value, at the end of the reference period, on e-money storages issued by MFIs (excluding ESCB and institutions granted a derogation under Article 9(1) of Regulation ECB/2013/33) and held by entities other than the issuer (including e-money issuers other than the issuer).

*Measurement: outstanding amount.*

*Reference period: status at the end of the year.*

*Currency: all.*

*Reporting currency: national (euro for euro area countries).*

*Counterparty area: world as a whole.*

*Counterparty sector: non-MFIs.*

### **Software-based electronic money**

Electronic money in the form of e-money products that employ specialised software that functions on common personal devices such as personal computers or tablets. To enable the transfer of monetary values, the personal device typically needs to establish an online connection with a remote server that controls the use of the purchasing power. Schemes mixing both hardware and software-based features also exist.

*Measurement: outstanding amount.*

*Reference period: status at the end of the year.*

*Currency: all.*

*Reporting currency: national (euro for euro area countries).*

*Counterparty area: world as a whole.*

*Counterparty sector: non-MFIs.*

### **Overnight deposits**

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 held at institutions resident in the reporting country. 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.

Overnight deposits include the following:

- balances (interest-bearing or not) which are transferable by cheque, bankers' order, debit entry or similar 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

(Based on Regulation ECB/2008/32 of 19 December 2008 concerning the balance sheet of the monetary financial institutions sector, Part 2)

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”.

### **Overnight deposits held at other credit institutions**

Overnight deposits of credit institutions irrespective of the residency of the institution held at credit institutions resident in the reporting country.

*Measurement: value of deposits.*

*Reference period: status at the end of the year.*

*Currency: national (euro for euro area countries).*

*Reporting currency: national (euro for euro area countries).*

*Counterparty area: world as a whole.*

*Counterparty sector: credit institutions.*

See also “overnight deposits”.

### **Overnight deposits held at the central bank**

Value of overnight deposits held by credit institutions at the central bank of the reporting country.

In the Eurosystem, this amount is equal to the sum of the following holdings of credit institutions with a central bank:

- 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).

*Measurement: outstanding amount.*

*Reference period: average for the last maintenance period of the year (i.e. that containing 31 December; see “Indicative calendar of reserve maintenance periods”, available at <https://www.ecb.europa.eu/press/calendars/reserve/html/index.en.html>).*

*Currency: national (euro for euro area countries).*

*Reporting currency: national (euro for euro area countries).*

*Counterparty area: world as a whole (euro area for euro area countries).*

*Counterparty sector: credit institutions.*

### **Participant**

An entity which is identified by the transfer system and which is allowed to send, and is capable of receiving, transfer orders to/from the system, either directly or indirectly.

### **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 to a payment transaction which issues the payment order or agrees to the transfer of funds to the payee.

## **Payment institution**

A legal person that has been granted authorisation in accordance with Article 10 of Directive 2007/64/EC to provide and execute payment services throughout the European Union.

## **Payment instrument**

Any personalised device(s) and/or set of procedures agreed between the payment service user and the PSP and used by the payment service user in order to initiate a payment order.

## **Payment service provider (PSP)**

A natural or legal person whose regular occupation or business activity includes the provision of payment services to payment service users.

There are six categories of PSPs:

- credit institutions within the meaning of Article 4(1)(a) of Directive 2006/48/EC;
- electronic money institutions within the meaning of Article 2(1) of Directive 2009/110/EC (as of May 2011);
- post office giro institutions which are entitled under national law to provide payment services;
- payment institutions, i.e. other natural or legal persons who/which have been granted authorisation in accordance with Article 10 of Directive 2007/64/EC to provide and execute payment services throughout the European Union;
- the European Central Bank and national central banks when not acting in their capacity as monetary authority or other public authorities;
- EU Member States or their regional or local authorities when not acting in their capacity as public authorities.

## **Payment services**

- services enabling cash to be placed on a payment account as well as all the operations required for operating a payment account;

- services enabling cash withdrawals from a payment account as well as all the operations required for operating a payment account;
- execution of payment transactions, including transfers of funds on a payment account with the user's PSP or with another PSP:
- execution of direct debits, including one-off direct debits,
- execution of payment transactions through a payment card or a similar device,
- execution of credit transfers, including standing orders;
- execution of payment transactions where the funds are covered by a credit line for a payment service user:
- execution of direct debits, including one-off direct debits,
- execution of payment transactions through a payment card or a similar device,
- execution of credit transfers, including standing orders;
- issuing and/or acquiring of payment instruments
- money remittance;
- 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.

### **Payment transaction**

The act, initiated by the payer or by the payee, of placing, transferring or withdrawing funds, irrespective of any underlying obligations between the payer and the payee.

### **Payments with cards with a credit and/or delayed debit function**

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".

Sub-category of "card payments with cards issued by resident PSPs".

*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 1.3 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”.

### **Payments with cards with a credit function**

Payment transactions performed with cards with a credit function at a physical terminal or via other channels.

Sub-category of “card payments with cards issued by resident PSPs”.

*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 1.3 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”.

### **Payments with cards with a debit and/or delayed debit function**

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”.

Sub-category of “card payments with cards issued by resident PSPs”.

*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 1.3 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”.

### **Payments with cards with a debit function**

Payment transactions performed with cards with a debit function at a physical terminal or via other channels.

Sub-category of “card payments with cards issued by resident PSPs”.

*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 1.3 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”.

### **Payments with cards with a delayed debit function**

Payment transactions performed with cards with a delayed debit function at a physical terminal or via other channels.

Sub-category of “card payments with cards issued by resident PSPs”.

*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 1.3 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”.

### **Population**

All persons, national or foreign, who are permanently settled in the economic territory of the country, even if they are temporarily absent from it. (See Regulation (EU) No 549/2013, 11.05.)

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.

*Measurement: number of persons.*

*Reference period: start and end of the year, presented as an average.*

*Source: Eurostat.*

### **POS (point of sale) terminal**

A POS 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, i.e. EFTPOS.

A POS terminal is designed to enable transmission of information either online, with a real-time request for authorisation, and/or offline.

*Measurement: number of terminals.*

*Reference period: status at the end of the year.*

See also the notes in section 1.2 above.

### **POS transaction**

Transaction performed through a POS terminal using a card with a debit, credit or delayed debit function. Data include 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”.

*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 1.4 above and the entry for “cash withdrawal/cash deposit”.

### **Postal institution**

#### **Country table 5:**

Postal institutions are listed as follows:

- 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”.

### Country table 9/international systems table 1:

Number of postal institutions which are direct participants in a payment system is included in the sub- category “other direct participants”.

*Measurement: number of entities.*

*Reference period: status at the end of the year.*

### Public administration

Central, regional and or local government, government agencies and other (semi-) public institutions which are direct participants in a payment system.

Sub-category of “other direct participants”.

*Measurement: number of participants.*

*Reference period: status at the end of the year.*

### Retailer card

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.

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.

For countries with a significant volume of retailer card business, a note will indicate the number of retailer cards issued in the country.

### Total banknotes in circulation

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.

*Measurement: outstanding amount.*

*Reference period: status at the end of the year.*

*Currency: national (euro for euro area countries).*

*Reporting currency: national (euro for euro area countries).*

### **Total coins in circulation**

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.

Breakdowns by denomination are provided.

*Measurement: outstanding amount.*

*Reference period: status at the end of the year.*

*Currency: national (euro for euro area countries).*

*Reporting currency: national (euro for euro area countries).*

See also "total commemorative coins".

### **Total commemorative coins**

Coins that are not commonly used to make payments. They must meet at least one of the following three criteria.

- 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.
- 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.
- Coins have a non-standard denomination.

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.

*Measurement: outstanding amount.*

*Reference period: status at the end of the year.*

*Currency: national.*

*Reporting currency: national.*

### **Total number of cards (irrespective of the number of functions on the card)**

Total number of physical cards in circulation. These may have one or more of the 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).

*Measurement: number of cards.*

*Reference period: status at the end of the year.*

See also the notes in section 1.1 above.

### **Total number/ value of payments**

Total number/value of transactions with payment services involving non-MFIs. Does not include the number/value of “credits to/debits from the accounts by simple book entry”. Calculated as sum of the number/value of transactions for all sub-categories of payment service.

*Measurement: number/value of transactions.*

*Reference period: total for the year.*

*Transaction currency: all.*

*Reporting currency: national (euro for euro area countries).*

### **Transaction sent**

A transaction involving non-MFIs and sent to PSPs. Information is provided in the reporting country by the resident PSP.

For different payment services, the following applies:

- credit transfers are counted on the payer's side;
- direct debits are counted on the payee's side;
- cheques are counted on the payee's side;
- card transactions are counted on the payer's, i.e. the issuing, side;
- e-money payments are counted on either the payer's or the payee's side, depending on the initiation channel (if counted on the payer's (payee's) side under transactions sent, the transaction should be counted on the payee's (payer's) side under transactions received).



In the context of payment systems, this is a transaction sent by a participant for processing by the payment system.

### **Total transactions sent**

Total number/value of transactions sent in any given payment system.

Breakdown by payment service.

In the case of TARGET2 components, no breakdown by payment service is provided, since TARGET2 only processes credit transfers and direct debits.

In the case of non-TARGET2 payment systems, the following breakdown by category of payment service is provided, where applicable to the system:

- credit transfers;
- direct debits;
- card payments;
- ATM transactions (if these can be distinguished);
- e-money transactions;
- cheques;
- other payment services.

Geographical breakdowns:

For TARGET2 components, a geographical breakdown is provided according to the nationality of the TARGET2 component (see "TARGET2 component"):

- transactions sent within the same TARGET2 component;
- transactions sent to another TARGET2 component.

For non-TARGET2 payment systems, no geographical breakdown is provided.

*Measurement: number/value of transactions.*

*Reference period: total for the year.*

*Transaction currency: all (euro for TARGET2 components)*

*Reporting currency: national (euro for TARGET2 components and for euro area countries).*

## Abbreviations

### Countries

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

In accordance with EU practice, the EU Member States are listed in this report using the alphabetical order of the country names in the national languages.

### Others

<b>ATM</b>	automated teller machine
<b>CLS</b>	Continuous Linked Settlement
<b>ECB</b>	European Central Bank
<b>EEA</b>	European Economic Area
<b>EFTPOS</b>	electronic funds transfer at point of sale
<b>EU</b>	European Union
<b>EUR</b>	euro
<b>GDP</b>	gross domestic product
<b>HICP</b>	Harmonised Index of Consumer Prices
<b>MFI</b>	monetary financial institution
<b>NCB</b>	national central bank
<b>POS</b>	point of sale
<b>PSP</b>	payment service provider

### Conventions used in the reporting

“-”phenomenon does not exist / data are not collected  
“.”data are confidential / data have not been reported

On 31 January 2020 the United Kingdom left the European Union, taking the number of EU countries to 27. In this publication the EU aggregates relate to the EU excluding the United Kingdom for the whole time series.

Due to rounding and/or confidentiality of the components totals may not equate to the sum of components. Totals are calculated based on the available data; thus, they are calculated even if all components are not available.

## Payments Statistics

### List of payment systems for reporting countries (TARGET component)

Country	Country code	TARGET component (PSS_SYSTEM code P101)
Belgium	BE	ELLIPS (closed February 2008) and TARGET2-BE and PHA (called RECOUR) [EUR]
Bulgaria	BG	TARGET2-BNB (from 1 February 2010) [EUR]
Czech Republic	CZ	-
Denmark	DK	Kronos (closed 18 May 2008) and TARGET2-DK (from 19 May 2008) [EUR]
Germany	DE	ELS / RTGSplus (closed November 2001 / November 2007) and TARGET2-Bundesbank [EUR]
Estonia	EE	EP RTGS (from 20 November 2006 until 18 May 2008) and TARGET2-Eesti (from 19 May 2008) [EUR]
Ireland	IE	IRIS (from January 1999 until February 2008) and TARGET2-IE [EUR]
Greece	GR	HERMES and TARGET2-GR [EUR]
Spain	ES	TARGET2-Banco de España (from 18 February 2008) [EUR]
France	FR	TBF and TARGET2-FR [EUR]
Croatia	HR	TARGET2-HR (from 1 February 2016) [EUR]
Italy	IT	BI-REL (January 1999 until May 2008) and TARGET2-IT [EUR]
Cyprus	CY	TARGET2-CY [EUR]
Latvia	LV	TARGET2-Latvija [EUR]
Lithuania	LT	TARGET2-LIETUVOS BANKAS and LITAS-PHA (latter closed 18 November 2011) [EUR]
Luxembourg	LU	LIPS-Gross (until November 2007) and TARGET2-LU [EUR]
Hungary	HU	-
Malta	MT	TARGET2-MALTA [EUR]
Netherlands	NL	TOP (closed in February 2008) and TARGET2-NL [EUR]
Austria	AT	HOAM.AT (until Dec. 2017), ASTI (from Jan. 2018) and TARGET2-AT [EUR]
Poland	PL	TARGET2-NBP [EUR]
Portugal	PT	PHA called SPGT2 (closed 27 February 2009) and TARGET2-PT [EUR]
Romania	RO	TARGET2-Romania [EUR]
Slovenia	SI	TARGET2-Slovenija [EUR]
Slovakia	SK	TARGET2-SK (from 2009) [EUR]
Finland	FI	BoF-RTGS (closed) and TARGET2-FI [EUR]
Sweden	SE	E-RIX (closed on 1 January 2007) [EUR]
European Central Bank	ECB	EPM and TARGET2-ECB [EUR]

"-" implies "not applicable"

## Payments Statistics

### List of payment systems for reporting countries (LVPS systems other than TARGET)

Country	Country code	LVPS (non-TARGET) system 1 (PSS_SYSTEM code P111)	LVPS (non-TARGET) system 2 (PSS_SYSTEM code P112)	LVPS (non-TARGET) system 3 (PSS_SYSTEM code P113)
Belgium	BE	-	-	-
Bulgaria	BG	RINGS (from 2 June 2003) [BGN]	-	-
Czech Republic	CZ	CERTIS [CZK]	-	-
Denmark	DK	Kronos DKK [DKK] (Closed 17 August 2018)	Kronos2 [DKK] (From 20 August 2018)	-
Germany	DE	EAF (closed November 2001) [EUR]	-	-
Estonia	EE	Estonian RTGS (closed 31 December 2010) [EEK]	ESTA (closed 30 January 2014) [EUR]	-
Ireland	IE	-	-	-
Greece	GR	HERMES GRD (closed January 2001) [GRD]	-	-
Spain	ES	SPI (closed December 2004) [EUR]	-	-
France	FR	PNS (closed February 2008) [EUR]	-	-
Croatia	HR	Croatian Large Value Payment System (HSVP) (from 6 April 1999) [HRK]	-	-
Italy	IT	-	-	-
Cyprus	CY	Large-value Credit Transfer System (LCTS) (closed 31 December 2012) [EUR]	-	-
Latvia	LV	SAMS (closed 31 December 2013) [LVL]	-	-
Lithuania	LT	TARPBANK (closed January 2004) [LTL]	LITAS (from January 2004 until January 2007) [LTL]	LITAS-RLS (from 29 January 2007 until 31 December 2014) [LTL]
Luxembourg	LU	-	-	-
Hungary	HU	VIBER [HUF]	-	-
Malta	MT	MaRIS (closed 19 November 2007) [MTL]	-	-
Netherlands	NL	-	-	-
Austria	AT	-	-	-
Poland	PL	SORBNET2 (SORBNET until 10 June 2013) [PLN]	-	-
Portugal	PT	-	-	-
Romania	RO	TEMP (closed April 2005) [RON]	REGIS (from 8 April 2005) [RON]	-
Slovenia	SI	SIBPS (closed 19 November 2007) [SIT]	-	-
Slovakia	SK	SIPS (closed December 2008) [SKK]	-	-
Finland	FI	POPS [EUR]	-	-
Sweden	SE	RIX [SEK]	-	-
European Central Bank	ECB	-	-	-

"-" implies "not applicable"

Payments Statistics

List of payment systems for reporting countries (retail systems)

Country	Country code	Retail system 1 (PSS_SYSTEM code P201)	Retail system 2 (PSS_SYSTEM code P202)	Retail system 3 (PSS_SYSTEM code P203)	Retail system 4 (PSS_SYSTEM code P204)	Retail system 5 (PSS_SYSTEM code P205)	Retail system 6 (PSS_SYSTEM code P206)
Belgium	BE	Clearing House (closed 21 September 2009) [EUR]	CEC [EUR]	-	-	-	-
Bulgaria	BG	BISERA [BGN]	BORICA [BGN]	SEP (from 2009 to 6 February 2014) [BGN]	BISERA7-EUR (from 1 February 2010) [EUR]	-	-
Czech Republic	CZ	-	-	-	-	-	-
Denmark	DK	The Sumclearing Euro (closed 30 November 2012) [EUR]	The Sumclearing DKK [DKK]	The IntradagClearing (from 6 November 2013) [DKK]	Straksclearing (from 21 November 2014) [DKK]	-	-
Germany	DE	RPS [EUR]	-	-	-	-	-
Estonia	EE	-	-	-	-	-	-
Ireland	IE	IRECC (closed 31 July 2014) [EUR]	IPCC [EUR]	-	-	-	-
Greece	GR	DIAS [EUR]	ACO [EUR]	-	-	-	-
Spain	ES	SNCE [EUR]	-	-	-	-	-
France	FR	CORE(FR) [EUR]	CH Paris (closed 2002) [FRF]	CH Province (closed 2002) [FRF]	CREIC (closed 2002) [FRF]	SEPA(EU) [EUR] (from November 2016)	-
Croatia	HR	National Clearing System (NKS) (from 5 February 2001) [HRK]	EuroNKS (from 6 June 2016) [EUR]	NKSInst (from 29 October 2020) [HRK]	-	-	-
Italy	IT	All Italian CSMs [EUR] together	SIA-BICOMP [EUR]	NEXI-BICOMP [EUR] (previously ICBI- BICOMP)	ICCREA-BICOMP [EUR]	CSM Banca d'Italia [EUR]	NEXI ACH INSTANT [EUR]
Cyprus	CY	Cyprus Clearing House for cheques (CCH) [EUR]	JCC Cards Payment System [EUR]	JCC Transfer System (closed 25 November 2013) [EUR]	Government Payments System (closed March 2013) [EUR]	FBMECS Payment Cards System (license suspended 5 August 2014)	Cyprus SEPA Direct Debit Payment System (from 3 March 2014) [EUR]
Latvia	LV	EKS [EUR]	Worldline Latvia CSM (closed Nov. 2021) [EUR]	-	-	-	-
Lithuania	LT	LITAS-MMS (from 29 January 2007 until 31 December 2014, [LTL]; from 1 January 2015 untill 31 December 2015, [EUR])	CENTROlink, [EUR] (from 8 December 2015). Until 21 November 2017 the system's name was SEPA-MMS)	-	-	-	-
Luxembourg	LU	LIPS-Net (closed October 2006) [EUR]	-	-	-	-	-
Hungary	HU	ICS [HUF]	-	-	-	-	-
Malta	MT	Malta Clearing House [EUR]	MTEUROPAY [EUR] (started operating on 8 June 2020)	-	-	-	-
Netherlands	NL	equensWorldline (Equens from 2005 until 2016; Interpay until 2005) [EUR]	-	-	-	-	-
Austria	AT	STEP.AT (from July 2007 until 2013) [EUR]	CS (from 2012) [EUR]	-	-	-	-
Poland	PL	Elixir [PLN]	SYBIR (closed 2004) [PLN]	Euro Elixir [EUR]	Express Elixir [PLN]	BlueCash [PLN]	BLIK [PLN]
Portugal	PT	SICOI [EUR]	SLOD (closed 27 February 2009) [EUR]	-	-	-	-
Romania	RO	PCH (closed 4 May 2009) [RON]	SENT [RON] [EUR]	-	-	-	-
Slovenia	SI	Giro Clearing system (closed 31 July 2009) [EUR]	SEPA IKP system (from 4 March 2009 until 31 August 2015 when it merged into SIMP-PS payment system) [EUR]	SEPA IDD Core system (from 21 November 2011 until 31 August 2015 when it merged into SIMP-PS payment system) [EUR]	SEPA IDD B2B system (from 21 November 2011 until 31 August 2015 when it merged into SIMP-PS payment system) [EUR]	SIMP-PS payment system (from 1 September 2015 until the termination of SIMP-PS IDD-B service on 29.05.2018 and SIMP-PS IKP service on February 2019; from 4 February 2019 onwards only data from SIMPS-PS IDD-C service) [EUR]	BIPS payment system (from 4 February 2019) [EUR]
Slovakia	SK	SIPS (since January 2009) [EUR]	-	-	-	-	-
Finland	FI	PMJ (closed 2 February 2014) [EUR]	ARPP [EUR]	-	-	-	-
Sweden	SE	Bankgirot [SEK]	Dataclearing [SEK]	-	-	-	-
European Central Bank	ECB	-	-	-	-	-	-

"-" implies "not applicable"

System has closed during 2021

# Notes to comparative tables

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 aggregates data are not published before 2018 to protect statistical confidentiality or because the available components would not be representative of the group as a whole. As of 2018 a review of statistical disclosure control was endorsed and all euro area and EU aggregates are published, applying secondary confidentiality to some country data.

Due to the enhanced methodology applied as of reference year 2014, data up to reference year 2013 are not always fully comparable with the data for the following reference years.

## Tables 6 and 8

### **Total number/value of payments**

Includes credit transfers, direct debits, card payments with cards issued by resident PSPs (except cards with an e-money function only), e-money payments, cheques and other payment services.

## Table 16.1

### **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

### **TARGET2: number/value of transactions**

Includes only credit transfers up to reference year 2013. As of reference year 2014, includes credit transfers and direct debits.

### Table 16.3

#### **Value of transactions processed by CLS**

Presented in EUR trillions.



EUROPEAN CENTRAL BANK

EUROSYSTEM

## 1.1 Basic statistical data

	GDP (EUR billions)					Population (millions, annual average)				
	2017	2018	2019	2020	2021	2017	2018	2019	2020	2021
BE	445.1	460.1	478.7	459.8	502.5	11.4	11.4	11.5	11.5	11.6
BG	52.5	56.2	61.6	61.6	71.1	7.1	7.0	7.0	6.9	6.9
CZ	194.1	211.0	225.6	215.8	238.2	10.6	10.6	10.7	10.7	10.7
DK	294.8	302.3	309.5	311.4	343.0	5.8	5.8	5.8	5.8	5.9
DE	3,267.2	3,365.4	3,474.1	3,403.7	3,617.4	82.7	82.9	83.1	83.2	83.2
EE	23.8	25.9	28.0	27.4	31.2	1.3	1.3	1.3	1.3	1.3
IE	298.5	327.4	356.4	375.2	434.1	4.8	4.9	4.9	5.0	5.0
GR	176.9	179.6	183.4	165.4	181.7	10.8	10.7	10.7	10.7	10.6
ES	1,162.5	1,203.9	1,245.5	1,118.0	1,206.8	46.5	46.7	47.1	47.4	47.3
FR	2,297.2	2,363.3	2,437.6	2,317.8	2,502.1	67.1	67.4	67.8	68.0	68.2
HR	50.0	52.7	55.6	50.5	58.3	4.1	4.1	4.1	4.0	4.0
IT	1,736.6	1,771.4	1,796.6	1,661.0	1,787.7	60.0	59.9	59.7	59.4	59.1
CY	20.3	21.7	23.2	21.9	24.0	0.9	0.9	0.9	0.9	0.9
LV	27.0	29.2	30.7	30.3	33.6	1.9	1.9	1.9	1.9	1.9
LT	42.3	45.5	48.9	49.8	56.2	2.8	2.8	2.8	2.8	2.8
LU	58.2	60.1	62.4	64.8	72.3	0.6	0.6	0.6	0.6	0.6
HU	127.0	136.1	146.6	137.9	154.1	9.8	9.8	9.8	9.8	9.7
MT	11.9	13.0	14.3	13.4	15.3	0.5	0.5	0.5	0.5	0.5
NL	738.1	774.0	813.1	796.5	870.6	17.1	17.2	17.3	17.4	17.5
AT	369.4	385.3	397.2	381.0	406.1	8.8	8.8	8.9	8.9	9.0
PL	465.8	499.0	532.5	526.1	576.4	38.4	38.4	38.4	38.4	38.2
PT	195.9	205.2	214.4	200.5	214.7	10.3	10.3	10.3	10.3	10.3
RO	186.4	206.1	224.2	220.5	241.3	19.6	19.5	19.4	19.3	19.1
SI	43.0	45.9	48.6	47.0	52.3	2.1	2.1	2.1	2.1	2.1
SK	84.7	89.9	94.4	93.4	100.3	5.4	5.4	5.5	5.5	5.4
FI	226.3	233.5	239.9	238.0	250.9	5.5	5.5	5.5	5.5	5.5
SE	480.0	470.7	476.9	480.6	540.7	10.1	10.2	10.3	10.4	10.4
<b>Euro area</b>	11,224.9	11,600.2	11,987.1	11,465.2	12,359.9	340.5	341.4	342.4	343.0	343.1
<b>EU</b>	13,075.6	13,534.2	14,019.6	13,469.5	14,583.0	445.9	446.8	447.8	448.2	447.9





EUROPEAN CENTRAL BANK

EUROSYSTEM

## 1.1 Basic statistical data (cont'd)

	GDP per capita (EUR thousands)					HICP (annual percentage changes)					Exchange rate vis-à-vis the euro (average for the year)				
	2017	2018	2019	2020	2021	2017	2018	2019	2020	2021	2017	2018	2019	2020	2021
BE	39.1	40.3	41.7	39.8	43.4	2.2	2.3	1.2	0.4	3.2	.	.	.	.	.
BG	7.4	8.0	8.8	8.9	10.3	1.2	2.6	2.5	1.2	2.8	2.0	2.0	2.0	2.0	2.0
CZ	18.3	19.9	21.1	20.2	22.3	2.4	2.0	2.6	3.3	3.3	26.3	25.6	25.7	26.5	25.6
DK	51.1	52.2	53.2	53.4	58.6	1.1	0.7	0.7	0.3	1.9	7.4	7.5	7.5	7.5	7.4
DE	39.5	40.6	41.8	40.9	43.5	1.7	1.9	1.4	0.4	3.2	.	.	.	.	.
EE	18.1	19.7	21.1	20.6	23.4	3.7	3.4	2.3	-0.6	4.5	.	.	.	.	.
IE	62.2	67.4	72.3	75.3	86.5	0.3	0.7	0.9	-0.5	2.4	.	.	.	.	.
GR	16.4	16.7	17.1	15.5	17.1	1.1	0.8	0.5	-1.3	0.6	.	.	.	.	.
ES	25.0	25.8	26.4	23.6	25.5	2.0	1.7	0.8	-0.3	3.0	.	.	.	.	.
FR	34.2	35.0	36.0	34.1	36.7	1.2	2.1	1.3	0.5	2.1	.	.	.	.	.
HR	12.1	12.9	13.7	12.5	14.7	1.3	1.6	0.8	0.0	2.7	7.5	7.4	7.4	7.5	7.5
IT	28.9	29.6	30.1	27.9	30.2	1.3	1.2	0.6	-0.1	1.9	.	.	.	.	.
CY	23.6	24.9	26.3	24.5	26.7	0.7	0.8	0.5	-1.1	2.3	.	.	.	.	.
LV	13.9	15.1	16.0	15.9	17.9	2.9	2.6	2.7	0.1	3.2	.	.	.	.	.
LT	14.9	16.2	17.5	17.8	20.0	3.7	2.5	2.2	1.1	4.6	.	.	.	.	.
LU	97.4	98.8	100.4	102.6	112.8	2.1	2.0	1.6	0.0	3.5	.	.	.	.	.
HU	13.0	13.9	15.0	14.1	15.9	2.4	2.9	3.4	3.4	5.2	309.2	318.9	325.3	351.2	358.5
MT	25.5	26.9	28.3	25.9	29.5	1.3	1.7	1.5	0.8	0.7	.	.	.	.	.
NL	43.1	44.9	46.9	45.7	49.7	1.3	1.6	2.7	1.1	2.8	.	.	.	.	.
AT	42.0	43.6	44.7	42.7	45.4	2.2	2.1	1.5	1.4	2.8	.	.	.	.	.
PL	12.1	13.0	13.9	13.7	15.1	1.6	1.2	2.1	3.7	5.2	4.3	4.3	4.3	4.4	4.6
PT	19.0	20.0	20.8	19.5	20.9	1.6	1.2	0.3	-0.1	0.9	.	.	.	.	.
RO	9.5	10.6	11.6	11.4	12.6	1.1	4.1	3.9	2.3	4.1	4.6	4.7	4.7	4.8	4.9
SI	20.8	22.1	23.3	22.4	24.8	1.6	1.9	1.7	-0.3	2.0	.	.	.	.	.
SK	15.6	16.5	17.3	17.1	18.4	1.4	2.5	2.8	2.0	2.8	.	.	.	.	.
FI	41.1	42.3	43.4	43.0	45.3	0.8	1.2	1.1	0.4	2.1	.	.	.	.	.
SE	47.7	46.3	46.4	46.4	51.9	1.9	2.0	1.7	0.7	2.7	9.6	10.3	10.6	10.5	10.1
<b>Euro area</b>	33.0	34.0	35.0	33.4	36.0	1.5	1.8	1.2	0.3	2.6	.	.	.	.	.
<b>EU</b>	29.3	30.3	31.3	30.1	32.6	1.7	1.9	1.5	0.7	2.9	.	.	.	.	.



EUROPEAN CENTRAL BANK

EUROSYSTEM

## 1.2 Comparison with EU totals

	Share in total GDP (percentages)					Share in total population (percentages)					Comparison of GDP per capita with EU average				
	2017	2018	2019	2020	2021	2017	2018	2019	2020	2021	2017	2018	2019	2020	2021
BE	3.4	3.4	3.4	3.4	3.4	2.6	2.6	2.6	2.6	2.6	133.4	132.9	133.1	132.6	133.1
BG	0.4	0.4	0.4	0.5	0.5	1.6	1.6	1.6	1.5	1.5	25.3	26.4	28.2	29.6	31.7
CZ	1.5	1.6	1.6	1.6	1.6	2.4	2.4	2.4	2.4	2.4	62.5	65.5	67.5	67.1	68.4
DK	2.3	2.2	2.2	2.3	2.4	1.3	1.3	1.3	1.3	1.3	174.4	172.2	170.0	177.7	179.9
DE	25.0	24.9	24.8	25.3	24.8	18.5	18.6	18.6	18.6	18.6	134.8	134.0	133.5	136.2	133.5
EE	0.2	0.2	0.2	0.2	0.2	0.3	0.3	0.3	0.3	0.3	61.8	64.9	67.4	68.7	72.0
IE	2.3	2.4	2.5	2.8	3.0	1.1	1.1	1.1	1.1	1.1	212.0	222.4	231.0	250.7	265.6
GR	1.4	1.3	1.3	1.2	1.2	2.4	2.4	2.4	2.4	2.4	56.1	55.2	54.6	51.4	52.4
ES	8.9	8.9	8.9	8.3	8.3	10.4	10.5	10.5	10.6	10.6	85.2	85.0	84.5	78.6	78.3
FR	17.6	17.5	17.4	17.2	17.2	15.1	15.1	15.1	15.2	15.2	116.7	115.7	114.9	113.4	112.6
HR	0.4	0.4	0.4	0.4	0.4	0.9	0.9	0.9	0.9	0.9	41.3	42.6	43.7	41.5	45.2
IT	13.3	13.1	12.8	12.3	12.3	13.5	13.4	13.3	13.3	13.2	98.7	97.7	96.1	93.0	92.9
CY	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	80.6	82.2	83.9	81.7	81.9
LV	0.2	0.2	0.2	0.2	0.2	0.4	0.4	0.4	0.4	0.4	47.4	50.0	51.2	53.0	54.8
LT	0.3	0.3	0.3	0.4	0.4	0.6	0.6	0.6	0.6	0.6	51.0	53.6	55.9	59.3	61.4
LU	0.4	0.4	0.4	0.5	0.5	0.1	0.1	0.1	0.1	0.1	332.3	326.0	320.6	341.6	346.4
HU	1.0	1.0	1.0	1.0	1.1	2.2	2.2	2.2	2.2	2.2	44.3	45.9	47.9	47.1	48.7
MT	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	86.9	88.7	90.4	86.1	90.6
NL	5.6	5.7	5.8	5.9	6.0	3.8	3.9	3.9	3.9	3.9	146.9	148.3	149.7	152.0	152.5
AT	2.8	2.8	2.8	2.8	2.8	2.0	2.0	2.0	2.0	2.0	143.2	143.9	142.9	142.2	139.4
PL	3.6	3.7	3.8	3.9	4.0	8.6	8.6	8.6	8.6	8.5	41.3	42.9	44.3	45.7	46.4
PT	1.5	1.5	1.5	1.5	1.5	2.3	2.3	2.3	2.3	2.3	64.9	65.9	66.6	64.8	64.1
RO	1.4	1.5	1.6	1.6	1.7	4.4	4.4	4.3	4.3	4.3	32.4	34.9	36.9	38.1	38.7
SI	0.3	0.3	0.3	0.3	0.4	0.5	0.5	0.5	0.5	0.5	71.0	73.1	74.3	74.5	76.2
SK	0.6	0.7	0.7	0.7	0.7	1.2	1.2	1.2	1.2	1.2	53.1	54.5	55.3	56.9	56.6
FI	1.7	1.7	1.7	1.8	1.7	1.2	1.2	1.2	1.2	1.2	140.1	139.7	138.7	143.2	139.1
SE	3.7	3.5	3.4	3.6	3.7	2.3	2.3	2.3	2.3	2.3	162.8	152.7	148.2	154.5	159.4
<b>Euro area</b>	<b>85.8</b>	<b>85.7</b>	<b>85.5</b>	<b>85.1</b>	<b>84.8</b>	<b>76.4</b>	<b>76.4</b>	<b>76.5</b>	<b>76.5</b>	<b>76.6</b>	<b>112.4</b>	<b>112.2</b>	<b>111.8</b>	<b>111.2</b>	<b>110.6</b>
<b>EU</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>



# EUROPEAN CENTRAL BANK

## EUROSYSTEM

### 2. Currency in circulation outside MFIs (end of period)

	Total value (EUR millions)					Value per capita (EUR)				
	2017	2018	2019	2020	2021	2017	2018	2019	2020	2021
<b>Euro area</b>	1,123,210	1,175,444	1,231,468	1,370,699	1,476,956	3,299	3,443	3,596	3,996	4,305
BG	7,234	7,956	8,791	9,863	11,442	1,022	1,133	1,260	1,422	1,664
CZ	21,474	22,205	23,572	25,457	27,805	2,028	2,090	2,209	2,379	2,599
DK	8,355	8,447	8,382	9,083	9,562	1,449	1,458	1,441	1,558	1,633
HR	3,436	3,796	4,164	4,519	4,821	832	928	1,024	1,117	1,218
HU	15,720	17,784	18,722	19,151	20,333	1,606	1,819	1,916	1,964	2,094
PL	44,167	47,243	52,639	67,287	74,051	1,150	1,230	1,371	1,754	1,940
RO	13,578	14,529	15,507	18,107	19,414	693	746	800	940	1,015
SE	5,714	5,919	5,969	6,188	5,924	568	582	581	598	569

	Value as percentage of GDP					Value as percentage of narrow money (M1)				
	2017	2018	2019	2020	2021	2017	2018	2019	2020	2021
<b>Euro area</b>	10.0	10.1	10.3	12.0	11.9	14.4	14.1	13.7	13.3	13.0
BG	13.8	14.2	14.3	16.0	16.1	29.6	29.1	27.8	23.0	22.9
CZ	11.1	10.5	10.4	11.8	11.7	14.5	14.4	14.5	13.9	13.7
DK	2.8	2.8	2.7	2.9	2.8	5.2	5.2	4.8	4.6	4.9
HR	6.9	7.2	7.5	9.0	8.3	15.9	14.3	13.8	12.9	11.6
HU	12.4	13.1	12.8	13.9	13.2	25.2	26.0	25.3	23.0	21.5
PL	9.5	9.5	9.9	12.8	12.8	20.4	20.1	19.4	20.0	19.7
RO	7.3	7.1	6.9	8.2	8.0	30.0	28.8	26.8	26.1	23.6
SE	1.2	1.3	1.3	1.3	1.1	2.1	2.1	1.9	1.6	1.4



# EUROPEAN CENTRAL BANK

## EUROSYSTEM

### 3. Overnight deposit held by credit institutions

Accounts held at the central bank

(Average for the last reserve maintenance period)

	Total value (EUR billions)					Value as percentage of GDP				
	2017	2018	2019	2020	2021	2017	2018	2019	2020	2021
BE	90.8	89.5	65.3	173.0	208.3	20.4	19.4	13.6	37.6	41.5
BG	3.4	3.7	4.1	5.0	5.1	6.5	6.6	6.7	8.1	7.2
CZ	4.5	0.9	1.0	1.0	2.2	2.3	0.4	0.4	0.4	0.9
DK	-	-	-	-	-	-	-	-	-	-
DE	628.9	606.7	560.1	1,056.9	1,253.3	19.2	18.0	16.1	31.1	34.6
EE	3.9	4.3	4.8	7.3	9.0	16.5	16.5	17.2	26.5	28.8
IE	22.0	23.6	39.1	62.5	107.8	7.4	7.2	11.0	16.6	24.8
GR	1.5	4.7	8.9	25.9	46.0	0.8	2.6	4.9	15.7	25.3
ES	108.1	127.2	116.5	249.3	371.4	9.3	10.6	9.3	22.3	30.8
FR	468.8	500.4	475.5	939.1	1,101.4	20.4	21.2	19.5	40.5	44.0
HR	4.3	5.7	6.1	8.4	11.0	8.5	10.8	11.0	16.6	18.9
IT	141.6	95.1	123.9	318.8	424.3	8.2	5.4	6.9	19.2	23.7
CY	11.5	11.5	11.7	12.4	22.4	56.8	53.2	50.5	56.4	93.2
LV	5.4	4.7	5.5	5.6	5.7	19.9	16.0	18.0	18.3	16.9
LT	4.1	5.4	7.0	12.8	15.0	9.7	12.0	14.3	25.6	26.8
LU	106.6	122.3	108.8	183.5	257.6	183.3	203.4	174.5	283.3	356.4
HU	5.4	4.0	6.2	5.2	5.5	4.2	3.0	4.2	3.8	3.6
MT	4.2	4.5	5.0	5.6	7.1	34.8	34.7	35.3	42.3	46.2
NL	218.0	221.1	179.3	286.3	350.2	29.5	28.6	22.0	35.9	40.2
AT	39.6	44.7	44.1	113.4	137.8	10.7	11.6	11.1	29.8	33.9
PL	10.9	10.4	11.8	9.7	15.6	2.3	2.1	2.2	1.8	2.7
PT	12.4	12.5	18.9	33.0	58.7	6.3	6.1	8.8	16.5	27.3
RO	6.7	4.4	4.4	6.4	5.8	3.6	2.2	2.0	2.9	2.4
SI	3.0	3.4	4.2	7.1	9.5	7.0	7.3	8.6	15.0	18.1
SK	2.3	2.0	4.8	6.8	13.2	2.8	2.2	5.1	7.3	13.2
FI	91.4	88.5	94.9	117.0	147.9	40.4	37.9	39.6	49.2	58.9
SE	-	-	-	-	-	-	-	-	-	-
<b>Euro area</b>	1,964.3	1,972.1	1,878.4	3,616.3	4,546.5	17.5	17.0	15.7	31.5	36.8
<b>EU</b>	1,999.4	2,001.3	1,912.0	3,652.0	4,591.8	15.3	14.8	13.6	27.1	31.5



EUROPEAN CENTRAL BANK

EUROSYSTEM

### 3. Overnight deposit held by credit institutions (cont'd)

Accounts held at other credit institutions

(end of period)

	Total value (EUR billions)					Value as percentage of GDP				
	2017	2018	2019	2020	2021	2017	2018	2019	2020	2021
BE	20.1	16.1	17.1	16.0	15.1	4.5	3.5	3.6	3.5	3.0
BG	0.2	0.2	0.2	0.2	0.3	0.3	0.3	0.3	0.3	0.4
CZ	5.4	1.7	1.6	1.3	1.3	2.8	0.8	0.7	0.6	0.5
DK	190.4	177.6	201.7	208.5	209.8	64.6	58.7	65.2	67.0	61.2
DE	289.6	288.5	307.9	295.7	315.6	8.9	8.6	8.9	8.7	8.7
EE	0.1	0.1	0.2	0.2	0.2	0.4	0.6	0.9	0.8	0.6
IE	33.8	34.1	35.1	33.1	40.0	11.3	10.4	9.9	8.8	9.2
GR	2.0	1.6	1.3	1.5	1.6	1.1	0.9	0.7	0.9	0.9
ES	61.4	39.9	34.6	42.5	46.5	5.3	3.3	2.8	3.8	3.9
FR	125.2	140.9	152.3	174.1	198.3	5.4	6.0	6.2	7.5	7.9
HR	0.3	0.3	0.3	0.5	0.3	0.6	0.6	0.6	1.0	0.6
IT	112.8	104.8	101.9	98.5	109.9	6.5	5.9	5.7	5.9	6.1
CY	0.3	0.3	0.2	0.2	0.2	1.7	1.3	1.0	0.9	0.7
LV	0.2	0.3	0.4	0.3	0.5	0.9	1.0	1.3	1.1	1.4
LT	0.1	0.1	0.1	0.2	0.2	0.3	0.3	0.2	0.4	0.4
LU	32.2	40.4	41.8	38.4	35.8	55.4	67.2	66.9	59.3	49.5
HU	1.4	2.7	2.1	1.3	1.9	1.1	2.0	1.4	0.9	1.3
MT	0.3	0.3	0.4	0.3	0.4	2.9	2.5	2.7	2.6	2.5
NL	91.9	63.9	54.1	54.1	51.5	12.4	8.3	6.7	6.8	5.9
AT	57.6	60.8	57.9	63.5	65.0	15.6	15.8	14.6	16.7	16.0
PL	3.4	5.2	5.6	8.2	5.6	0.7	1.0	1.1	1.5	1.0
PT	4.5	4.4	2.9	4.0	3.2	2.3	2.1	1.4	2.0	1.5
RO	0.5	0.8	0.8	0.9	0.7	0.3	0.4	0.3	0.4	0.3
SI	0.1	0.1	0.2	0.2	0.3	0.3	0.2	0.4	0.3	0.6
SK	0.1	0.1	0.3	0.3	0.3	0.1	0.2	0.3	0.3	0.3
FI	43.0	35.3	46.5	53.1	56.0	19.0	15.1	19.4	22.3	22.3
SE	20.6	24.9	31.3	50.1	30.1	4.3	5.3	6.6	10.4	5.6
<b>Euro area</b>	<b>875.5</b>	<b>832.1</b>	<b>855.2</b>	<b>876.4</b>	<b>940.5</b>	<b>7.8</b>	<b>7.2</b>	<b>7.1</b>	<b>7.6</b>	<b>7.6</b>
<b>EU</b>	<b>1,097.7</b>	<b>1,045.5</b>	<b>1,098.8</b>	<b>1,147.2</b>	<b>1,190.5</b>	<b>8.4</b>	<b>7.7</b>	<b>7.8</b>	<b>8.5</b>	<b>8.2</b>



EUROPEAN CENTRAL BANK

EUROSYSTEM

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

Number of institutions  
(original units; end of period)

	Total number					Number per million inhabitants				
	2017	2018	2019	2020	2021	2017	2018	2019	2020	2021
BE	113	116	124	129	120	10	10	11	11	10
BG	41	37	38	39	41	6	5	5	6	6
CZ	227	247	187	171	154	21	23	18	16	14
DK	105	102	100	103	99	18	18	17	18	17
DE	1,691	1,646	1,618	1,608	1,555	20	20	19	19	19
EE	50	51	51	52	57	38	39	38	39	43
IE	364	342	348	326	326	76	70	71	65	65
GR	49	49	45	46	47	5	5	4	4	4
ES	261	258	264	264	265	6	6	6	6	6
FR	543	471	485	485	482	8	7	7	7	7
HR	37	27	26	29	32	9	7	6	7	8
IT	586	548	534	523	514	10	9	9	9	9
CY	50	54	53	53	57	58	62	60	59	63
LV	35	34	31	24	27	18	18	16	13	14
LT	154	182	210	214	224	54	65	75	77	80
LU	159	153	152	156	153	266	251	245	247	239
HU	68	67	49	49	50	7	7	5	5	5
MT	65	60	68	66	66	139	124	135	128	127
NL	134	133	131	121	118	8	8	8	7	7
AT	579	551	530	503	482	66	62	60	56	54
PL	691	689	668	662	648	18	18	17	17	17
PT	550	565	646	702	455	53	55	63	68	44
RO	41	39	40	76	76	2	2	2	4	4
SI	23	22	22	21	21	11	11	11	10	10
SK	41	42	42	42	43	8	8	8	8	8
FI	284	276	260	248	230	52	50	47	45	42
SE	158	155	157	204	209	16	15	15	20	20
<b>Euro area</b>	5,731	5,553	5,614	5,583	5,242	17	16	16	16	15
<b>EU</b>	7,099	6,916	6,879	6,916	6,551	16	15	15	15	15



EUROPEAN CENTRAL BANK

EUROSYSTEM

#### 4. Institutions offering payment services to non-MFIs (cont'd)

Number of offices

(original units; end of period)

	Total number					Number per million inhabitants				
	2017	2018	2019	2020	2021	2017	2018	2019	2020	2021
BE	7,754	7,063	6,659	6,188	5,769	682	618	580	536	498
BG	4,226	3,458	3,732	3,827	3,913	597	492	535	552	569
CZ	5,904	5,356	5,755	5,505	5,383	558	504	539	514	503
DK	1,190	979	905	1,015	985	206	169	156	174	168
DE	30,189	27,967	26,778	24,198	23,481	365	337	322	291	282
EE	552	210	180	133	126	420	159	136	100	95
IE	.	.	.	.	.	.	.	.	.	.
GR	2,186	1,996	1,852	1,721	1,577	203	186	173	161	148
ES	27,648	26,334	24,192	22,572	19,264	594	564	514	477	407
FR	36,161	35,399	34,657	31,759	34,681	539	525	511	467	508
HR	1,119	1,032	965	919	877	271	252	237	227	222
IT	39,993	38,192	36,907	36,034	34,346	667	638	618	606	581
CY	.	.	.	.	.	.	.	.	.	.
LV	878	846	516	128	118	452	439	270	67	63
LT	1,641	1,563	1,368	1,013	1,006	580	558	490	362	358
LU	341	346	338	286	309	571	568	544	453	482
HU	5,565	5,314	4,742	4,685	4,623	569	544	485	481	476
MT	.	.	.	.	.	.	.	.	.	.
NL	2,113	1,950	1,723	1,398	1,371	123	113	99	80	78
AT	3,801	4,176	4,054	3,613	3,893	432	473	457	405	435
PL	53,210	53,302	53,389	51,396	54,315	1,385	1,388	1,391	1,340	1,423
PT	6,682	5,845	5,612	5,271	5,393	649	568	546	512	524
RO	4,840	4,626	4,300	4,115	3,934	247	237	222	214	206
SI	564	535	529	482	444	273	258	253	229	211
SK	3,006	2,930	2,854	2,754	2,611	553	538	523	504	480
FI	1,217	940	877	801	871	221	170	159	145	157
SE	1,646	1,524	1,548	1,566	1,280	164	150	151	151	123
<b>Euro area</b>	<b>166,889</b>	<b>158,312</b>	<b>150,780</b>	<b>139,959</b>	<b>136,708</b>	<b>490</b>	<b>464</b>	<b>440</b>	<b>408</b>	<b>398</b>
<b>EU</b>	<b>244,589</b>	<b>233,903</b>	<b>226,116</b>	<b>212,987</b>	<b>212,018</b>	<b>549</b>	<b>524</b>	<b>505</b>	<b>475</b>	<b>473</b>



# EUROPEAN CENTRAL BANK

## EUROSYSTEM

### 5. Overnight deposits held by non-MFIs

Number of overnight deposits

(original units; end of period)

	Total number (thousands)					Number per capita				
	2017	2018	2019	2020	2021	2017	2018	2019	2020	2021
BE	28,480	29,706	29,547	29,233	28,797	2.5	2.6	2.6	2.5	2.5
BG	7,167	7,173	7,054	7,970	7,880	1.0	1.0	1.0	1.1	1.1
CZ	15,107	15,630	16,501	17,180	17,853	1.4	1.5	1.5	1.6	1.7
DK	13,390	14,257	14,483	15,059	15,136	2.3	2.5	2.5	2.6	2.6
DE	151,388	153,212	156,026	159,672	163,194	1.8	1.8	1.9	1.9	2.0
EE	2,252	2,308	2,289	3,472	3,838	1.7	1.7	1.7	2.6	2.9
IE	.	.	.	.	.	.	.	.	.	.
GR	33,540	33,746	34,267	34,844	35,174	3.1	3.1	3.2	3.3	3.3
ES	75,736	73,526	74,436	77,934	78,014	1.6	1.6	1.6	1.6	1.6
FR	80,694	81,719	83,594	84,941	86,455	1.2	1.2	1.2	1.2	1.3
HR	.	.	.	.	.	.	.	.	.	.
IT	.	.	.	.	.	.	.	.	.	.
CY	1,947	1,856	1,810	1,766	1,728	2.3	2.1	2.1	2.0	1.9
LV	3,397	3,202	3,037	2,791	2,697	1.8	1.7	1.6	1.5	1.4
LT	6,277	5,723	5,691	5,598	7,339	2.2	2.0	2.0	2.0	2.6
LU	2,102	2,112	2,909	3,566	3,301	3.5	3.5	4.7	5.7	5.2
HU	10,532	10,651	10,462	10,422	10,554	1.1	1.1	1.1	1.1	1.1
MT	.	.	.	.	.	.	.	.	.	.
NL	28,124	29,769	30,048	29,667	28,988	1.6	1.7	1.7	1.7	1.7
AT	16,781	17,141	17,368	17,729	18,432	1.9	1.9	2.0	2.0	2.1
PL	74,137	75,896	78,127	80,149	85,003	1.9	2.0	2.0	2.1	2.2
PT	21,504	21,538	21,894	21,457	21,750	2.1	2.1	2.1	2.1	2.1
RO	.	.	.	.	.	.	.	.	.	.
SI	2,402	2,404	2,398	2,370	2,358	1.2	1.2	1.1	1.1	1.1
SK	.	.	6,852	7,340	7,627	.	.	1.3	1.3	1.4
FI	14,889	15,779	16,694	16,743	17,096	2.7	2.9	3.0	3.0	3.1
SE	.	.	.	.	.	.	.	.	.	.
<b>Euro area</b>	<b>558,937</b>	<b>554,043</b>	<b>563,938</b>	<b>577,457</b>	<b>583,987</b>	<b>1.6</b>	<b>1.6</b>	<b>1.6</b>	<b>1.7</b>	<b>1.7</b>
<b>EU</b>	<b>699,549</b>	<b>699,143</b>	<b>712,739</b>	<b>731,061</b>	<b>744,512</b>	<b>1.6</b>	<b>1.6</b>	<b>1.6</b>	<b>1.6</b>	<b>1.7</b>





EUROPEAN CENTRAL BANK

EUROSYSTEM

5. Overnight deposits held by non-MFIs (cont'd)

Value of overnight deposits  
(end of period)

	Total value (EUR billions)					Value per capita (EUR thousands)					Value as a percentage of GDP				
	2017	2018	2019	2020	2021	2017	2018	2019	2020	2021	2017	2018	2019	2020	2021
BE	235.5	235.8	241.4	283.3	322.2	20.7	20.6	21.0	24.5	27.8	52.9	51.3	50.4	61.6	64.1
BG	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
CZ	.	151.1	159.5	184.5	208.6	.	14.2	15.0	17.2	19.5	.	71.6	70.7	85.5	87.5
DK	189.6	190.4	.	.	238.9	32.9	32.9	.	.	40.8	64.3	63.0	.	.	69.6
DE	2,185.9	2,344.9	2,452.5	2,824.4	3,056.4	26.4	28.3	29.5	34.0	36.7	66.9	69.7	70.6	83.0	84.5
EE	14.3	14.9	16.5	21.1	25.6	10.9	11.3	12.5	15.9	19.3	60.0	57.4	59.1	77.1	82.3
IE	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
GR	.	.	132.2	153.7	188.5	.	.	12.3	14.4	17.7	.	.	72.1	92.9	103.8
ES	957.8	1,041.1	1,124.9	1,289.0	1,427.3	20.6	22.3	23.9	27.2	30.2	82.4	86.5	90.3	115.3	118.3
FR	1,020.4	1,093.8	1,216.3	1,617.6	1,769.9	15.2	16.2	18.0	23.8	25.9	44.4	46.3	49.9	69.8	70.7
HR	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
IT	.	.	.	1,506.6	1,649.4	.	.	.	25.3	27.9	.	.	.	90.7	92.3
CY	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
LV	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
LT	18.2	19.4	23.3	35.4	45.8	6.4	6.9	8.3	12.7	16.3	43.0	42.5	47.6	71.1	81.5
LU	333.1	241.9	263.7	292.5	346.7	557.9	397.3	424.3	463.5	540.9	572.6	402.3	422.8	451.6	479.6
HU	51.9	59.2	62.7	73.7	84.2	5.3	6.1	6.4	7.6	8.7	40.8	43.5	42.8	53.4	54.6
MT	16.2	16.7	17.8	19.1	21.5	34.7	34.4	35.2	37.1	41.4	136.0	128.1	124.4	143.2	140.5
NL	462.9	462.1	499.5	581.1	667.1	27.0	26.8	28.8	33.3	38.0	62.7	59.7	61.4	72.9	76.6
AT	248.4	274.0	289.6	335.4	360.5	28.2	31.0	32.6	37.6	40.3	67.3	71.1	72.9	88.0	88.8
PL	188.0	206.5	237.4	.	.	4.9	5.4	6.2	.	.	40.4	41.4	44.6	.	.
PT	102.2	115.1	126.3	157.0	172.5	9.9	11.2	12.3	15.3	16.8	52.2	56.1	58.9	78.3	80.3
RO	59.6	61.5	65.1	84.7	101.3	3.0	3.2	3.4	4.4	5.3	31.9	29.9	29.0	38.4	42.0
SI	21.0	24.2	25.6	32.1	36.8	10.1	11.7	12.3	15.2	17.5	48.7	52.8	52.8	68.1	70.5
SK	44.7	48.0	53.8	68.4	80.3	8.2	8.8	9.9	12.5	14.8	52.8	53.4	57.0	73.1	80.0
FI	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
SE	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
<b>Euro area</b>	<b>7,266.2</b>	<b>7,663.8</b>	<b>8,157.9</b>	<b>9,733.9</b>	<b>10,743.8</b>	<b>21.3</b>	<b>22.4</b>	<b>23.8</b>	<b>28.4</b>	<b>31.3</b>	<b>64.7</b>	<b>66.1</b>	<b>68.1</b>	<b>84.9</b>	<b>86.9</b>
<b>EU</b>	<b>8,195.2</b>	<b>8,637.6</b>	<b>9,206.3</b>	<b>11,033.9</b>	<b>12,194.4</b>	<b>18.4</b>	<b>19.3</b>	<b>20.6</b>	<b>24.6</b>	<b>27.2</b>	<b>62.7</b>	<b>63.8</b>	<b>65.7</b>	<b>81.9</b>	<b>83.6</b>



# EUROPEAN CENTRAL BANK

## EUROSYSTEM

### 6. Number of payment transactions involving non-MFIs

Total number of payments  
(total for the period)

	Total number of payments (millions)					Increase/decrease in the number of payments (annual percentage changes)			
	2017	2018	2019	2020	2021	2018	2019	2020	2021
BE	3,773.8	4,243.6	4,626.8	4,852.3	5,317.0	12.4	9.0	4.9	9.6
BG	500.6	584.8	617.0	664.5	809.4	16.8	5.5	7.7	21.8
CZ	1,681.0	1,918.6	2,158.4	2,419.5	2,794.5	14.1	12.5	12.1	15.5
DK <sup>1)</sup>	2,761.3	3,007.3	3,230.4	3,203.3	3,360.2	8.9	7.4	-0.8	4.9
DE	21,305.7	22,420.0	23,917.3	25,902.0	27,292.8	5.2	6.7	8.3	5.4
EE	466.2	504.4	548.6	553.5	600.0	8.2	8.8	0.9	8.4
IE	1,416.4	1,650.6	1,909.9	2,139.6	2,636.1	16.5	15.7	12.0	23.2
GR	1,067.3	1,199.6	1,357.3	1,767.0	2,146.4	12.4	13.2	30.2	21.5
ES	7,837.9	8,184.6	9,265.3	9,454.1	11,503.9	4.4	13.2	2.0	21.7
FR	21,964.3	23,498.0	24,881.1	24,210.2	27,090.1	7.0	5.9	-2.7	11.9
HR	736.6	782.2	848.7	852.7	962.5	6.2	8.5	0.5	12.9
IT	6,035.0	6,784.0	7,601.9	8,006.6	9,916.3	12.4	12.1	5.3	23.9
CY	102.1	117.7	133.1	145.2	178.1	15.3	13.0	9.1	22.6
LV	455.8	489.0	538.5	556.1	591.4	7.3	10.1	3.3	6.3
LT	505.5	577.3	663.2	861.2	1,805.4	14.2	14.9	29.8	109.6
LU	2,861.6	3,346.4	3,676.9	4,778.0	5,416.2	16.9	9.9	29.9	13.4
HU	1,329.6	1,286.0	1,476.4	1,564.4	1,822.1	-3.3	14.8	6.0	16.5
MT	57.4	67.9	76.6	74.8	107.7	18.4	12.7	-2.3	44.0
NL	7,800.2	8,707.0	9,420.5	9,190.4	9,723.4	11.6	8.2	-2.4	5.8
AT	1,787.8	1,951.7	2,120.6	2,241.1	2,452.6	9.2	8.7	5.7	9.4
PL	6,511.7	7,561.6	8,872.6	9,714.4	11,482.2	16.1	17.3	9.5	18.2
PT	2,352.1	2,510.9	2,499.4	2,353.0	2,674.9	6.8	-0.5	-5.9	13.7
RO	727.3	1,016.7	1,251.8	1,470.3	1,867.8	39.8	23.1	17.5	27.0
SI	409.6	434.9	467.9	459.7	498.9	6.2	7.6	-1.8	8.5
SK	887.7	973.2	1,072.1	1,034.3	1,147.1	9.6	10.2	-3.5	10.9
FI	2,588.3	2,808.5	3,014.4	2,883.3	3,073.8	8.5	7.3	-4.4	6.6
SE	5,008.0	5,379.8	5,601.5	5,564.8	5,927.4	7.4	4.1	-0.7	6.5
<b>Euro area</b>	<b>83,674.7</b>	<b>90,469.4</b>	<b>97,791.6</b>	<b>101,462.3</b>	<b>114,171.9</b>	<b>8.1</b>	<b>8.1</b>	<b>3.8</b>	<b>12.5</b>
<b>EU</b>	<b>102,930.8</b>	<b>112,006.5</b>	<b>121,848.2</b>	<b>126,916.3</b>	<b>143,197.9</b>	<b>8.8</b>	<b>8.8</b>	<b>4.2</b>	<b>12.8</b>

1) The figures for direct debits are excluded from the total payments figure for Denmark due to confidentiality of the national data.



# EUROPEAN CENTRAL BANK

## EUROSYSTEM

### 6. Number of payment transactions involving non-MFIs (cont'd)

Total number of payments  
(total for the period)

	Number per capita					Number per overnight deposit held by non-MFIs					Country's share in the total EU number of payments (percentages)				
	2017	2018	2019	2020	2021	2017	2018	2019	2020	2021	2017	2018	2019	2020	2021
BE	331.8	371.4	402.7	420.3	458.7	132.5	142.9	156.6	166.0	184.6	3.7	3.8	3.8	3.8	3.7
BG	70.7	83.2	88.4	95.8	117.7	69.9	81.5	87.5	83.4	102.7	0.5	0.5	0.5	0.5	0.6
CZ	158.7	180.5	202.3	226.1	261.2	111.3	122.7	130.8	140.8	156.5	1.6	1.7	1.8	1.9	2.0
DK <sup>1)</sup>	479.0	519.0	555.3	549.5	574.0	206.2	210.9	223.0	212.7	222.0	2.7	2.7	2.7	2.5	2.3
DE	257.8	270.4	287.8	311.5	328.1	140.7	146.3	153.3	162.2	167.2	20.7	20.0	19.6	20.4	19.1
EE	354.3	382.4	414.1	416.5	451.1	207.0	218.5	239.7	159.4	156.3	0.5	0.5	0.5	0.4	0.4
IE	294.9	339.6	387.6	429.6	525.3	.	.	.	.	.	1.4	1.5	1.6	1.7	1.8
GR	99.2	111.8	126.6	165.2	201.7	31.8	35.5	39.6	50.7	61.0	1.0	1.1	1.1	1.4	1.5
ES	168.4	175.2	196.7	199.6	243.0	103.5	111.3	124.5	121.3	147.5	7.6	7.3	7.6	7.4	8.0
FR	327.3	348.4	367.2	356.0	397.0	272.2	287.5	297.6	285.0	313.3	21.3	21.0	20.4	19.1	18.9
HR	178.4	191.2	208.7	210.7	243.2	-	-	-	-	-	0.7	0.7	0.7	0.7	0.7
IT	100.6	113.3	127.3	134.7	167.7	.	.	.	.	.	5.9	6.1	6.2	6.3	6.9
CY	118.8	135.3	150.9	162.8	197.8	52.4	63.4	73.5	82.2	103.1	0.1	0.1	0.1	0.1	0.1
LV	234.8	253.8	281.5	292.6	314.1	134.2	152.7	177.3	199.3	219.3	0.4	0.4	0.4	0.4	0.4
LT	178.7	206.0	237.4	308.1	642.9	80.5	100.9	116.5	153.8	246.0	0.5	0.5	0.5	0.7	1.3
LU	4,793.5	5,496.6	5,916.2	7,571.0	8,449.2	1,361.2	1,584.5	1,263.8	1,340.0	1,640.6	2.8	3.0	3.0	3.8	3.8
HU	135.8	131.6	151.1	160.4	187.7	126.2	120.7	141.1	150.1	172.6	1.3	1.1	1.2	1.2	1.3
MT	122.5	140.0	151.7	144.9	207.6	.	.	.	.	.	0.1	0.1	0.1	0.1	0.1
NL	455.3	505.3	543.1	526.9	554.6	277.4	292.5	313.5	309.8	335.4	7.6	7.8	7.7	7.2	6.8
AT	203.3	220.8	238.9	251.3	274.0	106.5	113.9	122.1	126.4	133.1	1.7	1.7	1.7	1.8	1.7
PL	169.5	196.9	231.1	253.3	300.9	87.8	99.6	113.6	121.2	135.1	6.3	6.8	7.3	7.7	8.0
PT	228.4	244.2	243.0	228.5	260.0	109.4	116.6	114.2	109.7	123.0	2.3	2.2	2.1	1.9	1.9
RO	37.1	52.2	64.5	76.3	97.7	.	.	.	.	.	0.7	0.9	1.0	1.2	1.3
SI	198.3	209.9	224.0	218.6	236.7	170.5	180.9	195.1	193.9	211.5	0.4	0.4	0.4	0.4	0.3
SK	163.2	178.7	196.6	189.4	210.8	.	.	156.5	140.9	150.4	0.9	0.9	0.9	0.8	0.8
FI	469.9	509.1	545.9	521.3	554.7	173.8	178.0	180.6	172.2	179.8	2.5	2.5	2.5	2.3	2.1
SE	497.9	528.7	544.9	537.5	569.1	-	-	-	-	-	4.9	4.8	4.6	4.4	4.1
<b>Euro area</b>	<b>245.7</b>	<b>265.0</b>	<b>285.6</b>	<b>295.8</b>	<b>332.8</b>	<b>149.7</b>	<b>163.3</b>	<b>173.4</b>	<b>175.7</b>	<b>195.5</b>	<b>81.3</b>	<b>80.8</b>	<b>80.3</b>	<b>79.9</b>	<b>79.7</b>
<b>EU</b>	<b>230.8</b>	<b>250.7</b>	<b>272.1</b>	<b>283.1</b>	<b>319.7</b>	<b>147.1</b>	<b>160.2</b>	<b>171.0</b>	<b>173.6</b>	<b>192.3</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

1) The figures for direct debits are excluded from the total payments figure for Denmark due to confidentiality of the national data.



# EUROPEAN CENTRAL BANK

## EUROSYSTEM

### 7.1 Number of payments per type of payment service

(millions; total for the period)

	Credit transfers					Direct debits				
	2017	2018	2019	2020	2021	2017	2018	2019	2020	2021
BE	1,480.2	1,595.0	1,703.4	1,754.6	1,916.8	468.0	500.1	527.0	546.1	544.0
BG	254.9	295.6	258.0	288.1	332.3	6.0	.	6.6	.	.
CZ	748.8	798.7	838.4	914.0	981.1	42.2	46.3	45.0	41.8	40.6
DK	706.3	891.6	977.5	990.6	1,061.0	.	.	.	.	.
DE	6,298.6	6,468.2	6,677.3	6,898.4	7,135.9	10,193.6	10,360.7	10,688.4	11,286.4	11,757.8
EE	151.2	159.8	165.4	166.8	178.9	-	-	-	-	-
IE	279.4	310.5	335.1	368.1	453.1	126.7	132.3	139.8	149.8	157.7
GR	346.6	337.8	353.1	477.6	481.0	17.8	18.6	19.9	21.4	25.9
ES	1,149.7	1,141.4	1,426.6	1,329.0	1,587.6	2,241.1	2,000.1	1,956.0	1,911.1	2,066.8
FR	3,869.7	4,037.4	4,251.4	4,482.8	4,843.0	4,091.3	4,211.1	4,370.2	4,621.7	5,020.1
HR	326.7	342.1	361.9	359.6	387.0	27.2	27.5	27.9	19.9	20.1
IT	1,390.0	1,450.0	1,505.0	1,584.8	1,722.6	822.0	919.6	979.0	1,033.5	1,137.5
CY	18.5	20.9	23.1	27.4	32.6	9.3	.	.	.	.
LV	159.9	167.1	177.7	185.8	201.4	0.0	0.0	0.0	0.0	0.0
LT	168.4	183.8	199.4	231.7	313.3	-	0.0	0.0	10.2	17.6
LU	71.0	81.9	78.8	74.5	85.3	18.2	19.3	20.3	20.8	21.7
HU	557.3	337.7	362.6	382.3	414.1	72.6	77.4	79.9	73.9	75.8
MT	14.7	16.8	15.9	15.5	19.1	.	.	.	.	.
NL	2,303.2	2,567.9	2,842.6	2,916.4	3,321.0	1,211.0	1,406.2	1,472.3	1,517.4	1,613.9
AT	555.0	578.7	608.3	616.8	662.7	435.4	457.6	465.3	462.6	474.9
PL	2,617.9	2,819.0	3,123.5	3,595.5	4,172.8	28.3	29.4	28.1	28.2	29.7
PT	288.4	304.5	322.3	331.2	357.4	261.8	244.2	244.7	228.7	235.9
RO	249.3	289.4	329.4	394.3	474.9	11.5	12.7	13.7	.	.
SI	154.9	157.7	160.8	153.2	161.3	41.0	41.8	43.0	44.3	44.3
SK	398.6	423.8	440.8	394.6	426.5	29.9	31.4	33.8	37.5	38.0
FI	943.9	979.1	1,066.9	1,086.2	1,179.4	.	.	.	.	.
SE	1,303.5	1,466.6	1,497.7	1,725.8	1,918.1	334.0	360.3	400.0	447.9	470.3
<b>Euro area</b>	<b>20,041.9</b>	<b>20,982.5</b>	<b>22,353.9</b>	<b>23,095.4</b>	<b>25,078.9</b>	<b>19,968.8</b>	<b>20,354.1</b>	<b>20,971.1</b>	<b>21,902.9</b>	<b>23,169.3</b>
<b>EU</b>	<b>26,806.5</b>	<b>28,223.1</b>	<b>30,102.9</b>	<b>31,745.6</b>	<b>34,820.1</b>	<b>20,718.2</b>	<b>21,147.8</b>	<b>21,810.0</b>	<b>22,774.1</b>	<b>24,067.4</b>



EUROPEAN CENTRAL BANK

EUROSYSTEM

7.1 Number of payments per type of payment service (cont'd)

(millions; total for the period)

	Cheques					E-money payments with e-money issued by resident PSPs					Other payment services				
	2017	2018	2019	2020	2021	2017	2018	2019	2020	2021	2017	2018	2019	2020	2021
BE	1.4	1.1	0.8	0.5	0.4	18.3	49.6	44.9	57.2	47.3	2.8	6.1	26.4	32.7	61.0
BG	0.0	0.0	0.0	0.0	.	3.7	6.4	9.0	10.7	.	106.3	115.3	147.6	145.2	170.2
CZ	0.2	0.1	0.1	0.1	.	0.9	.	.	.	.	0.3	1.5	0.2	0.3	0.4
DK	0.0	0.0	-	-	-	-	-	-	-	-	8.6	6.6	5.3	2.5	1.1
DE	12.8	10.5	8.3	6.2	4.8	35.5	34.6	33.5	27.1	23.9	278.6	245.7	213.9	154.0	129.4
EE	0.0	0.0	0.0	-	-	-	-	-	-	-	.	4.2	12.4	28.9	37.8
IE	41.5	36.8	32.1	23.8	20.7	.	6.3	15.4	180.8	307.6	.	64.0	63.4	53.4	53.1
GR	6.8	6.4	5.6	4.4	4.0	22.7	36.1	33.5	36.2	47.3	155.3	161.9	144.3	108.1	95.4
ES	60.8	48.0	43.4	30.5	30.0	0.0	0.0	0.0	34.8	46.1	347.8	291.8	254.7	155.7	134.0
FR	1,926.7	1,746.9	1,586.5	1,175.5	1,105.8	55.1	61.5	62.0	35.7	63.8	17.0	150.4	15.6	15.4	29.2
HR	0.0	0.0	0.0	0.0	0.0	5.3	5.5	.	6.8	15.5	79.3	72.4	70.4	56.1	54.8
IT	167.0	152.2	134.0	96.7	87.2	583.0	739.0	969.0	1,158.8	1,561.3	272.0	261.8	253.0	207.1	206.5
CY	12.3	12.0	10.3	6.4	5.5	.	.	4.8	5.4	6.3	16.2	15.1	0.0	0.0	0.2
LV	0.0	0.0	0.0	0.0	0.0	0.2	0.1	.	.	.	.	.	.	.	.
LT	0.0	.	-	-	-	.	.	.	42.3	184.4	.	57.5	.	57.3	55.8
LU	0.3	.	0.3	0.1	0.1	2,620.8	3,063.8	3,356.0	4,454.8	5,045.4	2.2	1.9	1.6	0.9	0.9
HU	0.0	0.0	0.0	0.0	0.0	.	.	4.0	.	.	29.1	34.7	34.6	32.9	36.3
MT	9.7	9.7	9.3	7.4	5.3	1.3	1.5	1.2	1.6	10.9	1.0	1.4	5.8	3.7	8.8
NL	0.1	.	0.1	0.0	0.0	0.4	0.6	0.6	2.1	1.3	0.3	.	.	.	.
AT	0.8	0.7	0.5	0.3	0.2	6.5	4.4	4.7	4.7	3.9	43.8	46.5	52.5	52.4	48.6
PL	0.1	0.1	0.1	0.1	0.0	-	-	-	-	-	-	-	-	-	-
PT	53.7	48.0	42.0	31.8	26.6	63.5	72.3	85.5	68.1	69.5	76.7	74.8	67.0	54.2	55.5
RO	1.4	1.3	1.1	0.9	.	.	.	.	.	.	88.0	78.4	65.2	44.3	35.4
SI	0.0	0.0	0.0	0.0	0.0	0.7	0.8	.	3.7	4.5	32.7	31.8	30.7	35.1	31.2
SK	0.0	0.0	0.0	0.0	0.0	2.1	1.9	0.7	.	.	42.9	47.0	44.0	35.7	33.9
FI	0.0	0.0	0.0	0.0	0.0	.	.	.	.	.	.	.	.	.	.
SE	0.1	0.0	0.0	0.0	.	5.0	0.0	0.0	0.0	0.0	0.0	0.9	.	.	.
<b>Euro area</b>	2,293.9	2,072.7	1,873.2	1,383.7	1,290.5	3,422.1	4,084.7	4,624.9	6,121.0	7,434.8	1,422.2	1,472.2	1,252.8	1,025.8	1,015.8
<b>EU</b>	2,295.7	2,074.2	1,874.5	1,384.8	1,291.4	3,437.9	4,099.4	4,641.8	6,149.5	7,477.5	1,733.9	1,782.0	1,577.1	1,307.7	1,314.6



# EUROPEAN CENTRAL BANK

## EUROSYSTEM

### 7.1 Number of payments per type of payment service (cont'd)

Card payments with card issued by resident PSPs

(millions; total for the period)

	Total card payments <sup>1)</sup>					With cards with a debit function					With cards with a delayed debit function				
	2017	2018	2019	2020	2021	2017	2018	2019	2020	2021	2017	2018	2019	2020	2021
BE	1,803.2	2,091.4	2,324.3	2,459.1	2,765.9	1,564.1	1,832.4	2,041.2	2,208.2	2,495.7	141.7	151.1	166.8	152.9	163.4
BG	129.7	160.9	195.8	213.6	284.4	100.6	130.6	164.2	185.6	244.0	.	.	.	0.0	0.0
CZ	888.5	1,071.1	1,273.7	1,462.5	1,771.6	767.5	957.2	1,151.2	1,340.9	1,643.4	0.3	.	.	.	.
DK	2,046.4	2,109.0	2,247.6	2,210.3	2,298.1	1,989.7	2,045.1	2,174.4	2,149.4	2,238.0	-	-	-	-	-
DE	4,486.2	5,300.2	6,295.9	7,529.9	8,241.0	3,275.4	3,913.8	4,715.9	5,916.0	6,536.4	1,100.8	1,260.3	1,434.8	1,470.5	1,542.4
EE	312.5	340.4	370.8	357.8	383.3	283.6	309.5	338.3	331.2	357.5	-	-	-	-	-
IE	907.1	1,100.8	1,324.2	1,363.6	1,643.9	687.8	853.0	999.6	1,074.2	1,328.7	.	.	.	.	.
GR	505.1	631.1	792.1	1,119.3	1,492.8	407.3	519.1	670.1	902.6	1,203.8	1.9	2.2	2.2	2.2	2.2
ES	4,038.6	4,703.3	5,584.6	5,993.1	7,639.5	2,519.6	3,221.2	3,863.7	4,177.7	5,275.2	-	-	-	-	-
FR	12,004.6	13,290.8	14,611.0	13,894.4	16,057.4	8,335.1	9,335.0	10,121.0	9,932.0	12,463.6	2,023.2	2,182.8	2,440.8	2,161.9	2,945.7
HR	298.0	334.8	385.6	410.3	485.0	188.4	219.4	262.4	294.5	355.1	72.1	72.2	72.5	69.1	74.6
IT	2,796.0	3,260.0	3,760.9	3,925.7	5,201.1	1,941.0	2,208.0	2,545.3	2,769.3	3,834.5	-	-	-	-	-
CY	58.7	.	.	.	123.8	39.2	.	.	.	104.2	1.8	.	.	.	.
LV	271.9	311.0	352.1	356.8	371.6	239.3	278.1	318.7	328.1	348.3	4.1	4.0	3.0	1.0	1.2
LT	274.7	328.1	393.2	519.7	1,234.3	250.5	300.9	364.3	495.9	1,205.6	-	-	-	-	-
LU	149.3	.	.	226.8	262.8	73.4	.	.	.	147.7	-	-	-	-	-
HU	670.1	834.4	995.4	1,065.8	1,285.4	579.9	724.4	872.8	956.8	1,168.4	0.5	0.5	0.4	.	.
MT	29.2	.	.	.	60.8	.	.	.	.	50.1	0.0	.	.	.	.
NL	4,285.2	4,732.0	5,104.6	4,754.3	4,787.0	4,105.3	4,528.6	4,879.9	4,548.8	4,566.0	-	-	-	-	-
AT	746.3	863.9	989.3	1,104.3	1,262.3	575.7	660.9	762.1	885.6	1,029.1	104.7	128.0	145.4	143.2	153.9
PL	3,865.5	4,713.2	5,720.8	6,090.7	7,279.8	3,480.4	4,282.6	5,242.2	5,648.6	6,804.9	10.7	10.6	10.9	6.9	7.1
PT	1,608.1	1,767.1	1,737.9	1,639.0	1,930.0	-	-	-	-	-	-	-	-	-	-
RO	464.7	634.8	842.2	1,015.8	1,340.3	406.1	564.2	760.4	935.6	1,243.1	0.2	0.3	0.3	.	.
SI	180.2	202.8	231.6	.	257.6	132.7	152.9	178.5	176.0	209.5	42.6	44.5	47.5	42.0	42.6
SK	414.1	469.0	552.7	565.8	648.0	374.7	425.6	503.7	518.8	601.6	1.6	1.6	1.5	0.9	0.8
FI	1,643.1	1,828.7	1,947.0	1,796.5	1,893.1	1,492.4	1,670.2	1,791.5	1,650.1	1,740.5	20.9	21.7	21.6	14.8	13.4
SE	3,352.0	3,547.6	3,702.8	3,390.6	3,538.3	2,778.0	2,953.9	3,074.0	2,835.8	2,969.6	67.0	74.3	57.0	39.9	42.2
<b>Euro area</b>	<b>36,513.9</b>	<b>41,508.3</b>	<b>46,720.4</b>	<b>47,971.1</b>	<b>56,256.3</b>	<b>.</b>	<b>30,375.5</b>	<b>34,303.5</b>	<b>36,155.1</b>	<b>43,497.7</b>	<b>.</b>	<b>3,813.2</b>	<b>4,313.2</b>	<b>4,015.8</b>	<b>4,893.1</b>
<b>EU</b>	<b>48,228.9</b>	<b>54,914.1</b>	<b>62,084.2</b>	<b>63,830.5</b>	<b>74,539.2</b>	<b>36,607.9</b>	<b>42,252.9</b>	<b>48,005.0</b>	<b>50,502.4</b>	<b>60,164.2</b>	<b>3,609.2</b>	<b>3,972.7</b>	<b>4,455.9</b>	<b>4,132.9</b>	<b>5,018.1</b>

1) Except cards with e-money function only.



EUROPEAN CENTRAL BANK

EUROSYSTEM

7.1 Number of payments per type of payment service (cont'd)

Card payments with card issued by resident PSPs

(millions; total for the period)

	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				
	2017	2018	2019	2020	2021	2017	2018	2019	2020	2021	2017	2018	2019	2020	2021
BE	87.6	97.0	105.3	91.7	100.4	-	-	-	0.0	0.0	22.8	22.2	11.0	6.3	6.4
BG	29.1	30.2	31.6	27.9	40.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
CZ	120.8	112.5	121.1	120.4	127.4	-	-	-	-	-	-	-	-	-	-
DK	56.7	63.9	73.2	60.8	60.1	-	-	-	-	-	-	-	-	-	-
DE	110.0	126.3	145.3	143.4	162.3	-	-	-	-	-	-	-	-	-	-
EE	29.0	30.8	32.5	26.6	25.8	-	-	-	-	-	-	-	-	-	-
IE	113.4	127.4	150.8	131.0	139.3	-	-	-	-	-	0.0	0.0	0.0	0.0	0.0
GR	95.9	109.9	119.8	214.5	286.8	0.0	0.0	0.0	-	0.0	0.0	0.0	0.0	-	0.0
ES	-	-	-	-	-	-	-	-	-	-	1,519.0	1,482.1	1,720.9	1,815.4	2,364.3
FR	554.4	664.7	673.2	674.9	648.1	57.9	-	-	-	-	1,033.9	1,107.3	1,374.5	1,125.2	-
HR	1.8	1.7	2.1	2.3	2.2	1.3	1.4	1.5	1.7	1.9	10.5	10.7	10.6	9.1	9.4
IT	-	-	-	-	-	-	-	-	-	-	855.0	1,052.0	1,216.0	1,156.4	1,366.6
CY	17.8	-	-	-	-	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
LV	28.5	28.9	30.4	27.0	22.1	-	-	-	-	-	-	-	-	-	-
LT	24.2	27.2	28.9	23.9	28.8	-	-	-	-	-	-	-	-	-	-
LU	70.0	85.2	98.6	100.0	115.2	-	-	-	-	-	-	-	-	-	-
HU	89.7	109.5	122.2	108.8	116.9	-	-	-	-	-	-	-	-	-	-
MT	-	-	-	-	-	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
NL	-	-	-	-	-	-	-	-	-	-	179.9	203.4	224.6	205.4	221.0
AT	65.9	75.0	81.8	75.5	79.3	-	-	-	-	-	-	-	-	-	-
PL	374.5	420.0	467.7	435.1	467.8	-	-	-	-	-	-	-	-	-	-
PT	-	-	-	-	-	1,532.7	-	-	-	-	75.3	87.5	84.2	70.9	87.8
RO	58.4	70.3	81.5	80.0	97.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
SI	5.0	-	-	-	-	-	-	-	-	-	-	-	-	-	-
SK	37.8	41.9	47.6	46.1	45.6	-	-	-	-	-	-	-	-	-	-
FI	129.7	136.9	133.9	131.6	139.3	-	-	-	-	-	-	-	-	-	-
SE	361.0	519.8	571.9	511.2	526.4	0.0	0.0	-	-	-	146.0	0.0	-	-	-
<b>Euro area</b>	-	1,584.3	1,683.1	1,718.5	1,827.6	-	1,784.9	4,219.4	3,862.8	1,991.7	3,686.0	3,954.4	4,631.2	4,379.6	4,046.2
<b>EU</b>	2,470.0	2,912.2	3,154.3	3,065.2	3,265.8	1,682.7	1,786.3	4,221.0	3,864.5	1,993.6	3,842.5	3,965.0	4,641.8	4,388.7	4,055.6



# EUROPEAN CENTRAL BANK

## EUROSYSTEM

### 7.2 Relative importance of payment service (as percentage of the total number of payments)

	Credit transfers					Direct debits					Cards payments with cards issued by resident PSPs <sup>1)</sup>				
	2017	2018	2019	2020	2021	2017	2018	2019	2020	2021	2017	2018	2019	2020	2021
BE	39.2	37.6	36.8	36.2	36.0	12.4	11.8	11.4	11.3	10.2	47.8	49.3	50.2	50.7	52.0
BG	50.9	50.6	41.8	43.4	41.1	1.2	.	1.1	.	.	25.9	27.5	31.7	32.1	35.1
CZ	44.5	41.6	38.8	37.8	35.1	2.5	2.4	2.1	1.7	1.5	52.9	55.8	59.0	60.4	63.4
DK	25.6	29.6	30.3	30.9	31.6	.	.	.	.	.	74.1	70.1	69.6	69.0	68.4
DE	29.6	28.9	27.9	26.6	26.1	47.8	46.2	44.7	43.6	43.1	21.1	23.6	26.3	29.1	30.2
EE	32.4	31.7	30.2	30.1	29.8	-	-	-	-	-	67.0	67.5	67.6	64.6	63.9
IE	19.7	18.8	17.5	17.2	17.2	8.9	8.0	7.3	7.0	6.0	64.0	66.7	69.3	63.7	62.4
GR	32.5	28.2	26.0	27.0	22.4	1.7	1.6	1.5	1.2	1.2	47.3	52.6	58.4	63.3	69.5
ES	14.7	13.9	15.4	14.1	13.8	28.6	24.4	21.1	20.2	18.0	51.5	57.5	60.3	63.4	66.4
FR	17.6	17.2	17.1	18.5	17.9	18.6	17.9	17.6	19.1	18.5	54.7	56.6	58.7	57.4	59.3
HR	44.4	43.7	42.6	42.2	40.2	3.7	3.5	3.3	2.3	2.1	40.5	42.8	45.4	48.1	50.4
IT	23.0	21.4	19.8	19.8	17.4	13.6	13.6	12.9	12.9	11.5	46.3	48.1	49.5	49.0	52.5
CY	18.1	17.8	17.4	18.8	18.3	9.1	.	.	.	.	57.5	.	.	.	69.5
LV	35.1	34.2	33.0	33.4	34.0	0.0	0.0	0.0	0.0	0.0	59.7	63.6	65.4	64.2	62.8
LT	33.3	31.8	30.1	26.9	17.4	-	0.0	0.0	1.2	1.0	54.3	56.8	59.3	60.4	68.4
LU	2.5	2.4	2.1	1.6	1.6	0.6	0.6	0.6	0.4	0.4	5.2	.	.	4.7	4.9
HU	41.9	26.3	24.6	24.4	22.7	5.5	6.0	5.4	4.7	4.2	50.4	64.9	67.4	68.1	70.5
MT	25.6	24.8	20.8	20.7	17.8	.	.	.	.	.	50.9	.	.	.	56.4
NL	29.5	29.5	30.2	31.7	34.2	15.5	16.2	15.6	16.5	16.6	54.9	54.3	54.2	51.7	49.2
AT	31.0	29.6	28.7	27.5	27.0	24.4	23.4	21.9	20.6	19.4	41.7	44.3	46.7	49.3	51.5
PL	40.2	37.3	35.2	37.0	36.3	0.4	0.4	0.3	0.3	0.3	59.4	62.3	64.5	62.7	63.4
PT	12.3	12.1	12.9	14.1	13.4	11.1	9.7	9.8	9.7	8.8	68.4	70.4	69.5	69.7	72.2
RO	34.3	28.5	26.3	26.8	25.4	1.6	1.2	1.1	.	.	63.9	62.4	67.3	69.1	71.8
SI	37.8	36.3	34.4	33.3	32.3	10.0	9.6	9.2	9.6	8.9	44.0	46.6	49.5	.	51.6
SK	44.9	43.6	41.1	38.2	37.2	3.4	3.2	3.2	3.6	3.3	46.6	48.2	51.6	54.7	56.5
FI	36.5	34.9	35.4	37.7	38.4	.	.	.	.	.	63.5	65.1	64.6	62.3	61.6
SE	26.0	27.3	26.7	31.0	32.4	6.7	6.7	7.1	8.0	7.9	66.9	65.9	66.1	60.9	59.7
<b>Euro area</b>	24.0	23.2	22.9	22.8	22.0	23.9	22.5	21.4	21.6	20.3	43.6	45.9	47.8	47.3	49.3
<b>EU</b>	26.0	25.2	24.7	25.0	24.3	20.1	18.9	17.9	17.9	16.8	46.9	49.0	51.0	50.3	52.1

1) Except cards with e-money function.





# EUROPEAN CENTRAL BANK

## EUROSYSTEM

### 7.2 Relative importance of payment service (cont'd)

(as percentage of the total number of payments)

	Cheques					E-money payments with e-money issued by resident PSPs					Other payment services				
	2017	2018	2019	2020	2021	2017	2018	2019	2020	2021	2017	2018	2019	2020	2021
BE	0.0	0.0	0.0	0.0	0.0	0.5	1.2	1.0	1.2	0.9	0.1	0.1	0.6	0.7	1.1
BG	0.0	0.0	0.0	0.0	.	0.7	1.1	1.5	1.6	.	21.2	19.7	23.9	21.8	21.0
CZ	0.0	0.0	0.0	0.0	.	0.1	.	.	.	.	0.0	0.1	0.0	0.0	0.0
DK	0.0	0.0	-	-	-	-	-	-	-	-	0.3	0.2	0.2	0.1	0.0
DE	0.1	0.0	0.0	0.0	0.0	0.2	0.2	0.1	0.1	0.1	1.3	1.1	0.9	0.6	0.5
EE	0.0	0.0	0.0	-	-	-	-	-	-	-	.	0.8	2.3	5.2	6.3
IE	2.9	2.2	1.7	1.1	0.8	.	0.4	0.8	8.5	11.7	.	3.9	3.3	2.5	2.0
GR	0.6	0.5	0.4	0.3	0.2	2.1	3.0	2.5	2.1	2.2	14.5	13.5	10.6	6.1	4.4
ES	0.8	0.6	0.5	0.3	0.3	0.0	0.0	0.0	0.4	0.4	4.4	3.6	2.7	1.6	1.2
FR	8.8	7.4	6.4	4.9	4.1	0.3	0.3	0.2	0.1	0.2	0.1	0.6	0.1	0.1	0.1
HR	0.0	0.0	0.0	0.0	0.0	0.7	0.7	.	0.8	1.6	10.8	9.3	8.3	6.6	5.7
IT	2.8	2.2	1.8	1.2	0.9	9.7	10.9	12.7	14.5	15.7	4.5	3.9	3.3	2.6	2.1
CY	12.0	10.2	7.8	4.4	3.1	.	.	3.6	3.7	3.5	15.9	12.8	0.0	0.0	0.1
LV	0.0	0.0	0.0	0.0	0.0	0.0	0.0	.	.	.	.	.	.	.	.
LT	0.0	.	-	-	-	.	.	.	4.9	10.2	.	10.0	.	6.7	3.1
LU	0.0	.	0.0	0.0	0.0	91.6	91.6	91.3	93.2	93.2	0.1	0.1	0.0	0.0	0.0
HU	0.0	0.0	0.0	0.0	0.0	.	.	0.3	.	.	2.2	2.7	2.3	2.1	2.0
MT	16.8	14.3	12.1	9.9	4.9	2.2	2.2	1.5	2.1	10.1	1.8	2.1	7.6	5.0	8.2
NL	0.0	.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	.	.	.	.
AT	0.0	0.0	0.0	0.0	0.0	0.4	0.2	0.2	0.2	0.2	2.5	2.4	2.5	2.3	2.0
PL	0.0	0.0	0.0	0.0	0.0	-	-	-	-	-	-	-	-	-	-
PT	2.3	1.9	1.7	1.4	1.0	2.7	2.9	3.4	2.9	2.6	3.3	3.0	2.7	2.3	2.1
RO	0.2	0.1	0.1	0.1	.	.	.	.	.	.	12.1	7.7	5.2	3.0	1.9
SI	0.0	0.0	0.0	0.0	0.0	0.2	0.2	.	0.8	0.9	8.0	7.3	6.6	7.6	6.2
SK	0.0	0.0	0.0	0.0	0.0	0.2	0.2	0.1	.	.	4.8	4.8	4.1	3.5	3.0
FI	0.0	0.0	0.0	0.0	0.0	.	.	.	.	.	.	.	.	.	.
SE	0.0	0.0	0.0	0.0	.	0.1	0.0	0.0	0.0	0.0	0.0	0.0	.	.	.
<b>Euro area</b>	2.7	2.3	1.9	1.4	1.1	4.1	4.5	4.7	6.0	6.5	1.7	1.6	1.3	1.0	0.9
<b>EU</b>	2.2	1.9	1.5	1.1	0.9	3.3	3.7	3.8	4.8	5.2	1.7	1.6	1.3	1.0	0.9



# EUROPEAN CENTRAL BANK

## EUROSYSTEM

### 7.3 Increase/decrease in the number of payments (annual percentage changes)

	Credit transfers				Direct debits				Cards payments with cards issued by resident PSPs <sup>1)</sup>			
	2018	2019	2020	2021	2018	2019	2020	2021	2018	2019	2020	2021
BE	7.8	6.8	3.0	9.2	6.9	5.4	3.6	-0.4	16.0	11.1	5.8	12.5
BG	16.0	-12.7	11.7	15.3	.	1.4	.	.	24.0	21.7	9.1	33.2
CZ	6.7	5.0	9.0	7.3	9.7	-2.8	-7.1	-2.9	20.6	18.9	14.8	21.1
DK	26.2	9.6	1.3	7.1	.	.	.	.	3.1	6.6	-1.7	4.0
DE	2.7	3.2	3.3	3.4	1.6	3.2	5.6	4.2	18.1	18.8	19.6	9.4
EE	5.7	3.5	0.8	7.3	-	-	-	-	8.9	8.9	-3.5	7.1
IE	11.1	7.9	9.9	23.1	4.5	5.7	7.2	5.3	21.3	20.3	3.0	20.6
GR	-2.5	4.5	35.3	0.7	4.6	6.6	7.7	21.0	24.9	25.5	41.3	33.4
ES	-0.7	25.0	-6.8	19.5	-10.8	-2.2	-2.3	8.1	16.5	18.7	7.3	27.5
FR	4.3	5.3	5.4	8.0	2.9	3.8	5.8	8.6	10.7	9.9	-4.9	15.6
HR	4.7	5.8	-0.6	7.6	1.0	1.5	-28.7	1.1	12.3	15.2	6.4	18.2
IT	4.3	3.8	5.3	8.7	11.9	6.5	5.6	10.1	16.6	15.4	4.4	32.5
CY	13.2	10.4	18.3	19.2	.	.	.	.	.	.	.	28.0
LV	4.5	6.3	4.6	8.4	-	-	-	-	14.4	13.2	1.3	4.1
LT	9.2	8.5	16.2	35.2	-	-	-	72.9	19.5	19.8	32.2	137.5
LU	15.4	-3.7	-5.4	14.4	5.9	5.2	2.6	4.3	.	.	3.1	15.9
HU	-39.4	7.4	5.4	8.3	6.6	3.2	-7.4	2.5	24.5	19.3	7.1	20.6
MT	14.5	-5.5	-2.6	23.5	.	.	.	.	.	.	.	35.4
NL	11.5	10.7	2.6	13.9	16.1	4.7	3.1	6.4	10.4	7.9	-6.9	0.7
AT	4.3	5.1	1.4	7.4	5.1	1.7	-0.6	2.7	15.8	14.5	11.6	14.3
PL	7.7	10.8	15.1	16.1	4.1	-4.3	0.1	5.3	21.9	21.4	6.5	19.5
PT	5.6	5.8	2.8	7.9	-6.7	0.2	-6.5	3.1	9.9	-1.7	-5.7	17.8
RO	16.1	13.8	19.7	20.4	10.4	7.9	.	.	36.6	32.7	20.6	32.0
SI	1.8	2.0	-4.7	5.2	2.1	2.8	3.0	-0.0	12.5	14.2	.	15.3
SK	6.3	4.0	-10.5	8.1	4.8	7.7	10.9	1.3	13.3	17.8	2.4	14.5
FI	3.7	9.0	1.8	8.6	.	.	.	.	11.3	6.5	-7.7	5.4
SE	12.5	2.1	15.2	11.1	7.9	11.0	12.0	5.0	5.8	4.4	-8.4	4.4
<b>Euro area</b>	4.7	6.5	3.3	8.6	1.9	3.0	4.4	5.8	13.7	12.6	2.7	17.3
<b>EU</b>	5.3	6.7	5.5	9.7	2.1	3.1	4.4	5.7	13.9	13.1	2.8	16.8

1) Except cards with e-money function.



EUROPEAN CENTRAL BANK

EUROSYSTEM

7.3 Increase/decrease in the number of payments (cont'd)

(annual percentage changes)

	Cheques				E-money payments with e-money issued by resident PSPs				Other payment services			
	2018	2019	2020	2021	2018	2019	2020	2021	2018	2019	2020	2021
BE	-21.5	-27.3	-38.0	-25.7	172.0	-9.5	27.3	-17.2	121.4	330.7	24.1	86.4
BG	11.1	-20.0	-37.5	.	71.8	40.6	19.4	.	8.5	28.0	-1.6	17.2
CZ	-15.4	-15.4	-36.4	.	.	.	.	.	432.6	-86.3	64.9	19.2
DK	-85.7	-	-	-	-	-	-	-	-22.9	-19.9	-53.6	-54.1
DE	-18.3	-20.6	-25.8	-22.9	-2.4	-3.4	-19.0	-11.9	-11.8	-13.0	-28.0	-16.0
EE	-	-	-	-	-	-	-	-	69.8	196.3	133.7	30.7
IE	-11.3	-12.8	-25.7	-13.1	219.6	144.8	1,071.4	70.1	4.7	-1.0	-15.7	-0.5
GR	-6.0	-12.7	-20.6	-9.4	59.4	-7.3	8.2	30.4	4.3	-10.9	-25.0	-11.8
ES	-21.0	-9.6	-29.7	-1.7	-	-	-	32.6	-16.1	-12.7	-38.9	-13.9
FR	-9.3	-9.2	-25.9	-5.9	11.7	0.7	-42.4	78.8	783.9	-89.6	-1.8	89.9
HR	-83.3	100.0	-50.0	0.0	3.5	.	135.6	128.5	-8.7	-2.7	-20.3	-2.4
IT	-8.9	-12.0	-27.8	-9.8	26.8	31.1	19.6	34.7	-3.8	-3.3	-18.1	-0.3
CY	-2.2	-14.0	-37.9	-14.2	.	20.2	13.6	16.2	-7.1	-	-	900.0
LV	-50.0	-	-	-	-61.3	.	.	.	.	.	.	.
LT	.	-	-	-	.	.	285.8	335.7	1.9	.	-3.9	-2.6
LU	.	1.7	-63.3	17.8	16.9	9.5	32.7	13.3	-15.6	-15.6	-41.7	-2.3
HU	-	-	-	-	.	113.6	.	.	19.1	-0.2	-5.1	10.5
MT	0.5	-4.6	-20.4	-28.3	19.8	-23.4	33.6	603.3	41.4	300.8	-35.8	138.0
NL	.	-22.7	-69.0	-94.4	46.3	15.1	223.0	-34.8	.	.	.	.
AT	-18.3	-22.4	-44.4	-19.7	-32.2	6.9	-0.6	-17.3	6.0	12.9	-0.1	-7.3
PL	-6.8	-9.8	-31.1	-21.6	-	-	-	-	-	-	-	-
PT	-10.6	-12.6	-24.1	-16.6	13.9	18.4	-20.4	2.1	-2.4	-10.5	-19.1	2.4
RO	-11.2	-12.8	-18.7	.	.	.	.	.	-10.9	-16.8	-32.1	-20.2
SI	-31.2	-27.3	-75.0	-	20.9	.	118.5	23.5	-2.8	-3.3	14.2	-11.2
SK	800.0	-25.9	-95.0	-	-11.3	-60.6	.	.	9.5	-6.4	-18.8	-5.2
FI	-43.2	-72.0	-42.9	-50.0	.	.	.	.	.	.	.	.
SE	-99.2	150.0	-	-	-	-	-	-	-	-	-	-
<b>Euro area</b>	-9.6	-9.6	-26.1	-6.7	19.4	13.2	32.3	21.5	3.5	-14.9	-18.1	-1.0
<b>EU</b>	-9.6	-9.6	-26.1	-6.7	19.2	13.2	32.5	21.6	2.8	-11.5	-17.1	0.5



# EUROPEAN CENTRAL BANK

## EUROSYSTEM

### 7.4 Number of payments per capita (total for the period)

	Credit transfers					Direct debits					Cards payments with cards issued by resident PSPs <sup>1)</sup>				
	2017	2018	2019	2020	2021	2017	2018	2019	2020	2021	2017	2018	2019	2020	2021
BE	130.1	139.6	148.3	152.0	165.4	41.1	43.8	45.9	47.3	46.9	158.5	183.0	202.3	213.0	238.6
BG	36.0	42.1	37.0	41.6	48.3	0.8	.	0.9	.	.	18.3	22.9	28.1	30.8	41.4
CZ	70.7	75.2	78.6	85.4	91.7	4.0	4.4	4.2	3.9	3.8	83.9	100.8	119.4	136.7	165.6
DK	122.5	153.9	168.0	169.9	181.2	.	.	.	.	.	355.0	364.0	386.4	379.1	392.6
DE	76.2	78.0	80.4	83.0	85.8	123.3	125.0	128.6	135.7	141.3	54.3	63.9	75.8	90.5	99.1
EE	114.9	121.2	124.8	125.5	134.5	-	-	-	-	-	237.5	258.0	279.9	269.2	288.2
IE	58.2	63.9	68.0	73.9	90.3	26.4	27.2	28.4	30.1	31.4	188.9	226.5	268.7	273.8	327.6
GR	32.2	31.5	32.9	44.6	45.2	1.7	1.7	1.9	2.0	2.4	47.0	58.8	73.9	104.6	140.3
ES	24.7	24.4	30.3	28.1	33.5	48.2	42.8	41.5	40.4	43.7	86.8	100.7	118.6	126.6	161.4
FR	57.7	59.9	62.7	65.9	71.0	61.0	62.4	64.5	68.0	73.6	178.9	197.0	215.6	204.3	235.3
HR	79.1	83.6	89.0	88.9	97.8	6.6	6.7	6.9	4.9	5.1	72.2	81.8	94.8	101.4	122.6
IT	23.2	24.2	25.2	26.7	29.1	13.7	15.4	16.4	17.4	19.2	46.6	54.4	63.0	66.0	88.0
CY	21.5	24.1	26.2	30.7	36.2	10.9	.	.	.	.	68.3	.	.	.	137.5
LV	82.4	86.8	92.9	97.7	106.9	0.0	0.0	0.0	0.0	0.0	140.1	161.5	184.1	187.7	197.3
LT	59.5	65.6	71.4	82.9	111.6	-	0.0	0.0	3.6	6.3	97.1	117.1	140.7	186.0	439.5
LU	118.9	134.5	126.8	118.1	133.1	30.5	31.6	32.6	32.9	33.8	250.0	.	.	359.4	410.0
HU	56.9	34.5	37.1	39.2	42.6	7.4	7.9	8.2	7.6	7.8	68.5	85.4	101.9	109.3	132.4
MT	31.4	34.7	31.5	30.0	36.9	.	.	.	.	.	62.3	.	.	.	117.2
NL	134.4	149.0	163.9	167.2	189.4	70.7	81.6	84.9	87.0	92.0	250.1	274.6	294.3	272.6	273.0
AT	63.1	65.5	68.5	69.2	74.0	49.5	51.8	52.4	51.9	53.0	84.9	97.7	111.4	123.8	141.0
PL	68.1	73.4	81.4	93.7	109.3	0.7	0.8	0.7	0.7	0.8	100.6	122.7	149.0	158.8	190.8
PT	28.0	29.6	31.3	32.2	34.7	25.4	23.7	23.8	22.2	22.9	156.1	171.8	168.9	159.2	187.6
RO	12.7	14.9	17.0	20.5	24.8	0.6	0.7	0.7	.	.	23.7	32.6	43.4	52.7	70.1
SI	75.0	76.1	77.0	72.9	76.5	19.8	20.2	20.6	21.1	21.0	87.3	97.9	110.9	.	122.2
SK	73.3	77.8	80.8	72.3	78.4	5.5	5.8	6.2	6.9	7.0	76.1	86.1	101.4	103.6	119.1
FI	171.4	177.5	193.2	196.4	212.8	.	.	.	.	.	298.3	331.5	352.6	324.8	341.6
SE	129.6	144.1	145.7	166.7	184.1	33.2	35.4	38.9	43.3	45.2	333.3	348.7	360.2	327.5	339.7
<b>Euro area</b>	58.9	61.5	65.3	67.3	73.1	58.6	59.6	61.2	63.9	67.5	107.2	121.6	136.4	139.9	164.0
<b>EU</b>	60.1	63.2	67.2	70.8	77.7	46.5	47.3	48.7	50.8	53.7	108.2	122.9	138.6	142.4	166.4

1) Except cards with e-money function.



# EUROPEAN CENTRAL BANK

## EUROSYSTEM

### 7.4 Number of payments per capita (cont'd) (total for the period)

	Cheques					E-money payments with e-money issued by resident PSPs					Other payment services				
	2017	2018	2019	2020	2021	2017	2018	2019	2020	2021	2017	2018	2019	2020	2021
BE	0.1	0.1	0.1	0.0	0.0	1.6	4.3	3.9	5.0	4.1	0.2	0.5	2.3	2.8	5.3
BG	0.0	0.0	0.0	0.0	.	0.5	0.9	1.3	1.6	.	15.0	16.4	21.2	20.9	24.7
CZ	0.0	0.0	0.0	0.0	.	0.1	.	.	.	.	0.0	0.1	0.0	0.0	0.0
DK	0.0	0.0	-	-	-	-	-	-	-	-	1.5	1.1	0.9	0.4	0.2
DE	0.2	0.1	0.1	0.1	0.1	0.4	0.4	0.4	0.3	0.3	3.4	3.0	2.6	1.9	1.6
EE	0.0	0.0	0.0	-	-	-	-	-	-	-	.	3.2	9.3	21.8	28.4
IE	8.6	7.6	6.5	4.8	4.1	.	1.3	3.1	36.3	61.3	.	13.2	12.9	10.7	10.6
GR	0.6	0.6	0.5	0.4	0.4	2.1	3.4	3.1	3.4	4.4	14.4	15.1	13.5	10.1	9.0
ES	1.3	1.0	0.9	0.6	0.6	0.0	0.0	0.0	0.7	1.0	7.5	6.2	5.4	3.3	2.8
FR	28.7	25.9	23.4	17.3	16.2	0.8	0.9	0.9	0.5	0.9	0.3	2.2	0.2	0.2	0.4
HR	0.0	0.0	0.0	0.0	0.0	1.3	1.3	.	1.7	3.9	19.2	17.7	17.3	13.9	13.8
IT	2.8	2.5	2.2	1.6	1.5	9.7	12.3	16.2	19.5	26.4	4.5	4.4	4.2	3.5	3.5
CY	14.3	13.8	11.7	7.2	6.1	.	.	5.4	6.1	7.0	18.8	17.3	0.0	0.0	0.2
LV	0.0	0.0	0.0	0.0	0.0	0.1	0.0	.	.	.	.	.	.	.	.
LT	0.0	.	-	-	-	.	.	.	15.1	65.7	.	20.5	.	20.5	19.9
LU	0.4	.	0.4	0.2	0.2	4,390.1	5,032.4	5,399.8	7,059.0	7,870.7	3.7	3.0	2.5	1.4	1.4
HU	0.0	0.0	0.0	0.0	0.0	.	.	0.4	.	.	3.0	3.5	3.5	3.4	3.7
MT	20.6	20.0	18.3	14.3	10.2	2.7	3.1	2.3	3.0	21.1	2.2	3.0	11.5	7.2	17.0
NL	0.0	.	0.0	0.0	0.0	0.0	0.0	0.0	0.1	0.1	0.0	.	.	.	.
AT	0.1	0.1	0.1	0.0	0.0	0.7	0.5	0.5	0.5	0.4	5.0	5.3	5.9	5.9	5.4
PL	0.0	0.0	0.0	0.0	0.0	-	-	-	-	-	-	-	-	-	-
PT	5.2	4.7	4.1	3.1	2.6	6.2	7.0	8.3	6.6	6.8	7.4	7.3	6.5	5.3	5.4
RO	0.1	0.1	0.1	0.0	.	.	.	.	.	.	4.5	4.0	3.4	2.3	1.8
SI	0.0	0.0	0.0	0.0	0.0	0.3	0.4	.	1.7	2.2	15.8	15.3	14.7	16.7	14.8
SK	0.0	0.0	0.0	0.0	0.0	0.4	0.3	0.1	.	.	7.9	8.6	8.1	6.5	6.2
FI	0.0	0.0	0.0	0.0	0.0	.	.	.	.	.	.	.	.	.	.
SE	0.0	0.0	0.0	0.0	.	0.5	0.0	0.0	0.0	0.0	0.0	0.1	.	.	.
<b>Euro area</b>	6.7	6.1	5.5	4.0	3.8	10.1	12.0	13.5	17.8	21.7	4.2	4.3	3.7	3.0	3.0
<b>EU</b>	5.1	4.6	4.2	3.1	2.9	7.7	9.2	10.4	13.7	16.7	3.9	4.0	3.5	2.9	2.9



# EUROPEAN CENTRAL BANK

## EUROSYSTEM

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

(as a percentage; total for the period)

	Credit transfers					Direct debits					Cards payments with cards issued by resident PSPs <sup>1)</sup>				
	2017	2018	2019	2020	2021	2017	2018	2019	2020	2021	2017	2018	2019	2020	2021
BE	5.5	5.7	5.7	5.5	5.5	2.3	2.4	2.4	2.4	2.3	3.7	3.8	3.7	3.9	3.7
BG	1.0	1.0	0.9	0.9	1.0	0.0	.	0.0	.	.	0.3	0.3	0.3	0.3	0.4
CZ	2.8	2.8	2.8	2.9	2.8	0.2	0.2	0.2	0.2	0.2	1.8	2.0	2.1	2.3	2.4
DK	2.6	3.2	3.2	3.1	3.0	.	.	.	.	.	4.2	3.8	3.6	3.5	3.1
DE	23.5	22.9	22.2	21.7	20.5	49.2	49.0	49.0	49.6	48.9	9.3	9.7	10.1	11.8	11.1
EE	0.6	0.6	0.5	0.5	0.5	-	-	-	-	-	0.6	0.6	0.6	0.6	0.5
IE	1.0	1.1	1.1	1.2	1.3	0.6	0.6	0.6	0.7	0.7	1.9	2.0	2.1	2.1	2.2
GR	1.3	1.2	1.2	1.5	1.4	0.1	0.1	0.1	0.1	0.1	1.0	1.1	1.3	1.8	2.0
ES	4.3	4.0	4.7	4.2	4.6	10.8	9.5	9.0	8.4	8.6	8.4	8.6	9.0	9.4	10.2
FR	14.4	14.3	14.1	14.1	13.9	19.7	19.9	20.0	20.3	20.9	24.9	24.2	23.5	21.8	21.5
HR	1.2	1.2	1.2	1.1	1.1	0.1	0.1	0.1	0.1	0.1	0.6	0.6	0.6	0.6	0.7
IT	5.2	5.1	5.0	5.0	4.9	4.0	4.3	4.5	4.5	4.7	5.8	5.9	6.1	6.2	7.0
CY	0.1	0.1	0.1	0.1	0.1	0.0	.	.	.	.	0.1	.	.	.	0.2
LV	0.6	0.6	0.6	0.6	0.6	0.0	0.0	0.0	0.0	0.0	0.6	0.6	0.6	0.6	0.5
LT	0.6	0.7	0.7	0.7	0.9	-	0.0	0.0	0.0	0.1	0.6	0.6	0.6	0.8	1.7
LU	0.3	0.3	0.3	0.2	0.2	0.1	0.1	0.1	0.1	0.1	0.3	.	.	0.4	0.4
HU	2.1	1.2	1.2	1.2	1.2	0.4	0.4	0.4	0.3	0.3	1.4	1.5	1.6	1.7	1.7
MT	0.1	0.1	0.1	0.0	0.1	.	.	.	.	.	0.1	.	.	.	0.1
NL	8.6	9.1	9.4	9.2	9.5	5.8	6.6	6.8	6.7	6.7	8.9	8.6	8.2	7.4	6.4
AT	2.1	2.1	2.0	1.9	1.9	2.1	2.2	2.1	2.0	2.0	1.5	1.6	1.6	1.7	1.7
PL	9.8	10.0	10.4	11.3	12.0	0.1	0.1	0.1	0.1	0.1	8.0	8.6	9.2	9.5	9.8
PT	1.1	1.1	1.1	1.0	1.0	1.3	1.2	1.1	1.0	1.0	3.3	3.2	2.8	2.6	2.6
RO	0.9	1.0	1.1	1.2	1.4	0.1	0.1	0.1	.	.	1.0	1.2	1.4	1.6	1.8
SI	0.6	0.6	0.5	0.5	0.5	0.2	0.2	0.2	0.2	0.2	0.4	0.4	0.4	.	0.3
SK	1.5	1.5	1.5	1.2	1.2	0.1	0.1	0.2	0.2	0.2	0.9	0.9	0.9	0.9	0.9
FI	3.5	3.5	3.5	3.4	3.4	.	.	.	.	.	3.4	3.3	3.1	2.8	2.5
SE	4.9	5.2	5.0	5.4	5.5	1.6	1.7	1.8	2.0	2.0	7.0	6.5	6.0	5.3	4.7
<b>Euro area</b>	<b>74.8</b>	<b>74.3</b>	<b>74.3</b>	<b>72.8</b>	<b>72.0</b>	<b>96.4</b>	<b>96.2</b>	<b>96.2</b>	<b>96.2</b>	<b>96.3</b>	<b>75.7</b>	<b>75.6</b>	<b>75.3</b>	<b>75.2</b>	<b>75.5</b>
<b>EU</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

1) Except cards with e-money function.



# EUROPEAN CENTRAL BANK

## EUROSYSTEM

### 7.5 Country's share in the total EU number of payments (cont'd)

(as a percentage; total for the period)

	Cheques					E-money payments with e-money issued by resident PSPs					Other payment services				
	2017	2018	2019	2020	2021	2017	2018	2019	2020	2021	2017	2018	2019	2020	2021
BE	0.1	0.1	0.0	0.0	0.0	0.5	1.2	1.0	0.9	0.6	0.2	0.3	1.7	2.5	4.6
BG	0.0	0.0	0.0	0.0	.	0.1	0.2	0.2	0.2	.	6.1	6.5	9.4	11.1	12.9
CZ	0.0	0.0	0.0	0.0	.	0.0	.	.	.	.	0.0	0.1	0.0	0.0	0.0
DK	0.0	0.0	-	-	-	-	-	-	-	-	0.5	0.4	0.3	0.2	0.1
DE	0.6	0.5	0.4	0.4	0.4	1.0	0.8	0.7	0.4	0.3	16.1	13.8	13.6	11.8	9.8
EE	0.0	0.0	0.0	-	-	-	-	-	-	-	.	0.2	0.8	2.2	2.9
IE	1.8	1.8	1.7	1.7	1.6	.	0.2	0.3	2.9	4.1	.	3.6	4.0	4.1	4.0
GR	0.3	0.3	0.3	0.3	0.3	0.7	0.9	0.7	0.6	0.6	9.0	9.1	9.1	8.3	7.3
ES	2.6	2.3	2.3	2.2	2.3	0.0	0.0	0.0	0.6	0.6	20.1	16.4	16.2	11.9	10.2
FR	83.9	84.2	84.6	84.9	85.6	1.6	1.5	1.3	0.6	0.9	1.0	8.4	1.0	1.2	2.2
HR	0.0	0.0	0.0	0.0	0.0	0.2	0.1	.	0.1	0.2	4.6	4.1	4.5	4.3	4.2
IT	7.3	7.3	7.1	7.0	6.8	17.0	18.0	20.9	18.8	20.9	15.7	14.7	16.0	15.8	15.7
CY	0.5	0.6	0.6	0.5	0.4	.	.	0.1	0.1	0.1	0.9	0.8	0.0	0.0	0.0
LV	0.0	0.0	0.0	0.0	0.0	0.0	0.0	.	.	.	.	.	.	.	.
LT	0.0	.	-	-	-	.	.	.	0.7	2.5	.	3.2	.	4.4	4.2
LU	0.0	.	0.0	0.0	0.0	76.2	74.7	72.3	72.4	67.5	0.1	0.1	0.1	0.1	0.1
HU	0.0	0.0	0.0	0.0	0.0	.	.	0.1	.	.	1.7	1.9	2.2	2.5	2.8
MT	0.4	0.5	0.5	0.5	0.4	0.0	0.0	0.0	0.0	0.1	0.1	0.1	0.4	0.3	0.7
NL	0.0	.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	.	.	.	.
AT	0.0	0.0	0.0	0.0	0.0	0.2	0.1	0.1	0.1	0.1	2.5	2.6	3.3	4.0	3.7
PL	0.0	0.0	0.0	0.0	0.0	-	-	-	-	-	-	-	-	-	-
PT	2.3	2.3	2.2	2.3	2.1	1.8	1.8	1.8	1.1	0.9	4.4	4.2	4.2	4.1	4.2
RO	0.1	0.1	0.1	0.1	.	.	.	.	.	.	5.1	4.4	4.1	3.4	2.7
SI	0.0	0.0	0.0	0.0	0.0	0.0	0.0	.	0.1	0.1	1.9	1.8	1.9	2.7	2.4
SK	0.0	0.0	0.0	0.0	0.0	0.1	0.0	0.0	.	.	2.5	2.6	2.8	2.7	2.6
FI	0.0	0.0	0.0	0.0	0.0	.	.	.	.	.	.	.	.	.	.
SE	0.0	0.0	0.0	0.0	.	0.1	0.0	0.0	0.0	0.0	0.0	0.1	.	.	.
<b>Euro area</b>	99.9	99.9	99.9	99.9	99.9	99.5	99.6	99.6	99.5	99.4	82.0	82.6	79.4	78.4	77.3
<b>EU</b>	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0



# EUROPEAN CENTRAL BANK

## EUROSYSTEM

### 8. Value of payment transactions involving non-MFIs

Total value of payments  
(total for the period)

	Total value of payments (EUR trillions)					Increase/decrease in the real value of payments (annual percentage changes; HICP adjusted)				Average value per payment (EUR)				
	2017	2018	2019	2020	2021	2018	2019	2020	2021	2017	2018	2019	2020	2021
BE	6.2	7.3	8.5	8.1	8.9	15.1	15.3	-5.2	2.8	1,643.3	1,718.5	1,833.8	1,665.1	1,664.6
BG	0.4	0.5	0.5	0.4	0.5	3.1	-1.8	-6.5	12.8	856.8	773.4	742.3	644.5	636.6
CZ	1.9	2.0	2.3	2.5	2.9	0.8	9.3	10.0	4.8	1,152.0	1,060.8	1,062.5	1,036.4	1,023.0
DK <sup>1)</sup>	2.9	2.9	2.9	3.0	3.6	-2.8	1.3	0.0	16.6	1,066.9	957.3	908.0	921.1	1,061.0
DE	55.6	56.1	59.2	60.9	65.9	-0.8	4.0	3.7	2.4	2,608.9	2,500.7	2,473.7	2,351.4	2,414.9
EE	0.2	0.2	0.2	0.2	0.3	0.6	0.8	1.9	25.3	392.2	376.8	355.4	355.8	460.5
IE	2.2	2.9	5.0	7.6	9.3	29.6	68.5	54.0	15.5	1,576.6	1,768.0	2,602.9	3,542.8	3,511.6
GR	0.8	0.8	0.9	0.9	0.9	-9.4	20.4	0.8	-1.1	787.1	638.6	687.1	519.4	441.5
ES	11.6	11.1	11.3	10.6	11.6	-6.0	1.2	-5.9	2.7	1,485.8	1,353.4	1,219.6	1,117.8	1,006.0
FR	27.2	27.3	29.0	35.6	40.7	-1.4	4.6	22.6	10.6	1,237.4	1,161.9	1,166.1	1,469.0	1,501.3
HR	0.3	0.3	0.3	0.3	0.4	5.1	7.4	-3.0	3.3	399.6	401.8	403.1	381.7	368.1
IT	9.1	9.5	9.0	8.0	9.0	3.2	-5.5	-10.7	7.9	1,501.4	1,394.8	1,182.0	999.2	907.4
CY	0.3	0.2	0.2	0.2	0.2	-32.3	-0.9	-9.6	2.8	2,522.6	1,496.6	1,321.3	1,086.0	954.4
LV	0.3	0.2	0.2	0.2	0.2	-19.6	-13.1	-10.7	12.4	614.2	471.6	379.9	326.7	372.5
LT	0.2	0.3	0.3	0.4	0.5	9.2	4.4	24.7	14.8	481.4	468.5	437.1	419.5	254.4
LU	2.9	3.3	4.0	4.1	5.5	11.7	18.9	3.2	26.5	1,018.5	991.0	1,091.5	864.4	1,016.3
HU	4.2	4.1	4.4	3.8	4.5	-1.2	4.1	-7.5	11.2	3,132.4	3,187.6	2,949.4	2,452.0	2,463.6
MT	0.1	0.1	0.1	0.1	0.1	-2.8	-6.7	-34.9	14.7	2,577.7	2,142.3	1,798.0	1,200.8	981.5
NL	23.8	19.5	19.8	21.8	36.1	-19.7	-1.1	8.7	56.0	3,057.2	2,239.7	2,105.0	2,367.2	3,714.3
AT	3.0	3.2	3.5	3.6	4.2	6.6	7.0	0.8	13.9	1,664.9	1,652.8	1,656.3	1,595.9	1,724.6
PL	13.4	15.0	16.0	18.5	22.4	11.3	4.6	15.2	15.4	2,053.4	1,983.6	1,806.8	1,900.9	1,950.2
PT	1.5	1.6	1.6	1.6	1.7	4.1	2.1	-2.4	7.0	646.5	634.4	653.3	675.3	653.3
RO	1.6	1.8	1.9	2.1	2.5	8.4	2.8	13.0	11.5	2,225.3	1,744.9	1,485.5	1,426.8	1,313.6
SI	0.3	0.3	0.3	0.3	0.3	-4.1	1.9	-2.8	8.0	753.1	690.0	666.5	651.3	681.3
SK	1.3	1.1	1.1	1.0	1.1	-15.5	-6.7	-7.3	2.2	1,436.8	1,128.5	986.2	962.4	932.4
FI	2.6	2.9	2.8	2.9	3.0	8.0	-3.6	2.1	1.5	1,015.6	1,023.9	929.8	994.4	977.1
SE	2.0	1.9	1.9	1.9	2.3	2.3	-0.3	0.2	11.4	394.4	360.5	340.2	348.5	393.5
<b>Euro area</b>	149.3	147.8	157.0	167.8	199.4	-2.5	4.9	7.2	13.2	1,784.6	1,633.8	1,605.6	1,654.0	1,746.9
<b>EU</b>	176.1	176.3	187.2	200.4	238.4	-1.4	4.5	6.8	13.0	1,710.5	1,574.0	1,536.3	1,578.7	1,664.9

1) The figures for direct debits are excluded from the total payments figure for Denmark due to confidentiality of the national data.





EUROPEAN CENTRAL BANK

EUROSYSTEM

8. Value of payment transactions involving non-MFIs (cont'd)

Total value of payments  
(total for the period)

	Value per capita (EUR thousands)					Value as a ratio to GDP (percentage of GDP)				
	2017	2018	2019	2020	2021	2017	2018	2019	2020	2021
BE	545.2	638.2	738.5	699.9	763.5	1,393.4	1,585.1	1,772.5	1,757.1	1,761.2
BG	60.6	64.4	65.7	61.8	74.9	816.5	804.4	744.0	694.8	724.9
CZ	182.9	191.5	214.9	234.4	267.2	997.5	964.7	1,016.5	1,162.0	1,199.9
DK <sup>1)</sup>	511.0	496.9	504.3	506.1	609.0	999.4	952.2	947.7	947.7	1,039.5
DE	672.5	676.3	712.0	732.4	792.2	1,701.3	1,665.9	1,703.0	1,789.4	1,822.0
EE	139.0	144.1	147.2	148.2	207.7	767.2	732.9	697.6	717.9	886.5
IE	465.0	600.4	1,009.0	1,522.0	1,844.5	748.0	891.2	1,395.0	2,020.0	2,132.6
GR	78.1	71.4	87.0	85.8	89.1	474.8	426.6	508.6	554.9	521.6
ES	250.3	237.0	239.9	223.2	244.5	1,001.7	920.1	907.3	945.2	959.0
FR	404.9	404.8	428.2	523.0	596.0	1,183.1	1,155.2	1,190.3	1,534.4	1,625.5
HR	71.3	76.8	84.1	80.4	89.5	588.9	595.8	614.7	645.2	607.7
IT	151.0	158.0	150.4	134.6	152.2	521.8	534.2	500.1	481.7	503.3
CY	299.7	202.5	199.4	176.8	188.8	1,268.1	812.9	758.7	720.3	707.7
LV	144.2	119.7	106.9	95.6	117.0	1,037.3	791.0	666.8	600.3	655.3
LT	86.0	96.5	103.8	129.3	163.6	575.6	594.1	592.7	725.1	818.0
LU	4,882.4	5,446.9	6,457.6	6,544.3	8,587.0	5,010.7	5,515.7	6,434.4	6,375.4	7,614.1
HU	425.5	419.4	445.6	393.4	462.3	3,278.7	3,013.0	2,971.2	2,782.3	2,912.6
MT	315.7	300.0	272.7	174.0	203.7	1,239.3	1,115.9	963.5	672.3	691.0
NL	1,392.0	1,131.7	1,143.3	1,247.3	2,059.9	3,230.6	2,519.5	2,439.0	2,731.2	4,148.4
AT	338.4	365.0	395.6	401.1	472.5	805.8	837.2	884.3	938.6	1,041.4
PL	348.0	390.5	417.6	481.5	586.8	2,870.7	3,005.9	3,010.5	3,509.6	3,884.9
PT	147.6	154.9	158.7	154.3	169.8	776.1	776.4	761.7	792.4	813.7
RO	82.6	91.1	95.9	108.9	128.3	868.3	860.9	829.5	951.4	1,016.9
SI	149.3	144.8	149.3	142.4	161.2	717.2	654.1	641.9	636.4	650.1
SK	234.5	201.7	193.9	182.3	196.6	1,506.4	1,222.0	1,119.7	1,065.3	1,066.1
FI	477.3	521.3	507.6	518.4	542.0	1,161.6	1,231.8	1,168.5	1,204.5	1,196.9
SE	196.4	190.6	185.4	187.3	223.9	411.5	412.0	399.6	403.6	431.3
<b>Euro area</b>	<b>438.6</b>	<b>433.0</b>	<b>458.5</b>	<b>489.3</b>	<b>581.3</b>	<b>1,330.3</b>	<b>1,274.2</b>	<b>1,309.9</b>	<b>1,463.7</b>	<b>1,613.7</b>
<b>EU</b>	<b>394.8</b>	<b>394.6</b>	<b>418.0</b>	<b>447.0</b>	<b>532.3</b>	<b>1,346.5</b>	<b>1,302.6</b>	<b>1,335.2</b>	<b>1,487.6</b>	<b>1,634.8</b>

<sup>1)</sup> The figures for direct debits are excluded from the total payments figure for Denmark due to confidentiality of the national data.



EUROPEAN CENTRAL BANK

EUROSYSTEM

## 8. Value of payment transactions involving non-MFIs (cont'd)

Total value of payments  
(total for the period)

	Value per euro in overnight deposit held by non-MFIs					Country's share in the total EU value of payments (percentages)				
	2017	2018	2019	2020	2021	2017	2018	2019	2020	2021
BE	26.3	30.9	35.1	28.5	27.5	3.5	4.1	4.5	4.0	3.7
BG	.	.	.	.	.	0.2	0.3	0.2	0.2	0.2
CZ	.	13.5	14.4	13.6	13.7	1.1	1.2	1.2	1.3	1.2
DK <sup>1)</sup>	15.5	15.1	.	.	14.9	1.7	1.6	1.6	1.5	1.5
DE	25.4	23.9	24.1	21.6	21.6	31.6	31.8	31.6	30.4	27.6
EE	12.8	12.8	11.8	9.3	10.8	0.1	0.1	0.1	0.1	0.1
IE	.	.	.	.	.	1.3	1.7	2.7	3.8	3.9
GR	.	.	7.1	6.0	5.0	0.5	0.4	0.5	0.5	0.4
ES	12.2	10.6	10.0	8.2	8.1	6.6	6.3	6.0	5.3	4.9
FR	26.6	25.0	23.9	22.0	23.0	15.4	15.5	15.5	17.7	17.1
HR	.	.	.	.	.	0.2	0.2	0.2	0.2	0.1
IT	.	.	.	5.3	5.5	5.1	5.4	4.8	4.0	3.8
CY	.	.	.	.	.	0.1	0.1	0.1	0.1	0.1
LV	.	.	.	.	.	0.2	0.1	0.1	0.1	0.1
LT	13.4	14.0	12.4	10.2	10.0	0.1	0.2	0.2	0.2	0.2
LU	8.8	13.7	15.2	14.1	15.9	1.7	1.9	2.1	2.1	2.3
HU	80.3	69.3	69.4	52.1	53.3	2.4	2.3	2.3	1.9	1.9
MT	9.1	8.7	7.7	4.7	4.9	0.1	0.1	0.1	0.0	0.0
NL	51.5	42.2	39.7	37.4	54.1	13.5	11.1	10.6	10.9	15.1
AT	12.0	11.8	12.1	10.7	11.7	1.7	1.8	1.9	1.8	1.8
PL	71.1	72.6	67.5	.	.	7.6	8.5	8.6	9.2	9.4
PT	14.9	13.8	12.9	10.1	10.1	0.9	0.9	0.9	0.8	0.7
RO	27.2	28.8	28.6	24.8	24.2	0.9	1.0	1.0	1.0	1.0
SI	14.7	12.4	12.2	9.3	9.2	0.2	0.2	0.2	0.1	0.1
SK	28.5	22.9	19.6	14.6	13.3	0.7	0.6	0.6	0.5	0.4
FI	.	.	.	.	.	1.5	1.6	1.5	1.4	1.3
SE	.	.	.	.	.	1.1	1.1	1.0	1.0	1.0
<b>Euro area</b>	20.6	19.3	19.2	17.2	18.6	84.8	83.8	83.9	83.8	83.7
<b>EU</b>	21.5	20.4	20.3	18.2	19.6	100.0	100.0	100.0	100.0	100.0

1) The figures for direct debits are excluded from the total payments figure for Denmark due to confidentiality of the national data.



EUROPEAN CENTRAL BANK

EUROSYSTEM

9.1 Value of payments per type of payment service

(EUR billions; total for the period)

	Credit transfers					Direct debits				
	2017	2018	2019	2020	2021	2017	2018	2019	2020	2021
BE	5,982.6	7,045.1	8,218.6	7,815.9	8,548.7	110.5	132.2	140.6	135.0	147.9
BG	374.2	400.6	403.8	381.3	460.5	0.2	.	2.4	.	.
CZ	1,905.6	1,997.2	2,251.2	2,422.7	2,768.1	5.6	7.3	7.5	6.4	8.8
DK	2,858.6	2,793.1	2,844.6	2,865.3	3,473.5	.	.	.	.	.
DE	51,289.5	51,748.5	54,799.5	56,872.1	61,655.4	3,308.9	3,350.5	3,415.5	3,193.6	3,430.0
EE	164.6	171.6	174.1	172.6	245.6	-	-	-	-	-
IE	1,913.5	2,580.9	4,612.0	7,245.5	8,865.7	111.4	123.1	134.0	139.4	155.9
GR	612.3	630.2	699.1	718.7	739.4	5.0	3.4	3.8	3.4	4.3
ES	10,197.5	9,798.2	9,916.2	9,511.9	10,385.4	580.7	531.8	584.3	480.3	552.9
FR	24,068.6	24,199.5	25,879.2	32,679.9	37,523.0	1,578.6	1,640.0	1,710.9	1,684.3	1,895.0
HR	242.4	260.7	287.9	282.0	305.8	2.4	2.7	3.1	.	.
IT	7,422.4	7,788.7	7,311.1	6,549.6	7,338.2	401.7	448.4	462.4	428.4	515.9
CY	225.2	137.1	142.5	130.6	145.9	1.8	.	2.3	1.6	2.9
LV	268.6	220.4	196.9	174.8	212.6	0.0	0.0	0.0	0.0	0.0
LT	231.9	256.9	273.4	338.7	404.1	-	0.0	.	0.2	0.5
LU	2,778.3	3,156.4	3,842.3	3,916.7	5,242.5	10.3	11.6	10.9	10.9	13.0
HU	2,459.1	2,522.1	2,422.9	2,386.1	2,751.1	2.7	4.2	4.3	3.8	4.0
MT	123.3	122.7	109.2	68.3	81.7	.	.	.	.	.
NL	23,476.4	19,090.2	19,405.7	21,357.1	35,694.6	235.6	267.1	275.9	264.2	285.1
AT	2,794.7	3,016.3	3,278.7	3,320.9	3,909.0	133.5	157.1	178.1	199.2	258.0
PL	13,303.1	14,919.2	15,937.4	18,367.8	22,276.5	6.6	7.1	7.1	6.1	7.6
PT	1,192.8	1,272.6	1,334.3	1,332.9	1,476.7	38.6	34.2	34.5	33.4	37.2
RO	1,598.5	1,636.1	1,724.9	1,977.1	2,320.7	2.3	2.3	2.8	3.0	6.7
SI	284.6	275.4	285.5	273.0	311.0	2.9	3.1	3.4	3.5	3.5
SK	1,258.9	1,038.9	998.3	975.5	1,016.6	3.4	5.2	5.6	5.2	6.6
FI	2,579.8	2,823.9	2,748.1	2,814.4	2,945.3	0.3	.	.	0.4	0.9
SE	1,680.4	1,777.3	1,740.1	1,781.1	2,153.4	56.6	56.6	58.7	60.5	69.0
<b>Euro area</b>	<b>136,865.6</b>	<b>135,373.4</b>	<b>144,224.7</b>	<b>156,269.2</b>	<b>186,741.3</b>	<b>.</b>	<b>6,710.3</b>	<b>6,962.8</b>	<b>6,583.1</b>	<b>7,310.0</b>
<b>EU</b>	<b>161,287.4</b>	<b>161,679.5</b>	<b>171,837.5</b>	<b>186,732.8</b>	<b>223,250.8</b>	<b>6,697.9</b>	<b>6,891.0</b>	<b>7,151.4</b>	<b>6,767.7</b>	<b>7,517.5</b>



EUROPEAN CENTRAL BANK

EUROSYSTEM

9.1 Value of payments per type of payment service (cont'd)

(EUR billions; total for the period)

	Cheques					E-money payments with e-money issued by resident PSPs					Other payment services				
	2017	2018	2019	2020	2021	2017	2018	2019	2020	2021	2017	2018	2019	2020	2021
BE	8.9	7.3	5.2	2.7	1.5	0.9	2.0	2.3	3.4	3.1	5.7	8.8	13.2	14.7	27.0
BG	0.0	0.0	0.0	0.0	.	0.5	1.0	1.3	0.6	.	49.7	45.1	44.3	37.7	42.1
CZ	0.8	0.8	0.7	0.5	0.5	.	.	.	.	.	1.3	1.8	1.9	41.9	34.9
DK	0.0	0.0	-	-	-	-	-	-	-	-	10.9	8.5	7.2	4.5	3.3
DE	109.1	90.1	72.5	50.7	38.7	0.8	0.8	0.9	0.9	1.0	597.0	561.6	525.4	425.0	391.0
EE	0.0	0.0	0.0	-	-	-	-	-	-	-	12.4	12.1	13.9	17.5	22.9
IE	137.5	134.6	134.0	104.1	109.6	.	0.2	0.4	7.2	28.0	.	.	.	.	.
GR	97.0	102.0	89.4	66.4	69.4	1.1	1.5	3.2	2.5	4.2	98.4	95.4	105.7	84.4	86.1
ES	351.5	269.6	277.8	183.3	209.2	0.0	0.0	0.0	0.7	2.8	348.9	290.8	311.3	179.8	167.1
FR	1,001.9	891.0	814.5	614.2	588.9	0.9	0.9	0.6	0.7	1.0	0.8	0.8	2.0	1.8	1.2
HR	0.0	0.0	0.0	0.0	.	0.0	0.1	.	0.1	0.3	41.4	41.5	40.6	31.0	33.2
IT	439.9	409.8	375.2	278.9	294.1	24.9	29.7	36.6	42.7	54.1	592.0	582.0	576.6	477.3	527.4
CY	26.5	31.9	25.0	18.7	13.2	.	.	0.3	0.3	0.3	18.8	17.7	0.0	0.1	0.3
LV	0.0	0.0	0.0	0.0	0.0	0.0	.	.	.	.	.	.	.	.	.
LT	.	0.0	-	-	-	.	2.3	.	7.5	21.3	4.9	4.5	4.9	4.4	4.7
LU	0.4	0.2	0.2	0.1	0.1	111.2	132.8	143.7	187.6	231.6	4.4	3.8	3.3	2.2	2.3
HU	0.0	0.0	0.0	0.0	0.0	.	.	0.1	.	.	1,686.8	1,553.6	1,903.5	1,420.6	1,703.5
MT	17.5	17.8	18.0	12.8	11.5	0.1	0.2	0.4	0.5	2.3	.	2.3	7.2	5.4	6.3
NL	0.8	0.7	0.6	0.1	0.0	0.0	0.0	0.0	.	.	0.0	0.0	0.0	0.0	0.0
AT	6.8	5.9	5.1	3.1	1.9	0.2	0.1	.	.	0.1	2.1	3.0	3.7	5.7	7.3
PL	0.2	0.2	0.2	0.1	.	-	-	-	-	-	-	-	-	-	-
PT	128.9	124.3	116.6	84.4	83.0	1.1	1.2	1.7	1.6	1.7	82.1	74.7	64.0	55.8	54.2
RO	3.9	3.7	3.4	2.7	2.5	.	.	.	.	.	112.9	114.1	105.5	88.5	88.9
SI	0.0	0.0	0.0	0.0	0.0	.	0.0	.	0.2	0.2	15.1	15.0	15.6	15.4	16.3
SK	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.1	0.0	43.9	42.6	40.1	30.6	29.0
FI	1.2	0.3	0.1	0.0	0.0	.	.	.	.	.	.	.	.	.	.
SE	0.1	0.0	0.0	0.0	-	0.0	0.0	0.0	0.0	0.0	0.0	0.2	0.2	0.2	.
<b>Euro area</b>	.	2,085.6	1,934.1	1,419.7	1,421.1	142.4	172.3	194.0	256.3	351.9	1,863.7	1,747.0	1,715.8	1,343.4	1,367.8
<b>EU</b>	2,333.1	2,090.3	1,938.5	1,423.0	1,424.2	143.2	173.7	196.2	258.5	355.1	3,766.7	3,511.8	3,819.1	2,967.8	3,273.9



# EUROPEAN CENTRAL BANK

## EUROSYSTEM

### 9.1 Value of payments per type of payment service (cont'd)

Card payments with cards issued by resident PSPs

(EUR billions; total for the period)

	Total card payments <sup>1)</sup>					With cards with a debit function					With cards with a delayed debit function				
	2017	2018	2019	2020	2021	2017	2018	2019	2020	2021	2017	2018	2019	2020	2021
BE	93.3	97.0	104.7	107.6	119.7	73.3	76.7	83.1	90.8	100.6	13.0	12.9	14.0	11.0	12.4
BG	4.3	5.2	6.1	6.4	9.1	3.0	3.9	4.8	5.3	7.5	.	.	.	0.0	0.0
CZ	22.9	27.7	31.5	35.0	44.8	19.0	23.7	27.9	31.5	40.9	0.0	0.0	0.0	0.0	0.0
DK	76.7	77.3	81.4	80.8	88.3	71.1	71.0	74.3	75.6	82.5	-	-	-	-	-
DE	280.1	314.1	350.5	363.7	392.1	182.5	205.8	231.8	267.7	288.7	90.9	100.6	109.8	88.3	94.6
EE	5.8	6.4	7.0	6.8	7.8	4.9	5.5	6.0	6.0	7.0	-	-	-	-	-
IE	46.3	52.2	63.3	61.6	73.9	31.0	35.6	40.1	43.9	54.6	.	.	.	.	.
GR	21.5	23.1	26.2	36.8	44.8	15.8	17.2	20.1	31.4	37.6	0.2	0.3	0.3	0.2	0.2
ES	166.6	186.7	210.6	211.7	255.6	92.7	115.0	129.9	136.1	161.4	-	-	-	-	-
FR	527.9	569.5	608.8	585.0	662.8	331.7	361.5	394.5	386.5	480.6	120.8	128.7	127.2	120.3	151.8
HR	8.2	9.3	10.5	10.6	13.2	4.2	5.0	5.8	6.5	7.9	2.5	2.6	2.7	2.4	2.5
IT	179.8	203.9	223.5	223.5	268.2	113.9	123.6	135.5	148.1	183.6	-	-	-	-	-
CY	3.9	5.0	.	.	7.4	2.3	3.2	.	.	5.7	0.1	0.2	0.2	0.2	.
LV	5.0	5.4	.	.	6.9	3.7	4.2	4.9	.	6.2	0.4	0.2	0.1	0.1	0.1
LT	5.6	6.7	7.8	10.5	28.8	4.8	5.8	6.9	9.8	27.8	-	-	-	-	-
LU	10.0	11.4	13.0	12.5	15.1	3.8	4.2	.	5.6	6.3	-	-	-	-	-
HU	16.2	19.6	23.6	25.1	29.9	13.9	16.9	20.7	22.6	27.2	0.1	0.1	0.1	0.0	0.0
MT	.	2.3	.	.	3.4	.	.	.	.	2.5	0.0	.	.	.	.
NL	134.0	142.9	148.3	133.7	135.9	118.3	125.9	130.0	118.8	122.2	-	-	-	-	-
AT	39.2	43.3	46.5	47.5	53.4	24.7	26.7	29.0	32.7	37.2	8.7	10.4	11.2	9.8	10.8
PL	61.1	73.1	86.3	91.8	108.0	51.0	62.0	74.1	81.2	96.7	0.8	0.8	0.9	0.4	0.4
PT	77.2	85.9	81.7	81.0	94.5	-	-	-	-	-	-	-	-	-	-
RO	13.8	17.9	22.9	26.5	34.8	11.6	15.3	19.9	23.6	31.3	0.0	0.0	0.0	0.0	0.0
SI	5.8	6.5	7.3	7.4	8.8	4.0	4.6	5.3	5.5	6.8	1.6	1.7	1.8	1.6	1.8
SK	13.1	11.6	13.3	14.6	17.4	11.8	10.2	11.8	13.1	15.9	0.1	.	.	.	0.0
FI	47.4	51.0	54.1	52.2	57.0	38.7	42.1	45.3	44.4	48.5	2.0	2.1	2.1	1.3	1.4
SE	107.6	105.1	106.4	97.7	109.9	79.4	78.2	77.8	73.6	82.8	4.5	5.0	4.2	2.9	3.4
<b>Euro area</b>	.	1,825.0	1,981.2	1,970.8	2,253.7	.	1,169.3	1,284.6	1,352.0	1,593.3	.	259.3	272.7	235.6	276.4
<b>EU</b>	1,975.2	2,160.0	2,349.8	2,344.7	2,691.7	1,312.3	1,445.2	1,589.9	1,671.9	1,970.1	247.9	267.9	280.6	241.5	282.9

1) Except cards with e-money function only.



# EUROPEAN CENTRAL BANK

## EUROSYSTEM

### 9.1 Value of payments per type of payment service (cont'd)

Card payments with cards issued by resident PSPs

(EUR billions; total for the period)

	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				
	2017	2018	2019	2020	2021	2017	2018	2019	2020	2021	2017	2018	2019	2020	2021
BE	6.1	6.5	6.8	5.5	6.2	-	-	-	0.0	0.0	1.4	1.7	0.8	0.4	0.4
BG	1.2	1.3	1.3	1.1	1.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
CZ	3.9	4.0	3.5	3.4	3.9	-	-	-	-	-	-	-	-	-	-
DK	5.6	6.2	7.1	5.2	5.6	-	-	-	-	-	-	-	-	-	-
DE	6.8	7.8	8.9	7.7	8.8	-	-	-	-	-	-	-	-	-	-
EE	0.9	0.9	1.0	0.8	0.8	-	-	-	-	-	-	-	-	-	-
IE	9.0	9.8	12.1	9.0	9.5	-	-	-	-	-	0.0	0.0	0.0	0.0	0.0
GR	5.5	5.7	5.8	5.2	7.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
ES	-	-	-	-	-	-	-	-	-	-	73.8	71.7	80.7	75.6	94.2
FR	27.4	32.5	31.9	30.3	30.5	3.4	-	-	-	-	44.5	46.6	55.1	47.9	-
HR	0.1	0.1	0.1	0.1	0.1	0.0	0.0	0.0	0.0	0.0	0.2	0.3	0.3	0.2	0.2
IT	-	-	-	-	-	-	-	-	-	-	65.8	80.3	88.0	75.4	84.6
CY	1.4	1.6	1.7	1.5	1.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
LV	1.0	0.9	-	0.8	0.7	-	-	-	-	-	-	-	-	-	-
LT	0.8	0.9	0.9	-	1.0	-	-	-	-	-	-	-	-	-	-
LU	5.8	6.6	7.4	6.9	8.7	-	-	-	-	-	-	-	-	-	-
HU	2.2	2.6	2.8	2.5	2.7	-	-	-	-	-	-	-	-	-	-
MT	-	-	-	-	0.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
NL	-	-	-	-	-	-	-	-	-	-	15.7	17.0	18.4	14.9	13.7
AT	5.7	6.1	6.4	5.0	5.4	-	-	-	-	-	-	-	-	-	-
PL	9.3	10.3	11.4	10.2	10.9	-	-	-	-	-	-	-	-	-	-
PT	-	-	-	-	-	73.6	-	-	-	-	3.5	3.8	3.4	2.9	3.4
RO	2.1	2.6	3.0	2.9	3.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
SI	0.2	0.2	-	-	0.2	-	-	-	-	-	-	-	-	-	-
SK	1.3	1.3	1.5	1.4	1.5	-	-	-	-	-	-	-	-	-	-
FI	6.7	6.9	6.7	6.5	7.1	-	-	-	-	-	-	-	-	-	-
SE	18.1	22.1	24.4	21.3	23.6	0.0	0.0	-	-	-	5.6	0.0	-	-	-
<b>Euro area</b>	-	88.6	93.1	82.2	89.8	-	87.0	210.9	204.1	97.8	204.9	221.1	246.3	217.1	196.4
<b>EU</b>	121.9	137.7	146.7	128.8	141.6	81.4	87.1	210.9	204.1	97.8	210.7	221.4	246.5	217.3	196.7



# EUROPEAN CENTRAL BANK

## EUROSYSTEM

### 9.2 Relative importance of payment service (as percentage of the total value of payments)

	Credit transfers					Direct debits					Cards payments with cards issued by resident PSPs <sup>1)</sup>				
	2017	2018	2019	2020	2021	2017	2018	2019	2020	2021	2017	2018	2019	2020	2021
BE	96.5	96.6	96.9	96.7	96.6	1.8	1.8	1.7	1.7	1.7	1.5	1.3	1.2	1.3	1.4
BG	87.2	88.6	88.2	89.0	89.4	0.0	.	0.5	.	.	1.0	1.1	1.3	1.5	1.8
CZ	98.4	98.1	98.2	96.6	96.8	0.3	0.4	0.3	0.3	0.3	1.2	1.4	1.4	1.4	1.6
DK	97.0	97.0	97.0	97.1	97.4	.	.	.	.	.	2.6	2.7	2.8	2.7	2.5
DE	92.3	92.3	92.6	93.4	93.5	6.0	6.0	5.8	5.2	5.2	0.5	0.6	0.6	0.6	0.6
EE	90.0	90.3	89.3	87.6	88.9	-	-	-	-	-	3.2	3.4	3.6	3.5	2.8
IE	85.7	88.4	92.8	95.6	95.8	5.0	4.2	2.7	1.8	1.7	2.1	1.8	1.3	0.8	0.8
GR	72.9	82.3	75.0	78.3	78.0	0.6	0.4	0.4	0.4	0.5	2.6	3.0	2.8	4.0	4.7
ES	87.6	88.5	87.8	90.0	89.7	5.0	4.8	5.2	4.5	4.8	1.4	1.7	1.9	2.0	2.2
FR	88.6	88.6	89.2	91.9	92.3	5.8	6.0	5.9	4.7	4.7	1.9	2.1	2.1	1.6	1.6
HR	82.3	82.9	84.2	86.6	86.3	0.8	0.9	0.9	.	.	2.8	3.0	3.1	3.3	3.7
IT	81.9	82.3	81.4	81.9	81.6	4.4	4.7	5.1	5.4	5.7	2.0	2.2	2.5	2.8	3.0
CY	87.4	77.8	81.0	82.8	85.8	0.7	.	1.3	1.0	1.7	1.5	2.8	.	.	4.3
LV	96.0	95.6	96.3	96.2	96.5	0.0	0.0	0.0	0.0	0.0	1.8	2.3	.	.	3.1
LT	95.3	95.0	94.3	93.8	88.0	-	0.0	.	0.1	0.1	2.3	2.5	2.7	2.9	6.3
LU	95.3	95.2	95.7	94.8	95.2	0.4	0.3	0.3	0.3	0.2	0.3	0.3	0.3	0.3	0.3
HU	59.0	61.5	55.6	62.2	61.3	0.1	0.1	0.1	0.1	0.1	0.4	0.5	0.5	0.7	0.7
MT	83.3	84.3	79.4	76.1	77.3	.	.	.	.	.	.	1.6	.	.	3.3
NL	98.4	97.9	97.9	98.2	98.8	1.0	1.4	1.4	1.2	0.8	0.6	0.7	0.7	0.6	0.4
AT	93.9	93.5	93.3	92.9	92.4	4.5	4.9	5.1	5.6	6.1	1.3	1.3	1.3	1.3	1.3
PL	99.5	99.5	99.4	99.5	99.5	0.0	0.0	0.0	0.0	0.0	0.5	0.5	0.5	0.5	0.5
PT	78.4	79.9	81.7	83.9	84.5	2.5	2.1	2.1	2.1	2.1	5.1	5.4	5.0	5.1	5.4
RO	98.8	92.2	92.8	94.2	94.6	0.1	0.1	0.2	0.1	0.3	0.9	1.0	1.2	1.3	1.4
SI	92.3	91.8	91.6	91.2	91.5	0.9	1.0	1.1	1.2	1.0	1.9	2.2	2.3	2.5	2.6
SK	98.7	94.6	94.4	98.0	95.0	0.3	0.5	0.5	0.5	0.6	1.0	1.1	1.3	1.5	1.6
FI	98.1	98.2	98.1	98.2	98.1	0.0	.	.	0.0	0.0	1.8	1.8	1.9	1.8	1.9
SE	85.1	91.7	91.3	91.8	92.3	2.9	2.9	3.1	3.1	3.0	5.4	5.4	5.6	5.0	4.7
<b>Euro area</b>	91.7	91.6	91.9	93.1	93.6	.	4.5	4.4	3.9	3.7	.	1.2	1.3	1.2	1.1
<b>EU</b>	91.6	91.7	91.8	93.2	93.6	3.8	3.9	3.8	3.4	3.2	1.1	1.2	1.3	1.2	1.1

1) Except cards with e-money function.



EUROPEAN CENTRAL BANK

EUROSYSTEM

9.2 Relative importance of payment service (cont'd)

(as percentage of the total value of payments)

	Cheques					E-money payments with e-money issued by resident PSPs					Other payment services				
	2017	2018	2019	2020	2021	2017	2018	2019	2020	2021	2017	2018	2019	2020	2021
BE	0.1	0.1	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.1	0.1	0.2	0.2	0.3
BG	0.0	0.0	0.0	0.0	.	0.1	0.2	0.3	0.1	.	11.6	10.0	9.7	8.8	8.2
CZ	0.0	0.0	0.0	0.0	0.0	.	.	.	.	.	0.1	0.1	0.1	1.7	1.2
DK	0.0	0.0	-	-	-	-	-	-	-	-	0.4	0.3	0.2	0.2	0.1
DE	0.2	0.2	0.1	0.1	0.1	0.0	0.0	0.0	0.0	0.0	1.1	1.0	0.9	0.7	0.6
EE	0.0	0.0	0.0	-	-	-	-	-	-	-	6.8	6.4	7.1	8.9	8.3
IE	6.2	4.6	2.7	1.4	1.2	.	0.0	0.0	0.1	0.3	.	.	.	.	.
GR	11.5	13.3	9.6	7.2	7.3	0.1	0.2	0.3	0.3	0.4	11.7	12.5	11.3	9.2	9.1
ES	3.0	2.4	2.5	1.7	1.8	0.0	0.0	0.0	0.0	0.0	3.0	2.6	2.8	1.7	1.4
FR	3.7	3.3	2.8	1.7	1.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
HR	0.0	0.0	0.0	0.0	.	0.0	0.0	.	0.0	0.1	14.1	13.2	11.9	9.5	9.4
IT	4.9	4.3	4.2	3.5	3.3	0.3	0.3	0.4	0.5	0.6	6.5	6.2	6.4	6.0	5.9
CY	10.3	18.1	14.2	11.9	7.8	.	.	0.2	0.2	0.2	7.3	10.1	0.0	0.0	0.2
LV	0.0	0.0	0.0	0.0	0.0	0.0	.	.	.	.	.	.	.	.	.
LT	.	0.0	-	-	-	.	0.9	.	2.1	4.6	2.0	1.6	1.7	1.2	1.0
LU	0.0	0.0	0.0	0.0	0.0	3.8	4.0	3.6	4.5	4.2	0.2	0.1	0.1	0.1	0.0
HU	0.0	0.0	0.0	0.0	0.0	.	.	0.0	.	.	40.5	37.9	43.7	37.0	37.9
MT	11.8	12.2	13.1	14.3	10.8	0.1	0.2	0.3	0.6	2.2	.	1.6	5.2	6.0	6.0
NL	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	.	.	0.0	0.0	0.0	0.0	0.0
AT	0.2	0.2	0.1	0.1	0.0	0.0	0.0	.	.	0.0	0.1	0.1	0.1	0.2	0.2
PL	0.0	0.0	0.0	0.0	.	-	-	-	-	-	-	-	-	-	-
PT	8.5	7.8	7.1	5.3	4.7	0.1	0.1	0.1	0.1	0.1	5.4	4.7	3.9	3.5	3.1
RO	0.2	0.2	0.2	0.1	0.1	.	.	.	.	.	7.0	6.4	5.7	4.2	3.6
SI	0.0	0.0	0.0	0.0	0.0	.	0.0	.	0.1	0.1	4.9	5.0	5.0	5.1	4.8
SK	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3.4	3.9	3.8	3.1	2.7
FI	0.0	0.0	0.0	0.0	0.0	.	.	.	.	.	.	.	.	.	.
SE	0.0	0.0	0.0	0.0	.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	.
Euro area	.	1.4	1.2	0.8	0.7	0.1	0.1	0.1	0.2	0.2	1.2	1.2	1.1	0.8	0.7
EU	1.3	1.2	1.0	0.7	0.6	0.1	0.1	0.1	0.1	0.1	2.1	2.0	2.0	1.5	1.4





# EUROPEAN CENTRAL BANK

## EUROSYSTEM

### 9.3 Increase/decrease in the real value of payments

(annual percentage changes; HICP-adjusted)

	Credit transfers				Direct debits				Cards payments with cards issued by resident PSPs <sup>1)</sup>			
	2018	2019	2020	2021	2018	2019	2020	2021	2018	2019	2020	2021
BE	15.2	15.6	-5.3	2.6	17.1	5.4	-4.3	2.8	1.6	7.0	2.4	4.3
BG	4.6	-2.2	-5.6	13.3	.	499.8	-10.7	.	19.0	13.7	5.6	32.8
CZ	0.5	9.3	8.3	5.1	25.1	-0.7	-14.4	27.2	16.0	10.1	12.0	17.6
DK	-2.8	1.2	0.2	17.0	.	.	.	.	0.3	4.6	-1.2	5.5
DE	-0.8	4.3	4.5	2.6	-0.4	0.4	-5.8	1.6	10.3	9.9	4.5	2.0
EE	0.9	-0.3	0.0	27.1	-	-	-	-	6.6	7.8	-1.9	2.8
IE	33.8	76.8	58.7	15.8	9.6	7.7	5.1	5.8	11.9	19.9	-1.7	13.4
GR	2.3	9.7	5.3	-1.5	-31.5	9.3	-8.5	22.0	7.0	12.0	43.7	16.7
ES	-5.1	0.4	-3.5	2.4	-9.5	9.0	-17.3	8.0	10.8	11.9	1.1	13.3
FR	-1.3	5.3	26.3	11.0	2.0	2.7	-1.6	8.8	5.9	5.2	-3.9	9.6
HR	5.8	9.0	-0.1	2.9	11.9	11.2	-41.8	-1.6	11.5	11.3	3.3	17.9
IT	3.7	-6.6	-10.1	7.5	10.3	2.6	-7.1	15.6	12.1	9.1	0.3	15.2
CY	-39.7	3.2	-7.6	6.6	.	12.0	-28.0	69.2	27.9	.	.	10.3
LV	-20.0	-12.5	-10.8	12.7	-	-	-	-	4.1	.	.	10.2
LT	8.8	3.6	24.0	7.8	-	.	152,401.7	106.4	17.5	14.1	34.1	147.9
LU	11.5	19.6	2.2	27.0	10.1	-7.7	0.4	13.7	11.1	12.4	-3.8	14.5
HU	2.9	-5.9	3.4	9.6	55.6	1.8	-8.1	1.3	21.2	18.1	11.9	13.2
MT	-1.6	-12.2	-37.6	16.6	.	.	.	.	25.3	.	.	31.3
NL	-20.1	-1.1	9.1	57.1	11.4	0.5	-5.1	1.4	4.7	1.0	-10.7	-4.5
AT	6.1	6.8	0.3	13.4	15.7	11.4	10.7	24.8	8.8	5.5	1.1	8.4
PL	11.3	4.6	15.2	15.4	5.7	-1.9	-14.4	19.1	18.7	15.6	6.3	11.9
PT	6.1	4.4	0.2	7.8	-11.9	0.6	-3.0	8.5	10.6	-5.2	-0.7	13.6
RO	1.2	3.4	14.8	11.9	1.0	19.1	5.7	116.1	28.0	25.6	15.7	25.2
SI	-4.6	1.6	-3.2	8.4	4.7	6.1	4.0	-4.0	11.2	9.7	1.8	14.0
SK	-19.0	-6.9	-3.8	-0.8	48.9	4.8	-8.0	19.7	-13.1	11.2	7.9	13.4
FI	8.1	-3.7	2.2	1.4	.	.	4.1	123.3	6.2	4.9	-3.8	5.8
SE	10.2	-0.6	0.7	12.0	4.2	5.3	1.4	5.6	1.7	2.8	-9.6	4.2
<b>Euro area</b>	-2.6	5.2	8.7	13.8	1.3	2.4	-5.2	5.8	8.0	7.2	-0.2	8.9
<b>EU</b>	-1.3	4.6	8.5	13.5	1.3	2.1	-5.6	5.5	7.6	7.1	-0.4	9.0

1) Except cards with e-money function.



EUROPEAN CENTRAL BANK

EUROSYSTEM

9.3 Increase/decrease in the real value of payments (cont'd)

(annual percentage changes; HICP-adjusted)

	Cheques				E-money payments with e-money issued by resident PSPs				Other payment services			
	2018	2019	2020	2021	2018	2019	2020	2021	2018	2019	2020	2021
BE	-20.5	-28.7	-47.7	-46.9	133.9	10.8	50.2	-15.5	50.8	48.0	10.9	72.6
BG	-12.7	-37.4	-32.3	.	101.3	29.2	-51.5	.	-11.3	-4.7	-14.9	4.8
CZ	-9.7	-4.3	-30.1	-12.0	.	.	.	.	34.6	0.8	2,113.3	-23.6
DK	-82.3	-	-	-	-	-	-	-	-22.3	-15.2	-38.3	-28.2
DE	-18.8	-20.8	-29.6	-27.8	4.8	4.9	5.1	3.1	-7.5	-7.8	-18.5	-13.0
EE	-11.3	-91.1	-	-	-	-	-	-	-5.8	12.7	27.3	16.6
IE	-2.9	-1.5	-21.5	-0.4	-21.6	149.6	1,702.5	267.9	.	.	.	.
GR	4.6	-13.4	-23.8	0.0	41.3	110.7	-20.4	59.1	-3.7	9.6	-18.1	-2.3
ES	-24.2	2.2	-33.6	7.0	-	-	-	246.6	-17.6	6.2	-41.9	-12.8
FR	-12.7	-10.0	-24.6	-7.3	1.0	-40.3	22.6	44.1	-1.5	140.7	-10.8	-32.7
HR	-44.7	93.6	-91.9	154.9	16.8	7.6	118.6	120.6	-1.2	-3.5	-22.2	1.7
IT	-8.0	-8.9	-25.5	1.2	18.1	22.5	17.1	21.5	-2.9	-1.4	-17.0	6.0
CY	19.1	-22.2	-24.4	-32.9	.	6.7	18.8	-1.7	-6.5	-	-	364.9
LV	-40.5	-75.1	-96.8	-	.	.	.	.	.	.	.	.
LT	-88.2	-	-	-	149.6	.	98.9	156.3	-9.9	6.9	-10.4	-2.7
LU	-36.5	-17.6	-50.2	19.1	17.2	6.3	31.0	17.1	-15.8	-14.6	-32.9	-2.7
HU	-	-	-	-	.	181.6	.	.	-7.6	20.1	-21.6	14.0
MT	0.4	-0.3	-28.9	-12.7	93.6	55.8	35.6	339.4	-54.6	207.8	-25.4	14.2
NL	-18.1	-19.7	-78.3	-92.8	28.3	-1.8	.	.	-	45.9	32.1	-
AT	-14.8	-14.6	-40.4	-39.7	-20.8	.	.	-28.6	38.9	23.4	51.6	22.9
PL	27.2	-25.1	-32.7	.	-	-	-	-	-	-	-	-
PT	-4.1	-6.6	-27.4	-4.3	13.7	34.7	-3.4	5.2	-9.6	-14.6	-12.7	-5.5
RO	-7.2	-9.7	-19.5	-13.4	.	.	.	.	-0.1	-9.4	-15.9	-4.3
SI	-29.6	-36.0	-59.8	-99.2	15.6	.	144.5	27.6	-1.8	1.8	0.1	0.8
SK	344.4	-11.1	-84.7	-62.6	9.3	84.0	17.8	-11.8	-4.7	-8.9	-24.9	-9.8
FI	-76.4	-80.3	-63.1	-64.3	.	.	.	.	.	.	.	.
SE	-95.8	-94.2	-16.3	.	-	-	-	-	-	34.6	-30.0	.
<b>Euro area</b>	-11.7	-8.5	-26.4	-4.7	19.2	11.2	32.5	30.8	-7.6	-3.0	-21.5	-3.0
<b>EU</b>	-11.8	-8.7	-26.7	-5.0	19.4	11.1	31.5	30.5	-8.2	7.0	-22.4	4.8



# EUROPEAN CENTRAL BANK

## EUROSYSTEM

### 9.4 Average value per payment

(EUR; total for the period)

	Credit transfers					Direct debits					Cards payments with cards issued by resident PSPs <sup>1)</sup>				
	2017	2018	2019	2020	2021	2017	2018	2019	2020	2021	2017	2018	2019	2020	2021
BE	4,041.9	4,417.0	4,824.9	4,454.5	4,460.0	236.1	264.4	266.8	247.2	271.9	51.8	46.4	45.0	43.8	43.3
BG	1,468.4	1,354.9	1,565.4	1,323.6	1,385.9	34.9	.	364.4	.	.	32.9	32.3	31.1	30.1	32.0
CZ	2,544.8	2,500.7	2,685.0	2,650.7	2,821.5	132.4	157.5	165.9	151.9	216.5	25.8	25.9	24.7	23.9	25.3
DK	4,047.6	3,132.5	2,910.1	2,892.5	3,273.8	.	.	.	.	.	37.5	36.6	36.2	36.6	38.4
DE	8,143.1	8,000.5	8,206.8	8,244.2	8,640.2	324.6	323.4	319.6	283.0	291.7	62.4	59.3	55.7	48.3	47.6
EE	1,088.8	1,073.4	1,052.5	1,034.9	1,372.8	-	-	-	-	-	18.6	18.8	18.9	19.0	20.5
IE	6,849.4	8,312.5	13,765.1	19,683.7	19,565.0	879.2	930.0	958.5	930.8	988.8	51.1	47.5	47.8	45.2	45.0
GR	1,766.6	1,865.6	1,980.1	1,504.8	1,537.1	279.8	184.3	190.9	158.2	166.5	42.6	36.7	33.1	32.8	30.0
ES	8,870.0	8,584.0	6,950.9	7,157.3	6,541.7	259.1	265.9	298.7	251.3	267.5	41.2	39.7	37.7	35.3	33.5
FR	6,219.7	5,993.9	6,087.3	7,290.0	7,747.8	385.9	389.4	391.5	364.4	377.5	44.0	42.8	41.7	42.1	41.3
HR	741.8	762.0	795.5	784.3	790.1	88.6	99.7	110.6	.	.	27.5	27.7	27.1	25.8	27.1
IT	5,339.8	5,371.5	4,857.9	4,132.8	4,259.9	488.7	487.5	472.3	414.5	453.5	64.3	62.6	59.4	56.9	51.6
CY	12,165.2	6,542.0	6,160.2	4,773.4	4,474.8	197.1	.	235.0	173.3	300.5	65.9	69.9	.	.	59.6
LV	1,680.1	1,318.6	1,108.4	940.7	1,055.6	-	-	-	-	-	18.5	17.3	.	.	18.7
LT	1,377.1	1,397.7	1,371.2	1,462.2	1,289.8	-	-	.	19.4	25.7	20.3	20.4	19.9	20.2	23.3
LU	39,158.0	38,550.1	48,755.9	52,540.6	61,462.4	566.9	600.5	536.3	523.5	601.8	67.2	63.4	59.1	55.0	57.3
HU	4,412.7	7,468.2	6,682.4	6,241.3	6,644.1	37.0	53.8	54.2	51.2	53.2	24.2	23.4	23.7	23.6	23.3
MT	8,385.1	7,293.5	6,867.0	4,409.8	4,271.1	.	.	.	.	.	.	62.3	.	.	56.5
NL	10,192.8	7,434.1	6,826.6	7,323.1	10,748.1	194.5	190.0	187.4	174.1	176.6	31.3	30.2	29.1	28.1	28.4
AT	5,035.6	5,212.5	5,389.9	5,384.0	5,898.7	306.7	343.3	382.8	430.6	543.3	52.5	50.1	47.0	43.0	42.3
PL	5,081.6	5,292.4	5,102.4	5,108.6	5,338.5	234.6	240.0	251.4	215.2	255.6	15.8	15.5	15.1	15.1	14.8
PT	4,135.3	4,179.0	4,140.1	4,025.0	4,131.9	147.3	140.0	141.1	146.0	157.8	48.0	48.6	47.0	49.4	49.0
RO	6,411.3	5,653.9	5,235.9	5,014.3	4,886.6	196.9	182.0	204.9	206.2	425.8	29.7	28.2	27.2	26.1	25.9
SI	1,837.0	1,746.5	1,775.3	1,781.8	1,928.7	71.5	74.3	78.2	78.0	78.8	32.1	32.2	31.6	32.9	34.2
SK	3,158.0	2,451.0	2,264.8	2,472.3	2,383.6	113.5	164.4	165.1	139.2	172.8	31.6	24.7	24.1	25.8	26.8
FI	2,733.1	2,884.1	2,575.8	2,591.0	2,497.3	.	.	.	1,241.5	909.8	28.9	27.9	27.8	29.1	30.1
SE	1,289.2	1,211.8	1,161.8	1,032.1	1,122.7	169.4	157.2	146.8	135.1	146.7	32.1	29.6	28.7	28.8	31.1
<b>Euro area</b>	6,829.0	6,451.7	6,451.9	6,766.2	7,446.2	.	329.7	332.0	300.6	315.5	.	44.0	42.4	41.1	40.1
<b>EU</b>	6,016.7	5,728.6	5,708.3	5,882.2	6,411.6	323.3	325.9	327.9	297.2	312.4	41.0	39.3	37.8	36.7	36.1

1) Except cards with e-money function.



EUROPEAN CENTRAL BANK

EUROSYSTEM

9.4 Average value per payment (cont'd)

(EUR; total for the period)

	Cheques					E-money payments with e-money issued by resident PSPs					Other payment services				
	2017	2018	2019	2020	2021	2017	2018	2019	2020	2021	2017	2018	2019	2020	2021
BE	6,152.7	6,371.4	6,311.2	5,339.5	4,065.9	46.7	41.1	50.8	60.2	65.5	2,068.3	1,439.8	499.1	447.9	442.0
BG	2,151.3	1,729.3	1,395.0	1,511.5	.	128.5	154.0	145.9	59.3	.	467.6	391.3	300.3	259.9	247.7
CZ	4,759.3	5,295.3	6,175.4	6,738.3	8,007.2	.	.	.	.	.	4,737.8	1,248.7	9,440.0	125,933.6	87,796.4
DK	1,123.8	1,397.9	-	-	-	-	-	-	-	-	1,259.9	1,276.2	1,358.7	1,815.2	2,938.6
DE	8,494.2	8,585.2	8,694.5	8,197.7	8,109.7	22.4	24.5	27.0	34.7	43.0	2,142.5	2,285.4	2,455.8	2,759.5	3,021.5
EE	-	-	-	-	-	-	-	-	-	-	.	2,897.3	1,122.1	605.5	605.3
IE	3,314.5	3,660.1	4,176.5	4,368.3	5,292.8	.	25.4	26.1	39.8	91.0	.	.	.	.	.
GR	14,302.0	15,997.6	16,057.2	15,036.8	17,327.4	47.2	42.1	96.8	69.4	88.4	633.8	589.0	732.4	780.8	902.5
ES	5,783.6	5,616.3	6,401.4	6,011.5	6,980.8	-	-	-	21.5	60.0	1,003.1	996.4	1,222.3	1,155.3	1,247.7
FR	520.0	510.1	513.4	522.5	532.6	16.3	15.0	9.1	19.3	16.1	47.3	5.4	126.3	114.7	42.1
HR	84.6	285.4	279.8	44.6	.	9.1	10.4	.	19.6	19.9	521.4	573.8	576.5	552.0	605.7
IT	2,634.4	2,692.5	2,800.3	2,883.4	3,372.7	42.7	40.2	37.8	36.9	34.7	2,176.6	2,223.5	2,279.1	2,304.5	2,554.1
CY	2,159.7	2,655.5	2,418.1	2,923.7	2,397.3	.	.	58.1	60.3	53.4	1,160.2	1,179.1	-	3,560.0	1,734.5
LV	1,508.5	1,839.0	-	-	-	41.3	.	.	.	.	.	.	.	.	.
LT	.	865.6	-	-	-	.	302.3	.	177.1	115.3	.	77.5	82.1	76.5	84.7
LU	1,441.7	904.7	746.4	1,010.3	1,075.9	42.4	43.3	42.8	42.1	45.9	2,013.2	2,047.6	2,110.1	2,419.5	2,539.3
HU	-	-	-	-	-	.	.	27.9	.	.	57,878.7	44,774.5	54,981.5	43,239.8	46,944.1
MT	1,814.0	1,833.9	1,941.3	1,736.5	2,169.1	97.9	160.1	329.6	335.1	214.8	.	1,599.7	1,244.2	1,450.1	713.8
NL	9,024.4	9,433.5	10,063.4	7,089.2	9,834.0	35.5	31.7	27.8	.	.	0.0	0.0	0.0	0.0	0.0
AT	8,273.8	8,773.5	9,831.4	10,648.6	8,291.2	24.9	29.5	.	.	22.2	48.1	64.0	71.3	109.3	150.4
PL	2,015.7	2,772.4	2,348.7	2,293.9	.	-	-	-	-	-	-	-	-	-	-
PT	2,399.4	2,589.3	2,778.2	2,650.1	3,123.5	17.0	17.1	19.6	23.7	25.1	1,071.6	998.3	956.0	1,029.5	976.5
RO	2,736.6	2,891.3	3,051.2	3,016.0	3,172.3	.	.	.	.	.	1,283.3	1,454.7	1,617.5	1,997.9	2,513.2
SI	1,735.1	1,802.6	1,618.5	2,568.5	-	.	37.6	.	45.3	49.2	461.0	472.1	507.1	439.1	524.2
SK	911.7	458.7	568.1	1,764.0	-	9.9	12.4	59.9	75.3	64.3	1,022.6	906.4	910.5	855.3	855.4
FI	26,891.0	11,337.4	8,059.9	5,209.5	3,836.5	.	.	.	.	.	.	.	.	.	.
SE	1,563.0	7,798.6	179.4	-	-	0.1	-	-	-	-	-	205.8	271.0	289.5	.
<b>Euro area</b>	.	1,006.2	1,032.6	1,026.0	1,101.2	41.6	42.2	42.0	41.9	47.3	1,310.4	1,186.7	1,369.6	1,309.5	1,346.6
<b>EU</b>	1,016.3	1,007.8	1,034.1	1,027.6	1,102.8	41.7	42.4	42.3	42.0	47.5	2,172.4	1,970.7	2,421.6	2,269.5	2,490.4



# EUROPEAN CENTRAL BANK

## EUROSYSTEM

### 9.5 Value of payments per capita

(EUR thousands; total for the period)

	Credit transfers					Direct debits					Cards payments with cards issued by resident PSPs <sup>1)</sup>				
	2017	2018	2019	2020	2021	2017	2018	2019	2020	2021	2017	2018	2019	2020	2021
BE	525.9	616.5	715.3	677.1	737.5	9.7	11.6	12.2	11.7	12.8	8.2	8.5	9.1	9.3	10.3
BG	52.9	57.0	57.9	55.0	67.0	0.0	.	0.3	.	.	0.6	0.7	0.9	0.9	1.3
CZ	179.9	187.9	211.0	226.4	258.8	0.5	0.7	0.7	0.6	0.8	2.2	2.6	2.9	3.3	4.2
DK	495.9	482.1	489.0	491.5	593.4	.	.	.	.	.	13.3	13.3	14.0	13.9	15.1
DE	620.5	624.2	659.5	683.9	741.1	40.0	40.4	41.1	38.4	41.2	3.4	3.8	4.2	4.4	4.7
EE	125.1	130.1	131.4	129.9	184.6	-	-	-	-	-	4.4	4.8	5.3	5.1	5.9
IE	398.5	531.0	936.0	1,454.8	1,766.6	23.2	25.3	27.2	28.0	31.1	9.7	10.7	12.9	12.4	14.7
GR	56.9	58.7	65.2	67.2	69.5	0.5	0.3	0.4	0.3	0.4	2.0	2.2	2.4	3.4	4.2
ES	219.1	209.7	210.5	200.9	219.4	12.5	11.4	12.4	10.1	11.7	3.6	4.0	4.5	4.5	5.4
FR	358.6	358.8	381.9	480.6	549.9	23.5	24.3	25.3	24.8	27.8	7.9	8.4	9.0	8.6	9.7
HR	58.7	63.7	70.8	69.7	77.3	0.6	0.7	0.8	.	.	2.0	2.3	2.6	2.6	3.3
IT	123.7	130.1	122.4	110.2	124.1	6.7	7.5	7.7	7.2	8.7	3.0	3.4	3.7	3.8	4.5
CY	262.0	157.5	161.6	146.4	162.0	2.1	.	2.6	1.8	3.2	4.5	5.7	.	.	8.2
LV	138.4	114.4	102.9	91.9	112.9	0.0	0.0	0.0	0.0	0.0	2.6	2.8	.	.	3.7
LT	82.0	91.7	97.9	121.2	143.9	-	0.0	.	0.1	0.2	2.0	2.4	2.8	3.8	10.3
LU	4,654.0	5,184.5	6,182.3	6,206.3	8,178.1	17.3	19.0	17.5	17.2	20.3	16.8	18.7	20.9	19.8	23.5
HU	251.2	258.0	248.0	244.7	283.3	0.3	0.4	0.4	0.4	0.4	1.7	2.0	2.4	2.6	3.1
MT	263.1	253.0	216.4	132.4	157.5	.	.	.	.	.	.	4.7	.	.	6.6
NL	1,370.4	1,107.8	1,118.8	1,224.5	2,035.9	13.8	15.5	15.9	15.1	16.3	7.8	8.3	8.6	7.7	7.8
AT	317.8	341.3	369.3	372.4	436.7	15.2	17.8	20.1	22.3	28.8	4.5	4.9	5.2	5.3	6.0
PL	346.2	388.4	415.2	478.9	583.7	0.2	0.2	0.2	0.2	0.2	1.6	1.9	2.2	2.4	2.8
PT	115.8	123.7	129.7	129.4	143.5	3.7	3.3	3.4	3.2	3.6	7.5	8.4	7.9	7.9	9.2
RO	81.6	84.0	88.9	102.6	121.3	0.1	0.1	0.1	0.2	0.4	0.7	0.9	1.2	1.4	1.8
SI	137.8	132.9	136.7	129.8	147.6	1.4	1.5	1.6	1.6	1.7	2.8	3.2	3.5	3.5	4.2
SK	231.5	190.8	183.1	178.7	186.9	0.6	0.9	1.0	1.0	1.2	2.4	2.1	2.4	2.7	3.2
FI	468.4	511.9	497.7	508.9	531.5	0.1	.	.	0.1	0.2	8.6	9.3	9.8	9.4	10.3
SE	167.1	174.7	169.3	172.0	206.7	5.6	5.6	5.7	5.8	6.6	10.7	10.3	10.4	9.4	10.6
<b>Euro area</b>	402.0	396.5	421.2	455.6	544.3	.	19.7	20.3	19.2	21.3	.	5.3	5.8	5.7	6.6
<b>EU</b>	361.7	361.9	383.7	416.6	498.4	15.0	15.4	16.0	15.1	16.8	4.4	4.8	5.2	5.2	6.0

1) Except cards with e-money function.



EUROPEAN CENTRAL BANK

EUROSYSTEM

9.5 Value of payments per capita (cont'd)

(EUR thousands; total for the period)

	Cheques					E-money payments with e-money issued by resident PSPs					Other payment services				
	2017	2018	2019	2020	2021	2017	2018	2019	2020	2021	2017	2018	2019	2020	2021
BE	0.8	0.6	0.5	0.2	0.1	0.1	0.2	0.2	0.3	0.3	0.5	0.8	1.1	1.3	2.3
BG	0.0	0.0	0.0	0.0	.	0.1	0.1	0.2	0.1	.	7.0	6.4	6.4	5.4	6.1
CZ	0.1	0.1	0.1	0.0	0.0	.	.	.	.	.	0.1	0.2	0.2	3.9	3.3
DK	0.0	0.0	-	-	-	-	-	-	-	-	1.9	1.5	1.2	0.8	0.6
DE	1.3	1.1	0.9	0.6	0.5	0.0	0.0	0.0	0.0	0.0	7.2	6.8	6.3	5.1	4.7
EE	0.0	0.0	0.0	-	-	-	-	-	-	-	9.5	9.2	10.5	13.2	17.2
IE	28.6	27.7	27.2	20.9	21.8	.	0.0	0.1	1.4	5.6	.	.	.	.	.
GR	9.0	9.5	8.3	6.2	6.5	0.1	0.1	0.3	0.2	0.4	9.2	8.9	9.9	7.9	8.1
ES	7.6	5.8	5.9	3.9	4.4	0.0	0.0	0.0	0.0	0.1	7.5	6.2	6.6	3.8	3.5
FR	14.9	13.2	12.0	9.0	8.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
HR	0.0	0.0	0.0	0.0	.	0.0	0.0	.	0.0	0.1	10.0	10.2	10.0	7.7	8.4
IT	7.3	6.8	6.3	4.7	5.0	0.4	0.5	0.6	0.7	0.9	9.9	9.7	9.7	8.0	8.9
CY	30.9	36.7	28.3	21.0	14.6	.	.	0.3	0.4	0.4	21.9	20.4	0.0	0.1	0.4
LV	0.0	0.0	0.0	0.0	0.0	0.0	.	.	.	.	.	.	.	.	.
LT	.	0.0	-	-	-	.	0.8	.	2.7	7.6	1.7	1.6	1.8	1.6	1.7
LU	0.6	0.4	0.3	0.2	0.2	186.3	218.1	231.2	297.3	361.3	7.4	6.2	5.3	3.5	3.5
HU	0.0	0.0	0.0	0.0	0.0	.	.	0.0	.	.	172.3	158.9	194.8	145.7	175.4
MT	37.4	36.7	35.6	24.8	22.1	0.3	0.5	0.8	1.0	4.5	.	4.8	14.3	10.4	12.2
NL	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	.	.	0.0	0.0	0.0	0.0	0.0
AT	0.8	0.7	0.6	0.3	0.2	0.0	0.0	.	.	0.0	0.2	0.3	0.4	0.6	0.8
PL	0.0	0.0	0.0	0.0	.	-	-	-	-	-	-	-	-	-	-
PT	12.5	12.1	11.3	8.2	8.1	0.1	0.1	0.2	0.2	0.2	8.0	7.3	6.2	5.4	5.3
RO	0.2	0.2	0.2	0.1	0.1	.	.	.	.	.	5.8	5.9	5.4	4.6	4.6
SI	0.0	0.0	0.0	0.0	0.0	.	0.0	.	0.1	0.1	7.3	7.2	7.5	7.3	7.8
SK	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	8.1	7.8	7.3	5.6	5.3
FI	0.2	0.1	0.0	0.0	0.0	.	.	.	.	.	.	.	.	.	.
SE	0.0	0.0	0.0	0.0	.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	.
<b>Euro area</b>	.	6.1	5.6	4.1	4.1	0.4	0.5	0.6	0.7	1.0	5.5	5.1	5.0	3.9	4.0
<b>EU</b>	5.2	4.7	4.3	3.2	3.2	0.3	0.4	0.4	0.6	0.8	8.4	7.9	8.5	6.6	7.3



# EUROPEAN CENTRAL BANK

## EUROSYSTEM

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

(percentages; total for the period)

	Credit transfers					Direct debits					Cards payments with cards issued by resident PSPs <sup>1)</sup>				
	2017	2018	2019	2020	2021	2017	2018	2019	2020	2021	2017	2018	2019	2020	2021
BE	1,344.3	1,531.4	1,716.9	1,699.7	1,701.2	24.8	28.7	29.4	29.4	29.4	21.0	21.1	21.9	23.4	23.8
BG	712.4	712.5	656.0	618.7	647.9	0.4	.	3.9	.	.	8.1	9.2	9.9	10.4	12.8
CZ	981.6	946.7	997.8	1,122.6	1,161.9	2.9	3.5	3.3	2.9	3.7	11.8	13.1	13.9	16.2	18.8
DK	969.7	923.9	919.0	920.3	1,012.8	.	.	.	.	.	26.0	25.6	26.3	26.0	25.8
DE	1,569.8	1,537.6	1,577.4	1,670.9	1,704.4	101.3	99.6	98.3	93.8	94.8	8.6	9.3	10.1	10.7	10.8
EE	690.7	661.6	622.8	629.2	787.9	-	-	-	-	-	24.3	24.6	25.1	24.8	25.2
IE	641.0	788.2	1,294.2	1,930.9	2,042.5	37.3	37.6	37.6	37.2	35.9	15.5	16.0	17.8	16.4	17.0
GR	346.1	351.0	381.3	434.5	407.0	2.8	1.9	2.1	2.0	2.4	12.2	12.9	14.3	22.2	24.7
ES	877.2	813.9	796.2	850.8	860.5	50.0	44.2	46.9	43.0	45.8	14.3	15.5	16.9	18.9	21.2
FR	1,047.7	1,024.0	1,061.7	1,409.9	1,499.7	68.7	69.4	70.2	72.7	75.7	23.0	24.1	25.0	25.2	26.5
HR	484.9	494.2	517.3	559.1	524.6	4.8	5.2	5.5	.	.	16.4	17.6	18.8	21.0	22.6
IT	427.4	439.7	406.9	394.3	410.5	23.1	25.3	25.7	25.8	28.9	10.4	11.5	12.4	13.5	15.0
CY	1,108.6	632.3	614.8	596.4	607.3	9.1	.	9.7	7.4	11.9	19.0	23.1	.	.	30.7
LV	995.6	755.9	641.8	577.5	632.3	0.0	0.0	0.0	0.0	0.0	18.7	18.4	.	.	20.6
LT	548.6	564.5	558.9	679.8	719.6	-	0.0	.	0.4	0.8	13.2	14.7	16.0	21.1	51.3
LU	4,776.4	5,250.0	6,160.2	6,046.1	7,251.5	17.7	19.2	17.4	16.8	18.0	17.3	18.9	20.9	19.3	20.8
HU	1,935.9	1,853.7	1,653.3	1,730.8	1,785.0	2.1	3.1	3.0	2.7	2.6	12.7	14.4	16.1	18.2	19.4
MT	1,032.6	941.0	764.5	511.5	534.3	.	.	.	.	.	.	17.6	.	.	22.5
NL	3,180.5	2,466.5	2,386.8	2,681.3	4,100.1	31.9	34.5	33.9	33.2	32.7	18.2	18.5	18.2	16.8	15.6
AT	756.6	782.9	825.5	871.5	962.4	36.1	40.8	44.8	52.3	63.5	10.6	11.2	11.7	12.5	13.2
PL	2,856.1	2,989.8	2,992.9	3,491.0	3,864.9	1.4	1.4	1.3	1.2	1.3	13.1	14.7	16.2	17.4	18.7
PT	608.7	620.2	622.4	664.7	687.7	19.7	16.7	16.1	16.7	17.3	39.4	41.9	38.1	40.4	44.0
RO	857.5	793.9	769.4	896.7	961.9	1.2	1.1	1.3	1.3	2.8	7.4	8.7	10.2	12.0	14.4
SI	661.7	600.3	587.7	580.3	594.9	6.8	6.8	6.9	7.4	6.7	13.5	14.2	15.0	15.6	16.9
SK	1,486.9	1,155.9	1,057.2	1,044.0	1,013.3	4.0	5.7	5.9	5.6	6.5	15.5	12.9	14.1	15.6	17.3
FI	1,140.0	1,209.6	1,145.7	1,182.3	1,173.8	0.1	.	.	0.2	0.4	21.0	21.9	22.6	21.9	22.7
SE	350.1	377.6	364.9	370.6	398.2	11.8	12.0	12.3	12.6	12.8	22.4	22.3	22.3	20.3	20.3
<b>Euro area</b>	1,219.3	1,167.0	1,203.2	1,363.0	1,510.9	.	57.8	58.1	57.4	59.1	.	15.7	16.5	17.2	18.2
<b>EU</b>	1,233.5	1,194.6	1,225.7	1,386.3	1,530.9	51.2	50.9	51.0	50.2	51.6	15.1	16.0	16.8	17.4	18.5

1) Except cards with e-money function.



EUROPEAN CENTRAL BANK

EUROSYSTEM

9.6 Value of payments as a ratio to GDP (cont'd)

(percentages; total for the period)

	Cheques					E-money payments with e-money issued by resident PSPs					Other payment services				
	2017	2018	2019	2020	2021	2017	2018	2019	2020	2021	2017	2018	2019	2020	2021
BE	2.0	1.6	1.1	0.6	0.3	0.2	0.4	0.5	0.7	0.6	1.3	1.9	2.7	3.2	5.4
BG	0.0	0.0	0.0	0.0	.	0.9	1.8	2.1	1.0	.	94.6	80.3	72.0	61.2	59.3
CZ	0.4	0.4	0.3	0.2	0.2	.	.	.	.	.	0.7	0.9	0.8	19.4	14.6
DK	0.0	0.0	-	-	-	-	-	-	-	-	3.7	2.8	2.3	1.4	1.0
DE	3.3	2.7	2.1	1.5	1.1	0.0	0.0	0.0	0.0	0.0	18.3	16.7	15.1	12.5	10.8
EE	0.0	0.0	0.0	-	-	-	-	-	-	-	52.2	46.7	49.7	63.8	73.4
IE	46.1	41.1	37.6	27.8	25.2	.	0.0	0.1	1.9	6.5	.	.	.	.	.
GR	54.8	56.8	48.7	40.2	38.2	0.6	0.8	1.8	1.5	2.3	55.6	53.1	57.6	51.0	47.4
ES	30.2	22.4	22.3	16.4	17.3	0.0	0.0	0.0	0.1	0.2	30.0	24.2	25.0	16.1	13.8
FR	43.6	37.7	33.4	26.5	23.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.1	0.1	0.0
HR	0.0	0.0	0.0	0.0	.	0.1	0.1	.	0.3	0.5	82.7	78.8	73.0	61.4	56.9
IT	25.3	23.1	20.9	16.8	16.5	1.4	1.7	2.0	2.6	3.0	34.1	32.9	32.1	28.7	29.5
CY	130.6	147.1	107.8	85.6	54.9	.	.	1.2	1.5	1.4	92.5	81.9	0.0	0.3	1.4
LV	0.0	0.0	0.0	0.0	0.0	0.0	.	.	.	.	.	.	.	.	.
LT	.	0.0	-	-	-	.	5.1	.	15.0	37.9	11.5	9.8	10.0	8.8	8.4
LU	0.6	0.4	0.3	0.2	0.2	191.2	220.8	230.3	289.7	320.3	7.6	6.3	5.3	3.4	3.1
HU	0.0	0.0	0.0	0.0	0.0	.	.	0.1	.	.	1,327.9	1,141.9	1,298.8	1,030.4	1,105.3
MT	146.8	136.4	125.8	95.8	74.9	1.0	1.9	2.7	3.9	15.3	.	17.7	50.4	40.3	41.3
NL	0.1	0.1	0.1	0.0	0.0	0.0	0.0	0.0	.	.	0.0	0.0	0.0	0.0	0.0
AT	1.8	1.5	1.3	0.8	0.5	0.0	0.0	.	.	0.0	0.6	0.8	0.9	1.5	1.8
PL	0.0	0.0	0.0	0.0	.	-	-	-	-	-	-	-	-	-	-
PT	65.8	60.6	54.4	42.1	38.6	0.6	0.6	0.8	0.8	0.8	41.9	36.4	29.9	27.8	25.2
RO	2.1	1.8	1.5	1.2	1.0	.	.	.	.	.	60.6	55.4	47.0	40.2	36.8
SI	0.1	0.0	0.0	0.0	0.0	.	0.1	.	0.4	0.4	35.1	32.7	32.1	32.8	31.3
SK	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.1	0.0	51.9	47.4	42.4	32.7	28.9
FI	0.5	0.1	0.0	0.0	0.0	.	.	.	.	.	.	.	.	.	.
SE	0.0	0.0	0.0	0.0	.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.1	0.0	.
<b>Euro area</b>	.	18.0	16.1	12.4	11.5	1.3	1.5	1.6	2.2	2.8	16.6	15.1	14.3	11.7	11.1
<b>EU</b>	17.8	15.4	13.8	10.6	9.8	1.1	1.3	1.4	1.9	2.4	28.8	25.9	27.2	22.0	22.4





# EUROPEAN CENTRAL BANK

## EUROSYSTEM

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

(percentages; total for the period)

	Credit transfers					Direct debits					Cards payments with cards issued by resident PSPs <sup>1)</sup>				
	2017	2018	2019	2020	2021	2017	2018	2019	2020	2021	2017	2018	2019	2020	2021
BE	3.7	4.4	4.8	4.2	3.8	1.6	1.9	2.0	2.0	2.0	4.7	4.5	4.5	4.6	4.4
BG	0.2	0.2	0.2	0.2	0.2	0.0	.	0.0	.	.	0.2	0.2	0.3	0.3	0.3
CZ	1.2	1.2	1.3	1.3	1.2	0.1	0.1	0.1	0.1	0.1	1.2	1.3	1.3	1.5	1.7
DK	1.8	1.7	1.7	1.5	1.6	.	.	.	.	.	3.9	3.6	3.5	3.4	3.3
DE	31.8	32.0	31.9	30.5	27.6	49.4	48.6	47.8	47.2	45.6	14.2	14.5	14.9	15.5	14.6
EE	0.1	0.1	0.1	0.1	0.1	-	-	-	-	-	0.3	0.3	0.3	0.3	0.3
IE	1.2	1.6	2.7	3.9	4.0	1.7	1.8	1.9	2.1	2.1	2.3	2.4	2.7	2.6	2.7
GR	0.4	0.4	0.4	0.4	0.3	0.1	0.0	0.1	0.1	0.1	1.1	1.1	1.1	1.6	1.7
ES	6.3	6.1	5.8	5.1	4.7	8.7	7.7	8.2	7.1	7.4	8.4	8.6	9.0	9.0	9.5
FR	14.9	15.0	15.1	17.5	16.8	23.6	23.8	23.9	24.9	25.2	26.7	26.4	25.9	25.0	24.6
HR	0.2	0.2	0.2	0.2	0.1	0.0	0.0	0.0	.	.	0.4	0.4	0.4	0.5	0.5
IT	4.6	4.8	4.3	3.5	3.3	6.0	6.5	6.5	6.3	6.9	9.1	9.4	9.5	9.5	10.0
CY	0.1	0.1	0.1	0.1	0.1	0.0	.	0.0	0.0	0.0	0.2	0.2	.	.	0.3
LV	0.2	0.1	0.1	0.1	0.1	0.0	0.0	0.0	0.0	0.0	0.3	0.2	.	.	0.3
LT	0.1	0.2	0.2	0.2	0.2	-	0.0	.	0.0	0.0	0.3	0.3	0.3	0.4	1.1
LU	1.7	2.0	2.2	2.1	2.3	0.2	0.2	0.2	0.2	0.2	0.5	0.5	0.6	0.5	0.6
HU	1.5	1.6	1.4	1.3	1.2	0.0	0.1	0.1	0.1	0.1	0.8	0.9	1.0	1.1	1.1
MT	0.1	0.1	0.1	0.0	0.0	.	.	.	.	.	.	0.1	.	.	0.1
NL	14.6	11.8	11.3	11.4	16.0	3.5	3.9	3.9	3.9	3.8	6.8	6.6	6.3	5.7	5.0
AT	1.7	1.9	1.9	1.8	1.8	2.0	2.3	2.5	2.9	3.4	2.0	2.0	2.0	2.0	2.0
PL	8.2	9.2	9.3	9.8	10.0	0.1	0.1	0.1	0.1	0.1	3.1	3.4	3.7	3.9	4.0
PT	0.7	0.8	0.8	0.7	0.7	0.6	0.5	0.5	0.5	0.5	3.9	4.0	3.5	3.5	3.5
RO	1.0	1.0	1.0	1.1	1.0	0.0	0.0	0.0	0.0	0.1	0.7	0.8	1.0	1.1	1.3
SI	0.2	0.2	0.2	0.1	0.1	0.0	0.0	0.0	0.1	0.0	0.3	0.3	0.3	0.3	0.3
SK	0.8	0.6	0.6	0.5	0.5	0.1	0.1	0.1	0.1	0.1	0.7	0.5	0.6	0.6	0.6
FI	1.6	1.7	1.6	1.5	1.3	0.0	.	.	0.0	0.0	2.4	2.4	2.3	2.2	2.1
SE	1.0	1.1	1.0	1.0	1.0	0.8	0.8	0.8	0.9	0.9	5.4	4.9	4.5	4.2	4.1
<b>Euro area</b>	<b>84.9</b>	<b>83.7</b>	<b>83.9</b>	<b>83.7</b>	<b>83.6</b>	<b>.</b>	<b>97.4</b>	<b>97.4</b>	<b>97.3</b>	<b>97.2</b>	<b>.</b>	<b>84.5</b>	<b>84.3</b>	<b>84.1</b>	<b>83.7</b>
<b>EU</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

1) Except cards with e-money function.



EUROPEAN CENTRAL BANK

EUROSYSTEM

9.7 Country's share in the total EU value of payments (cont'd)

(percentages; total for the period)

	Cheques					E-money payments with e-money issued by resident PSPs					Other payment services				
	2017	2018	2019	2020	2021	2017	2018	2019	2020	2021	2017	2018	2019	2020	2021
BE	0.4	0.3	0.3	0.2	0.1	0.6	1.2	1.2	1.3	0.9	0.2	0.3	0.3	0.5	0.8
BG	0.0	0.0	0.0	0.0	.	0.3	0.6	0.7	0.2	.	1.3	1.3	1.2	1.3	1.3
CZ	0.0	0.0	0.0	0.0	0.0	.	.	.	.	.	0.0	0.1	0.0	1.4	1.1
DK	0.0	0.0	-	-	-	-	-	-	-	-	0.3	0.2	0.2	0.2	0.1
DE	4.7	4.3	3.7	3.6	2.7	0.6	0.5	0.5	0.4	0.3	15.9	16.0	13.8	14.3	11.9
EE	0.0	0.0	0.0	-	-	-	-	-	-	-	0.3	0.3	0.4	0.6	0.7
IE	5.9	6.4	6.9	7.3	7.7	.	0.1	0.2	2.8	7.9	.	.	.	.	.
GR	4.2	4.9	4.6	4.7	4.9	0.7	0.9	1.7	1.0	1.2	2.6	2.7	2.8	2.8	2.6
ES	15.1	12.9	14.3	12.9	14.7	0.0	0.0	0.0	0.3	0.8	9.3	8.3	8.2	6.1	5.1
FR	42.9	42.6	42.0	43.2	41.4	0.6	0.5	0.3	0.3	0.3	0.0	0.0	0.1	0.1	0.0
HR	0.0	0.0	0.0	0.0	.	0.0	0.0	.	0.1	0.1	1.1	1.2	1.1	1.0	1.0
IT	18.9	19.6	19.4	19.6	20.7	17.4	17.1	18.7	16.5	15.2	15.7	16.6	15.1	16.1	16.1
CY	1.1	1.5	1.3	1.3	0.9	.	.	0.1	0.1	0.1	0.5	0.5	0.0	0.0	0.0
LV	0.0	0.0	0.0	0.0	0.0	0.0	.	.	.	.	.	.	.	.	.
LT	.	0.0	-	-	-	.	1.3	.	2.9	6.0	0.1	0.1	0.1	0.1	0.1
LU	0.0	0.0	0.0	0.0	0.0	77.6	76.4	73.2	72.6	65.2	0.1	0.1	0.1	0.1	0.1
HU	0.0	0.0	0.0	0.0	0.0	.	.	0.1	.	.	44.8	44.2	49.8	47.9	52.0
MT	0.8	0.9	0.9	0.9	0.8	0.1	0.1	0.2	0.2	0.7	.	0.1	0.2	0.2	0.2
NL	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	.	.	0.0	0.0	0.0	0.0	0.0
AT	0.3	0.3	0.3	0.2	0.1	0.1	0.1	.	.	0.0	0.1	0.1	0.1	0.2	0.2
PL	0.0	0.0	0.0	0.0	.	-	-	-	-	-	-	-	-	-	-
PT	5.5	5.9	6.0	5.9	5.8	0.8	0.7	0.9	0.6	0.5	2.2	2.1	1.7	1.9	1.7
RO	0.2	0.2	0.2	0.2	0.2	.	.	.	.	.	3.0	3.2	2.8	3.0	2.7
SI	0.0	0.0	0.0	0.0	0.0	.	0.0	.	0.1	0.1	0.4	0.4	0.4	0.5	0.5
SK	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.2	1.2	1.0	1.0	0.9
FI	0.1	0.0	0.0	0.0	0.0	.	.	.	.	.	.	.	.	.	.
SE	0.0	0.0	0.0	0.0	.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	.
<b>Euro area</b>	.	99.8	99.8	99.8	99.8	99.5	99.2	98.9	99.1	99.1	49.5	49.7	44.9	45.3	41.8
<b>EU</b>	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0



EUROPEAN CENTRAL BANK

EUROSYSTEM

10.1 Number of cards issued by resident PSPs  
(thousands; end of period)

	Cards with a cash function					Cards with an e-money function				
	2017	2018	2019	2020	2021	2017	2018	2019	2020	2021
BE	22,537.8	23,904.7	35,179.2	41,243.9	42,640.8	1,315.9	1,542.8	1,372.9	1,564.8	1,368.3
BG	7,514.9	7,728.4	7,814.4	7,703.2	8,097.1	240.4	326.0	403.1	308.4	482.6
CZ	11,806.9	12,196.5	12,852.1	13,646.3	14,234.9	.	.	.	.	.
DK	9,275.0	9,488.0	9,652.0	9,601.0	9,645.0	-	-	-	-	-
DE	151,013.6	153,976.8	159,105.9	161,710.4	159,906.4	78,627.9	77,206.5	77,448.6	67,444.1	51,581.1
EE	1,862.3	1,883.4	.	1,872.9	1,898.0	-	-	-	-	-
IE	7,257.8	7,559.7	8,294.7	9,360.4	9,402.9	.	1,178.8	2,549.6	8,959.6	35,622.7
GR	15,283.9	15,642.2	16,531.3	17,352.1	17,951.2	1,154.9	1,506.6	1,808.5	2,178.4	2,529.8
ES	77,617.9	81,626.6	84,354.5	86,334.3	88,457.6	0.0	0.0	0.0	.	.
FR	83,324.4	75,274.0	75,467.8	78,137.3	73,623.3	2,379.5	2,794.3	3,763.8	4,077.8	4,271.6
HR	8,768.4	8,406.3	9,101.6	8,663.1	8,621.2	244.0	230.2	203.9	173.3	220.5
IT	82,493.6	83,281.1	86,140.8	89,091.3	90,998.8	28,352.0	27,510.7	28,934.1	29,673.4	30,059.0
CY	1,217.2	1,268.9	.	1,358.1	1,414.6	.	.	.	342.4	355.3
LV	2,244.6	2,187.3	2,148.8	2,098.4	2,051.6	.	.	.	.	.
LT	3,286.8	3,225.3	3,224.4	10,171.5	10,014.9	.	.	.	.	.
LU	2,574.5	2,835.7	3,086.1	3,179.9	3,360.5	0.0	116.9	567.1	1,120.9	2,124.6
HU	8,427.7	8,639.0	8,636.3	9,126.6	9,034.3	-	.	.	.	.
MT	938.2	894.9	.	867.4	959.8	.	.	.	.	.
NL	31,211.4	31,672.7	33,421.5	34,592.1	36,270.4	24.4	18.1	15.4	45.6	49.1
AT	13,144.0	13,550.6	13,737.5	14,996.8	14,155.3	1,526.9	1,659.2	1,705.3	1,726.8	1,795.3
PL	38,130.9	39,666.6	40,921.8	41,212.7	42,450.7	-	-	-	-	-
PT	20,768.7	21,430.5	19,804.3	20,796.4	20,543.4	2,835.0	3,357.2	3,633.0	3,510.6	3,670.4
RO	16,390.1	17,407.7	18,234.0	18,806.6	19,570.2	.	.	.	.	.
SI	3,319.4	3,469.0	3,557.2	3,464.4	3,439.7	.	.	.	62.9	63.8
SK	5,671.8	5,887.0	5,908.7	6,172.6	6,107.5	330.5	390.3	384.6	390.3	384.2
FI	9,643.9	9,890.8	9,786.8	10,202.5	10,412.4	.	.	.	-	-
SE	15,950.6	16,841.3	17,252.2	17,169.1	17,077.4	77.5	58.9	0.0	0.0	0.0
<b>Euro area</b>	<b>535,411.8</b>	<b>539,461.2</b>	<b>563,755.4</b>	<b>593,002.5</b>	<b>593,609.0</b>	<b>118,139.4</b>	<b>118,373.0</b>	<b>123,331.9</b>	<b>132,423.2</b>	<b>163,987.0</b>
<b>EU</b>	<b>651,676.3</b>	<b>659,835.0</b>	<b>688,219.7</b>	<b>718,931.1</b>	<b>722,339.8</b>	<b>118,764.3</b>	<b>119,044.1</b>	<b>124,050.6</b>	<b>133,094.8</b>	<b>164,911.3</b>



EUROPEAN CENTRAL BANK

EUROSYSTEM

10.1 Number of cards issued by resident PSPs (cont'd)  
(thousands; end of period)

	Cards with a payment function <sup>1)</sup>					Cards with a debit function				
	2017	2018	2019	2020	2021	2017	2018	2019	2020	2021
BE	22,203.3	23,778.7	39,820.0	45,961.4	49,844.8	16,396.6	17,953.0	33,800.1	39,817.5	46,129.5
BG	7,522.1	7,430.0	7,463.0	7,432.4	7,688.1	6,390.2	6,188.9	6,217.8	6,257.4	6,384.1
CZ	12,117.3	12,352.8	12,959.8	13,750.0	14,465.1	10,352.3	10,740.7	11,394.9	12,260.5	13,071.3
DK	8,985.0	9,252.0	9,470.0	9,486.0	9,567.0	7,231.0	7,500.0	7,734.0	7,819.0	7,924.0
DE	144,363.9	147,447.8	152,947.5	158,966.8	159,821.6	109,311.6	111,550.6	115,665.2	118,392.4	121,374.2
EE	1,856.8	.	.	.	1,895.9	1,518.4	1,543.3	1,549.1	1,558.8	1,596.0
IE	7,029.6	7,428.1	7,659.1	8,043.0	8,187.5	4,716.1	4,904.2	5,240.5	5,682.4	5,891.0
GR	15,763.1	15,775.3	16,369.6	16,752.6	17,303.5	12,435.1	13,195.4	13,818.5	14,176.1	14,682.9
ES	79,641.0	84,093.8	86,376.8	89,845.0	90,997.3	26,934.8	47,083.8	48,416.3	49,260.3	49,855.3
FR	79,857.2	81,836.7	84,486.1	87,130.8	90,015.9	46,438.7	50,640.8	52,759.0	54,074.8	60,787.0
HR	8,729.3	8,387.7	9,084.6	8,645.7	8,609.0	6,932.3	6,643.6	6,837.0	6,924.5	6,870.5
IT	77,535.2	82,387.4	84,283.9	86,721.9	85,385.5	54,141.6	55,770.4	57,206.7	59,418.0	60,939.8
CY	1,157.8	.	.	.	1,333.2	857.3	948.5	.	1,101.6	1,158.6
LV	2,306.6	2,243.0	2,232.1	2,175.8	2,114.2	1,976.4	1,975.7	2,005.0	1,969.1	1,926.8
LT	3,300.6	3,234.7	3,218.5	13,750.3	30,677.6	2,900.9	2,856.7	2,883.9	13,447.0	30,382.6
LU	2,574.5	2,835.7	3,086.1	3,179.9	3,360.5	1,007.6	1,005.7	.	948.4	1,030.4
HU	9,129.3	9,353.2	9,393.2	9,924.9	9,845.7	7,712.0	8,052.4	8,115.0	8,707.0	8,599.7
MT	.	.	.	.	925.5	.	681.5	.	679.3	753.8
NL	32,333.0	33,000.8	34,391.6	36,208.0	38,028.5	18,281.1	18,553.9	20,106.2	21,491.8	22,503.7
AT	13,191.3	13,600.2	13,773.1	15,260.3	14,359.1	9,794.6	10,034.8	10,129.5	11,566.8	10,711.1
PL	39,095.9	41,237.3	42,989.9	43,675.2	43,261.9	33,040.4	35,129.3	36,984.5	38,061.9	37,900.7
PT	20,817.6	21,293.6	20,017.2	21,540.8	20,898.2	-	-	-	-	-
RO	16,394.5	17,409.9	18,198.4	18,728.7	19,468.7	13,571.7	14,506.7	15,163.1	15,835.5	16,557.9
SI	3,384.5	3,525.0	3,612.8	3,515.8	3,485.5	2,599.8	2,722.5	2,776.3	2,685.2	2,662.0
SK	5,300.0	5,499.8	5,552.1	5,807.3	5,733.1	4,503.6	4,723.2	4,853.2	5,183.5	5,160.2
FI	9,803.2	10,059.4	9,930.5	10,297.4	10,519.8	7,976.8	8,518.6	8,590.0	8,926.7	8,836.0
SE	20,295.2	19,401.8	18,728.7	18,103.6	18,088.1	9,965.1	11,071.3	10,695.2	10,763.1	10,843.1
<b>Euro area</b>	.	541,986.7	571,653.6	609,128.9	634,887.2	.	354,662.5	382,478.0	410,379.8	446,381.1
<b>EU</b>	645,596.8	666,811.3	699,941.2	738,875.5	765,880.8	417,712.3	454,495.4	485,619.4	517,008.7	554,532.3

<sup>1)</sup> Except cards with e-money function.



EUROPEAN CENTRAL BANK

EUROSYSTEM

10.1 Number of cards issued by resident PSPs (cont'd)  
(thousands; end of period)

	Cards with a delayed debit function					Cards with a credit function				
	2017	2018	2019	2020	2021	2017	2018	2019	2020	2021
BE	3,439.7	3,626.2	3,827.0	3,999.6	3,972.8	2,359.4	2,260.2	2,269.1	2,144.9	2,120.7
BG	.	.	.	0.0	0.0	1,148.3	1,239.6	1,243.7	1,231.2	1,304.0
CZ	3.7	4.4	4.4	3.7	.	1,764.6	1,612.4	1,564.4	1,493.0	1,397.6
DK	-	-	-	-	-	1,754.0	1,752.0	1,736.0	1,667.0	1,643.0
DE	29,772.2	30,220.5	31,551.5	34,735.4	32,660.3	5,280.1	5,676.8	5,730.9	5,838.9	5,787.1
EE	-	-	-	-	-	338.3	.	.	.	299.9
IE	-	-	-	-	-	1,741.3	1,969.0	1,871.1	1,845.5	1,827.4
GR	33.8	32.7	25.0	24.9	19.9	3,294.3	2,547.2	2,526.1	2,551.5	2,600.7
ES	-	-	-	-	-	-	-	-	-	-
FR	12,928.9	10,546.5	14,639.3	11,689.2	17,111.9	3,983.8	3,616.9	7,851.7	8,566.3	12,117.0
HR	1,170.9	1,134.4	1,560.2	1,158.2	1,127.3	133.5	129.7	178.9	160.8	41.6
IT	-	-	-	-	-	-	-	-	-	-
CY	49.0	12.9	9.0	11.6	.	320.9	319.3	268.1	.	218.1
LV	23.4	19.6	14.1	10.5	9.3	363.4	.	.	242.1	221.3
LT	-	-	-	-	-	399.7	378.0	334.6	303.3	295.0
LU	0.0	0.0	0.0	0.0	0.0	1,567.0	1,830.1	2,047.9	2,231.5	2,330.1
HU	16.8	17.0	16.8	14.8	.	1,400.4	1,283.8	1,261.4	1,203.1	1,233.5
MT	-	-	-	-	-	-	-	-	-	170.5
NL	2,749.6	2,883.0	2,991.9	4,145.5	4,437.1	378.8	347.6	328.7	492.9	437.9
AT	2,050.5	2,191.8	2,327.9	2,386.0	2,432.1	1,346.2	1,373.5	1,315.6	1,307.6	1,215.9
PL	240.1	233.5	219.0	196.5	182.3	5,815.3	5,874.6	5,786.3	5,416.9	5,178.9
PT	-	-	-	-	-	-	-	-	-	-
RO	7.6	7.8	8.1	7.5	.	2,815.2	2,899.3	3,027.2	2,885.7	2,904.2
SI	660.3	680.0	708.7	700.8	701.7	124.5	.	.	.	121.8
SK	7.8	.	.	.	5.1	788.6	769.3	692.0	617.2	567.8
FI	355.9	372.8	353.8	318.5	319.0	4,100.8	4,379.0	4,341.0	4,398.4	4,385.8
SE	734.5	739.3	678.1	582.8	548.3	8,151.9	7,589.8	7,355.4	6,740.8	6,673.5
<b>Euro area</b>	52,212.1	50,733.0	57,208.9	58,789.6	62,497.8	.	26,406.8	30,472.8	31,371.8	34,716.9
<b>EU</b>	54,387.7	52,871.0	59,697.0	60,753.2	64,378.3	49,552.1	48,787.9	52,626.1	52,170.3	55,093.2



EUROPEAN CENTRAL BANK

EUROSYSTEM

10.1 Number of cards issued by resident PSPs (cont'd)  
(thousands; end of period)

	Cards with a debit and/or delayed debit function					Cards with a credit and/or delayed debit function				
	2017	2018	2019	2020	2021	2017	2018	2019	2020	2021
BE	-	-	-	-	-	7.5	0.1	0.1	0.1	0.1
BG	0.0	0.0	0.0	0.0	.	0.0	0.0	0.0	0.0	0.0
CZ	-	-	-	-	-	-	-	-	-	-
DK	-	-	-	-	-	-	-	-	-	-
DE	-	-	-	-	-	-	-	-	-	-
EE	-	-	-	-	-	-	-	-	-	-
IE	.	.	.	.	.	0.0	0.0	0.0	0.0	0.0
GR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
ES	-	-	-	-	-	52,706.3	37,010.1	37,960.5	40,584.7	41,142.0
FR	1,745.0	.	.	.	-	14,760.7	15,329.5	7,519.1	11,095.0	-
HR	40.7	42.7	40.9	64.1	.	451.8	437.3	467.7	338.1	531.7
IT	-	-	-	-	-	23,393.6	26,617.0	27,077.2	27,304.0	24,445.8
CY	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
LV	-	-	-	-	-	-	-	-	-	-
LT	-	-	-	-	-	-	-	-	-	-
LU	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
HU	-	-	0.0	0.0	0.0	-	-	0.0	0.0	0.0
MT	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
NL	6,126.1	.	.	.	.	3,239.6	3,276.9	3,252.5	1,457.9	1,404.0
AT	-	-	-	-	-	-	-	-	-	-
PL	-	-	-	-	-	-	-	-	-	-
PT	19,206.9	19,806.4	18,973.9	20,785.2	.	7,912.4	8,103.4	7,374.1	7,590.7	8,080.2
RO	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
SI	-	-	-	-	-	-	-	-	-	-
SK	-	-	-	-	-	-	-	-	-	-
FI	-	-	-	-	-	-	-	-	-	-
SE	0.0	-	-	-	-	654.1	-	-	-	-
<b>Euro area</b>	.	28,351.3	27,154.6	29,815.0	27,515.7	102,020.1	90,336.8	83,183.4	88,032.2	75,072.1
<b>EU</b>	27,671.4	28,394.0	27,195.5	29,879.1	27,553.8	103,126.0	90,774.1	83,651.1	88,370.3	75,603.7



EUROPEAN CENTRAL BANK

EUROSYSTEM

10.2 Increase/decrease in the number of cards issued by resident PSPs  
(annual percentage changes)

	Cards with a cash function				Cards with an e-money function				Cards with a payment function <sup>1)</sup>			
	2018	2019	2020	2021	2018	2019	2020	2021	2018	2019	2020	2021
BE	6.1	47.2	17.2	3.4	17.2	-11.0	14.0	-12.6	7.1	67.5	15.4	8.4
BG	2.8	1.1	-1.4	5.1	35.6	23.6	-23.5	56.5	-1.2	0.4	-0.4	3.4
CZ	3.3	5.4	6.2	4.3	.	.	.	.	1.9	4.9	6.1	5.2
DK	2.3	1.7	-0.5	0.5	-	-	-	-	3.0	2.4	0.2	0.9
DE	2.0	3.3	1.6	-1.1	-1.8	0.3	-12.9	-23.5	2.1	3.7	3.9	0.5
EE	1.1	.	-0.4	1.3	-	-	-	-	.	.	.	1.3
IE	4.2	9.7	12.8	0.5	298.9	116.3	251.4	297.6	5.7	3.1	5.0	1.8
GR	2.3	5.7	5.0	3.5	30.4	20.0	20.5	16.1	0.1	3.8	2.3	3.3
ES	5.2	3.3	2.3	2.5	-	-	.	.	5.6	2.7	4.0	1.3
FR	-9.7	0.3	3.5	-5.8	17.4	34.7	8.3	4.8	2.5	3.2	3.1	3.3
HR	-4.1	8.3	-4.8	-0.5	-5.6	-11.4	-15.0	27.2	-3.9	8.3	-4.8	-0.4
IT	1.0	3.4	3.4	2.1	-3.0	5.2	2.6	1.3	6.3	2.3	2.9	-1.5
CY	4.2	.	4.0	4.2	.	.	4.9	3.8	.	.	.	6.4
LV	-2.6	-1.8	-2.3	-2.2	.	.	.	.	-2.8	-0.5	-2.5	-2.8
LT	-1.9	-0.0	215.5	-1.5	-	-	.	.	-2.0	-0.5	327.2	123.1
LU	10.1	8.8	3.0	5.7	-	385.0	97.7	89.6	10.1	8.8	3.0	5.7
HU	2.5	-0.0	5.7	-1.0	.	.	.	.	2.5	0.4	5.7	-0.8
MT	-4.6	.	5.9	10.7	.	.	.	.	.	.	.	9.2
NL	1.5	5.5	3.5	4.9	-25.8	-14.5	195.3	7.7	2.1	4.2	5.3	5.0
AT	3.1	1.4	9.2	-5.6	8.7	2.8	1.3	4.0	3.1	1.3	10.8	-5.9
PL	4.0	3.2	0.7	3.0	-	-	-	-	5.5	4.2	1.6	-0.9
PT	3.2	-7.6	5.0	-1.2	18.4	8.2	-3.4	4.6	2.3	-6.0	7.6	-3.0
RO	6.2	4.7	3.1	4.1	.	.	.	.	6.2	4.5	2.9	4.0
SI	4.5	2.5	-2.6	-0.7	.	.	70.8	1.3	4.1	2.5	-2.7	-0.9
SK	3.8	0.4	4.5	-1.1	18.1	-1.5	1.5	-1.6	3.8	1.0	4.6	-1.3
FI	2.6	-1.1	4.2	2.1	.	.	-	-	2.6	-1.3	3.7	2.2
SE	5.6	2.4	-0.5	-0.5	-24.0	-	-	-	-4.4	-3.5	-3.3	-0.1
<b>Euro area</b>	0.8	4.5	5.2	0.1	0.2	4.2	7.4	23.8	3.6	5.5	6.6	4.2
<b>EU</b>	1.3	4.3	4.5	0.5	0.2	4.2	7.3	23.9	3.3	5.0	5.6	3.7

1) Except cards with e-money function.



EUROPEAN CENTRAL BANK

EUROSYSTEM

10.3 Number of cards issued by resident PSPs per capita  
(end of period)

	Cards with a cash function					Cards with an e-money function					Cards with a payment function <sup>1)</sup>				
	2017	2018	2019	2020	2021	2017	2018	2019	2020	2021	2017	2018	2019	2020	2021
BE	2.0	2.1	3.1	3.6	3.7	0.1	0.1	0.1	0.1	0.1	2.0	2.1	3.5	4.0	4.3
BG	1.1	1.1	1.1	1.1	1.2	0.0	0.0	0.1	0.0	0.1	1.1	1.1	1.1	1.1	1.1
CZ	1.1	1.1	1.2	1.3	1.3	.	.	.	.	.	1.1	1.2	1.2	1.3	1.4
DK	1.6	1.6	1.7	1.6	1.6	-	-	-	-	-	1.6	1.6	1.6	1.6	1.6
DE	1.8	1.9	1.9	1.9	1.9	1.0	0.9	0.9	0.8	0.6	1.7	1.8	1.8	1.9	1.9
EE	1.4	1.4	.	1.4	1.4	-	-	-	-	-	1.4	.	.	.	1.4
IE	1.5	1.6	1.7	1.9	1.9	.	0.2	0.5	1.8	7.1	1.5	1.5	1.6	1.6	1.6
GR	1.4	1.5	1.5	1.6	1.7	0.1	0.1	0.2	0.2	0.2	1.5	1.5	1.5	1.6	1.6
ES	1.7	1.7	1.8	1.8	1.9	0.0	0.0	0.0	.	.	1.7	1.8	1.8	1.9	1.9
FR	1.2	1.1	1.1	1.1	1.1	0.0	0.0	0.1	0.1	0.1	1.2	1.2	1.2	1.3	1.3
HR	2.1	2.1	2.2	2.1	2.2	0.1	0.1	0.1	0.0	0.1	2.1	2.1	2.2	2.1	2.2
IT	1.4	1.4	1.4	1.5	1.5	0.5	0.5	0.5	0.5	0.5	1.3	1.4	1.4	1.5	1.4
CY	1.4	1.5	.	1.5	1.6	.	.	.	0.4	0.4	1.3	.	.	.	1.5
LV	1.2	1.1	1.1	1.1	1.1	.	.	.	.	.	1.2	1.2	1.2	1.1	1.1
LT	1.2	1.2	1.2	3.6	3.6	.	.	-	.	.	1.2	1.2	1.2	4.9	10.9
LU	4.3	4.7	5.0	5.0	5.2	0.0	0.2	0.9	1.8	3.3	4.3	4.7	5.0	5.0	5.2
HU	0.9	0.9	0.9	0.9	0.9	-	.	.	.	.	0.9	1.0	1.0	1.0	1.0
MT	2.0	1.8	.	1.7	1.9	.	.	.	.	.	.	.	.	.	1.8
NL	1.8	1.8	1.9	2.0	2.1	0.0	0.0	0.0	0.0	0.0	1.9	1.9	2.0	2.1	2.2
AT	1.5	1.5	1.5	1.7	1.6	0.2	0.2	0.2	0.2	0.2	1.5	1.5	1.6	1.7	1.6
PL	1.0	1.0	1.1	1.1	1.1	-	-	-	-	-	1.0	1.1	1.1	1.1	1.1
PT	2.0	2.1	1.9	2.0	2.0	0.3	0.3	0.4	0.3	0.4	2.0	2.1	1.9	2.1	2.0
RO	0.8	0.9	0.9	1.0	1.0	.	.	.	.	.	0.8	0.9	0.9	1.0	1.0
SI	1.6	1.7	1.7	1.6	1.6	.	.	.	0.0	0.0	1.6	1.7	1.7	1.7	1.7
SK	1.0	1.1	1.1	1.1	1.1	0.1	0.1	0.1	0.1	0.1	1.0	1.0	1.0		





EUROPEAN CENTRAL BANK

EUROSYSTEM

11.1 Number of terminals provided by resident PSPs  
(thousands; end of period)

	ATMs					POS terminals				
	2017	2018	2019	2020	2021	2017	2018	2019	2020	2021
BE	10.4	9.7	8.8	6.9	5.7	214.7	217.7	233.8	274.0	300.2
BG	5.7	.	.	.	.	.	.	.	.	.
CZ	5.0	5.1	5.2	5.2	5.3	159.5	183.4	210.0	246.2	.
DK	2.4	2.3	2.2	.	.	135.5	138.4	148.6	.	.
DE	85.1	86.0	85.4	83.7	81.0	1,389.6	1,358.4	1,338.4	1,401.4	1,532.2
EE	0.7	0.8	0.7	0.7	0.7	35.6	38.3	35.9	.	38.0
IE	3.4	3.0	2.9	2.4	1.8	.	230.3	313.2	330.2	369.9
GR	5.5	5.6	5.7	5.7	5.7	544.1	677.6	750.2	793.5	836.6
ES	50.8	53.4	53.4	49.5	47.6	1,571.0	1,642.8	1,752.3	1,850.4	1,949.8
FR	56.6	54.9	53.7	52.4	51.2	1,623.9	1,829.0	2,092.3	2,232.5	2,637.5
HR	4.9	5.2	5.4	4.9	4.7	118.6	114.4	111.2	.	.
IT	48.6	47.7	49.1	48.4	45.5	2,463.0	3,171.2	3,589.6	3,694.8	3,883.2
CY	0.5	0.5	0.5	0.5	0.5	.	.	.	.	.
LV	.	1.0	0.9	0.9	0.9	41.6	42.7	41.6	41.7	43.1
LT	1.1	1.1	0.9	0.9	0.7	54.1	52.7	54.4	63.2	67.6
LU	0.6	0.6	0.6	0.6	0.5	168.3	189.4	225.6	280.7	230.1
HU	5.1	5.1	5.1	5.0	4.9	178.0	187.6	188.2	214.2	252.6
MT	0.2	0.2	0.2	0.2	0.2	.	.	.	.	.
NL	6.4	5.9	5.0	2.4	0.8	511.6	527.0	494.8	449.5	464.9
AT	12.5	12.8	13.1	12.8	12.9	139.4	138.4	145.5	150.2	158.5
PL	23.2	22.9	22.7	21.8	21.8	633.0	786.8	906.6	1,027.5	1,123.1
PT	14.5	14.1	14.3	14.3	13.7	321.7	349.5	329.5	353.5	386.9
RO	11.1	10.6	10.5	10.2	10.1	193.9	204.3	229.3	254.9	296.8
SI	1.6	1.6	1.5	1.4	1.4	34.7	35.3	36.2	36.4	35.4
SK	2.8	2.8	2.8	2.9	3.6	58.8	63.1	67.9	75.9	79.2
FI	1.9	2.0	2.0	2.0	1.9	.	.	.	136.0	.
SE	2.7	2.7	2.5	.	.	252.8	275.4	274.9	178.0	215.7
<b>Euro area</b>	.	303.8	301.6	288.6	276.6	9,637.6	10,808.0	11,671.6	12,247.8	13,174.8
<b>EU</b>	364.4	363.2	360.9	345.6	333.1	11,435.9	12,853.4	13,914.3	14,625.3	15,848.7



EUROPEAN CENTRAL BANK

EUROSYSTEM

11.1 Number of terminals provided by resident PSPs (cont'd)  
(thousands; end of period)

	E-money card-loading/unloading terminals					E-money card-accepting terminals				
	2017	2018	2019	2020	2021	2017	2018	2019	2020	2021
BE	11.6	.	14.5	.	15.5	9.2	12.4	15.1	.	.
BG	.	.	.	.	.	.	.	.	.	.
CZ	0.0	0.0	0.0	0.0	0.0	.	.	.	.	.
DK	.	.	.	.	.	.	.	.	.	.
DE	58.4	57.8	59.5	60.8	56.1	435.4	406.1	326.5	322.8	338.3
EE	.	.	.	.	.	.	.	.	.	.
IE	.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
GR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
ES	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	.	.
FR	128.2	0.0	.	0.0	0.0	324.0	489.1	562.6	529.3	0.0
HR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
IT	44.7	44.3	43.8	43.6	42.7	1,622.4	1,744.8	1,960.2	1,931.9	2,373.3
CY	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
LV	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
LT	.	.	.	.	.	.	.	.	.	.
LU	.	0.0	0.0	0.0	0.0	.	0.0	0.0	0.0	0.0
HU	.	.	.	.	.	.	.	0.0	0.0	0.0
MT	.	.	.	.	0.0	0.0	0.0	0.0	0.0	0.0
NL	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
AT	8.7	.	.	.	9.2	135.3	135.7	144.3	149.3	155.3
PL	.	.	.	.	.	.	.	.	.	.
PT	.	.	343.3	367.4	400.5	336.2	363.6	343.8	367.8	400.7
RO	.	.	.	.	.	.	.	.	.	.
SI	.	.	.	.	.	.	.	.	.	.
SK	.	0.0	0.0	0.0	0.0	58.5	.	.	75.9	79.2
FI	.	.	.	.	.	.	.	.	.	.
SE	.	.	.	.	.	.	.	.	.	.
<b>Euro area</b>	<b>587.3</b>	<b>488.8</b>	<b>470.4</b>	<b>497.8</b>	<b>523.9</b>	<b>2,921.0</b>	<b>3,214.9</b>	<b>3,420.5</b>	<b>3,409.7</b>	<b>3,406.7</b>
<b>EU</b>	<b>616.5</b>	<b>517.2</b>	<b>499.8</b>	<b>528.2</b>	<b>556.3</b>	<b>3,130.3</b>	<b>3,477.7</b>	<b>3,739.0</b>	<b>3,781.0</b>	<b>3,827.5</b>



EUROPEAN CENTRAL BANK

EUROSYSTEM

11.2 Increase/decrease in the number of terminals provided by resident PSPs  
(annual percentage changes)

	ATMs				POS terminals			
	2018	2019	2020	2021	2018	2019	2020	2021
BE	-6.0	-9.5	-22.2	-17.4	1.4	7.4	17.2	9.6
BG	.	0.0	.	.	.	12.2	.	.
CZ	2.7	1.8	-1.2	3.2	15.0	14.5	17.3	.
DK	-4.3	-3.9	.	.	2.1	7.4	.	.
DE	1.1	-0.8	-1.9	-3.2	-2.2	-1.5	4.7	9.3
EE	0.4	-3.1	-1.4	-3.2	7.7	-6.4	.	6.6
IE	-11.5	-4.6	-17.6	-24.2	16.3	36.0	5.4	12.0
GR	1.2	1.9	0.6	-0.1	24.5	10.7	5.8	5.4
ES	5.0	-0.0	-7.3	-3.7	4.6	6.7	5.6	5.4
FR	-3.1	-2.1	-2.5	-2.3	12.6	14.4	6.7	18.1
HR	4.4	5.6	-10.1	-4.2	-3.6	-2.8	.	.
IT	-1.8	2.9	-1.3	-6.0	28.8	13.2	2.9	5.1
CY	-7.3	0.0	-1.1	-0.9	.	.	.	.
LV	-2.3	-6.0	-2.3	-0.5	2.7	-2.6	0.2	3.3
LT	-0.6	-18.4	-2.1	-20.8	-2.6	3.3	16.2	7.0
LU	1.7	-0.2	-3.9	-6.5	12.5	19.1	24.4	-18.0
HU	-0.8	0.6	-1.8	-1.7	5.4	0.3	13.9	17.9
MT	-0.9	-4.6	-1.9	-1.5	.	.	.	.
NL	-7.0	-16.0	-51.4	-65.5	3.0	-6.1	-9.2	3.4
AT	3.1	1.9	-2.0	0.8	-0.7	5.2	3.2	5.5
PL	-1.5	-0.8	-3.9	0.0	24.3	15.2	13.3	9.3
PT	-2.3	1.4	-0.3	-4.0	8.6	-5.7	7.3	9.4
RO	-3.8	-1.2	-2.7	-1.0	5.4	12.2	11.2	16.4
SI	-4.0	-2.2	-9.0	1.5	1.8	2.6	0.4	-2.6
SK	2.0	0.0	2.1	24.2	7.3	7.7	11.8	4.3
FI	1.2	2.1	-1.1	-1.8	.	.	8.1	.
SE	0.6	-6.1	.	.	8.9	-0.2	-35.3	21.2
<b>Euro area</b>	-0.2	-0.7	-4.3	-4.2	12.1	8.0	4.9	7.6
<b>EU</b>	-0.3	-0.6	-4.2	-3.6	12.4	8.3	5.1	8.4



EUROPEAN CENTRAL BANK

EUROSYSTEM

11.2 Increase/decrease in the number of terminals provided by resident PSPs (cont'd)  
(annual percentage changes)

	E-money card-loading/unloading terminals				E-money card-accepting terminals			
	2018	2019	2020	2021	2018	2019	2020	2021
BE	.	-1.6	.	-8.4	34.8	21.5	.	.
BG	.	.	.	.	.	.	.	.
CZ	.	.	.	.	.	.	.	.
DK	.	.	.	.	.	.	.	.
DE	-1.0	3.0	2.1	-7.7	-6.7	-19.6	-1.2	4.8
EE	.	.	.	.	.	.	.	.
IE	.	.	.	.	.	.	.	.
GR	.	.	.	.	.	.	.	.
ES	.	.	.	.	.	.	.	.
FR	.	.	.	.	51.0	15.0	-5.9	.
HR	.	.	.	.	.	.	.	.
IT	-0.7	-1.2	-0.5	-2.1	7.5	12.3	-1.4	22.8
CY	.	.	.	.	.	.	.	.
LV	.	.	.	.	.	.	.	.
LT	.	.	.	.	.	.	.	.
LU	.	.	.	.	.	.	.	.
HU	.	.	.	.	.	133.3	57.1	18.2
MT	.	.	.	.	.	.	.	.
NL	.	.	.	.	.	.	.	.
AT	.	.	.	1.1	0.3	6.4	3.4	4.0
PL	.	.	.	.	.	.	.	.
PT	.	-5.5	7.0	9.0	8.2	-5.4	7.0	8.9
RO	.	.	.	.	.	.	.	.
SI	.	.	.	.	.	.	.	.
SK	.	.	.	.	.	.	11.8	4.3
FI	.	.	.	.	.	.	.	.
SE	.	.	.	.	.	.	.	.
<b>Euro area</b>	<b>-16.8</b>	<b>-3.8</b>	<b>5.8</b>	<b>5.3</b>	<b>10.1</b>	<b>6.4</b>	<b>-0.3</b>	<b>-0.1</b>
<b>EU</b>	<b>-16.1</b>	<b>-3.4</b>	<b>5.7</b>	<b>5.3</b>	<b>11.1</b>	<b>7.5</b>	<b>1.1</b>	<b>1.2</b>



EUROPEAN CENTRAL BANK

EUROSYSTEM

11.3 Number of terminals provided by resident PSPs per million inhabitants  
(end of period)

	ATMs					POS terminals				
	2017	2018	2019	2020	2021	2017	2018	2019	2020	2021
BE	910.8	852.2	767.0	593.6	488.6	18,874.9	19,054.0	20,346.0	23,732.8	25,898.9
BG	809.9	.	810.1	.	.	.	.	24,934.6	.	.
CZ	471.0	482.2	488.8	481.6	497.0	15,063.0	17,256.3	19,678.3	23,013.1	.
DK	410.6	391.1	374.4	.	.	23,503.9	23,886.8	25,545.8	.	.
DE	1,029.5	1,037.7	1,027.6	1,007.1	974.2	16,811.6	16,384.9	16,106.7	16,851.8	18,416.6
EE	568.6	569.3	549.5	540.3	522.5	27,062.9	29,069.1	27,104.1	.	28,557.9
IE	708.8	620.1	583.7	475.7	357.9	.	47,387.7	63,556.1	66,303.7	73,704.0
GR	514.5	521.9	532.4	536.5	538.8	50,591.1	63,135.7	69,970.7	74,171.3	78,626.6
ES	1,092.6	1,142.3	1,132.9	1,044.9	1,006.5	33,760.7	35,155.9	37,198.7	39,075.1	41,194.6
FR	844.0	813.5	793.1	770.7	750.8	24,194.9	27,117.2	30,880.2	32,829.7	38,652.7
HR	1,196.4	1,261.1	1,339.0	1,209.7	1,185.5	28,723.1	27,955.2	27,333.8	.	.
IT	809.4	796.3	821.4	814.7	769.9	41,048.1	52,961.3	60,098.2	62,161.9	65,669.2
CY	577.1	528.7	521.6	510.1	500.9	.	.	.	.	.
LV	.	515.5	487.7	479.8	481.7	21,422.7	22,173.7	21,745.4	21,931.6	22,866.5
LT	398.1	399.4	326.8	319.9	252.1	19,113.3	18,793.6	19,472.9	22,614.9	24,083.3
LU	981.6	979.0	957.4	906.4	834.6	281,920.9	311,082.7	363,037.8	444,817.5	359,014.6
HU	521.8	518.3	521.4	513.2	506.6	18,187.4	19,186.8	19,258.1	21,973.2	26,016.4
MT	471.7	451.3	414.1	397.4	389.5	.	.	.	.	.
NL	372.9	344.6	287.5	138.8	47.7	29,865.1	30,584.0	28,528.5	25,771.5	26,515.6
AT	1,415.9	1,452.3	1,472.6	1,437.5	1,443.8	15,848.0	15,654.9	16,392.2	16,847.8	17,703.7
PL	604.6	595.6	591.5	569.1	572.0	16,473.8	20,483.8	23,617.0	26,789.6	29,428.8
PT	1,405.9	1,375.8	1,395.1	1,388.8	1,334.2	31,230.3	33,983.9	32,030.8	34,333.2	37,610.2
RO	564.9	546.3	542.2	530.9	529.7	9,896.1	10,488.1	11,822.5	13,228.6	15,515.7
SI	796.8	762.6	739.6	668.6	677.0	16,781.2	17,035.1	17,327.3	17,287.4	16,806.2
SK	513.8	523.1	522.4	532.9	664.4	10,804.5	11,578.2	12,448.9	13,901.5	14,548.8
FI	349.8	353.7	360.8	356.2	349.2	.	.	.	24,587.1	.
SE	264.0	262.6	244.0	.	.	25,135.1	27,066.9	26,748.5	17,192.2	20,705.4
<b>Euro area</b>	.	889.8	880.7	841.4	806.2	28,305.1	31,659.8	34,084.2	35,708.6	38,400.2
<b>EU</b>	817.2	813.0	805.9	771.1	743.7	25,646.2	28,770.0	31,072.9	32,628.8	35,385.1



EUROPEAN CENTRAL BANK

EUROSYSTEM

11.3 Number of terminals provided by resident PSPs per million inhabitants (cont'd)  
(end of period)

	E-money card-loading/unloading terminals					E-money card-accepting terminals				
	2017	2018	2019	2020	2021	2017	2018	2019	2020	2021
BE	1,019.0	.	1,264.0	.	1,341.1	808.9	1,085.8	1,312.0	.	.
BG	.	.	.	.	.	.	.	.	.	.
CZ	0.0	0.0	0.0	0.0	0.0	.	.	.	.	.
DK	.	.	.	.	.	.	.	.	.	.
DE	706.4	697.0	716.0	730.8	674.5	5,267.5	4,898.8	3,929.7	3,881.1	4,066.7
EE	.	.	.	.	.	.	.	.	.	.
IE	.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
GR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
ES	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	.	.
FR	1,910.3	0.0	.	0.0	0.0	4,827.2	7,251.6	8,303.3	7,783.9	0.0
HR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
IT	744.2	740.5	733.5	733.4	721.5	27,039.0	29,140.5	32,818.3	32,502.7	40,135.2
CY	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
LV	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
LT	.	.	.	.	.	.	.	.	.	.
LU	.	0.0	0.0	0.0	0.0	.	0.0	0.0	0.0	0.0
HU	.	.	.	.	.	.	.	0.7	1.1	1.3
MT	.	.	.	.	0.0	0.0	0.0	0.0	0.0	0.0
NL	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
AT	992.1	.	.	.	1,023.8	15,389.0	15,353.3	16,257.5	16,741.6	17,349.2
PL	.	.	.	.	.	.	.	.	.	.
PT	.	.	33,376.1	35,678.7	38,924.4	32,636.1	35,359.7	33,425.8	35,722.0	38,944.4
RO	.	.	.	.	.	.	.	.	.	.
SI	.	.	.	.	.	.	.	.	.	.
SK	.	0.0	0.0	0.0	0.0	10,764.4	.	.	13,901.5	14,548.8
FI	.	.	.	.	.	.	.	.	.	.
SE	.	.	.	.	.	.	.	.	.	.
<b>Euro area</b>	1,724.7	1,431.9	1,373.6	1,451.4	1,527.1	8,578.9	9,417.2	9,988.6	9,940.9	9,929.4
<b>EU</b>	1,382.5	1,157.7	1,116.2	1,178.5	1,242.0	7,020.0	7,784.2	8,349.7	8,435.4	8,545.6



# EUROPEAN CENTRAL BANK

## EUROSYSTEM

### 12.1 Number of cash withdrawals and loading/unloading transactions

Cash withdrawals at ATMs provided by resident PSPs

(millions; total for the period)

	With cards issued by non-resident PSPs					With cards issued by resident PSPs				
	2017	2018	2019	2020	2021	2017	2018	2019	2020	2021
BE	7.1	7.4	9.8	4.7	5.1	276.9	267.2	257.3	164.0	151.6
BG	14.3	.	.	8.4	.	.	111.7	.	109.8	117.4
CZ	5.0	5.0	4.8	2.6	2.7	178.0	178.0	173.1	139.4	139.1
DK	2.6	.	.	1.0	.	61.7	56.9	49.2	35.8	32.8
DE	64.5	81.0	79.6	97.6	175.1	2,127.7	2,084.6	2,006.5	1,574.0	1,416.3
EE	1.2	1.2	.	0.9	0.8	35.1	33.7	31.6	26.3	24.5
IE	8.9	8.4	7.4	4.3	3.6	154.0	162.0	114.0	68.0	52.0
GR	11.0	11.4	10.2	5.4	6.7	217.3	224.8	228.9	188.0	189.4
ES	44.6	50.2	46.1	16.9	20.6	889.6	897.1	872.3	610.6	634.9
FR	34.5	39.9	62.4	32.4	35.1	1,533.1	1,473.4	1,427.9	1,111.0	1,111.8
HR	10.1	.	10.1	4.9	7.7	104.6	107.3	106.5	91.4	94.8
IT	-	0.0	-	-	-	1,024.0	1,025.8	1,011.0	807.0	840.6
CY	1.9	1.6	1.9	2.9	2.7	16.6	.	.	.	.
LV	4.2	2.1	2.4	1.6	1.3	49.1	46.6	43.8	35.7	31.0
LT	1.9	2.3	2.5	2.6	3.0	55.3	57.0	54.4	43.3	37.3
LU	1.7	1.7	1.7	0.9	1.0	13.8	.	.	.	.
HU	6.7	6.6	.	3.3	3.1	107.8	104.2	103.7	90.4	86.8
MT	.	2.3	.	1.4	1.5	.	.	.	.	.
NL	14.5	11.5	10.6	4.7	1.1	282.4	260.3	229.5	103.8	23.2
AT	10.1	10.4	10.3	5.9	4.6	289.5	286.8	279.9	221.0	205.0
PL	12.1	12.4	12.5	8.7	8.9	667.7	639.6	601.6	474.2	453.2
PT	15.6	15.5	59.4	43.3	43.4	446.5	448.4	404.8	318.6	316.1
RO	7.7	7.9	8.8	9.7	11.7	252.4	269.5	284.8	252.9	267.7
SI	3.3	3.5	3.6	2.5	2.5	53.2	52.8	51.8	41.1	39.9
SK	2.7	3.0	3.6	2.0	2.0	87.5	92.2	91.5	73.2	69.0
FI	1.3	1.3	.	0.9	0.8	108.8	98.9	88.5	63.5	54.4
SE	4.0	.	.	1.4	.	117.0	87.9	83.8	63.6	56.5
<b>Euro area</b>	.	255.0	316.8	231.0	310.7	.	7,555.8	7,237.1	5,485.0	5,233.5
<b>EU</b>	293.6	313.4	374.4	270.8	355.1	9,271.6	9,111.0	8,756.1	6,742.6	6,481.7



EUROPEAN CENTRAL BANK

EUROSYSTEM

12.1 Number of cash withdrawals and loading/unloading transactions (cont'd)

With cards issued by resident PSPs

(millions; total for the period)

	Cash withdrawals at ATMs provided by non-resident PSPs					E-money card-loading/unloading transactions at terminals provided by resident PSPs				
	2017	2018	2019	2020	2021	2017	2018	2019	2020	2021
BE	14.5	14.5	15.5	9.1	12.3	3.8	5.1	6.7	8.6	9.7
BG	2.3	2.4	2.4	1.8	.	0.0	.	.	0.0	.
CZ	4.8	5.6	5.5	3.8	4.8	.	.	.	.	.
DK	6.2	6.1	5.6	2.1	.	-	-	-	-	-
DE	54.1	55.7	59.7	.	37.2	2.8	2.3	2.0	1.1	0.6
EE	1.5	1.5	1.5	0.9	0.8	-	-	-	-	-
IE	22.8	30.2	40.7	24.6	34.2	0.4	0.0	0.0	0.0	0.0
GR	2.0	2.1	1.8	1.3	1.4	3.8	5.2	7.0	8.3	10.2
ES	10.2	10.1	10.0	5.1	5.3	0.0	0.0	0.0	0.0	.
FR	43.6	45.5	43.2	20.6	26.7	0.0	0.0	0.0	0.0	.
HR	-	-	-	-	-	0.2	0.2	0.2	.	0.1
IT	2.6	2.9	4.0	2.4	2.4	178.3	204.1	236.0	233.6	275.0
CY	1.2	2.1	1.7	0.7	.	.	.	.	.	.
LV	1.9	1.5	1.2	0.7	.	0.0	0.0	0.0	0.0	0.0
LT	1.5	1.7	2.7	7.1	28.5	-	-	-	-	-
LU	6.1	7.0	7.4	6.2	6.5	0.0	-	-	-	-
HU	1.6	1.7	1.7	3.0	.	0.0	0.0	0.0	0.0	0.0
MT	0.4	0.4	0.5	0.2	.	.	.	.	.	.
NL	25.4	46.0	90.1	37.5	43.7	0.0	0.0	0.0	0.0	0.0
AT	12.6	12.9	12.3	6.2	7.3	2.3	2.5	2.6	2.9	2.0
PL	10.9	12.9	14.1	10.9	11.2	-	-	-	-	-
PT	9.0	9.2	7.6	4.2	4.6	9.8	11.4	13.0	13.4	12.6
RO	4.7	5.3	5.4	4.3	4.8	.	.	.	.	.
SI	2.6	2.7	2.8	2.0	2.0	.	.	.	.	0.4
SK	2.4	2.6	2.5	1.5	1.9	0.0	0.0	0.2	0.0	0.0
FI	4.5	4.5	4.0	1.5	1.2	-	-	-	-	-
SE	13.0	31.2	92.1	63.6	54.2	0.0	0.0	-	-	-
<b>Euro area</b>	<b>218.8</b>	<b>253.1</b>	<b>309.2</b>	<b>164.4</b>	<b>218.1</b>	<b>201.5</b>	<b>230.8</b>	<b>267.9</b>	<b>268.4</b>	<b>310.8</b>
<b>EU</b>	<b>262.4</b>	<b>318.3</b>	<b>436.1</b>	<b>253.9</b>	<b>299.1</b>	<b>201.8</b>	<b>231.1</b>	<b>268.2</b>	<b>268.6</b>	<b>311.1</b>





EUROPEAN CENTRAL BANK

EUROSYSTEM

12.2 Increase/decrease in the number of cash withdrawals and loading/unloading transactions

Cash withdrawals at ATMs provided by resident PSPs

(annual percentage changes)

	With cards issued by non-resident PSPs				With cards issued by resident PSPs			
	2018	2019	2020	2021	2018	2019	2020	2021
BE	4.8	32.7	-51.8	7.5	-3.5	-3.7	-36.3	-7.6
BG	.	.	-16.3	.	2.7	.	-5.6	6.9
CZ	0.1	-3.9	-47.3	7.3	-0.0	-2.7	-19.5	-0.2
DK	.	.	-49.3	.	-7.7	-13.6	-27.1	-8.5
DE	25.7	-1.8	22.6	79.4	-2.0	-3.7	-21.6	-10.0
EE	-3.3	.	-32.3	-10.9	-4.1	-6.1	-16.8	-6.8
IE	-5.5	-11.7	-41.5	-17.4	5.2	-29.6	-40.3	-23.6
GR	3.9	-10.8	-47.2	24.1	3.5	1.8	-17.9	0.7
ES	12.7	-8.2	-63.4	21.9	0.8	-2.8	-30.0	4.0
FR	15.7	56.2	-48.1	8.2	-3.9	-3.1	-22.2	0.1
HR	.	-6.7	-52.1	58.3	2.6	-0.8	-14.2	3.7
IT	-	-	-	-	0.2	-1.4	-20.2	4.2
CY	-11.8	14.5	54.0	-7.2	.	.	.	.
LV	-49.3	10.4	-31.8	-15.9	-5.0	-6.0	-18.6	-13.0
LT	20.7	10.2	1.8	15.3	3.1	-4.6	-20.5	-13.9
LU	3.5	-1.1	-46.0	10.0	.	.	.	.
HU	-0.7	.	-48.6	-6.5	-3.3	-0.5	-12.8	-4.1
MT	-7.6	.	-47.4	5.0	.	.	.	.
NL	-20.5	-8.0	-55.3	-76.2	-7.8	-11.8	-54.8	-77.6
AT	3.0	-1.6	-42.9	-21.6	-0.9	-2.4	-21.1	-7.2
PL	2.6	1.3	-31.0	3.1	-4.2	-5.9	-21.2	-4.4
PT	-0.3	282.1	-27.1	0.2	0.4	-9.7	-21.3	-0.8
RO	2.7	10.6	9.7	21.7	6.8	5.7	-11.2	5.8
SI	5.9	2.5	-29.2	-1.9	-0.7	-1.9	-20.7	-3.0
SK	12.6	19.3	-43.2	-2.1	5.3	-0.7	-20.0	-5.8
FI	5.9	.	-33.4	-11.0	-9.1	-10.5	-28.2	-14.3
SE	.	.	-52.1	.	-24.8	-4.7	-24.1	-11.2
<b>Euro area</b>	<b>10.3</b>	<b>24.3</b>	<b>-27.1</b>	<b>34.5</b>	<b>-1.5</b>	<b>-4.2</b>	<b>-24.2</b>	<b>-4.6</b>
<b>EU</b>	<b>6.7</b>	<b>19.5</b>	<b>-27.7</b>	<b>31.1</b>	<b>-1.7</b>	<b>-3.9</b>	<b>-23.0</b>	<b>-3.9</b>



EUROPEAN CENTRAL BANK

EUROSYSTEM

12.2 Increase/decrease in the number of cash withdrawals and loading/unloading transactions (cont'd)

With cards issued by resident PSPs

(annual percentage changes)

	Cash withdrawals at ATMs provided by non-resident PSPs				E-money card-loading/unloading transactions at terminals provided by resident PSPs			
	2018	2019	2020	2021	2018	2019	2020	2021
BE	0.1	6.8	-41.6	35.6	34.7	31.1	28.6	12.1
BG	3.0	1.0	-25.9	.	.	.	35.7	.
CZ	15.7	-1.0	-31.2	26.2	.	.	.	.
DK	-2.7	-7.4	-62.1	.	-	-	-	-
DE	3.0	7.2	.	13.6	-16.9	-11.8	-44.0	-50.3
EE	4.8	-6.1	-39.1	-14.2	-	-	-	-
IE	32.4	34.5	-39.5	38.8	-	-	-	-
GR	4.8	-12.6	-30.3	6.4	35.2	35.9	18.1	22.6
ES	-1.3	-1.6	-48.4	4.2	-	-	-	.
FR	4.3	-5.1	-52.3	29.6	-	-	-	.
HR	-	-	-	-	14.6	8.8	-	-24.3
IT	11.7	39.1	-40.8	2.0	14.5	15.6	-1.0	17.7
CY	74.0	-22.4	-59.0	.	.	.	.	.
LV	-22.0	-16.2	-40.7	.	-	-	-	-
LT	11.1	63.5	158.3	301.7	-	-	-	-
LU	14.5	6.4	-16.2	4.5	-	-	-	-
HU	7.5	3.1	72.9	.	-	-	-	-
MT	9.6	9.2	-54.9	.	.	.	.	.
NL	81.0	95.8	-58.4	16.6	-	-	-	-
AT	2.0	-4.1	-49.7	17.2	6.9	4.9	11.0	-29.3
PL	18.4	9.2	-23.2	2.8	-	-	-	-
PT	2.7	-17.3	-45.3	10.4	16.2	14.2	3.5	-6.1
RO	12.4	2.3	-21.2	11.8	.	.	.	.
SI	4.9	4.6	-30.3	1.1	.	.	.	17.8
SK	7.4	-1.9	-42.0	31.2	-	-	-	-
FI	0.6	-10.7	-61.7	-19.4	-	-	-	-
SE	139.9	195.3	-31.0	-14.7	-	-	-	-
<b>Euro area</b>	15.7	22.2	-46.8	32.6	14.6	16.1	0.2	15.8
<b>EU</b>	21.3	37.0	-41.8	17.8	14.5	16.1	0.1	15.8



# EUROPEAN CENTRAL BANK

## EUROSYSTEM

### 12.3 Number of cash withdrawals and loading/unloading transactions per terminal

(thousands; total for the period)

	Cash withdrawals at ATMs provided by resident PSPs										E-money card-loading/unloading transactions at terminals provided by resident PSPs				
	With cards issued by non-resident PSPs					With cards issued by resident PSPs									
	2017	2018	2019	2020	2021	2017	2018	2019	2020	2021	2017	2018	2019	2020	2021
BE	0.9	1.0	1.4	0.7	1.0	33.5	34.8	35.9	25.5	28.8	0.3	0.3	0.5	0.5	0.6
BG	2.5	.	.	1.5	.	.	19.8	.	20.3	22.3	.	.	.	0.1	.
CZ	1.1	1.0	1.0	0.5	0.5	37.5	36.8	34.7	28.8	27.5	.	.	.	.	.
DK	1.1	.	.	0.5	.	26.1	25.1	22.6	17.3	16.3	-	-	-	-	-
DE	1.1	1.4	1.4	1.7	3.2	36.6	35.5	34.3	27.6	25.6	0.0	0.0	0.0	0.0	0.0
EE	1.6	1.6	.	1.3	1.2	47.0	44.9	43.4	36.6	35.3	-	-	-	-	-
IE	2.6	2.8	2.6	1.8	2.0	45.3	53.8	39.6	28.7	29.0	.	-	-	-	-
GR	2.0	2.0	1.8	0.9	1.2	39.3	40.1	40.1	32.7	33.0	-	-	-	-	-
ES	0.9	0.9	0.9	0.3	0.4	17.5	16.8	16.3	12.3	13.3	-	-	-	-	.
FR	0.6	0.7	1.2	0.7	0.7	27.5	27.2	27.3	23.8	22.3	0.0	-	0.0	-	.
HR	2.0	.	1.9	1.0	1.6	21.2	20.8	19.6	18.7	20.2	-	-	-	.	-
IT	-	0.0	-	-	-	21.1	21.5	20.6	16.7	18.5	4.0	4.6	5.4	5.4	6.4
CY	3.8	3.6	4.1	6.4	6.0	33.4	.	.	.	.	.	.	.	.	.
LV	.	2.1	2.5	1.8	1.5	.	46.9	47.1	39.1	34.2	-	-	-	-	-
LT	1.7	2.1	2.8	2.9	4.2	49.1	51.0	59.6	48.4	52.6	-	-	-	-	-
LU	2.9	2.9	2.9	1.6	1.9	23.5	.	.	.	.	-	-	-	-	-
HU	1.3	1.3	.	0.7	0.6	21.1	20.6	20.4	18.1	17.6	.	0.0	0.0	0.0	0.0
MT	hE														



# EUROPEAN CENTRAL BANK

## EUROSYSTEM

### 12.4 Number of cash withdrawals and loading/unloading transactions per card

With cards issued by resident PSPs

(total for the period)

	Cash withdrawals at ATMs provided by resident PSPs					Cash withdrawals at ATMs provided by non-resident PSPs					E-money card-loading/unloading transactions at terminals provided by resident PSPs				
	2017	2018	2019	2020	2021	2017	2018	2019	2020	2021	2017	2018	2019	2020	2021
BE	12.3	11.2	7.3	4.0	3.6	0.6	0.6	0.4	0.2	0.3	2.9	3.3	4.9	5.5	7.1
BG	.	14.5	.	14.3	14.5	0.3	0.3	0.3	0.2	.	0.0	.	.	0.1	.
CZ	15.1	14.6	13.5	10.2	9.8	0.4	0.5	0.4	0.3	0.3	.	.	.	.	.
DK	6.6	6.0	5.1	3.7	3.4	0.7	0.6	0.6	0.2	.	-	-	-	-	-
DE	14.1	13.5	12.6	9.7	8.9	0.4	0.4	0.4	.	0.2	0.0	0.0	0.0	0.0	0.0
EE	18.9	17.9	16.8	14.0	12.9	0.8	0.8	0.8	0.5	0.4	-	-	-	-	-
IE	21.2	21.4	13.7	7.3	5.5	3.1	4.0	4.9	2.6	3.6	.	0.0	0.0	0.0	0.0
GR	14.2	14.4	13.8	10.8	10.5	0.1	0.1	0.1	0.1	0.1	3.3	3.4	3.9	3.8	4.0
ES	11.5	11.0	10.3	7.1	7.2	0.1	0.1	0.1	0.1	0.1	-	-	-	0.0	.
FR	18.4	19.6	18.9	14.2	15.1	0.5	0.6	0.6	0.3	0.4	0.0	0.0	0.0	0.0	.
HR	11.9	12.8	11.7	10.5	11.0	-	-	-	-	-	0.8	1.0	1.2	.	0.6
IT	12.4	12.3	11.7	9.1	9.2	0.0	0.0	0.0	0.0	0.0	6.3	7.4	8.2	7.9	9.1
CY	13.6	.	.	.	.	1.0	1.7	1.3	0.5	.	.	.	.	.	.
LV	21.9	21.3	20.4	17.0	15.1	0.8	0.7	0.6	0.3	.	.	0.0	0.0	0.0	0.0
LT	16.8	17.7	16.9	4.3	3.7	0.5	0.5	0.9	0.7	2.8	.	-	-	-	-
LU	5.3	.	.	.	.	2.4	2.5	2.4	1.9	1.9	-	-	-	-	-
HU	12.8	12.1	12.0	9.9	9.6	0.2	0.2	0.2	0.3	.	-	0.0	0.0	0.0	0.0
MT	.	.	.	.	.	0.4	0.5	0.5	0.2	.	.	.	.	.	.
NL	9.0	8.2	6.9	3.0	0.6	0.8	1.5	2.7	1.1	1.2	0.0	0.0	0.0	0.0	0.0
AT	22.0	21.2	20.4	14.7	14.5	1.0	0.9	0.9	0.4	0.5	1.5	1.5	1.5	1.7	1.1
PL	17.5	16.1	14.7	11.5	10.7	0.3	0.3	0.3	0.3	0.3	-	-	-	-	-
PT	21.5	20.9	20.4	15.3	15.4	0.4	0.4	0.4	0.2	0.2	3.5	3.4	3.6	3.8	3.4
RO	15.4	15.5	15.6	13.4	13.7	0.3	0.3	0.3	0.2	0.2	.	.	.	.	.
SI	16.0	15.2	14.6	11.9	11.6	0.8	0.8	0.8	0.6	0.6	.	.	.	.	6.9
SK	15.4	15.7	15.5	11.9	11.3	0.4	0.4	0.4	0.2	0.3	0.0	0.0	0.6	0.0	0.0
FI	11.3	10.0	9.0	6.2	5.2	0.5	0.5	0.4	0.2	0.1	.	-	-	-	-
SE	7.3	5.2	4.9	3.7	3.3	0.8	1.9	5.3	3.7	3.2	0.0	0.0	-	-	-
<b>Euro area</b>	.	14.0	12.8	9.2	8.8	0.4	0.5	0.5	0.3	0.4	1.7	2.0	2.2	2.0	1.9
<b>EU</b>	14.2	13.8	12.7	9.4	9.0	0.4	0.5	0.6	0.4	0.4	1.7	1.9	2.2	2.0	1.9



# EUROPEAN CENTRAL BANK

## EUROSYSTEM

### 13.1 Value of cash withdrawals and loading/unloading transactions

Cash withdrawals at ATMs provided by resident PSPs

(EUR billions; total for the period)

	With cards issued by non-resident PSPs					With cards issued by resident PSPs				
	2017	2018	2019	2020	2021	2017	2018	2019	2020	2021
BE	1.1	1.2	1.3	1.1	1.0	38.9	39.6	35.9	28.0	27.0
BG	1.5	.	.	0.9	.	10.7	.	.	14.4	18.0
CZ	0.7	0.7	0.7	0.4	0.5	27.5	29.7	30.4	26.8	30.4
DK	0.4	.	0.3	0.2	.	11.8	11.4	10.1	7.9	8.0
DE	9.5	10.0	11.0	15.6	31.6	381.6	385.5	385.7	341.8	331.2
EE	0.2	.	0.3	0.2	0.2	3.8	3.9	3.9	.	.
IE	.	1.2	1.0	0.7	0.6	19.4	20.4	16.9	11.7	10.0
GR	2.8	3.0	2.8	1.9	2.3	39.1	40.0	41.5	38.8	41.2
ES	7.2	7.8	7.6	3.4	4.1	115.3	118.6	119.0	99.2	107.5
FR	6.2	7.3	8.2	6.1	6.6	141.2	141.4	142.8	123.9	129.1
HR	1.6	1.7	1.5	0.8	1.3	10.5	11.2	11.5	10.9	11.6
IT	0.0	0.0	-	-	-	198.0	201.1	202.2	179.0	191.1
CY	0.5	0.5	0.5	0.5	0.5	2.6	.	.	4.0	4.4
LV	0.6	0.4	0.4	0.3	0.3	5.2	5.3	5.3	4.7	4.7
LT	0.4	0.5	0.5	0.5	0.7	8.2	8.9	9.3	8.2	7.6
LU	0.2	.	.	0.1	0.1	2.6	.	.	.	.
HU	1.0	.	.	0.5	0.5	23.4	21.9	23.1	21.0	21.4
MT	.	.	.	0.2	0.2	.	.	.	.	.
NL	1.9	1.5	1.4	1.1	0.7	41.1	39.7	36.9	30.2	20.6
AT	1.9	1.9	1.9	1.2	0.9	50.5	51.1	51.7	45.9	45.7
PL	1.7	1.8	1.8	1.3	1.3	74.7	76.4	77.8	70.1	70.7
PT	1.9	1.8	4.9	3.7	3.8	30.3	30.9	28.3	24.3	24.7
RO	1.2	1.2	1.2	1.2	1.5	37.0	41.5	45.5	43.6	48.0
SI	0.5	0.6	0.6	0.5	0.5	5.7	5.8	5.9	5.5	5.8
SK	0.5	0.5	0.6	0.4	0.4	13.0	14.5	15.0	14.0	15.4
FI	0.2	0.2	.	0.2	0.1	11.9	11.2	10.3	7.7	6.6
SE	0.5	0.4	.	0.2	.	13.0	10.2	9.4	7.8	7.6
<b>Euro area</b>	<b>37.3</b>	<b>39.2</b>	<b>43.7</b>	<b>37.6</b>	<b>54.7</b>	<b>.</b>	<b>1,125.4</b>	<b>1,118.8</b>	<b>974.4</b>	<b>980.4</b>
<b>EU</b>	<b>45.8</b>	<b>47.2</b>	<b>51.7</b>	<b>43.2</b>	<b>61.1</b>	<b>1,318.6</b>	<b>1,339.8</b>	<b>1,340.3</b>	<b>1,176.9</b>	<b>1,195.9</b>



# EUROPEAN CENTRAL BANK

## EUROSYSTEM

### 13.1 Value of cash withdrawals and loading/unloading transactions (cont'd)

With cards issued by resident PSPs

(EUR billions; total for the period)

	Cash withdrawals at ATMs provided by non-resident PSPs					E-money card-loading/unloading transactions at terminals provided by resident PSPs				
	2017	2018	2019	2020	2021	2017	2018	2019	2020	2021
BE	2.1	2.1	2.3	1.4	2.1	0.4	0.5	0.6	0.7	0.9
BG	0.5	0.5	0.5	0.4	.	0.0	.	.	0.0	.
CZ	0.9	1.0	1.0	0.8	1.0	.	.	.	.	.
DK	1.0	1.0	0.9	0.4	.	-	-	-	-	-
DE	10.3	10.5	11.3	.	7.8	0.1	0.1	0.1	0.0	.
EE	0.2	0.2	0.2	0.1	0.1	-	-	-	-	-
IE	2.6	3.4	4.7	3.0	4.2	0.0	0.0	0.0	0.0	0.0
GR	0.4	0.4	0.3	0.3	0.3	0.5	0.6	0.8	0.9	0.5
ES	1.4	1.4	1.4	0.8	0.9	0.0	0.0	0.0	0.0	.
FR	5.9	5.7	5.6	3.0	3.8	0.0	0.0	0.0	0.0	0.0
HR	-	-	-	-	-	0.0	0.0	0.0	.	.
IT	0.4	0.4	0.7	0.4	0.4	35.9	40.0	44.1	43.2	50.7
CY	0.3	0.6	0.5	0.3	0.3	.	.	.	.	.
LV	0.4	0.3	0.2	0.1	0.1	0.0	0.0	0.0	0.0	0.0
LT	0.2	0.2	0.5	1.1	3.8	-	-	-	-	-
LU	1.1	1.2	1.3	1.2	1.3	0.0	-	-	-	-
HU	0.3	0.4	0.5	1.0	.	0.0	0.0	-	0.0	0.0
MT	0.1	0.1	0.1	0.0	0.1	.	.	.	.	.
NL	5.0	9.0	14.5	11.7	6.8	0.0	0.0	0.0	0.0	0.0
AT	2.0	2.0	2.0	1.1	1.3	0.2	0.2	0.2	0.1	0.1
PL	1.5	1.7	1.9	1.6	1.8	-	-	-	-	-
PT	0.9	0.9	0.8	0.5	0.5	1.2	1.4	1.6	1.5	1.6
RO	0.9	1.0	1.1	0.9	1.0	.	.	.	.	.
SI	0.4	0.4	0.4	0.4	0.4	.	.	.	.	0.1
SK	0.5	0.5	0.5	0.4	0.5	0.0	0.0	0.0	0.0	0.0
FI	0.6	0.6	0.6	0.3	0.2	-	-	-	-	-
SE	2.0	3.7	10.8	7.9	7.0	-	-	-	-	-
<b>Euro area</b>	<b>34.8</b>	<b>40.0</b>	<b>47.9</b>	<b>33.0</b>	<b>35.0</b>	<b>38.4</b>	<b>42.9</b>	<b>47.3</b>	<b>46.6</b>	<b>54.0</b>
<b>EU</b>	<b>41.7</b>	<b>49.2</b>	<b>64.6</b>	<b>46.0</b>	<b>47.2</b>	<b>38.4</b>	<b>42.9</b>	<b>47.3</b>	<b>46.6</b>	<b>54.0</b>



EUROPEAN CENTRAL BANK

EUROSYSTEM

13.2 Increase/decrease in the real value of cash withdrawals and loading/unloading transactions

Cash withdrawals at ATMs provided by resident PSPs

(annual percentage changes; HICP-adjusted)

	With cards issued by non-resident PSPs				With cards issued by resident PSPs			
	2018	2019	2020	2021	2018	2019	2020	2021
BE	2.4	9.0	-18.3	-8.3	-0.5	-10.0	-22.5	-9.6
BG	.	.	-6.5	.	.	.	5.7	16.9
CZ	-2.2	-5.5	-34.1	5.2	3.5	-0.6	-11.3	4.2
DK	-14.8	-8.5	-40.6	-6.6	-3.6	-12.0	-22.1	-2.6
DE	4.3	8.4	41.9	91.9	-0.7	-1.4	-10.8	-8.3
EE	.	21.7	-27.1	-20.4	-0.8	-2.1	.	.
IE	-4.3	-16.3	-35.7	-17.1	4.0	-17.9	-29.8	-19.2
GR	5.4	-8.5	-30.4	19.1	1.8	2.4	-4.0	1.6
ES	6.8	-3.0	-55.9	14.0	1.6	-0.5	-16.1	1.6
FR	15.1	11.1	-25.5	3.5	-1.7	-0.6	-13.2	0.8
HR	4.6	-9.0	-46.2	49.7	4.7	1.4	-3.3	0.6
IT	.	.	.	.	0.4	0.0	-11.2	2.5
CY	6.5	-4.3	13.2	-8.0	.	.	12.9	5.6
LV	-31.7	9.1	-22.9	-17.4	0.1	-1.5	-11.5	-7.2
LT	12.8	6.8	4.1	19.9	7.0	1.4	-11.5	-16.1
LU	.	.	-39.1	13.1	.	.	.	.
HU	4.5	-4.3	-44.7	-1.6	-6.0	3.4	-4.5	-3.3
MT	.	.	-44.7	5.9	.	.	.	.
NL	-23.3	-11.3	-19.8	-37.2	-5.1	-9.6	-18.9	-35.8
AT	-0.3	-4.5	-38.7	-22.5	-0.5	-0.5	-12.1	-4.1
PL	3.0	-0.5	-28.3	-8.5	1.6	-0.4	-9.9	-4.0
PT	-3.2	162.7	-23.8	1.0	1.3	-8.8	-13.8	-1.1
RO	-4.4	4.8	-0.9	15.5	10.9	7.6	-4.2	4.9
SI	4.4	4.4	-18.4	-0.8	0.6	0.6	-6.3	0.2
SK	1.6	6.4	-30.6	-5.9	9.2	0.5	-8.1	4.3
FI	-2.8	.	-27.9	-17.3	-7.2	-9.0	-25.0	-17.9
SE	-16.7	-10.9	-44.6	-1.5	-18.3	-5.9	-18.8	-9.6
<b>Euro area</b>	3.6	10.2	-13.9	38.8	-0.1	-1.9	-12.6	-4.2
<b>EU</b>	1.5	7.7	-16.6	34.4	0.0	-1.5	-12.4	-3.5



EUROPEAN CENTRAL BANK

EUROSYSTEM

13.2 Increase/decrease in the real value of cash withdrawals and loading/unloading transactions (cont'd)

With cards issued by resident PSPs  
(annual percentage changes; HICP-adjusted)

	Cash withdrawals at ATMs provided by non-resident PSPs				E-money card-loading/unloading transactions at terminals provided by resident PSPs			
	2018	2019	2020	2021	2018	2019	2020	2021
BE	-0.2	6.1	-36.5	35.5	25.7	23.5	13.7	17.0
BG	4.6	-0.1	-15.9	.	.	.	32.1	.
CZ	7.9	-0.0	-22.5	18.7	.	.	.	.
DK	-3.6	-6.1	-59.3	1.1	-	-	-	-
DE	1.1	5.9	.	7.6	-17.1	-15.7	-35.1	.
EE	-1.4	-11.2	-33.5	-22.5	-	-	-	-
IE	29.9	35.7	-34.9	33.2	-	-	-	-
GR	5.5	-12.3	-21.6	-0.6	28.1	19.8	17.8	-40.8
ES	-4.2	1.3	-40.5	-0.8	-	-	-	.
FR	-5.7	-3.3	-46.7	23.9	-	-	-	-
HR	-	-	-	-	19.8	13.2	-16.4	-29.4
IT	14.6	53.3	-40.8	0.0	10.0	9.6	-1.7	12.6
CY	95.5	-14.1	-38.6	2.8	.	.	.	.
LV	-37.2	-27.7	-38.7	-11.5	-	-	-	-
LT	7.0	120.3	118.5	218.6	-	-	-	-
LU	9.9	6.1	-8.7	1.7	-	-	-	-
HU	33.1	28.4	107.2	-66.2	-	-	-	-
MT	8.1	-8.5	-45.6	146.4	.	.	.	.
NL	74.7	57.0	-19.8	-45.8	-	-	-	-
AT	-0.8	-3.5	-44.3	15.5	-10.0	-8.5	-10.0	-29.3
PL	15.6	8.5	-13.5	5.8	-	-	-	-
PT	2.3	-14.0	-38.7	7.8	16.0	11.1	-2.2	3.5
RO	11.4	10.8	-17.1	9.9	.	.	.	.
SI	7.7	8.3	-12.1	0.5	.	.	.	20.5
SK	-6.1	-5.9	-24.9	24.7	-	-	-	-
FI	-2.1	-8.8	-56.4	-19.4	-	-	-	-
SE	91.7	199.6	-28.7	-17.5	-	-	-	-
<b>Euro area</b>	13.3	18.1	-30.8	1.0	10.0	9.0	-1.3	10.4
<b>EU</b>	16.0	29.3	-29.0	-2.5	9.8	8.6	-1.8	10.1





EUROPEAN CENTRAL BANK

EUROSYSTEM

13.3 Value of cash withdrawals and loading/unloading transactions per terminal  
(EUR thousands; total for the period)

	Cash withdrawals at ATMs provided by resident PSPs										E-money card-loading/unloading transactions at terminals provided by resident PSPs				
	With cards issued by non-resident PSPs					With cards issued by resident PSPs									
	2017	2018	2019	2020	2021	2017	2018	2019	2020	2021	2017	2018	2019	2020	2021
BE	134.9	151.8	178.9	163.4	195.4	4,716.4	5,158.0	5,017.2	4,347.5	5,129.1	34.1	34.4	43.6	42.5	57.9
BG	253.3	.	.	172.3	.	1,873.4	.	.	2,660.6	3,407.6	.	.	.	16.6	.
CZ	141.2	141.7	133.6	90.3	98.9	5,781.0	6,139.2	6,089.6	5,539.5	6,010.8	.	.	.	.	.
DK	173.3	.	148.5	93.2	.	4,976.4	5,035.0	4,636.8	3,812.3	3,968.6	-	-	-	-	-
DE	163.0	170.9	189.0	272.8	570.9	6,567.0	6,560.1	6,600.1	5,986.2	5,988.0	1.7	1.4	1.2	0.7	.
EE	290.7	.	353.4	258.9	238.3	5,047.7	5,149.9	5,295.0	.	.	-	-	-	-	-
IE	.	402.0	356.3	275.2	318.1	5,707.8	6,758.3	5,877.2	4,958.1	5,588.3	-	-	-	-	-
GR	511.6	536.1	486.4	328.8	409.3	7,066.1	7,148.3	7,264.5	6,766.8	7,189.3	-	-	-	-	-
ES	142.4	146.6	143.3	67.7	85.5	2,267.9	2,222.0	2,230.1	2,005.8	2,255.5	-	-	-	-	.
FR	111.5	134.4	157.1	131.3	131.3	2,531.4	2,604.9	2,725.5	2,654.6	2,586.1	0.0	-	0.0	-	-
HR	317.9	323.6	282.7	165.8	272.9	2,131.6	2,172.8	2,114.4	2,230.8	2,466.1	-	-	-	-	-
IT	0.0	0.0	-	-	-	4,076.4	4,218.8	4,121.0	3,696.5	4,197.7	804.8	902.5	1,005.7	990.9	1,188.3
CY	927.6	1,076.0	1,036.8	1,177.6	1,145.5	5,176.8	.	.	8,708.8	9,722.2	.	.	.	.	.
LV	.	399.4	474.5	371.5	333.0	.	5,326.0	5,711.0	5,135.4	5,173.0	-	-	-	-	-
LT	357.2	412.7	554.7	589.1	987.4	7,267.0	7,963.8	10,163.4	9,180.5	10,772.4	-	-	-	-	-
LU	295.3	.	.	207.0	263.8	4,516.1	.	.	.	.	-	-	-	-	-
HU	189.4	.	.	103.6	109.1	4,573.4	4,320.7	4,533.0	4,194.7	4,340.7	.	0.0	-	0.0	0.0
MT	.	.	.	914.8	1,008.3	.	.	.	.	.	-	-	-	-	-
NL	298.8	251.1	272.8	454.9	879.6	6,433.3	6,687.8	7,406.5	12,489.5	24,688.2	-	-	-	-	-
AT	218.3	220.1	208.8	128.2	102.0	5,781.8	5,820.2	5,754.3	5,064.6	4,990.7	20.6	18.8	17.1	15.4	11.2
PL	75.2	79.3	81.2	60.6	58.3	3,214.1	3,340.6	3,424.8	3,210.0	3,239.5	-	-	-	-	-
PT	139.9	139.3	360.3	270.0	290.7	2,237.2	2,331.7	2,093.5	1,774.3	1,871.1	.	3.9	4.6	4.2	4.1
RO	116.3	117.0	126.8	128.9	156.9	3,594.4	4,194.1	4,665.5	4,582.6	5,068.1	.	.	.	.	.
SI	333.2	367.6	399.9	354.5	363.7	3,459.0	3,677.5	3,858.5	3,924.2	4,064.8	.	.	.	.	-
SK	180.8	183.6	201.6	139.2	110.8	4,659.9	5,085.7	5,272.6	4,819.6	4,254.3	-	-	-	-	-
FI	148.0	135.9	.	89.5	77.2	7,954.8	6,974.3	5,883.8	4,456.9	3,818.7	-	-	-	-	-
SE	172.0	145.6	.	74.7	.	4,890.1	4,063.7	3,782.4	3,230.9	3,304.2	-	-	-	-	-
Euro area	.	146.0	164.1	149.5	223.8	.	4,191.3	4,198.5	3,878.9	4,007.1	65.4	87.7	100.6	93.5	103.1
EU	139.3	144.4	159.0	140.6	203.5	4,015.9	4,100.3	4,126.5	3,831.1	3,983.6	62.4	82.9	94.7	88.2	97.1



# EUROPEAN CENTRAL BANK

## EUROSYSTEM

### 13.4 Value of cash withdrawals and loading/unloading transactions per card

With cards issued by resident PSPs

(EUR; total for the period)

	Cash withdrawals at ATMs provided by resident PSPs					Cash withdrawals at ATMs provided by non-resident PSPs					E-money card-loading/unloading transactions at terminals provided by resident PSPs				
	2017	2018	2019	2020	2021	2017	2018	2019	2020	2021	2017	2018	2019	2020	2021
BE	1,727.1	1,655.9	1,021.9	678.1	632.2	91.5	88.0	64.0	34.8	48.6	300.3	329.0	460.7	461.5	658.2
BG	1,428.7	.	.	1,872.0	2,218.7	61.4	63.9	65.0	55.5	.	1.1	.	.	17.6	.
CZ	2,326.7	2,431.7	2,364.4	1,963.1	2,132.8	72.2	78.7	77.0	55.8	69.1	.	.	.	.	.
DK	1,270.0	1,202.5	1,046.3	823.5	827.9	109.3	103.6	96.2	39.6	.	-	-	-	-	-
DE	2,527.1	2,503.9	2,424.4	2,113.4	2,071.5	68.0	68.5	71.2	.	49.0	1.2	1.1	0.9	0.7	.
EE	2,027.4	2,053.4	2,049.8	.	.	125.3	126.2	114.2	75.6	64.7	-	-	-	-	-
IE	2,677.0	2,694.5	2,037.8	1,254.8	1,067.4	358.1	450.2	563.0	321.4	450.5	.	0.0	0.0	0.0	0.0
GR	2,558.0	2,559.6	2,508.3	2,238.4	2,296.0	23.9	24.8	20.8	15.2	15.2	424.4	419.4	423.0	403.9	215.0
ES	1,485.6	1,453.1	1,410.9	1,149.6	1,214.7	18.0	16.6	16.4	9.5	9.8	-	-	-	0.0	.
FR	1,694.0	1,877.9	1,892.2	1,586.1	1,753.8	71.3	75.9	74.4	38.3	52.1	0.0	0.0	0.0	0.0	8.7
HR	1,201.2	1,333.5	1,265.2	1,260.8	1,342.1	-	-	-	-	-	65.7	84.7	109.6	.	.
IT	2,399.8	2,415.2	2,347.2	2,009.1	2,100.2	4.6	5.3	8.0	4.5	4.6	1,267.6	1,454.6	1,522.8	1,455.7	1,686.5
CY	2,109.4	.	.	2,917.8	3,099.7	234.3	443.9	373.3	218.6	226.2	.	.	.	.	.
LV	2,295.5	2,417.9	2,474.4	2,232.0	2,286.9	187.8	124.0	93.2	58.2	56.8	.	0.0	0.0	0.0	0.0
LT	2,489.5	2,763.0	2,877.8	806.9	761.5	60.8	67.5	152.8	105.7	378.7	.	-	-	-	-
LU	1,027.9	.	.	.	.	424.7	431.6	428.3	378.2	383.4	-	-	-	-	-
HU	2,771.4	2,534.2	2,674.3	2,299.9	2,363.4	33.2	43.0	56.4	105.2	.	-	0.0	-	0.0	0.0
MT	.	.	.	.	.	89.9	103.1	104.4	53.8	122.9	.	.	.	.	.
NL	1,316.9	1,254.0	1,104.9	874.1	569.0	161.7	283.4	433.4	338.9	186.5	0.0	0.0	0.0	0.0	0.0
AT	3,838.4	3,768.2	3,764.4	3,062.7	3,231.3	152.8	149.5	144.9	74.6	94.8	117.8	99.3	90.0	80.8	57.0
PL	1,958.1	1,926.8	1,900.1	1,700.2	1,665.8	38.7	43.3	46.5	40.0	43.1	-	-	-	-	-
PT	1,459.6	1,441.5	1,428.2	1,168.2	1,202.4	43.4	43.2	40.4	23.5	26.4	426.1	419.9	432.8	436.5	444.1
RO	2,257.3	2,383.3	2,497.5	2,317.1	2,450.9	52.6	55.7	60.1	48.2	53.4	.	.	.	.	.
SI	1,711.1	1,670.7	1,672.6	1,589.2	1,685.2	112.0	117.0	126.0	112.4	119.6	.	.	.	.	864.2
SK	2,295.5	2,461.2	2,542.3	2,272.1	2,518.1	89.0	82.0	79.4	57.9	76.7	0.0	0.0	0.0	0.0	0.0
FI	1,235.6	1,132.4	1,052.7	758.8	630.1	65.6	63.4	59.0	24.7	20.2	.	-	-	-	-
SE	814.0	604.9	547.5	454.1	445.6	125.2	218.1	628.5	457.4	409.5	-	-	-	-	-
<b>Euro area</b>	.	2,086.2	1,984.6	1,643.2	1,651.5	65.0	74.2	84.9	55.7	59.0	324.9	362.0	383.5	351.6	329.2
<b>EU</b>	2,023.4	2,030.5	1,947.5	1,637.0	1,655.6	64.0	74.5	93.9	63.9	65.3	323.7	360.3	381.6	350.1	327.6



# EUROPEAN CENTRAL BANK

## EUROSYSTEM

### 14.1 Number of payments at terminals POS transactions at terminals provided by resident PSPs (millions; total for the period)

	With cards issued by non-resident PSPs					With cards issued by resident PSPs				
	2017	2018	2019	2020	2021	2017	2018	2019	2020	2021
BE	78.6	86.2	100.2	73.7	122.5	1,737.1	1,751.7	1,768.4	1,773.3	2,001.8
BG	24.1	.	.	.	.	87.0	.	126.9	144.4	.
CZ	41.9	56.0	73.7	63.4	.	713.2	784.0	898.0	1,018.1	1,181.0
DK	64.1	76.8	85.0	38.0	.	1,520.0	1,610.6	1,698.8	1,641.4	1,663.3
DE	561.0	810.0	1,054.1	1,101.0	1,449.4	3,240.9	3,824.4	4,274.8	4,736.7	4,730.5
EE	15.6	18.1	21.6	.	15.6	278.8	296.6	318.4	307.6	320.8
IE	.	588.8	1,117.4	1,378.5	2,320.2	.	404.7	665.4	745.4	920.5
GR	51.1	67.7	89.2	55.4	55.1	443.1	530.3	648.5	952.6	1,147.8
ES	404.6	481.2	693.7	429.2	582.7	3,293.1	3,715.6	4,219.0	4,384.6	5,694.9
FR	537.0	750.4	846.3	884.3	455.3	10,661.2	11,343.0	11,947.2	11,194.6	12,224.3
HR	41.9	49.1	.	.	60.6	258.0	287.6	328.1	346.8	.
IT	413.1	475.0	596.1	163.7	253.6	2,706.1	3,075.0	3,530.9	3,671.7	4,902.0
CY	.	13.1	.	.	.	42.9	49.9	.	.	.
LV	24.5	31.5	38.2	34.0	39.6	.	216.6	242.3	246.2	273.2
LT	.	.	49.7	52.8	70.9	230.3	.	302.5	333.4	373.5
LU	280.3	351.9	885.1	971.8	553.6	50.1	56.3	.	.	.
HU	39.1	.	60.2	.	.	561.2	652.9	805.3	784.3	.
MT	.	.	.	.	23.3	.	.	.	.	.
NL	108.0	127.0	141.7	130.0	133.4	3,867.3	4,100.4	4,290.1	4,055.8	3,939.1
AT	113.7	179.1	226.6	210.0	235.6	467.1	536.7	619.3	728.6	816.0
PL	82.8	110.2	146.1	112.0	147.2	3,721.2	4,501.4	5,437.5	5,785.1	6,885.9
PT	64.6	79.2	208.9	151.9	191.1	1,081.0	1,168.9	1,132.5	1,056.0	1,187.7
RO	16.0	.	.	50.3	71.7	369.6	478.4	621.2	724.1	950.4
SI	12.4	14.4	.	12.5	.	158.0	174.9	196.8	189.5	214.4
SK	11.5	13.9	32.8	15.5	.	278.5	359.9	412.4	424.8	515.0
FI	35.3	.	51.0	38.0	38.9	1,125.7	.	1,242.3	1,078.1	1,062.6
SE	194.0	250.0	308.6	182.9	166.6	2,810.0	2,758.9	2,917.1	2,639.5	2,740.3
<b>Euro area</b>	<b>3,205.2</b>	<b>4,182.2</b>	<b>6,200.5</b>	<b>5,741.1</b>	<b>6,588.0</b>	<b>30,200.3</b>	<b>33,085.2</b>	<b>35,948.9</b>	<b>36,035.0</b>	<b>40,518.4</b>
<b>EU</b>	<b>3,709.1</b>	<b>4,820.9</b>	<b>7,013.7</b>	<b>6,289.4</b>	<b>7,273.2</b>	<b>40,240.5</b>	<b>44,263.2</b>	<b>48,781.7</b>	<b>49,118.7</b>	<b>55,448.5</b>



EUROPEAN CENTRAL BANK

EUROSYSTEM

14.1 Number of payments at terminals (cont'd)

With cards issued by resident PSPs

(millions; total for the period)

	POS transactions at terminals provided by non-resident PSPs					E-money payments with cards on which e-money can be stored directly <sup>1)</sup>				
	2017	2018	2019	2020	2021	2017	2018	2019	2020	2021
BE	320.5	300.3	364.1	425.2	406.8	2.1	3.8	4.5	5.1	6.0
BG	21.0	29.2	38.9	38.3	51.9	0.0	0.0	0.0	0.0	0.0
CZ	61.3	284.8	377.1	245.5	312.8	0.0	0.0	0.0	0.0	0.0
DK	72.7	86.2	90.0	48.1	66.0	-	-	-	-	-
DE	319.0	389.0	473.0	349.3	430.8	26.8	24.3	21.3	15.4	10.3
EE	21.3	26.6	32.7	17.5	17.6	-	-	-	-	-
IE	353.4	447.7	478.2	422.3	500.9	-	-	-	-	-
GR	21.6	32.4	42.6	21.2	28.6	10.1	14.7	16.0	18.1	19.7
ES	243.0	296.8	380.9	305.4	354.4	0.0	0.0	0.0	8.3	17.1
FR	652.1	766.4	825.6	704.4	1,155.4	9.2	0.4	0.1	0.8	0.1
HR	-	-	-	-	-	5.3	5.5	-	2.6	2.7
IT	90.9	370.1	230.0	254.0	299.2	-	-	-	-	-
CY	3.9	16.1	23.5	20.1	24.8	-	-	-	-	-
LV	47.5	67.2	77.3	76.0	47.2	0.0	0.0	0.0	0.0	0.0
LT	36.4	49.9	65.4	133.9	591.7	-	0.0	-	-	-
LU	65.1	79.3	108.8	115.2	133.5	0.0	0.0	0.0	0.0	0.0
HU	57.6	35.0	44.0	98.5	138.8	-	-	0.0	0.0	0.0
MT	3.4	5.5	5.9	2.9	6.8	-	-	-	-	-
NL	283.1	517.5	723.5	524.0	724.4	0.0	0.0	0.0	0.0	0.0
AT	181.2	207.7	234.5	214.6	250.2	-	-	-	-	-
PL	144.3	211.7	283.1	305.6	393.9	-	-	-	-	-
PT	30.2	38.1	40.2	46.7	70.2	-	-	-	-	-
RO	33.3	41.9	53.9	43.3	68.6	0.0	0.0	0.0	0.0	0.0
SI	12.8	16.0	21.3	17.9	19.6	-	-	-	-	-
SK	41.4	57.3	71.5	51.2	106.9	0.0	0.0	0.2	-	-
FI	78.9	87.5	95.9	30.4	35.5	-	-	-	-	-
SE	245.0	141.1	238.4	153.4	216.5	5.0	0.0	-	-	-
<b>Euro area</b>	<b>2,805.5</b>	<b>3,771.4</b>	<b>4,295.1</b>	<b>3,732.1</b>	<b>5,204.6</b>	<b>51.7</b>	<b>44.3</b>	<b>42.9</b>	<b>48.6</b>	<b>55.4</b>
<b>EU</b>	<b>3,440.6</b>	<b>4,601.5</b>	<b>5,420.4</b>	<b>4,664.7</b>	<b>6,453.1</b>	<b>62.0</b>	<b>49.7</b>	<b>45.7</b>	<b>51.1</b>	<b>58.0</b>

1) Includes also remote payments with cards on which e-money can be stored directly.



EUROPEAN CENTRAL BANK

EUROSYSTEM

14.2 Increase/decrease in the number of payments at terminals

POS transactions at terminals provided by resident PSPs

(annual percentage changes)

	With cards issued by non-resident PSPs				With cards issued by resident PSPs			
	2018	2019	2020	2021	2018	2019	2020	2021
BE	9.6	16.2	-26.4	66.1	0.8	1.0	0.3	12.9
BG	.	.	.	.	.	21.8	13.8	.
CZ	33.6	31.6	-14.0	.	9.9	14.5	13.4	16.0
DK	19.8	10.7	-55.3	.	6.0	5.5	-3.4	1.3
DE	44.4	30.1	4.4	31.6	18.0	11.8	10.8	-0.1
EE	16.0	18.8	.	36.9	6.4	7.4	-3.4	4.3
IE	30.4	89.8	23.4	68.3	24.5	64.4	12.0	23.5
GR	32.6	31.7	-37.8	-0.7	19.7	22.3	46.9	20.5
ES	19.0	44.1	-38.1	35.8	12.8	13.6	3.9	29.9
FR	39.8	12.8	4.5	-48.5	6.4	5.3	-6.3	9.2
HR	17.1	.	.	83.9	11.5	14.1	5.7	.
IT	15.0	25.5	-72.5	55.0	13.6	14.8	4.0	33.5
CY	27.3	.	.	.	16.3	.	.	.
LV	28.5	21.2	-11.1	16.4	6.8	11.8	1.6	11.0
LT	.	6.8	6.4	34.2	.	15.1	10.2	12.0
LU	25.5	151.5	9.8	-43.0	12.4	.	.	.
HU	.	27.9	.	.	16.3	23.3	-2.6	.
MT	.	.	.	125.3	.	.	.	.
NL	17.6	11.6	-8.2	2.6	6.0	4.6	-5.5	-2.9
AT	57.4	26.5	-7.3	12.2	14.9	15.4	17.6	12.0
PL	33.1	32.5	-23.3	31.5	21.0	20.8	6.4	19.0
PT	22.6	163.8	-27.3	25.8	8.1	-3.1	-6.8	12.5
RO	.	.	26.3	42.4	29.4	29.8	16.6	31.2
SI	15.9	.	-28.8	.	10.7	12.5	-3.7	13.1
SK	20.7	136.3	-52.6	.	29.2	14.6	3.0	21.2
FI	.	31.6	-25.6	2.5	.	3.6	-13.2	-1.4
SE	28.9	23.4	-40.7	-9.0	-1.8	5.7	-9.5	3.8
<b>Euro area</b>	30.5	48.3	-7.4	14.8	9.6	8.7	0.2	12.4
<b>EU</b>	30.0	45.5	-10.3	15.6	10.0	10.2	0.7	12.9



EUROPEAN CENTRAL BANK

EUROSYSTEM

14.2 Increase/decrease in the number of payments at terminals (cont'd)

With cards issued by resident PSPs  
(annual percentage changes)

	POS transactions at terminals provided by non-resident PSPs				E-money payments with cards on which e-money can be stored directly <sup>1)</sup>			
	2018	2019	2020	2021	2018	2019	2020	2021
BE	-6.3	21.3	16.8	-4.3	81.9	18.8	14.3	16.9
BG	39.3	32.9	-1.3	35.3	-	-	-	-
CZ	364.9	32.4	-34.9	27.4	-	-	-	-
DK	18.5	4.4	-46.6	37.4	-	-	-	-
DE	22.0	21.6	-26.1	23.3	-9.3	-12.5	-27.7	-33.1
EE	24.7	23.1	-46.6	0.9	-	-	-	-
IE	26.7	6.8	-11.7	18.6	-	-	-	-
GR	50.4	31.5	-50.3	35.0	45.4	8.9	13.1	9.2
ES	22.1	28.3	-19.8	16.0	-	-	-	107.5
FR	17.5	7.7	-14.7	64.0	-96.0	-65.3	538.8	-91.5
HR	-	-	-	-	3.5	-	-10.7	3.9
IT	307.3	-37.9	10.4	17.8	-	-	-	-
CY	307.6	46.5	-14.4	23.1	-	-	-	-
LV	41.4	15.1	-1.8	-37.8	-	-	-	-
LT	37.3	30.9	104.9	341.9	-	-	-	-
LU	21.8	37.2	5.9	16.0	-	-	-	-
HU	-39.2	25.6	123.8	40.9	-	-	-	-
MT	63.4	7.4	-51.4	137.7	-	-	-	-
NL	82.8	39.8	-27.6	38.3	-	-	-	-
AT	14.6	12.9	-8.5	16.6	-	-	-	-
PL	46.8	33.7	7.9	28.9	-	-	-	-
PT	26.3	5.5	16.1	50.5	-	-	-	-
RO	26.0	28.7	-19.8	58.6	-	-	-	-
SI	25.0	32.7	-16.1	9.7	-	-	-	-
SK	38.6	24.9	-28.4	108.8	133.3	3,014.3	-	-
FI	10.9	9.6	-68.3	16.9	-	-	-	-
SE	-42.4	68.9	-35.7	41.1	-	-	-	-
<b>Euro area</b>	34.4	13.9	-13.1	39.5	-14.3	-3.2	13.3	14.0
<b>EU</b>	33.7	17.8	-13.9	38.3	-19.7	-8.0	11.8	13.5

1) Includes also remote payments with cards on which e-money can be stored directly.



# EUROPEAN CENTRAL BANK

## EUROSYSTEM

### 14.3 Number of payments per terminal

At terminals provided by resident PSPs

(total for the period)

	POS transactions at terminals provided by resident PSPs										E-money payments with cards on which e-money can be stored directly <sup>1)</sup>				
	With cards issued by non-resident PSPs					With cards issued by resident PSPs									
	2017	2018	2019	2020	2021	2017	2018	2019	2020	2021	2017	2018	2019	2020	2021
BE	366.3	396.0	428.6	269.1	408.0	8,090.8	8,045.3	7,565.1	6,472.4	6,667.6	225.2	303.8	296.9	191.4	184.2
BG	.	.	.	.	.	.	.	729.5	721.7	.	.	0.0	0.0	0.0	0.0
CZ	262.7	305.3	351.1	257.4	.	4,471.4	4,275.4	4,277.1	4,134.3	4,463.6	.	0.0	0.0	0.0	0.0
DK	472.8	554.6	571.9	255.1	.	11,217.7	11,637.3	11,431.8	11,031.0	10,985.9	-	-	-	-	-
DE	403.7	596.3	787.6	785.7	946.0	2,332.3	2,815.4	3,194.0	3,380.0	3,087.4	61.5	59.8	65.1	47.6	30.4
EE	439.1	473.2	600.1	.	410.4	7,831.5	7,735.0	8,868.4	8,637.7	8,445.2	-	-	-	-	-
IE	.	2,556.3	3,568.1	4,174.6	6,272.5	.	1,757.2	2,124.9	2,257.5	2,488.7	-	-	-	-	-
GR	93.9	99.9	118.9	69.9	65.8	814.5	782.6	864.4	1,200.5	1,372.0	-	-	-	-	-
ES	257.5	292.9	395.9	231.9	298.8	2,096.2	2,261.7	2,407.8	2,369.5	2,920.7	-	-	-	34,240.7	17,912.1
FR	330.7	410.3	404.5	396.1	172.6	6,565.2	6,201.6	5,710.0	5,014.4	4,634.8	28.4	0.8	0.2	1.6	-
HR	353.4	429.2	.	.	510.3	2,175.1	2,514.8	2,951.0	3,221.0	.	-	-	-	-	-
IT	167.7	149.8	166.1	44.3	65.3	1,098.7	969.7	983.7	993.7	1,262.3	-	-	-	-	-
CY	.	484.1	.	.	.	.	1,850.4	.	.	.	.	.	.	.	.
LV	589.8	737.7	918.2	815.1	918.9	.	5,072.0	5,823.6	5,904.6	6,345.6	-	-	-	-	-
LT	.	.	912.7	835.8	1,048.2	4,261.0	.	5,560.1	5,275.5	5,522.3	-	-	-	-	-
LU	1,665.5	1,858.0	3,923.0	3,461.7	2,405.3	297.9	297.5	.	.	.	-	-	-	-	-
HU	219.8	.	319.8	.	.	3,152.4	3,481.1	4,279.3	3,660.7	.	-	-	0.0	0.0	0.0
MT	.	.	.	.	1,151.3	.	.	.	.	.	-	-	-	-	-
NL	211.1	240.9	286.3	289.3	286.9	7,558.9	7,780.3	8,669.8	9,022.7	8,473.0	-	-	-	-	-
AT	816.1	1,294.4	1,557.0	1,398.2	1,486.9	3,351.4	3,879.1	4,255.9	4,849.8	5,149.2	-	-	-	-	-
PL	130.8	140.1	161.1	109.0	131.1	5,879.1	5,720.8	5,997.9	5,630.3	6,131.3	-	-	-	-	-
PT	200.8	226.6	634.0	429.7	493.9	3,360.5	3,344.7	3,437.3	2,987.0	3,069.5	-	-	-	-	-
RO	82.6	.	.	197.4	241.6	1,906.4	2,341.2	2,709.1	2,840.7	3,202.5	-	0.0	0.0	0.0	0.0
SI	358.2	407.7	.	345.1	.	4,556.9	4,956.4	5,438.1	5,214.2	6,052.1	-	-	-	-	-
SK	195.5	219.9	482.8	204.5	.	4,739.2	5,707.3	6,074.4	5,596.0	6,506.6	0.1	0.1	3.2	-	-
FI	.	.	405.6	279.2	371.6	.	.	9,879.2	7,928.3	10,148.4	-	-	-	-	-
SE	767.4	907.9	1,122.5	1,027.8	772.3	11,115.5	10,017.5	10,609.6	14,828.9	12,706.1	-	-	-	-	-
Euro area	332.6	387.0	531.2	468.7	500.0	3,133.6	3,061.2	3,080.0	2,942.2	3,075.4	17.7	13.8	12.5	14.2	16.3
EU	324.3	375.1	504.1	430.0	458.9	3,518.8	3,443.7	3,505.9	3,358.5	3,498.6	19.8	14.3	12.2	13.5	15.2

1) Includes also remote payments with cards on which e-money can be stored directly.



# EUROPEAN CENTRAL BANK

## EUROSYSTEM

### 14.4 Number of payments per card

With cards issued by resident PSPs

(total for the period)

	POS transactions at terminals provided by resident PSPs					POS transactions at terminals provided by non-resident PSPs					E-money payments with cards on which e-money can be stored directly				
	2017	2018	2019	2020	2021	2017	2018	2019	2020	2021	2017	2018	2019	2020	2021
BE	78.2	73.7	44.4	38.6	40.2	14.4	12.6	9.1	9.3	8.2	0.1	0.2	0.1	0.1	0.1
BG	11.6	.	17.0	19.4	.	2.8	3.9	5.2	5.2	6.7	0.0	0.0	0.0	0.0	0.0
CZ	58.9	63.5	69.3	74.0	81.6	5.1	23.1	29.1	17.9	21.6	0.0	0.0	0.0	0.0	0.0
DK	169.2	174.1	179.4	173.0	173.9	8.1	9.3	9.5	5.1	6.9	-	-	-	-	-
DE	22.4	25.9	27.9	29.8	29.6	2.2	2.6	3.1	2.2	2.7	0.2	0.2	0.1	0.1	0.1
EE	150.2	157.8	169.6	164.4	169.2	11.5	14.2	17.4	9.3	9.3	-	-	-	-	-
IE	.	54.5	86.9	92.7	112.4	50.3	60.3	62.4	52.5	61.2	.	.	.	.	.
GR	28.1	33.6	39.6	56.9	66.3	1.4	2.1	2.6	1.3	1.7	0.6	0.9	1.0	1.1	1.1
ES	41.3	44.2	48.8	48.8	62.6	3.1	3.5	4.4	3.4	3.9	0.0	0.0	0.0	0.1	0.2
FR	133.5	138.6	141.4	128.5	135.8	8.2	9.4	9.8	8.1	12.8	0.1	0.0	0.0	0.0	0.0
HR	29.6	34.3	36.1	40.1	.	-	-	-	-	-	0.6	0.7	.	0.3	0.3
IT	34.9	37.3	41.9	42.3	57.4	1.2	4.5	2.7	2.9	3.5	-	-	-	-	-
CY	37.1	41.4	.	.	.	3.4	13.3	19.5	16.1	18.6	.	.	.	.	.
LV	.	96.6	108.5	113.1	129.2	20.6	30.0	34.7	34.9	22.3	0.0	0.0	0.0	0.0	0.0
LT	69.8	.	94.0	24.3	12.2	11.0	15.4	20.3	9.7	19.3	.	0.0	-	.	.
LU	19.5	19.9	.	.	.	25.3	28.0	35.2	36.2	39.7	0.0	0.0	0.0	0.0	0.0
HU	61.5	69.8	85.7	79.0	.	6.3	3.7	4.7	9.9	14.1	.	.	0.0	0.0	0.0
MT	.	.	.	.	.	.	6.4	7.3	3.4	7.4	.	.	.	.	.
NL	119.6	124.3	124.7	112.0	103.6	8.8	15.7	21.0	14.5	19.0	0.0	0.0	0.0	0.0	0.0
AT	35.4	39.5	45.0	47.7	56.8	13.7	15.3	17.0	14.1	17.4	.	-	-	-	-
PL	95.2	109.2	126.5	132.5	159.2	3.7	5.1	6.6	7.0	9.1	-	-	-	-	-
PT	51.9	54.9	56.6	49.0	56.8	1.4	1.8	2.0	2.2	3.4	-	-	-	-	-
RO	22.5	27.5	34.1	38.7	48.8	2.0	2.4	3.0	2.3	3.5	0.0	0.0	0.0	0.0	0.0
SI	46.7	49.6	54.5	53.9	61.5	3.8	4.5	5.9	5.1	5.6	-	.	-	-	-
SK	52.5	65.4	74.3	73.1	89.8	7.8	10.4	12.9	8.8	18.6	0.0	0.0	0.0	.	.
FI	114.8	.	125.1	104.7	101.0	8.0	8.7	9.7	2.9	3.4	-	-	-	-	-
SE	138.5	142.2	155.8	145.8	151.5	12.1	7.3	12.7	8.5	12.0	0.2	0.0	-	-	-
<b>Euro area</b>	.	61.0	62.9	59.2	63.8	.	7.0	7.5	6.1	8.2	.	0.1	0.1	0.1	0.1
<b>EU</b>	62.3	66.4	69.7	66.5	72.4	5.3	6.9	7.7	6.3	8.4	0.1	0.1	0.1	0.1	0.1





# EUROPEAN CENTRAL BANK

## EUROSYSTEM

### 15.1 Value of payments at terminals

POS transactions at terminals provided by resident PSPs

(EUR billions; total for the period)

	With cards issued by non-resident PSPs					With cards issued by resident PSPs				
	2017	2018	2019	2020	2021	2017	2018	2019	2020	2021
BE	4.3	4.6	5.0	3.3	5.2	83.0	75.9	73.8	71.6	78.4
BG	1.2	.	.	.	.	3.1	.	3.1	3.6	.
CZ	2.2	2.6	3.0	2.0	.	16.1	17.8	20.0	22.1	26.2
DK	3.1	3.5	3.5	1.4	2.0	48.8	49.5	51.2	51.0	52.6
DE	40.1	50.2	55.8	46.7	54.8	190.2	224.4	232.8	228.9	225.1
EE	0.6	0.6	.	.	.	4.6	4.9	5.3	5.4	5.9
IE	.	34.5	59.8	50.2	74.2	.	19.4	28.7	28.6	33.5
GR	5.4	6.4	7.0	4.9	6.0	17.0	18.3	20.4	26.8	32.4
ES	25.0	26.3	51.2	26.2	27.3	130.7	140.0	147.6	143.7	175.0
FR	34.2	40.7	39.1	37.2	22.1	424.6	438.1	441.6	429.9	449.3
HR	2.3	2.6	2.9	1.4	2.8	6.7	7.4	8.3	8.3	.
IT	37.6	43.8	47.8	13.6	19.6	173.9	192.2	209.7	211.5	254.8
CY	.	0.9	.	.	.	2.2	2.5	.	.	.
LV	0.7	0.8	0.9	0.7	0.8	.	3.1	3.5	3.6	4.4
LT	0.5	.	0.9	0.9	1.2	4.1	.	5.4	6.2	7.3
LU	15.1	19.1	41.0	37.5	20.1	2.9	3.1	.	.	.
HU	1.6	.	.	.	.	12.5	16.2	19.1	18.5	21.2
MT	.	.	.	.	1.0	.	.	.	.	.
NL	2.9	4.1	4.3	3.8	3.7	125.4	127.1	128.7	125.8	121.6
AT	8.6	10.5	11.9	8.8	8.8	21.4	22.7	24.4	27.6	29.7
PL	3.2	3.9	4.6	3.3	4.4	55.9	66.2	77.4	83.3	96.4
PT	4.2	4.7	9.4	6.4	8.1	56.7	61.7	58.9	56.1	62.9
RO	0.8	.	.	.	1.7	9.0	10.7	13.0	15.1	.
SI	0.8	0.9	0.9	0.6	0.7	4.7	5.2	5.7	5.9	6.8
SK	0.5	0.6	0.9	0.5	.	6.2	8.0	9.1	9.7	12.5
FI	1.3	.	1.7	1.1	1.1	31.6	.	32.6	30.2	30.8
SE	8.0	10.0	10.2	6.1	6.4	83.5	75.5	76.7	73.1	82.5
<b>Euro area</b>	<b>210.9</b>	<b>251.6</b>	<b>340.0</b>	<b>243.9</b>	<b>256.6</b>	<b>1,299.5</b>	<b>1,384.6</b>	<b>1,435.1</b>	<b>1,420.5</b>	<b>1,540.8</b>
<b>EU</b>	<b>233.3</b>	<b>278.4</b>	<b>369.4</b>	<b>261.6</b>	<b>280.3</b>	<b>1,535.1</b>	<b>1,630.6</b>	<b>1,703.9</b>	<b>1,695.4</b>	<b>1,853.2</b>



EUROPEAN CENTRAL BANK

EUROSYSTEM

# 15.1 Value of payments at terminals (cont'd)

With cards issued by resident PSPs

(EUR billions; total for the period)

	POS transactions at terminals provided by non-resident PSPs					E-money payments with cards on which e-money can be stored directly <sup>1)</sup>				
	2017	2018	2019	2020	2021	2017	2018	2019	2020	2021
BE	19.6	17.1	19.0	19.6	17.3	0.2	0.2	0.2	0.2	0.3
BG	1.0	1.3	1.6	1.5	2.2	0.0	0.0	0.0	0.0	0.0
CZ	2.4	8.0	10.0	6.2	8.3	0.0	0.0	0.0	0.0	0.0
DK	4.2	4.5	4.4	2.1	2.9	-	-	-	-	-
DE	24.6	27.3	28.7	17.6	21.2	0.1	0.1	0.1	0.2	0.2
EE	0.7	0.8	0.9	0.5	0.5	-	-	-	-	-
IE	15.3	18.4	23.0	18.9	21.8	0.0	0.0	0.0	0.0	0.0
GR	1.3	1.6	1.8	1.0	1.4	0.3	0.3	0.3	0.5	0.4
ES	12.4	14.0	16.4	12.1	12.5	0.0	0.0	0.0	0.2	0.4
FR	36.6	40.8	42.4	32.4	50.4	0.6	0.0	0.0	0.0	0.0
HR	-	-	-	-	-	0.0	0.1	-	0.1	0.1
IT	5.9	23.4	13.9	12.1	13.4	-	-	-	-	-
CY	0.4	1.3	1.7	1.4	1.8	-	-	-	-	-
LV	1.3	1.4	1.5	1.3	1.0	0.0	0.0	0.0	0.0	0.0
LT	1.2	1.5	1.9	2.8	11.3	-	0.0	-	-	-
LU	4.5	5.0	6.0	5.8	6.4	0.0	0.0	0.0	0.0	0.0
HU	2.1	1.3	1.3	2.4	2.8	-	-	0.0	0.0	0.0
MT	0.3	0.4	0.5	0.2	0.4	-	-	-	-	-
NL	17.0	35.1	71.3	60.3	52.3	0.0	0.0	0.0	0.0	0.0
AT	11.4	12.8	13.7	11.0	12.6	-	-	-	-	-
PL	5.3	6.9	8.9	8.5	11.6	-	-	-	-	-
PT	1.5	1.7	1.8	1.9	2.5	-	-	-	-	-
RO	1.6	1.9	2.2	1.4	2.4	0.0	0.0	0.0	0.0	0.0
SI	0.6	0.7	0.8	0.6	0.7	-	-	-	-	-
SK	1.5	1.8	2.1	1.7	3.4	0.0	0.0	0.0	0.0	0.0
FI	3.5	3.7	3.5	1.1	1.3	-	-	-	-	-
SE	11.5	6.1	8.0	4.6	7.3	0.0	0.0	-	-	-
<b>Euro area</b>	<b>159.7</b>	<b>208.9</b>	<b>251.0</b>	<b>202.1</b>	<b>232.3</b>	<b>1.3</b>	<b>0.7</b>	<b>0.6</b>	<b>1.2</b>	<b>1.4</b>
<b>EU</b>	<b>187.7</b>	<b>238.7</b>	<b>287.5</b>	<b>228.9</b>	<b>269.8</b>	<b>1.3</b>	<b>0.7</b>	<b>0.7</b>	<b>1.2</b>	<b>1.4</b>

1) Includes also remote payments with cards on which e-money can be stored directly.



EUROPEAN CENTRAL BANK

EUROSYSTEM

15.2 Increase/decrease in the real value of payments at terminals

POS transactions at terminals provided by resident PSPs

(annual percentage changes; HICP-adjusted)

	With cards issued by non-resident PSPs				With cards issued by resident PSPs			
	2018	2019	2020	2021	2018	2019	2020	2021
BE	3.8	7.0	-34.3	48.5	-10.6	-3.6	-3.3	2.6
BG	.	.	.	.	.	14.1	15.8	.
CZ	13.2	12.2	-34.2	.	5.7	9.1	11.1	9.2
DK	10.2	0.4	-59.3	31.8	1.1	2.8	-1.0	-0.4
DE	23.1	9.6	-15.8	11.0	16.0	2.2	-1.0	-7.0
EE	-0.0	.	.	.	3.9	5.5	2.3	-1.2
IE	23.5	71.1	-15.2	39.9	14.6	46.4	0.6	10.9
GR	18.3	7.0	-27.5	16.4	7.3	9.8	34.7	15.9
ES	3.9	92.9	-48.5	-2.1	5.8	4.6	-2.1	14.2
FR	16.9	-5.5	-4.8	-42.6	1.3	-0.8	-2.7	1.1
HR	14.7	9.6	-50.4	88.3	9.7	9.6	2.2	8.7
IT	15.2	8.6	-71.6	39.0	9.2	8.5	1.2	15.7
CY	13.0	.	.	.	12.2	.	.	.
LV	19.3	6.2	-24.9	14.8	4.2	9.7	3.4	14.3
LT	.	6.3	-1.5	29.6	.	13.3	14.1	7.2
LU	24.5	110.8	-8.4	-49.1	7.5	.	.	.
HU	11.3	14.9	-60.6	7.4	29.8	15.6	1.5	9.1
MT	.	.	.	100.8	.	.	.	.
NL	35.7	2.1	-11.6	-9.3	-0.4	-1.5	-3.1	-9.1
AT	19.7	12.0	-27.1	-3.3	4.5	5.5	12.1	3.5
PL	22.5	16.2	-29.1	26.4	17.5	14.5	7.6	10.1
PT	11.0	100.4	-31.4	22.2	8.1	-4.9	-4.5	9.2
RO	15.1	28.1	-10.9	38.0	17.9	19.1	16.4	21.1
SI	19.3	-1.4	-38.1	14.9	9.1	7.7	3.4	10.3
SK	14.5	46.0	-48.5	.	25.5	10.3	5.3	22.5
FI	.	30.9	-39.2	2.8	.	-0.3	-7.6	-1.0
SE	31.2	3.1	-41.3	-2.0	-5.8	3.2	-6.2	4.5
<b>Euro area</b>	17.5	33.4	-28.0	0.2	5.0	2.3	-0.7	3.3
<b>EU</b>	17.4	30.6	-29.3	1.8	4.6	2.8	-0.7	3.8



EUROPEAN CENTRAL BANK

EUROSYSTEM

15.2 Increase/decrease in the real value of payments at terminals (cont'd)

With cards issued by resident PSPs  
(annual percentage changes; HICP-adjusted)

	POS transactions at terminals provided by non-resident PSPs				E-money payments with cards on which e-money can be stored directly <sup>1)</sup>			
	2018	2019	2020	2021	2018	2019	2020	2021
BE	-14.6	9.8	2.7	-17.2	-28.6	7.9	7.7	20.7
BG	29.3	19.7	-9.6	40.5	-	-	-	-
CZ	212.1	21.8	-37.2	22.8	-	-	-	-
DK	6.7	-1.7	-52.5	33.6	-	-	-	-
DE	9.2	3.6	-38.3	13.7	-6.7	-11.4	50.0	7.2
EE	12.2	15.0	-50.8	3.7	-	-	-	-
IE	18.9	24.0	-17.1	9.1	-	-	-	-
GR	24.9	13.4	-46.8	43.1	12.5	-9.3	83.0	-26.8
ES	11.5	16.0	-26.0	-2.5	-	-	-	78.8
FR	9.2	2.4	-23.5	50.4	-98.0	-66.1	1,048.4	-94.2
HR	-	-	-	-	16.8	7.6	-1.9	16.2
IT	295.3	-41.2	-12.7	6.7	-	-	-	-
CY	230.1	32.3	-17.9	28.3	-	-	-	-
LV	6.2	3.5	-12.4	-28.9	-	-	-	-
LT	24.7	25.3	49.5	259.1	-	-	-	-
LU	7.8	18.3	-3.2	4.0	-	-	-	-
HU	-38.9	3.1	93.0	11.6	-	-	-	-
MT	41.8	6.4	-54.8	79.6	-	-	-	-
NL	102.7	97.9	-16.2	-18.5	-	-	-	-
AT	10.4	4.7	-20.7	11.0	-	-	-	-
PL	30.7	26.6	-5.6	30.3	-	-	-	-
PT	16.0	4.6	3.4	28.3	-	-	-	-
RO	14.6	15.4	-34.7	59.5	-	-	-	-
SI	17.7	17.6	-24.2	8.8	-	-	-	-
SK	20.9	9.2	-20.4	95.6	67.5	1,009.9	-29.1	-48.6
FI	2.5	-5.7	-69.4	13.7	-	-	-	-
SE	-45.0	34.1	-43.0	45.9	-	-	-	-
<b>Euro area</b>	28.9	18.6	-19.2	9.4	-48.3	-6.6	84.9	10.0
<b>EU</b>	25.2	18.5	-20.6	12.0	-46.0	-5.8	76.2	10.0

1) Includes also remote payments with cards on which e-money can be stored directly.



# EUROPEAN CENTRAL BANK

## EUROSYSTEM

### 15.3 Value of payments per terminal

At terminals provided by resident PSPs

(EUR thousands; total for the period)

	POS transactions at terminals provided by resident PSPs										E-money payments with cards on which e-money can be stored directly <sup>1)</sup>				
	With cards issued by non-resident PSPs					With cards issued by resident PSPs									
	2017	2018	2019	2020	2021	2017	2018	2019	2020	2021	2017	2018	2019	2020	2021
BE	20.2	21.2	21.3	12.0	17.3	386.7	348.4	315.7	261.5	261.0	26.7	14.5	13.0	7.9	8.4
BG	.	.	.	.	.	.	.	17.9	18.0	.	.	0.0	0.0	0.0	0.0
CZ	13.9	14.3	14.4	8.0	.	101.1	96.9	95.3	89.6	99.1	.	0.0	0.0	0.0	0.0
DK	23.2	25.1	23.6	9.7	13.0	359.8	357.7	344.7	342.6	347.6	-	-	-	-	-
DE	28.8	36.9	41.7	33.3	35.7	136.9	165.2	174.0	163.4	146.9	0.3	0.3	0.3	0.5	0.6
EE	16.6	15.9	.	.	.	128.9	128.5	147.4	150.7	156.4	-	-	-	-	-
IE	.	150.0	190.8	151.9	200.5	.	84.1	91.6	86.5	90.6	-	-	-	-	-
GR	9.9	9.5	9.3	6.2	7.2	31.2	27.1	27.1	33.7	38.7	-	-	-	-	-
ES	15.9	16.0	29.2	14.2	14.0	83.2	85.2	84.3	77.7	89.8	-	-	-	859.0	412.7
FR	21.1	22.3	18.7	16.7	8.4	261.5	239.5	211.1	192.6	170.4	1.7	0.0	0.0	0.1	-
HR	19.0	22.9	26.2	13.2	23.7	56.3	65.1	74.3	76.9	.	-	-	.	-	-
IT	15.3	13.8	13.3	3.7	5.1	70.6	60.6	58.4	57.2	65.6	-	-	-	-	-
CY	.	34.5	.	.	.	.	92.0	.	.	.	.	.	.	.	.
LV	15.8	18.8	21.0	15.6	18.7	.	72.2	83.0	85.2	101.7	-	-	-	-	-
LT	9.8	.	16.0	13.5	18.1	76.0	.	99.9	98.0	108.7	-	-	-	-	-
LU	89.6	101.0	181.9	133.5	87.3	17.0	16.6	.	.	.	-	-	-	-	-
HU	9.2	.	.	.	.	70.3	86.3	101.5	86.1	83.8	-	-	0.0	0.0	0.0
MT	.	.	.	.	47.7	.	.	.	.	.	-	-	-	-	-
NL	5.8	7.7	8.6	8.5	7.9	245.1	241.2	260.2	279.9	261.7	-	-	-	-	-
AT	61.6	75.6	81.9	58.5	55.6	153.4	164.2	167.7	183.9	187.3	-	-	-	-	-
PL	5.0	5.0	5.1	3.2	3.9	88.3	84.1	85.4	81.1	85.8	-	-	-	-	-
PT	13.0	13.4	28.6	18.2	20.9	176.4	176.6	178.8	158.6	162.6	-	-	-	-	-
RO	4.4	.	.	.	5.6	46.3	52.3	56.6	59.2	.	-	0.0	0.0	0.0	0.0
SI	22.5	26.7	26.2	15.9	19.8	136.1	147.9	158.4	161.1	191.6	.	.	-	-	-
SK	9.0	9.8	13.7	6.4	.	106.3	126.8	134.0	128.3	158.3	0.0	0.0	0.3	0.2	0.1
FI	.	.	13.8	7.8	10.7	.	.	259.0	221.8	294.3	-	-	-	-	-
SE	31.5	36.4	37.1	34.1	29.8	330.4	274.1	279.1	410.9	382.8	-	-	-	-	-
Euro area	21.9	23.3	29.1	19.9	19.5	134.8	128.1	123.0	116.0	117.0	0.4	0.2	0.2	0.3	0.4
EU	20.4	21.7	26.6	17.9	17.7	134.2	126.9	122.5	115.9	116.9	0.4	0.2	0.2	0.3	0.4

1) Includes also remote payments with cards on which e-money can be stored directly.



# EUROPEAN CENTRAL BANK

## EUROSYSTEM

### 15.4 Value of payments per card

With cards issued by resident PSPs

(EUR; total for the period)

	POS transactions at terminals provided by resident PSPs					POS transactions at terminals provided by non-resident PSPs					E-money payments with cards on which e-money can be stored directly				
	2017	2018	2019	2020	2021	2017	2018	2019	2020	2021	2017	2018	2019	2020	2021
BE	3,739.6	3,189.8	1,853.5	1,558.5	1,572.3	884.7	720.6	476.6	425.7	346.3	11.1	7.6	4.9	4.6	5.5
BG	409.3	.	417.5	485.5	.	132.4	177.4	217.8	197.6	286.2	0.0	0.0	0.0	0.0	0.0
CZ	1,330.3	1,438.9	1,543.2	1,605.2	1,811.9	202.1	645.3	772.7	454.4	576.8	0.0	0.0	0.0	0.0	0.0
DK	5,425.8	5,351.5	5,409.6	5,373.8	5,501.2	463.8	483.0	466.5	222.4	305.3	-	-	-	-	-
DE	1,317.6	1,521.8	1,522.2	1,440.2	1,408.5	170.5	185.3	187.9	110.8	132.4	0.9	0.8	0.7	1.0	1.2
EE	2,472.0	2,622.0	2,819.9	2,869.9	3,133.3	369.0	422.4	495.0	242.3	277.8	-	-	-	-	-
IE	.	2,607.5	3,744.0	3,552.6	4,092.0	2,179.3	2,470.9	3,004.5	2,347.6	2,659.8	0.0	0.0	0.0	0.0	0.0
GR	1,078.0	1,162.9	1,244.1	1,597.7	1,871.5	81.2	102.0	112.7	57.2	82.7	17.2	19.4	17.1	29.9	22.1
ES	1,641.1	1,664.4	1,709.3	1,599.7	1,923.4	156.1	166.9	189.9	134.4	137.8	0.0	0.0	0.0	2.3	4.3
FR	5,317.0	5,353.2	5,227.1	4,933.9	4,991.8	458.9	498.1	501.9	372.3	560.3	7.1	0.1	0.0	0.5	0.0
HR	764.9	887.1	909.0	957.8	.	-	-	-	-	-	5.5	6.8	.	6.9	8.5
IT	2,242.9	2,333.0	2,487.5	2,438.5	2,984.6	75.5	284.4	164.3	139.0	157.0	-	-	-	-	-
CY	1,891.5	2,058.2	.	.	.	325.9	1,043.7	1,386.4	1,089.0	1,376.1	.	.	.	.	.
LV	.	1,373.9	1,546.5	1,631.6	2,071.1	570.3	638.5	678.2	606.6	479.2	0.0	0.0	0.0	0.0	0.0
LT	1,244.4	.	1,688.4	450.6	239.6	352.7	457.0	591.3	206.7	368.2	.	0.0	-	.	.
LU	1,113.6	1,107.8	.	.	.	1,766.7	1,762.5	1,950.9	1,827.7	1,895.5	0.0	0.0	0.0	0.0	0.0
HU	1,371.0	1,731.4	2,033.3	1,859.3	2,150.6	225.3	133.8	140.2	243.8	288.7	.	.	0.0	0.0	0.0
MT	.	.	.	.	.	.	515.9	590.8	255.9	432.0	.	.	.	.	.
NL	3,877.8	3,851.5	3,743.4	3,475.5	3,198.7	525.6	1,062.6	2,074.1	1,666.0	1,375.2	0.0	0.0	0.0	0.0	0.0
AT	1,620.6	1,670.8	1,772.0	1,810.4	2,066.7	867.1	944.2	994.0	719.0	880.2	.	-	-	-	-
PL	1,429.4	1,605.3	1,800.0	1,907.4	2,228.2	134.4	167.8	208.1	193.5	267.5	-	-	-	-	-
PT	2,725.5	2,899.0	2,943.4	2,603.3	3,011.2	70.7	80.7	90.2	86.4	117.4	-	-	-	-	-
RO	547.2	614.2	713.5	806.0	.	97.5	106.4	119.9	75.9	122.2	0.0	0.0	0.0	0.0	0.0
SI	1,393.9	1,480.6	1,587.3	1,665.6	1,947.3	173.4	198.6	232.4	178.8	206.4	.	.	-	-	-
SK	1,179.0	1,453.4	1,639.1	1,676.4	2,186.3	281.5	334.2	373.1	288.5	600.8	0.2	0.3	3.4	2.3	1.3
FI	3,226.0	.	3,279.6	2,928.5	2,929.5	358.9	363.1	350.6	103.7	119.1	-	-	-	-	-
SE	4,115.2	3,891.1	4,097.1	4,039.7	4,563.5	567.2	313.2	428.8	256.7	404.9	0.0	0.0	-	-	-
<b>Euro area</b>	.	2,554.7	2,510.4	2,332.0	2,426.9	.	385.4	439.0	331.8	365.8	.	1.2	1.1	1.9	2.1
<b>EU</b>	2,377.7	2,445.4	2,434.3	2,294.6	2,419.7	290.8	358.0	410.8	309.8	352.3	2.1	1.1	1.0	1.7	1.9



# EUROPEAN CENTRAL BANK

## EUROSYSTEM

### 16.1 Participation in selected payment systems (end of period)

	Number of participants					of which: Direct participants				
	2017	2018	2019	2020	2021	2017	2018	2019	2020	2021
<b>A. PROCESSING THE EURO</b>										
<b>I. LVPS</b>										
<b>1. TARGET2</b>										
TARGET2 as a whole	2,348	2,326	2,138	2,272	2,180	1,707	1,694	1,572	1,719	1,665
<b>EURO AREA</b>										
RECOUR & TARGET2-BE	71	79	76	76	77	19	19	18	18	19
TARGET2-DE	959	941	803	979	911	816	802	683	857	811
TARGET2-EE	14	13	13	11	11	14	13	13	11	11
TARGET2-IE	22	21	26	26	27	15	15	20	20	21
HERMES & TARGET2-GR	30	33	35	31	27	25	28	32	28	24
TARGET2-ES	155	152	151	148	138	83	77	74	71	66
TBF & TARGET2-FR	327	325	319	301	294	138	140	138	132	135
TARGET2-IT	131	124	113	113	111	89	85	83	84	83
TARGET2-CY	24	24	23	22	22	21	21	19	18	18
TARGET2-LV	23	22	22	20	17	23	22	22	20	17
TARGET2-LT	13	13	15	15	16	13	13	15	15	16
TARGET2-LU	80	80	73	74	74	44	51	48	50	49
TARGET2-MT	11	11	14	14	14	11	11	14	14	14
TARGET2-NL	100	97	67	63	62	60	60	55	53	51
HOAM.AT, ASTI & TARGET2-AT	86	90	92	80	88	86	90	92	80	88
TARGET2-PT	51	52	52	51	49	42	42	42	41	40
TARGET2-SI	18	18	19	19	18	18	18	19	19	18
TARGET2-SK	34	36	36	39	38	34	36	36	39	38
BoF-RTGS & TARGET2-FI	26	27	28	29	29	24	25	26	26	26
EPM & TARGET2-ECB EU	6	6	7	9	11	6	6	7	9	11
<b>EU NON-EA</b>										
TARGET2-BG	24	26	26	26	26	24	23	22	22	22
TARGET2-DK	72	69	63	61	57	31	30	29	27	24
TARGET2-HR	26	23	22	22	23	26	23	22	22	23
TARGET2-PL	22	21	20	20	19	22	21	20	20	19
TARGET2-RO	23	23	23	23	21	23	23	23	23	21
<b>2. NON-TARGET2</b>										
<b>EURO AREA</b>										
<b>Finland</b>										
POPS	11	10	10	10	10	9	8	8	8	8
<b>3. EUROPEAN UNION</b>										
EURO1/STEP1	158	149	135	107	92	158	149	135	107	92
<b>II. MULTI-CURRENCY SYSTEMS</b>										
CLS	69	73	75	77	77	67	71	73	75	75
<b>III. RETAIL SYSTEMS</b>										
<b>EURO AREA</b>										
<b>Belgium</b>										
CEC	53	52	49	46	45	13	13	13	14	15
<b>Germany</b>										
RPS	198	190	192	189	179	198	190	192	189	179



EUROPEAN CENTRAL BANK

EUROSYSTEM

16.1 Participation in selected payment systems (cont'd)  
(end of period)

	Number of participants					of which: Direct participants				
	2017	2018	2019	2020	2021	2017	2018	2019	2020	2021
<b>A. PROCESSING THE EURO (cont.)</b>										
<b>III. RETAIL SYSTEMS (cont.)</b>										
<b>EURO AREA (cont.)</b>										
<b>Ireland</b>										
IPCC	.	10	10	10	10	.	10	10	10	10
<b>Greece</b>										
DIAS	35	36	43	49	53	24	24	25	26	25
ACO	25	23	23	23	23	25	23	23	23	23
<b>Spain</b>										
SNCE	151	141	141	141	139	17	15	15	15	14
<b>France</b>										
CORE	362	356	367	356	316	10	10	10	10	10
SEPA EU	362	356	367	356	316	10	10	10	10	10
<b>Italy</b>										
Italian CSMs	64	60	58	58	55	64	60	58	58	55
<b>Cyprus</b>										
Cyprus Clearing House for cheques	18	17	16	17	17	18	17	16	17	17
JCC Cards Payment System	.	.	.	.	.	.	.	.	.	.
Cyprus SEPA Direct Debits System	12	12	12	12	12	12	12	12	12	12
<b>Latvia</b>										
EKS	18	17	15	14	13	16	15	14	14	13
Worldline Latvia CSM	11	9	11	10	10	11	9	11	10	10
<b>Lithuania</b>										
LITAS-MMS	-	-	-	-	-	-	-	-	-	-
CENTROLink	12	14	17	19	21	12	14	17	19	21
<b>Malta</b>										
Malta Clearing House	12	12	12	11	11	12	12	12	11	11
<b>Netherlands</b>										
equensWorldlines	25	25	25	31	38	25	25	25	31	38
<b>Austria</b>										
CS	76	73	73	75	73	62	60	61	63	61
<b>Portugal</b>										
SICOI	63	63	62	60	60	33	36	36	37	34
<b>Slovenia</b>										
SEPA IKP System	-	-	-	-	-	-	-	-	-	-
SEPA IDD Core System	-	-	-	-	-	-	-	-	-	-
SEPA IDD B2B System	-	-	-	-	-	-	-	-	-	-
SIMP-PS payment system	16	16	16	16	15	16	16	16	16	15
BiPS payment system	-	-	16	16	15	-	-	16	16	15
<b>Slovakia</b>										
SIPS	24	25	25	27	29	24	25	25	27	29
<b>Finland</b>										
ARPP	1	3	3	2	2	1	3	3	2	2
<b>EU NON-EA</b>										
<b>Bulgaria</b>										
BISERA7-EUR	16	15	15	16	16	16	15	14	14	14
<b>Croatia</b>										
EuroNKS	25	23	22	22	22	25	23	22	22	22
<b>Poland</b>										
EuroELIXIR	590	584	570	563	557	20	20	19	19	19
<b>EUROPEAN UNION</b>										
STEP2 ICT Service	-	-	-	-	-	-	-	-	-	-
STEP2 SCT Service	4,877	4,889	4,896	4,850	4,834	143	142	151	157	156
STEP2 SDD CORE Service	3,926	3,902	3,867	3,809	3,808	108	111	114	119	116
STEP2 SDD B2B Service	3,373	3,354	3,315	3,242	3,219	93	95	95	100	96





EUROPEAN CENTRAL BANK

EUROSYSTEM

16.1 Participation in selected payment systems (cont'd)  
(end of period)

	Number of participants					of which: Direct participants				
	2017	2018	2019	2020	2021	2017	2018	2019	2020	2021
<b>B. PROCESSING OTHER CURRENCIES</b>										
<b>I. LVPS</b>										
<b>EU NON-EA</b>										
<b>Bulgaria</b>										
RINGS	31	30	28	27	28	31	30	28	27	28
<b>Czech Republic</b>										
CERTIS	52	53	55	55	52	52	53	55	55	52
<b>Denmark</b>										
KRONOS DKK	88	89	-	-	-	88	89	-	-	-
Kronos2	-	94	87	88	85	-	94	87	88	85
<b>Croatia</b>										
Croatian Large Value Payment System	29	25	24	25	27	29	25	24	25	27
<b>Hungary</b>										
VIBER	62	62	46	45	47	38	38	36	38	38
<b>Poland</b>										
SORBNET2	49	48	49	50	45	49	48	49	50	45
<b>Romania</b>										
REGIS	42	40	40	40	40	42	40	40	40	40
<b>Sweden</b>										
RIX	32	34	37	38	38	32	34	37	38	38
<b>II. RETAIL SYSTEMS</b>										
<b>EU NON-EA</b>										
<b>Bulgaria</b>										
BISERA	29	31	30	31	32	29	28	26	25	26
BORICA	30	30	29	28	28	24	24	21	20	20
<b>Denmark</b>										
The Sumclearing DKK	85	82	82	77	74	54	54	54	52	51
The IntradagClearing	85	82	82	77	74	54	54	54	52	51
Straksclearing	77	75	74	71	67	48	48	47	46	44
<b>Croatia</b>										
National Clearing System	28	24	23	23	23	28	24	23	23	23
<b>Hungary</b>										
ICS	61	61	43	44	46	35	35	32	34	34
<b>Poland</b>										
ELIXIR	618	612	602	594	583	40	40	39	38	40
Express ELIXIR	13	15	17	18	20	13	15	17	18	20
BlueCash	105	117	118	113	102	105	117	118	113	102
BLIK	25	31	33	34	41	25	31	33	34	41
KSR	13	13	12	9	11	13	13	12	9	11
<b>Romania</b>										
SENT	38	37	37	38	37	38	37	37	37	36
<b>Sweden</b>										
Bankgirot	23	25	27	26	24	23	25	27	26	24
Dataclearing	32	32	33	34	33	31	32	33	34	33



EUROPEAN CENTRAL BANK

EUROSYSTEM

16.1 Participation in selected payment systems (cont'd)  
(end of period)

	Concentration ratio in terms of volume (percentage)					Concentration ratio in terms of value (percentage)				
	2017	2018	2019	2020	2021	2017	2018	2019	2020	2021
<b>A. PROCESSING THE EURO</b>										
<b>I. LVPS</b>										
<b>1. TARGET2</b>										
TARGET2 as a whole	-	-	-	-	-	19	20	22	24	27
<b>EURO AREA</b>										
RECOUR & TARGET2-BE	95	96	96	97	97	93	94	94	95	96
TARGET2-DE	51	48	50	49	51	42	39	42	45	46
TARGET2-EE	98	95	90	93	93	89	85	89	89	87
TARGET2-IE	.	.	.	.	.	84	86	84	85	96
HERMES & TARGET2-GR	86	87	87	88	88	79	89	90	83	71
TARGET2-ES	60	74	76	80	80	62	71	73	70	77
TBF & TARGET2-FR	63	62	64	57	68	69	65	54	57	55
TARGET2-IT	45	46	48	51	51	47	55	58	62	60
TARGET2-CY	84	84	84	80	80	90	90	90	84	80
TARGET2-LV	64	68	74	62	68	78	74	59	58	54
TARGET2-LT	84	86	90	95	96	89	87	89	92	98
TARGET2-LU	71	73	75	76	76	79	76	78	81	82
TARGET2-MT	96	93	91	79	77	99	98	97	89	91
TARGET2-NL	83	89	70	91	91	85	89	75	80	85
HOAM.AT, ASTI & TARGET2-AT	54	58	59	60	65	39	49	52	52	53
TARGET2-PT	74	74	69	62	60	59	62	61	58	56
TARGET2-SI	67	64	62	67	66	78	76	73	78	75
TARGET2-SK	71	68	24	24	24	55	56	22	24	27
BoF-RTGS & TARGET2-FI	80	80	78	81	87	84	84	85	86	80
EPM & TARGET2-ECB EU	-	-	-	-	-	100	100	100	100	100
<b>EU NON-EA</b>										
TARGET2-BG	70	68	70	68	73	94	95	97	97	97
TARGET2-DK	82	82	86	88	93	99	98	99	99	100
TARGET2-HR	73	77	78	77	76	70	75	77	73	74
TARGET2-PL	82	82	82	87	87	71	72	76	78	77
TARGET2-RO	61	67	70	71	70	80	81	82	86	79
<b>2. NON-TARGET2</b>										
<b>EURO AREA</b>										
<b>Finland</b>										
POPS	94	95	95	95	95	94	94	94	94	93
<b>3. EUROPEAN UNION</b>										
EURO1/STEP1	36	37	39	42	45	50	49	49	51	51
<b>II. MULTI-CURRENCY SYSTEMS</b>										
CLS	-	-	-	-	-	37	38	37	36	34
<b>III. RETAIL SYSTEMS</b>										
<b>EURO AREA</b>										
<b>Belgium</b>										
CEC	84	84	84	84	83	84	84	84	83	82
<b>Germany</b>										
RPS	41	36	44	48	49	38	38	37	38	37



EUROPEAN CENTRAL BANK

EUROSYSTEM

16.1 Participation in selected payment systems (cont'd)  
(end of period)

	Concentration ratio in terms of volume (percentage)					Concentration ratio in terms of value (percentage)				
	2017	2018	2019	2020	2021	2017	2018	2019	2020	2021
<b>A. PROCESSING THE EURO (cont.)</b>										
<b>III. RETAIL SYSTEMS (cont.)</b>										
<b>EURO AREA (cont.)</b>										
<b>Ireland</b>										
IPCC	99	100	99	100	100	98	98	100	99	98
<b>Greece</b>										
DIAS	96	95	95	95	96	94	90	92	94	94
ACO	90	92	92	91	91	89	92	90	93	93
<b>Spain</b>										
SNCE	71	70	72	72	72	66	67	69	70	70
<b>France</b>										
CORE	84	86	86	85	85	74	75	75	74	73
SEPA EU	85	84	84	83	84	88	88	86	88	87
<b>Italy</b>										
Italian CSMs	30	31	32	32	35	34	39	42	45	42
<b>Cyprus</b>										
Cyprus Clearing House for cheques	86	88	86	84	90	76	81	76	80	90
JCC Cards Payment System	.	.	.	.	.	.	.	.	.	.
Cyprus SEPA Direct Debits System	100	100	100	100	100	100	100	100	100	100
<b>Latvia</b>										
EKS	66	70	63	61	59	48	50	51	54	54
Worldline Latvia CSM	99	100	100	100	100	97	99	100	100	100
<b>Lithuania</b>										
LITAS-MMS	-	-	-	-	-	-	-	-	-	-
CENTROlink	91	81	82	70	63	95	77	67	56	51
<b>Malta</b>										
Malta Clearing House	95	95	92	94	94	94	94	90	94	92
<b>Netherlands</b>										
equensWorldlines	99	98	99	99	87	95	94	93	93	83
<b>Austria</b>										
CS	73	73	73	72	73	65	65	66	68	70
<b>Portugal</b>										
SICOI	82	82	81	80	79	77	77	78	77	77
<b>Slovenia</b>										
SEPA IKP System	-	-	-	-	-	-	-	-	-	-
SEPA IDD Core System	-	-	-	-	-	-	-	-	-	-
SEPA IDD B2B System	-	-	-	-	-	-	-	-	-	-
SIMP-PS payment system	71	70	73	84	82	66	65	66	83	82
BIPS payment system	-	-	70	74	72	-	-	64	74	72
<b>Slovakia</b>										
SIPS	75	74	74	75	78	76	76	76	76	75
<b>Finland</b>										
ARPP	100	100	100	100	100	100	100	100	100	100
<b>EU NON-EA</b>										
<b>Bulgaria</b>										
BISERA7-EUR	93	90	82	82	82	93	92	84	83	84
<b>Croatia</b>										
EuroNKS	85	86	86	87	86	88	88	88	88	81
<b>Poland</b>										
EuroELIXIR	76	72	70	84	82	82	77	75	87	83
<b>EUROPEAN UNION</b>										
STEP2 ICT Service	-	-	-	-	-	-	-	-	-	-
STEP2 SCT Service	42	40	39	38	35	36	36	35	35	34
STEP2 SDD CORE Service	65	65	64	62	62	61	60	59	57	54
STEP2 SDD B2B Service	55	54	50	51	50	53	53	52	51	48



EUROPEAN CENTRAL BANK

EUROSYSTEM

16.1 Participation in selected payment systems (cont'd)  
(end of period)

	Concentration ratio in terms of volume (percentage)					Concentration ratio in terms of value (percentage)				
	2017	2018	2019	2020	2021	2017	2018	2019	2020	2021
<b>B. PROCESSING OTHER CURRENCIES</b>										
<b>I. LVPS</b>										
<b>EU NON-EA</b>										
<b>Bulgaria</b>										
RINGS	51	52	56	60	63	75	76	78	76	80
<b>Czech Republic</b>										
CERTIS	-	-	-	-	-	-	-	-	-	-
<b>Denmark</b>										
KRONOS DKK	87	88	-	-	-	77	74	-	-	-
Kronos2	-	84	85	85	84	-	78	78	79	77
<b>Croatia</b>										
Croatian Large Value Payment System	78	80	83	86	90	43	42	44	42	44
<b>Hungary</b>										
VIBER	54	54	55	53	55	51	48	51	52	50
<b>Poland</b>										
SORBNET2	55	54	56	58	58	64	64	64	66	66
<b>Romania</b>										
REGIS	55	57	62	66	60	64	62	64	60	61
<b>Sweden</b>										
RIX	90	89	89	87	84	70	70	69	68	70
<b>II. RETAIL SYSTEMS</b>										
<b>EU NON-EA</b>										
<b>Bulgaria</b>										
BISERA	54	56	56	60	61	60	62	64	68	69
BORICA	70	67	66	70	75	68	66	65	65	71
<b>Denmark</b>										
The Sumclearing DKK	-	-	-	-	-	-	-	-	-	-
The IntradagClearing	75	74	73	73	72	77	76	75	75	74
Straksclearing	95	75	73	72	71	71	68	67	66	65
<b>Croatia</b>										
National Clearing System	72	73	75	74	75	67	68	72	70	72
<b>Hungary</b>										
ICS	62	65	64	66	62	53	57	59	60	58
<b>Poland</b>										
ELIXIR	57	58	60	61	61	53	54	56	57	57
Express ELIXIR	82	83	80	79	78	80	76	73	74	74
BlueCash	91	86	87	90	94	88	83	87	88	92
BLIK	96	91	84	81	79	96	92	85	82	80
KSR	93	94	96	99	98	97	97	99	99	99
<b>Romania</b>										
SENT	61	62	64	65	64	59	60	61	61	63
<b>Sweden</b>										
Bankgirot	-	-	-	-	-	-	-	-	-	-
Dataclearing	-	-	-	-	-	-	-	-	-	-



# EUROPEAN CENTRAL BANK

## EUROSYSTEM

### 16.2 Number of payments processed by selected payment systems (total for the period)

	Number of transactions (millions)					Increase/decrease in the number of transactions (percentages per annum)			
	2017	2018	2019	2020	2021	2018	2019	2020	2021
<b>A. PROCESSING THE EURO</b>									
<b>I. LVPS</b>									
<b>1. TARGET2</b>									
TARGET2 as a whole	90.2	89.1	88.4	89.2	96.8	-1.3	-0.8	0.9	8.5
<b>EURO AREA</b>									
RECOUR & TARGET2-BE	2.2	2.3	2.5	3.0	3.2	3.0	10.0	20.2	5.3
TARGET2-DE	44.7	47.4	48.2	48.8	51.0	6.0	1.7	1.2	4.5
TARGET2-EE	1.1	0.4	0.1	0.1	0.1	-65.6	-70.6	-19.8	-2.2
TARGET2-IE	0.8	0.9	0.9	0.7	0.8	3.3	5.1	-18.9	1.4
HERMES & TARGET2-GR	0.7	0.7	0.7	0.8	0.9	3.2	3.2	7.2	20.2
TARGET2-ES	10.1	6.1	6.3	5.9	6.6	-39.9	3.4	-6.6	12.3
TBF & TARGET2-FR	8.2	8.5	10.4	10.7	12.9	3.9	21.7	3.3	20.3
TARGET2-IT	8.5	8.3	8.5	7.9	8.8	-2.4	2.0	-7.6	11.2
TARGET2-CY	0.2	0.2	0.2	0.1	0.1	5.6	-5.3	-22.2	-28.6
TARGET2-LV	0.5	0.5	0.5	0.2	0.2	5.6	-7.5	-47.1	-8.1
TARGET2-LT	0.1	0.1	0.1	0.1	0.2	-7.2	39.1	55.1	58.7
TARGET2-LU	1.4	1.6	1.7	1.8	2.2	10.1	9.5	6.4	18.3
TARGET2-MT	0.1	0.1	0.1	0.1	0.1	1.8	-24.1	-8.0	6.2
TARGET2-NL	5.6	6.1	2.5	2.9	3.1	9.8	-59.7	15.4	8.0
HOAM.AT, ASTI & TARGET2-AT	1.9	1.7	1.8	1.9	2.0	-9.9	4.2	6.2	3.8
TARGET2-PT	1.1	1.1	0.8	0.7	0.8	8.6	-29.6	-8.0	4.0
TARGET2-SI	0.7	0.7	0.7	0.6	0.7	-3.2	1.2	-4.0	8.9
TARGET2-SK	0.2	0.2	0.2	0.1	0.2	-20.7	-6.8	-9.1	10.1
BoF-RTGS & TARGET2-FI	0.4	0.4	0.5	0.7	0.9	0.5	24.5	26.4	41.0
EPM & TARGET2-ECB EU	0.2	0.2	0.2	0.2	0.2	3.1	16.5	9.3	5.6
<b>EU NON-EA</b>									
TARGET2-BG	0.2	0.3	0.3	0.2	0.3	24.0	-4.6	-14.1	4.4
TARGET2-DK	0.1	0.2	0.2	0.2	0.3	9.3	11.0	17.6	21.5
TARGET2-HR	0.1	0.1	0.1	0.1	0.1	11.6	6.5	-8.5	12.0
TARGET2-PL	0.9	0.9	0.9	1.1	1.2	7.5	-4.8	18.6	15.8
TARGET2-RO	0.1	0.1	0.1	0.1	0.1	-27.2	0.0	2.8	13.6
<b>2. NON-TARGET2</b>									
<b>EURO AREA</b>									
<b>Finland</b>									
POPS	0.3	0.3	0.3	0.3	0.3	-12.1	-1.6	-6.3	-1.1
<b>3. EUROPEAN UNION</b>									
EURO1/STEP1	53.0	52.5	52.7	46.2	45.3	-1.0	0.4	-12.3	-2.0
<b>II. MULTI-CURRENCY SYSTEMS</b>									
CLS	198.5	226.6	312.0	331.6	314.5	14.2	37.7	6.3	-5.2
Euro processing	34.0	39.1	52.4	55.5	52.3	14.9	34.1	5.9	-5.8
DKK processing	0.7	0.8	1.2	1.3	1.4	9.8	59.6	12.2	3.8
SEK processing	3.7	4.5	5.5	5.7	5.5	22.5	20.6	3.2	-2.3
HUF processing	0.1	0.1	0.1	0.2	0.4	59.2	32.7	26.3	136.1
<b>III. RETAIL SYSTEMS</b>									
<b>EURO AREA</b>									
<b>Belgium</b>									
CEC	1,311.2	1,456.6	1,513.0	1,498.7	1,602.5	11.1	3.9	-0.9	6.9
<b>Germany</b>									
RPS	4,382.1	4,766.4	5,302.6	6,148.9	6,762.9	8.8	11.2	16.0	10.0



EUROPEAN CENTRAL BANK

EUROSYSTEM

16.2 Number of payments processed by selected payment systems (cont'd)  
(total for the period)

	Number of transactions (millions)					Increase/decrease in the number of transactions (percentages per annum)			
	2017	2018	2019	2020	2021	2018	2019	2020	2021
<b>A. PROCESSING THE EURO (cont.)</b>									
<b>III. RETAIL SYSTEMS (cont.)</b>									
<b>EURO AREA (cont.)</b>									
<b>Ireland</b>									
IPCC	22.3	19.7	17.0	12.9	11.3	-11.6	-13.7	-23.8	-12.8
<b>Greece</b>									
DIAS	250.0	259.8	273.9	282.1	317.6	3.9	5.4	3.0	12.6
ACO	0.4	0.4	0.3	0.2	0.2	-5.8	-12.9	-31.6	-15.1
<b>Spain</b>									
SNCE	1,801.6	1,888.6	1,969.9	2,020.9	2,329.4	4.8	4.3	2.6	15.3
<b>France</b>									
CORE	12,535.1	12,924.8	13,529.8	12,598.1	13,671.7	3.1	4.7	-6.9	8.5
SEPA EU	2,436.4	2,570.8	2,659.5	2,619.5	2,697.8	5.5	3.4	-1.5	3.0
<b>Italy</b>									
Italian CSMs	2,072.5	2,044.1	2,009.7	1,892.3	2,348.9	-1.4	-1.7	-5.8	24.1
<b>Cyprus</b>									
Cyprus Clearing House for cheques	7.8	7.7	7.0	5.0	4.6	-1.5	-9.0	-28.4	-8.4
JCC Cards Payment System	.	.	.	.	.	17.7	19.0	3.3	27.9
Cyprus SEPA Direct Debits System	8.8	9.3	9.7	10.4	11.1	4.6	4.9	7.1	6.7
<b>Latvia</b>									
EKS	42.0	44.7	61.7	92.5	101.2	6.4	38.0	50.1	9.3
Worldline Latvia CSM	39.8	40.4	44.6	28.9	6.6	1.4	10.6	-35.2	-77.2
<b>Lithuania</b>									
LITAS-MMS	-	-	-	-	-	-	-	-	-
CENTROlink	7.6	9.4	22.5	71.3	93.3	23.3	138.9	217.2	30.9
<b>Malta</b>									
Malta Clearing House	4.7	4.8	4.5	3.6	2.8	1.8	-4.8	-20.3	-21.3
<b>Netherlands</b>									
equensWorldlines	2,597.1	2,799.0	2,744.6	2,008.1	2,103.4	7.8	-1.9	-26.8	4.7
<b>Austria</b>									
CS	661.7	679.8	700.0	712.8	748.3	2.7	3.0	1.8	5.0
<b>Portugal</b>									
SICOI	2,378.8	2,535.6	2,741.7	2,517.0	2,816.9	6.6	8.1	-8.2	11.9
<b>Slovenia</b>									
SEPA IKP System	-	-	-	-	-	-	-	-	-
SEPA IDD Core System	-	-	-	-	-	-	-	-	-
SEPA IDD B2B System	-	-	-	-	-	-	-	-	-
SIMP-PS payment system	154.5	157.4	41.1	30.7	29.7	1.9	-73.9	-25.2	-3.3
BIPS payment system	-	-	119.3	130.4	131.3	-	-	9.3	0.6
<b>Slovakia</b>									
SIPS	226.7	237.3	250.7	260.3	279.2	4.7	5.6	3.8	7.2
<b>Finland</b>									
ARPP	.	6.2	6.8	5.1	6.5	1,814.4	8.6	-24.2	25.6
<b>EU NON-EA</b>									
<b>Bulgaria</b>									
BISERA7-EUR	0.1	0.0	0.0	0.0	0.0	-21.3	-58.3	30.0	46.2
<b>Croatia</b>									
EuroNKS	0.6	0.7	0.8	0.8	0.9	10.3	13.9	-2.4	16.7
<b>Poland</b>									
EuroELIXIR	8.6	10.3	12.9	10.5	13.7	19.2	25.2	-18.1	29.7
<b>EUROPEAN UNION</b>									
STEP2 ICT Service	-	-	-	-	-	-	-	-	-
STEP2 SCT Service	4,404.7	4,643.0	4,545.0	4,940.6	5,635.3	5.4	-2.1	8.7	14.1
STEP2 SDD CORE Service	6,552.4	7,109.9	6,456.7	7,270.5	7,954.9	8.5	-9.2	12.6	9.4
STEP2 SDD B2B Service	85.0	88.2	87.3	84.9	89.9	3.7	-1.0	-2.7	5.9



# EUROPEAN CENTRAL BANK

## EUROSYSTEM

### 16.2 Number of payments processed by selected payment systems (cont'd) (total for the period)

	Number of transactions (millions)					Increase/decrease in the number of transactions (percentages per annum)			
	2017	2018	2019	2020	2021	2018	2019	2020	2021
<b>B. PROCESSING OTHER CURRENCIES</b>									
<b>I. LVPS</b>									
<b>EU NON-EA</b>									
<b>Bulgaria</b>									
RINGS	1.0	1.1	1.1	1.0	1.1	7.3	5.1	-8.7	13.0
<b>Czech Republic</b>									
CERTIS	638.4	672.8	706.8	744.1	808.1	5.4	5.1	5.3	8.6
<b>Denmark</b>									
KRONOS DKK	1.4	0.9	-	-	-	-35.3	-	-	-
Kronos2	-	0.6	1.6	1.7	1.9	-	181.8	5.2	12.2
<b>Croatia</b>									
Croatian Large Value Payment System	0.4	0.4	0.5	0.6	0.8	0.5	15.1	16.2	34.1
<b>Hungary</b>									
VIBER	1.6	1.6	1.8	1.8	1.8	5.4	11.0	0.7	0.1
<b>Poland</b>									
SORBNET2	4.0	4.1	4.2	4.1	4.4	1.4	3.3	-2.5	7.4
<b>Romania</b>									
REGIS	4.5	5.3	6.4	7.6	7.7	18.4	20.2	19.4	1.3
<b>Sweden</b>									
RIX	5.1	5.4	5.7	5.9	6.5	5.1	6.1	3.8	9.5
<b>II. RETAIL SYSTEMS</b>									
<b>EU NON-EA</b>									
<b>Bulgaria</b>									
BISERA	74.9	77.7	84.2	86.1	94.3	3.7	8.4	2.2	9.6
BORICA	122.7	147.8	179.5	184.7	218.6	20.5	21.4	2.9	18.4
<b>Denmark</b>									
The Sumclearing DKK	2,171.9	2,230.1	2,364.3	2,315.5	2,404.0	2.7	6.0	-2.1	3.8
The IntradagClearing	208.0	212.4	215.4	221.4	225.6	2.1	1.4	2.8	1.9
Straksclearing	151.8	321.9	395.0	402.4	437.4	112.0	22.7	1.9	8.7
<b>Croatia</b>									
National Clearing System	182.3	191.3	202.4	206.3	222.7	4.9	5.8	1.9	8.0
<b>Hungary</b>									
ICS	303.5	314.1	335.5	344.0	370.9	3.5	6.8	2.5	7.8
<b>Poland</b>									
ELIXIR	1,798.5	1,844.6	1,923.9	2,014.7	2,115.9	2.6	4.3	4.7	5.0
Express ELIXIR	5.0	12.5	26.7	58.9	123.3	152.8	112.9	120.8	109.2
BlueCash	3.5	8.3	11.7	9.8	11.6	133.9	40.9	-15.7	18.1
BLIK	33.0	90.8	217.8	424.1	758.4	174.8	139.9	94.7	78.8
KSR	67.4	75.5	66.8	47.2	51.8	12.0	-11.5	-29.4	9.8
<b>Romania</b>									
SENT	91.6	106.0	119.7	136.3	165.3	15.8	12.8	13.9	21.3
<b>Sweden</b>									
Bankgirot	1,041.6	1,082.6	1,140.1	1,180.0	1,216.6	3.9	5.3	3.5	3.1
Dataclearing	157.4	165.4	167.6	170.6	176.4	5.1	1.3	1.8	3.4



# EUROPEAN CENTRAL BANK

## EUROSYSTEM

### 16.3 Value of payments processed by selected payment systems (total for the period)

	Value of transactions (EUR billions, unless otherwise stated)					Average value per transaction (EUR millions)				
	2017	2018	2019	2020	2021	2017	2018	2019	2020	2021
<b>A. PROCESSING THE EURO</b>										
<b>I. LVPS</b>										
<b>1. TARGET2</b>										
TARGET2 as a whole	455,576.8	444,736.2	455,350.3	483,481.0	494,575.4	5.0	5.0	5.2	5.4	5.1
<b>EURO AREA</b>										
RECOUR & TARGET2-BE	18,798.3	21,336.4	23,465.8	26,892.8	25,978.8	8.4	9.3	9.3	8.8	8.1
TARGET2-DE	187,947.6	191,859.9	209,082.3	221,006.2	224,196.3	4.2	4.0	4.3	4.5	4.4
TARGET2-EE	121.9	82.8	97.3	134.9	159.1	0.1	0.2	0.9	1.5	1.8
TARGET2-IE	4,463.6	3,873.5	4,199.7	4,510.5	4,907.6	5.3	4.4	4.6	6.1	6.5
HERMES & TARGET2-GR	1,436.6	938.4	918.5	928.1	951.6	2.1	1.3	1.2	1.2	1.0
TARGET2-ES	26,998.2	16,088.3	16,438.1	13,978.9	14,961.5	2.7	2.6	2.6	2.4	2.3
TBF & TARGET2-FR	74,291.2	72,130.3	84,120.3	99,661.3	100,568.8	9.1	8.5	8.1	9.3	7.8
TARGET2-IT	17,845.0	18,192.5	16,844.4	15,900.3	15,155.9	2.1	2.2	2.0	2.0	1.7
TARGET2-CY	71.0	79.1	72.2	80.9	77.2	0.4	0.4	0.4	0.6	0.8
TARGET2-LV	240.4	199.5	209.2	268.1	274.9	0.5	0.4	0.4	1.1	1.2
TARGET2-LT	159.7	107.0	124.1	171.4	226.9	2.3	1.7	1.4	1.2	1.0
TARGET2-LU	10,779.6	11,227.4	14,646.8	15,447.4	19,860.7	7.5	7.1	8.4	8.4	9.1
TARGET2-MT	839.8	1,046.6	442.4	382.5	603.4	7.4	9.0	5.0	4.7	7.0
TARGET2-NL	68,758.2	69,870.1	45,852.5	43,985.9	44,237.2	12.3	11.4	18.5	15.4	14.4
HOAM.AT, ASTI & TARGET2-AT	9,354.6	6,614.8	6,930.9	7,598.0	8,882.4	4.9	3.9	3.9	4.0	4.5
TARGET2-PT	1,366.7	1,238.7	1,237.2	1,240.6	1,213.1	1.3	1.1	1.5	1.7	1.6
TARGET2-SI	310.7	279.1	305.1	398.9	400.3	0.5	0.4	0.5	0.6	0.6
TARGET2-SK	547.3	543.6	601.9	898.9	746.0	2.5	3.1	3.7	6.0	4.5
BoF-RTGS & TARGET2-FI	12,497.3	11,847.8	11,082.8	10,840.0	9,986.7	29.9	28.2	21.2	16.4	10.7
EPM & TARGET2-ECB EU	13,408.8	13,569.0	14,809.2	14,776.1	16,450.5	74.7	73.3	68.7	62.7	66.1
<b>EU NON-EA</b>										
TARGET2-BG	351.1	447.9	450.0	652.0	837.4	1.4	1.5	1.5	2.6	3.2
TARGET2-DK	4,231.9	2,138.8	2,189.9	2,539.0	2,496.9	28.2	13.0	12.0	11.9	9.6
TARGET2-HR	81.8	98.5	116.5	101.7	130.0	1.2	1.3	1.4	1.4	1.5
TARGET2-PL	593.1	834.7	1,026.2	944.8	1,152.9	0.7	0.9	1.1	0.9	0.9
TARGET2-RO	82.6	91.5	87.0	141.7	119.3	0.6	0.9	0.8	1.3	1.0
<b>2. NON-TARGET2</b>										
<b>EURO AREA</b>										
<b>Finland</b>										
POPS	208.1	186.9	180.3	165.2	153.2	0.6	0.6	0.6	0.6	0.6
<b>3. EUROPEAN UNION</b>										
EURO1/STEP1	42,602.3	42,777.9	42,065.9	40,558.9	37,315.1	0.8	0.8	0.8	0.9	0.8
<b>II. MULTI-CURRENCY SYSTEMS</b>										
<i>(Value of transactions: EUR trillions)</i>										
CLS	1,192.6	1,282.6	1,426.5	1,520.8	1,362.4	6.0	5.7	4.6	4.6	4.3
Euro processing	219.9	241.0	249.1	278.5	254.7	6.5	6.2	4.8	5.0	4.9
DKK processing	7.6	7.8	8.8	10.6	9.5	11.1	10.4	7.3	7.9	6.8
SEK processing	18.3	17.5	18.0	20.1	17.8	4.9	3.8	3.3	3.6	3.2
HUF processing	0.4	0.4	0.6	0.6	1.2	5.1	3.4	3.7	3.4	2.8
<b>III. RETAIL SYSTEMS</b>										
<b>EURO AREA</b>										
<b>Belgium</b>										
CEC	941.2	1,122.9	1,204.7	1,255.0	1,387.2	0.0	0.0	0.0	0.0	0.0
<b>Germany</b>										
RPS	3,179.0	3,311.3	3,479.2	3,724.3	4,203.8	0.0	0.0	0.0	0.0	0.0





# EUROPEAN CENTRAL BANK

## EUROSYSTEM

### 16.3 Value of payments processed by selected payment systems (cont'd) (total for the period)

	Value of transactions (EUR billions)					Average value per transaction (EUR thousands)				
	2017	2018	2019	2020	2021	2017	2018	2019	2020	2021
<b>A. PROCESSING THE EURO (cont.)</b>										
<b>III. RETAIL SYSTEMS (cont.)</b>										
<b>EURO AREA (cont.)</b>										
<b>Ireland</b>										
IPCC	51.2	46.8	42.0	32.6	32.6	2.3	2.4	2.5	2.5	2.9
<b>Greece</b>										
DIAS	254.8	271.1	252.7	298.0	302.3	1.0	1.0	0.9	1.1	1.0
ACO	28.1	29.8	24.8	12.1	13.1	74.3	83.8	80.0	57.0	72.6
<b>Spain</b>										
SNCE	1,739.2	1,826.0	1,902.1	1,839.6	2,144.0	1.0	1.0	1.0	0.9	0.9
<b>France</b>										
CORE	4,854.3	4,969.8	5,097.3	5,021.9	5,488.0	0.4	0.4	0.4	0.4	0.4
SEPA EU	658.2	1,139.7	1,164.1	1,128.8	1,249.3	0.3	0.4	0.4	0.4	0.5
<b>Italy</b>										
Italian CSMs	1,610.9	1,577.8	1,563.2	1,440.5	1,532.5	0.8	0.8	0.8	0.8	0.7
<b>Cyprus</b>										
Cyprus Clearing House for cheques	18.5	20.6	18.8	14.0	13.6	2.4	2.7	2.7	2.8	3.0
JCC Cards Payment System	.	.	.	.	.	0.1	0.1	0.1	0.1	0.1
Cyprus SEPA Direct Debits System	1.1	1.2	1.5	2.1	2.9	0.1	0.1	0.2	0.2	0.3
<b>Latvia</b>										
EKS	56.0	55.5	88.6	141.0	159.8	1.3	1.2	1.4	1.5	1.6
Worldline Latvia CSM	1.2	1.3	1.4	0.9	0.2	0.0	0.0	0.0	0.0	0.0
<b>Lithuania</b>										
LITAS-MMS	-	-	-	-	-	-	-	-	-	-
CENTROlink	25.6	31.0	50.2	128.7	205.3	3.4	3.3	2.2	1.8	2.2
<b>Malta</b>										
Malta Clearing House	9.4	10.2	10.6	7.2	7.3	2.0	2.1	2.3	2.0	2.6
<b>MTEUROPAY</b>	-	-	-	7.1	9.8	-	-	-	-	-
<b>Netherlands</b>										
equensWorldlines	2,078.0	2,214.8	2,153.9	1,965.1	1,900.7	0.8	0.8	0.8	1.0	0.9
<b>Austria</b>										
CS	867.7	947.0	1,022.6	1,126.5	1,414.9	1.3	1.4	1.5	1.6	1.9
<b>Portugal</b>										
SICOI	446.5	478.5	508.6	490.0	548.7	0.2	0.2	0.2	0.2	0.2
<b>Slovenia</b>										
SEPA IKP System	-	-	-	-	-	-	-	-	-	-
SEPA IDD Core System	-	-	-	-	-	-	-	-	-	-
SEPA IDD B2B System	-	-	-	-	-	-	-	-	-	-
SIMP-PS payment system	64.1	68.4	7.4	1.6	1.6	0.4	0.4	0.2	0.1	0.1
BIPS payment system	-	-	64.7	69.8	77.6	-	-	0.5	0.5	0.6
<b>Slovakia</b>										
SIPS	247.3	268.2	281.5	278.0	322.4	1.1	1.1	1.1	1.1	1.2
<b>Finland</b>										
ARPP	.	0.5	0.6	0.3	0.4	0.1	0.1	0.1	0.1	0.1
<b>EU NON-EA</b>										
<b>Bulgaria</b>										
BISERA7-EUR	0.5	0.4	0.2	0.2	0.3	7.9	7.4	8.9	8.2	7.6
<b>Croatia</b>										
EuroNKS	8.6	9.2	10.2	9.9	13.3	13.6	13.2	12.9	12.8	14.7
NKSInst	-	-	-	0.0	0.0	-	-	-	-	-
<b>Poland</b>										
EuroELIXIR	73.9	87.9	99.6	77.9	111.8	8.6	8.5	7.7	7.4	8.2
<b>EUROPEAN UNION</b>										
STEP2 ICT Service	-	-	-	-	-	-	-	-	-	-
STEP2 SCT Service	12,465.1	13,493.5	13,984.6	14,837.8	17,742.7	2.8	2.9	3.1	3.0	3.1
STEP2 SDD CORE Service	1,249.6	1,364.7	1,289.2	1,346.6	1,499.6	0.2	0.2	0.2	0.2	0.2
STEP2 SDD B2B Service	721.5	772.3	782.9	744.2	813.3	8.5	8.8	9.0	8.8	9.0



# EUROPEAN CENTRAL BANK

## EUROSYSTEM

### 16.3 Value of payments processed by selected payment systems (cont'd) (total for the period)

	Value of transactions (EUR billions)					Average value per transaction (EUR thousands)				
	2017	2018	2019	2020	2021	2017	2018	2019	2020	2021
<b>B. PROCESSING OTHER CURRENCIES</b>										
<b>I. LVPS</b>										
<b>EU NON-EA</b>										
<b>Bulgaria</b>										
RINGS	359.2	475.2	559.3	559.6	698.1	363.6	448.3	502.1	550.3	607.6
<b>Czech Republic</b>										
CERTIS	22,998.6	12,439.2	11,791.3	11,888.1	12,953.3	36.0	18.5	16.7	16.0	16.0
<b>Denmark</b>										
KRONOS DKK	13,851.0	8,360.1	-	-	-	10,154.7	9,478.6	-	-	-
Kronos2	-	4,512.2	13,637.3	12,566.2	8,765.0	-	7,972.2	8,550.1	7,488.8	4,657.3
<b>Croatia</b>										
Croatian Large Value Payment System	367.8	396.0	397.7	401.8	418.9	859.3	920.8	803.3	698.8	543.3
<b>Hungary</b>										
VIBER	3,991.3	4,399.0	4,657.9	4,778.4	6,520.5	2,550.3	2,667.7	2,543.9	2,591.3	3,534.2
<b>Poland</b>										
SORBNET2	17,171.3	18,276.4	18,449.4	21,773.1	26,590.4	4,299.3	4,511.6	4,409.5	5,335.2	6,069.5
<b>Romania</b>										
REGIS	2,008.8	2,152.7	1,811.3	1,911.5	2,058.0	447.7	405.3	283.7	250.7	266.5
<b>Sweden</b>										
RIX	16,336.7	14,962.8	13,286.0	12,223.7	13,049.9	3,197.0	2,785.3	2,331.7	2,066.6	2,014.2
<b>II. RETAIL SYSTEMS</b>										
<b>EU NON-EA</b>										
<b>Bulgaria</b>										
BISERA	73.2	80.6	88.3	91.8	107.7	1.0	1.0	1.0	1.1	1.1
BORICA	6.5	7.5	8.9	8.9	10.2	0.1	0.1	0.0	0.0	0.0
<b>Denmark</b>										
The Sumclearing DKK	292.5	285.2	304.7	303.0	343.4	0.1	0.1	0.1	0.1	0.1
The IntradagClearing	663.3	667.4	689.2	732.1	805.1	3.2	3.1	3.2	3.3	3.6
Straksclearing	30.4	41.1	47.3	52.2	58.2	0.2	0.1	0.1	0.1	0.1
<b>Croatia</b>										
National Clearing System	112.1	122.3	130.0	127.5	145.9	0.6	0.6	0.6	0.6	0.7
<b>Hungary</b>										
ICS	331.7	359.1	389.3	386.6	452.5	1.1	1.1	1.2	1.1	1.2
<b>Poland</b>										
ELIXIR	1,118.8	1,235.1	1,315.6	1,340.5	1,489.9	0.6	0.7	0.7	0.7	0.7
Express ELIXIR	4.0	7.0	10.2	14.6	21.6	0.8	0.6	0.4	0.2	0.2
BlueCash	1.3	2.3	3.0	2.3	2.9	0.4	0.3	0.3	0.2	0.3
BLIK	1.1	2.8	6.7	12.8	22.6	0.0	0.0	0.0	0.0	0.0
KSR	4.3	4.4	3.7	2.8	3.0	0.1	0.1	0.1	0.1	0.1
<b>Romania</b>										
SENT	76.5	83.8	91.9	94.1	110.2	0.8	0.8	0.8	0.7	0.7
<b>Sweden</b>										
Bankgirot	1,190.2	1,201.1	1,221.7	1,231.8	1,389.2	1.1	1.1	1.1	1.0	1.1
Dataclearing	398.2	392.5	395.8	425.5	479.4	2.5	2.4	2.4	2.5	2.7



# EUROPEAN CENTRAL BANK

## EUROSYSTEM

### 16.3 Value of payments processed by selected payment systems (cont'd) (total for the period)

	Increase/decrease in the real value of transactions (percentages per annum; HICP-adjusted)				Value as a percentage of GDP				
	2018	2019	2020	2021	2017	2018	2019	2020	2021
<b>A. PROCESSING THE EURO</b>									
<b>I. LVPS</b>									
<b>1. TARGET2</b>									
TARGET2 as a whole	-3.8	1.1	6.5	-2.6	4,058.6	3,833.9	3,798.7	4,216.9	4,001.5
<b>EURO AREA</b>									
RECOUR & TARGET2-BE	11.1	9.0	14.1	-9.4	4,223.9	4,637.8	4,902.2	5,848.5	5,169.7
TARGET2-DE	0.4	7.4	6.4	-4.0	5,752.6	5,700.9	6,018.3	6,493.1	6,197.6
TARGET2-EE	-34.2	15.5	39.8	5.3	511.5	319.4	348.3	491.8	510.3
TARGET2-IE	-13.9	7.2	8.5	2.9	1,495.2	1,182.9	1,178.5	1,202.0	1,130.6
HERMES & TARGET2-GR	-35.1	-3.2	3.5	-1.8	812.1	522.6	500.9	561.1	523.8
TARGET2-ES	-41.1	1.4	-14.4	0.4	2,322.4	1,336.4	1,319.8	1,250.4	1,239.7
TBF & TARGET2-FR	-4.7	14.8	18.5	-2.4	3,233.9	3,052.1	3,450.9	4,299.8	4,019.3
TARGET2-IT	0.7	-7.9	-5.3	-8.5	1,027.6	1,027.0	937.5	957.3	847.8
TARGET2-CY	10.4	-9.4	12.9	-9.0	349.6	365.2	311.7	369.5	321.3
TARGET2-LV	-19.0	2.7	28.8	-5.0	890.8	684.4	681.7	885.9	817.8
TARGET2-LT	-34.2	13.0	38.3	19.6	377.9	235.0	253.7	343.9	404.0
TARGET2-LU	2.2	28.1	5.8	22.0	18,531.7	18,674.6	23,482.4	23,845.5	27,471.8
TARGET2-MT	23.2	-58.3	-13.7	53.7	7,035.1	8,023.6	3,097.0	2,864.5	3,945.6
TARGET2-NL	-0.2	-36.2	-4.9	-5.5	9,315.0	9,027.3	5,639.5	5,522.2	5,081.3
HOAM.AT, ASTI & TARGET2-AT	-30.5	2.9	8.5	12.6	2,532.6	1,716.9	1,745.1	1,994.0	2,187.0
TARGET2-PT	-9.9	-0.5	0.6	-4.9	697.5	603.7	577.1	618.7	564.9
TARGET2-SI	-11.4	7.2	32.3	-4.5	722.4	608.3	628.0	847.9	765.6
TARGET2-SK	-2.5	7.3	47.0	-21.0	646.4	604.8	637.4	962.0	743.6
BoF-RTGS & TARGET2-FI	-6.4	-7.5	-2.4	-10.7	5,522.4	5,074.8	4,620.6	4,553.9	3,980.0
EPM & TARGET2-ECB EU	-0.3	7.7	0.1	6.0	119.5	117.0	123.5	128.9	133.1
<b>EU NON-EA</b>									
TARGET2-BG	24.7	-2.5	44.9	20.5	668.4	796.5	731.1	1,057.8	1,178.1
TARGET2-DK	-49.8	1.6	15.5	-4.9	1,435.5	707.4	707.5	815.5	728.0
TARGET2-HR	19.3	16.7	-12.4	21.5	163.6	186.8	209.3	201.6	223.1
TARGET2-PL	39.5	19.4	-11.0	13.0	127.3	167.3	192.7	179.6	200.0
TARGET2-RO	7.6	-8.6	60.0	-21.1	44.3	44.4	38.8	64.3	49.5
<b>2. NON-TARGET2</b>									
<b>EURO AREA</b>									
<b>Finland</b>									
POPS	-11.3	-4.6	-8.6	-10.1	92.0	80.1	75.2	69.4	61.1
<b>3. EUROPEAN UNION</b>									
EURO1/STEP1	-1.1	-2.9	-3.3	-12.4	-	-	-	-	-
<b>II. MULTI-CURRENCY SYSTEMS</b>									
<i>(Value of transactions: EUR trillions)</i>									
CLS	6.0	9.8	6.9	-14.7	10,624.8	11,057.1	11,900.2	13,264.7	11,023.0
Euro processing	8.0	2.0	12.2	-12.9	1,959.3	2,077.8	2,077.9	2,429.4	2,060.5
DKK processing	1.7	10.8	21.2	-15.4	67.7	67.6	73.4	92.8	76.5
SEK processing	-6.0	1.9	11.9	-15.6	163.1	150.5	150.4	175.4	144.2
HUF processing	5.7	42.9	14.3	83.1	3.2	3.3	4.7	5.6	10.0
<b>III. RETAIL SYSTEMS</b>									
<b>EURO AREA</b>									
<b>Belgium</b>									
CEC	16.7	6.3	3.8	3.7	211.5	244.1	251.7	272.9	276.0
<b>Germany</b>									
RPS	2.4	3.5	7.8	6.8	97.3	98.4	100.1	109.4	116.2



EUROPEAN CENTRAL BANK

EUROSYSTEM

16.3 Value of payments processed by selected payment systems (cont'd)  
(total for the period)

	Increase/decrease in the real value of transactions (percentages per annum; HICP-adjusted)				Value as a percentage of GDP				
	2018	2019	2020	2021	2017	2018	2019	2020	2021
<b>A. PROCESSING THE EURO (cont.)</b>									
<b>III. RETAIL SYSTEMS (cont.)</b>									
<b>EURO AREA (cont.)</b>									
<b>Ireland</b>									
IPCC	-9.4	-11.3	-21.6	-5.3	17.2	14.3	11.8	8.7	7.5
<b>Greece</b>									
DIAS	5.7	-7.8	20.8	-2.8	144.0	151.0	137.8	180.1	166.4
ACO	5.6	-17.8	-50.0	3.5	15.9	16.6	13.5	7.3	7.2
<b>Spain</b>									
SNCE	3.7	3.3	-2.7	9.3	149.6	151.7	152.7	164.5	177.7
<b>France</b>									
CORE	0.5	1.0	-1.5	5.7	211.3	210.3	209.1	216.7	219.3
SEPA EU	69.9	0.5	-3.0	7.0	28.7	48.2	47.8	48.7	49.9
<b>Italy</b>									
Italian CSMs	-3.2	-1.4	-7.6	2.1	92.8	89.1	87.0	86.7	85.7
<b>Cyprus</b>									
Cyprus Clearing House for cheques	10.2	-9.7	-24.9	-6.8	91.3	95.2	81.0	63.8	56.8
JCC Cards Payment System	26.8	16.9	-2.2	6.3	19.5	23.4	25.7	26.4	26.8
Cyprus SEPA Direct Debits System	12.8	19.4	45.9	28.1	5.3	5.7	6.4	9.8	12.0
<b>Latvia</b>									
EKS	-3.3	56.3	60.0	5.0	207.6	190.4	288.8	466.0	475.5
Worldline Latvia CSM	1.7	5.8	-35.9	-79.1	4.5	4.3	4.5	2.9	0.6
<b>Lithuania</b>									
LITAS-MMS	-	-	-	-	-	-	-	-	-
CENTROlink	18.9	57.7	156.8	44.1	60.6	68.1	102.5	258.3	365.6
<b>Malta</b>									
Malta Clearing House	7.2	2.1	-31.8	-1.6	78.8	78.2	73.9	54.0	47.6
MTEUROPAY	-	-	-	-	-	-	-	-	-
<b>Netherlands</b>									
equensWorldlines	4.7	-5.4	-9.6	-9.1	281.5	286.2	264.9	246.7	218.3
<b>Austria</b>									
CS	7.3	6.1	9.1	21.0	234.9	245.8	257.5	295.6	348.4
<b>Portugal</b>									
SICOI	6.5	5.9	-3.4	8.9	227.9	233.2	237.2	244.4	255.5
<b>Slovenia</b>									
SEPA IKP System	-	-	-	-	-	-	-	-	-
SEPA IDD Core System	-	-	-	-	-	-	-	-	-
SEPA IDD B2B System	-	-	-	-	-	-	-	-	-
SIMP-PS payment system	5.2	-89.4	-78.3	-3.1	149.0	149.0	15.3	3.4	3.1
BIPS payment system	-	-	9.1	5.8	-	-	133.3	148.4	148.4
<b>Slovakia</b>									
SIPS	6.4	1.7	-2.8	10.3	292.1	298.4	298.1	297.5	321.3
<b>Finland</b>									
ARPP	2,845.1	18.1	-46.9	7.2	0.0	0.2	0.3	0.1	0.1
<b>EU NON-EA</b>									
<b>Bulgaria</b>									
BISERA7-EUR	-27.4	-51.4	19.6	26.3	0.9	0.6	0.3	0.3	0.4
<b>Croatia</b>									
EuroNKS	5.4	10.0	-1.2	27.5	17.1	17.4	18.4	19.6	22.8
NKSInst	-	-	-	-	-	-	-	-	-
<b>Poland</b>									
EuroELIXIR	17.9	11.0	-21.8	36.4	15.9	17.6	18.7	14.8	19.4
<b>EUROPEAN UNION</b>									
STEP2 ICT Service	-	-	-	-	-	-	-	-	-
STEP2 SCT Service	6.7	2.3	6.4	13.9	111.0	116.3	116.7	129.4	143.6
STEP2 SDD CORE Service	7.6	-6.7	4.8	6.1	11.1	11.8	10.8	11.7	12.1
STEP2 SDD B2B Service	5.4	0.1	-4.6	4.1	6.4	6.7	6.5	6.5	6.6



EUROPEAN CENTRAL BANK

EUROSYSTEM

16.3 Value of payments processed by selected payment systems (cont'd)  
(total for the period)

	Increase/decrease in the real value of transactions (percentages per annum; HICP-adjusted)				Value as a percentage of GDP				
	2018	2019	2020	2021	2017	2018	2019	2020	2021
<b>B. PROCESSING OTHER CURRENCIES</b>									
<b>I. LVPS</b>									
<b>EU NON-EA</b>									
<b>Bulgaria</b>									
RINGS	29.3	14.2	0.1	17.0	683.9	845.2	908.6	907.9	982.2
<b>Czech Republic</b>									
CERTIS	-48.1	-8.1	1.5	0.2	11,846.	5,896.2	5,226.3	5,508.7	5,436.9
<b>Denmark</b>									
KRONOS DKK	-39.9	-	-	-	4,698.3	2,765.3	-	-	-
Kronos2	-	200.3	-8.4	-32.7	-	1,492.5	4,405.9	4,036.0	2,555.7
<b>Croatia</b>									
Croatian Large Value Payment System	6.0	-0.9	3.0	-1.0	735.7	750.7	714.6	796.5	718.6
<b>Hungary</b>									
VIBER	10.6	3.8	7.8	29.7	3,142.1	3,233.3	3,178.2	3,466.0	4,230.8
<b>Poland</b>									
SORBNET2	5.6	-1.2	18.0	16.2	3,686.6	3,662.6	3,464.6	4,138.2	4,613.3
<b>Romania</b>									
REGIS	6.0	-17.5	5.7	2.6	1,077.7	1,044.6	808.0	866.9	853.0
<b>Sweden</b>									
RIX	-4.6	-9.9	-9.4	-1.1	3,403.3	3,179.0	2,786.1	2,543.7	2,413.4
<b>II. RETAIL SYSTEMS</b>									
<b>EU NON-EA</b>									
<b>Bulgaria</b>									
BISERA	7.7	6.2	4.0	10.0	139.3	143.4	143.4	149.0	151.5
BORICA	13.5	14.9	0.1	7.8	12.3	13.3	14.4	14.4	14.4
<b>Denmark</b>									
The Sumclearing DKK	-3.0	6.2	-1.1	9.4	99.2	94.3	98.4	97.3	100.1
The IntradagClearing	0.1	2.6	5.6	6.1	225.0	220.8	222.7	235.1	234.8
Straksclearing	34.8	14.2	9.9	7.5	10.3	13.6	15.3	16.8	17.0
<b>Croatia</b>									
National Clearing System	7.3	4.9	-0.0	8.6	224.4	231.9	233.6	252.7	250.3
<b>Hungary</b>									
ICS	8.6	6.2	4.3	11.2	261.1	264.0	265.7	280.4	293.6
<b>Poland</b>									
ELIXIR	9.5	4.3	1.9	5.7	240.2	247.5	247.1	254.8	258.5
Express ELIXIR	73.7	43.6	42.6	40.7	0.9	1.4	1.9	2.8	3.7
BlueCash	66.4	32.0	-23.2	18.3	0.3	0.5	0.6	0.4	0.5
BLIK	156.5	129.1	92.0	67.7	0.2	0.6	1.3	2.4	3.9
KSR	1.4	-17.0	-25.2	4.2	0.9	0.9	0.7	0.5	0.5
<b>Romania</b>									
SENT	8.3	7.5	2.5	11.7	41.1	40.7	41.0	42.7	45.7
<b>Sweden</b>									
Bankgirot	5.1	3.2	-0.8	4.4	247.9	255.2	256.2	256.3	256.9
Dataclearing	2.7	2.3	5.8	4.3	83.0	83.4	83.0	88.6	88.7

# Notes to euro area aggregates

Source: Country tables for euro area countries, unless otherwise indicated.

Totals: The totals for the euro area are based on the euro area composition at the time to which the statistics relate.

## Table 1: Basic statistical data

Source: Eurostat.

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

### Value of overnight deposits held at 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)

This indicator differs from the sum of the items “Value of overnight deposits held by non-MFIs” (euro area table 2) and “Currency in circulation” (euro area table 3). See the explanation above.

### Outstanding value on e-money storages issued by MFIs

Covering MFIs without derogations under Article 9(1) of Regulation ECB/2013/33.

## Euro area aggregates

### 1. Basic statistical data

	2017	2018	2019	2020	2021
Population (thousands, annual average)	340,490	341,380	342,434	342,994	343,092
GDP (EUR billions)	11,225	11,600	11,987	11,465	12,360
GDP per capita (EUR)	32,967	33,980	35,006	33,427	36,025
HICP (annual percentage changes)	1.5	1.8	1.2	0.3	2.6

## Euro area aggregates

### 2. Settlement media used by non-MFIs (EUR millions; end of period)

	2017	2018	2019	2020	2021
Currency in circulation outside MFIs	1,123,210	1,175,444	1,231,468	1,370,699	1,476,956
Value of overnight deposits held at MFIs	7,142,600	7,643,177	8,193,775	.	.
Narrow money supply (M1)	7,791,970	8,309,981	8,983,985	10,308,922	11,346,873
<i>Memorandum items:</i>					
Overnight deposits in foreign currencies held at MFIs	470,723	444,411	495,433	.	.
Outstanding value on e-money storages issued by MFIs	8,709	9,747	10,158	12,646	.
<i>of which:</i>					
Hardware-based electronic money	3,915	4,213	4,212	4,743	.
Software-based electronic money	4,794	5,535	5,946	7,903	.



## Euro area aggregates

### 3. Banknotes and coins

(EUR millions; end of period)

	2017	2018	2019	2020	2021
Currency in circulation	1,201,102	1,262,616	1,325,142	1,467,570	1,578,084
Total banknotes in circulation	1,170,726	1,231,133	1,292,736	1,434,503	1,544,370
<i>of which:</i>					
Euro 500	256,760	260,815	223,017	202,854	186,737
Euro 200	49,340	51,139	82,540	130,558	174,407
Euro 100	262,368	280,449	305,096	336,616	366,866
Euro 50	491,312	522,343	560,809	636,243	684,219
Euro 20	76,590	80,409	83,810	89,970	92,932
Euro 10	25,041	26,298	27,520	28,313	28,997
Euro 5	9,316	9,680	9,944	9,948	10,214
Total coins in circulation	28,006	29,002	29,998	30,409	31,233
<i>of which:</i>					
Euro 2	12,160	12,668	13,191	13,378	13,834
Euro 1	7,207	7,388	7,565	7,592	7,748
Euro 0.50	3,052	3,148	3,249	3,291	3,355
Euro 0.20	2,242	2,329	2,411	2,479	2,545
Euro 0.10	1,463	1,511	1,559	1,591	1,625
Euro 0.05	1,016	1,056	1,091	1,122	1,152
Euro 0.02	526	546	565	581	594
Euro 0.01	342	355	367	374	381
Currency in circulation held by MFIs	77,892	87,172	93,674	96,872	101,128
Currency in circulation outside MFIs	1,123,210	1,175,444	1,231,468	1,370,699	1,476,956
<i>Memorandum item:</i>					
Total commemorative coins	3,987	4,206	4,401	4,649	4,958

# Notes to tables on selected international systems

Sources: ECB for data on TARGET/TARGET2, EBA Clearing for data on EURO1/STEP1 and STEP2, and CLS Services Ltd for data on CLS.

## **TARGET2: number/value of credit transfers and direct debits sent**

Data include only credit transfers up to the reference year 2013. As of the reference year 2014, data include credit transfers and direct debits.

## **TARGET2 as a whole: concentration ratio in terms of volume**

Calculation excludes traffic in SLBE (Spain) for 2003. Collection of this series stopped in 2007; no data are available for 2008-17.

## **EURO1/STEP1**

The following participants participated in EURO1 only as “pre-fund participants” for the purpose of settling STEP2 payments and did not send or receive any other types of payment:

2003: two central banks

2004: four central banks, one credit institution

2005: six central banks, two credit institutions

2006-10: seven central banks, two credit institutions.

On 9 December 2011, pre-fund participants were withdrawn from the system.

At present the possibility of being a pre-fund participant is offered only to members of the same bank group as a EURO1 participant.

The Flexible Settlement Capability of EURO1 (also called the liquidity bridge) that allows EURO1 participants to better manage their intraday liquidity through pre-funding and liquidity withdrawals went live on 19 June 2006.

The introduction of an additional distribution window for the liquidity bridge in the last quarter of 2017 will bring the total to seven windows.

## **STEP2**

The STEP2 pan-European automated clearing house (PE-ACH) for retail payments in euro was developed in 2003. In 2014, STEP2 reached nearly 100% of all banks that had signed the SEPA Credit Transfer and SEPA Direct Debit scheme adherence agreements of the European Payments Council and thereby enabled banks to offer SEPA-compliant payment services to their customers across all SEPA countries. STEP2 processes over 36 million transactions per day. STEP2 data do not represent the total retail payment systems statistics for the euro area as a whole. The STEP2-T system is a systemically important payment system at euro area level.

### **STEP2 XCT Service**

The first settlement date for the STEP2 XCT Service for credit transfers was 29 April 2003.

In 2004 there were 1,373 reachable BICs.

In 2005 there were 1,528 reachable BICs.

In 2006 there were 1,621 reachable BICs.

In 2007 there were 1,684 reachable BICs.

In 2008 there were 1,696 reachable BICs.

In 2009 there were 1,712 reachable BICs.

In 2010 there were 1,686 reachable BICs.

In 2011 there were 1,576 reachable BICs.

STEP2 XCT closed on 5 December 2011 (last settlement date).

### **STEP2 ICT Service**

In preparation for SEPA the Italian Credit Transfer (ICT) Service was launched on 24 November 2006 with a community of eight Italian banks acting as pilots. Data are available from 2007 onwards.

STEP2 ICT closed on 26 September 2014 (last settlement date).

### **STEP2 SCT Service**

The first settlement date was 28 January 2008.

A second processing and settlement cycle, allowing same-day processing of SEPA Credit Transfer payments, was launched on 5 May 2008. SEPA Credit Transfer settlement migrated from EURO1/STEP1 to TARGET2 on the basis of a multilateral

netting tool on 8 December 2008. The first night-time clearing and settlement cycle was launched on 12 December 2008. STEP2 currently offers seven clearing and settlement cycles (five mandatory day time cycles and two optional night time cycles) for SEPA Credit Transfers throughout the business day.

In 2008 there were 4,033 reachable BICs.

In 2009 there were 4,355 reachable BICs.

In 2010 there were 4,514 reachable BICs.

In 2011 there were 4,546 reachable BICs.

In 2012 there were 4,571 reachable BICs.

In 2013 there were 4,696 reachable BICs.

In 2014 there were 4,678 reachable BICs.

In 2015 there were 4,689 reachable BICs.

### **STEP2 SDD Service**

The STEP2 SEPA Core Direct Debit Service and the STEP2 SEPA B2B Direct Debit Service on the STEP2 platform were both launched on 2 November 2009.

In 2010 there were 3,803 reachable BICs in Core and 3,275 reachable BICs in B2B.

In 2011 there were 3,848 reachable BICs in Core and 3,334 reachable BICs in B2B.

In 2012 there were 3,784 reachable BICs in Core and 3,292 reachable BICs in B2B.

In 2013 there were 3,931 reachable BICs in Core and 3,360 reachable BICs in B2B.

In 2014 there were 3,833 reachable BICs in Core and 3,319 reachable BICs in B2B.

In 2015 there were 3,820 reachable BICs in Core and 3,318 reachable BICs in B2B.

### **CLS**

Settlement of Hungarian forint (HUF) transactions started as of November 2015.

## Selected international systems

### 1. Participation in selected payment systems (original units; end of period)

	2017	2018	2019	2020	2021
<b>TARGET2 AS A WHOLE</b>					
Number of participants	2,348	2,326	2,138	2,272	2,180
<i>of which:</i>					
Direct participants	1,707	1,694	1,572	1,719	1,665
<i>of which:</i>					
Credit institutions	.	.	.	.	.
Central bank	.	.	.	.	.
Other direct participants	.	.	.	.	.
<i>of which:</i>					
Public administration	.	.	.	.	.
Clearing and settlement organisations	51	54	56	60	57
Other financial institutions	12	12	10	11	9
Others	4	5	5	5	5
Indirect participants	641	632	566	553	515
<b>TARGET2 COMPONENT: EPM &amp; TARGET2-ECB</b>					
Number of participants	6	6	7	9	11
<i>of which:</i>					
Direct participants	6	6	7	9	11
<i>of which:</i>					
Credit institutions	0	0	0	.	0
Central bank	2	2	2	2	2
Other direct participants	4	4	5	7	9
<i>of which:</i>					
Public administration	0	0	0	.	0
Clearing and settlement organisations	3	3	4	6	8
Other financial institutions	0	0	0	.	0
Others	1	1	1	1	1
Indirect participants	0	0	0	0	0
<b>CLS</b>					
Number of participants	69	73	75	77	77
<i>of which:</i>					
Direct participants	67	71	73	75	75
<i>of which:</i>					
Credit institutions	63	67	69	71	71
Central bank	1	1	1	1	1
Other direct participants	3	3	3	3	3
<i>of which:</i>					
Public administration	0	0	0	0	0
Clearing and settlement organisations	0	0	0	0	0
Other financial institutions	3	3	3	3	3
Others	0	0	0	0	0
Indirect participants	2	2	2	2	2

## Selected international systems

### 1. Participation in selected payment systems (cont'd) (original units; end of period)

	2017	2018	2019	2020	2021
<b>EURO 1 / STEP 1</b>					
Number of participants	158	149	135	107	92
<i>of which:</i>					
Direct participants	158	149	135	107	92
<i>of which:</i>					
Credit institutions	158	149	135	107	92
Central bank	0	0	0	0	0
Other direct participants	0	0	0	0	0
<i>of which:</i>					
Public administration	0	0	0	0	0
Clearing and settlement organisations	0	0	0	0	0
Other financial institutions	0	0	0	0	0
Others	0	0	0	0	0
Indirect participants	0	0	0	0	0
<b>STEP2 ICT Service</b>					
Number of participants	.	.	.	.	.
<i>of which:</i>					
Direct participants	.	.	.	.	.
<i>of which:</i>					
Credit institutions	.	.	.	.	.
Central bank	.	.	.	.	.
Other direct participants	.	.	.	.	.
<i>of which:</i>					
Public administration	.	.	.	.	.
Clearing and settlement organisations	.	.	.	.	.
Other financial institutions	.	.	.	.	.
Others	.	.	.	.	.
Indirect participants	.	.	.	.	.
<b>STEP2 SCT Service</b>					
Number of participants	4,877	4,889	4,896	4,850	4,834
<i>of which:</i>					
Direct participants	143	142	151	157	156
<i>of which:</i>					
Credit institutions	128	128	137	142	141
Central bank	12	12	12	13	13
Other direct participants	3	2	2	2	2
<i>of which:</i>					
Public administration	0	0	0	0	0
Clearing and settlement organisations	0	0	0	0	0
Other financial institutions	0	0	0	0	0
Others	3	2	2	2	2
Indirect participants	4,734	4,747	4,745	4,693	4,678

## Selected international systems

### 1. Participation in selected payment systems (cont'd)

(original units; end of period)

	2017	2018	2019	2020	2021
<b>STEP2 SDD CORE Service</b>					
Number of participants	3,926	3,902	3,867	3,809	3,808
<i>of which:</i>					
Direct participants	108	111	114	119	116
<i>of which:</i>					
Credit institutions	95	99	103	107	104
Central bank	10	10	9	10	10
Other direct participants	3	2	2	2	2
<i>of which:</i>					
Public administration	0	0	0	0	0
Clearing and settlement organisations	0	0	0	0	0
Other financial institutions	0	0	0	0	0
Others	3	2	2	2	2
Indirect participants	3,818	3,791	3,753	3,690	3,692
<b>STEP2 SDD B2B Service</b>					
Number of participants	3,373	3,354	3,315	3,242	3,219
<i>of which:</i>					
Direct participants	93	95	95	100	96
<i>of which:</i>					
Credit institutions	81	84	85	89	86
Central bank	9	9	8	9	9
Other direct participants	3	2	2	2	1
<i>of which:</i>					
Public administration	0	0	0	0	0
Clearing and settlement organisations	0	0	0	0	0
Other financial institutions	0	0	0	0	0
Others	3	2	2	2	1
Indirect participants	3,280	3,259	3,220	3,142	3,123

## Selected international systems

### 2. Number of payments processed by selected payment systems

(millions; total for the period)

	2017	2018	2019	2020	2021
<b>TARGET2 as a whole</b>					
Credit transfers and direct debits sent	90.2	89.1	88.4	89.2	96.8
<i>of which:</i>					
Intra-Member State	54.4	51.0	50.1	47.2	49.3
Inter-Member State	35.8	38.1	38.3	42.0	47.7
Concentration ratio in terms of volume (percentages)	.	.	.	.	.
<b>TARGET2 COMPONENT: EPM &amp; TARGET2-ECB</b>					
Credit transfers and direct debits sent	0.2	0.2	0.2	0.2	0.2
<i>of which:</i>					
Intra-Member State	0.0	0.0	0.0	0.0	0.0
Inter-Member State	0.2	0.2	0.2	0.2	0.2
Concentration ratio in terms of volume (percentages)	.	.	.	.	.
<b>CLS (EURO PROCESSING)</b>					
Total transactions sent	34.0	39.1	52.4	55.5	52.3
<i>of which:</i>					
Credit transfers	34.0	39.1	52.4	55.5	52.3
Concentration ratio in terms of volume (percentages)	45.9	46.9	46.9	46.9	46.0
<i>Memorandum item:</i>					
Total CLS transactions (all currencies)	198.5	226.6	312.0	331.6	314.5
<b>EURO 1 / STEP 1</b>					
Total transactions sent	53.0	52.5	52.7	46.2	45.3
<i>of which:</i>					
Credit transfers	53.0	52.5	52.7	46.2	45.3
Direct debits	0.0	0.0	0.0	0.0	0.0
Other payment instruments	0.0	0.0	0.0	0.0	0.0
Concentration ratio in terms of volume (percentages)	36.5	36.6	38.8	42.1	45.1
<b>STEP2 ICT Service</b>					
Total transactions sent	.	.	.	.	.
<i>of which:</i>					
Credit transfers	.	.	.	.	.
Concentration ratio in terms of volume (percentages)	.	.	.	.	.
<b>STEP2 SCT Service</b>					
Total transactions sent	4,404.7	4,643.0	4,545.0	4,940.6	5,635.3
<i>of which:</i>					
Credit transfers	4,397.0	4,635.1	4,536.6	4,931.6	5,625.1
Concentration ratio in terms of volume (percentages)	41.5	40.0	38.7	38.1	35.2
<b>STEP2 SDD CORE Service</b>					
Total transactions sent	6,552.4	7,109.9	6,456.7	7,270.5	7,954.9
<i>of which:</i>					
Credit transfers	148.2	160.1	159.8	163.8	162.6
Direct debits	6,404.2	6,949.8	6,296.9	7,106.7	7,792.4
Concentration ratio in terms of volume (percentages)	64.9	65.0	63.6	62.3	61.9
<b>STEP2 SDD B2B Service</b>					
Total transactions sent	85.0	88.2	87.3	84.9	89.9
<i>of which:</i>					
Credit transfers	1.9	2.0	2.1	2.0	1.8
Direct debits	83.1	86.2	85.1	82.9	88.1
Concentration ratio in terms of volume (percentages)	54.7	53.9	50.2	50.5	49.8



## Selected international systems

### 3. Value of payments processed by selected payment systems

(EUR billions; total for the period)

	2017	2018	2019	2020	2021
<b>TARGET2 as a whole</b>					
Credit transfers and direct debits sent	455,576.8	444,736.2	455,350.3	483,481.0	494,575.4
<i>of which:</i>					
Intra-Member State	260,126.1	246,414.6	241,769.8	260,544.7	261,987.0
Inter-Member State	195,194.4	197,747.3	212,697.5	222,854.3	232,520.6
Concentration ratio in terms of value (percentages)	19.4	20.5	22.0	23.5	27.2
<b>TARGET2 COMPONENT: EPM &amp; TARGET2-ECB</b>					
Credit transfers and direct debits sent	13,408.8	13,569.0	14,809.2	14,776.1	16,450.5
<i>of which:</i>					
Intra-Member State	256.3	574.3	883.0	82.0	67.7
Inter-Member State	13,152.5	12,994.7	13,926.2	14,694.2	16,382.8
Concentration ratio in terms of value (percentages)	100.0	100.0	100.0	100.0	100.0
<b>CLS (EURO PROCESSING)</b>					
Total transactions sent	219,924.6	241,029.2	249,075.9	278,536.0	254,680.3
<i>of which:</i>					
Credit transfers	219,924.6	241,029.2	249,075.9	278,536.0	254,680.3
Concentration ratio in terms of value (percentages)	36.9	37.7	37.0	36.0	34.0
<i>Memorandum item:</i>					
Total CLS transactions (all currencies)	1,192,626.4	1,282,636.6	1,426,489.4	1,520,831.0	1,362,431.5
<b>EURO 1 / STEP 1</b>					
Total transactions sent	42,602.3	42,777.9	42,065.9	40,558.9	37,315.1
<i>of which:</i>					
Credit transfers	42,596.6	42,773.6	42,061.0	40,555.6	37,312.9
Direct debits	4.9	3.6	4.4	3.1	2.0
Other payment instruments	0.8	0.7	0.6	0.2	0.2
Concentration ratio in terms of value (percentages)	50.2	49.0	48.5	50.5	50.9
<b>STEP2 ICT Service</b>					
Total transactions sent	.	.	.	.	.
<i>of which:</i>					
Credit transfers	.	.	.	.	.
Concentration ratio in terms of value (percentages)	.	.	.	.	.
<b>STEP2 SCT Service</b>					
Total transactions sent	12,465.1	13,493.5	13,984.6	14,837.8	17,742.7
<i>of which:</i>					
Credit transfers	12,444.7	13,470.1	13,959.0	14,814.6	17,713.7
Concentration ratio in terms of value (percentages)	35.9	35.8	35.1	35.0	33.6
<b>STEP2 SDD CORE Service</b>					
Total transactions sent	1,249.6	1,364.7	1,289.2	1,346.6	1,499.6
<i>of which:</i>					
Credit transfers	26.0	27.0	27.0	30.7	28.8
Direct debits	1,223.6	1,337.7	1,262.2	1,315.9	1,470.8
Concentration ratio in terms of value (percentages)	60.8	59.8	58.7	57.1	54.1
<b>STEP2 SDD B2B Service</b>					
Total transactions sent	721.5	772.3	782.9	744.2	813.3
<i>of which:</i>					
Credit transfers	10.6	9.6	10.6	10.8	9.2
Direct debits	711.0	762.7	772.3	733.4	804.1
Concentration ratio in terms of value (percentages)	53.2	52.8	51.5	51.1	48.4

# Compilation of general notes: euro area countries

Information on country-specific discrepancies with regards to reported data is given in the attached notes (up to reference year 2021):

Belgium  
Germany  
Estonia  
Ireland  
Greece  
Spain  
France  
Italy  
Cyprus  
Latvia  
Lithuania  
Luxembourg  
Malta  
Netherlands  
Austria  
Portugal  
Slovenia  
Slovakia  
Finland

# Country tables for euro area countries

## TABLE TITLE

1	Basic statistical data
2	Settlement media used by non-MFIs
3	Settlement media used by credit institutions
5	Institutions offering payment services to non-MFIs
6	Payment card functions and accepting devices
7a	Payments per type of payment service involving non-MFIs number of transactions
b	Payments per type of terminal involving non-MFIs number of transactions
8a	Payments per type of payment service involving non-MFIs value of transactions
8b	Payments per type of terminal involving non-MFIs value of transactions
9	Participation in selected payment systems
10	Payments processed by selected payment systems – number of transactions
11	Payments processed by selected payment systems – value of transactions

# General notes: Belgium

Source for Table 1: Eurostat.

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

## Table 1: Basic statistical data

### Population

Annual average.

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

### Currency in circulation outside MFIs

Since the introduction of the euro banknotes and coins on 1 January 2002 these figures have been provided solely at an aggregated euro area level.

### Narrow money supply (M1)

Since the introduction of the euro banknotes and coins on 1 January 2002 these figures have been provided solely at an aggregated euro area level.

### Memo item: Outstanding value on e-money storages issued by MFIs, of which: software-based electronic money

Not applicable.

## Table 6: Payment card functions and accepting devices

### Cards with an e-money function

Data for 2015 show the deactivation by the end of 2014 of the Belgian e-money purse Proton.

Since 2016 certain ELMIs have started to offer back-office services to credit institutions for their prepaid cards. Therefore, a part of the number of e-money cards has shifted from the credit institutions to the ELMIs.

Since 2016 one reporting agent has migrated card programmes from two other countries to Belgium, creating a very large increase in the number of cards with an e-money function.

### **E-money card terminals**

Data for 2012 and 2013 not available. Data for 2015 show the deactivation by the end of 2014 of the Belgian e-money purse Proton and its effect on the related terminals.

### **Table 7a: Payments per type of payment service involving non-MFIs (number of transactions)**

#### **Card payments initiated at physical EFTPOS or initiated remotely**

2014 data remain incomplete because of the unavailability of the data from the reporting agents.

#### **Domestic e-money payments with e-money issued by resident PSPs**

Data for 2015 show the deactivation by the end of 2014 of the Belgian e-money purse Proton.

### **Table 7b: Payments per type of terminal involving non-MFIs (number of transactions)**

#### **At terminals provided by non-resident PSPs with cards issued by resident PSPs**

Since 2017 it is possible to make the distinction between domestic and abroad.

## Table 8a: Payments per type of payment service involving non-MFIs (value of transactions)

### Card payments initiated at physical EFTPOS or initiated remotely

2014 data remain incomplete because of the unavailability of the data from the reporting agents.

## Table 8b: Payments per type of terminal involving non-MFIs (value of transactions)

### At terminals provided by non-resident PSPs with cards issued by resident PSPs

Since 2017 it is possible to make the distinction between domestic and abroad.

## Table 9: Participation in selected payment systems

### Target/Target2 Component

2017: Following closure of PHA (Proprietary Home Accounting), participants had to open an account in Target2.

## Tables 10 and 11: Payments processed by selected payment systems

### Retail system CEC, credit transfers

As from 2015, the distinction between “initiated in a paper-based form” and “initiated electronically” is no longer possible.

# General notes: Germany

Source for Table 1: Eurostat.

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

General Note: Change in methodology and data collection method in reference year 2007 and 2014, which may cause breaks in time series compared to previous years. In reference year 2014, figures are partly estimated by reporting agents.

## 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

Overnight deposits held at MFIs (excluding ECB). The counterpart sector “non-MFIs” includes the component “Central government sector” and the component “Rest of the world”. Thus, this indicator is not synonymous with the same term used in the ECB concept of narrow money supply (M1). For 2002-2004, German data for this item do not include overnight deposits of the counterpart sector “Central government” held at the national central bank.

### Narrow money supply (M1)

Following the introduction of the euro on 1 January 2002, these figures are provided solely at an aggregated euro area level.

### Outstanding value on e-money storages issued by MFIs

Covering MFIs without derogations under Article 9(1) of Regulation ECB/2013/33 (where applicable). Encompasses only data of the German scheme “Geldkarte”.

## 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

The break in the time series in reference period 2009 is caused by deposits held by the central government sector.

### Credit institutions irrespective of their legal incorporation: number of offices

Includes those post office branches of Deutsche Postbank AG which are entrusted with semi-cashless payment systems on behalf of Deutsche Postbank AG.

### Credit institutions irrespective of their legal incorporation: number of overnight transferable deposits

Includes no accounts for card-based e-money.

### Credit institutions irrespective of their legal incorporation: number of overnight transferable deposits, of which number of internet/PC-linked overnight transferable deposits

Includes no accounts for card-based e-money.

### Credit institutions irrespective of their legal incorporation: value of overnight deposits

Includes transferable and non-transferable deposits as well as deposits for card-based e-money.

### Credit institutions legally incorporated in the reporting country: value of overnight deposits

Includes transferable and non-transferable deposits as well as deposits for card-based e-money

### Branches of euro area-based credit institutions: value of overnight deposits

Includes transferable and non-transferable deposits as well as deposits for card-based e-money



**Branches of EEA-based credit institutions (outside the euro area):  
value of overnight deposits**

Includes transferable and non-transferable deposits as well as deposits for card-based e-money

**Branches of non-EEA based banks: value of overnight deposits**

Includes transferable and non-transferable deposits as well as deposits for card-based e-money.

**Other institutions offering payment services to non-MFIs: number of institutions**

As of reference period 2012 the number of payment institutions providing services through an established branch are added to the number of payment institutions resident in the country

**Electronic money institutions: outstanding value on e-money storages issued by electronic money institutions**

Until reference period 2010 by approximation: liabilities to non-MFIs which mature daily.

**Institutions offering payment services to non-MFIs (total): number of overnight transferable deposits**

Includes no accounts for card-based e-money.

**Institutions offering payment services to non-MFIs (total): number of overnight transferable deposits of which number of internet/PC-linked overnight transferable deposits**

Includes no accounts for card-based e-money.

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

**Cards with a delayed debit function**

Values are not available before 2007, but included in item "Cards with a payment function".

### **Cards with a credit function**

Values are not available before 2007, but included in item "Cards with a payment function".

### **Cards with a debit and/or delayed debit function**

Cards can be clearly distinguished by function since 2007.

### **Cards with a credit and/or delayed debit function**

Cards can be clearly distinguished by function since 2007.

### **Cards with an e-money function which have been loaded at least once**

Until reference period 2013 only cards with an e-money function which are credit balanced at the end of the period. Values are not available before 2007.

ATM of which: ATM with a cash withdrawal function:

If a terminal is acquired by different payment service providers, multiple counts cannot be ruled out. ATMs of which: ATMs with a credit transfer function

Values are not available before 2007.

### **POS terminals located in the reporting country**

Only EFTPOS terminals. Only active terminals were counted (terminals with at least one transaction in the reference period). Data collected by Deutsche Kreditwirtschaft (DK) and encompasses only terminals with reference to the German scheme "Girocard".

### **E-money card terminals located in the reporting country**

Only active terminals were counted (terminals with at least one transaction in the reference period). Data collected by Deutsche Kreditwirtschaft (DK).

### **E-money card-loading/unloading terminals located in the reporting country**

Data for 2004 and 2005 is estimated and collected by Deutsche Kreditwirtschaft (DK) until reference period 2006 and since 2014.

## Tables 7a and 8a: Payments per type of payment service involving non-MFIs

### **Payments per type of payment service**

Includes transactions of national non-banks, irrespective of whether they are processed on an intrabank or interbank basis.

### **Credit transfers**

Until reference period 2006 only national transactions were included. Since 2007 national and cross-border credit transfers have been included.

Credits to the accounts by simple book entry have been excluded since reference year 2014.

### **Online credit transfers**

E-commerce-transactions initiated using online banking applications from payment service providers and since 2014 transactions initiated via special services (payment initiation services).

### **Direct debits**

Until reference period 2006 only national transactions were included. Since 2007 national and cross-border direct debits have been included.

Debits from the accounts by simple book entry have been excluded since reference year 2014.

Direct debits initiated by a payment card have been included since reference period 2014.

### **Card payments with cards issued by resident PSPs (except cards with an e-money function only)**

Until 2013 payments with debit and credit cards included transactions with specific non-rechargeable retailer cards.

Payments initiated by a payment card are included here until 2013, including electronic direct debits known as "ELV" transactions.

Domestic card payments:

Due to the pandemic crisis, in 2020 domestic card payments increased.

Card Payments abroad:

Due to the lower travel volume because of the pandemic crisis, in 2020 card payments abroad decreased.

### **Payments with cards with a delayed debit function**

Values are not available before 2007, but included in item "Payments with cards with a payment function".

### **Payments with cards with a credit function**

Values are not available before 2007, but included in item "Payments with cards with a payment function".

### **Payments with cards with a debit and/or delayed debit function**

Payments with cards can be clearly distinguished by function.

### **Payments with cards with a credit and/or delayed debit function**

Payments with cards can be clearly distinguished by function.

### **Cheques**

Until reference period 2006 only national transactions were included. Since 2007 national and cross-border cheque transactions have been included.

### **Cross-border transactions sent**

Values are not available before 2007.

### **Cross-border transactions received**

Values are not available before 2007.

#### **Memo item: Credits to the accounts by simple book entry**

Simple book entries are included in the item "credit transfers" until reference year 2013, but cannot be displayed separately.

#### **Memo item: Debits from the accounts by simple book entry**

Simple book entries are included in the item "direct debits" until reference year 2013, but cannot be displayed separately.

#### **Memo item: Transactions via telecommunication, digital or IT device**

Owing to lack of information, very limited available.

#### **Other services (not included in the Payment Services Directive)**

Since reference period 2014 including "Money remittances", "Transactions via telecommunication, digital or IT device" as well as OTC cash withdrawals and deposits.

### **Tables 7b and 8b: Payments per type of terminal involving non-MFIs**

#### **a) at terminals provided by resident PSPs with cards issued by resident PSPs**

Up to 2006, transactions with cards issued in the country at terminals in and outside the country.

#### **ATM cash withdrawals:**

Due to the pandemic crisis, in 2020 cash payments decreased and therefore cash withdrawals at ATMs also decreased.

#### **ATM cash deposits**

Values are not available before 2007.

Due to the pandemic crisis, in 2020 cash payments decreased and therefore cash deposits at ATMs also decreased.

### **POS transactions (irrespective of type of card used)**

Includes e-money card purchase until reference year 2013. Due to technical circumstances credit cards are partly not included.

Due to the pandemic crisis, in 2020 card payments at POS Terminals in Germany increased. However, because of lower travel volume, card payments at POS Terminals abroad decreased.

### **E-money card loading/unloading transactions**

From 2007 to 2013, only includes loading transactions.

### **b) at terminals provided by resident PSPs with cards issued by non-resident PSPs**

Owing to lack of information, data are not submitted until 2013.

### **POS transactions (irrespective of type of card used)**

Due to technical circumstances credit cards are partly not included.

### **c) at terminals provided by non-resident PSPs with cards issued by resident PSPs**

Values are not available before 2007.

### **ATM cash withdrawals:**

Due to the pandemic crisis, in 2020 cash payments decreased and therefore cash withdrawals at ATMs also decreased

### **ATM cash deposits**

Owing to lack of information, data are not submitted until 2013.

Due to the pandemic crisis, in 2020 cash payments decreased and therefore cash deposits at ATMs also decreased.

### **POS transactions (irrespective of type of card used)**

The identification of the origin of the PSP results partly on the location of the terminal.

Due to the pandemic crisis, in 2020 card payments at POS Terminals in Germany increased. Because of lower travel volume, card payments at POS Terminals abroad decreased.

### **E-money card loading/unloading transactions**

Owing to lack of information, data are not submitted until 2013.

### **E-money card payment transactions**

Owing to lack of information, data are not submitted until 2013.

### **Memorandum items: Cash advances at POS terminals:**

Owing to lack of information, very limited available.

## **Table 8: Participation in selected payment systems**

### **TARGET2 component: direct participants**

Up to 19 November 2007, Slovenia, Malta and Cyprus were included as direct members. Until January 2016 Croatia is not included as a direct member.

### **TARGET2 component: indirect participants**

Since 2007 only registered indirect participants have been counted. With the end of the transition period in 2013, many indirect participants decided to participate directly.

### **Retail payment component: other direct participants**

"Other direct participants" are no longer shown, as the links to them exist outside the normal EMZ participation agreements.

## Tables 9 and 10: Payments processed by selected payment systems

### **TARGET2 component**

Due to the migration from TARGET to TARGET2 on 19 November 2007 there are significant breaks in time series. Up to 19 November 2007, traffic from Slovenia, Malta and Cyprus were included here. Until January 2016 Croatia is not included as a direct member.

### **TARGET2 component: Concentration ratio (%)**

Market share of the five largest senders of payment messages in each interbank payment system in relation to the number of transactions. Each participant with individual access to the payment system is counted separately, irrespective of any legal dependencies.

### **Retail payment component: Card Payments (POS), ATM transactions, E-money payments**

Card transactions based on the SEPA Card Clearing (SCC)-format developed by the Berlin Group (mainly Girocard transactions).

### **Retail payment component: Other payment instruments**

Includes domestic non-SEPA direct debits and other payment instruments which are technically processed like direct debits, such as ATM transactions (until 2014), debit card payments (until 2014), e-money payments (until 2014) and cheques (until 2015).

### **Retail payment component: Concentration ratio (%)**

Market share of the five largest direct participants in relation to the number / value of all transactions.



# General notes: Estonia

Source for Table 1: Eurostat.

Source for all other tables: Eesti Pank, unless otherwise indicated.

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

### Currency in circulation outside MFIs

Since the introduction of the euro on 1 January 2011, these figures have been provided solely at an aggregated euro area level.

### Value of overnight deposits held at MFIs

Overnight deposits held at MFIs (excluding the ECB). 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 as used in the ECB concept of narrow money supply (M1).

### Narrow money supply (M1)

Since the changeover to the euro on 1 January 2011, these figures have been provided solely at an aggregated euro area level.

### Outstanding value on e-money storages issued by MFIs

Covers MFIs without derogations under Article 9(1) of Regulation ECB/2013/33 concerning the balance sheet of the monetary financial institutions sector (where applicable).

## Table 3: Settlement media used by credit institutions

### Overnight deposits held at the central bank

In August 2010 the reserve requirements were lowered from 15% to 11%. In November 2010 they were lowered to 7%. Since January 2011 the reserve requirements for the euro area have applied.

### **Overnight deposits held at other credit institutions**

Value for the last quarter of the period.

Until end-2010, refers only to deposits in EEK.

### **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**

#### **Electronic money institutions: number of institutions**

Not applicable. There are currently no electronic money institutions in Estonia.

#### **Electronic money institutions: outstanding value on e-money storages issued**

Not applicable.

#### **Other payment service providers: number of institutions**

Includes payment institutions.

#### **Other payment service providers: number of overnight transferable deposits**

For 2010 and 2011 the number of overnight deposits was indicated here, as data on overnight transferable deposits were not available. As of 2012 the actual number of overnight transferable deposits has been collected from the credit institutions.

The list of cross-border payment institutions (latest available data) can be found on the website of Finantsinspeksioon, the Estonian Financial Supervision Authority, at <http://www.fi.ee/index.php?id=12634>.

## Table 6: Payment card functions and accepting devices

### **Cards issued by resident PSPs**

#### **Cards with an e-money function**

Not applicable. There are no cards with an e-money function in Estonia.

#### **Cards with an e-money function which have been loaded at least once**

Not applicable.

#### **Cards with a combined debit, cash and e-money function**

Not applicable.

### **Terminals provided by resident PSPs**

#### **POS terminals**

Until 2007 the number of “points of sale” (i.e. merchant locations) was reported.  
Since 2007 data on POS terminals have been reported.

#### **E-money card terminals**

Not applicable. There are no e-money card terminals in Estonia.

## Tables 7a and 8a: Payments per type of payment service involving non-MFIs

### **Credit transfers**

Interest payments by banks to their customers are not included. Includes disbursements of loans to the current accounts of banks' customers.

## **Direct debits**

Excludes banking fees. Includes bank customers' repayment of loans from their current accounts. Since 2015 the classical direct debit has not existed as an instrument in Estonia. Until 2014, data also included other debit-type payments (e.g. amounts collected by law enforcement officers). As such payments are often very large, this resulted in very high average amount of direct debits for Estonia. Since 2015, such payments are included in "other payment instruments".

## **Payments with cards with a debit, delayed debit, credit, debit and/or delayed debit, credit and/or delayed debit function**

Such data were not collected prior to 2004. Since card payments (and card business in general) developed very rapidly in the period from 2004 to 2010, it is not possible to give an adequate estimation using growth rates for this period or other simple estimation methods.

As of January 2004, it has been possible to differentiate between debit and credit card transactions.

Card payments with cards issued by resident PSP-s

There was a considerable decrease in value and number of card payments in 2020 due to SARS-CoV-2 pandemic impact, as there were restrictions and less travelling. The same trend continued in 2021.

## **E-money payments**

Not applicable.

Other payment services The value of "other payment instruments" decreased dramatically in 2004 owing to improvements in the reporting system (for example, conditional credit orders that were previously reported as "unidentified payments" have been reported as "credit transfers" since 2004). Since 2015 other debit-type payments (such as amounts collected/debited by law enforcement officers) have also been included here. Until 2014 such payments were included in "direct debits".

## **Tables 7b and 8b: Payments per type of terminal involving non-MFIs**

Estonian PSPs did not own terminals or ATMs abroad until 2015.

**a) At terminals provided by resident PSPs with cards issued by resident PSPs**

**E-money card-loading/unloading transactions**

Not applicable.

**b) At terminals provided by resident PSPs with cards issued by non-resident PSPs**

**ATM cash deposits**

Not applicable.

**E-money card-loading/unloading transactions**

Not applicable.

**c) At terminals provided by non-resident PSPs with cards issued by resident PSPs**

**ATM cash deposits**

Not applicable.

**E-money card-loading/unloading transactions**

Not applicable.

There was a considerable decrease in value and number of card payments in 2020 due to SARS-CoV-2 pandemic impact, as there were restrictions and less travelling. Value and number of payments initiated remotely increased compared to previous year due to the same reason. The same trend continued in 2021.

### **Table 9: Participation in selected payment systems**

The Estonian RTGS and DNS systems were launched on 21 January 2002. Data are thus provided as from 2002.

Eesti Pank joined TARGET on 20 November 2006. TARGET component data are thus provided as from 2006.

#### **Changes in 2011 for LVPS:**

The Estonian RTGS system closed in December 2010.

ESTA processed in euro from 1 January 2011. Closed in January 2014.

#### **Tables 10 and 11: Payments processed by selected payment systems**

##### **TARGET COMPONENT: TARGET2-EE**

Eesti Pank joined TARGET on 20 November 2006; TARGET component data are thus provided as from 2006. Since 19 May 2008 domestic and cross-border euro payments have been settled via TARGET2-Eesti. Besides Eesti Pank, the following banks are using TARGET2-Eesti: AS Swedbank, AS SEB Pank, Luminor Bank AS, COOP Pank Aktsiaselts, TBB AS, Citadele Banka Eesti filiaal, AS LHV Pank, OP Corporate Bank plc Eesti filiaal, BIGBANK AS and Inbank AS. The first generation TARGET was used by Eesti Pank and smaller market participants.

##### **LVPS: ESTA**

Hybrid system processing both large-value and retail payments; closed in January 2014.

The Estonian RTGS and DNS systems were launched on 21 January 2002; data are thus provided as from 2002.

ESTA, Eesti Pank's interbank Settlement System of Ordinary Payments, was launched on 3 October 2005 as an updated version of the DNS system used previously. Credit orders and direct debits were settled.

#### **Changes in 2011 for LVPS:**

The Estonian RTGS system closed in December 2010.

ESTA processed in euro from 1 January 2011. Closed in January 2014.

# General notes: Ireland

Source for Table 1: Eurostat.

Source for all other tables: Central Bank of Ireland, unless otherwise indicated.

## Table 1: Basic statistical data

### Population

Annual average.

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

### Currency in circulation outside MFIs

Since the introduction of the euro banknotes and coins on 1 January 2002 these figures have been provided solely at an aggregated euro area level.

### Value of overnight deposits held at MFIs

Overnight deposits held at MFIs (excluding the ECB). 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 as used in the ECB concept of narrow money supply (M1). Central government data for demand deposit accounts are not included, as they are not collected separately.

### Narrow money supply (M1)

Since the introduction of the euro banknotes and coins on 1 January 2002 these figures have been provided solely at an aggregated euro area level.

### Outstanding value on e-money storages issued by MFIs

Covers MFIs without derogations under Article 9(1) of Regulation ECB/2013/33 concerning the balance sheet of the monetary financial institutions sector (where applicable).

### Table 3: Settlement media used by credit institutions

#### Overnight deposits held at other credit institutions

Value for the last quarter of the period.

#### Non-intraday borrowing from the central bank

There was a substantial rise in the level of advances provided to credit institutions primarily owing to the sustained elevated funding pressures in the interbank market following the failure of Lehman Brothers in September 2008. Since then, improved funding conditions, particularly in the interbank, repo and debt markets, along with balance sheet deleveraging by banks, have reduced the demand for central bank funding.

#### Intraday borrowing from the central bank

From migration to TARGET2 on 18 February 2008 onward, this figure is the maximum value of intraday credit lines used by direct participants in the Irish system averaged over the end-year maintenance period.

### Table 4: Banknotes and coins

Refer to Table 3 in the “Euro area aggregate data” section.

### Table 5: Institutions offering payment services to non-MFIs

#### Central bank: value of overnight deposits

Data prior to 2004 do not include interest-bearing central government accounts.

#### Credit institutions legally incorporated in the reporting country: number of institutions

The increase in numbers is due to the reclassification of credit unions as credit institutions, effective as from 1 January 2009.



### **Credit institutions irrespective of their legal incorporation: value of overnight deposits**

Breakdowns of values of overnight deposits cannot be published owing to the possibility of respondents being identified.

### **Other payment service providers**

Includes An Post, the Irish postal service, which provides a range of agency banking services on behalf of the customers of two Irish credit institutions.

### **Electronic money institutions: number of institutions**

During 2021 there were 16 E-Money institutions operating in Ireland.

### **Credit institutions irrespective of their legal incorporation: number of offices**

The number of institutions can be greater than the number of offices of those institutions. This is because a credit institution can have a branch in a country but have no offices according to the definition applied in the Guideline of the European Central Bank of 4 April 2014 on monetary and financial statistics (ECB/2014/15).

### **Outstanding value on e-money storages issued by electronic money institutions**

To protect respondents' confidentiality, aggregated data cannot be published.

## **Table 6: Payment card functions and accepting devices**

### **Cards issued by resident PSPs: total number of cards (irrespective of the number of functions on the card)**

Data since 2007 represent the total number of cards in issue. For data up to and including 2006, each function on a multifunction card was counted separately and aggregated.

### **Cards with an e-money function**

To protect respondents' confidentiality, aggregated data cannot be published.

### **Terminals provided by resident PSPs: POS/EFTPOS terminals**

Since reporting under Regulation ECB/2013/43 on payments statistics only allows data to be collected from institutions licenced in Ireland and those operating in Ireland on a branch basis, data on POS terminals can no longer be published, owing to the possibility of respondents being identified.

### **Tables 7a and 8a: Payments per type of payment service involving non-MFIs**

#### **Credit transfers**

Data represent both customer and interbank transactions. Data on the volume and value of intra-branch transactions were not available for the years up to and including 2004. Such data are now available and have been included from 2005 onwards. It is possible that some book-entry transactions are included in this item. Credit transfers from 2014 are reported by a larger cohort of institutions than before that time. Until then the credit union sector did not report transactions directly and most such transactions were effected via bank accounts held by these institutions. The trend now is for these institutions to hold accounts on their own behalf and to provide IBAN accounts for their members also. Every effort has been made to ensure that the same transactions are not reported by two institutions. If double reporting is discovered this will give rise to revisions. A substantial increase is observed on the credit transfers volume and value from 2018 to 2019. This increase relates to changes in population of PSPs, owing to Brexit. The effect of Brexit continues throughout 2020, with a substantial increase observed from 2019 to 2020 due to the migration of business to Ireland and further increases experienced from 2020 to 2021 due to the development of new business.

#### **Direct debits**

Data represent both customer and interbank transactions. Data on the volume and value of intra-branch transactions were not available for the years up to and including 2004. Such data are now available and have been included from 2005 onwards. It is possible that some book-entry transactions are included in this item. Direct debits from 2014 are reported by a larger cohort of institutions than before that time. Until then the credit union sector did not report transactions directly and most such transactions were effected via bank accounts held by these institutions. The trend now is for these institutions to hold accounts on their own behalf and to provide IBAN accounts for their members also. Every effort has been made to ensure that the same transactions are not reported by two institutions. If double reporting is discovered this will give rise to revisions.

## **E-money payments with e-money issued by resident PSPs**

To protect respondents' confidentiality, aggregated data cannot be published.

## **Tables 7b and 8b: Payments per type of terminal involving non-MFIs**

### **a) At terminals provided by resident PSPs with cards issued by resident PSPs**

Data are reported from the issuing side. If data were reported from the acquiring side, they could not be published owing to the possibility of respondents being identified.

Data from 2016 onward is reported from the acquiring side.

### **b) At terminals provided by resident PSPs with cards issued by non-resident PSPs**

Data in this section are reported from the acquiring side and cannot be published owing to the possibility of respondents being identified.

## **Cash advances at POS terminals**

Data in this section are reported from the acquiring side and are no longer published. Prior to 2011 data relate to Laser Card Services Ltd, the Irish-owned debit card scheme. Owing to a switch away from this scheme, data were not available in 2011. For 2012 the data were supplied by acquiring institutions operating in Ireland. While this remains the case, data from 2013 onwards are not published as they are reported only by institutions licenced in Ireland, with the possibility that respondents could otherwise be identified.

## **Table 9: Participation in selected payment systems**

### **TARGET component: TARGET2-IE**

#### **Direct participants**

The central bank hosts an account in Target2 for IPCC. Therefore, IPCC is not a participant in Target 2, either directly or indirectly. There is also a public administration for which the central bank provides a similar facility and is likewise not

a participant in Target 2. Data for 2014-15 were revised to reflect these classifications.

### **Indirect participants**

Data show addressable BICs in Ireland in TARGET2-IE.

### **IPCC**

The Irish Paper Clearing Company Ltd (IPCC) maintains and operates a clearing and settlement system for domestic paper debits (i.e. cheques) and credits.

### **IRECC**

The Irish Retail Electronic Payments Clearing Company (IRECC) maintained and operated a clearing and settlement system for domestic electronic payments until 31 July 2014, at which time it was wound up.

### **IRIS**

IRIS ceased to operate with effect from 18 February 2008 when Ireland migrated to the TARGET2 system.

## **Tables 10 and 11: Payments processed by selected payment systems**

### **TARGET component: TARGET2-IE**

Prior to 2014 data for “credit transfers sent” were provided on an actual basis. However, data for all subcategories of this item were estimated.

### **Retail systems: IPCC and IRECC (Retail Clearings) – transactions processed within IPCC and IRECC**

In the past transaction data for these two payments systems were represented together, with the clarifying note that all paper transactions were processed within IPCC, while all electronic items were processed within IRECC. From 2014 the statistics for these systems were separately reported in Tables 10 and 11, reflecting how they have always been represented in Table 9. In that year data for these systems were revised back to 2002, and separate concentration ratios reported. For the years 2000 and 2001 the systems are still recorded together.

# General notes: Greece

Source for Table 1: Eurostat.

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

## 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 at MFIs

Overnight deposits held at MFIs (excluding ECB). 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)

Following the introduction of the euro on 1 January 2002, these figures are provided solely at an aggregated euro area level.

### Outstanding value on e-money storages issued by MFIs

Source: ECB. Covering MFIs without derogations under Article 9(1) of Regulation ECB/2013/33 (where applicable).

## Table 3: Settlement media used by credit institutions

### Overnight deposits held at other credit institutions

Value for the last quarter of the period.

## Table 4: Banknotes and coins

Refer to Table 3 in the “Euro area aggregate data” section.

## Table 5: Institutions offering payment services to non-MFIs

### **Credit institutions legally incorporated in the reporting country: number of offices**

In 2013 a significant number of credit institutions ceased operations as part of the restructuring of Greece’s banking industry. In total, 11 credit institutions were taken over and the licences of three other credit institutions (cooperative banks) were revoked.

In 2012 the licences of three credit institutions (cooperative banks) were revoked.

### **Branches of euro area-based credit institutions: number of offices**

In 2008 the figures of the Cypriot credit institutions were moved from the series “Branches of EEA-based credit institutions (outside the EA)” to the series “Branches of EA-based credit institutions”.

### **Branches of euro area-based credit institutions: value of overnight deposits**

In 2008 the figures of the Cypriot credit institutions were moved from the series “Branches of EEA-based credit institutions (outside the EA)” to the series “Branches of EA-based credit institutions”.

### **Branches of EEA-based credit institutions (outside the euro area): value of overnight deposits**

Includes transferable and non-transferable deposits as well as deposits for card-based e-money

### **Electronic money institutions: number of institutions**

In October 2014 the Bank of Greece licenced the first electronic money institution.

## Table 6: Payment card functions and accepting devices

### **Cards issued by resident payment service providers**

#### **Cards with a credit function**

The decrease in the number of cards in 2018 was due to the implementation of rationalization policies in the issuance and circulation of cards and not to a market driven evolution. Seems more likely that also for the years before 2018 the actual number of active credit cards was also around to 2.5 mil.

#### **Cards with a debit function**

The evolution in the number of cards in circulation is confirmed by the general turn in the payments culture in Greece, which was enhanced by the SARS-COV-2 pandemic.

#### **Cards with a delayed debit function**

Figures prior to 2004 include a special type of card instrument (Diners cards), which from 2004 is reported in the category "Cards with a credit function" and not "Cards with a delayed debit function".

#### **Total number of cards (irrespective of the number of functions on the card), of which cards with a combined debit, cash and e-money function**

Not applicable.

### **Terminals provided by resident payment service providers**

#### **ATMs**

Cash accepting machines, which are usually located inside branches, and allow users to conduct payments, are included in ATMs.

### **ATMs with a cash withdrawal function**

Cash accepting machines, which are usually located inside branches, and allow users to conduct payments, are not included in ATMs with a cash withdrawal function.

### **ATMs with a credit transfer function**

Cash accepting machines, which are usually located inside branches, and allow users to conduct payments, are included in ATMs with a credit transfer function.

### **POS terminals**

Imprinted POS terminals are not included from 2014. In order to avoid double counting, the number of EFTPOS terminals is based on the legal ownership (terminal providers) and not the acquirer of the terminal.

For the years 2017 onwards, the evolution in the number of POS terminals is justified by the Government measures for the limitation of cash payments in combination to SARS-COV-2 impact on payments.

### **E-money card terminals and subcategories**

Not applicable.

## **Tables 7a and 8a: Payments per type of payment service involving non-MFIs**

### **Credit transfers, initiated on a single payment basis**

For the year 2015 the value of credit transfers that were initiated on a single payment basis was 196.15 EUR billions.

### **Direct debits**

For the years 2014 and 2015 the total value of direct debits was 6.69 EUR billions and 9.82 EUR billions respectively. Also, for the same years, the value of domestic direct debits was 6.68 EUR billions and 9.80 EUR billions respectively.

For the years 2017 up to 2020, the volume and value of direct debits were revised significantly in 2022 in order for the figures to be consistent with the methodology. After an investigation, it was made clear that a large number of R-transactions were double-counted by some PSPs, which are at the same time major data contributors.



The BoG recalculated the correct figures for the volume and the value after removing the transactions that were double-counted in the previous years.

### **Payments with cards with a debit function**

The evolution in the number of payments is justified by the protection measures against SARS-COV-2 with the limitation of cash payments.

In 2022, the BoG addressed all card payments data providers, which were asked to review their data according to the methodology for the years 2017 up to 2020. The main drive for this campaign was the inconsistency between real life conditions and statistics. For example, the unexpected increase in card payments to terminals, which are, located abroad taking into account the imposed restrictions due to Covid pandemic. As a result of this review, a number of PSPs revised their data in order to align with the methodology. Consequently, the BoG had to revise the figures of the concerned series for the mentioned years

### **Payments with cards with a debit and/or delayed debit function**

Not applicable.

### **Payments with cards with a credit and/or delayed debit function**

Not applicable.

### **Cheques**

For the year 2002, data refer to all cheques for which the acquiring bank is different from the issuing bank.

For the first half of 2014, reported figures on geographical breakdowns are partially based on estimates, in accordance with the new methodology.

### **Memo item: Credits to the accounts by simple book entry**

According to the new data methodology, it has only been possible to obtain figures as from 2006. Historical data are not available.

### **Memo item: Debits from the accounts by simple book entry**

According to the new data methodology, it has only been possible to obtain figures as from 2006. Historical data are not available.

Other payment services include money remittances, OTC cash withdrawals and OTC cash deposits from 2014 onwards.

## Tables 7b and 8b: Payments per type of terminal involving non-MFIs

### **Transactions at terminals provided by resident PSPs with cards issued by resident PSPs**

For the years 2019-2020, the increase in transactions is justified by the measures against SARS-COV-2.

In 2022, the BoG addressed all card payments data providers, which were asked to review their data according to the methodology for the years 2017 up to 2020. The main drive for this campaign was the inconsistency between real life conditions and statistics. For example, the unexpected increase in card payments to terminals, which are, located abroad taking into account the imposed restrictions due to Covid pandemic. As a result of this review, a number of PSPs revised their data in order to align with the methodology. Consequently, the BoG had to revise the figures of the concerned series for the mentioned years

### **Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs**

For the year 2020, the decrease in transactions is justified by the measures against SARS-COV-2

In 2022, the BoG addressed all card payments data providers, which were asked to review their data according to the methodology for the years 2017 up to 2020. The main drive for this campaign was the inconsistency between real life conditions and statistics. For example, the unexpected increase in card payments to terminals, which are, located abroad taking into account the imposed restrictions due to Covid pandemic. As a result of this review, a number of PSPs revised their data in order to align with the methodology. Consequently, the BoG had to revise the figures of the concerned series for the mentioned years

### **Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs**

For the first half of 2014, reported figures on geographical breakdowns are partially based on estimates, in accordance with the new methodology.

For the years 2019-2020, the evolution in the number and the value of transactions is inconsistent to the general limitation of cross border traveling and hence the phenomenon needs further investigation.

In 2022, the BoG addressed all card payments data providers, which were asked to review their data according to the methodology for the years 2017 up to 2020. The main drive for this campaign was the inconsistency between real life conditions and statistics. For example, the unexpected increase in card payments to terminals, which are, located abroad taking into account the imposed restrictions due to Covid pandemic. As a result of this review, a number of PSPs revised their data in order to align with the methodology. Consequently, the BoG had to revise the figures of the concerned series for the mentioned years

### Tables 10 and 11: Payments processed by selected payment systems

#### **TARGET component: HERMES and TARGET2 – GR**

Migration date: 19 May 2008

#### **Retail system: DIAS**

#### **Retail system: ACO**

# General notes: Spain

Source for Table 1: Eurostat.

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

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

### Currency in circulation outside MFIs

Since the introduction of the euro banknotes and coins on 1 January 2002 these figures have been provided solely at an aggregated euro area level.

### Value of overnight deposits held at MFIs

Overnight deposits held at MFIs (excluding the ECB). 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 as used in the ECB concept of narrow money supply (M1).

Data do not include overnight deposits of “central government” and “rest of the world” for 2002.

The value of overnight deposits has increased significantly since 2005 following the rising trend in credit institutions’ overnight deposits. Savings accounts were classified up to May 2005 as deposits redeemable at up to three months’ notice. After this date these deposits are included within overnight deposits.

### Narrow money supply (M1)

Since the introduction of the euro banknotes and coins on 1 January 2002 these figures have been provided solely at an aggregated euro area level.

### Memo item: Overnight deposits in foreign currencies held at MFIs

Data do not include overnight deposits of “Central Government” and “Rest of the world” for 2002.

### Table 3: Settlement media used by credit institutions

#### Overnight deposits held at other credit institutions

Figures from June 2010 to November 2014 have been estimated on the basis of information collected under Regulation ECB/2008/32 concerning the balance sheet of the monetary financial institutions sector.

Figures from December 2014 have been estimated on the basis of the information collected under Regulation ECB/2013/33 concerning the balance sheet of the monetary financial institutions sector.

### 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: number of overnight deposits

Figures from 2010 to November 2014 have been estimated on the basis of information collected under Regulation ECB/2008/32.

Figures from December 2014 have been estimated on the basis of information collected under Regulation ECB/2013/33.

#### Credit institutions irrespective of their legal incorporation: number of internet/PC-linked overnight deposits

Figures from 2010 to November 2014 have been estimated on the basis of information collected under Regulation ECB/2008/32.

Figures from December 2014 have been estimated on the basis of information collected under Regulation ECB/2013/33.

#### Institutions offering payment services to non-MFIs (total): value of overnight deposits

For the period up to and including 2002, does not include credit institutions.

The increase in the value of overnight deposits in both credit institutions legally incorporated in the reporting country and the institutions offering payment services to non-MFIs relates to the fact that savings accounts were classified up to May 2005 as

deposits redeemable at up to three months' notice. After this date, these deposits are included within overnight deposits.

### **Electronic money institutions**

Figures from December 2021 have increased due to a new regulation (Bank of Spain Circular 5/2020) that entered into force on the 1st January 2021, establishing new reporting requirements which obliged entities to report their data.

## **Table 6: Payment card functions and accepting devices**

### **Cards issued by resident PSPs: cards with a debit function**

Includes prepaid cards.

The criteria used to disaggregate the number of payment cards according to their function (i.e credit and debit function) have been modified in first quarter 2018.

This new criteria implies a significant change on the figures shown under this breakdown. Previous to this date, the published figures were estimations based on information provided by the Spanish card payment schemes.

Since Q1 2018, however, data are reported by the payment service providers adhered to the Spanish card payment schemes, according to the requirements set out in Regulation (EU) 2015/751 of the European Parliament and of the Council of 29 April 2015 on interchange fees for card-based payment transactions.

## **Tables 7a and 8a: Payments per type of payment service involving non-MFIs**

### **Payments per type of payment service**

Data for payment instruments other than cards and e-money devices are, prior to 2014, estimations based on the information provided by a representative sample of payment service providers.

2014 data are estimations based on the figures for the second half-year.

## Credit transfers

SEPA credit transfers:

	Volume (units)	Value (EUR millions)
2010	146,558,408	1,416,683
2011	238,409,288	1,781,373
2012	331,579,568	2,329,373
2013	465,683,654	3,209,846

## Card payments with cards issued by resident PSPs (except cards with an e-money function only)

Payments with cards issued by three-party schemes are not included for the years prior to 2014.

The breakdown per type of card does not add up to the total for the years prior to 2014 because the breakdown of payments made at ATMs is not available for those years.

## Payments with cards with a debit function

Includes payments with prepaid cards.

## Payments with cards with a credit and/or delayed debit function

It is not possible to differentiate between delayed debit and credit cards. However, it is known that the bulk of the payments are made with delayed debit cards.

## Memo item: Credits to the accounts by simple book entry

Estimations based on the information provided by a representative sample of payment service providers

## Memo item: Debits from the accounts by simple book entry

Estimations based on the information provided by a representative sample of payment service providers

### **Memo item: Other services (not included in the Payment Services Directive)**

Estimations based on the information provided by a representative sample of payment service providers. Includes bills of exchange and other non-standardised payment instruments.

### **Tables 7b and 8b: Payments per type of terminal involving non-MFIs**

### **Memo item: OTC cash withdrawals**

Data on OTC cash withdrawals using a bank form are, up to 2014, estimations based on the information provided by a representative sample of payment service providers.

### **Memo item: OTC cash deposits**

These data are, up to 2014, estimations based on the information provided by a representative sample of payment service providers.

### **Tables 10 and 11: Payments processed by selected payment systems**

### **TARGET component: SLBE & TARGET2-Banco de España**

Data preceding the migration to TARGET2 (on 18 February 2008) are from the Banco de España Settlement Service (SLBE).

### **Retail system: SNCE**

SEPA credit transfers:

	Volume (units)	Value (EUR millions)
2010	65,682,083	165,592
2011	113,104,870	222,625
2012	155,546,719	296,300
2013	213,808,181	422,256



# General notes: France

Source for Table 1: Eurostat.

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

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

### Currency in circulation outside MFIs

Since the introduction of the euro banknotes and coins on 1 January 2002 these figures have been provided solely at an aggregated euro area level.

### Value of overnight deposits held at MFIs

Overnight deposits held at MFIs (excluding the ECB). 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 as used in the ECB concept of narrow money supply (M1).

Data include deposits in French overseas territories.

### Narrow money supply (M1)

Since the introduction of the euro banknotes and coins on 1 January 2002 these figures have been provided solely at an aggregated euro area level.

### Outstanding value on e-money storages issued by MFIs

Covers MFIs without derogations under Article 9(1) of Regulation ECB/2013/33 concerning the balance sheet of the monetary financial institutions sector (where applicable).

## Table 3: Settlement media used by credit institutions

### Overnight deposits held at other credit institutions

Value for the last quarter of the period.

### **Memo item: Intraday borrowing from the central bank**

Intraday credit corresponds to:

- the amounts of collateral deposited by counterparties in a global pool with the Banque de France which are not used to guarantee monetary policy operations (i.e. to a global credit line);
- the auto-collateralisation operations processed automatically by the securities settlement system.

### **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**

Includes overnight deposits from central public administrations.

#### **Credit institutions irrespective of their legal incorporation: number of institutions**

Excludes investment firms.

#### **Other payment service providers: number of institutions**

Only the Treasury is counted in this category.

### **Table 6: Payment card functions and accepting devices**

#### **Cards issued by resident PSPs**

#### **Cards with a debit function**

From 2014 cards with a debit function combined with another payment function are reported in sub-category “cards with a debit and/or delayed debit function”.

### **Cards with a delayed debit function**

From 2014 cards with a delayed debit function combined with another payment function are reported in sub-categories "cards with a debit and/or delayed debit function" or "cards with a credit and/or delayed debit function".

### **Cards with a credit function**

From 2014 cards with a credit function combined with another payment function are reported in sub-category "cards with a credit and/or delayed debit function".

### **Cards with combined functions**

In 2021:

- cards with a payment function (be it combined or not) were broken down into one single mode: debit, deferred debit or credit.
- PSP reported cards with at least 2 combined functions in sub-category "cards with a combined debit, cash and e-money function", while each of the 3 combined functions was expected before 2021.

### **Terminals provided by resident PSPs**

#### **ATMs and sub-categories**

Until 2013, source: GCB (French domestic scheme).

From 2014, source: French PSPs and data include devices without a cash withdrawal function that allow users, mostly "brick-and-mortar" stores, to deposit money in their accounts.

The number of ATMs for the reference year 2014 has been corrected (double counting in the 2014 Blue Book).

#### **POS terminals and sub-categories**

Until 2013, source: GCB (French domestic scheme).

From 2014, source: French PSPs. Partial data: some PSPs were not able to report the breakdown of “POS terminals” between “EFTPOS terminals” and “E-money card POS terminals” accurately.

Since 2016, French PSPs have not been able to report the number of terminals. In fact, they report a number of acceptance contracts signed with the merchants. In France, a POS terminal can have several acceptance contracts with several banks. To avoid this multiple counting based on PSP reports, Banque de France asked GCB to report a volume approximating the number of active POS terminals.

Since 2018, following a recommendation of Banque de France, the French PSPs declared prepaid card accepting POS terminals as e-money card accepting terminal.

## Tables 7a and 8a: Payments per type of payment service involving non-MFIs

### Credit transfers

From 2008 transactions initiated by MFIs, to non MFIs, are included.

The number of credit transfers for the reference year 2014 has been corrected.

### Direct debits

From 2008 transactions with non-MFIs, initiated by MFIs, are included.

The number of direct debits for the reference year 2014 has been corrected.

### Card payments with cards issued by resident PSPs (except cards with an e-money function only)

Partial data: some PSPs were not able to report the breakdown of “card payments with cards issued by resident PSPs” between “payments initiated at physical EFTPOS” and “payments initiated remotely” accurately.

Due to errors in some declarations, the data for 2015 probably overestimate the share of credit card payments initiated remotely.

### Card payments with cards issued by non-resident PSPs (except cards with an e-money function only)

In 2018, some French PSPs reviewed the definition and reported activity of foreign cards by acceptance country.

### **Other payment services**

Up to 2013 includes bills of exchange and promissory notes.

From 2014 includes “money remittances” and “transactions via telecommunication, digital or IT device”.

### **Memo item: Other services (not included in the Payment Services Directive)**

From 2014 includes bills of exchange and promissory notes.

## **Table 9: Participation in selected payment systems**

### **Other direct participants**

Up to 2005 figures include post office giro institutions.

## **Tables 10 and 11: Payments processed by selected payment systems**

### **TARGET COMPONENT: TBF and TARGET2-FR**

Concentration ratio: technical participants are excluded from the calculation.

### **Retail system: CORE(FR) (since 25 October 2008) and SEPA.EU (since 21 November 2016)**

### **Credit transfers**

Since November 2016, direct debits have been cleared in SEPA.EU; credit transfers as well as legacy domestic payments are cleared in CORE(FR).

Electronic payment orders are included in direct debits.

### **Direct debits**

Includes electronic payment orders.

Since 2017, all direct debits have been processed via SEPA EU.

**Cheques**

Administrative orders are excluded.

**Other payment services**

Comprises promissory notes.

# General notes: Italy

Source for Table 1: Eurostat.

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

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

### Currency in circulation outside MFIs

Since the introduction of the euro banknotes and coins on 1 January 2002 these figures have been provided solely at an aggregated euro area level.

### Value of overnight deposits held at MFIs

Overnight deposits held at MFIs (excluding the ECB). 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 as used in the ECB concept of narrow money supply (M1).

### Narrow money supply (M1)

Since the introduction of the euro banknotes and coins on 1 January 2002 these figures have been provided solely at an aggregated euro area level.

### Outstanding value on e-money storages issued by MFIs

Covers MFIs without derogations under Article 9(1) of Regulation ECB/2013/33 concerning the balance sheet of the monetary financial institutions sector (where applicable).

## Table 3: Settlement media used by credit institutions

### Overnight deposits held at other credit institutions

Value for the last quarter of the period.

#### Table 4: Banknotes and coins

Refer to Table 3 in the “Euro area aggregate data” section.

#### Table 5: Institutions offering payment services to non-MFIs

##### **Credit institutions irrespective of their legal incorporation: number of offices**

Institutions are included from the point in time at which a banking licence is granted.

##### **Credit institutions irrespective of their legal incorporation: number of overnight deposits**

Overnight deposits held by non-MFIs’ domestic counterparts. Up to 2009 data refer to transferable overnight deposits. From 2010 onward, all overnight deposits are covered, including the sub-component non-transferable overnight deposits, which was estimated until 2017.

##### **Credit institutions irrespective of their legal incorporation: number of overnight deposits, of which number of internet/PC-linked overnight deposits**

Until 2015 estimated on the basis of bank customers’ actual use of direct links both to receive information and to make payments.

##### **Credit institutions legally incorporated in the reporting country: number of offices**

Institutions are included from the point in time at which a banking licence is granted.

##### **Branches of euro area-based credit institutions: number of offices**

Institutions are included from the point in time at which a banking licence is granted.

##### **Branches of EEA-based credit institutions outside the euro area: number of offices**

Institutions are included from the point in time at a banking licence is granted.



### **Branches of non-EEA-based banks: number of offices**

Institutions are included from the point in time at which a banking licence is granted.

### **Institutions offering payment services to non-MFIs**

#### **Number of institutions**

Includes the Post Office and other financial intermediaries active in the credit card market.

#### **Value of overnight deposits**

Average for the year. Source: Post Office balance sheet.

## **Table 6: Payment card functions and accepting devices**

### **Cards with a credit and/or delayed debit function**

The 2018 growth in the number of cards with a credit and/or delayed debit functions is affected by new foreign operators which are authorized in Italy as payment service providers.

### **Cards with an e-money function**

As from 2004 this item includes cards with an e-money function issued by the Post Office.

### **Total number of cards (irrespective of the number of functions on the card), of which cards with a combined debit, cash and e-money function**

As from 2004 this item includes cards with an e-money function issued by the Post Office.

## **Terminals provided by resident PSPs**

### **ATMs with a cash withdrawal function and ATMs with a credit transfer function**

ATMs owned by the Post Office are included in total figures for ATMs and figures for ATMs with a cash withdrawal function. They are not included in figures for ATMs with a credit transfer function.

### **POS terminals, of which EFTPOS terminals**

From 2010 onward, these items refer strictly to the automated machines, in shops, owned by the reporting banks (resident in Italy), including those managed through external or outsourced companies.

### **E-money card terminals**

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

## **Tables 7a and 8a: Payments per type of payment service involving non-MFIs**

General: book-entry transactions are not included.

### **Credit transfers**

Book-entry transactions are not included.

Non-SEPA items refer to transactions made via domestic postal pre-printed bills (which are beyond the scope of application of the SEPA credit transfer framework); the same data are reported, as in the past, the category “credit transfers” for conventional reasons and to ensure consistency with the previous time series on total credit transfers in Italy.

### **Direct debits**

Book-entry transactions are not included.

### **Payments with cards with a credit and/or delayed debit function**

The 2018 growth in the payments with cards with a credit and/or delayed debit functions is affected by new foreign operators which are authorized in Italy as payment service providers

### **E-money payments with e-money issued by resident PSPs**

As from 2004 this item includes e-money purchase transactions carried out with cards issued by the Post Office.

### **Other payment services**

The reduction between 2008 and 2009 is attributable to the RIBA (Ricevuta bancaria elettronica), which is a procedure for the collection of credits deriving from commercial transactions.

### **Total payments involving non-MFIs**

As from 2004 this item includes e-money purchase transactions carried out with cards issued by the Post Office.

### **Cross-border transactions sent**

Data up to 2008 refer only to a sample of approximately 60 Italian banks participating in a half-yearly survey on the payment system, accounting on average for some 80% of current account deposits; it is possible that only a small percentage of interbank transactions are included. From 2009, data refer to all Italian banks and the Post Office but do not include cross-border transactions with credit cards issued by other financial intermediaries. No interbank transactions are included.

### **Total cross-border transactions received**

Data up to 2008 refer only to a sample of approximately 60 Italian banks participating in a half-yearly survey on the payment system, accounting on average for some 80% of current account deposits; it is possible that only a small percentage of interbank transactions are included.

### **Tables 7b and 8b: Payments per type of terminal involving non-MFIs**

General: book-entry transactions are not included.

**a) At terminals provided by resident PSPs with cards issued by resident PSPs**

**ATM cash withdrawals**

Data up to 2008 refer only to a sample of approximately 60 Italian banks participating in a half-yearly survey on the payment system, accounting on average for some 80% of current account deposits. From 2009 data refer to all Italian banks and the Post Office.

**ATM cash deposits**

Data up to 2008 refer only to a sample of approximately 60 Italian banks participating in a half-yearly survey on the payment system, accounting on average for some 80% of current account deposits. 2009 data refer to all Italian banks and the Post Office.

**POS transactions (irrespective of type of card used)**

Until 2008 transactions carried out with credit cards are not included. E-money transactions are included.

**E-money card loading/unloading transactions**

As from 2004 this item includes e-money purchase transactions carried out with cards issued by the Post Office.

**Memo item: OTC cash withdrawals**

Data up to 2008 refer only to a sample of approximately 60 Italian banks participating in a half-yearly survey on the payment system, accounting on average for some 80% of current account deposits. From 2009 data refer to all Italian banks and the Post Office.

**Memo item: OTC cash deposits**

Data up to 2008 refer only to a sample of approximately 60 Italian banks participating in a half-yearly survey on the payment system, accounting on average for some 80% of current account deposits. 2009 data refer to all Italian banks and the Post Office.

## Table 9: Participation in selected payment systems

**TARGET component: BI-REL, TARGET2-Banca d'Italia**

**BI-REL: January 1999 until May 2008** Direct participants

2003 data include direct participants not yet migrated to the new release of BI-REL.

TARGET2 migration date: 19 May 2008.

### **Other direct participants**

Includes post office giro institutions.

### **Retail system: Italian CSMs**

### **Number of participants**

The figures refer to the system BI-COMP which settles the balances stemming from all the Italian CSMs.

### **Other direct participants**

Includes post office giro institutions.

### **Indirect participants**

From 2005 data are estimated.

## Tables 10 and 11: Payments processed by selected payment systems

**TARGET component: BI-REL, TARGET2-Banca d'Italia**

TARGET2 migration date: 19 May 2008

### **Credit transfers within the same TARGET component**

The reduction in 2009 is due to the migration from BI-REL to TARGET2-Banca d'Italia and the shrinkage of interbank flows stemming from the financial crisis. As from 31 August 2015, the statistical aggregates do not include the cash side of the securities transactions settled through the Target2-Banca d' Italia dedicated cash accounts following the migration of the Italian central securities depository Monte Titoli to the Eurosystem's platform for securities settlement Target2-Securities.

### **Retail system: Italian CSMs**

#### **Credit transfers**

In accordance with Regulation ECB/2013/43 on payments statistics, all credit transfers are deemed to be initiated electronically as the form of submission of the service is not known and the PSP executed the transfer electronically.

#### **ATM transactions (except e-money transactions)**

The reduction in 2020 is largely due to the impact of COVID-19 pandemic

#### **Other payment services**

Payments between the banking system and the Department of the Treasury, the Banca d' Italia or the Post Office; bills of exchange; interest and dividends paid on privately owned securities deposited with Monte Titoli.

# General notes: Cyprus

Source for Table 1: Eurostat.

Source for all other tables: Central Bank of Cyprus, unless otherwise indicated.

Methodology: all data are provided according to the enhanced definitions given in Regulation ECB/2013/43.

## Table 1: Basic statistical data

### Population

Annual average.

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

### Currency in circulation outside MFIs

Since the introduction of the euro on 1 January 2008 these figures have been provided solely at an aggregated euro area level.

### Value of overnight deposits held at MFIs

Overnight deposits held at MFIs (excluding the ECB). The counterpart sector “non-MFIs” includes the component “central government” and “rest of the world”. Thus this indicator is not synonymous with the same term as used in the ECB concept of narrow money supply (M1).

### Narrow money supply (M1)

Since the introduction of the euro on 1 January 2008 these figures have been provided solely at an aggregated euro area level.

### Table 3: Settlement media used by credit institutions

#### Overnight deposits held at other credit institutions

End of period values.

#### Intraday borrowing from the central bank

This facility was not available to credit institutions up to December 2007. It was introduced with the adoption of the euro and full TARGET2 participation.

### Table 4: Banknotes and coins

Refer to Table 3 in the “Euro area aggregate data” section.

### Table 9: Participation in selected payment systems

#### Large-value Credit Transfer System

2013: As from 31 December 2012 the Large-value Credit Transfer System ceased to operate.

### Notes

All data submitted are according to Regulation ECB/2013/43 on payments statistics.

All data refer to the credit institutions (and some figures to some PIs) that were not granted a derogation under the Article 4 of the above Regulation.



# General notes: Latvia

Source for Table 1: Eurostat.

Source for all other tables: Latvijas Banka, unless otherwise indicated.

Conventions for data conversion from LVL to EUR: the data conversion is consistent with the approach applied by the ECB for all euro area member states and is as follows.

For payment statistics purposes, data for periods prior to 2014, when Latvia joined the euro area, have been converted into EUR by applying either the end-of-period or average exchange rates and not taking into account the data on amounts in euro.

For the purposes of MFI balance sheet statistics, data for periods prior to 2014, when Latvia joined the euro area, have been converted into EUR by applying the official conversion rate and taking into account the data on amounts in euro.

As a result of this approach, some inconsistencies between data could be observed in the case of “of-which” positions, which may exceed the total position. Likewise, the data published by the ECB might differ from the data published by Latvijas Banka.

Because of the fact that the figures are published in millions and billions, a "zero" value does not always mean that the given phenomenon does not exist. There are cases where the amount or value of transactions is bigger than zero, but too small to show up.

## Table 1: Basic statistical data

### Population

Annual average. In 2011 a population census was carried out in Latvia. The 2010 data have been revised in view of the results of the census.

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

### Currency in circulation outside MFIs

Following the changeover to the euro on 1 January 2014, these figures are provided solely at an aggregated euro area level.

### **Value of overnight deposits held at MFIs**

Overnight deposits held at MFIs (excluding the ECB). 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).

### **Value of overnight deposits held at MFIs, of which transferable deposits**

The data shown for this item may exceed the total position “Value of overnight deposits held at MFIs” owing to rounding discrepancies as they are reported in whole millions.

### **Narrow money supply (M1)**

Following the changeover to the euro on 1 January 2014, these figures are provided solely at an aggregated euro area level.

### **Outstanding value on e-money storages issued by MFIs**

Covering MFIs without derogations under Article 9(1) of Regulation ECB/2013/33 (where applicable).

## **Table 3: Settlement media used by credit institutions**

### **Overnight deposits held at other credit institutions**

Value for the last quarter of the period.

### **Overnight deposits held at other credit institutions, of which transferable deposits**

The data shown for this item may exceed the total for the item “Overnight deposits held at the central bank” owing to rounding discrepancies, as these data are reported in whole millions.

## **Non-intraday borrowing from the central bank**

Compared with 2007, at the end of 2008 confidence in the interbank market declined and banks resorted to Latvijas Banka's monetary operations for both deposits and credits. The decline in confidence was the result of:

- the heightened risk perception in the interbank market, which caused problems with borrowing in the interbank market for many banks;
- the concern that some banks might not be in a position to refinance their syndicated loans;
- the continuous uncertainty regarding the impact of the slowdown in the global economy and Latvian economic growth on the Latvian financial market.

By the end of 2009, the situation in the domestic financial market had stabilised and liquidity conditions in the banking system improved significantly, largely as a result of the successful implementation of the international financial assistance programme led by the IMF. Hence, market participants no longer needed to have recourse to central bank operations.

In 2020, Latvijas Banka granted loans to Latvian credit institutions in targeted longer-term refinancing operations (TLTRO III) auctions.

## **Table 4: Banknotes and coins**

### **Total coins in circulation**

In December 2007 Latvijas Banka changed its accounting policy for commemorative coins. As a result, from December 2007 onwards those commemorative coins that were previously treated as coins in circulation and included in the item "Total coins in circulation" are shown under the item "Commemorative coins" in Table 4. The respective nominal amount was LVL 243,553.

Until October 2002, monthly data on coins in circulation, with the exception of end-of-year data, are estimates and include a component of commemorative coins and souvenir sets of circulation coins, as no breakdown is available for monthly data on these two coin categories during that period.

As of 2014 Latvia is part of the euro area.

### **Commemorative coins**

Commemorative coins are not included in the item "Lats in circulation", as the repurchasing probability of those coins is low or the value of precious metals used exceeds the repurchase (nominal) value.

In the data that refer to periods prior to December 2007, some commemorative coins were treated as coins in circulation and were, therefore, included in the item “Lats in circulation”. These coins were of the denominations LVL 5 and LVL 1.

As of December 2007, the item “Commemorative coins” also includes gold coins in circulation of the denomination LVL 100. Although they are in circulation, they are not included in the item “Lats in circulation” because their nominal value is directly supported by their gold content. The nominal value of these coins was LVL 1,988,200 in 2007; LVL 1,988,100 in 2008; LVL 1,988,100 in 2009; LVL 1,988,400 in 2010; LVL 1,988,600 in 2011; LVL 1,988,700 in 2012; and LVL 1,988,700 in 2013.

Until October 2002, only end-of-year data are available.

As of 2014 Latvia is part of the euro area.

## Table 5: Institutions offering payment services to non-MFIs

### **Central bank: value of overnight deposits, of which transferable deposits**

The data shown for this item may exceed the total for the item “Value of overnight deposits” owing to rounding discrepancies, as they are reported in whole millions.

### **Credit institutions irrespective of their legal incorporation: number of institutions and offices**

As of 2014, only credit institutions (banks, branches of foreign banks, and credit unions) that are payment service providers are included in the number of credit institutions.

### **Credit institutions irrespective of their legal incorporation: value of overnight deposits, of which value of transferable deposits**

The data shown for this item may exceed the total for the item “Value of overnight deposits” owing to rounding discrepancies, as they are reported in whole millions.

### **Credit institutions legally incorporated in the reporting country: number of offices**

Pre-2008 data are not broken down into “Credit institutions legally incorporated in Latvia”, “Branches of euro area-based credit institutions” and “Branches of EEA-based credit institutions”, as this would allow the identification of individual reporting agents.

### **Credit institutions legally incorporated in the reporting country: value of overnight deposits**

In some periods data are not broken down into “Credit institutions legally incorporated in Latvia”, “Branches of euro area-based credit institutions” and “Branches of EEA-based credit institutions”, as this would allow the identification of individual reporting agents.

### **Branches of euro area-based credit institutions: number of offices**

In some periods data are not broken down into “Credit institutions legally incorporated in Latvia”, “Branches of euro area-based credit institutions” and “Branches of EEA-based credit institutions”, as this would allow the identification of individual reporting agents.

For the same reason, data for the years 2008-14 are not broken down to show information on “Branches of euro area-based credit institutions” and “Branches of EEA-based credit institutions”.

The data cover only those institutions and offices that de facto provide payment services to customers.

### **Branches of euro area-based credit institutions: value of overnight deposits**

In some periods data are not broken down into “Credit institutions legally incorporated in Latvia”, “Branches of euro area-based credit institutions” and “Branches of EEA-based credit institutions”, as this would allow the identification of individual reporting agents.

For the same reason, data for the years 2008-14 are not broken down to show information on “Branches of euro area-based credit institutions” and “Branches of EEA-based credit institutions”.

### **Branches of EEA-based credit institutions outside the euro area: number of offices**

In some periods data are not broken down into “Credit institutions legally incorporated in Latvia”, “Branches of euro area-based credit institutions” and “Branches of EEA-based credit institutions”, as this would allow the identification of individual reporting agents.

For the same reason, data for the years 2008-14 are not broken down to show information on “Branches of euro area-based credit institutions” and “Branches of EEA-based credit institutions”.

The data cover only those institutions and offices that de facto provide payment services to customers.

### **Branches of EEA-based credit institutions outside the euro area: value of overnight deposits**

Pre-2008 data are not broken down into “Credit institutions legally incorporated in Latvia”, “Branches of euro area-based credit institutions” and “Branches of EEA-based credit institutions”, as this would allow the identification of individual reporting agents.

For the same reason, data for the years 2008-14 are not broken down to show information on “Branches of euro area-based credit institutions” and “Branches of EEA-based credit institutions”.

### **Branches of non-EEA-based credit institutions: number of offices**

There were no branches of non-EEA-based banks in Latvia in the period under review.

### **Branches of non-EEA-based credit institutions: value of overnight deposits**

There were no branches of non-EEA-based banks in Latvia in the period under review.

### **Electronic money institutions: number of institutions**

There were only two electronic money institutions in Latvia in 2005, therefore data are confidential. Prior to 2005, no electronic money institutions were identified in Latvia.

Until 2014 only those electronic money institutions that have issued e-money are included. Electronic money institutions that have only informed the Bank of Latvia on the commencement of their business are excluded.

As of 2014 only licensed electronic money institutions are included.

At the end of 2018, there were three licensed electronic money institutions in Latvia, and two of them had issued e-money.

At the end of 2019, there was only one licensed electronic money institution in Latvia.

There is a new licensed electronic money institution who reports data in 2020.

### **Electronic money institutions: outstanding value on e-money storages issued by electronic money institutions**

There were only two electronic money institutions in Latvia in 2005, therefore data are confidential. Prior to 2005, no electronic money institutions were identified in Latvia.

Until 2014 only those electronic money institutions that have issued e-money are included. Electronic money institutions that have only informed the Bank of Latvia on the commencement of their business are excluded.

As of 2014 only licensed electronic money institutions are included. At the end of 2017, there were three licensed electronic money institutions in Latvia, and two of them had issued e-money.

The number of payment accounts and e-money accounts is confidential for 2017, 2018, 2019 and 2020 as it covers fewer than three reporting agents.

### **Table 6: Payment card functions and accepting devices**

#### **Cards issued by resident PSPs: cards with a payment function (except cards with an e-money function only)**

##### **Cards with a debit function**

Pre-2007 data are shown together with data on payments with cards with a debit function. Data on cards broken down by card function are available starting from 2007.

##### **Cards with a delayed debit function**

Pre-2007 data are shown together with data on payments with cards with a delayed debit function. Data on cards broken down by card function are available starting from 2007.

In 2017, the decrease in the indicator is related to a change in bank products offered.

##### **Cards with a credit and/or delayed debit function**

Pre-2007 data on cards with a credit function and cards with a delayed debit function are available only as a total, as separate data for these two categories were not collected.

As data on these two card categories are available separately as of 2007, this joint category is no longer used.

#### **Cards issued by resident PSPs: cards with an e-money function**

The data for 2015 and 2016 are confidential as they cover fewer than three reporting agents.

Cards with an e-money function

Data for 2017, 2018, 2019 and 2020. are confidential as they cover fewer than three reporting agents.

#### **Cards with an e-money function which have been loaded at least once**

Data for 2017, 2018, 2019 and 2020 are confidential as they cover fewer than three reporting agents.

#### **Cards with a combined debit, cash and e-money function**

Data for 2017 are confidential as they cover fewer than three reporting agents.

#### **Terminals provided by resident PSPs: e-money card terminals**

Not applicable

### **Tables 7a and 8a: Payments per type of payment service involving non-MFIs**

#### **Payments per type of payment service: credit transfers**

Book-entry transactions are not included.

In 2014 the volume of SEPA credit transfers was 130,616,861 and the value was EUR 134,078.4 million.

In comparison with 2015, the number of customer credit transfers in 2016 increased by 6.0%, but their volume decreased by 20.5% as the amount of payments in foreign currencies continued to shrink.

In 2017, the number of cross-border credit transfers sent grew because the classification of credit transfers was improved and customers increasingly started



using internet banking services for cross-border transfers, including for e-commerce purposes.

In comparison with 2017, in 2018 the volume of customer credit transfers grew, while the value decreased primarily on account of a decline in customer credit transfers to third countries. The volume and value of credit transfers in foreign currencies declined, whereas the volume and value of credit transfers in euro continued to follow an upward trend in 2018.

### **Payments per type of payment service: direct debits**

Book-entry transactions are not included. The number of SEPA direct debit transactions was negligible in 2014.

By 1 January 2015, all domestic direct debits were replaced by e-invoices combined with SEPA Credit Transfers.

### **Card payments with cards issued by resident PSPs (except cards with an e-money function only)**

In 2017, the number of cross-border card payments increased due to a change in customer behaviour. Cards are used more and more to make purchases, also outside the territory of Latvia.

The increase in 2020 is related to the impact of Covid-19, as customers pay more with the cards.

### **Payments with cards with a debit function**

Prior to 2005 data are estimates.

### **Payments with cards with a delayed debit function**

Pre-2007 data on payments with cards with a credit function and payments with cards with a delayed debit function are available only as a total, as separate data for these two categories were not collected.

Data on payments broken down by card function are available starting from the second half of 2007; estimations for earlier periods have therefore been made on the basis of the first data collected.

In 2017, payments with cards with a delayed debit function declined as the number of cards with delayed debit function decreased.

### **Payments with cards with a credit function**

Pre-2007 data on payments with cards with a credit function and payments with cards with a delayed debit function are available only as a total, as separate data for these two categories were not collected.

Data on payments broken down by card function are available starting from the second half of 2007; estimations for earlier periods have therefore been made on the basis of the first data collected.

### **Payments with cards with a credit and/or delayed debit function**

Pre-2007 data on payments with cards with a credit function and payments with cards with a delayed debit function are available only as a total, as separate data for these two categories were not collected.

As data on these two card categories are available separately as of the second half of 2007, this joint category is no longer used.

### **E-money payments with e-money issued by resident PSPs**

The 2015 data are confidential as they cover fewer than three reporting agents.

E-money payments are confidential because there are fewer than three reporting agents in 2017.

The increase is because there is a new electronic money institution in 2020. Both volume and number are confidential as there are only two respondents.

### **Other payment services**

Data are confidential as they cover fewer than three reporting agents in 2017, 2018 and 2019.

From 2017, data include also money remittances, OTC cash withdrawals and OTC cash deposits.

### **Total payments involving non-MFIs: cross-border**

Data provided are estimates. Before 2007, estimates were made on the basis of foreign trade data. For the 2007 data, estimates have been made on the basis of the data received in accordance with the new Regulation for Compiling "Credit Institution Payment Statistics Report".

In 2016, the value of total payments involving non-MFIs decreased because of a 22.8% decline in credit institutions' credit transfers.

### **Total cross-border transactions received (excluding card payments)**

Data are available as of the second half of 2007; estimates for earlier periods have therefore been made on the basis of the first data collected.

### **Memo item: Credits from the accounts by simple book entry**

Data are available as of the second half of 2007; estimates for earlier periods have therefore been made on the basis of the first data collected.

In 2017, the increase in the indicator is mainly result of improvements in the classification of transactions.

### **Memo item: Debits from the accounts by simple book entry**

Data are available as of the second half of 2007; estimates for earlier periods have therefore been made on the basis of the first data collected.

In 2017, the increase in the indicator is mainly a result of improvements in the classification of transactions.

## **Tables 7b and 8b: Payments per type of terminal involving non-MFIs**

### **At terminals provided by resident PSPs with cards issued by resident PSPs**

#### **ATM cash withdrawals**

For the period 2002-04, no distinction between cards issued in Latvia and those issued abroad is possible; all transactions are therefore included in section a).

The decrease in cash withdrawals in 2020 is related to the impact of Covid-19, as there were various restrictions, which has resulted in a change in customer activity and an increase in non-cash transactions. Customers pay more with the card.

#### **POS transactions (irrespective of type of card used)**

For the period 2002-04, no distinction between cards issued in Latvia and those issued abroad is possible; all transactions are therefore included in section a).

**E-money card loading/unloading transactions**

Not applicable.

**E-money payments with cards with an e-money function**

Not applicable.

**At terminals provided by resident PSPs with cards issued by non-resident PSPs:**

**ATM cash deposits**

Data are confidential as they cover fewer than three reporting agents in 2016.

**E-money card-loading/unloading transactions**

Not applicable.

**E-money payments with cards with an e-money function**

Not applicable.

**At terminals provided by non-resident PSPs with cards issued by resident PSPs:**

**ATM cash deposits**

Not applicable.

**E-money card-loading/unloading transactions**

Not applicable.

**E-money payments with cards with an e-money function**

Not applicable.

### **POS transactions (except e-money transactions)**

In 2017, the growth of card payments at POS terminals is due to a change in customer behaviour. Cards are used more and more to make purchases, also outside the territory of Latvia.

## **Tables 10 and 11: Payments processed by payment systems**

### **TARGET2 component: TARGET2-Latvija**

TARGET2-Latvija was introduced on 19 November 2007.

Concentration ratio in terms of volume/value includes central bank data.

### **LVPS: SAMS**

The SAMS system (RTGS for credit transfers) was introduced in September 2000.

Concentration ratio in terms of volume/value includes central bank data.

By 1 January 2015 the settlement of Latvijas Banka's lats payments in the SAMS system were switched to the euro settlement system TARGET2-Latvia.

### **RETAIL SYSTEM: EKS**

Latvijas Banka adheres to the European Payments Council SEPA credit transfer scheme, and has been sending and receiving SEPA credit transfers using EKS SEPA since 9 November 2010. Latvijas Banka is therefore SEPA-compliant in the "bank-to-bank" domain.

### **Total transactions**

Includes transactions in euro.

### **Credit transfers**

Includes transactions in euro.

In 2015 the volume of SEPA credit transfers was 38,030,687 and the value was EUR 52,407.9 million.

### **Credit transfers, initiated electronically**

Includes transactions in euro.

### **Direct debits**

There were no SEPA direct debit transactions in 2014.

By 1 January 2015, all domestic direct debits had been replaced by e-invoices combined with SEPA Credit Transfers.

Concentration ratio in terms of volume (percentages) includes central bank data and transactions in euro.

Worldline Latvia, the local card settlement system

In September 2017, Worldline acquired 100% of the share capital of First Data's fully owned subsidiaries in Lithuania, Latvia, Estonia, thus creating Worldline Baltics.

# General notes: Lithuania

Source for Table 1: Eurostat.

Source for all other tables: Lietuvos bankas, unless otherwise indicated.

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

### Currency in circulation outside MFIs

Since the introduction of the euro on 1 January 2015, these figures have been provided solely at an aggregated euro area level.

### Value of overnight deposits held at MFIs

Overnight deposits held at MFIs (excluding the ECB). 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 as used in the ECB concept of narrow money supply (M1).

There were no non-domestic central government overnight deposits held at Lietuvos bankas.

### Narrow money supply (M1)

Since the introduction of the euro on 1 January 2015, these figures have been provided solely at an aggregated euro area level.

### Outstanding value on e-money storages issued by MFIs

Covers MFIs without derogations under Article 9(1) of Regulation ECB/2013/33 concerning the balance sheet of the monetary financial institutions sector (where applicable).

## Table 3: Settlement media used by credit institutions

### Overnight deposits held at other credit institutions

Value for the last quarter of the period.

## Table 4: Banknotes and coins

Refer to Table 3 in the “Euro area aggregate data” section.

## Table 5: Institutions offering payment services to non-MFIs

### **Credit institutions legally incorporated in the reporting country: number of institutions**

Comprises banks and credit unions. Number of banks at the end of the year: nine in the period 2007-10, eight in the period 2011-12, seven in the period 2013-14, six in the period 2015-17, eight in 2018, nine in the period 2019-2020, eleven at the end of 2021.

### **Electronic money institutions: number of institutions**

Due to the Bank of Lithuania’s strategic directions to develop a FinTech-conducive regulatory and supervisory ecosystem as well as fostering of innovation in the financial sector, a sizeable increase in the number of e-money institutions has been observed since 2019.

### **Electronic money institutions: number of payments/e-money accounts**

Due to Brexit, some payment and electronic money institutions in the United Kingdom have transferred their activities to the Lithuanian payment and electronic money institutions. As a result, the number of payments and the number of e-money accounts have increased significantly since 2020.

### **Other payment service providers: number of institutions**

Only payment institutions and branches of foreign payment institutions are reported under the category “other payment service providers”.

### **Number of payment institutions operating in the country on a cross-border basis**

The withdrawal of the United Kingdom from the EU is the reason for the significant decrease of the payment institutions providing services neither establishing a branch nor through an agent because this is relevant for EU institutions only. Therefore many the United Kingdom payment institutions closed their activities in Lithuania during 2021.



### **Other payment service providers: number of overnight deposits**

Not applicable. Payment institutions do not accept deposits.

### **Other payment service providers: value of overnight deposits**

Not applicable. Payment institutions do not accept deposits.

## **Table 6: Payment card functions and accepting devices**

### **Cards issued by resident PSPs**

Due to Brexit, some payment and electronic money institutions in the United Kingdom have transferred payment cards to the Lithuanian payment and electronic money institutions. As a result, the number of cards has increased significantly since 2020.

### **Terminals provided by resident PSPs**

All ATMs provided by resident PSPs are located in Lithuania; there are no ATMs provided by resident PSPs located abroad.

**In Lithuania there are some ATMs provided by non-resident PSPs' but according to the requirements of ECB Regulation ECB/2013/43 on payments statistics these PSPs don't report data to the Bank of Lithuania and published country data don't include these ATM'sEFTPOS terminals**

Some large merchants may have contracts with more than one acquirer for card payments processed through the same EFTPOS terminal. As each bank reports the number of EFTPOS terminals separately, double counting is possible.

### **E-money card terminals**

From 2017, there are no e-money card terminals provided by Lithuanian PSPs.

## Tables 7a and 8a: Payments per type of payment service involving non-MFIs

Most of the series have been collected from the reporting population from the reference period 2015 in accordance with the requirements of Regulation ECB/2013/43 on payments statistics.

Some changes in 2015 could be related to adoption of euro.

The reporting population in Lithuania is small and in some categories data are not available or cover less than three agents or one reporting agent makes up a substantially large proportion of the observed data. Some items are therefore not publishable.

Due to Brexit, some payment and electronic money institutions in the United Kingdom have transferred payment cards to the Lithuanian payment and electronic money institutions. As a result, payments with cards with a debit function issued by resident PSPs and e-money payments with e-money issued by resident PSPs have increased significantly in 2020.

The decrease of some types of payments, for example, payments with cards with a credit function or money remittances in 2020 could be determined by the SARS-CoV-2 pandemic.

### **Credit transfers initiated in paper-based form**

The decrease in "credit transfers initiated in paper-based form" in 2015 is due to the change in methodology. Until 2015 this item encompassed money remittances, which were then shown in the separate item with the requirements of Regulation ECB/2013/43 on payments statistics.

### **Other payment services**

Other payment services encompass money remittances, payments via telecommunication, digital or IT device, OTC cash deposits and OTC cash withdrawals.

## Tables 7b and 8b: Payments per type of terminal involving non-MFIs

Most of the series have been collected from the reference period 2015 in accordance with the requirements of Regulation ECB/2013/43 on payments statistics.

Some changes in 2015 could be related to adoption of euro.

The reporting population in Lithuania is small and for some categories the data are unavailable or cover less than three agents or one reporting agent makes up a substantially large proportion of the observed data. Some items are therefore not publishable.

In Lithuania transactions at terminals provided by resident payment service providers with cards issued by resident payment service providers comprise not only ATM cash withdrawals, ATM cash deposits and POS transactions, but also ATM credit transfers. Please note that there are no e-money card loading and unloading transactions in Lithuania.

**a) At terminals provided by resident PSPs with cards issued by resident PSPs**

**ATM cash deposits**

The first ATMs with a cash deposit function were installed at the end of 2006.

**b) At terminals provided by resident PSPs with cards issued by non-resident PSPs**

**ATM cash deposits**

The first ATMs with a cash deposit function were installed at the end of 2006.

**Table 9: Participation in selected payment systems**

**TARGET component**

TARGET2-LIETUVOS BANKAS and LITAS-PHA began operations on 19 November 2007. LITAS-PHA was closed in November 2011.

**LVPS**

LITAS began operations on 19 January 2004; closed in January 2007.

LITAS-RLS began operations on 29 January 2007; closed on 1 January 2015.

## **Retail systems**

LITAS-MMS began operations on 29 January 2007; closed on 31 December 2015 (operated in euro from 1 January 2015 until 31 December 2015).

SEPA-MMS began operations on 8 December 2015. On 21 November 2018 the name of the system was changed, now it is called CENTROLink.

## **Tables 10 and 11: Payments processed by selected payment systems**

Payment systems process credit transfers and direct debits. Hence other payment instruments are not applicable.

LVPS LITAS-RLS and retail system LITAS-MMS only processed domestic payments.

CENTROLink processes both domestic and cross-border payments. In 2017 all CENTROLink participants were resident PSPs. Domestic CENTROLink payments were considered as payments made between resident PSPs participating in the CENTROLink system and payments made by resident PSPs participating in CENTROLink to other PSPs that were residents in Lithuania but did not participate in the CENTROLink system. The latter were only estimates (E). Cross border CENTROLink payments were considered as payments made by resident PSPs participating in the CENTROLink system to non-resident PSPs in other payment systems. These were only estimates (E) as well.

# General notes: Luxembourg

Source for Table 1: Eurostat.

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

## 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

Overnight deposits held at MFIs (excluding ECB). 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)

Following the introduction of the euro on 1 January 2002, these figures are provided solely at an aggregated euro area level.

### Outstanding value on e-money storages issued by MFIs

Covering MFIs without derogations under Article 9(1) of Regulation ECB/2013/33 (where applicable).

## 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

Includes only liabilities to the “General government” sector.

### Credit institutions irrespective of their legal incorporation: number of overnight deposits

For 2010-13 available data cover the number of transferable accounts and the number of transferable accounts usable via the internet or dedicated lines offered by credit institutions for non-bank clients. The number of total overnight deposits is not available.

### Credit institutions legally incorporated in the reporting country: number of offices

As from 2003, data include branches of farmers’ banks.

### Other payment service providers: number of institutions

Postal institution (Entreprise des postes et télécommunications) and private companies.

### Other payment service providers: number of overnight deposits

Not available.

### Electronic money institutions

## Table 6: Payment card functions and accepting devices

Until 2011 figures are estimated from a sample of reporting agents, except for data relating to e-money.

From 2012 onwards a new methodology is applied: all figures are based on direct data collection involving all LU institutions providing payment services.

## **Cards issued by resident payment service providers**

### **Cards with a cash function**

2004: a new methodology for counting cards with an e-money function was introduced.

2010: a major issuer of credit cards was added to the list of reporting agents.

2011: replacement of the national debit card scheme, hence concomitant circulation of new and old scheme cards.

Since 2012: the reporting includes all LU issuers of cards.

### **Cards with a payment function (except cards with an e-money function)**

2004: a new methodology for counting cards with an e-money function was introduced.

2010: a major issuer of credit cards was added to the list of reporting agents.

2011: replacement of the national debit card scheme, hence concomitant circulation of new and old scheme cards.

Since 2012: the reporting includes all LU issuers of cards.

### **Cards with a debit function**

2004: a new methodology for counting cards with an e-money function was introduced.

2011: replacement of the national debit card scheme, hence concomitant circulation of new and old scheme cards

Since 2012: the reporting includes all LU issuers of cards.

Since 2017: Prepaid cards are reported together with debit cards. Before, prepaid cards were reported together with credit cards.

### **Cards with a credit function**

2004: a new methodology for counting cards with an e-money function was introduced.

2010: a major issuer of credit cards was added to the list of reporting agents.

Since 2012: the reporting includes all LU issuers of credit cards.

### **Cards with an e-money function**

2004: a new methodology for counting cards with an e-money function was introduced

2011: the e-money scheme MiniCash ceased operations.

### **Total number of cards (irrespective of the number of functions on the card)**

2004: a new methodology for counting cards with an e-money function was introduced.

2010: a major issuer of credit cards was added to the list of reporting agents.

2011: replacement of the national debit card scheme, hence concomitant circulation of new and old scheme cards.

Since 2012: the reporting includes all LU issuers of cards.

### **Cards with a combined debit, cash and e-money function**

2004: a new methodology for counting cards with an e-money function was introduced.

2011: the e-money scheme MiniCash ceased operations.

### **Tables 7a and 8a: Payments per type of payment service involving non-MFIs**

Until 2011 figures are estimated from a sample of reporting agents, except for data relating to e-money.

From 2012 onwards a new methodology is applied: all figures are based on a direct data collection involving all LU institutions providing payment services.

### **Credit transfers**

Until 2005 figures include only national interbank customer transactions.

Figures from 2006 onwards include on-us transactions.

Until 2011 figures are estimated from a sample representing 85% of the market.

From 2012 onwards, the reporting covers data from all LU institutions.

Book-entry transactions are not included.



## **Direct debits**

Until 2005 figures include only national interbank customer transactions. Figures from 2006 onwards include on-us transactions. Book-entry transactions are not included.

Until 2011 figures are estimated from a sample representing 85% of the market.

From 2012 onwards, the reporting covers data from all LU institutions participating in the national direct debit system.

2013: the total volume and value of direct debits relate to legacy transactions only as the total value of SDD transactions was not available for 2013. Regarding the volume of SDD transactions in 2013, a total number of 547,055 transactions were performed in STEP2 (sending or creditor's side).

## **E-money payment transactions**

E-money purchase transactions with other e-money storages:

- the figures include P2P transactions;
- the transactions are counted according to the principle of the residence of the account. A large proportion of e-money account holders are not LU residents.

2020: the annual variation is mainly due to Covid.

## **Cheques**

Until 2005 figures include only national interbank customer transactions. Figures from 2006 onwards include on-us transactions.

Until 2011 figures are estimated from a sample representing 85% of the market.

From 2012 onwards, the reporting covers data from all LU institutions.

## **Card transactions**

Credit card transactions:

2010: a major issuer of credit cards was added to the list of reporting agents.

From 2012 onwards, the reporting includes all LU issuers of credit cards.

Since 2017: Prepaid cards are reported together with debit cards. Before, prepaid cards were reported together with credit cards.

2020: The annual variation is due to Covid.

## Tables 7b and 8b: Payments per type of terminal involving non-MFIs

LU acquiring activity on ATMs: until 2012 on-us transactions were not included.

LU issuing activity outside the country: from 2012 onwards, the reporting includes all LU issuers of credit cards.

From November 2018: for one reporting agent, data on acquired POS card transactions in AT and SI are adjusted to exclude the activity of branches.

## Tables 10 and 11: Payments processed by selected payment systems

**TARGET component: LIPS-Gross**

**TARGET2 component: TARGET2-LU**

Migration date: 19 November 2007

**Retail system: LIPS-Net**

The system closed on 9 October 2006.

Other direct participants: Include post office giro institutions.

# General notes: Malta

Source for Table 1: Eurostat.

Source for all other tables: Central Bank of Malta, unless otherwise indicated.

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

### Currency in circulation outside MFIs

Since the introduction of the euro on 1 January 2008 these figures have been provided solely at an aggregated euro area level.

### Value of overnight deposits held at MFIs

Overnight deposits held at MFIs (excluding the ECB). 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 as used in the ECB concept of narrow money supply (M1).

### Narrow money supply (M1)

Since the introduction of the euro on 1 January 2008 these figures have been provided solely at an aggregated euro area level.

## Table 3: Settlement media used by credit institutions

### Overnight deposits held at other credit institutions

Value for the last quarter of the period.

## Table 4: Banknotes and coins

Refer to Table 3 in the “Euro area aggregate data” section.

## Table 5: Institutions offering payment services to non-MFIs

### **Electronic money institutions: number of institutions**

Financial institutions licenced to undertake payment services under the Third Schedule to the Financial Institutions Act (e-money institutions).

### **Other payment service providers: number of institutions**

Financial institutions licenced to undertake payment services under the Second Schedule to the Financial Institutions Act (payment institutions).

## Table 7: Payment and terminal transactions involving non-MFIs: Number of transactions [up to 2013]

### **Credit transfers**

Book-entry transactions are excluded.

### **Direct debits**

Book-entry transactions are excluded.

## Table 8: Payment and terminal transactions involving non-MFIs: Value of transactions [up to 2013]

### **Credit transfers**

Book-entry transactions are excluded.

### **Direct debits**

Book-entry transactions are excluded.

## Tables 7a and 8a: Payments per type of payment service involving non-MFIs [as of 2014]

### Number of transactions

Estimates for payment and e-money institutions for the period January-June 2014 were calculated by replicating actual July-December 2014 data submitted by them.

In 2015, the increase in e-money payments with e-money issued by residents was the result of a new entrant in the card business market.

### Value of transactions

Estimates for payment and e-money institutions for the period January-June 2014 were calculated by replicating actual July-December 2014 data submitted by them.

In 2015, the increase in the value of e-money payments with e-money issued by residents was the result of a new entrant in the card business market.

## Tables 7b and 8b: Payments per type of payment service involving non-MFIs [as of 2014]

In 2020, the COVID-19 measures have resulted in a decline in transactions done in Malta with non-resident cards at terminals provided by resident PSPs.

## Tables 10 and 11: Payments processed by selected payment systems

### Number and value of transactions

A large increase in values in the series “Credit transfers and direct debits within the same TARGET component” for the reference year 2015 was due to the increase in the number of participants and mostly due to the T2S securities transactions gross settlement.

In June 2020, the Central Bank of Malta started operating a new retail payments system called MTEUROPAY.

# General notes: Netherlands

Source for Table 1: Eurostat.

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

## 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 at MFIs

Overnight deposits held at MFIs (excluding ECB). The counterpart sector “non-MFIs” includes the component sectors “Central government” and “Rest of the world”. Thus, this indicator is not synonymous with the same term used in the ECB concept of narrow money supply (M1).

Data for the component sector “Rest of the world” are not available for 2002.

### Narrow money supply (M1)

Following the introduction of the euro on 1 January 2002, these figures are provided solely at an aggregated euro area level.

### Outstanding value on e-money storages issued by MFIs

Source: ECB.

Covering MFIs without derogations under Article 9(1) of Regulation ECB/2013/33 (where applicable).

## Table 3: Settlement media used by credit institutions

### Overnight deposits held at the central bank

Surplus of liquidity in 2008.

### **Overnight deposits held at other credit institutions**

Value for the last quarter of the period. No further technical explanation for the 2008 value.

### **Intraday borrowing from the central bank**

No further technical explanation for the 2008 value.

### **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**

#### **Electronic money institutions: number of institutions**

Not applicable for 2002.

#### **Electronic money institutions: outstanding value on e-money storages issued by electronic money institutions**

Not applicable for 2002.

#### **Other payment service providers: number of offices**

No data available between 2010 and 2013.

### **Table 6: Payment card functions and accepting devices**

#### **Cards issued by resident payment service providers**

##### **Cards with a delayed debit function**

Not available up to 2013.

### **Cards with a credit function**

Not available up to 2013.

### **Cards with an e-money function**

Excluding e-purse-only cards. Stop chipknip product at the beginning of 2015 causes sharp decline in device.

### **Cards with an e-money function which have been loaded at least once**

Data are not available between 2005 and 2014.

### **Total number of cards (irrespective of the number of functions on the card)**

Excluding e-purse-only cards.

### **Tables 7a and 8a: Payments per type of payment service involving non-MFIs: number/value of transactions [as of 2014]**

### **Credit transfers**

Credit transfers include payments related to cash-pooling activities (i.e. zero or target balancing). The rise in credit transfers as of 2021 can partly be attributed to, among other things, an increased frequency of such activities.

### **Payments with cards with a delayed debit function**

Not available.

### **Payments with cards with a credit function**

Not available.

### **Payments with cards with a debit and/or delayed debit function**

Not applicable.



### **E-money payments, of which with other e-money storages**

Not applicable.

### **Other payment services**

Not applicable.

### **Total cross-border transactions received**

For figures up to and including 2004, the only source is Interpay. From 2005 data received from reporting banks are also included, resulting in a break in the series.

### **Transactions via telecommunication, digital or IT device**

Not available.

### **Other services (not included in the Payment Services Directive)**

Not available.

### **Tables 7b and 8b: Payments per type of terminal involving non-MFIs**

### **Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs**

### **ATM cash deposits**

Available from 2005.

### **E-money card-loading/unloading transactions**

Not applicable. Stop chipknip product at the beginning of 2015 causes sharp decline in device.

## **Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs**

### **ATM cash deposits**

Not applicable.

### **E-money card loading/unloading transactions**

Not applicable. Stop chipknip product at the beginning of 2015 causes sharp decline in device.

### **Memo item: Cash advances at POS terminals**

Not applicable.

### **Memo item: OTC cash withdrawals**

Available from 2005.

### **Memo item: OTC cash deposits**

Available from 2005. All cash deposits are reported, including ATM-deposits, OTC-deposits, night safes, seal-bag deposit boxes, direct delivery (cash-in-transit), etc.

## **Table 9: Participation in selected interbank funds transfer systems**

Retail system 1 Number of participants – The decline in number of participants is due to a transition to a new system because of the migration to SEPA. In the new system only direct participants participate.

## **Tables 10 and 11: Payments processed by selected payment systems: number/value of transactions**

### **Retail system: Equens**

Equens is the product owner of PIN (a brand for card payments). PIN is currently being phased out and a new brand, Maestro, owned by Mastercard, has been introduced.

## **TARGET2 component: TOP**

### **Retail system: Interpay**

## **TARGET2 migration date: 18 February 2008**

The name of NL component system: "TARGET2-NL". The concentration ratio of the five largest banks in TARGET2-NL has changed significantly in TARGET2 compared to TOP/TARGET. We have identified two reasons for this:

- A few British banks participate in TARGET2 through De Nederlandsche Bank. In TOP/TARGET these participants either did not have an account or were very small participants in TOP. Because the Bank of England chose not to join TARGET2, these banks had to find another central bank through which to participate in TARGET2. Owing to the increasing number of large banks in TARGET2 compared with TOP/TARGET, the concentration ratio of the five largest banks has decreased.
- As a result of the migration from TOP/TARGET to TARGET2, the Dutch treasury and its agency restructured the way they use the RTGS system. Large transfers between these two participants occur more often than they did in TOP. Consequently, the treasury and its agency constitute one of the largest participants in TARGET2-NL in terms of value. The number of transactions is very low.

# General notes: Austria

Source for Table 1: Eurostat.

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

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

### Currency in circulation outside MFIs

Since the introduction of the euro banknotes and coins on 1 January 2002 these figures have been provided solely at an aggregated euro area level.

### Value of overnight deposits held at MFIs

Overnight deposits held at MFIs (excluding the ECB). 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 as used in the ECB concept of narrow money supply (M1).

### Narrow money supply (M1)

Since the introduction of the euro banknotes and coins on 1 January 2002 these figures have been provided solely at an aggregated euro area level.

### Outstanding value on e-money storages issued by MFIs

Covers MFIs without derogations under Article 9(1) of Regulation ECB/2013/33 concerning the balance sheet of the monetary financial institutions sector (where applicable) up to 2013.

## Table 4: Banknotes and coins

Refer to Table 3 in the “Euro area aggregate data” section.

## Table 6: Payment card functions and accepting devices

### **Cards with a debit and/or delayed debit function**

Not reported, as this item should only be reported if the data cannot be broken down into the first three categories.

Cards with a credit and/or delayed debit function Not reported, as this item should only be reported if the data cannot be broken down into the first three categories.

### **Cards with an e-money function at which e-money can be stored directly**

The closure of the only e-money system at which e-money can be stored directly on the card in 2017 led to a drop to zero in the number of cards with an e-money function at which e-money can be stored directly.

### **ATMs**

Data for ATMs with a credit transfer function are available from 2014. Because the total for all ATMs includes ATMs with a credit transfer function, it increased in 2014.

### **E-money card terminals and e-money card accepting terminals**

Since Austrian acquirer cannot distinguish between a card which appears to be a credit- or delayed debit-card or a prepaid card, it was decided to make an estimate of terminals which accept cards which give access to e-money stored on e-money accounts dating back to 2014. Prior to that an estimation is not possible; the figures for E-money card terminals and E-money card accepting terminals before 2014 represent only terminals, which accepted cards on which e-money can be stored directly (we will make an amendment in the General notes).

The closure of the only e-money system at which e-money can be stored directly on the card in 2017 led to a drop to zero in the number of e-money card loading and unloading terminals.

## Tables 7 and 8: Payment and terminal transactions involving non-MFIs [up to and including 2013]

### Transactions at terminals located in the country with cards issued in the country (value/number)

2000-05: Did not include the component "POS transactions".

### Transactions at terminals in the country with cards issued outside the country (value/number)

2000-13: data were not available.

2020: Due to the Covid-pandemic and the resulting travel restrictions, transactions at terminals in the country with cards issued outside the country decreased.

### Transactions at terminals outside the country with cards issued in the country (value/number)

2000-13: data were not available.

2020: Due to the Covid-pandemic and the resulting travel restrictions, transactions at terminals outside the country with cards issued in the country decreased.

## Tables 7a and 8a: Payments per type of payment service involving non-MFIs [as of 2014]

### Credit transfers

From 2000-13 the data included interbank transactions. Additionally, values were in many cases grossed up by the external data source (data up to 2013). There is therefore a sudden decline in 2014 in terms of the value of transactions. Volumes of credit transfers up to 2013 are underestimated.

### Direct debits

From 2000-13 the data included interbank transactions. Additionally, values were in many cases grossed up by the external data source (data up to 2013). There is therefore a sudden decline in 2014 in terms of the volume and value of transactions

## **Cheques**

From 2000-13 the data included interbank transactions. Values were in many cases grossed up by the external data source (data up to 2013). There is therefore a sudden decline in 2014 in terms of the volume and value of transactions.

## **E-money payments with e-money issued by resident PSPs**

There was a sudden decline in 2014 in terms of the volume of transactions because one reporting institution changed its method of counting the number of transactions. In 2017 the closure of the at that time exclusive system where e-money can be stored directly on the card led to a decline in value and number of transactions in 2017 and a drop to zero from 2018 on in this category.

## **E-money payments with cards with an e-money function at terminals provided by resident PSPs with cards issued by non-resident PSPs**

Since Austrian acquirer cannot distinguish between a card which appears to be a credit- or delayed debit-card or a prepaid card, they cannot provide data on this item.

## **Memo item: Credits to the accounts by simple book entry**

Data are not available.

## **Memo item: Debits from the accounts by simple book entry**

Data are not available.

## **Memo item: Other services (not included in the Payment Services Directive)**

Not applicable for Austria.

## **Memo item: Money remittances**

Up from 2019 money remittances which were initiated electronically (via a payment-card) have been included.

### **Transactions via telecommunication, digital or IT device**

There was a sudden rise in transactions via telecommunication, digital or IT device in 2016 because new payment service providers entered the market.

### **Tables 7b and 8b: Payments per type of terminal involving non-MFIs [as of 2014]**

#### **a) At terminals provided by resident PSPs with cards issued by resident PSPs**

Data for these items became only available with the implementation of the new requirements set by Regulation ECB/2013/43 on payments statistics.

#### **b) At terminals provided by resident PSPs with cards issued by non-resident PSPs**

Data for these items became only available with the implementation of the new requirements set by Regulation ECB/2013/43 on payments statistics.

#### **c) At terminals provided by non-resident PSPs with cards issued by resident PSPs: e-money payments with cards with an e-money function**

Data for these transactions are not available because the acquirers do not know whether a card issued by a non-resident PSP is an e-money card or not.

#### **Memo item: OTC cash withdrawals**

Data are not available.

#### **Memo item: OTC cash deposits**

Data are not available.

### **Tables 10 and 11: Payments processed by selected payment systems**

#### **TARGET2 component**

HOAM.AT



## **Retail system**

STEP.AT was launched by the Oesterreichische Nationalbank on 2 July 2007 as a clearing platform for regional interbank payments. It provides processing procedures for payment orders using the new generation of SEPA formats as well as EDIFACT formats. The gradual replacement of STEP.AT was completed in November 2013.

## **Clearing Service**

The Clearing Service (CS) was launched for domestic retail payments in 2012 and for cross-border retail payments at the end of 2013.

## **Explanatory note: Transitional provisions relating to data in Tables 7a, 7b, 8a and 8b – data for the reference period 2014**

As the requirements specified in Regulation ECB/2013/43 on payments statistics are of annual frequency, the Oesterreichische Nationalbank ensured that for 2014 a single figure was provided for each data series, reported with reference to the whole year and aggregating the first and second halves. Where data for the first half of 2014 were not available, the Oesterreichische Nationalbank was able to provide estimates.

In this respect the Oesterreichische Nationalbank decided to ask reporting agents to report data on direct debits, credit transfers and cheques for the whole year 2014. If actual data were not available, they were asked to estimate figures. For all other transactions, data was reported for the second half of 2014 and extrapolated for the full year. The approach taken was based on an unbiased linear estimate.

# General notes: Portugal

Source for Table 1: Eurostat.

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

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

### Currency in circulation outside MFIs

Since the introduction of the euro banknotes and coins on 1 January 2002 these figures have been provided solely at an aggregated euro area level.

### Value of overnight deposits held at MFIs

Overnight deposits held at MFIs (excluding the ECB). 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 as used in the ECB concept of narrow money supply (M1).

### Narrow money supply (M1)

Since the introduction of the euro banknotes and coins on 1 January 2002 these figures have been provided solely at an aggregated euro area level.

### Outstanding value on e-money storages issued by MFIs

Covers MFIs without derogations under Article 9(1) of Regulation ECB/2013/33 concerning the balance sheet of the monetary financial institutions sector (where applicable).

## Table 3: Settlement media used by credit institutions

### Overnight deposits held at other credit institutions

Value for the last quarter of the period.

### **Transferable deposits held at other MFIs**

Data for 2011 include transferable deposits of central banks outside the euro area in the amount of €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: number of offices**

The breaks in the time series in 2013 are a result of the implementation of the new requirements set by Regulation ECB/2013/43 on payments statistics and reported data quality enhancements.

#### **Central bank: value of overnight deposits**

The increase in the value of overnight deposits at the central bank in 2011 was mainly due to the following two factors.

- An increase of €4,742 million in the overnight liabilities vis-à-vis the Portuguese general government sector. This value reflects the deposits held by the formerly Portuguese Treasury and Government Debt Agency (Instituto de Gestão da Tesouraria e do Crédito Público (IGCP)) at the Banco de Portugal, namely the unused funds received in the context of the financial assistance provided to Portugal. The disbursement of funds in the context of the financial assistance provided to Portugal was channelled to IGCP through accounts held at the Banco de Portugal.
- An increase of €126 million in overnight deposits held by “other financial intermediaries” and “financial auxiliaries”.

#### **Number of payment accounts**

Includes transferable overnight deposits and e-money accounts but excludes credit card accounts with a credit feature.

#### **Other payment service providers**

Includes the postal institution.

## Table 6: Payment card functions and accepting devices

### **Cards issued by resident PSPs**

#### **Cards with a cash function**

Estimated figures.

The breaks in the time series in 2013 are a result of the implementation of the new requirements set by Regulation ECB/2013/43 on payments statistics and reported data quality enhancements.

#### **Cards with a payment function (except cards with an e-money function only), of which cards with a debit and/or delayed debit function and cards with a credit and/or delayed debit function**

The breaks in the time series in 2013 are a result of the implementation of the new requirements set by the Regulation ECB/2013/43 on payments statistics and reported data quality enhancements.

As from 2013 payment cards that have both a debit and a credit function are included in each sub-category.

In 2019 the number of cards decreased mainly due to the fact that, at the end of 2018, one relevant PSP's card issuer ceased to be Portuguese.

#### **Cards with an e-money function**

The Portuguese e-money scheme (PMB) ceased to operate in 2005 as a result of the small number of transactions processed. Prepaid cards are included.

The increase in 2013 was largely due to the issuance of prepaid cards that can only be used with food-related merchants.

#### **Total number of cards (irrespective of the number of functions on the card), of which cards with a combined debit, cash and e-money function**

The breaks in the time series in 2013 are a result of the implementation of the new requirements set by Regulation ECB/2013/43 on payments statistics and reported data quality enhancements.

In 2019 the number of cards decreased mainly due to the fact that, at the end of 2018, one relevant PSP's card issuer ceased to be Portuguese.

### Terminals provided by resident PSPs: e-money card terminals

The Portuguese e-money scheme (PMB) ceased to operate in 2005 as a result of the small number of transactions processed. Terminals accepting prepaid cards are included.

### Tables 7 and 8: Payment and terminal transactions involving non-MFIs: number/value of transactions [up to 2012]

### 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)
2009	1,416,952	10,726.24
2010	2,325,579	14,030.28
2011	2,851,140	15,793.71
2012	26,836,298	36,693.66

#### Credit transfers, of which paper-based and non-paper-based

Estimated figures.

#### Direct debits

Book-entry transactions are not included in this item.

#### Card payments with cards issued by resident PSPs (except cards with an e-money function only)

Includes payments, other than cash withdrawals or cash deposits, processed through the ATM/POS network.

In 2019 the card payments decreased mainly due to the fact that, at the end of 2018, one relevant PSP's card issuer ceased to be Portuguese.

### **Payments with cards with a debit and/or delayed debit function**

Estimated figures.

The increase in the value of transactions processed in 2010 derives from the introduction of a new type of payment card transaction that enables Multibanco cardholders to send funds to other cardholders using the same network.

In 2013 the number of cards with a debit function increased significantly, while the number of cards with a credit function declined. This was largely due to a shift from the issuance of deferred debit cards (classified as credit cards in networks) to the issuance of debit cards, as a result of action by the Banco de Portugal in relation to bank card issuers to ensure greater transparency in the recording, classification, processing and commissioning of transactions conducted with deferred debit cards and cards with both a debit and credit function.

### **Payments with cards with a credit and/or delayed debit function**

Estimated figures.

In 2013 the number of cards with a debit function increased significantly, while the number of cards with a credit function declined. This was largely due to a shift from the issuance of deferred debit cards (classified as credit cards in networks) to the issuance of debit cards, as a result of action by Banco de Portugal in relation to bank card issuers to ensure greater transparency in the recording, classification, processing and commissioning of transactions conducted with deferred debit cards and cards with both a debit and credit function.

### **E-money payments**

The increase in 2013 was largely due to the issuance of prepaid cards that can only be used with food related merchants.

### **Transactions per type of terminal: transactions at terminals located in the country with cards issued in the country, POS transactions (irrespective of type of card used)**

Includes payments, other than cash withdrawals or cash deposits, processed through the ATM/POS network.

In 2019 the transactions per type of terminal decreased mainly due to the fact that, at the end of 2018, one relevant PSP's card issuer ceased to be Portuguese.

## Tables 7a and 8a: Payments per type of payment service involving non-MFIs [as of 2013]

### **Credit transfers**

The breaks in the time series in 2013 are a result of the implementation of the new requirements set by Regulation ECB/2013/43 on payments statistics and reported data quality enhancements.

#### **Credit transfers, initiated in paper-based form**

Estimated figures.

#### **Credit transfers, initiated electronically in a file/batch or on a single payment basis**

Estimated figures.

### **Direct debits**

The breaks in the time series in 2013 are a result of the implementation of the new requirements set by Regulation ECB/2013/43 on payments statistics and reported data quality enhancements.

#### **Card payments with cards issued by resident PSPs (except cards with an e-money function only)**

In 2020 card payments decreased due to pandemic effects.

In 2021 card payments increased compared to the last few years, probably due to recovery from pandemic effects.

#### **Payments with cards with a debit and/or delayed debit function, payments with cards with a credit and/or delayed debit function**

Estimated figures.

The breaks in the time series in 2013 are a result of the implementation of the new requirements set by Regulation ECB/2013/43 on payments statistics and reported data quality enhancements.

In 2019 the card payments decreased mainly due to the fact that, at the end of 2018, one relevant PSP's card issuer ceased to be Portuguese.

In 2020 card payments decreased due to pandemic effects.

### **E-money payments with e-money issued by resident PSPs**

The breaks in the time series in 2013 are a result of the implementation of the new requirements set by Regulation ECB/2013/43 on payments statistics and reported data quality enhancements.

In 2020 e-money payments decreased due to pandemic effects.

### **Cheques**

The breaks in the time series in 2013 are a result of the implementation of the new requirements set by Regulation ECB/2013/43 on payments statistics and reported data quality enhancements.

### **Other payment services**

From 2014 includes money remittances, over the counter (OTC) cash withdrawals and OTC cash deposits. Data on OTC transactions are not available previous to 2014.

### **Memo items: Credits to the account and debits from the account by simple book entry**

Estimated figures.

### **Money remittances**

### **Excludes postal orders. Other services (not included in the Payment Services Directive)**

The breaks in the time series in 2013 are a result of the implementation of the new requirements set by Regulation ECB/2013/43 on payments statistics and reported data quality enhancements. Excludes postal orders.

### **Tables 7b and 8b: Payments per type of terminal involving non-MFIs [as of 2013]**

From 2013, only transactions performed at physical EFTPOS terminals are included.



In 2020 card payments decreased due to pandemic effects.

In 2021 card payments increased probably due to recovery from pandemic effects.

**a) At terminals provided by resident PSPs with cards issued by resident PSPs**

In 2019 the transactions decreased mainly due to the fact that, at the end of 2018, one relevant PSP's card issuer ceased to be Portuguese.

**ATM cash deposits (except e-money transactions)**

The breaks in the time series in 2013 are a result of the implementation of the new requirements set by Regulation ECB/2013/43 on payments statistics and reported data quality enhancements.

**POS transactions (except e-money transactions)**

The breaks in the time series in 2013 are a result of the implementation of the new requirements set by Regulation ECB/2013/43 on payments statistics and reported data quality enhancements.

Payment card transactions at ATMs, except cash withdrawals and deposits, are also included.

**b) Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs**

In 2019 the transactions increased mainly due to the fact that, at the end of 2018, one relevant PSP's card issuer ceased to be Portuguese.

**E-money payment transactions with cards with an e-money function**

According to the data available, is not possible to identify if a card issued by non-resident PSPs has an e-money function.

**c) At terminals provided by non-resident PSPs with cards issued by resident PSPs**

**POS transactions (except e-money transactions)**

The breaks in the time series in 2013 are a result of the implementation of the new requirements set by Regulation ECB/2013/43 on payments statistics and reported data quality enhancements.

**Memo item: Cash advances at POS terminals**

The breaks in the time series in 2013 are a result of the implementation of the new requirements set by Regulation ECB/2013/43 on payments statistics and reported data quality enhancements.

**Memo item: OTC cash withdrawals and deposits**

Estimated figures.

**Tables 10 and 11: Payments processed by selected payment systems**

**TARGET component: TARGET2-PT, credit transfers sent**

Includes transactions processed through TARGET2-PT (the Portuguese component of TARGET2), SPGT (the Portuguese component of TARGET) and SPGT2 (Portuguese PHA). Transactions initiated through Aplicativo de Gestão Integrada de Liquidações (AGIL – an integrated settlement management application) are also included.

SPGT ceased to operate on 15 February 2008.

SPGT2 operated between 18 February 2008 and 27 February 2009.

TARGET2-PT went live on 18 February 2008.

AGIL is a local system that manages current accounts with the Banco de Portugal for institutions that do not participate directly in TARGET2-PT. AGIL went live on 2 March 2009.

## Retail system: SICOI

General note: the breaks in the time series in 2013 are a result of the implementation of the new requirements set by Regulation ECB/2013/43 on payments statistics and reported data quality enhancements.

## Credit transfers

SEPA credit transfers:

	Volume (units)	Value (EUR millions)
2009	277,263	2,548.77
2010	904,654	3,832.97
2011	1,192,925	4,132.84
2012	24,306,586	21,330.24
2013	71,125,884	81,002.88

## Credit transfers, in a paper-based form and initiated electronically

Estimated figures.

## Retail system SLOD, total transactions sent

SLOD ceased to operate on 27 February 2009.

## Card payments

In 2020 card payments decreased due to pandemic effects.

# General notes: Slovenia

Source for Table 1: Eurostat.

Source for all other tables: Banka Slovenije, unless otherwise indicated.

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

### Currency in circulation outside MFIs

Since the introduction of the euro on 1 January 2007 these figures have been provided solely at an aggregated euro area level.

### Value of overnight deposits held at MFIs

Overnight deposits held at MFIs (excluding the ECB). 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 as used in the ECB concept of narrow money supply (M1).

Data for the “rest of the world” component sector are not reported for 2002-04.

### Narrow money supply (M1)

This indicator cannot be calculated from the items “Value of overnight deposits held by non-MFIs” (Table 2) and “Currency in circulation” (Table 4). See the explanation above.

### Outstanding value on e-money storages issued by MFIs

Covers MFIs without derogations under Article 9(1) of Regulation ECB/2013/33 concerning the balance sheet of the monetary financial institutions sector (where applicable).

## Table 3: Settlement media used by credit institutions

### Overnight deposits held at the central bank

End-of-period values.

## **Overnight deposits held at other credit institutions**

End-of-period values.

## **Memo item: Non-intraday borrowing from the central bank**

Average for last reserve maintenance period.

## **Table 4: Banknotes and coins**

Refer to Table 3 in the “Euro area aggregate data” section.

## **Table 5: Institutions offering payment services to non-MFIs**

### **Other payment service providers: number of institutions**

Data up to 2013 include payment card issuers that are not credit institutions or a public authority providing payment services to non-MFIs. From 2014 data include payment institutions only.

### **Number of payments institutions operating in the country on a cross-border basis**

In 2020 number of institutions sharply declined due to Brexit.

## **Table 6: Payment card functions and accepting devices**

### **Cards issued by resident PSPs: cards with a payment function (except cards with an e-money function only)**

Retailer cards are not included.

### **Cards with an e-money function**

Only cards which give access to e-money stored on e-money accounts. In 2020 more PSPs started to issue this instrument (before 2020 there was just one issuer in Slovenia) and their number sharply increased.

### **Terminals provided by resident PSPs**

Resident PSPs have terminals only in Slovenia.

### **ATMs with a credit transfer function**

Available from 2007 onwards. Due to methodological change with reference to 2020 the number of ATMs with a credit transfer function sharply increased. The

data from 2020 on, include ATMs with a function of payments of bills containing QR code.

### **E-money card terminals**

Not applicable.

### **Table 7: Payment and terminal transactions involving non-MFIs: number of transactions [up to 2013]**

#### **SEPA credit transfers**

Volume in 2011: 72,461,545 transactions

Volume in 2012: 134,133,206 transactions

Volume in 2013: 137,944,755 transactions

#### **SEPA direct debits**

Volume in 2011: 7,824 transactions

Volume in 2012: 2,118,125 transactions

Volume in 2013: 35,667,054 transactions

#### **Memo item: Cash advances at POS terminals**

In 2006, data for this item were collected “ad hoc”; regular reporting does not include data for this item.

#### **Memo items: OTC cash withdrawals, OTC cash deposits, cross-border transactions received**

Data are not collected.

### **Table 8: Payment and terminal transactions involving non-MFIs: value of transactions [up to 2013]**

#### **Transactions per type of payment instrument**

##### **Paper-based credit transfers**

Figures for 2004, 2005 and 2006 include OTC cash withdrawals from bank accounts, as well as OTC cash deposits. In the figures for 2004-06 some reporters also include transfers of funds to/from the savings account of the same customer at the same bank using a paper-based bank form.

The significant decrease in number of transfers in this category in 2008 for some large banks is partly explained by an increase in non-paper-based credit transfers.

### **SEPA credit transfers**

Estimated value for 2011: €144,680.953 million

Estimated value for 2012: €324,685.829 million

Estimated value for 2013: €368,611.477 million

### **SEPA direct debits**

Value in 2011: €0.381 million

Value in 2012: €122.598 million

Value in 2013: €1,593.865 million

### **E-money purchase transactions with cards with an e-money function**

Not applicable.

### **Other payment instruments**

Includes the special debit (paper-based) instrument.

### **Transactions per type of terminal**

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

### **E-money card-loading/unloading transactions**

Not applicable.

### **Memo item: Cash advances at POS terminals**

In 2006 data for this item were collected "ad hoc"; regular reporting does not include data for this item.

### **Memo items: OTC cash withdrawals, OTC cash deposits and cross-border transactions received**

Data are not collected.

### **Tables 7a and 8a: Payments per type of payment service involving non-MFIs [as of 2014]**

The data were in 2019 revised for the period from 2015 on. Payment service: sent transactions – geographical breakdown Geo3

Data according to the geographical breakdown convention Geo 3 have been collected from the third quarter of 2014. Relevant data according to Geo 3 for the first and second quarters of 2014 are estimated.

### **Credit transfers, direct debits**

Subcategories of "credit transfers initiated electronically" and of "direct debits":

- initiated in a file/batch
- initiated on a single payment basis

have been collected from the third quarter of 2014. Relevant data for the first and second quarters of 2014 are estimated.

### **Payment service: received transactions**

Data on received transactions have been collected from the third quarter of 2014.

Relevant data for the first and second quarters of 2014 are estimated.

### **Other payment services**

From 2014 on, this item includes "money remittances" and "transactions via telecommunication, digital or IT device" which are both also shown separately as memorandum items.

From 2017 on this category additionally includes also OTC cash withdrawals and OTC deposits

### **Memo item: Money remittances**

Data on money remittances have been collected from the third quarter of 2014. Relevant data for the first and second quarters of 2014 are estimated.



## Tables 7b and 8b: Payments per type of terminal involving non-MFIs [as of 2014]

The data were in 2019 revised for the period from 2015 on.

### a) At terminals provided by resident PSPs with cards issued by resident PSPs

Slovenian PSPs have terminals only in Slovenia.

### b) At terminals provided by resident PSPs with cards issued by non-resident PSPs

Slovenian PSPs have terminals only in Slovenia.

### Memo items: OTC cash withdrawals and OTC cash deposits

Data on OTC cash withdrawals and OTC cash deposits have been collected from the third quarter of 2014. Relevant data for the first and second quarters of 2014 are estimated.

## Table 9: Participation in selected payment systems

### Clearing and settlement organisations:

KDD – Centralna klirinško depotna družba,  
BANKART procesiranje plačilnih instrumentov d.o.o., Ljubljana

## Tables 10 and 11: Payments processed by selected payment systems

### Retail system: SEPA IKP (historical)

Introduced on 4 March 2009. The SEPA Internal Credit Payments system (SEPA IKP) was a payment system for processing small-value credit payment orders in accordance with SEPA credit transfer standards. It was an interbank multilateral retail payment system which only processes non-paper credit payments sent by national (domestic) direct participants.

On **1 September 2015 the SEPA IKP**, SEPA IDD Core and SEPA IDD B2B payment systems **merged into a single system, SIMP-PS**.

### Retail system: SEPA IDD Core (historical)

Introduced on 21 November 2011. SEPA Internal Direct Debit Core (SEPA IDD Core) was a domestic payment system for processing consumer SEPA direct debits.

On **1 September 2015** the SEPA IKP, **SEPA IDD Core** and SEPA IDD B2B payment systems **merged into a single payment system, SIMP-PS**.

### Retail system: SEPA IDD B2B (historical)

Introduced on 21 November 2011. SEPA Internal Direct Debit B2B (SEPA IDD B2B) was a domestic payment system for processing business-to-business SEPA direct debits.

On **1 September 2015** the SEPA IKP, SEPA IDD Core and **SEPA IDD B2B** payment systems merged into a **single payment system, SIMP-PS**.

### Retail system: SIMP-PS payment system

Introduced on 1 September 2015 as SIMP-PS payment system (domestic payment system) for processing of SEPA credit payments and SEPA direct debits using three different services:

1. SIMP-PS IKP service (SIMP-PS Internal Credit Transfers) – intended for processing credit transfers;
2. SIMP-PS IDD-C service (SIMP-PS Internal Direct Debit-Core) – intended for processing SEPA direct debits (under the core SEPA direct debits scheme);
3. SIMP-PS IDD-B service (SIMP-PS Internal Direct Debit-B2B) – intended for processing SEPA direct debits (under the business-to-business SEPA direct debits scheme).

SIMP-PS IDD-B service terminated on 29 May 2018, these transactions are now conducted in SEPA EDD B2B.

SIMP-PS IKP service terminated on 1 February 2019.

From 4 February 2019 onwards SIMP-PS payment system includes only data from SIMP-PS IDD-C service, which explains strong decrease in number and value of transactions in this system from 2019 on.

### Retail system: BIPS payment system

Introduced on 4 February 2019 (with migration of transactions from SIMP-PS IKP). BIPS payment system is a domestic payment system that enables processing of SEPA credit payments (including instant payments).

# General notes: Slovakia

Source for Table 1: Eurostat.

Source for all other tables: Národná banka Slovenska, unless otherwise indicated.

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

### Currency in circulation outside MFIs

Since the introduction of the euro on 1 January 2009 these figures have been provided solely at an aggregated euro area level.

### Value of overnight deposits held at MFIs

Overnight deposits held at MFIs (excluding the ECB). 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 as used in the ECB concept of narrow money supply (M1).

Data for the “rest of the world” component sector are not reported for the period 2002-03.

Data for the “central government” component sector are not reported for the period 2002-03.

Data for the “other residents” counterpart sector are not reported for the period 2002-03.

### Narrow money supply (M1)

Since the introduction of the euro on 1 January 2009 these figures have been provided solely at an aggregated euro area level.

### Outstanding value on e-money storages issued by MFIs

Covers MFIs without derogations under Article 9(1) of Regulation ECB/2013/33 concerning the balance sheet of the monetary financial institutions sector (where applicable).

### Table 3: Settlement media used by credit institutions

#### Overnight deposits held at the central bank

End-of-period data; since 2006 average for last reserve maintenance period.

#### Overnight deposits held at other credit institutions

Value for the last quarter of the period.

#### Memo item: Non-intraday borrowing from the central bank

End-of-period data; since 2006 average for last reserve maintenance period.

### Table 4: Banknotes and coins

Refer to Table 3 in the “Euro area aggregate data” section.

### Table 5: Institutions offering payment services to non-MFIs

#### Branches of non-EEA-based credit institutions: number of offices

Not applicable. Branches of non-EEA-based banks do not operate in Slovakia.

#### Branches of non-EEA-based credit institutions: value of overnight deposits

Not applicable. Branches of non-EEA-based banks do not operate in Slovakia.

### Tables 7a and 8a: Payments per type of payment service involving non-MFIs

#### Other payment services

Decline of transactions due to the impact of the pandemic crisis in 2020 and remained stable in 2021.

## Tables 7b and 8b: Payments per type of terminal involving non-MFIs

### **a) At terminals provided by resident PSPs with cards issued by resident PSPs at terminals located in the reporting country**

- ATM cash withdrawals

Decline of transactions due to the impact of the pandemic crisis in 2020 and persisted in 2021

### **b) At terminals provided by resident PSPs with cards issued by non-resident**

Decline of transactions due to the impact of the pandemic crisis in 2020 and remained stable in 2021.

### **PSPs: e-money card loading/unloading transactions**

Not applicable.

### **c) At terminals provided by non-resident PSPs with cards issued by resident PSPs:**

Decline of transactions due to the impact of the pandemic crisis in 2020.

- e-money card loading/unloading transactions

Not applicable.

At terminals provided by non-resident PSPs with cards issued by resident PSPs

Decline of transactions due to the impact of the pandemic crisis in 2020.

### **OTC cash withdrawals**

Decline of transactions due to the impact of the pandemic crisis in 2020 and remained stable in 2021.

### **OTC cash deposits**

Decline of transactions due to the impact of the pandemic crisis in 2020 and remained stable in 2021.

## Table 9: Participation in selected payment systems

### **TARGET2 component: number of participants**

Four of the direct participants represent ancillary systems.

## Tables 10 and 11: Payments processed by selected payment systems

### **SIPS**

On 1 January 2009 LVPS SIPS was transformed into a retail system.

# General notes: Finland

Source for Table 1: Eurostat.

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

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

### Currency in circulation outside MFIs

Since the introduction of the euro banknotes and coins on 1 January 2002 these figures have been provided solely at an aggregated euro area level.

### Value of overnight deposits held at MFIs

Overnight deposits held at MFIs (excluding the ECB). 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 as used in the ECB concept of narrow money supply (M1).

Data for the “rest of the world, except banks” component are available as from June 2010 only.

Data for the “central government” component are not available for 2000-06.

### Narrow money supply (M1)

Since the introduction of the euro banknotes and coins on 1 January 2002 these figures have been provided solely at an aggregated euro area level.

## Table 3: Settlement media used by credit institutions

### Overnight deposits held at other credit institutions

Data are available as from June 2010 only.

## Table 4: Banknotes and coins

Refer to Table 3 in the “Euro area aggregate data” section.

## Table 6: Payment card functions and accepting devices

The coverage as well as the methodological background for the statistics compilation changed with the introduction of Regulation ECB/2013/43 on payments statistics from 2014 onwards. Caution is therefore to be used when comparing figures for 2014 onwards with those for previous years. This note applies to Tables 6, 7 and 8.

### Number of payment cards with a credit and/or delayed debit function

Due to revisions in the national reporting instructions, all cards previously reported in this residual category are from 2017 onwards included in one of the following categories: i) Cards with a delayed debit function, or ii) Cards with a credit function.

### ATMs with a credit transfer function

Banks have been replacing ATMs with a credit transfer function by terminals located in the branch which allow customers to use the bank’s internet banking application. The number of these terminals is not available.

## Tables 7a and 8a: Payments per type of payment service involving non-MFIs

The coverage as well as the methodological background for the statistics compilation changed with the introduction of Regulation ECB/2013/43 on payments statistics from 2014 onwards. Caution is therefore to be used when comparing figures for 2014 onwards with those for previous years. This note applies to Tables 6, 7 and 8.

### Credit transfers

Credit transfers include intrabank (“on-us”) as well as interbank retail credit transfers.

The increase in the number and value of paper-based credit transfers as well as non-SEPA credit transfers from 2014 to 2016 is attributable to refined reporting methods of the reporting entities. This should not be interpreted as an actual increase in the use of paper-based and/or non-SEPA credit transfers.

The increase in the number and value of non-SEPA credit transfers for 2019 is attributable to refined reporting methods of the reporting entities. This should not be interpreted as an actual increase in the volumes.



The decrease in the value of total credit transfers as well as credit transfers initiated electronically on a single payment basis for 2019 is attributable to refined reporting methods of the reporting entities. This should not be interpreted as an actual decrease in the volume.

Also, customer payments through TARGET2 are reported in the non-SEPA credit transfers category.

### **Direct debits**

With the migration to SEPA in 2014, payment service providers in Finland to a large extent replaced the legacy national direct debit instrument with an e-invoicing solution. The underlying payment instrument in the e-invoicing solution is the SEPA Credit Transfer. This replacement explains the drop in direct debits sent in 2014, the figures for that year showing only the use of the legacy instrument before SEPA migration.

### **Card payments with cards with a credit and/or delayed debit function**

Due to revisions in the national reporting instructions, all card payments previously reported in this category are from 2017 onwards included in one of the following categories: i) Payments with cards with delayed debit function, or ii) Payments with cards with a credit function.

### **Credit to the accounts and debits from the accounts by simple book entry**

The increase in the number and value of credits to the accounts and debits from the accounts by simple book entry for 2019 is attributable to refined reporting methods of the reporting entities. This should not be interpreted as an actual increase in the volumes.

### **Tables 7b and 8b: Payments per type of terminal involving non-MFIs**

#### **Cash advances at POS terminals**

The quality of the data is unreliable for years 2014 to 2018. Therefore, the number and value of cash advances at POS terminals are reported as “not available” for these years.

## **OTC cash withdrawals and deposits**

The quality of the data is unreliable for years 2014 to 2019, and therefore the number and value of OTC cash withdrawals and OTC cash deposits are reported as “not available” for these years.

## **Table 9: Participation in selected payment systems**

### **Retail System: PMJ**

PMJ performed clearing for the last time on 15 November 2013.

## **Tables 10 and 11: Payments processed by selected payment systems**

### **TARGET component: BoF-RTGS and TARGET2-FI**

The BoF-RTGS component was changed to the TARGET2-Suomen Pankki system on 18 February 2008.

The concentration ratio for TARGET2 is not available for 2013.

### **LVPS: POPS**

Information on whether payment is electronic or paper-based is not collected when the payments are initiated.

### **Retail system: ARPP**

Retail payment system ARPP (Automatia Real-time Payment Platform) was introduced in March 2017. ARPP enables intrabank and interbank instant credit transfers between the participant banks. The reporting of the system started in 2018.

### **Retail system: PMJ**

- Card payments: volumes and values of transactions for this item are reported as “not applicable” as from 2008
- Paper-based credit transfers: the increase in the value of transactions in 2008 relates to process changes at several credit institutions, possibly after the introduction of SEPA transactions

- At the end of 2011 the PMJ system stopped processing credit transfers. All domestic credit transfers are now processed by the SEPA-compliant STEP2 system
- Owing to the rapid decline in the volumes and values in the system, the concentration ratio became irrelevant as from the reference year 2011.
- Clearing was performed for the last time on 15 November 2013.

# General notes: Belgium

Source for Table 1: Eurostat.

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

## Table 1: Basic statistical data

### Population

Annual average.

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

### Currency in circulation outside MFIs

Since the introduction of the euro banknotes and coins on 1 January 2002 these figures have been provided solely at an aggregated euro area level.

### Narrow money supply (M1)

Since the introduction of the euro banknotes and coins on 1 January 2002 these figures have been provided solely at an aggregated euro area level.

### Memo item: Outstanding value on e-money storages issued by MFIs, of which: software-based electronic money

Not applicable.

## Table 6: Payment card functions and accepting devices

### Cards with an e-money function

Data for 2015 show the deactivation by the end of 2014 of the Belgian e-money purse Proton.

Since 2016 certain ELMIs have started to offer back-office services to credit institutions for their prepaid cards. Therefore, a part of the number of e-money cards has shifted from the credit institutions to the ELMIs.

Since 2016 one reporting agent has migrated card programmes from two other countries to Belgium, creating a very large increase in the number of cards with an e-money function.

### **E-money card terminals**

Data for 2012 and 2013 not available. Data for 2015 show the deactivation by the end of 2014 of the Belgian e-money purse Proton and its effect on the related terminals.

### **Table 7a: Payments per type of payment service involving non-MFIs (number of transactions)**

#### **Card payments initiated at physical EFTPOS or initiated remotely**

2014 data remain incomplete because of the unavailability of the data from the reporting agents.

#### **Domestic e-money payments with e-money issued by resident PSPs**

Data for 2015 show the deactivation by the end of 2014 of the Belgian e-money purse Proton.

### **Table 7b: Payments per type of terminal involving non-MFIs (number of transactions)**

#### **At terminals provided by non-resident PSPs with cards issued by resident PSPs**

Since 2017 it is possible to make the distinction between domestic and abroad.

### Table 8a: Payments per type of payment service involving non-MFIs (value of transactions)

#### **Card payments initiated at physical EFTPOS or initiated remotely**

2014 data remain incomplete because of the unavailability of the data from the reporting agents.

### Table 8b: Payments per type of terminal involving non-MFIs (value of transactions)

#### **At terminals provided by non-resident PSPs with cards issued by resident PSPs**

Since 2017 it is possible to make the distinction between domestic and abroad.

### Table 9: Participation in selected payment systems

#### **Target/Target2 Component**

2017: Following closure of PHA (Proprietary Home Accounting), participants had to open an account in Target2.

### Tables 10 and 11: Payments processed by selected payment systems

#### **Retail system CEC, credit transfers**

As from 2015, the distinction between “initiated in a paper-based form” and “initiated electronically” is no longer possible.



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Belgium

### 1. Basic statistical data

	2017	2018	2019	2020	2021
Population (thousands, annual average)	11,375	11,427	11,489	11,544	11,592
GDP (EUR billions)	445	460	479	460	503
GDP per capita (EUR)	39,125	40,260	41,664	39,833	43,351
HICP (annual percentage changes)	2.2	2.3	1.2	0.4	3.2

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Belgium

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

(EUR millions; end of period)

	2017	2018	2019	2020	2021
Currency in circulation outside MFIs	.	.	.	.	.
Value of overnight deposits held at MFIs	227,842	227,590	230,679	271,006	306,843
<i>of which:</i>					
Transferable deposits	207,877	206,767	208,105	247,289	272,559
Narrow money supply (M1)	.	.	.	.	.
<i>Memorandum items:</i>					
Overnight deposits in foreign currencies held at MFIs	34,918	21,896	17,250	20,689	23,791
Outstanding value on e-money storages issued by MFIs	.	.	.	.	.
<i>of which:</i>					
Hardware-based electronic money	18	10	11	8	4
Software-based electronic money	.	.	.	.	.

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





EUROPEAN CENTRAL BANK

EUROSYSTEM

## Belgium

### 3. Settlement media used by credit institutions

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

	2017	2018	2019	2020	2021
Overnight deposits held at the central bank	90,793	89,478	65,274	172,989	208,318
Overnight deposits held at other credit institutions (end of period)	20,113	16,150	17,114	16,031	15,076
<i>of which:</i>					
Transferable deposits at other MFIs (end of period)	15,250	12,588	16,203	14,701	14,008
<i>Memorandum items:</i>					
Non-intraday borrowing from the central bank	24,369	22,694	18,963	81,018	87,638
Intraday borrowing from the central bank (average for last reserve maintenance period)	167	21	165	14	1

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Belgium

### 5. Institutions offering payment services to non-MFIs - page 1

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

	2017	2018	2019	2020	2021
<b>Institutions offering payment services to non-MFIs (total)</b>					
Number of institutions	113	116	124	129	120
Number of offices	7,754	7,063	6,659	6,188	5,769
Number of overnight deposits (thousands)	28,479.6	29,706.4	29,547.1	29,232.8	28,796.6
of which:					
Number of internet/PC-linked overnight deposits (thousands)	20,285.3	22,671.8	23,416.6	23,437.8	22,895.5
Value of overnight deposits	235,509	235,816	241,431	283,292	322,222
Number of payment accounts (thousands)	27,520.1	26,764.2	33,987.3	37,261.7	39,419.4
Number of e-money accounts (thousands)	4,245.0	5,631.9	12,846.3	15,798.6	17,283.5
Outstanding value on e-money storages issued	126	153	588	571	656
<b>Central bank</b>					
Number of offices	3	3	1	1	1
Number of overnight deposits (thousands)	0.2	0.1	0.1	0.1	0.1
Value of overnight deposits	6,508	6,270	722	8,532	11,230
of which:					
Value of transferable deposits	6,508	6,270	802	8,532	11,230
<b>Credit institutions irrespective of their legal incorporation</b>					
Number of institutions	88	88	85	83	82
Number of offices	6,411	5,660	5,240	4,763	4,383
Number of overnight deposits (thousands)	28,477.0	29,703.9	29,544.8	29,230.7	28,794.5
of which:					
Number of internet/PC-linked overnight deposits (thousands)	20,285.3	22,671.8	23,416.6	23,437.8	22,895.5
Number of transferable overnight deposits (thousands)	13,462.5	12,485.1	12,843.5	13,079.0	13,636.1
of which:					
Number of internet/PC-linked transferable overnight deposits (thousands)	11,255.2	11,386.3	11,846.9	12,342.6	12,758.6
Value of overnight deposits	221,333	221,321	230,381	262,474	295,613
of which:					
Value of transferable deposits	201,369	200,497	207,303	238,757	261,329
Number of payment accounts (thousands)	19,823.3	20,519.2	20,941.1	21,164.0	21,255.9
Number of e-money accounts (thousands)	286.7	316.7	355.4	390.3	375.1
Outstanding value on e-money storages issued	19	10	11	8	4
<b>Credit institutions irrespective of their legal incorporation</b>					
<b>Credit institutions legally incorporated in the reporting country</b>					
Number of institutions	39	32	32	32	30
Number of offices	6,334	5,558	5,137	4,647	4,282
Value of overnight deposits	187,682	200,919	212,475	241,610	273,194
<b>Branches of euro area-based credit institutions</b>					
Number of institutions	39	42	44	44	45
Number of offices	66	88	94	108	93
Value of overnight deposits	13,133	12,235	14,162	17,086	18,040
<b>Branches of EEA-based credit institutions outside the euro area</b>					
Number of institutions	7	6	2	1	1
Number of offices	3	4	3	2	2
Value of overnight deposits	202	167	264	-	-
<b>Branches of non-EEA-based credit institutions</b>					
Number of institutions	8	8	7	6	6
Number of offices	8	10	6	6	6
Value of overnight deposits	20,316	8,000	3,480	3,778	4,379
<b>Electronic money institutions</b>					
Number of institutions	7	7	8	8	6
Number of payment accounts (thousands)	7,459.9	6,012.9	12,811.5	15,862.0	17,892.0
Number of e-money accounts (thousands)	3,958.3	5,315.2	12,490.9	15,408.3	16,908.3
Outstanding value on e-money storages issued	107	143	577	563	652
<b>Other payment service providers</b>					
Number of institutions	17	20	30	37	31
Number of offices	1,340	1,400	1,418	1,424	1,385
Number of overnight deposits (thousands)	2,362.0	2,295.0	2,200.0	2,000.0	2,000.0
Value of overnight deposits	7,668	8,225	10,328	12,286	15,379
Number of payment accounts (thousands)	236.9	232.1	234.8	235.7	271.5
Number of e-money accounts (thousands)	-	-	-	-	-
Outstanding value on e-money storages issued	-	-	-	-	-

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Belgium

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

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

	2017	2018	2019	2020	2021
<i>Memorandum items:</i>					
<b>Number of payment institutions operating in the country on a cross-border basis</b>	429	440	515	397	484
<i>of which:</i>					
Institutions providing services through an established branch	2	3	4	5	6
Institutions providing services through an agent	-	21	20	18	16
Institutions providing services neither establishing a branch nor through an agent	427	416	491	374	462

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



# EUROPEAN CENTRAL BANK

## EUROSYSTEM

### Belgium

#### 6. Payment card functions and accepting devices

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

	2017	2018	2019	2020	2021
<b>Cards issued by resident PSPs</b>					
Cards with a cash function	22,538	23,905	35,179	41,244	42,641
Cards with a payment function*	22,203	23,779	39,820	45,961	49,845
of which:					
Cards with a debit function	16,397	17,953	33,800	39,818	46,129
Cards with a delayed debit function	3,440	3,626	3,827	4,000	3,973
Cards with a credit function	2,359	2,260	2,269	2,145	2,121
Cards with a debit and/or delayed debit function	-	-	-	-	-
Cards with a credit and/or delayed debit function	8	0	0	0	0
Cards with an e-money function	1,316	1,543	1,373	1,565	1,368
Cards on which e-money can be stored directly	459	25	23	30	40
Cards which give access to e-money stored on e-money accounts	857	1,518	1,350	1,535	1,329
Cards with an e-money function					
of which:					
Cards with an e-money function which have been loaded at least once	493	1,094	756	861	923
Total number of cards (irrespective of the number of functions on the card)	23,086	25,248	41,064	47,267	51,159
of which:					
Cards with a combined debit, cash and e-money function	3,839	-	-	-	0
<b>Terminals provided by resident PSPs</b>					
ATMs	10,360	9,738	8,812	6,853	5,664
Located in the reporting country	10,327	9,700	8,767	6,808	5,664
Located abroad	33	38	45	45	-
ATMs					
of which:					
ATMs with a cash withdrawal function	8,253	7,674	7,165	6,433	5,256
Located in the reporting country	8,220	7,636	7,120	6,388	5,256
Located abroad	33	38	45	45	-
ATMs with a credit transfer function	6,222	5,939	5,239	3,437	3,697
Located in the reporting country	6,222	5,939	5,239	3,437	3,697
Located abroad	-	-	-	-	-
POS terminals	214,702	217,730	233,755	273,972	300,220
Located in the reporting country	212,172	215,231	230,452	270,155	295,652
Located abroad	2,530	2,499	3,303	3,817	4,568
POS terminals					
of which:					
EFTPOS terminals	214,702	217,730	233,648	249,995	268,619
Located in the reporting country	212,172	215,231	230,345	246,189	264,098
Located abroad	2,530	2,499	3,303	3,806	4,521
E-money card POS terminals	-	-	2,803	-	-
Located in the reporting country	-	-	2,803	11,606	18,419
Located abroad	-	-	-	-	-
E-money card terminals	11,591	-	-	28,594	-
Located in the reporting country	11,591	-	-	28,584	33,965
Located abroad	-	-	-	10	-
E-money card terminals					
of which:					
E-money card loading/unloading terminals	11,591	-	14,522	-	15,546
Located in the reporting country	11,591	-	14,522	-	15,546
Located abroad	-	-	-	-	-
E-money card accepting terminals	9,201	12,407	15,074	-	-
Located in the reporting country	9,201	12,407	15,074	26,735	32,459
Located abroad	-	-	-	-	-

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

\*Except cards with an e-money function only.



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Belgium

### 7a. Payments per type of payment service involving non-MFIs - page 1

(number of payments sent, unless otherwise stated; millions; total for the period)

	2017	2018	2019	2020	2021
<b>Payments per type of payment service</b>					
<b>Total payments involving non-MFIs</b>	3,773.8	4,243.6	4,626.8	4,852.3	5,317.0
Domestic	3,298.6	3,659.6	3,941.2	4,152.4	4,441.2
Cross-border	475.2	584.0	685.6	699.9	875.8
<b>Credit transfers</b>	1,480.2	1,595.0	1,703.4	1,754.6	1,916.8
Domestic	1,424.4	1,537.8	1,644.8	1,693.4	1,827.4
Cross-border	55.7	57.2	58.6	61.2	89.4
Credit transfers					
Initiated in paper-based form	27.0	22.2	17.9	12.4	10.2
Initiated electronically	1,453.0	1,572.9	1,685.5	1,742.2	1,906.6
Initiated in a file/batch	700.7	778.8	839.6	853.6	925.3
Initiated on a single payment basis	752.1	794.0	845.8	888.6	981.3
of which (memorandum item):					
Online banking based e-payments	167.3	229.6	261.6	276.3	321.3
Credit transfers					
of which:					
Non-SEPA credit transfers	4.1	7.3	7.4	8.2	18.2
<b>Direct debits</b>	468.0	500.1	527.0	546.1	544.0
Domestic	291.3	291.7	304.8	310.5	320.4
Cross-border	176.7	208.4	222.2	235.7	223.7
Direct debits					
Initiated in a file/batch	467.3	499.7	526.5	545.6	543.1
Initiated on a single payment basis	0.5	0.4	0.5	0.5	0.9
Direct debits					
of which:					
Non-SEPA direct debits	3.6	3.7	3.9	4.0	4.4
<b>Card payments with cards issued by resident PSPs*</b>	1,803.2	2,091.4	2,324.3	2,459.1	2,765.9
Domestic card payments	1,574.9	1,814.4	1,974.7	2,125.9	2,276.6
Cross-border card payments	228.3	277.0	349.6	333.2	489.3
Card payments with cards issued by resident PSPs*					
Payments with cards with a debit function	1,564.1	1,832.4	2,041.2	2,208.2	2,495.7
Payments with cards with a delayed debit function	141.7	151.1	166.8	152.9	163.4
Payments with cards with a credit function	87.6	97.0	105.3	91.7	100.4
Payments with cards with a debit and/or delayed debit function	-	-	-	0.0	0.0
Payments with cards with a credit and/or delayed debit function	22.8	22.2	11.0	6.3	6.4
Card payments with cards issued by resident PSPs*					
Payments initiated at physical EFTPOS	1,713.3	1,945.4	2,140.8	2,181.9	2,416.0
Payments initiated remotely	116.6	146.0	193.4	288.3	349.9
<b>E-money payments with e-money issued by resident PSPs</b>	18.3	49.6	44.9	57.2	47.3
Domestic	4.0	9.1	11.1	16.7	13.0
Cross-border	14.3	40.6	33.8	40.5	34.3
E-money payments with e-money issued by resident PSPs					
With cards on which e-money can be stored directly	2.1	3.8	4.5	5.1	6.0
With e-money accounts	16.2	46.6	40.4	52.1	41.4
of which:					
Accessed through a card	16.2	33.3	27.4	31.8	32.1
<b>Cheques</b>	1.4	1.1	0.8	0.5	0.4
Domestic	1.3	1.0	0.7	0.4	0.3
Cross-border	0.2	0.1	0.1	0.1	0.1
<b>Other payment services</b>	2.8	6.1	26.4	32.7	61.0
Domestic	2.8	5.5	5.1	3.5	3.5
Cross-border	0.0	0.6	21.3	29.2	57.4

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

\*Except cards with an e-money function only.



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Belgium

### 7a. Payments per type of payment service involving non-MFIs - page 2

(number of payments sent, unless otherwise stated; millions; total for the period)

	2017	2018	2019	2020	2021
<b>Total cross-border payments received (excluding card payments)</b>	103.6	168.4	215.4	211.2	380.7
Cross-border credit transfers received	62.1	84.7	96.7	105.4	134.8
Cross-border direct debits received	43.3	54.0	57.8	48.3	59.5
Cross-border e-money payments with e-money issued by resident PSPs received	-	-	-	-	-
Cross-border cheques received	0.1	0.1	0.1	0.0	0.0
Other cross-border payment services received	0.0	0.3	7.5	7.1	25.2
<i>Memorandum items:</i>					
Credits to the accounts by simple book entry	26.5	28.0	28.2	26.8	25.9
Debits from the accounts by simple book entry	88.5	94.3	91.4	80.4	82.2
Money remittances	0.4	0.6	21.4	29.3	57.8
Domestic	0.0	0.1	0.1	0.1	0.3
Cross-border	0.4	0.6	21.3	29.2	57.4
Transactions via telecommunication, digital or IT device	-	-	-	-	-
Other services (not included in the Payment Services Directive)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Cross-border money remittances received	0.0	0.0	7.2	7.0	25.2
Cross-border transactions via telecommunication, digital or IT device received	-	-	-	-	0.0

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Belgium

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

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

	2017	2018	2019	2020	2021
<b>a) At terminals provided by resident PSPs with cards issued by resident PSPs</b>	2,038.8	2,094.1	2,064.8	1,947.5	2,169.6
At terminals located in the reporting country	2,038.8	2,090.9	2,037.8	1,945.0	2,168.4
At terminals located abroad	0.0	3.2	26.9	2.5	1.3
At terminals provided by resident PSPs with cards issued by resident PSPs					
of which:					
ATM cash withdrawals (except e-money transactions)					



# EUROPEAN CENTRAL BANK

## EUROSYSTEM

### Belgium

#### 8a. Payments per type of payment service involving non-MFIs - page 1

(value of payments sent, unless otherwise stated; EUR billions; total for the period)

	2017	2018	2019	2020	2021
<b>Payments per type of payment service</b>					
<b>Total payments involving non-MFIs</b>	6,201.5	7,292.4	8,484.5	8,079.4	8,850.4
Domestic	4,796.2	5,342.9	5,498.3	5,477.3	5,906.8
Cross-border	1,405.3	1,949.6	2,986.2	2,602.1	2,943.7
<b>Credit transfers</b>	5,982.6	7,045.1	8,218.6	7,815.9	8,548.7
Domestic	4,629.4	5,174.3	5,322.9	5,300.7	5,719.6
Cross-border	1,353.3	1,870.9	2,895.7	2,515.2	2,829.1
Credit transfers					
Initiated in paper-based form	215.7	176.8	175.2	147.2	163.6
Initiated electronically	5,765.5	6,868.4	8,043.4	7,668.7	8,385.1
Initiated in a file/batch	2,695.1	2,799.1	3,026.9	3,062.4	3,294.2
Initiated on a single payment basis	3,070.4	4,069.3	5,016.5	4,606.3	5,090.8
of which (memorandum item):					
Online banking based e-payments	1,000.8	1,042.3	885.5	901.7	1,037.2
Credit transfers					
of which:					
Non-SEPA credit transfers	1,249.5	1,385.3	2,888.4	2,304.1	2,669.9
<b>Direct debits</b>	110.5	132.2	140.6	135.0	147.9
Domestic	76.9	76.6	81.4	79.3	86.9
Cross-border	33.6	55.7	59.2	55.7	61.0
Direct debits					
Initiated in a file/batch	108.8	130.6	139.3	133.8	146.5
Initiated on a single payment basis	1.6	1.7	1.3	1.2	1.4
Direct debits					
of which:					
Non-SEPA direct debits	1.8	1.9	2.0	2.1	2.3
<b>Card payments with cards issued by resident PSPs*</b>	93.3	97.0	104.7	107.6	119.7
Domestic card payments	77.8	79.5	84.1	90.0	94.1
Cross-border card payments	15.6	17.5	20.5	17.6	25.5
Card payments with cards issued by resident PSPs*					
Payments with cards with a debit function	73.3	76.7	83.1	90.8	100.6
Payments with cards with a delayed debit function	13.0	12.9	14.0	11.0	12.4
Payments with cards with a credit function	6.1	6.5	6.8	5.5	6.2
Payments with cards with a debit and/or delayed debit function	-	-	-	0.0	0.0
Payments with cards with a credit and/or delayed debit function	1.4	1.7	0.8	0.4	0.4
Card payments with cards issued by resident PSPs*					
Payments initiated at physical EFTPOS	86.6	87.6	92.9	90.1	96.0
Payments initiated remotely	8.3	9.3	11.9	17.7	23.7
<b>E-money payments with e-money issued by resident PSPs</b>	0.9	2.0	2.3	3.4	3.1
Domestic	0.4	0.8	1.0	1.9	1.8
Cross-border	0.4	1.2	1.3	1.6	1.3
E-money payments with e-money issued by resident PSPs					
With cards on which e-money can be stored directly	0.2	0.2	0.2	0.2	0.3
With e-money accounts	0.8	1.9	2.1	3.2	2.8
of which:					
Accessed through a card	0.5	0.8	0.9	1.1	1.2
<b>Cheques</b>	8.9	7.3	5.2	2.7	1.5
Domestic	7.4	5.9	3.9	2.0	1.1
Cross-border	1.5	1.4	1.3	0.8	0.5
<b>Other payment services</b>	5.7	8.8	13.2	14.7	27.0
Domestic	4.4	5.9	5.0	3.4	3.3
Cross-border	1.3	3.0	8.2	11.2	23.7

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

\*Except cards with an e-money function only.





EUROPEAN CENTRAL BANK

EUROSYSTEM

## Belgium

### 8a. Payments per type of payment service involving non-MFIs - page 2

(value of payments sent, unless otherwise stated; EUR billions; total for the period)

	2017	2018	2019	2020	2021
<b>Total cross-border payments received (excluding card payments)</b>	1,941.1	2,683.9	2,782.5	2,491.7	3,073.5
Cross-border credit transfers received	1,929.4	2,665.2	2,717.9	2,472.9	2,801.1
Cross-border direct debits received	11.2	13.6	15.2	12.6	15.7
Cross-border e-money payments with e-money issued by resident PSPs received	-	-	-	-	-
Cross-border cheques received	0.6	0.4	0.3	0.2	0.1
Other cross-border payment services received	1.8	1.9	3.8	4.1	17.4
<i>Memorandum items:</i>					
Credits to the accounts by simple book entry	134.8	162.2	176.6	142.9	146.2
Debits from the accounts by simple book entry	151.6	185.0	206.0	151.8	138.3
Money remittances	1.5	1.4	6.8	9.8	21.7
Domestic	0.1	0.1	0.1	0.1	0.2
Cross-border	1.4	1.3	6.7	9.7	21.6
Transactions via telecommunication, digital or IT device	-	-	-	-	-
Other services (not included in the Payment Services Directive)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Cross-border money remittances received	0.0	0.0	2.0	2.1	16.4
Cross-border transactions via telecommunication, digital or IT device received	-	-	-	-	0.0

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Belgium

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

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

	2017	2018	2019	2020	2021
<b>a) At terminals provided by resident PSPs with cards issued by resident PSPs</b>	140.9	142.6	135.6	117.7	124.5
At terminals located in the reporting country	140.9	142.4	135.6	117.5	124.4
At terminals located abroad	0.0	0.2	0.1	0.2	0.1
At terminals provided by resident PSPs with cards issued by resident PSPs of which:					
ATM cash withdrawals (except e-money transactions)	38.9	39.6	35.9	28.0	27.0
At terminals located in the reporting country	38.9	39.6	35.9	27.9	26.9
At terminals located abroad	-	0.0	0.0	0.0	0.0
ATM cash deposits (except e-money transactions)	18.9	26.5	25.2	18.5	18.5
At terminals located in the reporting country	18.9	26.5	25.2	18.5	18.5
At terminals located abroad	-	-	-	-	-
POS transactions (except e-money transactions)	83.0	75.9	73.8	71.6	78.4
At terminals located in the reporting country	82.9	75.7	73.8	70.3	78.0
At terminals located abroad	0.1	0.1	0.0	1.4	0.4
E-money card-loading/unloading transactions	0.4	0.5	0.6	0.7	0.9
At terminals located in the reporting country	0.4	0.5	0.6	0.7	0.9
At terminals located abroad	-	-	-	-	-
E-money payments with cards with an e-money function	0.1	0.1	0.1	0.1	0.1
At terminals located in the reporting country	0.1	0.1	0.1	0.1	0.1
At terminals located abroad	-	0.0	-	-	-
<b>b) At terminals provided by resident PSPs with cards issued by non-resident PSPs</b>	5.5	5.8	6.3	4.3	6.2
At terminals located in the reporting country	5.3	5.6	6.1	4.3	5.9
At terminals located abroad	0.2	0.2	0.1	0.1	0.3
At terminals provided by resident PSPs with cards issued by non-resident PSPs of which:					
ATM cash withdrawals (except e-money transactions)	1.1	1.2	1.3	1.1	1.0
At terminals located in the reporting country	1.0	1.1	1.2	1.0	1.0
At terminals located abroad	0.1	0.1	0.1	0.0	0.1
ATM cash deposits (except e-money transactions)	-	-	-	-	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	-	-
POS transactions (except e-money transactions)	4.3	4.6	5.0	3.3	5.2
At terminals located in the reporting country	4.3	4.6	4.9	3.2	5.0
At terminals located abroad	0.0	0.1	0.1	0.0	0.2
E-money card-loading/unloading transactions	-	-	-	-	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	-	-
E-money payments with cards with an e-money function	-	-	-	-	0.0
At terminals located in the reporting country	-	-	-	-	0.0
At terminals located abroad	-	-	-	0.0	0.0
<b>c) At terminals provided by non-resident PSPs with cards issued by resident PSPs</b>	21.9	19.4	21.9	21.2	19.5
At terminals located in the reporting country	7.2	5.5	3.8	7.0	6.6
At terminals located abroad	14.7	13.9	18.1	14.2	12.9
At terminals provided by non-resident PSPs with cards issued by resident PSPs of which:					
ATM cash withdrawals (except e-money transactions)	2.1	2.1	2.3	1.4	2.1
At terminals located in the reporting country	-	-	0.0	0.0	0.1
At terminals located abroad	2.1	2.1	2.3	1.4	1.9
ATM cash deposits (except e-money transactions)	-	-	-	-	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	-	-
POS transactions (except e-money transactions)	19.6	17.1	19.0	19.6	17.3
At terminals located in the reporting country	7.2	5.5	3.3	7.0	6.5
At terminals located abroad	12.4	11.6	15.7	12.5	10.8
E-money card-loading/unloading transactions	-	-	-	-	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	-	-
E-money payments with cards with an e-money function	0.2	0.2	0.2	0.2	0.2
At terminals located in the reporting country	-	0.0	0.0	0.0	0.0
At terminals located abroad	0.2	0.2	0.2	0.2	0.2
<i>Memorandum items:</i>					
Cash advances at POS terminals	-	-	-	-	-
OTC cash withdrawals	3.1	2.6	2.5	1.8	1.7
OTC cash deposits	2.1	-	1.7	1.1	1.0

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Belgium

### 9. Participation in selected payment systems

(original units; end of period)

	2017	2018	2019	2020	2021
<b>TARGET COMPONENT: TARGET2-BE &amp; PHA</b>					
Number of participants	71	79	76	76	77
<i>of which:</i>					
Direct participants	19	19	18	18	19
<i>of which:</i>					
Credit institutions	18	18	17	17	18
Central bank	1	1	1	1	1
Other direct participants	-	-	-	-	-
<i>of which:</i>					
Public administration	-	-	-	-	-
Clearing and settlement organisations	-	-	-	-	-
Other financial institutions	-	-	-	-	-
Others	-	-	-	-	-
Indirect participants	52	60	58	58	58
<b>RETAIL SYSTEM: CEC</b>					
Number of participants	53	52	49	46	45
<i>of which:</i>					
Direct participants	13	13	13	14	15
<i>of which:</i>					
Credit institutions	12	12	12	13	14
Central bank	-	-	-	-	-
Other direct participants	1	1	1	1	1
<i>of which:</i>					
Public administration	-	-	-	-	-
Clearing and settlement organisations	-	-	-	-	-
Other financial institutions	-	-	-	-	-
Others	1	1	1	1	1
Indirect participants	40	39	36	32	30

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Belgium

### 10. Payments processed by selected payment systems

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

	2017	2018	2019	2020	2021
<b>TARGET COMPONENT: TARGET2-BE &amp; PHA</b>					
Credit transfers and direct debits	2.2	2.3	2.5	3.0	3.2
<i>of which:</i>					
Credit transfers and direct debits within the same TARGET component	0.5	0.4	0.4	0.3	0.3
Credit transfers and direct debits to another TARGET component	1.8	1.9	2.2	2.7	2.9
<i>of which:</i>					
Credit transfers and direct debits to a euro area TARGET component	1.7	1.8	2.0	2.6	2.8
Credit transfers and direct debits to a non-euro area TARGET component	0.1	0.1	0.1	0.1	0.1
Concentration ratio in terms of volume (percentages)	95.0	95.6	96.2	96.7	96.8
<b>RETAIL SYSTEM: CEC</b>					
<b>Total transactions</b>	1,311.2	1,456.6	1,513.0	1,498.7	1,602.5
Domestic	1,311.2	1,456.6	1,513.0	1,498.7	1,602.5
Cross-border	-	-	-	-	-
Credit transfers	637.2	672.9	631.3	702.4	756.0
Domestic	637.2	672.9	631.3	702.4	756.0
Cross-border	-	-	-	-	-
Credit transfers					
Initiated in a paper-based form	-	-	-	-	-
Initiated electronically	637.2	672.9	631.3	702.4	756.0
Direct debits	188.7	200.7	209.3	213.9	214.6
Domestic	188.7	200.7	209.3	213.9	214.6
Cross-border	-	-	-	-	-
Card payments (except e-money transactions)	373.6	522.9	607.8	525.2	564.2
Domestic	373.6	522.9	607.8	525.2	564.2
Cross-border	-	-	-	-	-
ATM transactions (except e-money transactions)	21.5	19.9	18.9	13.4	15.1
Domestic	21.5	19.9	18.9	13.4	15.1
Cross-border	-	-	-	-	-
E-money payment transactions	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Cheques	0.9	0.6	0.5	0.3	0.2
Domestic	0.9	0.6	0.5	0.3	0.2
Cross-border	-	-	-	-	-
Other payment services	89.3	39.6	45.2	43.6	52.5
Domestic	89.3	39.6	45.2	43.6	52.5
Cross-border	-	-	-	-	-
Concentration ratio in terms of volume (percentages)	84.2	84.1	84.5	83.9	83.4

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Belgium

### 11. Payments processed by selected payment systems

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

	2017	2018	2019	2020	2021
<b>TARGET COMPONENT: TARGET2-BE &amp; PHA</b>					
Credit transfers and direct debits	18,798.3	21,336.4	23,465.8	26,892.8	25,978.8
<i>of which:</i>					
Credit transfers and direct debits within the same TARGET component	1,482.7	1,506.3	1,522.2	1,692.7	1,462.3
Credit transfers and direct debits to another TARGET component	17,315.6	19,830.1	21,943.6	25,200.1	24,516.5
<i>of which:</i>					
Credit transfers and direct debits to a euro area TARGET component	17,130.2	19,588.0	21,686.0	24,969.0	24,332.5
Credit transfers and direct debits to a non-euro area TARGET component	185.4	242.1	257.6	231.0	184.0
Concentration ratio in terms of value (percentages)	93.2	94.1	94.4	94.8	95.5
<b>RETAIL SYSTEM: CEC</b>					
<b>Total transactions</b>	941.2	1,122.9	1,204.7	1,255.0	1,387.2
Domestic	941.2	1,122.9	1,204.7	1,255.0	1,387.2
Cross-border	-	-	-	-	-
Credit transfers	647.3	813.4	885.0	955.5	1,061.6
Domestic	647.3	813.4	885.0	955.5	1,061.6
Cross-border	-	-	-	-	-
Credit transfers					
Initiated in a paper-based form	-	-	-	-	-
Initiated electronically	647.3	813.4	885.0	955.5	1,061.6
Direct debits	37.7	40.4	42.8	41.3	43.1
Domestic	37.7	40.4	42.8	41.3	43.1
Cross-border	-	-	-	-	-
Card payments (except e-money transactions)	120.7	127.7	132.0	124.9	139.4
Domestic	120.7	127.7	132.0	124.9	139.4
Cross-border	-	-	-	-	-
ATM transactions (except e-money transactions)	4.8	4.8	5.1	3.2	3.9
Domestic	4.8	4.8	5.1	3.2	3.9
Cross-border	-	-	-	-	-
E-money payment transactions	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Cheques	5.3	4.1	2.8	1.4	0.8
Domestic	5.3	4.1	2.8	1.4	0.8
Cross-border	-	-	-	-	-
Other payment services	125.5	132.5	137.0	128.8	106.4
Domestic	125.5	132.5	137.0	128.8	106.4
Cross-border	-	-	-	-	-
Concentration ratio in terms of value (percentages)	84.0	83.7	83.5	82.9	82.3

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

# General notes: Germany

Source for Table 1: Eurostat.

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

General Note: Change in methodology and data collection method in reference year 2007 and 2014, which may cause breaks in time series compared to previous years. In reference year 2014, figures are partly estimated by reporting agents.

## 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

Overnight deposits held at MFIs (excluding ECB). The counterpart sector “non-MFIs” includes the component “Central government sector” and the component “Rest of the world”. Thus, this indicator is not synonymous with the same term used in the ECB concept of narrow money supply (M1). For 2002-2004, German data for this item do not include overnight deposits of the counterpart sector “Central government” held at the national central bank.

### Narrow money supply (M1)

Following the introduction of the euro on 1 January 2002, these figures are provided solely at an aggregated euro area level.

### Outstanding value on e-money storages issued by MFIs

Covering MFIs without derogations under Article 9(1) of Regulation ECB/2013/33 (where applicable). Encompasses only data of the German scheme “Geldkarte”.

## 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

The break in the time series in reference period 2009 is caused by deposits held by the central government sector.

### Credit institutions irrespective of their legal incorporation: number of offices

Includes those post office branches of Deutsche Postbank AG which are entrusted with semi-cashless payment systems on behalf of Deutsche Postbank AG.

### Credit institutions irrespective of their legal incorporation: number of overnight transferable deposits

Includes no accounts for card-based e-money.

### Credit institutions irrespective of their legal incorporation: number of overnight transferable deposits, of which number of internet/PC-linked overnight transferable deposits

Includes no accounts for card-based e-money.

### Credit institutions irrespective of their legal incorporation: value of overnight deposits

Includes transferable and non-transferable deposits as well as deposits for card-based e-money.

### Credit institutions legally incorporated in the reporting country: value of overnight deposits

Includes transferable and non-transferable deposits as well as deposits for card-based e-money

### Branches of euro area-based credit institutions: value of overnight deposits

Includes transferable and non-transferable deposits as well as deposits for card-based e-money

**Branches of EEA-based credit institutions (outside the euro area):  
value of overnight deposits**

Includes transferable and non-transferable deposits as well as deposits for card-based e-money

**Branches of non-EEA based banks: value of overnight deposits**

Includes transferable and non-transferable deposits as well as deposits for card-based e-money.

**Other institutions offering payment services to non-MFIs: number of institutions**

As of reference period 2012 the number of payment institutions providing services through an established branch are added to the number of payment institutions resident in the country

**Electronic money institutions: outstanding value on e-money storages issued by electronic money institutions**

Until reference period 2010 by approximation: liabilities to non-MFIs which mature daily.

**Institutions offering payment services to non-MFIs (total): number of overnight transferable deposits**

Includes no accounts for card-based e-money.

**Institutions offering payment services to non-MFIs (total): number of overnight transferable deposits of which number of internet/PC-linked overnight transferable deposits**

Includes no accounts for card-based e-money.

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

**Cards with a delayed debit function**

Values are not available before 2007, but included in item "Cards with a payment function".



### **Cards with a credit function**

Values are not available before 2007, but included in item "Cards with a payment function".

### **Cards with a debit and/or delayed debit function**

Cards can be clearly distinguished by function since 2007.

### **Cards with a credit and/or delayed debit function**

Cards can be clearly distinguished by function since 2007.

### **Cards with an e-money function which have been loaded at least once**

Until reference period 2013 only cards with an e-money function which are credit balanced at the end of the period. Values are not available before 2007.

ATM of which: ATM with a cash withdrawal function:

If a terminal is acquired by different payment service providers, multiple counts cannot be ruled out. ATMs of which: ATMs with a credit transfer function

Values are not available before 2007.

### **POS terminals located in the reporting country**

Only EFTPOS terminals. Only active terminals were counted (terminals with at least one transaction in the reference period). Data collected by Deutsche Kreditwirtschaft (DK) and encompasses only terminals with reference to the German scheme "Girocard".

### **E-money card terminals located in the reporting country**

Only active terminals were counted (terminals with at least one transaction in the reference period). Data collected by Deutsche Kreditwirtschaft (DK).

### **E-money card-loading/unloading terminals located in the reporting country**

Data for 2004 and 2005 is estimated and collected by Deutsche Kreditwirtschaft (DK) until reference period 2006 and since 2014.

## Tables 7a and 8a: Payments per type of payment service involving non-MFIs

### **Payments per type of payment service**

Includes transactions of national non-banks, irrespective of whether they are processed on an intrabank or interbank basis.

### **Credit transfers**

Until reference period 2006 only national transactions were included. Since 2007 national and cross-border credit transfers have been included.

Credits to the accounts by simple book entry have been excluded since reference year 2014.

### **Online credit transfers**

E-commerce-transactions initiated using online banking applications from payment service providers and since 2014 transactions initiated via special services (payment initiation services).

### **Direct debits**

Until reference period 2006 only national transactions were included. Since 2007 national and cross-border direct debits have been included.

Debits from the accounts by simple book entry have been excluded since reference year 2014.

Direct debits initiated by a payment card have been included since reference period 2014.

### **Card payments with cards issued by resident PSPs (except cards with an e-money function only)**

Until 2013 payments with debit and credit cards included transactions with specific non-rechargeable retailer cards.

Payments initiated by a payment card are included here until 2013, including electronic direct debits known as "ELV" transactions.

Domestic card payments:

Due to the pandemic crisis, in 2020 domestic card payments increased.

Card Payments abroad:

Due to the lower travel volume because of the pandemic crisis, in 2020 card payments abroad decreased.

### **Payments with cards with a delayed debit function**

Values are not available before 2007, but included in item "Payments with cards with a payment function".

### **Payments with cards with a credit function**

Values are not available before 2007, but included in item "Payments with cards with a payment function".

### **Payments with cards with a debit and/or delayed debit function**

Payments with cards can be clearly distinguished by function.

### **Payments with cards with a credit and/or delayed debit function**

Payments with cards can be clearly distinguished by function.

### **Cheques**

Until reference period 2006 only national transactions were included. Since 2007 national and cross-border cheque transactions have been included.

### **Cross-border transactions sent**

Values are not available before 2007.

### **Cross-border transactions received**

Values are not available before 2007.

#### **Memo item: Credits to the accounts by simple book entry**

Simple book entries are included in the item "credit transfers" until reference year 2013, but cannot be displayed separately.

#### **Memo item: Debits from the accounts by simple book entry**

Simple book entries are included in the item "direct debits" until reference year 2013, but cannot be displayed separately.

#### **Memo item: Transactions via telecommunication, digital or IT device**

Owing to lack of information, very limited available.

#### **Other services (not included in the Payment Services Directive)**

Since reference period 2014 including "Money remittances", "Transactions via telecommunication, digital or IT device" as well as OTC cash withdrawals and deposits.

### **Tables 7b and 8b: Payments per type of terminal involving non-MFIs**

#### **a) at terminals provided by resident PSPs with cards issued by resident PSPs**

Up to 2006, transactions with cards issued in the country at terminals in and outside the country.

#### **ATM cash withdrawals:**

Due to the pandemic crisis, in 2020 cash payments decreased and therefore cash withdrawals at ATMs also decreased.

#### **ATM cash deposits**

Values are not available before 2007.

Due to the pandemic crisis, in 2020 cash payments decreased and therefore cash deposits at ATMs also decreased.

### **POS transactions (irrespective of type of card used)**

Includes e-money card purchase until reference year 2013. Due to technical circumstances credit cards are partly not included.

Due to the pandemic crisis, in 2020 card payments at POS Terminals in Germany increased. However, because of lower travel volume, card payments at POS Terminals abroad decreased.

### **E-money card loading/unloading transactions**

From 2007 to 2013, only includes loading transactions.

### **b) at terminals provided by resident PSPs with cards issued by non-resident PSPs**

Owing to lack of information, data are not submitted until 2013.

### **POS transactions (irrespective of type of card used)**

Due to technical circumstances credit cards are partly not included.

### **c) at terminals provided by non-resident PSPs with cards issued by resident PSPs**

Values are not available before 2007.

### **ATM cash withdrawals:**

Due to the pandemic crisis, in 2020 cash payments decreased and therefore cash withdrawals at ATMs also decreased

### **ATM cash deposits**

Owing to lack of information, data are not submitted until 2013.

Due to the pandemic crisis, in 2020 cash payments decreased and therefore cash deposits at ATMs also decreased.

### **POS transactions (irrespective of type of card used)**

The identification of the origin of the PSP results partly on the location of the terminal.

Due to the pandemic crisis, in 2020 card payments at POS Terminals in Germany increased. Because of lower travel volume, card payments at POS Terminals abroad decreased.

### **E-money card loading/unloading transactions**

Owing to lack of information, data are not submitted until 2013.

### **E-money card payment transactions**

Owing to lack of information, data are not submitted until 2013.

### **Memorandum items: Cash advances at POS terminals:**

Owing to lack of information, very limited available.

## **Table 8: Participation in selected payment systems**

### **TARGET2 component: direct participants**

Up to 19 November 2007, Slovenia, Malta and Cyprus were included as direct members. Until January 2016 Croatia is not included as a direct member.

### **TARGET2 component: indirect participants**

Since 2007 only registered indirect participants have been counted. With the end of the transition period in 2013, many indirect participants decided to participate directly.

### **Retail payment component: other direct participants**

"Other direct participants" are no longer shown, as the links to them exist outside the normal EMZ participation agreements.

## Tables 9 and 10: Payments processed by selected payment systems

### **TARGET2 component**

Due to the migration from TARGET to TARGET2 on 19 November 2007 there are significant breaks in time series. Up to 19 November 2007, traffic from Slovenia, Malta and Cyprus were included here. Until January 2016 Croatia is not included as a direct member.

### **TARGET2 component: Concentration ratio (%)**

Market share of the five largest senders of payment messages in each interbank payment system in relation to the number of transactions. Each participant with individual access to the payment system is counted separately, irrespective of any legal dependencies.

### **Retail payment component: Card Payments (POS), ATM transactions, E-money payments**

Card transactions based on the SEPA Card Clearing (SCC)-format developed by the Berlin Group (mainly Girocard transactions).

### **Retail payment component: Other payment instruments**

Includes domestic non-SEPA direct debits and other payment instruments which are technically processed like direct debits, such as ATM transactions (until 2014), debit card payments (until 2014), e-money payments (until 2014) and cheques (until 2015).

### **Retail payment component: Concentration ratio (%)**

Market share of the five largest direct participants in relation to the number / value of all transactions.



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Germany

### 1. Basic statistical data

	2017	2018	2019	2020	2021
Population (thousands, annual average)	82,657	82,906	83,093	83,161	83,196
GDP (EUR billions)	3,267	3,365	3,474	3,404	3,617
GDP per capita (EUR)	39,527	40,594	41,810	40,929	43,481
HICP (annual percentage changes)	1.7	1.9	1.4	0.4	3.2

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





EUROPEAN CENTRAL BANK

EUROSYSTEM

## Germany

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

(EUR millions; end of period)

	2017	2018	2019	2020	2021
Currency in circulation outside MFIs	.	.	.	.	.
Value of overnight deposits held at MFIs	2,185,464	2,344,648	2,453,272	2,818,770	3,062,004
<i>of which:</i>					
Transferable deposits	1,382,335	1,515,736	1,596,191	1,929,397	2,180,147
Narrow money supply (M1)	.	.	.	.	.
<i>Memorandum items:</i>					
Overnight deposits in foreign currencies held at MFIs	59,567	63,583	68,780	84,812	101,781
Outstanding value on e-money storages issued by MFIs	97	89	90	74	61
<i>of which:</i>					
Hardware-based electronic money	97	89	90	74	61
Software-based electronic money	0	0	0	0	0

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Germany

### 3. Settlement media used by credit institutions

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

	2017	2018	2019	2020	2021
Overnight deposits held at the central bank	628,908	606,735	560,071	1,056,941	1,253,269
Overnight deposits held at other credit institutions (end of period)	289,560	288,517	307,917	295,679	315,560
of which:					
Transferable deposits at other MFIs (end of period)	171,638	171,407	152,583	209,257	176,567
<i>Memorandum items:</i>					
Non-intraday borrowing from the central bank	94,194	89,457	74,864	341,228	421,939
Intraday borrowing from the central bank (average for last reserve maintenance period)	-	-	-	-	-

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Germany

### 5. Institutions offering payment services to non-MFIs - page 1

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

	2017	2018	2019	2020	2021
<b>Institutions offering payment services to non-MFIs (total)</b>					
Number of institutions	1,691	1,646	1,618	1,608	1,555
Number of offices	30,189	27,967	26,778	24,198	23,481
Number of overnight deposits (thousands)	151,388.4	153,211.9	156,025.5	159,671.7	163,194.3
of which:					
Number of internet/PC-linked overnight deposits (thousands)	89,336.6	93,527.4	98,967.6	104,023.3	110,758.9
Value of overnight deposits	2,185,899	2,344,899	2,452,508	2,824,395	3,056,435
Number of payment accounts (thousands)	106,044.6	108,135.0	108,826.5	110,489.2	114,896.8
Number of e-money accounts (thousands)	2,192.0	2,202.5	876.2	.	.
Outstanding value on e-money storages issued	.	.	84	180	184
<b>Central bank</b>					
Number of offices	35	35	35	35	31
Number of overnight deposits (thousands)	22.9	22.9	22.9	23.2	23.3
Value of overnight deposits	135,379	154,421	104,810	181,389	267,305
of which:					
Value of transferable deposits	135,379	154,421	104,809	181,389	303,871
<b>Credit institutions irrespective of their legal incorporation</b>					
Number of institutions	1,632	1,584	1,533	1,508	1,445
Number of offices	30,057	27,818	26,605	24,009	23,249
Number of overnight deposits (thousands)	151,358.8	153,183.0	155,997.8	159,637.4	163,161.4
of which:					
Number of internet/PC-linked overnight deposits (thousands)	89,336.6	93,527.4	98,967.6	104,023.3	110,758.9
Number of transferable overnight deposits (thousands)	103,846.0	105,926.6	107,945.6	109,635.9	113,878.6
of which:					
Number of internet/PC-linked transferable overnight deposits (thousands)	67,022.3	70,997.3	75,123.9	78,988.2	81,801.1
Value of overnight deposits	2,050,520	2,190,478	2,347,698	2,643,006	2,789,130
of which:					
Value of transferable deposits	1,246,956	1,361,315	1,491,382	1,748,008	1,876,276
Number of payment accounts (thousands)	104,675.6	106,580.9	.	110,156.5	114,424.6
Number of e-money accounts (thousands)	829.6	654.3	.	520.6	546.0
Outstanding value on e-money storages issued	64	53	48	43	29
<b>Credit institutions irrespective of their legal incorporation</b>					
<b>Credit institutions legally incorporated in the reporting country</b>					
Number of institutions	1,526	1,473	1,431	1,394	1,335
Number of offices	29,797	27,555	26,336	23,733	23,000
Value of overnight deposits	1,944,852	2,080,087	2,242,014	2,530,826	2,673,217
<b>Branches of euro area-based credit institutions</b>					
Number of institutions	56	63	64	72	73
Number of offices	177	185	196	209	197
Value of overnight deposits	85,820	93,087	96,309	88,647	89,642
<b>Branches of EEA-based credit institutions outside the euro area</b>					
Number of institutions	31	30	24	13	12
Number of offices	48	46	38	18	16
Value of overnight deposits	13,026	11,922	4,122	4,854	4,003
<b>Branches of non-EEA-based credit institutions</b>					
Number of institutions	19	18	14	29	25
Number of offices	35	32	35	49	36
Value of overnight deposits	6,822	5,382	5,253	18,679	22,268
<b>Electronic money institutions</b>					
Number of institutions	7	5	9	9	8
Number of payment accounts (thousands)	1,362.4	1,548.2	.	.	.
Number of e-money accounts (thousands)	1,362.4	1,548.2	.	.	.
Outstanding value on e-money storages issued	.	.	36	137	155
<b>Other payment service providers</b>					
Number of institutions	51	56	75	90	101
Number of offices	97	114	138	154	201
Number of overnight deposits (thousands)	6,725.0	5,949.0	4,803.0	11,067.0	9,709.0
Value of overnight deposits	-	-	-	-	-
Number of payment accounts (thousands)	6.6	5.8	.	.	.
Number of e-money accounts (thousands)	-	-	-	-	-
Outstanding value on e-money storages issued	-	-	-	-	-

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Germany

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

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

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

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Germany

### 6. Payment card functions and accepting devices

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

	2017	2018	2019	2020	2021
<b>Cards issued by resident PSPs</b>					
Cards with a cash function	151,014	153,977	159,106	161,710	159,906
Cards with a payment function*	144,364	147,448	152,948	158,967	159,822
of which:					
Cards with a debit function	109,312	111,551	115,665	118,392	121,374
Cards with a delayed debit function	29,772	30,221	31,552	34,735	32,660
Cards with a credit function	5,280	5,677	5,731	5,839	5,787
Cards with a debit and/or delayed debit function	-	-	-	-	-
Cards with a credit and/or delayed debit function	-	-	-	-	-
Cards with an e-money function	78,628	77,207	77,449	67,444	51,581
Cards on which e-money can be stored directly	77,761	76,449	76,584	66,614	50,572
Cards which give access to e-money stored on e-money accounts	867	757	865	830	1,009
Cards with an e-money function					
of which:					
Cards with an e-money function which have been loaded at least once	4,179	3,933	3,626	6,513	6,346
Total number of cards (irrespective of the number of functions on the card)	156,985	159,378	164,760	174,075	174,260
of which:					
Cards with a combined debit, cash and e-money function	74,906	74,164	74,426	61,007	44,981
<b>Terminals provided by resident PSPs</b>					
ATMs	85,092	86,034	85,383	83,749	81,049
Located in the reporting country	85,088	.	85,302	83,620	80,906
Located abroad	4	11	81	129	143
ATMs					
of which:					
ATMs with a cash withdrawal function	58,112	58,771	58,445	57,090	55,318
Located in the reporting country	58,108	.	58,364	56,961	55,175
Located abroad	4	11	81	129	143
ATMs with a credit transfer function	27,837	27,900	26,715	26,216	25,052
Located in the reporting country	27,837	27,900	26,715	26,216	25,052
Located abroad	0	0	0	0	0
POS terminals	1,389,598	1,358,404	1,338,353	1,401,411	1,532,184
Located in the reporting country	1,206,830	1,179,321	1,146,884	1,176,068	1,242,946
Located abroad	182,768	179,083	191,469	225,343	289,238
POS terminals					
of which:					
EFTPOS terminals	998,278	1,018,037	1,061,592	1,128,254	1,261,615
Located in the reporting country	816,200	840,021	871,184	903,718	972,826
Located abroad	182,078	178,016	190,408	224,536	288,789
E-money card POS terminals	434,344	405,108	325,548	321,770	326,609
Located in the reporting country	390,630	359,300	275,700	272,350	270,120
Located abroad	43,714	45,808	49,848	49,420	56,489
E-money card terminals	493,769	463,900	386,005	383,507	394,430
Located in the reporting country	449,002	417,063	335,175	333,102	326,217
Located abroad	44,767	46,837	50,830	50,405	68,213
E-money card terminals					
of which:					
E-money card loading/unloading terminals	58,393	57,785	59,497	60,774	56,119
Located in the reporting country	58,372	57,763	59,475	60,752	56,097



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Germany

### 7a. Payments per type of payment service involving non-MFIs - page 1

(number of payments sent, unless otherwise stated; millions; total for the period)

	2017	2018	2019	2020	2021
<b>Payments per type of payment service</b>					
<b>Total payments involving non-MFIs</b>	21,305.7	22,420.0	23,917.3	25,902.0	27,292.8
Domestic	20,126.9	21,038.6	22,311.6	24,244.2	25,315.3
Cross-border	1,178.8	1,381.4	1,605.7	1,657.9	1,977.5
<b>Credit transfers</b>	6,298.6	6,468.2	6,677.3	6,898.4	7,135.9
Domestic	6,133.5	6,266.3	6,441.6	6,589.2	6,744.2
Cross-border	165.1	201.8	235.7	309.2	391.7
Credit transfers					
Initiated in paper-based form	521.3	482.9	451.2	404.5	370.4
Initiated electronically	5,777.3	5,985.2	6,226.1	6,494.0	6,765.5
Initiated in a file/batch	2,760.3	2,836.3	2,924.7	2,998.4	3,008.1
Initiated on a single payment basis	3,017.0	3,148.9	3,301.4	3,495.5	3,757.4
of which (memorandum item):					
Online banking based e-payments	143.3	143.9	154.0	167.9	179.7
Credit transfers					
of which:					
Non-SEPA credit transfers	53.0	54.1	52.0	55.4	56.5
<b>Direct debits</b>	10,193.6	10,360.7	10,688.4	11,286.4	11,757.8
Domestic	9,974.0	10,094.5	10,383.0	10,937.3	11,350.8
Cross-border	219.6	266.2	305.4	349.1	407.0
Direct debits					
Initiated in a file/batch	9,299.0	9,526.7	9,834.5	10,415.6	10,849.5
Initiated on a single payment basis	894.7	834.0	853.8	870.8	908.3
Direct debits					
of which:					
Non-SEPA direct debits	62.9	58.1	52.3	92.2	158.8
<b>Card payments with cards issued by resident PSPs*</b>	4,486.2	5,300.2	6,295.9	7,529.9	8,241.0
Domestic card payments	3,704.4	4,400.5	5,247.6	6,542.2	7,074.0
Cross-border card payments	781.8	899.7	1,048.3	987.6	1,167.0
Card payments with cards issued by resident PSPs*					
Payments with cards with a debit function	3,275.4	3,913.8	4,715.9	5,916.0	6,536.4
Payments with cards with a delayed debit function	1,100.8	1,260.3	1,434.8	1,470.5	1,542.4
Payments with cards with a credit function	110.0	126.3	145.3	143.4	162.3
Payments with cards with a debit and/or delayed debit function	-	-	-	-	-
Payments with cards with a credit and/or delayed debit function	-	-	-	-	-
Card payments with cards issued by resident PSPs*					
Payments initiated at physical EFTPOS	3,863.9	4,560.0	5,422.9	6,563.8	7,037.4
Payments initiated remotely	617.5	735.1	867.2	952.7	1,123.5
<b>E-money payments with e-money issued by resident PSPs</b>	35.5	34.6	33.5	27.1	23.9
Domestic	29.5	27.1	25.2	20.5	16.6
Cross-border	6.1	7.5	8.3	6.6	7.3
E-money payments with e-money issued by resident PSPs					
With cards on which e-money can be stored directly	26.8	24.3	21.3	15.4	10.3
With e-money accounts	8.7	10.3	12.2	11.7	13.6
of which:					
Accessed through a card	7.7	9.0	11.1	10.4	12.2
<b>Cheques</b>	12.8	10.5	8.3	6.2	4.8
Domestic	12.2	10.0	7.9	5.9	4.5
Cross-border	0.6	0.5	0.4	0.3	0.3
<b>Other payment services</b>	278.6	245.7	213.9	154.0	129.4
Domestic	273.4	240.4	208.8	149.1	125.4
Cross-border	5.3	5.3	5.1	5.0	4.0

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

\*Except cards with an e-money function only.



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Germany

### 7a. Payments per type of payment service involving non-MFIs - page 2

(number of payments sent, unless otherwise stated; millions; total for the period)

	2017	2018	2019	2020	2021
<b>Total cross-border payments received (excluding card payments)</b>	272.4	308.3	399.8	628.4	811.3
Cross-border credit transfers received	181.7	187.4	202.7	264.5	329.4
Cross-border direct debits received	89.9	120.1	196.4	363.3	481.3
Cross-border e-money payments with e-money issued by resident PSPs received	-	-	-	-	-
Cross-border cheques received	-	-	-	-	-
Other cross-border payment services received	0.7	0.7	0.6	0.5	0.4
<i>Memorandum items:</i>					
Credits to the accounts by simple book entry	742.8	736.5	719.8	723.9	783.7
Debits from the accounts by simple book entry	1,906.3	1,988.5	2,002.8	2,124.8	2,209.9
Money remittances	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	5.3	5.3	5.1	5.0	4.0
Transactions via telecommunication, digital or IT device	-	-	-	-	-
Other services (not included in the Payment Services Directive)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Cross-border money remittances received	0.7	0.7	0.6	0.5	0.4
Cross-border transactions via telecommunication, digital or IT device received	-	-	-	-	0.0

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Germany

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

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

	2017	2018	2019	2020	2021
<b>a) At terminals provided by resident PSPs with cards issued by resident PSPs</b>	5,545.2	6,094.5	6,470.4	6,483.9	6,310.9
At terminals located in the reporting country	5,529.8	6,071.9	6,442.5	6,451.0	6,286.5
At terminals located abroad	15.4	22.6	27.8	32.9	24.4
At terminals provided by resident PSPs with cards issued by resident PSPs of which:					
ATM cash withdrawals (except e-money transactions)	2,127.7	2,084.6	2,006.5	1,574.0	1,416.3
At terminals located in the reporting country	2,127.1	2,084.0	2,005.9	1,573.7	1,415.8
At terminals located abroad	0.6	0.6	0.6	0.3	0.5
ATM cash deposits (except e-money transactions)	146.8	158.7	163.9	155.6	153.1
At terminals located in the reporting country	146.8	158.7	163.9	155.6	153.1
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
POS transactions (except e-money transactions)	3,240.9	3,824.4	4,274.8	4,736.7	4,730.5
At terminals located in the reporting country	3,226.3	3,802.6	4,247.8	4,704.2	4,706.7
At terminals located abroad	14.6	21.8	27.0	32.5	23.8
E-money card-loading/unloading transactions	2.8	2.3	2.0	1.1	0.6
At terminals located in the reporting country	2.6	2.1	1.9	.	.
At terminals located abroad	0.2	0.2	0.2	.	.
E-money payments with cards with an e-money function	26.9	24.5	23.1	16.5	10.4
At terminals located in the reporting country	26.9	24.5	23.1	.	.
At terminals located abroad	0.0	0.0	0.1	.	.
<b>b) At terminals provided by resident PSPs with cards issued by non-resident PSPs</b>	630.6	900.3	1,143.7	1,203.6	1,629.1
At terminals located in the reporting country	248.5	346.3	404.4	331.4	357.0
At terminals located abroad	382.1	553.9	739.3	872.2	1,272.1
At terminals provided by resident PSPs with cards issued by non-resident PSPs of which:					
ATM cash withdrawals (except e-money transactions)	64.5	81.0	79.6	97.6	175.1
At terminals located in the reporting country	41.8	41.9	41.1	.	.
At terminals located abroad	22.6	39.1	38.5	.	.
ATM cash deposits (except e-money transactions)	-	-	-	-	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	-	-
POS transactions (except e-money transactions)	561.0	810.0	1,054.1	1,101.0	1,449.4
At terminals located in the reporting country	204.2	299.1	358.5	304.4	332.1
At terminals located abroad	356.9	510.9	695.7	796.6	1,117.3
E-money card-loading/unloading transactions	-	-	-	-	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	-	-
E-money payments with cards with an e-money function	5.1	9.3	10.0	5.0	4.6
At terminals located in the reporting country	2.5	5.4	4.9	.	.
At terminals located abroad	2.6	3.9	5.1	.	.
<b>c) At terminals provided by non-resident PSPs with cards issued by resident PSPs</b>	377.1	450.2	538.9	387.0	473.1
At terminals located in the reporting country	10.2	2.3	3.2	5.2	5.8
At terminals located abroad	366.9	448.0	535.7	381.8	467.4
At terminals provided by non-resident PSPs with cards issued by resident PSPs of which:					
ATM cash withdrawals (except e-money transactions)	54.1	55.7	59.7	.	37.2
At terminals located in the reporting country	1.9	0.1	0.0	0.0	0.0
At terminals located abroad	52.2	55.6	59.7	.	37.2
ATM cash deposits (except e-money transactions)	-	-	-	-	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	-	-
POS transactions (except e-money transactions)	319.0	389.0	473.0	349.3	430.8
At terminals located in the reporting country	8.3	2.3	3.2	5.2	5.8
At terminals located abroad	310.7	386.7	469.8	344.1	425.0
E-money card-loading/unloading transactions	-	-	-	-	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	-	-
E-money payments with cards with an e-money function	-	-	-	-	-
At terminals located in the reporting country	-	-	-	0.0	.
At terminals located abroad	-	-	-	-	-
<i>Memorandum items:</i>					
Cash advances at POS terminals	5.8	5.2	5.6	4.4	4.0
OTC cash withdrawals	158.3	138.9	120.4	86.5	73.7
OTC cash deposits	112.0	98.5	85.5	60.2	49.7

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





# EUROPEAN CENTRAL BANK

## EUROSYSTEM

### Germany

#### 8a. Payments per type of payment service involving non-MFIs - page 1

(value of payments sent, unless otherwise stated; EUR billions; total for the period)

	2017	2018	2019	2020	2021
<b>Payments per type of payment service</b>					
<b>Total payments involving non-MFIs</b>	55,585.5	56,065.7	59,164.2	60,906.0	65,908.1
Domestic	43,625.7	44,343.8	46,434.5	47,829.9	51,531.2
Cross-border	11,959.8	11,721.9	12,729.7	13,076.1	14,377.0
<b>Credit transfers</b>	51,289.5	51,748.5	54,799.5	56,872.1	61,655.4
Domestic	39,675.4	40,360.3	42,423.5	44,043.6	47,629.8
Cross-border	11,614.1	11,388.2	12,376.0	12,828.4	14,025.6
Credit transfers					
Initiated in paper-based form	3,002.5	2,861.6	2,870.5	2,467.3	2,639.3
Initiated electronically	48,287.0	48,886.4	51,930.5	54,404.8	59,016.1
Initiated in a file/batch	17,933.6	17,894.8	18,790.1	20,066.8	20,831.8
Initiated on a single payment basis	30,353.3	30,991.6	33,140.4	34,338.0	38,184.3
of which (memorandum item):					
Online banking based e-payments	216.6	142.3	153.0	164.5	189.7
Credit transfers					
of which:					
Non-SEPA credit transfers	32,546.2	32,228.1	33,681.0	34,768.8	37,220.5
<b>Direct debits</b>	3,308.9	3,350.5	3,415.5	3,193.6	3,430.0
Domestic	3,021.0	3,078.9	3,160.4	3,001.2	3,144.0
Cross-border	287.9	271.6	255.1	192.4	286.0
Direct debits					
Initiated in a file/batch	2,903.6	2,967.7	3,066.3	2,861.3	3,042.1
Initiated on a single payment basis	405.3	382.8	349.2	332.3	387.9
Direct debits					
of which:					
Non-SEPA direct debits	200.0	144.6	129.1	86.0	96.9
<b>Card payments with cards issued by resident PSPs*</b>	280.1	314.1	350.5	363.7	392.1
Domestic card payments	227.8	256.8	286.9	312.3	331.2
Cross-border card payments	52.3	57.3	63.6	51.4	60.9
Card payments with cards issued by resident PSPs*					
Payments with cards with a debit function	182.5	205.8	231.8	267.7	288.7
Payments with cards with a delayed debit function	90.9	100.6	109.8	88.3	94.6
Payments with cards with a credit function	6.8	7.8	8.9	7.7	8.8
Payments with cards with a debit and/or delayed debit function	-	-	-	-	-
Payments with cards with a credit and/or delayed debit function	-	-	-	-	-
Card payments with cards issued by resident PSPs*					
Payments initiated at physical EFTPOS	235.3	261.5	286.7	306.4	322.2
Payments initiated remotely	44.1	52.2	62.9	56.5	67.3
<b>E-money payments with e-money issued by resident PSPs</b>	0.8	0.8	0.9	0.9	1.0
Domestic	0.5	0.6	0.6	0.7	0.8
Cross-border	0.3	0.3	0.3	0.2	0.2
E-money payments with e-money issued by resident PSPs					
With cards on which e-money can be stored directly	0.1	0.1	0.1	0.2	0.2
With e-money accounts	0.7	0.7	0.8	0.8	0.8
of which:					
Accessed through a card	0.5	0.5	0.5	0.5	0.5
<b>Cheques</b>	109.1	90.1	72.5	50.7	38.7
Domestic	106.0	87.8	70.3	49.2	37.2
Cross-border	3.1	2.3	2.1	1.5	1.5
<b>Other payment services</b>	597.0	561.6	525.4	425.0	391.0
Domestic	594.9	559.4	523.3	422.8	388.1
Cross-border	2.1	2.2	2.1	2.2	2.9

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

\*Except cards with an e-money function only.



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Germany

### 8a. Payments per type of payment service involving non-MFIs - page 2

(value of payments sent, unless otherwise stated; EUR billions; total for the period)

	2017	2018	2019	2020	2021
<b>Total cross-border payments received (excluding card payments)</b>	15,815.8	16,240.8	17,388.1	18,535.1	19,947.1
Cross-border credit transfers received	15,371.6	15,719.8	16,749.9	17,560.2	18,806.8
Cross-border direct debits received	443.2	520.1	637.5	974.3	1,139.9
Cross-border e-money payments with e-money issued by resident PSPs received	-	-	-	-	-
Cross-border cheques received	-	-	-	-	-
Other cross-border payment services received	0.3	0.3	0.2	0.2	0.2
<i>Memorandum items:</i>					
Credits to the accounts by simple book entry	12,365.8	11,736.6	10,967.3	12,432.4	13,318.8
Debits from the accounts by simple book entry	11,259.5	10,652.5	9,898.9	10,817.5	11,999.5
Money remittances	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	2.1	2.2	2.1	2.2	2.9
Transactions via telecommunication, digital or IT device	-	-	-	-	-
Other services (not included in the Payment Services Directive)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Cross-border money remittances received	0.3	0.3	0.2	0.2	0.2
Cross-border transactions via telecommunication, digital or IT device received	-	-	-	-	0.0

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Germany

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

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

	2017	2018	2019	2020	2021
<b>a) At terminals provided by resident PSPs with cards issued by resident PSPs</b>	707.8	758.2	777.3	722.4	714.3
At terminals located in the reporting country	706.0	756.1	775.2	720.7	713.0
At terminals located abroad	1.8	2.1	2.1	1.7	1.3
At terminals provided by resident PSPs with cards issued by resident PSPs of which:					
ATM cash withdrawals (except e-money transactions)	381.6	385.5	385.7	341.8	331.2
At terminals located in the reporting country	381.5	385.5	385.6	341.7	331.1
At terminals located abroad	0.1	0.1	0.1	0.1	0.1
ATM cash deposits (except e-money transactions)	135.6	147.9	158.4	151.4	157.6
At terminals located in the reporting country	135.6	147.9	158.4	151.4	157.6
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
POS transactions (except e-money transactions)	190.2	224.4	232.8	228.9	225.1
At terminals located in the reporting country	188.5	222.4	230.8	227.3	223.9
At terminals located abroad	1.7	2.0	2.0	1.6	1.2
E-money card-loading/unloading transactions	0.1	0.1	0.1	0.0	.
At terminals located in the reporting country	0.1	0.1	0.1	.	.
At terminals located abroad	0.0	0.0	0.0	.	.
E-money payments with cards with an e-money function	0.2	0.2	0.3	0.3	0.3
At terminals located in the reporting country	0.2	0.2	0.3	.	.
At terminals located abroad	0.0	0.0	0.0	.	.
<b>b) At terminals provided by resident PSPs with cards issued by non-resident PSPs</b>	50.0	60.7	67.3	62.5	86.5
At terminals located in the reporting country	22.7	27.3	28.0	19.7	19.0
At terminals located abroad	27.3	33.4	39.3	42.8	67.5
At terminals provided by resident PSPs with cards issued by non-resident PSPs of which:					
ATM cash withdrawals (except e-money transactions)	9.5	10.0	11.0	15.6	31.6
At terminals located in the reporting country	6.7	6.7	6.6	.	.
At terminals located abroad	2.7	3.4	4.4	.	.
ATM cash deposits (except e-money transactions)	-	-	-	-	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	-	-
POS transactions (except e-money transactions)	40.1	50.2	55.8	46.7	54.8
At terminals located in the reporting country	15.8	20.3	21.1	14.7	14.2
At terminals located abroad	24.2	29.8	34.7	32.0	40.6
E-money card-loading/unloading transactions	-	-	-	-	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	-	-
E-money payments with cards with an e-money function	0.5	0.5	0.4	0.2	0.2
At terminals located in the reporting country	0.1	0.2	0.2	.	.
At terminals located abroad	0.3	0.2	0.2	.	.
<b>c) At terminals provided by non-resident PSPs with cards issued by resident PSPs</b>	35.0	38.0	40.2	24.6	29.1
At terminals located in the reporting country	0.5	0.1	0.2	0.3	0.3
At terminals located abroad	34.5	37.9	40.1	24.4	28.8
At terminals provided by non-resident PSPs with cards issued by resident PSPs of which:					
ATM cash withdrawals (except e-money transactions)	10.3	10.5	11.3	.	7.8
At terminals located in the reporting country	0.2	0.0	0.0	0.0	0.0
At terminals located abroad	10.0	10.5	11.3	.	7.8
ATM cash deposits (except e-money transactions)	-	-	-	-	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	-	-
POS transactions (except e-money transactions)	24.6	27.3	28.7	17.6	21.2
At terminals located in the reporting country	0.3	0.1	0.2	0.3	0.3
At terminals located abroad	24.3	27.2	28.6	17.4	20.9
E-money card-loading/unloading transactions	.	.	.	.	.
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	.	.	.	.	.
E-money payments with cards with an e-money function	.	.	.	.	.
At terminals located in the reporting country	.	.	.	0.0	.
At terminals located abroad	.	.	.	.	.
<b>Memorandum items:</b>					
Cash advances at POS terminals	0.9	0.8	0.9	0.7	0.7
OTC cash withdrawals	209.0	196.4	186.1	153.4	146.0
OTC cash deposits	235.6	217.3	195.6	151.4	134.5

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Germany

### 9. Participation in selected payment systems

(original units; end of period)

	2017	2018	2019	2020	2021
<b>TARGET COMPONENT: TARGET2-Bundesbank</b>					
Number of participants	959	941	803	979	911
<i>of which:</i>					
Direct participants	816	802	683	857	811
<i>of which:</i>					
Credit institutions	810	796	677	851	805
Central bank	1	1	1	1	1
Other direct participants	5	5	5	5	5
<i>of which:</i>					
Public administration	0	0	0	0	0
Clearing and settlement organisations	5	5	5	5	5
Other financial institutions	0	0	0	0	0
Others	0	0	0	0	0
Indirect participants	143	139	120	122	100
<b>RETAIL SYSTEM: RPS</b>					
Number of participants	198	190	192	189	179
<i>of which:</i>					
Direct participants	198	190	192	189	179
<i>of which:</i>					
Credit institutions	188	180	182	179	169
Central bank	6	6	5	5	5
Other direct participants	4	4	5	5	5
<i>of which:</i>					
Public administration	0	0	0	0	0
Clearing and settlement organisations	4	4	5	5	5
Other financial institutions	0	0	0	0	0
Others	0	0	0	0	0
Indirect participants	0	0	0	0	0

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Germany

### 10. Payments processed by selected payment systems

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

	2017	2018	2019	2020	2021
<b>TARGET COMPONENT: TARGET2-Bundesbank</b>					
Credit transfers and direct debits	44.7	47.4	48.2	48.8	51.0
<i>of which:</i>					
Credit transfers and direct debits within the same TARGET component	30.5	31.9	31.3	30.1	30.3
Credit transfers and direct debits to another TARGET component	14.2	15.5	16.9	18.7	20.7
<i>of which:</i>					
Credit transfers and direct debits to a euro area TARGET component	13.6	14.8	16.1	17.8	19.8
Credit transfers and direct debits to a non-euro area TARGET component	0.6	0.7	0.9	0.9	0.9
Concentration ratio in terms of volume (percentages)	51.0	48.2	50.0	49.3	51.1
<b>RETAIL SYSTEM: RPS</b>					
<b>Total transactions</b>	4,382.1	4,766.4	5,302.6	6,148.9	6,762.9
Domestic	4,238.0	4,616.6	5,109.1	5,896.1	6,449.4
Cross-border	144.1	149.9	193.6	252.7	313.5
Credit transfers	1,322.6	1,360.7	1,421.7	1,541.9	1,610.8
Domestic	1,233.2	1,270.8	1,311.9	1,410.0	1,448.5
Cross-border	89.4	89.9	109.8	131.9	162.3
Credit transfers					
Initiated in a paper-based form	-	-	-	-	-
Initiated electronically	1,322.6	1,360.7	1,421.7	1,541.9	1,610.8
Direct debits	1,727.9	1,789.8	1,936.0	2,247.6	2,535.4
Domestic	1,673.2	1,729.8	1,852.2	2,126.7	2,384.3
Cross-border	54.7	60.0	83.8	120.8	151.2
Card payments (except e-money transactions)	1,284.9	1,568.6	1,899.7	2,335.2	2,591.0
Domestic	1,284.9	1,568.6	1,899.7	2,335.2	2,591.0
Cross-border	-	-	-	-	-
ATM transactions (except e-money transactions)	37.2	39.6	39.0	19.7	22.4
Domestic	37.2	39.6	39.0	19.7	22.4
Cross-border	-	-	-	-	-
E-money payment transactions	0.7	0.5	0.5	0.0	0.0
Domestic	0.7	0.5	0.5	0.0	0.0
Cross-border	-	-	-	-	-
Cheques	8.8	7.3	5.8	4.5	3.3
Domestic	8.8	7.3	5.8	4.5	3.3
Cross-border	-	-	-	-	-
Other payment services	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Concentration ratio in terms of volume (percentages)	40.7	36.2	43.5	47.9	49.0

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Germany

### 11. Payments processed by selected payment systems

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

	2017	2018	2019	2020	2021
<b>TARGET COMPONENT: TARGET2-Bundesbank</b>					
Credit transfers and direct debits	187,947.6	191,859.9	209,082.3	221,006.2	224,196.3
<i>of which:</i>					
Credit transfers and direct debits within the same TARGET component	126,380.2	128,114.6	138,277.8	144,035.3	142,702.3
Credit transfers and direct debits to another TARGET component	61,567.4	63,745.3	70,804.5	76,971.0	81,493.9
<i>of which:</i>					
Credit transfers and direct debits to a euro area TARGET component	58,196.9	62,043.1	69,094.1	74,914.9	79,506.2
Credit transfers and direct debits to a non-euro area TARGET component	3,370.4	1,702.2	1,710.5	2,056.1	1,987.7
Concentration ratio in terms of value (percentages)	42.4	38.8	42.4	45.2	45.5
<b>RETAIL SYSTEM: RPS</b>					
<b>Total transactions</b>	3,179.0	3,311.3	3,479.2	3,724.3	4,203.8
Domestic	2,902.3	3,009.5	3,136.9	3,363.5	3,726.8
Cross-border	276.6	301.8	342.3	360.8	477.0
Credit transfers	2,276.7	2,387.6	2,536.8	2,794.4	3,217.9
Domestic	2,017.9	2,103.1	2,215.8	2,452.9	2,769.2
Cross-border	258.8	284.5	321.0	341.5	448.7
Credit transfers					
Initiated in a paper-based form	-	-	-	-	-
Initiated electronically	2,276.7	2,387.6	2,536.8	2,794.4	3,217.9
Direct debits	748.8	772.8	791.4	782.4	837.0
Domestic	731.0	755.5	770.2	763.2	808.6
Cross-border	17.8	17.4	21.3	19.2	28.4
Card payments (except e-money transactions)	73.3	84.9	96.7	108.4	118.2
Domestic	73.3	84.9	96.7	108.4	118.2
Cross-border	-	-	-	-	-
ATM transactions (except e-money transactions)	6.1	6.5	6.6	4.0	4.7
Domestic	6.1	6.5	6.6	4.0	4.7
Cross-border	-	-	-	-	-
E-money payment transactions	0.0	0.0	0.0	0.0	0.0
Domestic	0.0	0.0	0.0	0.0	0.0
Cross-border	-	-	-	-	-
Cheques	74.0	59.4	47.6	35.0	25.9
Domestic	74.0	59.4	47.6	35.0	25.9
Cross-border	-	-	-	-	-
Other payment services	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Concentration ratio in terms of value (percentages)	37.5	37.9	36.9	37.8	37.4

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

# General notes: Estonia

Source for Table 1: Eurostat.

Source for all other tables: Eesti Pank, unless otherwise indicated.

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

### Currency in circulation outside MFIs

Since the introduction of the euro on 1 January 2011, these figures have been provided solely at an aggregated euro area level.

### Value of overnight deposits held at MFIs

Overnight deposits held at MFIs (excluding the ECB). 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 as used in the ECB concept of narrow money supply (M1).

### Narrow money supply (M1)

Since the changeover to the euro on 1 January 2011, these figures have been provided solely at an aggregated euro area level.

### Outstanding value on e-money storages issued by MFIs

Covers MFIs without derogations under Article 9(1) of Regulation ECB/2013/33 concerning the balance sheet of the monetary financial institutions sector (where applicable).

## Table 3: Settlement media used by credit institutions

### Overnight deposits held at the central bank

In August 2010 the reserve requirements were lowered from 15% to 11%. In November 2010 they were lowered to 7%. Since January 2011 the reserve requirements for the euro area have applied.

### **Overnight deposits held at other credit institutions**

Value for the last quarter of the period.

Until end-2010, refers only to deposits in EEK.

### **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**

#### **Electronic money institutions: number of institutions**

Not applicable. There are currently no electronic money institutions in Estonia.

#### **Electronic money institutions: outstanding value on e-money storages issued**

Not applicable.

#### **Other payment service providers: number of institutions**

Includes payment institutions.

#### **Other payment service providers: number of overnight transferable deposits**

For 2010 and 2011 the number of overnight deposits was indicated here, as data on overnight transferable deposits were not available. As of 2012 the actual number of overnight transferable deposits has been collected from the credit institutions.

The list of cross-border payment institutions (latest available data) can be found on the website of Finantsinspeksioon, the Estonian Financial Supervision Authority, at <http://www.fi.ee/index.php?id=12634>.



## Table 6: Payment card functions and accepting devices

### **Cards issued by resident PSPs**

#### **Cards with an e-money function**

Not applicable. There are no cards with an e-money function in Estonia.

#### **Cards with an e-money function which have been loaded at least once**

Not applicable.

#### **Cards with a combined debit, cash and e-money function**

Not applicable.

### **Terminals provided by resident PSPs**

#### **POS terminals**

Until 2007 the number of “points of sale” (i.e. merchant locations) was reported.  
Since 2007 data on POS terminals have been reported.

#### **E-money card terminals**

Not applicable. There are no e-money card terminals in Estonia.

## Tables 7a and 8a: Payments per type of payment service involving non-MFIs

### **Credit transfers**

Interest payments by banks to their customers are not included. Includes disbursements of loans to the current accounts of banks' customers.

## **Direct debits**

Excludes banking fees. Includes bank customers' repayment of loans from their current accounts. Since 2015 the classical direct debit has not existed as an instrument in Estonia. Until 2014, data also included other debit-type payments (e.g. amounts collected by law enforcement officers). As such payments are often very large, this resulted in very high average amount of direct debits for Estonia. Since 2015, such payments are included in "other payment instruments".

## **Payments with cards with a debit, delayed debit, credit, debit and/or delayed debit, credit and/or delayed debit function**

Such data were not collected prior to 2004. Since card payments (and card business in general) developed very rapidly in the period from 2004 to 2010, it is not possible to give an adequate estimation using growth rates for this period or other simple estimation methods.

As of January 2004, it has been possible to differentiate between debit and credit card transactions.

Card payments with cards issued by resident PSP-s

There was a considerable decrease in value and number of card payments in 2020 due to SARS-CoV-2 pandemic impact, as there were restrictions and less travelling. The same trend continued in 2021.

## **E-money payments**

Not applicable.

Other payment services The value of "other payment instruments" decreased dramatically in 2004 owing to improvements in the reporting system (for example, conditional credit orders that were previously reported as "unidentified payments" have been reported as "credit transfers" since 2004). Since 2015 other debit-type payments (such as amounts collected/debited by law enforcement officers) have also been included here. Until 2014 such payments were included in "direct debits".

## **Tables 7b and 8b: Payments per type of terminal involving non-MFIs**

Estonian PSPs did not own terminals or ATMs abroad until 2015.

**a) At terminals provided by resident PSPs with cards issued by resident PSPs**

**E-money card-loading/unloading transactions**

Not applicable.

**b) At terminals provided by resident PSPs with cards issued by non-resident PSPs**

**ATM cash deposits**

Not applicable.

**E-money card-loading/unloading transactions**

Not applicable.

**c) At terminals provided by non-resident PSPs with cards issued by resident PSPs**

**ATM cash deposits**

Not applicable.

**E-money card-loading/unloading transactions**

Not applicable.

There was a considerable decrease in value and number of card payments in 2020 due to SARS-CoV-2 pandemic impact, as there were restrictions and less travelling. Value and number of payments initiated remotely increased compared to previous year due to the same reason. The same trend continued in 2021.

### **Table 9: Participation in selected payment systems**

The Estonian RTGS and DNS systems were launched on 21 January 2002. Data are thus provided as from 2002.

Eesti Pank joined TARGET on 20 November 2006. TARGET component data are thus provided as from 2006.

#### **Changes in 2011 for LVPS:**

The Estonian RTGS system closed in December 2010.

ESTA processed in euro from 1 January 2011. Closed in January 2014.

#### **Tables 10 and 11: Payments processed by selected payment systems**

##### **TARGET COMPONENT: TARGET2-EE**

Eesti Pank joined TARGET on 20 November 2006; TARGET component data are thus provided as from 2006. Since 19 May 2008 domestic and cross-border euro payments have been settled via TARGET2-Eesti. Besides Eesti Pank, the following banks are using TARGET2-Eesti: AS Swedbank, AS SEB Pank, Luminor Bank AS, COOP Pank Aktsiaselts, TBB AS, Citadele Banka Eesti filiaal, AS LHV Pank, OP Corporate Bank plc Eesti filiaal, BIGBANK AS and Inbank AS. The first generation TARGET was used by Eesti Pank and smaller market participants.

##### **LVPS: ESTA**

Hybrid system processing both large-value and retail payments; closed in January 2014.

The Estonian RTGS and DNS systems were launched on 21 January 2002; data are thus provided as from 2002.

ESTA, Eesti Pank's interbank Settlement System of Ordinary Payments, was launched on 3 October 2005 as an updated version of the DNS system used previously. Credit orders and direct debits were settled.

#### **Changes in 2011 for LVPS:**

The Estonian RTGS system closed in December 2010.

ESTA processed in euro from 1 January 2011. Closed in January 2014.



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Estonia

### 1. Basic statistical data

	2017	2018	2019	2020	2021
Population (thousands, annual average)	1,316	1,319	1,325	1,329	1,330
GDP (EUR billions)	24	26	28	27	31
GDP per capita (EUR)	18,116	19,658	21,098	20,641	23,434
HICP (annual percentage changes)	3.7	3.4	2.3	-0.6	4.5

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Estonia

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

(EUR millions; end of period)

	2017	2018	2019	2020	2021
Currency in circulation outside MFIs	.	.	.	.	.
Value of overnight deposits held at MFIs	14,447	14,873	16,512	.	.
<i>of which:</i>					
Transferable deposits	12,942	13,382	15,454	19,899	24,485
Narrow money supply (M1)	.	.	.	.	.
<i>Memorandum items:</i>					
Overnight deposits in foreign currencies held at MFIs	1,079	714	599	945	1,051
Outstanding value on e-money storages issued by MFIs	-	-	-	-	-
<i>of which:</i>					
Hardware-based electronic money	-	-	-	-	-
Software-based electronic money	-	-	-	-	-

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Estonia

### 3. Settlement media used by credit institutions

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

	2017	2018	2019	2020	2021
Overnight deposits held at the central bank	3,924	4,291	4,799	7,256	8,967
Overnight deposits held at other credit institutions (end of period)	93	148	239	212	196
<i>of which:</i>					
Transferable deposits at other MFIs (end of period)	82	146	238	187	195
<i>Memorandum items:</i>					
Non-intraday borrowing from the central bank	91	50	23	1,882	1,882
Intraday borrowing from the central bank (average for last reserve maintenance period)	0	0	0	0	-

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



# EUROPEAN CENTRAL BANK

## EUROSYSTEM

### Estonia

#### 5. Institutions offering payment services to non-MFIs - page 1

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

	2017	2018	2019	2020	2021
<b>Institutions offering payment services to non-MFIs (total)</b>					
Number of institutions	50	51	51	52	57
Number of offices	552	210	180	133	126
Number of overnight deposits (thousands)	2,252.1	2,308.0	2,288.6	3,471.8	3,837.9
of which:					
Number of internet/PC-linked overnight deposits (thousands)	1,861.0	1,928.9	1,956.2	2,153.8	2,330.3
Value of overnight deposits	14,296	14,873	16,511	21,146	25,642
Number of payment accounts (thousands)	2,587.4	2,641.3	2,614.3	2,689.2	2,790.6
Number of e-money accounts (thousands)	-	-	-	-	-
Outstanding value on e-money storages issued	-	-	-	-	-
<b>Central bank</b>					
Number of offices	1	1	1	1	1
Number of overnight deposits (thousands)	0.0	0.0	0.0	0.0	0.0
Value of overnight deposits	221	217	245	461	1,035
of which:					
Value of transferable deposits	221	217	245	461	1,035
<b>Credit institutions irrespective of their legal incorporation</b>					
Number of institutions	36	37	40	39	40
Number of offices	188	149	116	99	94
Number of overnight deposits (thousands)	2,167.9	2,288.6	2,278.1	2,445.9	2,589.9
of which:					
Number of internet/PC-linked overnight deposits (thousands)	1,861.0	1,928.9	1,956.2	2,153.8	2,330.3
Number of transferable overnight deposits (thousands)	2,164.8	2,285.7	2,275.5	2,357.6	2,468.1
of which:					
Number of internet/PC-linked transferable overnight deposits (thousands)	1,856.4	1,924.1	1,954.2	2,066.2	2,209.5
Value of overnight deposits	14,075	14,656	16,266	20,685	24,607
of which:					
Value of transferable deposits	12,721	13,165	15,209	19,438	23,450
Number of payment accounts (thousands)	2,503.2	2,621.9	2,603.8	2,669.6	2,768.0
Number of e-money accounts (thousands)	-	-	-	-	-
Outstanding value on e-money storages issued	-	-	-	-	-
<b>Credit institutions irrespective of their legal incorporation</b>					
<b>Credit institutions legally incorporated in the reporting country</b>					
Number of institutions	29	29	33	34	34
Number of offices	170	143	112	96	92
Value of overnight deposits	13,247	14,325	15,999	20,371	24,158
<b>Branches of euro area-based credit institutions</b>					
Number of institutions	2	3	3	3	3
Number of offices	2	2	2	2	2
Value of overnight deposits	281	205	262	314	449
<b>Branches of EEA-based credit institutions outside the euro area</b>					
Number of institutions	5	5	4	2	3
Number of offices	16	4	2	1	0
Value of overnight deposits	547	126	5	0	0
<b>Branches of non-EEA-based credit institutions</b>					
Number of institutions	0	0	0	0	0
Number of offices	0	0	0	0	0
Value of overnight deposits	-	-	-	-	-
<b>Electronic money institutions</b>					
Number of institutions	-	-	-	-	-
Number of payment accounts (thousands)	-	-	-	-	-
Number of e-money accounts (thousands)	-	-	-	-	-
Outstanding value on e-money storages issued	-	-	-	-	-
<b>Other payment service providers</b>					
Number of institutions	13	13	10	12	16
Number of offices	363	60	63	33	31
Number of overnight deposits (thousands)	84,187.0	19,354.0	10,439.0	1,025,892.9	1,247,932.0
Value of overnight deposits	0	0	0	0	0
Number of payment accounts (thousands)	84.2	19.4	10.4	19.6	22.5
Number of e-money accounts (thousands)	-	-	-	-	-
Outstanding value on e-money storages issued	-	-	-	-	-

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





EUROPEAN CENTRAL BANK

EUROSYSTEM

## Estonia

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

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

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

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Estonia

### 6. Payment card functions and accepting devices

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

	2017	2018	2019	2020	2021
<b>Cards issued by resident PSPs</b>					
Cards with a cash function	1,862	1,883	.	1,873	1,898
Cards with a payment function*	1,857	.	.	.	1,896
of which:					
Cards with a debit function	1,518	1,543	1,549	1,559	1,596
Cards with a delayed debit function	-	-	-	-	-
Cards with a credit function	338	.	.	.	300
Cards with a debit and/or delayed debit function	-	-	-	-	-
Cards with a credit and/or delayed debit function	-	-	-	-	-
Cards with an e-money function	-	-	-	-	-
Cards on which e-money can be stored directly	-	-	-	-	-
Cards which give access to e-money stored on e-money accounts	-	-	-	-	-
Cards with an e-money function	-	-	-	-	-
of which:					
Cards with an e-money function which have been loaded at least once	-	-	-	-	-
Total number of cards (irrespective of the number of functions on the card)	1,862	1,883	1,881	1,873	1,898
of which:					
Cards with a combined debit, cash and e-money function	-	-	-	-	-
<b>Terminals provided by resident PSPs</b>					
ATMs	748	751	728	718	695
Located in the reporting country	748	751	728	718	695
Located abroad	-	-	-	-	-
ATMs					
of which:					
ATMs with a cash withdrawal function	748	751	728	718	695
Located in the reporting country	748	751	728	718	695
Located abroad	-	-	-	-	-
ATMs with a credit transfer function	.	478	448	436	413
Located in the reporting country	.	.	.	.	.
Located abroad	-	-	-	-	-
POS terminals	35,604	38,346	35,908	.	37,984
Located in the reporting country	35,482	38,263	35,886	35,592	37,797
Located abroad	122	83	22	.	187
POS terminals					
of which:					
EFTPOS terminals	35,601	38,344	35,906	.	37,984
Located in the reporting country	35,479	38,261	35,884	35,592	37,797
Located abroad	122	83	22	.	187
E-money card POS terminals	-	-	-	-	-
Located in the reporting country	-	-	-	-	-
Located abroad	-	-	-	-	-
E-money card terminals	-	-	-	-	-
Located in the reporting country	-	-	-	-	-
Located abroad	-	-	-	-	-
E-money card terminals					
of which:					
E-money card loading/unloading terminals	-	-	-	-	-
Located in the reporting country	-	-	-	-	-
Located abroad	-	-	-	-	-
E-money card accepting terminals	-	-	-	-	-
Located in the reporting country	-	-	-	-	-
Located abroad	-	-	-	-	-

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

\*Except cards with an e-money function only.



# EUROPEAN CENTRAL BANK

## EUROSYSTEM

### Estonia

#### 7a. Payments per type of payment service involving non-MFIs - page 1

(number of payments sent, unless otherwise stated; millions; total for the period)

	2017	2018	2019	2020	2021
<b>Payments per type of payment service</b>					
<b>Total payments involving non-MFIs</b>	466.2	504.4	548.6	553.5	600.0
Domestic	427.8	455.5	489.1	498.9	537.3
Cross-border	38.4	48.9	59.5	54.6	62.7
<b>Credit transfers</b>	151.2	159.8	165.4	166.8	178.9
Domestic	145.3	151.8	154.8	152.5	161.3
Cross-border	5.9	8.1	10.6	14.3	17.6
Credit transfers					
Initiated in paper-based form	0.5	0.4	0.4	0.4	0.5
Initiated electronically	150.7	159.4	165.0	166.4	178.4
Initiated in a file/batch	25.5	28.4	30.1	36.7	41.1
Initiated on a single payment basis	125.2	131.1	134.9	129.8	137.3
of which (memorandum item):					
Online banking based e-payments	19.6	22.3	25.4	29.5	31.5
Credit transfers					
of which:					
Non-SEPA credit transfers	0.6	0.8	8.7	2.7	4.0
<b>Direct debits</b>	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Direct debits					
Initiated in a file/batch	-	-	-	-	-
Initiated on a single payment basis	-	-	-	-	-
Direct debits					
of which:					
Non-SEPA direct debits	-	-	-	-	-
<b>Card payments with cards issued by resident PSPs*</b>	312.5	340.4	370.8	357.8	383.3
Domestic card payments	280.1	299.6	322.0	317.6	338.5
Cross-border card payments	32.4	40.8	48.8	40.1	44.8
Card payments with cards issued by resident PSPs*					
Payments with cards with a debit function	283.6	309.5	338.3	331.2	357.5
Payments with cards with a delayed debit function	-	-	-	-	-
Payments with cards with a credit function	29.0	30.8	32.5	26.6	25.8
Payments with cards with a debit and/or delayed debit function	-	-	-	-	-
Payments with cards with a credit and/or delayed debit function	-	-	-	-	-
Card payments with cards issued by resident PSPs*					
Payments initiated at physical EFTPOS	278.8	296.6	318.4	307.6	338.6
Payments initiated remotely	1.2	.	.	.	44.8
<b>E-money payments with e-money issued by resident PSPs</b>	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
E-money payments with e-money issued by resident PSPs					
With cards on which e-money can be stored directly	-	-	-	-	-
With e-money accounts	-	-	-	-	-
of which:					
Accessed through a card	-	-	-	-	-
<b>Cheques</b>	0.0	0.0	0.0	-	-
Domestic	0.0	.	.	-	-
Cross-border	-	-	-	-	-
<b>Other payment services</b>	.	4.2	12.4	28.9	37.8
Domestic	2.4	4.1	12.3	28.8	37.4
Cross-border	-	.	0.1	.	0.3

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

\*Except cards with an e-money function only.



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Estonia

### 7a. Payments per type of payment service involving non-MFIs - page 2

(number of payments sent, unless otherwise stated; millions; total for the period)

	2017	2018	2019	2020	2021
<b>Total cross-border payments received (excluding card payments)</b>	6.2	7.8	7.7	8.4	14.4
Cross-border credit transfers received	6.2	7.8	7.7	8.4	14.4
Cross-border direct debits received	-	-	-	-	-
Cross-border e-money payments with e-money issued by resident PSPs received	-	-	-	-	-
Cross-border cheques received	-	-	-	-	-
Other cross-border payment services received	-	-	-	-	-
<i>Memorandum items:</i>					
Credits to the accounts by simple book entry	0.9	.	.	0.8	.
Debits from the accounts by simple book entry	104.0	109.0	113.5	98.3	98.6
Money remittances	0.1	.	.	0.0	0.0
Domestic	0.1	.	.	0.0	0.0
Cross-border	-	-	-	-	-
Transactions via telecommunication, digital or IT device	-	-	-	-	-
Other services (not included in the Payment Services Directive)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Cross-border money remittances received	-	-	-	-	-
Cross-border transactions via telecommunication, digital or IT device received	-	-	-	-	-

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Estonia

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

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

	2017	2018	2019	2020	2021
<b>a) At terminals provided by resident PSPs with cards issued by resident PSPs</b>	319.7	335.9	355.6	339.1	350.4
At terminals located in the reporting country	319.7	335.9	355.6	339.1	350.4
At terminals located abroad	-	-	-	-	-
At terminals provided by resident PSPs with cards issued by resident PSPs of which:					
ATM cash withdrawals (except e-money transactions)	35.1	33.7	31.6	26.3	24.5
At terminals located in the reporting country	35.1	33.7	31.6	26.3	24.5
At terminals located abroad	-	-	-	-	-
ATM cash deposits (except e-money transactions)	5.7	5.6	5.5	5.1	5.1
At terminals located in the reporting country	5.7	5.6	5.5	5.1	5.1
At terminals located abroad	-	-	-	-	-
POS transactions (except e-money transactions)	278.8	296.6	318.4	307.6	320.8
At terminals located in the reporting country	278.8	296.6	318.4	307.6	320.8
At terminals located abroad	-	-	-	-	-
E-money card-loading/unloading transactions	-	-	-	-	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	-	-
E-money payments with cards with an e-money function	-	-	-	-	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	-	-
<b>b) At terminals provided by resident PSPs with cards issued by non-resident PSPs</b>	16.9	19.3	22.9	12.3	16.4
At terminals located in the reporting country	16.9	19.3	22.9	12.3	16.4
At terminals located abroad	-	-	-	-	-
At terminals provided by resident PSPs with cards issued by non-resident PSPs of which:					
ATM cash withdrawals (except e-money transactions)	1.2	1.2	.	0.9	0.8
At terminals located in the reporting country	1.2	1.2	.	0.9	0.8
At terminals located abroad	-	-	-	-	-
ATM cash deposits (except e-money transactions)	-	-	-	0.0	0.0
At terminals located in the reporting country	-	-	-	.	.
At terminals located abroad	-	-	-	-	-
POS transactions (except e-money transactions)	15.6	18.1	21.6	.	15.6
At terminals located in the reporting country	15.6	18.1	21.6	.	15.6
At terminals located abroad	-	-	-	-	-
E-money card-loading/unloading transactions	-	-	-	-	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	-	-
E-money payments with cards with an e-money function	-	-	-	-	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	-	-
<b>c) At terminals provided by non-resident PSPs with cards issued by resident PSPs</b>	22.8	28.2	34.2	18.4	.
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	22.8	28.2	34.2	18.4	.
At terminals provided by non-resident PSPs with cards issued by resident PSPs of which:					
ATM cash withdrawals (except e-money transactions)	1.5	1.5	1.5	0.9	0.8
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	1.5	1.5	1.5	0.9	0.8
ATM cash deposits (except e-money transactions)	.	-	-	-	0.0
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	.	-	-	-	.
POS transactions (except e-money transactions)	21.3	26.6	32.7	17.5	17.6
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	21.3	26.6	32.7	17.5	17.6
E-money card-loading/unloading transactions	-	-	-	-	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	-	-
E-money payments with cards with an e-money function	-	-	-	-	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	-	-
<i>Memorandum items:</i>					
Cash advances at POS terminals	0.1	.	.	0.2	0.2
OTC cash withdrawals	0.2	.	0.2	0.1	0.1
OTC cash deposits	0.6	.	0.5	0.4	.

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

Estonia

8a. Payments per type of payment service involving non-MFIs - page 1

(value of payments sent, unless otherwise stated; EUR billions; total for the period)

	2017	2018	2019	2020	2021
<b>Payments per type of payment service</b>					
<b>Total payments involving non-MFIs</b>	182.8	190.1	195.0	196.9	276.3
Domestic	133.1	136.3	142.3	140.6	180.8
Cross-border	49.7	53.8	52.7	56.3	95.5
<b>Credit transfers</b>	164.6	171.6	174.1	172.6	245.6
Domestic	116.9	120.2	123.7	118.9	153.4
Cross-border	47.7	51.4	50.4	53.7	92.2
Credit transfers					
Initiated in paper-based form	7.5	10.0	8.6	8.2	9.5
Initiated electronically	157.1	161.6	165.5	164.3	236.1
Initiated in a file/batch	34.5	41.7	44.3	48.2	69.1
Initiated on a single payment basis	122.6	.	.	116.2	166.9
of which (memorandum item):					
Online banking based e-payments	1.1	1.4	1.8	2.1	2.4
Credit transfers					
of which:					
Non-SEPA credit transfers	33.3	24.1	23.6	16.7	24.3
<b>Direct debits</b>	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Direct debits					
Initiated in a file/batch	-	-	-	-	-
Initiated on a single payment basis	-	-	-	-	-
Direct debits					
of which:					
Non-SEPA direct debits	-	-	-	-	-
<b>Card payments with cards issued by resident PSPs*</b>	5.8	6.4	7.0	6.8	7.8
Domestic card payments	4.6	5.0	5.4	5.5	6.2
Cross-border card payments	1.2	1.4	1.6	1.3	1.6
Card payments with cards issued by resident PSPs*					
Payments with cards with a debit function	4.9	5.5	6.0	6.0	7.0
Payments with cards with a delayed debit function	-	-	-	-	-
Payments with cards with a credit function	0.9	0.9	1.0	0.8	0.8
Payments with cards with a debit and/or delayed debit function	-	-	-	-	-
Payments with cards with a credit and/or delayed debit function	-	-	-	-	-
Card payments with cards issued by resident PSPs*					
Payments initiated at physical EFTPOS	4.6	4.9	5.3	5.4	6.5
Payments initiated remotely	0.0	0.1	.	.	1.4
<b>E-money payments with e-money issued by resident PSPs</b>	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
E-money payments with e-money issued by resident PSPs					
With cards on which e-money can be stored directly	-	-	-	-	-
With e-money accounts	-	-	-	-	-
of which:					
Accessed through a card	-	-	-	-	-
<b>Cheques</b>	0.0	0.0	0.0	-	-
Domestic	0.0	.	.	-	-
Cross-border	-	-	-	-	-
<b>Other payment services</b>	12.4	12.1	13.9	17.5	22.9
Domestic	11.6	11.1	13.2	16.2	21.1
Cross-border	0.8	1.0	0.6	1.3	1.7

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

\*Except cards with an e-money function only.



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Estonia

### 8a. Payments per type of payment service involving non-MFIs - page 2

(value of payments sent, unless otherwise stated; EUR billions; total for the period)

	2017	2018	2019	2020	2021
<b>Total cross-border payments received (excluding card payments)</b>	49.7	53.4	52.9	58.7	96.4
Cross-border credit transfers received	49.7	53.4	52.9	58.7	96.4
Cross-border direct debits received	-	-	-	-	-
Cross-border e-money payments with e-money issued by resident PSPs received	-	-	-	-	-
Cross-border cheques received	-	-	-	-	-
Other cross-border payment services received	-	-	-	-	-
<i>Memorandum items:</i>					
Credits to the accounts by simple book entry	1.7	-	-	-	-
Debits from the accounts by simple book entry	9.8	-	4.6	-	6.6
Money remittances	0.2	0.2	-	0.0	-
Domestic	0.2	0.2	-	0.0	-
Cross-border	-	-	-	-	-
Transactions via telecommunication, digital or IT device	-	-	-	-	-
Other services (not included in the Payment Services Directive)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Cross-border money remittances received	-	-	-	-	-
Cross-border transactions via telecommunication, digital or IT device received	-	-	-	-	-

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Estonia

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

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

	2017	2018	2019	2020	2021
<b>a) At terminals provided by resident PSPs with cards issued by resident PSPs</b>	10.6	10.9	11.2	10.6	11.5
At terminals located in the reporting country	10.6	10.9	11.2	10.6	11.5
At terminals located abroad	-	-	-	-	-
At terminals provided by resident PSPs with cards issued by resident PSPs of which:					
ATM cash withdrawals (except e-money transactions)	3.8	3.9	3.9	.	.
At terminals located in the reporting country	3.8	3.9	3.9	.	.
At terminals located abroad	-	-	-	-	-
ATM cash deposits (except e-money transactions)	2.2	2.1	2.1	1.8	2.0
At terminals located in the reporting country	2.2	2.1	2.1	1.8	2.0
At terminals located abroad	-	-	-	-	-
POS transactions (except e-money transactions)	4.6	4.9	5.3	5.4	5.9
At terminals located in the reporting country	4.6	4.9	5.3	5.4	5.9
At terminals located abroad	-	-	-	-	-
E-money card-loading/unloading transactions	-	-	-	-	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	-	-
E-money payments with cards with an e-money function	-	-	-	-	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	-	-
<b>b) At terminals provided by resident PSPs with cards issued by non-resident PSPs</b>	0.8	.	0.9	0.5	0.6
At terminals located in the reporting country	0.8	.	0.9	0.5	0.6
At terminals located abroad	-	-	-	-	-
At terminals provided by resident PSPs with cards issued by non-resident PSPs of which:					
ATM cash withdrawals (except e-money transactions)	0.2	.	0.3	0.2	0.2
At terminals located in the reporting country	0.2	.	0.3	0.2	0.2
At terminals located abroad	-	-	-	-	-
ATM cash deposits (except e-money transactions)	-	-	-	0.0	0.0
At terminals located in the reporting country	-	-	-	.	.
At terminals located abroad	-	-	-	-	-
POS transactions (except e-money transactions)	0.6	0.6	.	.	.
At terminals located in the reporting country	0.6	0.6	.	.	.
At terminals located abroad	-	-	-	-	-
E-money card-loading/unloading transactions	-	-	-	-	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	-	-
E-money payments with cards with an e-money function	-	-	-	-	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	-	-
<b>c) At terminals provided by non-resident PSPs with cards issued by resident PSPs</b>	0.9	1.0	1.1	0.6	.
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	0.9	1.0	1.1	0.6	.
At terminals provided by non-resident PSPs with cards issued by resident PSPs of which:					
ATM cash withdrawals (except e-money transactions)	0.2	0.2	0.2	0.1	0.1
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	0.2	0.2	0.2	0.1	0.1
ATM cash deposits (except e-money transactions)	.	-	-	-	0.0
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	.	-	-	-	.
POS transactions (except e-money transactions)	0.7	0.8	0.9	0.5	0.5
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	0.7	0.8	0.9	0.5	0.5
E-money card-loading/unloading transactions	-	-	-	-	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	-	-
E-money payments with cards with an e-money function	-	-	-	-	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	-	-
<b>Memorandum items:</b>					
Cash advances at POS terminals	0.0	.	0.0	0.0	0.0
OTC cash withdrawals	0.6	.	.	.	.
OTC cash deposits	1.8	1.8	1.8	1.5	1.5

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





EUROPEAN CENTRAL BANK

EUROSYSTEM

## Estonia

### 9. Participation in selected payment systems

(original units; end of period)

	2017	2018	2019	2020	2021
<b>TARGET COMPONENT: TARGET2-Eesti</b>					
Number of participants	14	13	13	11	11
<i>of which:</i>					
Direct participants	14	13	13	11	11
<i>of which:</i>					
Credit institutions	13	12	12	10	10
Central bank	1	1	1	1	1
Other direct participants	-	-	-	-	-
<i>of which:</i>					
Public administration	-	-	-	-	-
Clearing and settlement organisations	-	-	-	-	-
Other financial institutions	-	-	-	-	-
Others	-	-	-	-	-
Indirect participants	-	-	-	-	-

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Estonia

### 10. Payments processed by selected payment systems

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

	2017	2018	2019	2020	2021
<b>TARGET COMPONENT: TARGET2-Eesti</b>					
Credit transfers and direct debits	1.1	0.4	0.1	0.1	0.1
<i>of which:</i>					
Credit transfers and direct debits within the same TARGET component	0.0	0.0	0.0	0.0	0.0
Credit transfers and direct debits to another TARGET component	1.1	0.3	0.1	0.1	0.1
<i>of which:</i>					
Credit transfers and direct debits to a euro area TARGET component	1.0	0.3	0.1	0.1	0.1
Credit transfers and direct debits to a non-euro area TARGET component	0.0	0.0	0.0	0.0	0.0
Concentration ratio in terms of volume (percentages)	97.9	95.4	90.4	92.8	92.6

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Estonia

### 11. Payments processed by selected payment systems

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

	2017	2018	2019	2020	2021
<b>TARGET COMPONENT: TARGET2-Eesti</b>					
Credit transfers and direct debits	121.9	82.8	97.3	134.9	159.1
<i>of which:</i>					
Credit transfers and direct debits within the same TARGET component	11.3	11.3	12.9	22.3	29.0
Credit transfers and direct debits to another TARGET component	110.6	71.6	84.5	112.6	130.1
<i>of which:</i>					
Credit transfers and direct debits to a euro area TARGET component	91.8	70.8	84.4	112.2	129.6
Credit transfers and direct debits to a non-euro area TARGET component	18.8	0.8	0.1	0.3	0.5
Concentration ratio in terms of value (percentages)	88.6	85.0	88.9	89.0	87.4

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

# General notes: Ireland

Source for Table 1: Eurostat.

Source for all other tables: Central Bank of Ireland, unless otherwise indicated.

## Table 1: Basic statistical data

### Population

Annual average.

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

### Currency in circulation outside MFIs

Since the introduction of the euro banknotes and coins on 1 January 2002 these figures have been provided solely at an aggregated euro area level.

### Value of overnight deposits held at MFIs

Overnight deposits held at MFIs (excluding the ECB). 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 as used in the ECB concept of narrow money supply (M1). Central government data for demand deposit accounts are not included, as they are not collected separately.

### Narrow money supply (M1)

Since the introduction of the euro banknotes and coins on 1 January 2002 these figures have been provided solely at an aggregated euro area level.

### Outstanding value on e-money storages issued by MFIs

Covers MFIs without derogations under Article 9(1) of Regulation ECB/2013/33 concerning the balance sheet of the monetary financial institutions sector (where applicable).

### Table 3: Settlement media used by credit institutions

#### Overnight deposits held at other credit institutions

Value for the last quarter of the period.

#### Non-intraday borrowing from the central bank

There was a substantial rise in the level of advances provided to credit institutions primarily owing to the sustained elevated funding pressures in the interbank market following the failure of Lehman Brothers in September 2008. Since then, improved funding conditions, particularly in the interbank, repo and debt markets, along with balance sheet deleveraging by banks, have reduced the demand for central bank funding.

#### Intraday borrowing from the central bank

From migration to TARGET2 on 18 February 2008 onward, this figure is the maximum value of intraday credit lines used by direct participants in the Irish system averaged over the end-year maintenance period.

### Table 4: Banknotes and coins

Refer to Table 3 in the “Euro area aggregate data” section.

### Table 5: Institutions offering payment services to non-MFIs

#### Central bank: value of overnight deposits

Data prior to 2004 do not include interest-bearing central government accounts.

#### Credit institutions legally incorporated in the reporting country: number of institutions

The increase in numbers is due to the reclassification of credit unions as credit institutions, effective as from 1 January 2009.

### **Credit institutions irrespective of their legal incorporation: value of overnight deposits**

Breakdowns of values of overnight deposits cannot be published owing to the possibility of respondents being identified.

### **Other payment service providers**

Includes An Post, the Irish postal service, which provides a range of agency banking services on behalf of the customers of two Irish credit institutions.

### **Electronic money institutions: number of institutions**

During 2021 there were 16 E-Money institutions operating in Ireland.

### **Credit institutions irrespective of their legal incorporation: number of offices**

The number of institutions can be greater than the number of offices of those institutions. This is because a credit institution can have a branch in a country but have no offices according to the definition applied in the Guideline of the European Central Bank of 4 April 2014 on monetary and financial statistics (ECB/2014/15).

### **Outstanding value on e-money storages issued by electronic money institutions**

To protect respondents' confidentiality, aggregated data cannot be published.

## **Table 6: Payment card functions and accepting devices**

### **Cards issued by resident PSPs: total number of cards (irrespective of the number of functions on the card)**

Data since 2007 represent the total number of cards in issue. For data up to and including 2006, each function on a multifunction card was counted separately and aggregated.

### **Cards with an e-money function**

To protect respondents' confidentiality, aggregated data cannot be published.

### **Terminals provided by resident PSPs: POS/EFTPOS terminals**

Since reporting under Regulation ECB/2013/43 on payments statistics only allows data to be collected from institutions licenced in Ireland and those operating in Ireland on a branch basis, data on POS terminals can no longer be published, owing to the possibility of respondents being identified.

### **Tables 7a and 8a: Payments per type of payment service involving non-MFIs**

#### **Credit transfers**

Data represent both customer and interbank transactions. Data on the volume and value of intra-branch transactions were not available for the years up to and including 2004. Such data are now available and have been included from 2005 onwards. It is possible that some book-entry transactions are included in this item. Credit transfers from 2014 are reported by a larger cohort of institutions than before that time. Until then the credit union sector did not report transactions directly and most such transactions were effected via bank accounts held by these institutions. The trend now is for these institutions to hold accounts on their own behalf and to provide IBAN accounts for their members also. Every effort has been made to ensure that the same transactions are not reported by two institutions. If double reporting is discovered this will give rise to revisions. A substantial increase is observed on the credit transfers volume and value from 2018 to 2019. This increase relates to changes in population of PSPs, owing to Brexit. The effect of Brexit continues throughout 2020, with a substantial increase observed from 2019 to 2020 due to the migration of business to Ireland and further increases experienced from 2020 to 2021 due to the development of new business.

#### **Direct debits**

Data represent both customer and interbank transactions. Data on the volume and value of intra-branch transactions were not available for the years up to and including 2004. Such data are now available and have been included from 2005 onwards. It is possible that some book-entry transactions are included in this item. Direct debits from 2014 are reported by a larger cohort of institutions than before that time. Until then the credit union sector did not report transactions directly and most such transactions were effected via bank accounts held by these institutions. The trend now is for these institutions to hold accounts on their own behalf and to provide IBAN accounts for their members also. Every effort has been made to ensure that the same transactions are not reported by two institutions. If double reporting is discovered this will give rise to revisions.

## **E-money payments with e-money issued by resident PSPs**

To protect respondents' confidentiality, aggregated data cannot be published.

## **Tables 7b and 8b: Payments per type of terminal involving non-MFIs**

### **a) At terminals provided by resident PSPs with cards issued by resident PSPs**

Data are reported from the issuing side. If data were reported from the acquiring side, they could not be published owing to the possibility of respondents being identified.

Data from 2016 onward is reported from the acquiring side.

### **b) At terminals provided by resident PSPs with cards issued by non-resident PSPs**

Data in this section are reported from the acquiring side and cannot be published owing to the possibility of respondents being identified.

## **Cash advances at POS terminals**

Data in this section are reported from the acquiring side and are no longer published. Prior to 2011 data relate to Laser Card Services Ltd, the Irish-owned debit card scheme. Owing to a switch away from this scheme, data were not available in 2011. For 2012 the data were supplied by acquiring institutions operating in Ireland. While this remains the case, data from 2013 onwards are not published as they are reported only by institutions licenced in Ireland, with the possibility that respondents could otherwise be identified.

## **Table 9: Participation in selected payment systems**

### **TARGET component: TARGET2-IE**

#### **Direct participants**

The central bank hosts an account in Target2 for IPCC. Therefore, IPCC is not a participant in Target 2, either directly or indirectly. There is also a public administration for which the central bank provides a similar facility and is likewise not



a participant in Target 2. Data for 2014-15 were revised to reflect these classifications.

### **Indirect participants**

Data show addressable BICs in Ireland in TARGET2-IE.

### **IPCC**

The Irish Paper Clearing Company Ltd (IPCC) maintains and operates a clearing and settlement system for domestic paper debits (i.e. cheques) and credits.

### **IRECC**

The Irish Retail Electronic Payments Clearing Company (IRECC) maintained and operated a clearing and settlement system for domestic electronic payments until 31 July 2014, at which time it was wound up.

### **IRIS**

IRIS ceased to operate with effect from 18 February 2008 when Ireland migrated to the TARGET2 system.

## **Tables 10 and 11: Payments processed by selected payment systems**

### **TARGET component: TARGET2-IE**

Prior to 2014 data for “credit transfers sent” were provided on an actual basis. However, data for all subcategories of this item were estimated.

### **Retail systems: IPCC and IRECC (Retail Clearings) – transactions processed within IPCC and IRECC**

In the past transaction data for these two payments systems were represented together, with the clarifying note that all paper transactions were processed within IPCC, while all electronic items were processed within IRECC. From 2014 the statistics for these systems were separately reported in Tables 10 and 11, reflecting how they have always been represented in Table 9. In that year data for these systems were revised back to 2002, and separate concentration ratios reported. For the years 2000 and 2001 the systems are still recorded together.



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Ireland

### 1. Basic statistical data

	2017	2018	2019	2020	2021
Population (thousands, annual average)	4,802	4,861	4,927	4,980	5,019
GDP (EUR billions)	299	327	356	375	434
GDP per capita (EUR)	62,164	67,366	72,325	75,346	86,492
HICP (annual percentage changes)	0.3	0.7	0.9	-0.5	2.4

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Ireland

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

(EUR millions; end of period)

	2017	2018	2019	2020	2021
Currency in circulation outside MFIs	.	.	.	.	.
Value of overnight deposits held at MFIs	168,440	186,102	219,823	270,804	306,175
<i>of which:</i>					
Transferable deposits	113,731	132,194	156,011	198,024	230,324
Narrow money supply (M1)	.	.	.	.	.
<i>Memorandum items:</i>					
Overnight deposits in foreign currencies held at MFIs	20,186	19,790	26,440	35,006	39,355
Outstanding value on e-money storages issued by MFIs	.	.	.	.	.
<i>of which:</i>					
Hardware-based electronic money	.	.	.	.	.
Software-based electronic money	.	.	.	.	.

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Ireland

### 3. Settlement media used by credit institutions

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

	2017	2018	2019	2020	2021
Overnight deposits held at the central bank	22,027	23,569	39,128	62,459	107,806
Overnight deposits held at other credit institutions (end of period)	33,815	34,063	35,148	33,118	39,991
of which:					
Transferable deposits at other MFIs (end of period)	15,934	17,641	25,156	22,509	26,798
<i>Memorandum items:</i>					
Non-intraday borrowing from the central bank	7,478	3,023	2,033	7,289	21,050
Intraday borrowing from the central bank (average for last reserve maintenance period)	94	99	82	3	0

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



# EUROPEAN CENTRAL BANK

## EUROSYSTEM

### Ireland

#### 5. Institutions offering payment services to non-MFIs - page 1

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

	2017	2018	2019	2020	2021
<b>Institutions offering payment services to non-MFIs (total)</b>					
Number of institutions	364	342	348	326	326
Number of offices	.	.	.	.	.
Number of overnight deposits (thousands)	.	.	.	.	.
of which:					
Number of internet/PC-linked overnight deposits (thousands)	6,830.3	7,007.1	6,252.7	6,346.6	9,988.5
Value of overnight deposits	.	.	.	.	.
Number of payment accounts (thousands)	.	.	.	.	.
Number of e-money accounts (thousands)	296.6	1,188.3	2,561.3	9,948.1	13,409.3
Outstanding value on e-money storages issued	23	80	103	1,242	1,589
<b>Central bank</b>					
Number of offices	1	1	1	1	.
Number of overnight deposits (thousands)	1.0	1.0	1.0	1.0	.
Value of overnight deposits	12,842	19,343	21,968	19,225	31,237
of which:					
Value of transferable deposits	12,843	19,344	21,969	19,216	31,178
<b>Credit institutions irrespective of their legal incorporation</b>					
Number of institutions	347	327	314	301	288
Number of offices	1,295	1,233	969	935	809
Number of overnight deposits (thousands)	13,099.4	13,357.5	11,664.3	14,713.1	12,044.0
of which:					
Number of internet/PC-linked overnight deposits (thousands)	6,830.3	7,007.1	6,252.7	6,346.6	9,988.5
Number of transferable overnight deposits (thousands)	11,192.8	11,455.0	10,433.8	10,810.7	10,319.9
of which:					
Number of internet/PC-linked transferable overnight deposits (thousands)	5,879.1	6,218.1	5,566.1	5,684.5	9,057.4
Value of overnight deposits	157,055	168,241	203,158	257,087	278,916
of which:					
Value of transferable deposits	100,888	112,850	134,042	178,808	199,146
Number of payment accounts (thousands)	10,278.9	10,602.7	9,454.6	9,603.8	.
Number of e-money accounts (thousands)	.	.	.	.	.
Outstanding value on e-money storages issued	.	.	.	.	.
<b>Credit institutions irrespective of their legal incorporation</b>					
<b>Credit institutions legally incorporated in the reporting country</b>					
Number of institutions	312	291	282	270	259
Number of offices	1,277	1,220	960	929	803
Value of overnight deposits	.	.	.	.	.
<b>Branches of euro area-based credit institutions</b>					
Number of institutions	21	23	26	25	26
Number of offices	8	7	6	5	5
Value of overnight deposits	.	.	.	.	.
<b>Branches of EEA-based credit institutions outside the euro area</b>					
Number of institutions	13	13	6	3	3
Number of offices	10	6	3	1	1
Value of overnight deposits	.	.	.	.	.
<b>Branches of non-EEA-based credit institutions</b>					
Number of institutions	1	0	0	3	0
Number of offices	0	0	0	0	0
Value of overnight deposits	.	.	.	.	.
<b>Electronic money institutions</b>					
Number of institutions	2	2	12	12	17
Number of payment accounts (thousands)	.	.	.	.	.
Number of e-money accounts (thousands)	.	.	.	.	.
Outstanding value on e-money storages issued	.	.	.	.	.
<b>Other payment service providers</b>					
Number of institutions	14	12	21	12	20
Number of offices	.	.	.	.	.
Number of overnight deposits (thousands)	.	.	.	.	.
Value of overnight deposits	.	.	.	.	.
Number of payment accounts (thousands)	.	.	.	.	.
Number of e-money accounts (thousands)	0.0	0.0	0.0	0.0	0.0
Outstanding value on e-money storages issued	0.0	0.0	0.0	0.0	0.0

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Ireland

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

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

	2017	2018	2019	2020	2021
<i>Memorandum items:</i>					
<b>Number of payment institutions operating in the country on a cross-border basis</b>	98	124	125	143	92
<i>of which:</i>					
Institutions providing services through an established branch	4	3	3	0	0
Institutions providing services through an agent	10	10	12	15	52
Institutions providing services neither establishing a branch nor through an agent	84	111	110	128	40

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Ireland

### 6. Payment card functions and accepting devices

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

	2017	2018	2019	2020	2021
<b>Cards issued by resident PSPs</b>					
Cards with a cash function	7,258	7,560	8,295	9,360	9,403
Cards with a payment function*	7,030	7,428	7,659	8,043	8,188
<i>of which:</i>					
Cards with a debit function	4,716	4,904	5,241	5,682	5,891
Cards with a delayed debit function	-	-	-	-	-
Cards with a credit function	1,741	1,969	1,871	1,845	1,827
Cards with a debit and/or delayed debit function	-	-	-	-	-
Cards with a credit and/or delayed debit function	0	0	0	0	0
Cards with an e-money function	-	1,179	2,550	8,960	35,623
Cards on which e-money can be stored directly	0	0	0	564	27,717
Cards which give access to e-money stored on e-money accounts	-	1,179	2,550	8,395	7,906
Cards with an e-money function					



EUROPEAN CENTRAL BANK

EUROSYSTEM

Ireland

7a. Payments per type of payment service involving non-MFIs - page 1

(number of payments sent, unless otherwise stated; millions; total for the period)

	2017	2018	2019	2020	2021
<b>Payments per type of payment service</b>					
<b>Total payments involving non-MFIs</b>	1,416.4	1,650.6	1,909.9	2,139.6	2,636.1
Domestic	1,216.2	1,409.6	1,571.2	1,753.2	2,049.9
Cross-border	200.1	241.0	338.7	386.4	586.2
<b>Credit transfers</b>	279.4	310.5	335.1	368.1	453.1
Domestic	265.8	296.1	315.8	340.0	370.4
Cross-border	13.5	14.4	19.2	28.1	82.7
Credit transfers					
Initiated in paper-based form	0.9	0.9	0.7	0.6	0.7
Initiated electronically	278.4	309.6	334.4	367.5	452.5
Initiated in a file/batch	127.8	137.2	141.6	155.7	227.4
Initiated on a single payment basis	150.6	172.4	192.8	211.8	225.1
of which (memorandum item):					
Online banking based e-payments	0.0	.	.	.	.
Credit transfers					
of which:					
Non-SEPA credit transfers	6.4	6.1	6.9	8.2	39.9
<b>Direct debits</b>	126.7	132.3	139.8	149.8	157.7
Domestic	126.3	131.8	133.1	135.2	130.8
Cross-border	0.4	0.5	6.8	14.6	26.9
Direct debits					
Initiated in a file/batch	125.1	130.7	132.0	133.9	139.9
Initiated on a single payment basis	1.5	1.6	7.8	15.9	17.8
Direct debits					
of which:					
Non-SEPA direct debits	0.0	0.0	0.0	0.0	0.0
<b>Card payments with cards issued by resident PSPs*</b>	907.1	1,100.8	1,324.2	1,363.6	1,643.9
Domestic card payments	764.2	925.8	1,075.5	1,117.7	1,343.3
Cross-border card payments	142.9	175.0	248.6	245.8	300.6
Card payments with cards issued by resident PSPs*					
Payments with cards with a debit function	687.8	853.0	999.6	1,074.2	1,328.7
Payments with cards with a delayed debit function	.	.	.	.	.
Payments with cards with a credit function	113.4	127.4	150.8	131.0	139.3
Payments with cards with a debit and/or delayed debit function	.	.	.	.	.
Payments with cards with a credit and/or delayed debit function	0.0	0.0	0.0	0.0	0.0
Card payments with cards issued by resident PSPs*					
Payments initiated at physical EFTPOS	700.6	848.3	1,019.6	980.8	1,191.6
Payments initiated remotely	206.5	252.5	304.6	382.8	452.3
<b>E-money payments with e-money issued by resident PSPs</b>	.	6.3	15.4	180.8	307.6
Domestic	.	.	.	.	.
Cross-border	1.1	5.2	14.1	54.8	131.9
E-money payments with e-money issued by resident PSPs					
With cards on which e-money can be stored directly	.	.	.	.	.
With e-money accounts	.	.	.	.	.
of which:					
Accessed through a card	.	1.6	5.8	13.7	86.8
<b>Cheques</b>	41.5	36.8	32.1	23.8	20.7
Domestic	41.0	36.4	31.7	23.6	.
Cross-border	0.5	.	.	.	0.3
<b>Other payment services</b>	.	64.0	63.4	53.4	53.1
Domestic	.	18.5	13.8	10.6	9.4
Cross-border	41.7	45.5	49.6	42.8	.

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

\*Except cards with an e-money function only.





EUROPEAN CENTRAL BANK

EUROSYSTEM

## Ireland

### 7a. Payments per type of payment service involving non-MFIs - page 2

(number of payments sent, unless otherwise stated; millions; total for the period)

	2017	2018	2019	2020	2021
<b>Total cross-border payments received (excluding card payments)</b>	50.0	56.1	61.9	94.1	177.2
Cross-border credit transfers received	18.8	19.0	22.6	30.7	74.9
Cross-border direct debits received	16.7	21.7	23.2	26.6	44.3
Cross-border e-money payments with e-money issued by resident PSPs received	.	.	.	.	.
Cross-border cheques received	0.1	0.1	0.1	0.1	1.2
Other cross-border payment services received	.	15.3	16.0	15.2	19.5
<i>Memorandum items:</i>					
Credits to the accounts by simple book entry	4.8	4.7	4.1	3.1	3.0
Debits from the accounts by simple book entry	28.0	.	.	.	.
Money remittances	.	45.6	49.7	42.9	40.4
Domestic	.	0.1	0.1	0.1	0.0
Cross-border	41.7	45.5	49.6	42.8	.
Transactions via telecommunication, digital or IT device	0.0	.	.	.	.
Other services (not included in the Payment Services Directive)	0.0	0.0	0.0	0.0	0.0
Domestic	0.0	0.0	0.0	0.0	0.0
Cross-border	0.0	0.0	0.0	0.0	0.0
Cross-border money remittances received	.	15.3	15.7	15.2	16.0
Cross-border transactions via telecommunication, digital or IT device received	0.0	0.0	0.0	0.0	0.0

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Ireland

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

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

	2017	2018	2019	2020	2021
<b>a) At terminals provided by resident PSPs with cards issued by resident PSPs</b>	496.1	582.6	795.0	826.8	988.6
At terminals located in the reporting country	491.7	576.8	788.3	815.5	967.7
At terminals located abroad	4.4	5.7	6.7	11.3	20.9
At terminals provided by resident PSPs with cards issued by resident PSPs of which:					
ATM cash withdrawals (except e-money transactions)	154.0	162.0	114.0	68.0	52.0
At terminals located in the reporting country	154.0	162.0	114.0	68.0	.
At terminals located abroad	0.0	.	.	.	0.0
ATM cash deposits (except e-money transactions)	15.7	15.8	15.5	11.8	11.8
At terminals located in the reporting country	.	15.8	15.5	11.8	11.8
At terminals located abroad	.	.	.	.	0.0
POS transactions (except e-money transactions)	.	404.7	665.4	745.4	920.5
At terminals located in the reporting country	.	399.0	658.7	735.6	903.8
At terminals located abroad	4.4	5.7	6.7	9.9	16.7
E-money card-loading/unloading transactions	0.4	0.0	0.0	0.0	0.0
At terminals located in the reporting country	.	0.0	0.0	0.0	0.0
At terminals located abroad	.	.	.	.	.
E-money payments with cards with an e-money function	0.9	0.0	0.0	1.5	4.2
At terminals located in the reporting country	.	0.0	0.0	0.1	0.0
At terminals located abroad	.	0.0	0.0	1.4	.
<b>b) At terminals provided by resident PSPs with cards issued by non-resident PSPs</b>	460.4	597.2	1,124.7	1,382.8	2,323.7
At terminals located in the reporting country	112.0	137.5	174.6	89.5	109.5
At terminals located abroad	348.4	459.6	950.1	1,293.3	2,214.2
At terminals provided by resident PSPs with cards issued by non-resident PSPs of which:					
ATM cash withdrawals (except e-money transactions)	8.9	8.4	7.4	4.3	3.6
At terminals located in the reporting country	.	8.4	7.4	4.3	3.6
At terminals located abroad	.	.	.	.	0.0
ATM cash deposits (except e-money transactions)	.	0.0	0.0	0.0	0.0
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	0.0
POS transactions (except e-money transactions)	.	588.8	1,117.4	1,378.5	2,320.2
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	348.4	459.6	950.1	1,293.3	2,214.2
E-money card-loading/unloading transactions	.	0.0	0.0	0.0	0.0
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
E-money payments with cards with an e-money function	.	0.0	0.0	0.0	0.0
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	0.0
<b>c) At terminals provided by non-resident PSPs with cards issued by resident PSPs</b>	376.3	478.9	524.7	455.9	554.0
At terminals located in the reporting country	315.4	400.2	388.4	370.4	441.4
At terminals located abroad	61.0	78.6	136.3	85.5	112.6
At terminals provided by non-resident PSPs with cards issued by resident PSPs of which:					
ATM cash withdrawals (except e-money transactions)	22.8	30.2	40.7	24.6	34.2
At terminals located in the reporting country	13.3	20.1	31.2	21.4	29.3
At terminals located abroad	9.5	10.2	9.5	3.2	.
ATM cash deposits (except e-money transactions)	.	0.0	0.0	0.0	0.0
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	.	.	.	.	.
POS transactions (except e-money transactions)	353.4	447.7	478.2	422.3	500.9
At terminals located in the reporting country	302.0	380.1	357.2	349.0	412.0
At terminals located abroad	51.4	67.5	121.0	73.4	.
E-money card-loading/unloading transactions	0.0	0.0	0.0	0.0	0.0
At terminals located in the reporting country	0.0	0.0	0.0	0.0	.
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
E-money payments with cards with an e-money function	0.1	1.0	5.8	8.9	19.0
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	0.9	5.8	8.9	18.9
<i>Memorandum items:</i>					
Cash advances at POS terminals	.	9.6	15.6	8.6	8.2
OTC cash withdrawals	7.6	7.7	6.2	4.2	4.0
OTC cash deposits	11.7	10.7	7.5	6.3	5.2

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

Ireland

8a. Payments per type of payment service involving non-MFIs - page 1

(value of payments sent, unless otherwise stated; EUR billions; total for the period)

	2017	2018	2019	2020	2021
<b>Payments per type of payment service</b>					
<b>Total payments involving non-MFIs</b>	2,233.1	2,918.3	4,971.3	7,580.0	9,257.0
Domestic	1,152.8	1,493.8	2,071.5	2,540.6	3,265.4
Cross-border	1,080.3	1,424.5	2,899.8	5,039.4	.
<b>Credit transfers</b>	1,913.5	2,580.9	4,612.0	7,245.5	8,865.7
Domestic	861.0	1,189.7	1,758.7	2,249.0	2,939.6
Cross-border	1,052.4	1,391.2	2,853.3	4,996.5	.
Credit transfers					
Initiated in paper-based form	115.2	80.6	89.8	81.0	82.6
Initiated electronically	1,798.3	2,500.3	4,522.2	7,164.6	8,783.1
Initiated in a file/batch	374.3	426.7	430.9	507.1	1,013.3
Initiated on a single payment basis	1,424.0	2,073.7	4,091.3	6,657.5	7,769.8
of which (memorandum item):					
Online banking based e-payments	0.0	.	.	.	.
Credit transfers					
of which:					
Non-SEPA credit transfers	1,221.6	1,692.2	3,548.2	6,141.8	6,620.0
<b>Direct debits</b>	111.4	123.1	134.0	139.4	155.9
Domestic	106.7	116.6	122.8	127.1	143.1
Cross-border	4.7	6.5	11.2	12.3	12.9
Direct debits					
Initiated in a file/batch	109.5	120.4	128.4	131.6	146.5
Initiated on a single payment basis	1.9	.	.	.	.
Direct debits					
of which:					
Non-SEPA direct debits	0.0	.	.	.	.
<b>Card payments with cards issued by resident PSPs*</b>	46.3	52.2	63.3	61.6	73.9
Domestic card payments	38.1	42.6	46.5	47.5	55.9
Cross-border card payments	8.2	9.7	16.9	14.1	.
Card payments with cards issued by resident PSPs*					
Payments with cards with a debit function	31.0	35.6	40.1	43.9	54.6
Payments with cards with a delayed debit function	.	.	.	.	.
Payments with cards with a credit function	9.0	9.8	12.1	9.0	9.5
Payments with cards with a debit and/or delayed debit function	.	.	.	.	.
Payments with cards with a credit and/or delayed debit function	0.0	0.0	0.0	0.0	0.0
Card payments with cards issued by resident PSPs*					
Payments initiated at physical EFTPOS	30.5	33.2	39.8	35.8	42.9
Payments initiated remotely	15.8	19.1	23.5	25.9	31.0
<b>E-money payments with e-money issued by resident PSPs</b>	.	0.2	0.4	7.2	28.0
Domestic	.	.	.	.	.
Cross-border	0.2	0.1	0.4	2.0	18.0
E-money payments with e-money issued by resident PSPs					
With cards on which e-money can be stored directly	0.0	0.0	0.0	0.0	0.0
With e-money accounts	.	.	.	.	.
of which:					
Accessed through a card	.	0.1	0.2	0.7	8.0
<b>Cheques</b>	137.5	134.6	134.0	104.1	109.6
Domestic	136.6	133.8	133.3	103.7	.
Cross-border	0.9	0.8	0.8	0.4	0.8
<b>Other payment services</b>	.	.	.	.	.
Domestic	.	11.1	10.2	8.1	.
Cross-border	13.9	16.2	17.3	14.0	.

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

\*Except cards with an e-money function only.



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Ireland

### 8a. Payments per type of payment service involving non-MFIs - page 2

(value of payments sent, unless otherwise stated; EUR billions; total for the period)

	2017	2018	2019	2020	2021
<b>Total cross-border payments received (excluding card payments)</b>	1,066.3	1,486.9	2,720.9	4,727.8	6,123.6
Cross-border credit transfers received	1,051.9	1,469.2	2,636.9	4,709.8	5,545.8
Cross-border direct debits received	6.5	9.9	10.7	9.7	18.6
Cross-border e-money payments with e-money issued by resident PSPs received	.	.	.	.	.
Cross-border cheques received	1.2	0.6	0.7	0.5	1.4
Other cross-border payment services received	.	7.1	8.1	6.0	8.7
<i>Memorandum items:</i>					
Credits to the accounts by simple book entry	1.3	.	4.3	6.4	4.4
Debits from the accounts by simple book entry	2.3	.	.	5.3	.
Money remittances	.	16.5	18.2	14.5	15.3
Domestic	.	0.5	0.9	0.5	0.2
Cross-border	13.9	16.0	17.3	14.0	.
Transactions via telecommunication, digital or IT device	0.0	.	.	.	.
Other services (not included in the Payment Services Directive)	0.0	0.0	0.0	0.0	0.0
Domestic	0.0	0.0	0.0	0.0	0.0
Cross-border	0.0	0.0	0.0	0.0	0.0
Cross-border money remittances received	.	7.0	8.0	6.0	7.9
Cross-border transactions via telecommunication, digital or IT device received	0.0	0.0	0.0	0.0	0.0

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Ireland

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

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

	2017	2018	2019	2020	2021
<b>a) At terminals provided by resident PSPs with cards issued by resident PSPs</b>	44.6	48.1	53.7	46.5	50.8
At terminals located in the reporting country	44.3	47.8	53.3	45.9	49.2
At terminals located abroad	0.2	0.3	0.4	0.5	1.5
At terminals provided by resident PSPs with cards issued by resident PSPs of which:					
ATM cash withdrawals (except e-money transactions)	19.4	20.4	16.9	11.7	10.0
At terminals located in the reporting country	19.4	20.4	16.9	11.7	10.0
At terminals located abroad	0.0	0.0	.	.	0.0
ATM cash deposits (except e-money transactions)	8.3	8.4	8.1	6.1	6.4
At terminals located in the reporting country	.	8.4	8.1	6.1	6.4
At terminals located abroad	.	.	.	.	0.0
POS transactions (except e-money transactions)	.	19.4	28.7	28.6	33.5
At terminals located in the reporting country	.	19.1	28.3	28.1	32.8
At terminals located abroad	0.2	0.3	0.4	0.5	0.7
E-money card-loading/unloading transactions	0.0	0.0	0.0	0.0	0.0
At terminals located in the reporting country	.	0.0	0.0	0.0	0.0
At terminals located abroad	.	.	.	.	.
E-money payments with cards with an e-money function	0.0	0.0	0.0	0.1	0.9
At terminals located in the reporting country	.	0.0	0.0	0.0	0.0
At terminals located abroad	.	0.0	0.0	0.1	.
<b>b) At terminals provided by resident PSPs with cards issued by non-resident PSPs</b>	29.0	35.8	60.8	50.8	74.7
At terminals located in the reporting country	8.9	10.2	12.1	4.0	5.5
At terminals located abroad	20.1	25.6	48.7	46.8	69.2
At terminals provided by resident PSPs with cards issued by non-resident PSPs of which:					
ATM cash withdrawals (except e-money transactions)	.	1.2	1.0	0.7	0.6
At terminals located in the reporting country	1.3	1.2	1.0	0.7	0.6
At terminals located abroad	.	.	.	.	0.0
ATM cash deposits (except e-money transactions)	.	0.0	0.0	0.0	0.0
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	0.0
POS transactions (except e-money transactions)	.	34.5	59.8	50.2	74.2
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	20.1	25.6	48.7	46.8	69.2
E-money card-loading/unloading transactions	0.0	0.0	0.0	0.0	0.0
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	0.0	0.0	0.0	0.0	.
E-money payments with cards with an e-money function	.	0.0	0.0	0.0	0.0
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	0.0
<b>c) At terminals provided by non-resident PSPs with cards issued by resident PSPs</b>	17.9	21.8	27.9	22.3	26.9
At terminals located in the reporting country	13.4	16.4	17.0	16.9	20.6
At terminals located abroad	4.6	5.4	10.9	5.4	.
At terminals provided by non-resident PSPs with cards issued by resident PSPs of which:					
ATM cash withdrawals (except e-money transactions)	2.6	3.4	4.7	3.0	4.2
At terminals located in the reporting country	1.3	2.1	3.4	2.5	3.6
At terminals located abroad	1.3	1.3	1.3	0.5	.
ATM cash deposits (except e-money transactions)	.	0.0	0.0	0.0	0.0
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	.	.	.	.	0.0
POS transactions (except e-money transactions)	15.3	18.4	23.0	18.9	21.8
At terminals located in the reporting country	12.0	14.4	13.6	14.4	17.0
At terminals located abroad	3.3	4.0	9.4	4.5	.
E-money card-loading/unloading transactions	0.0	0.0	0.0	0.0	0.0
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	0.0	0.0	0.0	0.0	.
E-money payments with cards with an e-money function	.	0.0	0.2	0.4	0.9
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	0.0	0.0	0.2	0.4	.
<b>Memorandum items:</b>					
Cash advances at POS terminals	.	0.4	0.7	0.4	0.4
OTC cash withdrawals	5.9	5.7	5.4	4.5	4.7
OTC cash deposits	5.6	4.8	3.9	3.1	3.2

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Ireland

### 9. Participation in selected payment systems

(original units; end of period)

	2017	2018	2019	2020	2021
<b>TARGET COMPONENT: TARGET2-IE</b>					
Number of participants	22	21	26	26	27
<i>of which:</i>					
Direct participants	15	15	20	20	21
<i>of which:</i>					
Credit institutions	.	.	.	.	.
Central bank	.	.	.	.	.
Other direct participants	.	.	.	.	.
<i>of which:</i>					
Public administration	.	.	.	.	.
Clearing and settlement organisations	0	0	0	0	0
Other financial institutions	-	-	-	-	-
Others	0	0	0	0	0
Indirect participants	7	6	6	6	6
<b>RETAIL SYSTEM: IPCC</b>					
Number of participants	.	10	10	10	10
<i>of which:</i>					
Direct participants	.	10	10	10	10
<i>of which:</i>					
Credit institutions	.	9	9	9	9
Central bank	.	1	1	1	1
Other direct participants	-	-	-	-	-
<i>of which:</i>					
Public administration	-	-	-	-	-
Clearing and settlement organisations	-	-	-	-	-
Other financial institutions	-	-	-	-	-
Others	-	-	-	-	-
Indirect participants	5	0	0	0	0

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Ireland

### 10. Payments processed by selected payment systems

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

	2017	2018	2019	2020	2021
<b>TARGET COMPONENT: TARGET2-IE</b>					
Credit transfers and direct debits	0.8	0.9	0.9	0.7	0.8
<i>of which:</i>					
Credit transfers and direct debits within the same TARGET component	0.4	0.4	0.4	0.3	0.3
Credit transfers and direct debits to another TARGET component	0.4	0.5	0.5	0.5	0.5
<i>of which:</i>					
Credit transfers and direct debits to a euro area TARGET component	0.4	0.4	0.5	0.5	0.5
Credit transfers and direct debits to a non-euro area TARGET component	0.0	0.0	0.0	0.0	0.0
Concentration ratio in terms of volume (percentages)	.	.	.	.	.
<b>RETAIL SYSTEM: IPCC</b>					
<b>Total transactions</b>	22.3	19.7	17.0	12.9	11.3
Domestic	22.3	19.7	17.0	12.9	11.3
Cross-border	0.0	0.0	0.0	0.0	0.0
Credit transfers	0.1	0.0	0.1	0.0	0.1
Domestic	0.1	0.0	0.1	0.0	0.1
Cross-border	0.0	0.0	0.0	0.0	0.0
Credit transfers					
Initiated in a paper-based form	0.1	0.0	0.1	0.0	0.1
Initiated electronically	0.0	0.0	0.0	0.0	0.0
Direct debits	0.0	0.0	0.0	0.0	0.0
Domestic	0.0	0.0	0.0	0.0	0.0
Cross-border	0.0	0.0	0.0	0.0	0.0
Card payments (except e-money transactions)	0.0	0.0	0.0	0.0	0.0
Domestic	0.0	0.0	0.0	0.0	0.0
Cross-border	0.0	0.0	0.0	0.0	0.0
ATM transactions (except e-money transactions)	0.0	0.0	0.0	0.0	0.0
Domestic	0.0	0.0	0.0	0.0	0.0
Cross-border	0.0	0.0	0.0	0.0	0.0
E-money payment transactions	0.0	0.0	0.0	0.0	0.0
Domestic	0.0	0.0	0.0	0.0	0.0
Cross-border	0.0	0.0	0.0	0.0	0.0
Cheques	22.2	19.7	16.9	12.9	11.2
Domestic	22.2	19.7	16.9	12.9	11.2
Cross-border	0.0	0.0	0.0	0.0	0.0
Other payment services	0.0	0.0	0.0	0.0	0.0
Domestic	0.0	0.0	0.0	0.0	0.0
Cross-border	0.0	0.0	0.0	0.0	0.0
Concentration ratio in terms of volume (percentages)	99.4	99.5	98.7	99.7	99.7

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Ireland

### 11. Payments processed by selected payment systems

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

	2017	2018	2019	2020	2021
<b>TARGET COMPONENT: TARGET2-IE</b>					
Credit transfers and direct debits	4,463.6	3,873.5	4,199.7	4,510.5	4,907.6
<i>of which:</i>					
Credit transfers and direct debits within the same TARGET component	3,455.2	3,132.9	3,372.6	3,747.6	4,047.7
Credit transfers and direct debits to another TARGET component	1,008.4	740.6	827.1	762.9	859.8
<i>of which:</i>					
Credit transfers and direct debits to a euro area TARGET component	993.4	724.6	812.1	755.2	845.0
Credit transfers and direct debits to a non-euro area TARGET component	15.0	15.9	15.0	7.7	14.8
Concentration ratio in terms of value (percentages)	83.5	85.5	84.1	84.8	95.5
<b>RETAIL SYSTEM: IPCC</b>					
<b>Total transactions</b>	<b>51.2</b>	<b>46.8</b>	<b>42.0</b>	<b>32.6</b>	<b>32.6</b>
Domestic	51.2	46.8	42.0	32.6	32.6
Cross-border	0.0	0.0	0.0	0.0	0.0
Credit transfers	0.5	0.4	0.6	0.2	0.1
Domestic	0.5	0.4	0.6	0.2	0.1
Cross-border	0.0	0.0	0.0	0.0	0.0
Credit transfers					
Initiated in a paper-based form	0.5	0.4	0.6	0.2	0.1
Initiated electronically	0.0	0.0	0.0	0.0	0.0
Direct debits	0.0	0.0	0.0	0.0	0.0
Domestic	0.0	0.0	0.0	0.0	0.0
Cross-border	0.0	0.0	0.0	0.0	0.0
Card payments (except e-money transactions)	0.0	0.0	0.0	0.0	0.0
Domestic	0.0	0.0	0.0	0.0	0.0
Cross-border	0.0	0.0	0.0	0.0	0.0
ATM transactions (except e-money transactions)	0.0	0.0	0.0	0.0	0.0
Domestic	0.0	0.0	0.0	0.0	0.0
Cross-border	0.0	0.0	0.0	0.0	0.0
E-money payment transactions	0.0	0.0	0.0	0.0	0.0
Domestic	0.0	0.0	0.0	0.0	0.0
Cross-border	0.0	0.0	0.0	0.0	0.0
Cheques	50.7	46.4	41.3	32.4	32.4
Domestic	50.7	46.4	41.3	32.4	32.4
Cross-border	0.0	0.0	0.0	0.0	0.0
Other payment services	0.0	0.0	0.0	0.0	0.0
Domestic	0.0	0.0	0.0	0.0	0.0
Cross-border	0.0	0.0	0.0	0.0	0.0
Concentration ratio in terms of value (percentages)	97.7	98.2	99.6	98.6	98.3

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



# General notes: Greece

Source for Table 1: Eurostat.

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

## 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 at MFIs

Overnight deposits held at MFIs (excluding ECB). 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)

Following the introduction of the euro on 1 January 2002, these figures are provided solely at an aggregated euro area level.

### Outstanding value on e-money storages issued by MFIs

Source: ECB. Covering MFIs without derogations under Article 9(1) of Regulation ECB/2013/33 (where applicable).

## Table 3: Settlement media used by credit institutions

### Overnight deposits held at other credit institutions

Value for the last quarter of the period.

## Table 4: Banknotes and coins

Refer to Table 3 in the “Euro area aggregate data” section.

## Table 5: Institutions offering payment services to non-MFIs

### **Credit institutions legally incorporated in the reporting country: number of offices**

In 2013 a significant number of credit institutions ceased operations as part of the restructuring of Greece’s banking industry. In total, 11 credit institutions were taken over and the licences of three other credit institutions (cooperative banks) were revoked.

In 2012 the licences of three credit institutions (cooperative banks) were revoked.

### **Branches of euro area-based credit institutions: number of offices**

In 2008 the figures of the Cypriot credit institutions were moved from the series “Branches of EEA-based credit institutions (outside the EA)” to the series “Branches of EA-based credit institutions”.

### **Branches of euro area-based credit institutions: value of overnight deposits**

In 2008 the figures of the Cypriot credit institutions were moved from the series “Branches of EEA-based credit institutions (outside the EA)” to the series “Branches of EA-based credit institutions”.

### **Branches of EEA-based credit institutions (outside the euro area): value of overnight deposits**

Includes transferable and non-transferable deposits as well as deposits for card-based e-money

### **Electronic money institutions: number of institutions**

In October 2014 the Bank of Greece licenced the first electronic money institution.

## Table 6: Payment card functions and accepting devices

### **Cards issued by resident payment service providers**

#### **Cards with a credit function**

The decrease in the number of cards in 2018 was due to the implementation of rationalization policies in the issuance and circulation of cards and not to a market driven evolution. Seems more likely that also for the years before 2018 the actual number of active credit cards was also around to 2.5 mil.

#### **Cards with a debit function**

The evolution in the number of cards in circulation is confirmed by the general turn in the payments culture in Greece, which was enhanced by the SARS-COV-2 pandemic.

#### **Cards with a delayed debit function**

Figures prior to 2004 include a special type of card instrument (Diners cards), which from 2004 is reported in the category "Cards with a credit function" and not "Cards with a delayed debit function".

#### **Total number of cards (irrespective of the number of functions on the card), of which cards with a combined debit, cash and e-money function**

Not applicable.

### **Terminals provided by resident payment service providers**

#### **ATMs**

Cash accepting machines, which are usually located inside branches, and allow users to conduct payments, are included in ATMs.

### **ATMs with a cash withdrawal function**

Cash accepting machines, which are usually located inside branches, and allow users to conduct payments, are not included in ATMs with a cash withdrawal function.

### **ATMs with a credit transfer function**

Cash accepting machines, which are usually located inside branches, and allow users to conduct payments, are included in ATMs with a credit transfer function.

### **POS terminals**

Imprinted POS terminals are not included from 2014. In order to avoid double counting, the number of EFTPOS terminals is based on the legal ownership (terminal providers) and not the acquirer of the terminal.

For the years 2017 onwards, the evolution in the number of POS terminals is justified by the Government measures for the limitation of cash payments in combination to SARS-COV-2 impact on payments.

### **E-money card terminals and subcategories**

Not applicable.

## **Tables 7a and 8a: Payments per type of payment service involving non-MFIs**

### **Credit transfers, initiated on a single payment basis**

For the year 2015 the value of credit transfers that were initiated on a single payment basis was 196.15 EUR billions.

### **Direct debits**

For the years 2014 and 2015 the total value of direct debits was 6.69 EUR billions and 9.82 EUR billions respectively. Also, for the same years, the value of domestic direct debits was 6.68 EUR billions and 9.80 EUR billions respectively.

For the years 2017 up to 2020, the volume and value of direct debits were revised significantly in 2022 in order for the figures to be consistent with the methodology. After an investigation, it was made clear that a large number of R-transactions were double-counted by some PSPs, which are at the same time major data contributors.

The BoG recalculated the correct figures for the volume and the value after removing the transactions that were double-counted in the previous years.

### **Payments with cards with a debit function**

The evolution in the number of payments is justified by the protection measures against SARS-COV-2 with the limitation of cash payments.

In 2022, the BoG addressed all card payments data providers, which were asked to review their data according to the methodology for the years 2017 up to 2020. The main drive for this campaign was the inconsistency between real life conditions and statistics. For example, the unexpected increase in card payments to terminals, which are, located abroad taking into account the imposed restrictions due to Covid pandemic. As a result of this review, a number of PSPs revised their data in order to align with the methodology. Consequently, the BoG had to revise the figures of the concerned series for the mentioned years

### **Payments with cards with a debit and/or delayed debit function**

Not applicable.

### **Payments with cards with a credit and/or delayed debit function**

Not applicable.

### **Cheques**

For the year 2002, data refer to all cheques for which the acquiring bank is different from the issuing bank.

For the first half of 2014, reported figures on geographical breakdowns are partially based on estimates, in accordance with the new methodology.

### **Memo item: Credits to the accounts by simple book entry**

According to the new data methodology, it has only been possible to obtain figures as from 2006. Historical data are not available.

### **Memo item: Debits from the accounts by simple book entry**

According to the new data methodology, it has only been possible to obtain figures as from 2006. Historical data are not available.

Other payment services include money remittances, OTC cash withdrawals and OTC cash deposits from 2014 onwards.

## Tables 7b and 8b: Payments per type of terminal involving non-MFIs

### **Transactions at terminals provided by resident PSPs with cards issued by resident PSPs**

For the years 2019-2020, the increase in transactions is justified by the measures against SARS-COV-2.

In 2022, the BoG addressed all card payments data providers, which were asked to review their data according to the methodology for the years 2017 up to 2020. The main drive for this campaign was the inconsistency between real life conditions and statistics. For example, the unexpected increase in card payments to terminals, which are, located abroad taking into account the imposed restrictions due to Covid pandemic. As a result of this review, a number of PSPs revised their data in order to align with the methodology. Consequently, the BoG had to revise the figures of the concerned series for the mentioned years

### **Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs**

For the year 2020, the decrease in transactions is justified by the measures against SARS-COV-2

In 2022, the BoG addressed all card payments data providers, which were asked to review their data according to the methodology for the years 2017 up to 2020. The main drive for this campaign was the inconsistency between real life conditions and statistics. For example, the unexpected increase in card payments to terminals, which are, located abroad taking into account the imposed restrictions due to Covid pandemic. As a result of this review, a number of PSPs revised their data in order to align with the methodology. Consequently, the BoG had to revise the figures of the concerned series for the mentioned years

### **Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs**

For the first half of 2014, reported figures on geographical breakdowns are partially based on estimates, in accordance with the new methodology.

For the years 2019-2020, the evolution in the number and the value of transactions is inconsistent to the general limitation of cross border traveling and hence the phenomenon needs further investigation.

In 2022, the BoG addressed all card payments data providers, which were asked to review their data according to the methodology for the years 2017 up to 2020. The main drive for this campaign was the inconsistency between real life conditions and statistics. For example, the unexpected increase in card payments to terminals, which are, located abroad taking into account the imposed restrictions due to Covid pandemic. As a result of this review, a number of PSPs revised their data in order to align with the methodology. Consequently, the BoG had to revise the figures of the concerned series for the mentioned years

### **Tables 10 and 11: Payments processed by selected payment systems**

#### **TARGET component: HERMES and TARGET2 – GR**

Migration date: 19 May 2008

**Retail system: DIAS**

**Retail system: ACO**



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Greece

### 1. Basic statistical data

	2017	2018	2019	2020	2021
Population (thousands, annual average)	10,755	10,733	10,722	10,699	10,640
GDP (EUR billions)	177	180	183	165	182
GDP per capita (EUR)	16,449	16,730	17,101	15,461	17,074
HICP (annual percentage changes)	1.1	0.8	0.5	-1.3	0.6

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





EUROPEAN CENTRAL BANK

EUROSYSTEM

## Greece

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

(EUR millions; end of period)

	2017	2018	2019	2020	2021
Currency in circulation outside MFIs	.	.	.	.	.
Value of overnight deposits held at MFIs	102,415	121,470	132,318	153,926	188,702
<i>of which:</i>					
Transferable deposits	102,414	121,472	132,314	153,930	188,730
Narrow money supply (M1)	.	.	.	.	.
<i>Memorandum items:</i>					
Overnight deposits in foreign currencies held at MFIs	2,053	2,309	2,616	3,257	7,954
Outstanding value on e-money storages issued by MFIs	57	107	114	204	240
<i>of which:</i>					
Hardware-based electronic money	33	71	59	106	92
Software-based electronic money	24	36	55	98	148

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Greece

### 3. Settlement media used by credit institutions

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

	2017	2018	2019	2020	2021
Overnight deposits held at the central bank	1,491	4,703	8,949	25,895	45,976
Overnight deposits held at other credit institutions (end of period)	2,008	1,628	1,251	1,536	1,607
of which:					
Transferable deposits at other MFIs (end of period)	1,077	960	1,212	1,392	1,542
<i>Memorandum items:</i>					
Non-intraday borrowing from the central bank	11,908	9,584	7,748	41,238	50,843
Intraday borrowing from the central bank (average for last reserve maintenance period)	133	63	1	3	0

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



# EUROPEAN CENTRAL BANK

## EUROSYSTEM

### Greece

#### 5. Institutions offering payment services to non-MFIs - page 1

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

	2017	2018	2019	2020	2021
<b>Institutions offering payment services to non-MFIs (total)</b>					
Number of institutions	49	49	45	46	47
Number of offices	2,186	1,996	1,852	1,721	1,577
Number of overnight deposits (thousands)	33,539.7	33,746.3	34,266.7	34,843.8	35,173.7
of which:					
Number of internet/PC-linked overnight deposits (thousands)	9,475.0	10,551.9	11,537.5	14,058.1	15,812.4
Value of overnight deposits	.	.	132,209	153,736	188,490
Number of payment accounts (thousands)	.	.	.	.	.
Number of e-money accounts (thousands)	.	.	.	.	.
Outstanding value on e-money storages issued	.	.	.	.	.
<b>Central bank</b>					
Number of offices	17	17	17	17	15
Number of overnight deposits (thousands)	2.7	2.9	3.5	3.7	1.9
Value of overnight deposits	13,327	25,810	28,338	25,916	31,007
of which:					
Value of transferable deposits	13,327	25,810	28,328	25,906	31,007
<b>Credit institutions irrespective of their legal incorporation</b>					
Number of institutions	38	37	35	35	36
Number of offices	2,169	1,979	1,835	1,704	1,562
Number of overnight deposits (thousands)	33,537.0	33,743.4	34,263.2	34,840.2	35,171.8
of which:					
Number of internet/PC-linked overnight deposits (thousands)	9,475.0	10,551.9	11,537.5	14,058.1	15,812.4
Number of transferable overnight deposits (thousands)	33,537.0	33,743.4	34,263.2	34,840.2	35,171.8
of which:					
Number of internet/PC-linked transferable overnight deposits (thousands)	9,475.0	10,551.9	11,537.5	14,058.1	15,812.4
Value of overnight deposits	.	.	103,871	127,820	157,483
of which:					
Value of transferable deposits	89,087	95,662	103,986	128,024	157,723
Number of payment accounts (thousands)	-	-	-	-	-
Number of e-money accounts (thousands)	-	-	-	-	-
Outstanding value on e-money storages issued	37	76	64	112	100
<b>Credit institutions irrespective of their legal incorporation</b>					
<b>Credit institutions legally incorporated in the reporting country</b>					
Number of institutions	18	15	15	15	15
Number of offices	2,128	1,941	1,800	1,668	1,531
Value of overnight deposits	85,831	92,154	101,825	125,418	154,826
<b>Branches of euro area-based credit institutions</b>					
Number of institutions	14	16	16	17	18
Number of offices	14	14	29	30	26
Value of overnight deposits	.	.	1,935	2,279	2,496
<b>Branches of EEA-based credit institutions outside the euro area</b>					
Number of institutions	3	2	1	1	1
Number of offices	20	18	1	1	1
Value of overnight deposits	2,697	2,832	.	.	.
<b>Branches of non-EEA-based credit institutions</b>					
Number of institutions	4	4	3	2	2
Number of offices	7	6	5	5	4
Value of overnight deposits	190	114	.	.	.
<b>Electronic money institutions</b>					
Number of institutions	1	2	2	3	3
Number of payment accounts (thousands)	.	.	.	.	.
Number of e-money accounts (thousands)	.	.	.	.	.
Outstanding value on e-money storages issued	.	.	.	.	.
<b>Other payment service providers</b>					
Number of institutions	9	9	7	7	7
Number of offices	-	-	-	-	-
Number of overnight deposits (thousands)	-	-	-	-	-
Value of overnight deposits	-	-	-	-	-
Number of payment accounts (thousands)	-	-	-	-	-
Number of e-money accounts (thousands)	-	-	-	-	-
Outstanding value on e-money storages issued	-	-	-	-	-

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Greece

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

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

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

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



# EUROPEAN CENTRAL BANK

## EUROSYSTEM

### Greece

#### 6. Payment card functions and accepting devices

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

	2017	2018	2019	2020	2021
<b>Cards issued by resident PSPs</b>					
Cards with a cash function	15,284	15,642	16,531	17,352	17,951
Cards with a payment function*	15,763	15,775	16,370	16,753	17,303
of which:					
Cards with a debit function	12,435	13,195	13,819	14,176	14,683
Cards with a delayed debit function	34	33	25	25	20
Cards with a credit function	3,294	2,547	2,526	2,552	2,601
Cards with a debit and/or delayed debit function	0	0	0	0	0
Cards with a credit and/or delayed debit function	0	0	0	0	0
Cards with an e-money function	1,155	1,507	1,809	2,178	2,530
Cards on which e-money can be stored directly	1,060	1,398	1,682	2,011	2,433
Cards which give access to e-money stored on e-money accounts	95	109	127	168	96
Cards with an e-money function					
of which:					
Cards with an e-money function which have been loaded at least once	744	883	1,017	712	1,154
Total number of cards (irrespective of the number of functions on the card)	17,159	17,869	18,826	19,191	20,217
of which:					
Cards with a combined debit, cash and e-money function	0	0	0	0	0
<b>Terminals provided by resident PSPs</b>					
ATMs	5,533	5,601	5,708	5,740	5,733
Located in the reporting country	5,533	5,601	5,708	5,740	5,733
Located abroad	-	-	-	-	-
ATMs					
of which:					
ATMs with a cash withdrawal function	5,533	5,601	5,708	5,740	5,733
Located in the reporting country	5,533	5,601	5,708	5,740	5,733
Located abroad	-	-	-	-	-
ATMs with a credit transfer function	5,533	5,595	5,702	5,734	5,733
Located in the reporting country	5,533	5,595	5,702	5,734	5,733
Located abroad	-	-	-	-	-
POS terminals	544,091	677,628	750,195	793,528	836,619
Located in the reporting country	544,091	677,628	750,195	793,528	836,619
Located abroad	-	-	-	-	-
POS terminals					
of which:					
EFTPOS terminals	544,091	677,628	750,195	793,528	836,619
Located in the reporting country	544,091	677,628	750,195	793,528	836,619
Located abroad	-	-	-	-	-
E-money card POS terminals	0	0	0	0	0
Located in the reporting country	0	0	0	0	0
Located abroad	-	-	-	-	-
E-money card terminals	0	0	0	0	0
Located in the reporting country	0	0	0	0	0
Located abroad	-	-	-	-	-
E-money card terminals					
of which:					
E-money card loading/unloading terminals	0	0	0	0	0
Located in the reporting country	0	0	0	0	0
Located abroad	-	-	-	-	-
E-money card accepting terminals	0	0	0	0	0
Located in the reporting country	0	0	0	0	0
Located abroad	-	-	-	-	-

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

\*Except cards with an e-money function only.



EUROPEAN CENTRAL BANK

EUROSYSTEM

Greece

7a. Payments per type of payment service involving non-MFIs - page 1

(number of payments sent, unless otherwise stated; millions; total for the period)

	2017	2018	2019	2020	2021
<b>Payments per type of payment service</b>					
<b>Total payments involving non-MFIs</b>	1,067.3	1,199.6	1,357.3	1,767.0	2,146.4
Domestic	1,036.0	1,157.7	1,305.0	1,733.3	2,103.5
Cross-border	31.3	41.9	52.3	33.7	42.9
<b>Credit transfers</b>	346.6	337.8	353.1	477.6	481.0
Domestic	343.7	334.6	349.6	474.1	476.6
Cross-border	2.9	3.3	3.4	3.5	4.4
Credit transfers					
Initiated in paper-based form	49.2	43.0	33.2	14.6	11.3
Initiated electronically	297.4	294.8	320.1	463.0	469.7
Initiated in a file/batch	130.5	118.8	116.8	166.1	173.4
Initiated on a single payment basis	166.9	176.0	203.2	297.2	296.3
of which (memorandum item):					
Online banking based e-payments	0.6	0.8	2.8	4.3	5.1
Credit transfers					
of which:					
Non-SEPA credit transfers	14.5	6.9	4.8	4.2	4.6
<b>Direct debits</b>	17.8	18.6	19.9	21.4	25.9
Domestic	17.7	18.5	19.5	21.1	25.9
Cross-border	0.1	0.2	0.3	0.3	0.0
Direct debits					
Initiated in a file/batch	17.8	18.6	19.8	21.2	25.8
Initiated on a single payment basis	0.0	.	0.1	.	.
Direct debits					
of which:					
Non-SEPA direct debits	0.0	0.0	0.0	0.0	0.0
<b>Card payments with cards issued by resident PSPs*</b>	505.1	631.1	792.1	1,119.3	1,492.8
Domestic card payments	481.6	598.0	748.9	1,095.2	1,460.1
Cross-border card payments	23.5	33.1	43.1	24.1	32.7
Card payments with cards issued by resident PSPs*					
Payments with cards with a debit function	407.3	519.1	670.1	902.6	1,203.8
Payments with cards with a delayed debit function	1.9	2.2	2.2	2.2	2.2
Payments with cards with a credit function	95.9	109.9	119.8	214.5	286.8
Payments with cards with a debit and/or delayed debit function	0.0	0.0	0.0	-	0.0
Payments with cards with a credit and/or delayed debit function	0.0	0.0	0.0	-	0.0
Card payments with cards issued by resident PSPs*					
Payments initiated at physical EFTPOS	464.7	562.8	691.1	973.8	1,176.4
Payments initiated remotely	40.4	68.4	100.9	145.5	316.4
<b>E-money payments with e-money issued by resident PSPs</b>	22.7	36.1	33.5	36.2	47.3
Domestic	19.5	32.5	29.6	32.2	41.7
Cross-border	3.2	3.6	3.9	4.0	5.6
E-money payments with e-money issued by resident PSPs					
With cards on which e-money can be stored directly	10.1	14.7	16.0	18.1	19.7
With e-money accounts	12.6	21.4	19.6	18.2	27.5
of which:					
Accessed through a card	9.8	18.3	12.3	14.6	23.7
<b>Cheques</b>	6.8	6.4	5.6	4.4	4.0
Domestic	6.7	6.3	5.5	4.3	3.9
Cross-border	0.0	0.1	0.1	0.1	0.1
<b>Other payment services</b>	155.3	161.9	144.3	108.1	95.4
Domestic	153.6	160.0	142.5	106.2	95.3
Cross-border	1.7	1.9	1.8	1.9	0.1

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

\*Except cards with an e-money function only.



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Greece

### 7a. Payments per type of payment service involving non-MFIs - page 2

(number of payments sent, unless otherwise stated; millions; total for the period)

	2017	2018	2019	2020	2021
<b>Total cross-border payments received (excluding card payments)</b>	7.1	8.1	9.2	9.4	12.0
Cross-border credit transfers received	6.9	7.8	8.7	8.6	8.9
Cross-border direct debits received	0.0	0.0	0.0	0.1	0.1
Cross-border e-money payments with e-money issued by resident PSPs received	0.0	0.0	0.3	0.6	2.9
Cross-border cheques received	0.2	0.2	0.2	0.1	0.1
Other cross-border payment services received	0.0	0.0	0.0	0.0	0.0
<i>Memorandum items:</i>					
Credits to the accounts by simple book entry	32.7	33.3	33.8	33.6	36.6
Debits from the accounts by simple book entry	106.3	107.8	121.5	167.8	183.7
Money remittances	1.8	2.1	1.9	2.1	2.1
Domestic	0.1	0.2	0.2	0.2	0.2
Cross-border	1.7	1.9	1.8	1.9	1.9
Transactions via telecommunication, digital or IT device	0.0	0.0	0.0	0.0	0.0
Other services (not included in the Payment Services Directive)	0.2	0.2	0.1	0.1	0.1
Domestic	0.2	0.2	0.1	0.1	0.1
Cross-border	0.0	0.0	0.0	0.0	0.0
Cross-border money remittances received	0.5	0.5	1.3	0.6	0.6
Cross-border transactions via telecommunication, digital or IT device received	0.0	0.0	0.0	0.0	0.0

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Greece

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

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

	2017	2018	2019	2020	2021
<b>a) At terminals provided by resident PSPs with cards issued by resident PSPs</b>	684.5	967.5	1,193.6	1,206.8	1,418.9
At terminals located in the reporting country	684.5	967.5	1,193.6	1,206.8	1,418.9
At terminals located abroad	-	-	-	-	-
At terminals provided by resident PSPs with cards issued by resident PSPs of which:					
ATM cash withdrawals (except e-money transactions)	217.3	224.8	228.9	188.0	189.4
At terminals located in the reporting country	217.3	224.8	228.9	188.0	189.4
At terminals located abroad	-	-	-	-	-
ATM cash deposits (except e-money transactions)	9.6	13.8	19.8	26.6	33.1
At terminals located in the reporting country	9.6	13.8	19.8	26.6	33.1
At terminals located abroad	-	-	-	-	-
POS transactions (except e-money transactions)	443.1	530.3	648.5	952.6	1,147.8
At terminals located in the reporting country	443.1	530.3	648.5	952.6	1,147.8
At terminals located abroad	-	-	-	-	-
E-money card-loading/unloading transactions	3.8	5.2	7.0	8.3	10.2
At terminals located in the reporting country	3.8	5.2	7.0	8.3	10.2
At terminals located abroad	-	-	-	-	-
E-money payments with cards with an e-money function	10.7	16.8	20.9	31.3	38.4
At terminals located in the reporting country	10.7	16.8	20.9	31.3	38.4
At terminals located abroad	-	-	-	-	-
<b>b) At terminals provided by resident PSPs with cards issued by non-resident PSPs</b>	62.6	79.9	100.4	61.2	64.2
At terminals located in the reporting country	62.6	79.9	100.4	61.2	64.2
At terminals located abroad	-	-	-	-	-
At terminals provided by resident PSPs with cards issued by non-resident PSPs of which:					
ATM cash withdrawals (except e-money transactions)	11.0	11.4	10.2	5.4	6.7
At terminals located in the reporting country	11.0	11.4	10.2	5.4	6.7
At terminals located abroad	-	-	-	-	-
ATM cash deposits (except e-money transactions)	0.0	0.0	0.0	0.0	0.0
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	-	-	-	-	-
POS transactions (except e-money transactions)	51.1	67.7	89.2	55.4	55.1
At terminals located in the reporting country	51.1	67.7	89.2	55.4	55.1
At terminals located abroad	-	-	-	-	-
E-money card-loading/unloading transactions	0.0	0.0	0.0	0.0	0.0
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	-	-	-	-	-
E-money payments with cards with an e-money function	0.6	0.8	-	-	2.5
At terminals located in the reporting country	0.6	0.8	-	-	2.5
At terminals located abroad	-	-	-	-	-
<b>c) At terminals provided by non-resident PSPs with cards issued by resident PSPs</b>	26.6	38.7	47.9	0.2	31.4
At terminals located in the reporting country	-	-	-	0.0	0.0
At terminals located abroad	26.6	38.7	47.9	0.2	31.4
At terminals provided by non-resident PSPs with cards issued by resident PSPs of which:					
ATM cash withdrawals (except e-money transactions)	2.0	2.1	1.8	1.3	1.4
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	2.0	2.1	1.8	1.3	1.4
ATM cash deposits (except e-money transactions)	0.0	0.0	0.0	0.0	0.0
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
POS transactions (except e-money transactions)	21.6	32.4	42.6	21.2	28.6
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	21.6	32.4	42.6	21.2	28.6
E-money card-loading/unloading transactions	0.0	0.0	0.0	0.0	0.1
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	0.0	0.0	0.0	0.0	0.1
E-money payments with cards with an e-money function	3.0	4.1	3.4	5.0	1.3
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	3.0	4.1	3.4	5.0	1.3
<i>Memorandum items:</i>					
Cash advances at POS terminals	0.0	0.0	0.0	0.0	0.0
OTC cash withdrawals	111.3	119.9	107.1	82.6	71.6
OTC cash deposits	42.2	39.9	35.2	23.5	21.6

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





EUROPEAN CENTRAL BANK

EUROSYSTEM

Greece

8a. Payments per type of payment service involving non-MFIs - page 1

(value of payments sent, unless otherwise stated; EUR billions; total for the period)

	2017	2018	2019	2020	2021
<b>Payments per type of payment service</b>					
<b>Total payments involving non-MFIs</b>	840.0	766.0	932.6	917.8	947.5
Domestic	737.1	662.8	812.9	795.7	808.5
Cross-border	102.9	103.2	119.7	122.1	139.1
<b>Credit transfers</b>	612.3	630.2	699.1	718.7	739.4
Domestic	511.2	529.2	582.2	599.2	603.8
Cross-border	101.1	101.0	116.9	119.5	135.6
Credit transfers					
Initiated in paper-based form	193.1	210.6	218.1	163.1	175.1
Initiated electronically	419.2	419.6	481.2	555.6	564.3
Initiated in a file/batch	116.3	118.1	126.4	203.7	150.0
Initiated on a single payment basis	302.8	301.4	354.8	351.9	414.3
of which (memorandum item):					
Online banking based e-payments	0.1	0.1	1.0	1.0	1.3
Credit transfers					
of which:					
Non-SEPA credit transfers	137.6	112.9	145.4	160.7	161.6
<b>Direct debits</b>	5.0	3.4	3.8	3.4	4.3
Domestic	5.0	3.4	3.7	3.3	4.3
Cross-border	0.0	0.0	0.1	0.0	0.0
Direct debits					
Initiated in a file/batch	5.0	3.4	3.8	3.4	4.3
Initiated on a single payment basis	0.0	0.0	0.0	0.0	0.0
Direct debits					
of which:					
Non-SEPA direct debits	0.0	.	0.0	0.0	0.0
<b>Card payments with cards issued by resident PSPs*</b>	21.5	23.1	26.2	36.8	44.8
Domestic card payments	20.2	21.6	24.3	35.1	42.8
Cross-border card payments	1.3	1.5	1.9	1.6	2.0
Card payments with cards issued by resident PSPs*					
Payments with cards with a debit function	15.8	17.2	20.1	31.4	37.6
Payments with cards with a delayed debit function	0.2	0.3	0.3	0.2	0.2
Payments with cards with a credit function	5.5	5.7	5.8	5.2	7.0
Payments with cards with a debit and/or delayed debit function	0.0	0.0	0.0	0.0	0.0
Payments with cards with a credit and/or delayed debit function	0.0	0.0	0.0	0.0	0.0
Card payments with cards issued by resident PSPs*					
Payments initiated at physical EFTPOS	18.3	20.0	22.3	27.7	33.8
Payments initiated remotely	3.2	3.2	3.9	9.2	11.0
<b>E-money payments with e-money issued by resident PSPs</b>	1.1	1.5	3.2	2.5	4.2
Domestic	1.0	1.4	2.8	2.1	3.2
Cross-border	0.1	0.2	0.4	0.4	1.0
E-money payments with e-money issued by resident PSPs					
With cards on which e-money can be stored directly	0.3	0.3	0.3	0.5	0.4
With e-money accounts	0.8	1.2	3.0	2.0	3.8
of which:					
Accessed through a card	0.2	0.4	0.4	0.5	0.3
<b>Cheques</b>	97.0	102.0	89.4	66.4	69.4
Domestic	96.9	101.9	89.2	66.4	69.2
Cross-border	0.1	0.1	0.1	0.1	0.1
<b>Other payment services</b>	98.4	95.4	105.7	84.4	86.1
Domestic	98.1	95.0	105.3	83.9	85.5
Cross-border	0.3	0.4	0.4	0.5	0.6

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

\*Except cards with an e-money function only.



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Greece

### 8a. Payments per type of payment service involving non-MFIs - page 2

(value of payments sent, unless otherwise stated; EUR billions; total for the period)

	2017	2018	2019	2020	2021
<b>Total cross-border payments received (excluding card payments)</b>	96.2	124.3	142.0	140.4	144.6
Cross-border credit transfers received	93.5	121.4	139.1	138.2	142.3
Cross-border direct debits received	0.0	0.0	0.0	0.0	0.0
Cross-border e-money payments with e-money issued by resident PSPs received	0.0	0.0	0.1	0.1	0.1
Cross-border cheques received	2.7	2.9	2.7	2.1	2.2
Other cross-border payment services received	0.0	0.0	0.0	0.0	0.0
<i>Memorandum items:</i>					
Credits to the accounts by simple book entry	26.1	23.9	24.8	31.3	35.4
Debits from the accounts by simple book entry	6.8	7.1	7.8	9.9	10.3
Money remittances	0.4	0.4	0.4	0.5	0.6
Domestic	0.0	0.0	0.0	0.0	0.1
Cross-border	0.3	0.4	0.4	0.5	0.5
Transactions via telecommunication, digital or IT device	0.0	0.0	0.0	0.0	0.0
Other services (not included in the Payment Services Directive)	0.4	0.4	0.1	0.1	0.1
Domestic	0.4	0.4	0.1	0.1	0.1
Cross-border	0.0	0.0	0.0	0.0	0.0
Cross-border money remittances received	0.2	0.2	0.3	0.2	0.2
Cross-border transactions via telecommunication, digital or IT device received	0.0	0.0	0.0	0.0	0.0

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Greece

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

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

	2017	2018	2019	2020	2021
<b>a) At terminals provided by resident PSPs with cards issued by resident PSPs</b>	60.4	65.0	72.0	79.3	92.6
At terminals located in the reporting country	60.4	65.0	72.0	79.3	92.6
At terminals located abroad	-	-	-	-	-
At terminals provided by resident PSPs with cards issued by resident PSPs of which:					
ATM cash withdrawals (except e-money transactions)	39.1	40.0	41.5	38.8	41.2
At terminals located in the reporting country	39.1	40.0	41.5	38.8	41.2
At terminals located abroad	-	-	-	-	-
ATM cash deposits (except e-money transactions)	3.6	5.6	9.1	12.0	15.8
At terminals located in the reporting country	3.6	5.6	9.1	12.0	15.8
At terminals located abroad	-	-	-	-	-
POS transactions (except e-money transactions)	17.0	18.3	20.4	26.8	32.4
At terminals located in the reporting country	17.0	18.3	20.4	26.8	32.4
At terminals located abroad	-	-	-	-	-
E-money card-loading/unloading transactions	0.5	0.6	0.8	0.9	0.5
At terminals located in the reporting country	0.5	0.6	0.8	0.9	0.5
At terminals located abroad	-	-	-	-	-
E-money payments with cards with an e-money function	0.2	0.3	0.3	0.8	2.7
At terminals located in the reporting country	0.2	0.3	0.3	0.8	2.7
At terminals located abroad	-	-	-	-	-
<b>b) At terminals provided by resident PSPs with cards issued by non-resident PSPs</b>	8.3	9.5	9.8	6.8	8.4
At terminals located in the reporting country	8.3	9.5	9.8	6.8	8.4
At terminals located abroad	-	-	-	-	-
At terminals provided by resident PSPs with cards issued by non-resident PSPs					



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Greece

### 9. Participation in selected payment systems

(original units; end of period)

	2017	2018	2019	2020	2021
<b>TARGET COMPONENT: HERMES &amp; TARGET2-GR</b>					
Number of participants	30	33	35	31	27
of which:					
Direct participants	25	28	32	28	24
of which:					
Credit institutions	20	22	26	22	18
Central bank	1	1	1	1	1
Other direct participants	4	5	5	5	5
of which:					
Public administration	0	0	0	0	0
Clearing and settlement organisations	3	3	3	3	3
Other financial institutions	0	0	0	0	0
Others	1	2	2	2	2
Indirect participants	5	5	3	3	3
<b>RETAIL SYSTEM: DIAS</b>					
Number of participants	35	36	43	49	53
of which:					
Direct participants	24	24	25	26	25
of which:					
Credit institutions	23	22	23	25	24
Central bank	1	1	1	1	1
Other direct participants	0	1	1	1	0
of which:					
Public administration	0	0	0	0	0
Clearing and settlement organisations	0	0	0	0	0
Other financial institutions	0	1	1	1	0
Others	0	0	0	0	0
Indirect participants	11	12	18	23	28
<b>RETAIL SYSTEM: ACO</b>					
Number of participants	25	23	23	23	23
of which:					
Direct participants	25	23	23	23	23
of which:					
Credit institutions	23	21	21	21	21
Central bank	1	1	1	1	1
Other direct participants	1	1	1	1	1
of which:					
Public administration	0	0	0	0	0
Clearing and settlement organisations	0	0	0	0	0
Other financial institutions	1	1	1	1	1
Others	0	0	0	0	0
Indirect participants	0	0	0	0	0

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

Greece

10. Payments processed by selected payment systems – page 1

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

	2017	2018	2019	2020	2021
<b>TARGET COMPONENT: HERMES &amp; TARGET2-GR</b>					
Credit transfers and direct debits	0.7	0.7	0.7	0.8	0.9
<i>of which:</i>					
Credit transfers and direct debits within the same TARGET component	0.4	0.3	0.3	0.4	0.4
Credit transfers and direct debits to another TARGET component	0.3	0.4	0.4	0.4	0.5
<i>of which:</i>					
Credit transfers and direct debits to a euro area TARGET component	0.3	0.3	0.3	0.4	0.5
Credit transfers and direct debits to a non-euro area TARGET component	0.0	0.0	0.0	0.0	0.0
Concentration ratio in terms of volume (percentages)	86.0	87.0	87.1	87.7	88.4
<b>RETAIL SYSTEM: DIAS</b>					
<b>Total transactions</b>	250.0	259.8	273.9	282.1	317.6
Domestic	242.1	250.2	271.6	278.5	312.9
Cross-border	8.0	9.6	2.3	3.6	4.7
Credit transfers	215.6	222.9	231.4	241.7	272.4
Domestic	207.6	213.3	229.1	238.1	267.8
Cross-border	8.0	9.5	2.3	3.6	4.6
Credit transfers					
Initiated in a paper-based form	-	-	-	-	-
Initiated electronically	215.6	222.9	231.4	241.7	272.4
Direct debits	15.5	16.7	18.6	20.2	22.9
Domestic	15.5	16.7	18.6	20.2	22.9
Cross-border	0.0	0.0	0.0	0.0	0.0
Card payments (except e-money transactions)	5.3	6.7	13.3	13.4	15.8
Domestic	5.3	6.7	13.3	13.4	15.8
Cross-border	-	-	-	-	-
ATM transactions (except e-money transactions)	9.7	9.8	7.5	4.3	4.2
Domestic	9.7	9.8	7.5	4.3	4.2
Cross-border	-	-	-	-	-
E-money payment transactions	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Cheques	4.0	3.6	3.1	2.5	2.2
Domestic	4.0	3.6	3.1	2.5	2.2
Cross-border	-	-	-	-	-
Other payment services	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Concentration ratio in terms of volume (percentages)	95.6	95.2	94.8	95.0	96.0

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Greece

### 10. Payments processed by selected payment systems – page 2

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

	2017	2018	2019	2020	2021
<b>RETAIL SYSTEM: ACO</b>					
<b>Total transactions</b>	0.4	0.4	0.3	0.2	0.2
Domestic	0.4	0.4	0.3	0.2	0.2
Cross-border	-	-	-	-	-
Credit transfers	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Credit transfers	-	-	-	-	-
Initiated in a paper-based form	-	-	-	-	-
Initiated electronically	-	-	-	-	-
Direct debits	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Card payments (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
ATM transactions (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
E-money payment transactions	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Cheques	0.4	0.4	0.3	0.2	0.2
Domestic	0.4	0.4	0.3	0.2	0.2
Cross-border	-	-	-	-	-
Other payment services	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Concentration ratio in terms of volume (percentages)	90.4	91.7	92.2	91.4	91.4

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

Greece

11. Payments processed by selected payment systems – page 1

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

	2017	2018	2019	2020	2021
<b>TARGET COMPONENT: HERMES &amp; TARGET2-GR</b>					
Credit transfers and direct debits	1,436.6	938.4	918.5	928.1	951.6
<i>of which:</i>					
Credit transfers and direct debits within the same TARGET component	1,253.7	765.5	699.3	676.2	684.5
Credit transfers and direct debits to another TARGET component	182.9	172.9	219.1	252.0	267.1
<i>of which:</i>					
Credit transfers and direct debits to a euro area TARGET component	180.5	170.8	216.6	249.8	264.8
Credit transfers and direct debits to a non-euro area TARGET component	2.4	2.0	2.5	2.2	2.3
Concentration ratio in terms of value (percentages)	78.6	88.9	90.1	82.7	71.0
<b>RETAIL SYSTEM: DIAS</b>					
<b>Total transactions</b>	254.8	271.1	252.7	298.0	302.3
Domestic	218.3	225.5	236.7	244.4	279.1
Cross-border	36.5	45.6	16.0	53.6	23.2
Credit transfers	212.2	226.6	209.9	255.7	258.9
Domestic	175.7	181.1	193.9	202.2	235.7
Cross-border	36.5	45.5	16.0	53.5	23.2
Credit transfers					
Initiated in a paper-based form	-	-	-	-	-
Initiated electronically	212.2	226.6	209.9	255.7	258.9
Direct debits	3.6	3.7	3.9	3.5	3.9
Domestic	3.6	3.7	3.9	3.4	3.9
Cross-border	0.0	0.0	0.0	0.0	0.0
Card payments (except e-money transactions)	0.6	0.8	1.0	1.2	1.3
Domestic	0.6	0.8	1.0	1.2	1.3
Cross-border	-	-	-	-	-
ATM transactions (except e-money transactions)	1.3	1.4	1.1	0.8	0.8
Domestic	1.3	1.4	1.1	0.8	0.8
Cross-border	-	-	-	-	-
E-money payment transactions	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Cheques	37.1	38.6	36.7	36.8	37.4
Domestic	37.1	38.6	36.7	36.8	37.4
Cross-border	-	-	-	-	-
Other payment services	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Concentration ratio in terms of value (percentages)	93.8	90.3	92.5	93.5	94.0

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Greece

### 11. Payments processed by selected payment systems – page 2

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

	2017	2018	2019	2020	2021
<b>RETAIL SYSTEM: ACO</b>					
<b>Total transactions</b>	28.1	29.8	24.8	12.1	13.1
Domestic	28.1	29.8	24.8	12.1	13.1
Cross-border	-	-	-	-	-
Credit transfers	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Credit transfers	-	-	-	-	-
Initiated in a paper-based form	-	-	-	-	-
Initiated electronically	-	-	-	-	-
Direct debits	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Card payments (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
ATM transactions (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
E-money payment transactions	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Cheques	28.1	29.8	24.8	12.1	13.1
Domestic	28.1	29.8	24.8	12.1	13.1
Cross-border	-	-	-	-	-
Other payment services	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Concentration ratio in terms of value (percentages)	89.3	92.2	90.3	93.3	93.4

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



# General notes: Spain

Source for Table 1: Eurostat.

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

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

### Currency in circulation outside MFIs

Since the introduction of the euro banknotes and coins on 1 January 2002 these figures have been provided solely at an aggregated euro area level.

### Value of overnight deposits held at MFIs

Overnight deposits held at MFIs (excluding the ECB). 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 as used in the ECB concept of narrow money supply (M1).

Data do not include overnight deposits of “central government” and “rest of the world” for 2002.

The value of overnight deposits has increased significantly since 2005 following the rising trend in credit institutions’ overnight deposits. Savings accounts were classified up to May 2005 as deposits redeemable at up to three months’ notice. After this date these deposits are included within overnight deposits.

### Narrow money supply (M1)

Since the introduction of the euro banknotes and coins on 1 January 2002 these figures have been provided solely at an aggregated euro area level.

### Memo item: Overnight deposits in foreign currencies held at MFIs

Data do not include overnight deposits of “Central Government” and “Rest of the world” for 2002.

### Table 3: Settlement media used by credit institutions

#### Overnight deposits held at other credit institutions

Figures from June 2010 to November 2014 have been estimated on the basis of information collected under Regulation ECB/2008/32 concerning the balance sheet of the monetary financial institutions sector.

Figures from December 2014 have been estimated on the basis of the information collected under Regulation ECB/2013/33 concerning the balance sheet of the monetary financial institutions sector.

### 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: number of overnight deposits

Figures from 2010 to November 2014 have been estimated on the basis of information collected under Regulation ECB/2008/32.

Figures from December 2014 have been estimated on the basis of information collected under Regulation ECB/2013/33.

#### Credit institutions irrespective of their legal incorporation: number of internet/PC-linked overnight deposits

Figures from 2010 to November 2014 have been estimated on the basis of information collected under Regulation ECB/2008/32.

Figures from December 2014 have been estimated on the basis of information collected under Regulation ECB/2013/33.

#### Institutions offering payment services to non-MFIs (total): value of overnight deposits

For the period up to and including 2002, does not include credit institutions.

The increase in the value of overnight deposits in both credit institutions legally incorporated in the reporting country and the institutions offering payment services to non-MFIs relates to the fact that savings accounts were classified up to May 2005 as

deposits redeemable at up to three months' notice. After this date, these deposits are included within overnight deposits.

### **Electronic money institutions**

Figures from December 2021 have increased due to a new regulation (Bank of Spain Circular 5/2020) that entered into force on the 1st January 2021, establishing new reporting requirements which obliged entities to report their data.

## **Table 6: Payment card functions and accepting devices**

### **Cards issued by resident PSPs: cards with a debit function**

Includes prepaid cards.

The criteria used to disaggregate the number of payment cards according to their function (i.e credit and debit function) have been modified in first quarter 2018.

This new criteria implies a significant change on the figures shown under this breakdown. Previous to this date, the published figures were estimations based on information provided by the Spanish card payment schemes.

Since Q1 2018, however, data are reported by the payment service providers adhered to the Spanish card payment schemes, according to the requirements set out in Regulation (EU) 2015/751 of the European Parliament and of the Council of 29 April 2015 on interchange fees for card-based payment transactions.

## **Tables 7a and 8a: Payments per type of payment service involving non-MFIs**

### **Payments per type of payment service**

Data for payment instruments other than cards and e-money devices are, prior to 2014, estimations based on the information provided by a representative sample of payment service providers.

2014 data are estimations based on the figures for the second half-year.

## Credit transfers

SEPA credit transfers:

	Volume (units)	Value (EUR millions)
2010	146,558,408	1,416,683
2011	238,409,288	1,781,373
2012	331,579,568	2,329,373
2013	465,683,654	3,209,846

## Card payments with cards issued by resident PSPs (except cards with an e-money function only)

Payments with cards issued by three-party schemes are not included for the years prior to 2014.

The breakdown per type of card does not add up to the total for the years prior to 2014 because the breakdown of payments made at ATMs is not available for those years.

## Payments with cards with a debit function

Includes payments with prepaid cards.

## Payments with cards with a credit and/or delayed debit function

It is not possible to differentiate between delayed debit and credit cards. However, it is known that the bulk of the payments are made with delayed debit cards.

## Memo item: Credits to the accounts by simple book entry

Estimations based on the information provided by a representative sample of payment service providers

## Memo item: Debits from the accounts by simple book entry

Estimations based on the information provided by a representative sample of payment service providers

### **Memo item: Other services (not included in the Payment Services Directive)**

Estimations based on the information provided by a representative sample of payment service providers. Includes bills of exchange and other non-standardised payment instruments.

### **Tables 7b and 8b: Payments per type of terminal involving non-MFIs**

### **Memo item: OTC cash withdrawals**

Data on OTC cash withdrawals using a bank form are, up to 2014, estimations based on the information provided by a representative sample of payment service providers.

### **Memo item: OTC cash deposits**

These data are, up to 2014, estimations based on the information provided by a representative sample of payment service providers.

### **Tables 10 and 11: Payments processed by selected payment systems**

### **TARGET component: SLBE & TARGET2-Banco de España**

Data preceding the migration to TARGET2 (on 18 February 2008) are from the Banco de España Settlement Service (SLBE).

### **Retail system: SNCE**

SEPA credit transfers:

	Volume (units)	Value (EUR millions)
2010	65,682,083	165,592
2011	113,104,870	222,625
2012	155,546,719	296,300
2013	213,808,181	422,256



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Spain

### 1. Basic statistical data

	2017	2018	2019	2020	2021
Population (thousands, annual average)	46,533	46,729	47,105	47,356	47,332
GDP (EUR billions)	1,162	1,204	1,246	1,118	1,207
GDP per capita (EUR)	24,982	25,763	26,441	23,608	25,498
HICP (annual percentage changes)	2.0	1.7	0.8	-0.3	3.0

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Spain

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

(EUR millions; end of period)

	2017	2018	2019	2020	2021
Currency in circulation outside MFIs	.	.	.	.	.
Value of overnight deposits held at MFIs	957,799	1,041,112	1,124,945	1,289,005	1,427,331
<i>of which:</i>					
Transferable deposits	902,411	981,934	1,064,948	1,225,538	1,368,665
Narrow money supply (M1)	.	.	.	.	.
<i>Memorandum items:</i>					
Overnight deposits in foreign currencies held at MFIs	14,412	14,140	16,906	22,357	26,963
Outstanding value on e-money storages issued by MFIs	144	160	168	196	185
<i>of which:</i>					
Hardware-based electronic money	127	142	146	167	147
Software-based electronic money	17	18	22	29	38

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Spain

### 3. Settlement media used by credit institutions

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

	2017	2018	2019	2020	2021
Overnight deposits held at the central bank	108,113	127,199	116,452	249,338	371,384
Overnight deposits held at other credit institutions (end of period)	61,373	39,887	34,583	42,523	46,473
<i>of which:</i>					
Transferable deposits at other MFIs (end of period)	41,545	32,929	30,277	37,359	45,269
<i>Memorandum items:</i>					
Non-intraday borrowing from the central bank	170,054	167,337	130,485	261,210	289,689
Intraday borrowing from the central bank (average for last reserve maintenance period)	215	71	91	75	33

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





EUROPEAN CENTRAL BANK

EUROSYSTEM

## Spain

### 5. Institutions offering payment services to non-MFIs - page 1

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

	2017	2018	2019	2020	2021
<b>Institutions offering payment services to non-MFIs (total)</b>					
Number of institutions	261	258	264	264	265
Number of offices	27,648	26,334	24,192	22,572	19,264
Number of overnight deposits (thousands)	75,736.0	73,525.5	74,436.3	77,934.1	78,013.5
of which:					
Number of internet/PC-linked overnight deposits (thousands)	46,404.3	51,133.4	53,510.1	54,967.8	55,958.3
Value of overnight deposits	957,797	1,041,110	1,124,938	1,288,999	1,427,324
Number of payment accounts (thousands)	73,814.8	72,273.6	72,381.7	73,734.6	74,495.9
Number of e-money accounts (thousands)	0.0	0.0	0.0	2,512.7	3,637.6
Outstanding value on e-money storages issued	144	161	173	202	305
<b>Central bank</b>					
Number of offices	16	16	16	16	16
Number of overnight deposits (thousands)	1.9	1.8	1.7	1.8	1.5
Value of overnight deposits	25,405	21,920	16,885	20,633	39,688
of which:					
Value of transferable deposits	25,358	21,883	16,850	20,585	39,636
<b>Credit institutions irrespective of their legal incorporation</b>					
Number of institutions	206	200	197	192	194
Number of offices	27,480	26,166	24,004	22,392	19,104
Number of overnight deposits (thousands)	75,734.1	73,523.7	74,434.6	77,932.3	78,012.1
of which:					
Number of internet/PC-linked overnight deposits (thousands)	46,404.3	51,133.4	53,510.1	54,967.8	55,958.3
Number of transferable overnight deposits (thousands)	60,921.7	61,140.8	62,288.9	62,169.3	63,611.4
of which:					
Number of internet/PC-linked transferable overnight deposits (thousands)	46,404.3	51,133.4	53,510.1	54,967.8	55,958.3
Value of overnight deposits	932,392	1,019,190	1,108,053	1,268,366	1,387,636
of which:					
Value of transferable deposits	877,053	960,051	1,048,098	1,204,953	1,329,029
Number of payment accounts (thousands)	73,803.8	72,262.1	72,366.5	73,519.8	73,958.0
Number of e-money accounts (thousands)	0.0	0.0	0.0	.	1,721.6
Outstanding value on e-money storages issued	144	160	169	196	185
<b>Credit institutions irrespective of their legal incorporation</b>					
<b>Credit institutions legally incorporated in the reporting country</b>					
Number of institutions	122	116	117	115	111
Number of offices	27,263	25,958	23,801	22,202	18,922
Value of overnight deposits	885,709	968,495	1,053,738	1,205,838	1,322,507
<b>Branches of euro area-based credit institutions</b>					
Number of institutions	68	72	73	73	78
Number of offices	197	191	191	182	174
Value of overnight deposits	44,512	48,087	52,189	60,743	63,301
<b>Branches of EEA-based credit institutions outside the euro area</b>					
Number of institutions	12	10	5	1	2
Number of offices	15	14	9	5	5
Value of overnight deposits	1,867	2,314	1,818	1,483	1,461
<b>Branches of non-EEA-based credit institutions</b>					
Number of institutions	4	2	2	3	3
Number of offices	5	3	3	3	3
Value of overnight deposits	304	294	308	302	367
<b>Electronic money institutions</b>					
Number of institutions	7	9	15	16	12
Number of payment accounts (thousands)	0.0	0.0	0.0	.	.
Number of e-money accounts (thousands)	0.0	0.0	0.0	.	1,916.0
Outstanding value on e-money storages issued	0	1	4	6	120
<b>Other payment service providers</b>					
Number of institutions	47	48	51	55	58
Number of offices	152	152	172	164	144
Number of overnight deposits (thousands)	0.0	0.0	0.0	0.0	0.0
Value of overnight deposits	0	0	0	0	0
Number of payment accounts (thousands)	11.1	11.5	15.2	.	.
Number of e-money accounts (thousands)	-	-	-	-	-
Outstanding value on e-money storages issued	0.0	0.0	0.0	0.0	0.0

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Spain

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

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

	2017	2018	2019	2020	2021
<i>Memorandum items:</i>					
<b>Number of payment institutions operating in the country on a cross-border basis</b>	447	455	499	555	289
<i>of which:</i>					
Institutions providing services through an established branch	14	12	12	14	7
Institutions providing services through an agent	33	33	34	35	42
Institutions providing services neither establishing a branch nor through an agent	400	410	453	506	240

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



# EUROPEAN CENTRAL BANK

## EUROSYSTEM

### Spain

#### 6. Payment card functions and accepting devices

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

	2017	2018	2019	2020	2021
<b>Cards issued by resident PSPs</b>					
Cards with a cash function	77,618	81,627	84,354	86,334	88,458
Cards with a payment function*	79,641	84,094	86,377	89,845	90,997
of which:					
Cards with a debit function	26,935	47,084	48,416	49,260	49,855
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	52,706	37,010	37,960	40,585	41,142
Cards with an e-money function	0	0	0	.	.
Cards on which e-money can be stored directly	0	0	0	0	.
Cards which give access to e-money stored on e-money accounts	0	0	0	.	.
Cards with an e-money function					
of which:					
Cards with an e-money function which have been loaded at least once	0	0	0	.	.
Total number of cards (irrespective of the number of functions on the card)	79,641	84,094	86,377	89,847	92,313
of which:					
Cards with a combined debit, cash and e-money function	0	0	0	.	.
<b>Terminals provided by resident PSPs</b>					
ATMs	50,842	53,379	53,367	49,481	47,639
Located in the reporting country	50,842	53,379	53,367	49,481	47,639
Located abroad	0	0	0	0	0
ATMs					
of which:					
ATMs with a cash withdrawal function	50,842	53,379	53,367	49,481	47,639
Located in the reporting country	50,842	53,379	53,367	49,481	47,639
Located abroad	0	0	0	0	0
ATMs with a credit transfer function	42,337	40,848	40,209	40,849	38,348
Located in the reporting country	42,337	40,848	40,209	40,849	38,348
Located abroad	0	0	0	0	0
POS terminals	1,570,982	1,642,795	1,752,259	1,850,426	1,949,806
Located in the reporting country	1,570,021	1,641,178	1,749,970	1,846,743	1,946,897
Located abroad	961	1,617	2,289	3,683	2,909
POS terminals					
of which:					
EFTPOS terminals	1,570,982	1,642,795	1,752,259	1,850,426	1,949,393
Located in the reporting country	1,570,021	1,641,178	1,749,970	1,846,743	1,946,646
Located abroad	961	1,617	2,289	3,683	2,747
E-money card POS terminals	0	0	0	.	.
Located in the reporting country	0	0	0	.	.
Located abroad	0	0	0	0	.
E-money card terminals	0	0	0	.	.
Located in the reporting country	0	0	0	.	.
Located abroad	0	0	0	0	.
E-money card terminals					
of which:					
E-money card loading/unloading terminals	0	0	0	0	0
Located in the reporting country	0	0	0	0	0
Located abroad	0	0	0	0	0
E-money card accepting terminals	0	0	0	.	.
Located in the reporting country	0	0	0	.	.
Located abroad	0	0	0	0	.

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

\*Except cards with an e-money function only.



# EUROPEAN CENTRAL BANK

## EUROSYSTEM

### Spain

#### 7a. Payments per type of payment service involving non-MFIs - page 1

(number of payments sent, unless otherwise stated; millions; total for the period)

	2017	2018	2019	2020	2021
<b>Payments per type of payment service</b>					
<b>Total payments involving non-MFIs</b>	7,837.9	8,184.6	9,265.3	9,454.1	11,503.9
Domestic	7,360.1	7,616.6	8,585.6	8,714.3	10,564.9
Cross-border	477.8	568.0	679.8	739.8	939.0
<b>Credit transfers</b>	1,149.7	1,141.4	1,426.6	1,329.0	1,587.6
Domestic	1,127.1	1,114.9	1,395.1	1,304.9	1,543.8
Cross-border	22.6	26.5	31.5	24.1	43.8
Credit transfers					
Initiated in paper-based form	106.0	106.0	97.4	78.9	88.8
Initiated electronically	1,043.6	1,035.5	1,329.3	1,250.1	1,498.7
Initiated in a file/batch	563.8	487.4	495.5	494.2	451.1
Initiated on a single payment basis	479.8	548.1	833.7	755.8	1,047.7
of which (memorandum item):					
Online banking based e-payments	-	-	-	-	-
Credit transfers					
of which:					
Non-SEPA credit transfers	84.2	83.5	88.6	93.9	98.4
<b>Direct debits</b>	2,241.1	2,000.1	1,956.0	1,911.1	2,066.8
Domestic	2,214.9	1,996.3	1,950.5	1,903.5	2,055.9
Cross-border	26.2	3.8	5.6	7.5	11.0
Direct debits					
Initiated in a file/batch	2,211.3	1,970.3	1,931.4	1,892.4	2,046.2
Initiated on a single payment basis	29.8	29.8	24.6	18.7	20.6
Direct debits					
of which:					
Non-SEPA direct debits	52.5	25.7	3.7	1.7	1.4
<b>Card payments with cards issued by resident PSPs*</b>	4,038.6	4,703.3	5,584.6	5,993.1	7,639.5
Domestic card payments	3,625.2	4,182.9	4,961.3	5,306.4	6,780.8
Cross-border card payments	413.4	520.4	623.3	686.7	858.7
Card payments with cards issued by resident PSPs*					
Payments with cards with a debit function	2,519.6	3,221.2	3,863.7	4,177.7	5,275.2
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	1,519.0	1,482.1	1,720.9	1,815.4	2,364.3
Card payments with cards issued by resident PSPs*					
Payments initiated at physical EFTPOS	3,530.4	4,010.9	4,681.6	4,869.2	6,238.0
Payments initiated remotely	508.2	692.3	903.0	1,123.9	1,401.5
<b>E-money payments with e-money issued by resident PSPs</b>	0.0	0.0	0.0	34.8	46.1
Domestic	0.0	0.0	0.0	31.8	.
Cross-border	0.0	0.0	0.0	3.0	.
E-money payments with e-money issued by resident PSPs					
With cards on which e-money can be stored directly	0.0	0.0	0.0	8.3	17.1
With e-money accounts	0.0	0.0	0.0	26.5	29.0
of which:					
Accessed through a card	0.0	0.0	0.0	0.0	0.0
<b>Cheques</b>	60.8	48.0	43.4	30.5	30.0
Domestic	60.0	47.2	42.9	30.2	.
Cross-border	0.8	0.8	0.5	0.3	.
<b>Other payment services</b>	347.8	291.8	254.7	155.7	134.0
Domestic	333.0	275.4	235.8	137.4	113.8
Cross-border	14.8	16.4	18.9	18.2	20.1

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

\*Except cards with an e-money function only.



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Spain

### 7a. Payments per type of payment service involving non-MFIs - page 2

(number of payments sent, unless otherwise stated; millions; total for the period)

	2017	2018	2019	2020	2021
<b>Total cross-border payments received (excluding card payments)</b>	521.6	605.6	795.2	654.0	442.6
Cross-border credit transfers received	163.1	185.2	221.5	205.7	189.4
Cross-border direct debits received	346.2	409.7	433.3	437.0	245.0
Cross-border e-money payments with e-money issued by resident PSPs received	0.0	0.0	0.0	.	.
Cross-border cheques received	11.4	10.3	9.6	6.6	4.2
Other cross-border payment services received	0.3	0.3	0.4	1.2	1.4
<i>Memorandum items:</i>					
Credits to the accounts by simple book entry	436.7	535.7	441.7	416.5	412.5
Debits from the accounts by simple book entry	1,781.1	1,874.6	2,312.0	2,427.2	2,821.8
Money remittances	15.1	16.7	19.2	18.6	20.5
Domestic	0.3	0.3	0.4	0.4	0.4
Cross-border	14.8	16.4	18.9	18.2	20.1
Transactions via telecommunication, digital or IT device	0.0	0.0	0.0	0.0	.
Other services (not included in the Payment Services Directive)	7.7	7.1	7.3	6.6	3.7
Domestic	7.6	7.1	7.2	6.5	3.7
Cross-border	0.1	0.1	0.1	0.0	0.0
Cross-border money remittances received	0.3	0.3	0.4	1.2	1.4
Cross-border transactions via telecommunication, digital or IT device received	0.0	0.0	0.0	0.0	0.0

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Spain

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

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

	2017	2018	2019	2020	2021
<b>a) At terminals provided by resident PSPs with cards issued by resident PSPs</b>	4,271.7	4,726.6	5,239.5	5,136.3	6,478.0
At terminals located in the reporting country	4,271.3	4,726.1	5,217.4	5,110.0	6,459.6
At terminals located abroad	0.5	0.5	22.2	26.3	18.3
At terminals provided by resident PSPs with cards issued by resident PSPs of which:					
ATM cash withdrawals (except e-money transactions)	889.6	897.1	872.3	610.6	634.9
At terminals located in the reporting country	889.6	897.1	872.3	610.6	.
At terminals located abroad	0.0	0.0	0.0	0.0	.
ATM cash deposits (except e-money transactions)	89.1	114.0	148.2	134.2	143.4
At terminals located in the reporting country	89.1	114.0	148.2	134.2	143.4
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
POS transactions (except e-money transactions)	3,293.1	3,715.6	4,219.0	4,384.6	5,694.9
At terminals located in the reporting country	3,292.6	3,715.1	4,196.9	4,358.3	5,679.8
At terminals located abroad	0.5	0.5	22.2	26.3	15.1
E-money card-loading/unloading transactions	0.0	0.0	0.0	0.0	.
At terminals located in the reporting country	0.0	0.0	0.0	0.0	.
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
E-money payments with cards with an e-money function	0.0	0.0	0.0	6.9	.
At terminals located in the reporting country	0.0	0.0	0.0	6.9	.
At terminals located abroad	0.0	0.0	0.0	0.0	.
<b>b) At terminals provided by resident PSPs with cards issued by non-resident PSPs</b>	449.1	531.4	739.8	446.0	603.2
At terminals located in the reporting country	432.6	500.4	599.0	319.9	537.9
At terminals located abroad	16.5	31.0	140.8	126.1	65.3
At terminals provided by resident PSPs with cards issued by non-resident PSPs of which:					
ATM cash withdrawals (except e-money transactions)	44.6	50.2	46.1	16.9	20.6
At terminals located in the reporting country	44.6	43.1	38.9	16.9	20.6
At terminals located abroad	0.0	7.1	7.2	0.0	0.0
ATM cash deposits (except e-money transactions)	0.0	0.0	0.0	0.0	0.0
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
POS transactions (except e-money transactions)	404.6	481.2	693.7	429.2	582.7
At terminals located in the reporting country	388.1	457.3	560.1	303.1	517.3
At terminals located abroad	16.5	23.9	133.6	126.1	65.3
E-money card-loading/unloading transactions	0.0	0.0	0.0	0.0	0.0
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
E-money payments with cards with an e-money function	0.0	0.0	0.0	0.0	0.0
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
<b>c) At terminals provided by non-resident PSPs with cards issued by resident PSPs</b>	253.2	307.0	390.8	311.9	359.7
At terminals located in the reporting country	114.9	168.6	225.9	236.5	246.1
At terminals located abroad	138.3	138.3	165.0	75.3	113.6
At terminals provided by non-resident PSPs with cards issued by resident PSPs of which:					
ATM cash withdrawals (except e-money transactions)	10.2	10.1	10.0	5.1	5.3
At terminals located in the reporting country	0.3	0.1	0.1	0.1	0.1
At terminals located abroad	9.9	10.0	9.8	5.1	5.3
ATM cash deposits (except e-money transactions)	0.0	0.1	0.0	0.0	0.0
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	0.0	0.1	0.0	0.0	0.0
POS transactions (except e-money transactions)	243.0	296.8	380.9	305.4	354.4
At terminals located in the reporting country	114.6	168.6	225.7	236.2	246.0
At terminals located abroad	128.4	128.2	155.1	69.2	108.3
E-money card-loading/unloading transactions	0.0	0.0	0.0	0.0	.
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	0.0	0.0	0.0	0.0	.
E-money payments with cards with an e-money function	0.0	0.0	0.0	1.3	.
At terminals located in the reporting country	0.0	0.0	0.0	0.3	0.0
At terminals located abroad	0.0	0.0	0.0	1.0	.
<i>Memorandum items:</i>					
Cash advances at POS terminals	-	-	-	-	-
OTC cash withdrawals	138.3	115.0	100.4	56.4	43.3
OTC cash deposits	194.4	160.0	135.0	80.6	70.0

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



# EUROPEAN CENTRAL BANK

## EUROSYSTEM

### Spain

#### 8a. Payments per type of payment service involving non-MFIs - page 1

(value of payments sent, unless otherwise stated; EUR billions; total for the period)

	2017	2018	2019	2020	2021
<b>Payments per type of payment service</b>					
<b>Total payments involving non-MFIs</b>	11,645.2	11,077.0	11,300.2	10,567.7	11,573.0
Domestic	9,393.3	9,273.7	9,690.2	9,278.4	10,027.5
Cross-border	2,251.8	1,803.4	1,610.1	1,289.4	1,545.5
<b>Credit transfers</b>	10,197.5	9,798.2	9,916.2	9,511.9	10,385.4
Domestic	7,978.0	8,027.0	8,345.7	8,256.6	8,888.5
Cross-border	2,219.5	1,771.2	1,570.5	1,255.4	1,496.9
Credit transfers					
Initiated in paper-based form	4,539.8	3,998.9	3,838.6	3,767.5	3,521.6
Initiated electronically	5,657.8	5,799.2	6,077.6	5,744.4	6,863.8
Initiated in a file/batch	2,386.0	2,563.5	2,710.5	2,873.1	3,148.5
Initiated on a single payment basis	3,271.8	3,235.8	3,367.1	2,871.3	3,715.3
of which (memorandum item):					
Online banking based e-payments	-	-	-	-	-
Credit transfers					
of which:					
Non-SEPA credit transfers	3,704.8	3,298.2	2,768.1	2,378.9	2,981.4
<b>Direct debits</b>	580.7	531.8	584.3	480.3	552.9
Domestic	575.1	529.1	579.3	477.7	549.2
Cross-border	5.6	2.8	5.1	2.6	3.7
Direct debits					
Initiated in a file/batch	552.8	506.5	553.5	466.7	538.4
Initiated on a single payment basis	27.9	25.3	30.8	13.6	14.5
Direct debits					
of which:					
Non-SEPA direct debits	46.4	23.2	4.8	2.4	2.3
<b>Card payments with cards issued by resident PSPs*</b>	166.6	186.7	210.6	211.7	255.6
Domestic card payments	148.2	164.9	184.3	187.0	223.6
Cross-border card payments	18.3	21.8	26.2	24.7	32.0
Card payments with cards issued by resident PSPs*					
Payments with cards with a debit function	92.7	115.0	129.9	136.1	161.4
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	73.8	71.7	80.7	75.6	94.2
Card payments with cards issued by resident PSPs*					
Payments initiated at physical EFTPOS	139.4	151.7	165.3	161.1	192.8
Payments initiated remotely	27.2	35.0	45.3	50.6	62.8
<b>E-money payments with e-money issued by resident PSPs</b>	0.0	0.0	0.0	0.7	2.8
Domestic	0.0	0.0	0.0	0.7	.
Cross-border	0.0	0.0	0.0	0.1	.
E-money payments with e-money issued by resident PSPs					
With cards on which e-money can be stored directly	0.0	0.0	0.0	0.2	0.4
With e-money accounts	0.0	0.0	0.0	0.5	2.4
of which:					
Accessed through a card	0.0	0.0	0.0	0.0	0.0
<b>Cheques</b>	351.5	269.6	277.8	183.3	209.2
Domestic	347.5	266.5	274.7	181.7	.
Cross-border	3.9	3.1	3.1	1.6	.
<b>Other payment services</b>	348.9	290.8	311.3	179.8	167.1
Domestic	344.4	286.2	306.1	174.8	161.5
Cross-border	4.4	4.6	5.2	5.1	5.6

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

\*Except cards with an e-money function only.



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Spain

### 8a. Payments per type of payment service involving non-MFIs - page 2

(value of payments sent, unless otherwise stated; EUR billions; total for the period)

	2017	2018	2019	2020	2021
<b>Total cross-border payments received (excluding card payments)</b>	2,847.6	2,719.7	2,532.3	2,409.7	2,029.8
Cross-border credit transfers received	2,649.2	2,556.0	2,374.4	2,280.2	1,944.4
Cross-border direct debits received	69.5	85.3	93.4	82.9	51.0
Cross-border e-money payments with e-money issued by resident PSPs received	0.0	0.0	0.0	.	.
Cross-border cheques received	128.7	65.4	63.5	46.1	33.7
Other cross-border payment services received	0.1	0.1	0.1	0.3	0.4
<i>Memorandum items:</i>					
Credits to the accounts by simple book entry	1,111.5	1,719.5	2,273.8	2,132.0	2,609.6
Debits from the accounts by simple book entry	1,145.7	1,189.0	1,357.6	1,299.2	1,386.2
Money remittances	4.5	5.0	5.7	5.1	5.7
Domestic	0.0	0.4	0.5	0.1	0.1
Cross-border	4.4	4.6	5.2	5.1	5.6
Transactions via telecommunication, digital or IT device	0.0	.	0.0	0.0	0.2
Other services (not included in the Payment Services Directive)	75.0	76.4	76.7	72.8	33.6
Domestic	69.2	70.6	70.9	67.1	33.6
Cross-border	5.8	5.8	5.8	5.7	0.0
Cross-border money remittances received	0.1	0.1	0.1	0.3	0.4
Cross-border transactions via telecommunication, digital or IT device received	0.0	0.0	0.0	0.0	0.0

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





EUROPEAN CENTRAL BANK

EUROSYSTEM

## Spain

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

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

	2017	2018	2019	2020	2021
<b>a) At terminals provided by resident PSPs with cards issued by resident PSPs</b>	284.9	308.3	330.3	301.6	348.1
At terminals located in the reporting country	284.9	308.3	328.8	300.2	347.2
At terminals located abroad	0.0	0.0	1.5	1.4	1.0
At terminals provided by resident PSPs with cards issued by resident PSPs of which:					
ATM cash withdrawals (except e-money transactions)	115.3	118.6	119.0	99.2	107.5
At terminals located in the reporting country	115.3	118.6	119.0	99.2	.
At terminals located abroad	0.0	0.0	0.0	0.0	.
ATM cash deposits (except e-money transactions)	38.9	49.7	63.6	58.4	65.5
At terminals located in the reporting country	38.9	49.7	63.6	58.4	65.5
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
POS transactions (except e-money transactions)	130.7	140.0	147.6	143.7	175.0
At terminals located in the reporting country	130.7	139.9	146.2	142.3	174.1
At terminals located abroad	0.0	0.0	1.5	1.4	0.9
E-money card-loading/unloading transactions	0.0	0.0	0.0	0.0	.
At terminals located in the reporting country	0.0	0.0	0.0	0.0	.
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
E-money payments with cards with an e-money function	0.0	0.0	0.0	0.2	.
At terminals located in the reporting country	0.0	0.0	0.0	0.2	.
At terminals located abroad	0.0	0.0	0.0	0.0	.
<b>b) At terminals provided by resident PSPs with cards issued by non-resident PSPs</b>	32.3	34.2	58.8	29.6	31.4
At terminals located in the reporting country	30.1	31.1	33.0	15.3	24.8
At terminals located abroad 2	2.1	3.1	25.8	14.3	



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Spain

### 9. Participation in selected payment systems

(original units; end of period)

	2017	2018	2019	2020	2021
<b>TARGET COMPONENT: TARGET2-Banco de España</b>					
Number of participants	155	152	151	148	138
of which:					
Direct participants	83	77	74	71	66
of which:					
Credit institutions	74	67	65	62	59
Central bank	1	1	1	1	1
Other direct participants	8	9	8	8	6
of which:					
Public administration	0	0	0	0	0
Clearing and settlement organisations	3	4	6	6	5
Other financial institutions	5	5	2	2	1
Others	0	0	0	0	0
Indirect participants	72	75	77	77	72
<b>RETAIL SYSTEM: SNCE</b>					
Number of participants	151	141	141	141	139
of which:					
Direct participants	17	15	15	15	14
of which:					
Credit institutions	16	14	14	14	13
Central bank	1	1	1	1	1
Other direct participants	0	0	0	0	0
of which:					
Public administration	0	0	0	0	0
Clearing and settlement organisations	0	0	0	0	0
Other financial institutions	0	0	0	0	0
Others	0	0	0	0	0
Indirect participants	134	126	126	126	125

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Spain

### 10. Payments processed by selected payment systems

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

	2017	2018	2019	2020	2021
<b>TARGET COMPONENT: TARGET2-Banco de España</b>					
Credit transfers and direct debits	10.1	6.1	6.3	5.9	6.6
<i>of which:</i>					
Credit transfers and direct debits within the same TARGET component	7.7	3.5	3.7	3.1	3.3
Credit transfers and direct debits to another TARGET component	2.4	2.5	2.6	2.8	3.3
<i>of which:</i>					
Credit transfers and direct debits to a euro area TARGET component	2.3	2.5	2.6	2.7	3.3
Credit transfers and direct debits to a non-euro area TARGET component	0.0	0.0	0.0	0.0	0.0
Concentration ratio in terms of volume (percentages)	59.5	73.7	76.0	79.9	79.8
<b>RETAIL SYSTEM: SNCE</b>					
<b>Total transactions</b>	1,801.6	1,888.6	1,969.9	2,020.9	2,329.4
Domestic	1,799.4	1,885.9	1,966.9	2,017.6	2,322.9
Cross-border	2.2	2.7	3.0	3.3	6.5
Credit transfers	537.2	588.8	665.4	782.1	1,039.4
Domestic	535.3	586.7	663.1	779.7	1,034.2
Cross-border	1.9	2.2	2.3	2.4	5.2
Credit transfers					
Initiated in a paper-based form	-	-	-	-	-
Initiated electronically	537.2	588.8	665.4	782.1	1,039.4
Direct debits	1,216.4	1,255.6	1,265.1	1,210.2	1,264.0
Domestic	1,216.2	1,255.1	1,264.4	1,209.3	1,262.7
Cross-border	0.3	0.5	0.7	0.9	1.3
Card payments (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
ATM transactions (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
E-money payment transactions	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Cheques	43.1	39.5	35.2	25.9	23.9
Domestic	43.1	39.5	35.2	25.9	23.9
Cross-border	-	-	-	-	-
Other payment services	4.9	4.6	4.1	2.6	2.1
Domestic	4.9	4.6	4.1	2.6	2.1
Cross-border	-	-	-	-	-
Concentration ratio in terms of volume (percentages)	70.7	70.3	72.1	72.5	71.5

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

Spain

11. Payments processed by selected payment systems

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

	2017	2018	2019	2020	2021
<b>TARGET COMPONENT: TARGET2-Banco de España</b>					
Credit transfers and direct debits	26,998.2	16,088.3	16,438.1	13,978.9	14,961.5
<i>of which:</i>					
Credit transfers and direct debits within the same TARGET component	20,415.4	11,021.0	10,172.6	7,817.4	8,150.8
Credit transfers and direct debits to another TARGET component	6,582.8	5,067.3	6,265.5	6,161.6	6,810.7
<i>of which:</i>					
Credit transfers and direct debits to a euro area TARGET component	6,572.9	5,051.8	6,246.8	6,150.3	6,800.0
Credit transfers and direct debits to a non-euro area TARGET component	9.9	15.5	18.7	11.3	10.7
Concentration ratio in terms of value (percentages)	62.2	70.6	73.1	69.6	77.1
<b>RETAIL SYSTEM: SNCE</b>					
<b>Total transactions</b>	1,739.2	1,826.0	1,902.1	1,839.6	2,144.0
Domestic	1,727.5	1,811.8	1,889.0	1,826.4	2,131.1
Cross-border	11.7	14.3	13.1	13.2	12.9
Credit transfers	1,129.7	1,218.3	1,308.4	1,353.5	1,619.5
Domestic	1,118.2	1,204.6	1,296.0	1,340.8	1,607.4
Cross-border	11.4	13.7	12.4	12.8	12.1
Credit transfers					
Initiated in a paper-based form	-	-	-	-	-
Initiated electronically	1,129.7	1,218.3	1,308.4	1,353.5	1,619.5
Direct debits	309.4	315.6	318.8	287.7	319.5
Domestic	309.2	315.0	318.2	287.2	318.8
Cross-border	0.2	0.6	0.6	0.4	0.7
Card payments (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
ATM transactions (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
E-money payment transactions	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Cheques	257.0	248.3	233.0	171.2	183.0
Domestic	257.0	248.3	233.0	171.2	183.0
Cross-border	-	-	-	-	-
Other payment services	43.2	43.7	41.8	27.2	21.9
Domestic	43.2	43.7	41.8	27.2	21.9
Cross-border	-	-	-	-	-
Concentration ratio in terms of value (percentages)	65.6	66.6	69.1	70.4	69.8

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

# General notes: France

Source for Table 1: Eurostat.

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

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

### Currency in circulation outside MFIs

Since the introduction of the euro banknotes and coins on 1 January 2002 these figures have been provided solely at an aggregated euro area level.

### Value of overnight deposits held at MFIs

Overnight deposits held at MFIs (excluding the ECB). 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 as used in the ECB concept of narrow money supply (M1).

Data include deposits in French overseas territories.

### Narrow money supply (M1)

Since the introduction of the euro banknotes and coins on 1 January 2002 these figures have been provided solely at an aggregated euro area level.

### Outstanding value on e-money storages issued by MFIs

Covers MFIs without derogations under Article 9(1) of Regulation ECB/2013/33 concerning the balance sheet of the monetary financial institutions sector (where applicable).

## Table 3: Settlement media used by credit institutions

### Overnight deposits held at other credit institutions

Value for the last quarter of the period.

### **Memo item: Intraday borrowing from the central bank**

Intraday credit corresponds to:

- the amounts of collateral deposited by counterparties in a global pool with the Banque de France which are not used to guarantee monetary policy operations (i.e. to a global credit line);
- the auto-collateralisation operations processed automatically by the securities settlement system.

### **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**

Includes overnight deposits from central public administrations.

#### **Credit institutions irrespective of their legal incorporation: number of institutions**

Excludes investment firms.

#### **Other payment service providers: number of institutions**

Only the Treasury is counted in this category.

### **Table 6: Payment card functions and accepting devices**

#### **Cards issued by resident PSPs**

#### **Cards with a debit function**

From 2014 cards with a debit function combined with another payment function are reported in sub-category “cards with a debit and/or delayed debit function”.

### **Cards with a delayed debit function**

From 2014 cards with a delayed debit function combined with another payment function are reported in sub-categories "cards with a debit and/or delayed debit function" or "cards with a credit and/or delayed debit function".

### **Cards with a credit function**

From 2014 cards with a credit function combined with another payment function are reported in sub-category "cards with a credit and/or delayed debit function".

### **Cards with combined functions**

In 2021:

- cards with a payment function (be it combined or not) were broken down into one single mode: debit, deferred debit or credit.
- PSP reported cards with at least 2 combined functions in sub-category "cards with a combined debit, cash and e-money function", while each of the 3 combined functions was expected before 2021.

### **Terminals provided by resident PSPs**

#### **ATMs and sub-categories**

Until 2013, source: GCB (French domestic scheme).

From 2014, source: French PSPs and data include devices without a cash withdrawal function that allow users, mostly "brick-and-mortar" stores, to deposit money in their accounts.

The number of ATMs for the reference year 2014 has been corrected (double counting in the 2014 Blue Book).

#### **POS terminals and sub-categories**

Until 2013, source: GCB (French domestic scheme).

From 2014, source: French PSPs. Partial data: some PSPs were not able to report the breakdown of “POS terminals” between “EFTPOS terminals” and “E-money card POS terminals” accurately.

Since 2016, French PSPs have not been able to report the number of terminals. In fact, they report a number of acceptance contracts signed with the merchants. In France, a POS terminal can have several acceptance contracts with several banks. To avoid this multiple counting based on PSP reports, Banque de France asked GCB to report a volume approximating the number of active POS terminals.

Since 2018, following a recommendation of Banque de France, the French PSPs declared prepaid card accepting POS terminals as e-money card accepting terminal.

## Tables 7a and 8a: Payments per type of payment service involving non-MFIs

### Credit transfers

From 2008 transactions initiated by MFIs, to non MFIs, are included.

The number of credit transfers for the reference year 2014 has been corrected.

### Direct debits

From 2008 transactions with non-MFIs, initiated by MFIs, are included.

The number of direct debits for the reference year 2014 has been corrected.

### Card payments with cards issued by resident PSPs (except cards with an e-money function only)

Partial data: some PSPs were not able to report the breakdown of “card payments with cards issued by resident PSPs” between “payments initiated at physical EFTPOS” and “payments initiated remotely” accurately.

Due to errors in some declarations, the data for 2015 probably overestimate the share of credit card payments initiated remotely.

### Card payments with cards issued by non-resident PSPs (except cards with an e-money function only)

In 2018, some French PSPs reviewed the definition and reported activity of foreign cards by acceptance country.



### **Other payment services**

Up to 2013 includes bills of exchange and promissory notes.

From 2014 includes “money remittances” and “transactions via telecommunication, digital or IT device”.

### **Memo item: Other services (not included in the Payment Services Directive)**

From 2014 includes bills of exchange and promissory notes.

## **Table 9: Participation in selected payment systems**

### **Other direct participants**

Up to 2005 figures include post office giro institutions.

## **Tables 10 and 11: Payments processed by selected payment systems**

### **TARGET COMPONENT: TBF and TARGET2-FR**

Concentration ratio: technical participants are excluded from the calculation.

### **Retail system: CORE(FR) (since 25 October 2008) and SEPA.EU (since 21 November 2016)**

### **Credit transfers**

Since November 2016, direct debits have been cleared in SEPA.EU; credit transfers as well as legacy domestic payments are cleared in CORE(FR).

Electronic payment orders are included in direct debits.

### **Direct debits**

Includes electronic payment orders.

Since 2017, all direct debits have been processed via SEPA EU.

**Cheques**

Administrative orders are excluded.

**Other payment services**

Comprises promissory notes.



EUROPEAN CENTRAL BANK

EUROSYSTEM

## France

### 1. Basic statistical data

	2017	2018	2019	2020	2021
Population (thousands, annual average)	67,117	67,449	67,756	68,002	68,236
GDP (EUR billions)	2,297	2,363	2,438	2,318	2,502
GDP per capita (EUR)	34,227	35,038	35,977	34,085	36,669
HICP (annual percentage changes)	1.2	2.1	1.3	0.5	2.1

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

## France

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

(EUR millions; end of period)

	2017	2018	2019	2020	2021
Currency in circulation outside MFIs	.	.	.	.	.
Value of overnight deposits held at MFIs	1,020,384	1,093,849	1,216,279	1,617,637	1,769,884
<i>of which:</i>					
Transferable deposits	999,456	1,073,229	1,193,794	1,593,535	1,745,180
Narrow money supply (M1)	.	.	.	.	.
<i>Memorandum items:</i>					
Overnight deposits in foreign currencies held at MFIs	51,906	45,402	60,693	73,717	86,551
Outstanding value on e-money storages issued by MFIs	.	.	.	.	.
<i>of which:</i>					
Hardware-based electronic money	9	116	1	126	140
Software-based electronic money	.	.	.	.	.

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

## France

### 3. Settlement media used by credit institutions

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

	2017	2018	2019	2020	2021
Overnight deposits held at the central bank	468,847	500,429	475,512	939,118	1,101,410
Overnight deposits held at other credit institutions (end of period)	125,160	140,864	152,331	174,140	198,304
of which:					
Transferable deposits at other MFIs (end of period)	125,160	140,832	152,331	182,149	186,281
<i>Memorandum items:</i>					
Non-intraday borrowing from the central bank	114,232	111,870	96,079	397,821	486,618
Intraday borrowing from the central bank (average for last reserve maintenance period)	-	-	-	-	-

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

## France

### 5. Institutions offering payment services to non-MFIs - page 1

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

	2017	2018	2019	2020	2021
<b>Institutions offering payment services to non-MFIs (total)</b>					
Number of institutions	543	471	485	485	482
Number of offices	36,161	35,399	34,657	31,759	34,681
Number of overnight deposits (thousands)	80,693.9	81,718.7	83,593.7	84,940.9	86,455.1
of which:					
Number of internet/PC-linked overnight deposits (thousands)	-	-	-	-	-
Value of overnight deposits	1,020,384	1,093,849	1,216,279	1,617,636	1,769,877
Number of payment accounts (thousands)	-	-	-	-	-
Number of e-money accounts (thousands)	-	-	-	-	-
Outstanding value on e-money storages issued	9	7	1	126	139
<b>Central bank</b>					
Number of offices	98	98	95	95	107
Number of overnight deposits (thousands)	27.5	27.0	26.5	25.7	-
Value of overnight deposits	62,455	59,408	57,788	182,378	206,848
of which:					
Value of transferable deposits	62,455	59,408	57,788	182,378	206,848
<b>Credit institutions irrespective of their legal incorporation</b>					
Number of institutions	488	409	407	408	399
Number of offices	36,063	35,301	34,562	31,664	34,574
Number of overnight deposits (thousands)	80,666.3	81,691.7	83,567.2	84,915.1	86,455.1
of which:					
Number of internet/PC-linked overnight deposits (thousands)	-	-	-	-	-
Number of transferable overnight deposits (thousands)	-	-	-	-	-
of which:					
Number of internet/PC-linked transferable overnight deposits (thousands)	-	-	-	-	-
Value of overnight deposits	957,929	1,034,441	1,158,491	1,435,258	1,563,029
of which:					
Value of transferable deposits	937,001	1,013,821	1,136,006	1,411,157	1,538,332
Number of payment accounts (thousands)	-	-	-	-	-
Number of e-money accounts (thousands)	-	-	-	-	-
Outstanding value on e-money storages issued	9	7	1	0	0
<b>Credit institutions irrespective of their legal incorporation</b>					
<b>Credit institutions legally incorporated in the reporting country</b>					
Number of institutions	403	339	324	328	317
Number of offices	36,063	35,301	34,562	31,664	34,574
Value of overnight deposits	957,929	1,034,441	1,158,491	1,412,926	1,537,559
<b>Branches of euro area-based credit institutions</b>					
Number of institutions	44	45	54	58	61
Number of offices	-	-	-	-	-
Value of overnight deposits	-	-	-	12,074	12,221
<b>Branches of EEA-based credit institutions outside the euro area</b>					
Number of institutions	21	13	14	2	2
Number of offices	-	-	-	-	-
Value of overnight deposits	-	-	-	4,679	6
<b>Branches of non-EEA-based credit institutions</b>					
Number of institutions	20	12	15	20	19
Number of offices	-	-	-	-	-
Value of overnight deposits	-	-	-	5,579	13,243
<b>Electronic money institutions</b>					
Number of institutions	9	11	14	15	16
Number of payment accounts (thousands)	-	-	-	-	-
Number of e-money accounts (thousands)	-	-	-	-	-
Outstanding value on e-money storages issued	0	0	0	126	139
<b>Other payment service providers</b>					
Number of institutions	45	50	63	60	65
Number of offices	-	-	-	-	-
Number of overnight deposits (thousands)	-	-	-	-	-
Value of overnight deposits	-	-	-	-	-
Number of payment accounts (thousands)	-	-	-	-	-
Number of e-money accounts (thousands)	-	-	-	-	-
Outstanding value on e-money storages issued	-	-	-	-	-

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

## France

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

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

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

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



# EUROPEAN CENTRAL BANK

## EUROSYSTEM

### France

#### 6. Payment card functions and accepting devices

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

	2017	2018	2019	2020	2021
<b>Cards issued by resident PSPs</b>					
Cards with a cash function	83,324	75,274	75,468	78,137	73,623
Cards with a payment function*	79,857	81,837	84,486	87,131	90,016
of which:					
Cards with a debit function	46,439	50,641	52,759	54,075	60,787
Cards with a delayed debit function	12,929	10,547	14,639	11,689	17,112
Cards with a credit function	3,984	3,617	7,852	8,566	12,117
Cards with a debit and/or delayed debit function	1,745	.	.	.	-
Cards with a credit and/or delayed debit function	14,761	15,330	7,519	11,095	-
Cards with an e-money function	2,380	2,794	3,764	4,078	4,272
Cards on which e-money can be stored directly	53	0	151	0	365
Cards which give access to e-money stored on e-money accounts	2,326	2,794	3,613	4,078	3,907
Cards with an e-money function					
of which:					
Cards with an e-money function which have been loaded at least once	1,521	1,586	2,252	1,681	1,286
Total number of cards (irrespective of the number of functions on the card)	94,570	96,271	97,789	100,544	101,611
of which:					
Cards with a combined debit, cash and e-money function	2,095	2,345	1,162	1,337	46,823
<b>Terminals provided by resident PSPs</b>					
ATMs	56,649	54,869	53,735	52,412	51,231
Located in the reporting country	56,649	54,869	53,735	52,412	51,231
Located abroad	0	0	0	0	0
ATMs					
of which:					
ATMs with a cash withdrawal function	55,761	54,266	52,395	46,685	49,928
Located in the reporting country	55,761	54,266	52,395	46,685	49,928
Located abroad	0	0	0	0	0
ATMs with a credit transfer function	42,643	42,283	36,557	35,829	34,867
Located in the reporting country	42,643	42,283	36,557	35,829	34,867
Located abroad	0	0	0	0	0
POS terminals	1,623,888	1,829,030	2,092,319	2,232,485	2,637,504
Located in the reporting country	1,606,739	1,809,853	2,076,074	2,216,131	2,616,765
Located abroad	17,149	19,177	16,245	16,354	20,739
POS terminals					
of which:					
EFTPOS terminals	978,992	1,535,487	1,811,348	1,954,015	1,917,440
Located in the reporting country	978,476	1,531,864	1,809,946	1,952,558	1,916,389
Located abroad	516	3,623	1,402	1,457	1,051
E-money card POS terminals	323,986	488,886	1,102,262	1,107,898	1,385,052
Located in the reporting country	323,986	488,886	1,101,101	1,106,727	1,384,277
Located abroad	0	0	1,161	1,171	775
E-money card terminals	323,986	489,112	562,596	529,324	0
Located in the reporting country	323,986	488,886	562,272	528,966	0
Located abroad	0	226	324	358	0
E-money card terminals					
of which:					
E-money card loading/unloading terminals	128,214	0	.	0	0
Located in the reporting country	128,214	0	.	0	0
Located abroad	0	0	0	0	0
E-money card accepting terminals	323,986	489,112	562,596	529,324	0
Located in the reporting country	323,986	488,886	562,272	528,966	0
Located abroad	0	226	324	358	0

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

\*Except cards with an e-money function only.





# EUROPEAN CENTRAL BANK

## EUROSYSTEM

### France

#### 7a. Payments per type of payment service involving non-MFIs - page 1

(number of payments sent, unless otherwise stated; millions; total for the period)

	2017	2018	2019	2020	2021
<b>Payments per type of payment service</b>					
<b>Total payments involving non-MFIs</b>	21,964.3	23,498.0	24,881.1	24,210.2	27,090.1
Domestic	21,165.6	22,490.9	23,553.2	22,770.1	25,144.6
Cross-border	798.7	1,007.1	1,327.9	1,440.1	1,945.5
<b>Credit transfers</b>	3,869.7	4,037.4	4,251.4	4,482.8	4,843.0
Domestic	3,777.5	3,934.5	4,124.7	4,342.9	4,689.8
Cross-border	92.2	102.9	126.7	139.9	153.2
Credit transfers					
Initiated in paper-based form	124.0	135.9	118.0	105.4	107.7
Initiated electronically	3,745.7	3,901.5	4,133.4	4,377.4	4,735.3
Initiated in a file/batch	1,974.1	2,570.3	2,733.9	2,768.7	2,675.8
Initiated on a single payment basis	1,771.6	1,331.2	1,399.5	1,608.7	2,059.5
of which (memorandum item):					
Online banking based e-payments	888.5	941.3	1,059.6	1,144.4	1,869.2
Credit transfers					
of which:					
Non-SEPA credit transfers	68.6	63.1	63.0	54.0	67.4
<b>Direct debits</b>	4,091.3	4,211.1	4,370.2	4,621.7	5,020.1
Domestic	4,052.7	4,157.1	4,213.3	4,302.2	4,600.7
Cross-border	38.5	54.0	156.9	319.5	419.3
Direct debits					
Initiated in a file/batch	4,028.7	4,151.2	4,311.9	4,560.4	4,936.1
Initiated on a single payment basis	62.6	59.9	58.3	61.3	83.9
Direct debits					
of which:					
Non-SEPA direct debits	23.1	12.9	13.0	10.9	-
<b>Card payments with cards issued by resident PSPs*</b>	12,004.6	13,290.8	14,611.0	13,894.4	16,057.4
Domestic card payments	11,346.4	12,449.1	13,568.7	12,916.5	14,691.0
Cross-border card payments	658.2	841.7	1,042.3	977.9	1,366.4
Card payments with cards issued by resident PSPs*					
Payments with cards with a debit function	8,335.1	9,335.0	10,121.0	9,932.0	12,463.6
Payments with cards with a delayed debit function	2,023.2	2,182.8	2,440.8	2,161.9	2,945.7
Payments with cards with a credit function	554.4	664.7	673.2	674.9	648.1
Payments with cards with a debit and/or delayed debit function	57.9	.	.	.	-
Payments with cards with a credit and/or delayed debit function	1,033.9	1,107.3	1,374.5	1,125.2	-
Card payments with cards issued by resident PSPs*					
Payments initiated at physical EFTPOS	10,447.2	11,373.1	12,342.7	11,249.4	12,993.2
Payments initiated remotely	1,557.4	1,917.6	2,268.3	2,645.0	3,064.2
<b>E-money payments with e-money issued by resident PSPs</b>	55.1	61.5	62.0	35.7	63.8
Domestic	47.5	55.5	61.1	33.6	58.3
Cross-border	7.6	6.1	0.9	2.1	5.4
E-money payments with e-money issued by resident PSPs					
With cards on which e-money can be stored directly	9.2	0.4	0.1	0.8	0.1
With e-money accounts	45.9	61.2	61.8	34.8	63.7
of which:					
Accessed through a card	2.2	2.0	4.4	6.0	11.3
<b>Cheques</b>	1,926.7	1,746.9	1,586.5	1,175.5	1,105.8
Domestic	1,925.9	1,745.5	1,585.4	1,174.8	1,104.7
Cross-border	0.8	1.3	1.1	0.8	1.2
<b>Other payment services</b>	17.0	150.4	15.6	15.4	29.2
Domestic	15.7	149.3	12.3	12.2	1.4
Cross-border	1.4	1.1	3.3	3.1	27.8

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

\*Except cards with an e-money function only.



EUROPEAN CENTRAL BANK

EUROSYSTEM

## France

### 7a. Payments per type of payment service involving non-MFIs - page 2

(number of payments sent, unless otherwise stated; millions; total for the period)

	2017	2018	2019	2020	2021
<b>Total cross-border payments received (excluding card payments)</b>	505.8	539.1	530.3	539.7	586.4
Cross-border credit transfers received	119.6	137.3	119.5	111.9	142.7
Cross-border direct debits received	385.9	401.6	403.4	422.1	410.4
Cross-border e-money payments with e-money issued by resident PSPs received	0.0	0.0	7.3	5.6	12.5
Cross-border cheques received	0.2	0.1	0.1	0.0	0.0
Other cross-border payment services received	0.1	0.0	0.3	0.2	20.7
<i>Memorandum items:</i>					
Credits to the accounts by simple book entry	375.8	371.5	367.9	360.9	379.6
Debits from the accounts by simple book entry	1,581.4	1,619.7	1,661.5	1,620.2	1,604.6
Money remittances	1.4	1.4	15.6	15.4	29.2
Domestic	0.0	0.3	12.3	12.2	1.4
Cross-border	1.4	1.1	3.3	3.1	27.8
Transactions via telecommunication, digital or IT device	15.9	13.2	12.2	12.4	0.0
Other services (not included in the Payment Services Directive)	80.9	80.8	77.9	71.5	75.3
Domestic	80.9	80.8	77.9	71.5	75.3
Cross-border	-	-	0.0	0.0	-
Cross-border money remittances received	0.1	0.0	0.2	0.2	20.7
Cross-border transactions via telecommunication, digital or IT device received	0.0	0.0	0.0	0.0	0.0

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

## France

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

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

	2017	2018	2019	2020	2021
<b>a) At terminals provided by resident PSPs with cards issued by resident PSPs</b>	12,239.2	12,866.7	13,464.7	12,373.3	13,398.8
At terminals located in the reporting country	12,220.8	12,846.2	13,447.8	12,360.6	13,385.6
At terminals located abroad	18.4	20.5	16.9	12.7	13.3
At terminals provided by resident PSPs with cards issued by resident PSPs of which:					
ATM cash withdrawals (except e-money transactions)	1,533.1	1,473.4	1,427.9	1,111.0	1,111.8
At terminals located in the reporting country	1,532.7	1,472.9	1,427.5	1,110.4	1,111.3
At terminals located abroad	0.4	0.5	0.5	0.6	0.5
ATM cash deposits (except e-money transactions)	42.2	46.7	85.4	64.2	56.1
At terminals located in the reporting country	42.2	46.7	85.4	64.2	56.1
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
POS transactions (except e-money transactions)	10,661.2	11,343.0	11,947.2	11,194.6	12,224.3
At terminals located in the reporting country	10,643.1	11,323.0	11,930.7	11,182.5	12,211.5
At terminals located abroad	18.0	20.0	16.5	12.2	12.8
E-money card-loading/unloading transactions	0.0	0.0	0.0	0.0	.
At terminals located in the reporting country	0.0	0.0	0.0	0.0	.
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
E-money payments with cards with an e-money function	9.2	3.7	4.2	3.5	6.4
At terminals located in the reporting country	9.2	3.7	4.2	3.5	6.4
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
<b>b) At terminals provided by resident PSPs with cards issued by non-resident PSPs</b>	571.5	790.5	1,064.4	916.8	492.3
At terminals located in the reporting country	375.6	565.1	799.8	626.0	480.7
At terminals located abroad	196.0	225.4	264.5	290.8	11.6
At terminals provided by resident PSPs with cards issued by non-resident PSPs of which:					
ATM cash withdrawals (except e-money transactions)	34.5	39.9	62.4	32.4	35.1
At terminals located in the reporting country	30.8	39.8	62.4	32.4	35.0
At terminals located abroad	3.7	0.2	0.0	0.0	0.0
ATM cash deposits (except e-money transactions)	0.0	0.0	155.5	0.0	0.0
At terminals located in the reporting country	0.0	0.0	155.5	0.0	0.0
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
POS transactions (except e-money transactions)	537.0	750.4	846.3	884.3	455.3
At terminals located in the reporting country	344.7	525.2	581.8	593.5	443.7
At terminals located abroad	192.3	225.2	264.5	290.8	11.6
E-money card-loading/unloading transactions	0.0	0.0	0.0	0.0	0.3
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.3
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
E-money payments with cards with an e-money function	0.1	0.1	.	.	1.7
At terminals located in the reporting country	0.1	0.1	.	.	1.7
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
<b>c) At terminals provided by non-resident PSPs with cards issued by resident PSPs</b>	695.7	812.0	878.2	732.0	1,182.7
At terminals located in the reporting country	267.9	303.7	305.4	276.0	628.3
At terminals located abroad	427.8	508.3	572.8	456.0	554.5
At terminals provided by non-resident PSPs with cards issued by resident PSPs of which:					
ATM cash withdrawals (except e-money transactions)	43.6	45.5	43.2	20.6	26.7
At terminals located in the reporting country	6.3	6.5	2.6	0.9	3.7
At terminals located abroad	37.4	39.0	40.7	19.7	23.1
ATM cash deposits (except e-money transactions)	0.0	0.0	9.4	7.0	0.0
At terminals located in the reporting country	0.0	0.0	9.1	7.0	0.0
At terminals located abroad	0.0	0.0	0.3	0.0	0.0
POS transactions (except e-money transactions)	652.1	766.4	825.6	704.4	1,155.4
At terminals located in the reporting country	261.6	297.2	293.7	268.1	624.4
At terminals located abroad	390.5	469.3	531.9	436.3	530.9
E-money card-loading/unloading transactions	0.0	0.0	0.0	0.0	0.0
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
E-money payments with cards with an e-money function	0.0	0.0	0.0	0.0	0.6
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.2
At terminals located abroad	0.0	0.0	0.0	0.0	0.5
<i>Memorandum items:</i>					
Cash advances at POS terminals	4.1	5.9	6.7	6.0	2.6
OTC cash withdrawals	85.3	73.0	63.7	41.4	36.2
OTC cash deposits	73.8	62.7	55.4	37.3	26.5

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



# EUROPEAN CENTRAL BANK

## EUROSYSTEM

### France

#### 8a. Payments per type of payment service involving non-MFIs - page 1

(value of payments sent, unless otherwise stated; EUR billions; total for the period)

	2017	2018	2019	2020	2021
<b>Payments per type of payment service</b>					
<b>Total payments involving non-MFIs</b>	27,178.7	27,301.8	29,014.0	35,564.0	40,670.8
Domestic	21,930.9	21,766.2	23,706.5	31,427.1	35,209.4
Cross-border	5,247.8	5,535.6	5,307.6	4,136.9	5,461.4
<b>Credit transfers</b>	24,068.6	24,199.5	25,879.2	32,679.9	37,523.0
Domestic	18,897.5	18,729.5	20,650.7	28,617.6	32,167.6
Cross-border	5,171.1	5,470.0	5,228.5	4,062.3	5,355.5
Credit transfers					
Initiated in paper-based form	2,206.0	2,229.0	2,065.0	1,827.5	3,078.4
Initiated electronically	21,862.6	21,970.5	23,814.2	30,852.4	34,444.6
Initiated in a file/batch	13,802.8	14,130.0	13,597.6	13,267.1	14,482.6
Initiated on a single payment basis	8,059.8	7,840.5	10,216.6	17,585.2	19,962.0
of which (memorandum item):					
Online banking based e-payments	2,824.3	2,850.8	3,822.5	12,089.9	13,930.3
Credit transfers					
of which:					
Non-SEPA credit transfers	14,810.0	13,360.7	16,269.3	22,624.5	24,490.6
<b>Direct debits</b>	1,578.6	1,640.0	1,710.9	1,684.3	1,895.0
Domestic	1,545.2	1,626.1	1,690.3	1,655.7	1,855.8
Cross-border	33.5	13.9	20.7	28.6	39.2
Direct debits					
Initiated in a file/batch	1,526.0	1,604.9	1,672.3	1,647.5	1,819.3
Initiated on a single payment basis	52.6	35.1	38.6	36.8	75.7
Direct debits					
of which:					
Non-SEPA direct debits	52.3	47.5	42.3	31.3	-
<b>Card payments with cards issued by resident PSPs*</b>	527.9	569.5	608.8	585.0	662.8
Domestic card payments	489.1	522.3	553.1	540.9	598.8
Cross-border card payments	38.8	47.2	55.7	44.1	64.0
Card payments with cards issued by resident PSPs*					
Payments with cards with a debit function	331.7	361.5	394.5	386.5	480.6
Payments with cards with a delayed debit function	120.8	128.7	127.2	120.3	151.8
Payments with cards with a credit function	27.4	32.5	31.9	30.3	30.5
Payments with cards with a debit and/or delayed debit function	3.4	.	.	.	-
Payments with cards with a credit and/or delayed debit function	44.5	46.6	55.1	47.9	-
Card payments with cards issued by resident PSPs*					
Payments initiated at physical EFTPOS	425.5	449.7	470.5	431.1	488.8
Payments initiated remotely	102.4	119.8	138.3	153.9	174.0
<b>E-money payments with e-money issued by resident PSPs</b>	0.9	0.9	0.6	0.7	1.0
Domestic	0.4	0.6	0.5	0.6	0.9
Cross-border	0.5	0.4	0.0	0.1	0.1
E-money payments with e-money issued by resident PSPs					
With cards on which e-money can be stored directly	0.6	0.0	0.0	0.0	0.0
With e-money accounts	0.3	0.9	0.6	0.6	1.0
of which:					
Accessed through a card	0.1	0.1	0.1	0.2	0.3
<b>Cheques</b>	1,001.9	891.0	814.5	614.2	588.9
Domestic	998.6	887.5	811.9	612.3	586.3
Cross-border	3.3	3.6	2.6	1.8	2.6
<b>Other payment services</b>	0.8	0.8	2.0	1.8	1.2
Domestic	0.1	0.2	0.5	0.1	0.0
Cross-border	0.7	0.6	1.5	1.6	1.2

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

\*Except cards with an e-money function only.



EUROPEAN CENTRAL BANK

EUROSYSTEM

## France

### 8a. Payments per type of payment service involving non-MFIs - page 2

(value of payments sent, unless otherwise stated; EUR billions; total for the period)

	2017	2018	2019	2020	2021
<b>Total cross-border payments received (excluding card payments)</b>	9,713.0	6,799.7	7,641.0	7,377.9	8,957.5
Cross-border credit transfers received	9,641.9	6,722.8	7,558.1	7,297.4	8,873.6
Cross-border direct debits received	70.3	75.9	82.3	80.1	82.4
Cross-border e-money payments with e-money issued by resident PSPs received	0.0	0.0	0.3	0.2	0.9
Cross-border cheques received	0.8	0.9	0.4	0.3	0.4
Other cross-border payment services received	0.1	0.0	0.2	0.7	0.1
<i>Memorandum items:</i>					
Credits to the accounts by simple book entry	3,501.5	2,868.7	3,126.5	3,060.1	3,595.4
Debits from the accounts by simple book entry	3,102.9	1,863.2	2,175.7	1,882.3	2,036.3
Money remittances	0.7	0.7	2.0	1.8	1.2
Domestic	0.0	0.2	0.5	0.1	0.0
Cross-border	0.7	0.6	1.5	1.6	1.2
Transactions via telecommunication, digital or IT device	0.4	0.3	0.3	0.3	0.0
Other services (not included in the Payment Services Directive)	260.4	252.3	232.5	197.0	211.7
Domestic	260.4	252.3	232.5	197.0	211.7
Cross-border	-	-	0.0	0.0	-
Cross-border money remittances received	0.1	0.0	0.2	0.7	0.1
Cross-border transactions via telecommunication, digital or IT device received	0.0	0.0	0.0	0.0	0.0

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

## France

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

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

	2017	2018	2019	2020	2021
<b>a) At terminals provided by resident PSPs with cards issued by resident PSPs</b>	586.3	602.5	618.7	583.2	611.4
At terminals located in the reporting country	585.3	601.3	617.8	582.5	610.7
At terminals located abroad	1.1	1.1	0.9	0.7	0.7
At terminals provided by resident PSPs with cards issued by resident PSPs of which:					
ATM cash withdrawals (except e-money transactions)	141.2	141.4	142.8	123.9	129.1
At terminals located in the reporting country	141.1	141.3	142.8	123.9	129.1
At terminals located abroad	0.0	0.1	0.0	0.0	0.0
ATM cash deposits (except e-money transactions)	20.5	22.9	34.1	29.2	32.8
At terminals located in the reporting country	20.5	22.9	34.1	29.2	32.8
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
POS transactions (except e-money transactions)	424.6	438.1	441.6	429.9	449.3
At terminals located in the reporting country	423.6	437.0	440.8	429.2	448.7
At terminals located abroad	1.0	1.1	0.8	0.7	0.7
E-money card-loading/unloading transactions	0.0	0.0	0.0	0.0	0.0
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
E-money payments with cards with an e-money function	0.1	0.1	0.1	0.1	0.2
At terminals located in the reporting country	0.1	0.1	0.1	0.1	0.2
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
<b>b) At terminals provided by resident PSPs with cards issued by non-resident PSPs</b>	40.4	48.0	54.6	43.4	28.8
At terminals located in the reporting country	28.5	38.9	44.9	32.0	28.2
At terminals located abroad	12.0	9.1	9.7	11.3	0.5
At terminals provided by resident PSPs with cards issued by non-resident PSPs of which:					
ATM cash withdrawals (except e-money transactions)	6.2	7.3	8.2	6.1	6.6
At terminals located in the reporting country	5.4	7.2	8.2	6.1	6.6
At terminals located abroad	0.8	0.1	0.0	0.0	0.0
ATM cash deposits (except e-money transactions)	0.0	0.0	7.3	0.0	0.0
At terminals located in the reporting country	0.0	0.0	7.3	0.0	0.0
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
POS transactions (except e-money transactions)	34.2	40.7	39.1	37.2	22.1
At terminals located in the reporting country	23.1	31.7	29.4	25.9	21.6
At terminals located abroad	11.1	9.1	9.7	11.3	0.5
E-money card-loading/unloading transactions	0.0	0.0	0.0	0.0	0.1
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.1
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
E-money payments with cards with an e-money function	0.0	0.0	.	.	0.1
At terminals located in the reporting country	0.0	0.0	.	0.0	0.1
At terminals located abroad	0.0	0.0	0.0	.	0.0
<b>c) At terminals provided by non-resident PSPs with cards issued by resident PSPs</b>	42.6	46.5	55.4	41.3	54.3
At terminals located in the reporting country	13.7	13.8	20.0	17.4	26.4
At terminals located abroad	28.9	32.7	35.4	23.9	27.9
At terminals provided by non-resident PSPs with cards issued by resident PSPs of which:					
ATM cash withdrawals (except e-money transactions)	5.9	5.7	5.6	3.0	3.8
At terminals located in the reporting country	0.8	0.8	0.3	0.1	0.4
At terminals located abroad	5.2	4.9	5.3	2.9	3.4
ATM cash deposits (except e-money transactions)	0.0	0.0	7.4	5.9	0.0
At terminals located in the reporting country	0.0	0.0	7.4	5.9	0.0
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
POS transactions (except e-money transactions)	36.6	40.8	42.4	32.4	50.4
At terminals located in the reporting country	12.9	13.0	12.4	11.4	25.9
At terminals located abroad	23.7	27.8	30.0	21.1	24.5
E-money card-loading/unloading transactions	0.0	0.0	0.0	0.0	0.0
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
E-money payments with cards with an e-money function	0.0	0.0	0.0	0.0	0.0
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
<b>Memorandum items:</b>					
Cash advances at POS terminals	0.3	0.5	0.6	0.6	0.2
OTC cash withdrawals	41.7	35.3	31.7	23.0	18.4
OTC cash deposits	64.1	55.4	50.2	36.0	23.5

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

## France

### 9. Participation in selected payment systems

(original units; end of period)

	2017	2018	2019	2020	2021
<b>TARGET COMPONENT: TBF &amp; TARGET2-FR</b>					
Number of participants	327	325	319	301	294
<i>of which:</i>					
Direct participants	138	140	138	132	135
<i>of which:</i>					
Credit institutions	134	136	134	127	129
Central bank	1	1	1	1	1
Other direct participants	3	4	3	4	4
<i>of which:</i>					
Public administration	0	0	-	-	-
Clearing and settlement organisations	2	2	2	2	2
Other financial institutions	1	1	1	2	2
Others	0	0	-	-	-
Indirect participants	189	185	181	169	159
<b>RETAIL SYSTEM: CORE (FR)</b>					
Number of participants	362	356	367	356	316
<i>of which:</i>					
Direct participants	10	10	10	10	10
<i>of which:</i>					
Credit institutions	8	8	8	8	8
Central bank	1	1	1	1	1
Other direct participants	1	1	1	1	1
<i>of which:</i>					
Public administration	0	0	-	-	-
Clearing and settlement organisations	0	0	-	-	-
Other financial institutions	1	1	1	1	1
Others	0	0	-	-	-
Indirect participants	352	346	357	346	306
<b>RETAIL SYSTEM: SEPA (EU) (from Nov. 2016)</b>					
Number of participants	362	356	367	356	316
<i>of which:</i>					
Direct participants	10	10	10	10	10
<i>of which:</i>					
Credit institutions	8	8	8	8	8
Central bank	1	1	1	1	1
Other direct participants	1	1	1	1	1
<i>of which:</i>					
Public administration	0	0	-	-	-
Clearing and settlement organisations	0	0	-	-	-
Other financial institutions	1	1	1	1	1
Others	0	0	-	-	-
Indirect participants	352	346	357	346	306

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



# EUROPEAN CENTRAL BANK

## EUROSYSTEM

### France

#### 10. Payments processed by selected payment systems – page 1

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

	2017	2018	2019	2020	2021
<b>TARGET COMPONENT: TBF &amp; TARGET2-FR</b>					
Credit transfers and direct debits	8.2	8.5	10.4	10.7	12.9
<i>of which:</i>					
Credit transfers and direct debits within the same TARGET component	4.7	4.7	5.0	4.9	6.1
Credit transfers and direct debits to another TARGET component	3.5	3.8	5.3	5.8	6.7
<i>of which:</i>					
Credit transfers and direct debits to a euro area TARGET component	3.4	3.7	5.2	5.6	6.5
Credit transfers and direct debits to a non-euro area TARGET component	0.1	0.1	0.1	0.2	0.2
Concentration ratio in terms of volume (percentages)	62.7	62.4	63.7	56.7	67.7
<b>RETAIL SYSTEM: CORE (FR)</b>					
<b>Total transactions</b>	12,535.1	12,924.8	13,529.8	12,598.1	13,671.7
Domestic	12,535.1	12,924.8	13,529.8	12,598.1	13,671.7
Cross-border	-	0.0	0.0	0.0	-
Credit transfers	2,221.6	2,291.4	2,389.9	2,361.3	2,433.5
Domestic	2,221.6	2,291.4	2,389.9	2,361.3	2,433.5
Cross-border	-	0.0	0.0	0.0	-
Credit transfers					
Initiated in a paper-based form	-	0.0	-	-	-
Initiated electronically	2,221.6	2,291.4	2,389.9	2,361.3	2,433.5
Direct debits	-	0.0	0.0	0.0	-
Domestic	-	-	-	-	-
Cross-border	-	0.0	0.0	0.0	-
Card payments (except e-money transactions)	8,202.4	8,683.6	9,346.5	8,886.1	9,930.7
Domestic	8,202.4	8,683.6	9,346.5	8,886.1	9,930.7
Cross-border	-	0.0	0.0	0.0	-
ATM transactions (except e-money transactions)	557.3	537.5	519.0	389.0	400.8
Domestic	557.3	537.5	519.0	389.0	400.8
Cross-border	-	0.0	0.0	0.0	-
E-money payment transactions	-	0.0	0.0	0.0	-
Domestic	-	-	-	-	-
Cross-border	-	0.0	0.0	0.0	-
Cheques	1,489.4	1,349.6	1,212.8	904.9	847.6
Domestic	1,489.4	1,349.6	1,212.8	904.9	847.6
Cross-border	-	0.0	0.0	0.0	-
Other payment services	64.5	62.8	61.6	56.7	59.1
Domestic	64.5	62.8	61.6	56.7	59.1
Cross-border	-	0.0	0.0	0.0	-
Concentration ratio in terms of volume (percentages)	84.3	85.5	85.7	85.3	84.8

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





EUROPEAN CENTRAL BANK

EUROSYSTEM

## France

### 10. Payments processed by selected payment systems – page 2

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

	2017	2018	2019	2020	2021
<b>RETAIL SYSTEM: SEPA (EU) (from Nov. 2016)</b>					
<b>Total transactions</b>	2,436.4	2,570.8	2,659.5	2,619.5	2,697.8
Domestic	2,436.4	2,570.8	2,659.5	2,619.5	2,697.8
Cross-border	-	0.0	0.0	0.0	-
Credit transfers	-	0.0	0.0	0.0	-
Domestic	-	-	-	-	-
Cross-border	-	0.0	0.0	0.0	-
Credit transfers	-	-	-	-	-
Initiated in a paper-based form	-	-	-	-	-
Initiated electronically	-	-	-	-	-
Direct debits	2,436.4	2,570.8	2,569.2	2,619.5	2,697.8
Domestic	2,436.4	2,570.8	2,569.2	2,619.5	2,697.8
Cross-border	-	0.0	0.0	0.0	-
Card payments (except e-money transactions)	-	0.0	0.0	0.0	-
Domestic	-	-	-	-	-
Cross-border	-	0.0	0.0	0.0	-
ATM transactions (except e-money transactions)	-	0.0	0.0	0.0	-
Domestic	-	-	-	-	-
Cross-border	-	0.0	0.0	0.0	-
E-money payment transactions	-	0.0	0.0	0.0	-
Domestic	-	-	-	-	-
Cross-border	-	0.0	0.0	0.0	-
Cheques	-	0.0	0.0	0.0	-
Domestic	-	-	-	-	-
Cross-border	-	0.0	0.0	0.0	-
Other payment services	-	0.0	0.0	0.0	-
Domestic	-	-	-	-	-
Cross-border	-	0.0	0.0	0.0	-
Concentration ratio in terms of volume (percentages)	84.8	84.0	83.5	83.3	83.6

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



# EUROPEAN CENTRAL BANK

## EUROSYSTEM

### France

#### 11. Payments processed by selected payment systems – page 1

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

	2017	2018	2019	2020	2021
<b>TARGET COMPONENT: TBF &amp; TARGET2-FR</b>					
Credit transfers and direct debits	74,291.2	72,130.3	84,120.3	99,661.3	100,568.8
<i>of which:</i>					
Credit transfers and direct debits within the same TARGET component	32,859.6	28,796.0	35,191.1	49,357.6	49,938.4
Credit transfers and direct debits to another TARGET component	41,431.6	43,334.3	48,929.2	50,303.7	50,630.4
<i>of which:</i>					
Credit transfers and direct debits to a euro area TARGET component	41,159.9	42,980.5	48,534.6	49,945.8	50,217.7
Credit transfers and direct debits to a non-euro area TARGET component	271.6	353.8	394.6	357.8	412.7
Concentration ratio in terms of value (percentages)	68.8	65.0	53.8	56.7	54.6
<b>RETAIL SYSTEM: CORE (FR)</b>					
<b>Total transactions</b>	<b>4,854.3</b>	<b>4,969.8</b>	<b>5,097.3</b>	<b>5,021.9</b>	<b>5,488.0</b>
Domestic	4,854.3	4,969.8	5,097.3	5,021.9	5,488.0
Cross-border	-	0.0	0.0	0.0	-
Credit transfers	3,497.1	3,705.0	3,886.5	4,005.5	4,443.3
Domestic	3,497.1	3,705.0	3,886.5	4,005.5	4,443.3
Cross-border	-	0.0	0.0	0.0	-
Credit transfers					
Initiated in a paper-based form	-	0.0	-	-	-
Initiated electronically	3,497.1	3,705.0	3,886.5	4,005.5	4,443.3
Direct debits	-	0.0	0.0	0.0	-
Domestic	-	-	-	-	-
Cross-border	-	0.0	0.0	0.0	-
Card payments (except e-money transactions)	344.2	354.1	371.3	364.4	400.9
Domestic	344.2	354.1	371.3	364.4	400.9
Cross-border	-	0.0	0.0	0.0	-
ATM transactions (except e-money transactions)	37.6	37.8	37.8	31.4	34.1
Domestic	37.6	37.8	37.8	31.4	34.1
Cross-border	-	0.0	0.0	0.0	-
E-money payment transactions	-	0.0	0.0	0.0	-
Domestic	-	-	-	-	-
Cross-border	-	0.0	0.0	0.0	-
Cheques	772.4	680.0	621.4	466.0	444.9
Domestic	772.4	680.0	621.4	466.0	444.9
Cross-border	-	0.0	0.0	0.0	-
Other payment services	202.9	192.9	180.3	154.6	164.7
Domestic	202.9	192.9	180.3	154.6	164.7
Cross-border	-	0.0	0.0	0.0	-
Concentration ratio in terms of value (percentages)	74.1	75.0	74.7	73.9	73.4

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

## France

### 11. Payments processed by selected payment systems – page 2

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

	2017	2018	2019	2020	2021
<b>RETAIL SYSTEM: SEPA (EU) (from Nov. 2016)</b>					
<b>Total transactions</b>	658.2	1,139.7	1,164.1	1,128.8	1,249.3
Domestic	658.2	1,139.7	1,164.1	1,128.8	1,249.3
Cross-border	-	0.0	0.0	0.0	-
Credit transfers	-	0.0	0.0	0.0	-
Domestic	-	-	-	-	-
Cross-border	-	0.0	0.0	0.0	-
Credit transfers	-	-	-	-	-
Initiated in a paper-based form	-	-	-	-	-
Initiated electronically	-	-	-	-	-
Direct debits	658.2	1,139.7	1,164.1	1,128.8	1,249.3
Domestic	658.2	1,139.7	1,164.1	1,128.8	1,249.3
Cross-border	-	0.0	0.0	0.0	-
Card payments (except e-money transactions)	-	0.0	0.0	0.0	-
Domestic	-	-	-	-	-
Cross-border	-	0.0	0.0	0.0	-
ATM transactions (except e-money transactions)	-	0.0	0.0	0.0	-
Domestic	-	-	-	-	-
Cross-border	-	0.0	0.0	0.0	-
E-money payment transactions	-	0.0	0.0	0.0	-
Domestic	-	-	-	-	-
Cross-border	-	0.0	0.0	0.0	-
Cheques	-	0.0	0.0	0.0	-
Domestic	-	-	-	-	-
Cross-border	-	0.0	0.0	0.0	-
Other payment services	-	0.0	0.0	0.0	-
Domestic	-	-	-	-	-
Cross-border	-	0.0	0.0	0.0	-
Concentration ratio in terms of value (percentages)	88.3	88.0	86.1	87.7	87.2

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

# General notes: Italy

Source for Table 1: Eurostat.

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

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

### Currency in circulation outside MFIs

Since the introduction of the euro banknotes and coins on 1 January 2002 these figures have been provided solely at an aggregated euro area level.

### Value of overnight deposits held at MFIs

Overnight deposits held at MFIs (excluding the ECB). 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 as used in the ECB concept of narrow money supply (M1).

### Narrow money supply (M1)

Since the introduction of the euro banknotes and coins on 1 January 2002 these figures have been provided solely at an aggregated euro area level.

### Outstanding value on e-money storages issued by MFIs

Covers MFIs without derogations under Article 9(1) of Regulation ECB/2013/33 concerning the balance sheet of the monetary financial institutions sector (where applicable).

## Table 3: Settlement media used by credit institutions

### Overnight deposits held at other credit institutions

Value for the last quarter of the period.

#### Table 4: Banknotes and coins

Refer to Table 3 in the “Euro area aggregate data” section.

#### Table 5: Institutions offering payment services to non-MFIs

##### **Credit institutions irrespective of their legal incorporation: number of offices**

Institutions are included from the point in time at which a banking licence is granted.

##### **Credit institutions irrespective of their legal incorporation: number of overnight deposits**

Overnight deposits held by non-MFIs’ domestic counterparts. Up to 2009 data refer to transferable overnight deposits. From 2010 onward, all overnight deposits are covered, including the sub-component non-transferable overnight deposits, which was estimated until 2017.

##### **Credit institutions irrespective of their legal incorporation: number of overnight deposits, of which number of internet/PC-linked overnight deposits**

Until 2015 estimated on the basis of bank customers’ actual use of direct links both to receive information and to make payments.

##### **Credit institutions legally incorporated in the reporting country: number of offices**

Institutions are included from the point in time at which a banking licence is granted.

##### **Branches of euro area-based credit institutions: number of offices**

Institutions are included from the point in time at which a banking licence is granted.

##### **Branches of EEA-based credit institutions outside the euro area: number of offices**

Institutions are included from the point in time at a banking licence is granted.

### **Branches of non-EEA-based banks: number of offices**

Institutions are included from the point in time at which a banking licence is granted.

### **Institutions offering payment services to non-MFIs**

#### **Number of institutions**

Includes the Post Office and other financial intermediaries active in the credit card market.

#### **Value of overnight deposits**

Average for the year. Source: Post Office balance sheet.

## **Table 6: Payment card functions and accepting devices**

### **Cards with a credit and/or delayed debit function**

The 2018 growth in the number of cards with a credit and/or delayed debit functions is affected by new foreign operators which are authorized in Italy as payment service providers.

### **Cards with an e-money function**

As from 2004 this item includes cards with an e-money function issued by the Post Office.

### **Total number of cards (irrespective of the number of functions on the card), of which cards with a combined debit, cash and e-money function**

As from 2004 this item includes cards with an e-money function issued by the Post Office.

## **Terminals provided by resident PSPs**

### **ATMs with a cash withdrawal function and ATMs with a credit transfer function**

ATMs owned by the Post Office are included in total figures for ATMs and figures for ATMs with a cash withdrawal function. They are not included in figures for ATMs with a credit transfer function.

### **POS terminals, of which EFTPOS terminals**

From 2010 onward, these items refer strictly to the automated machines, in shops, owned by the reporting banks (resident in Italy), including those managed through external or outsourced companies.

### **E-money card terminals**

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

## **Tables 7a and 8a: Payments per type of payment service involving non-MFIs**

General: book-entry transactions are not included.

### **Credit transfers**

Book-entry transactions are not included.

Non-SEPA items refer to transactions made via domestic postal pre-printed bills (which are beyond the scope of application of the SEPA credit transfer framework); the same data are reported, as in the past, the category “credit transfers” for conventional reasons and to ensure consistency with the previous time series on total credit transfers in Italy.

### **Direct debits**

Book-entry transactions are not included.

### **Payments with cards with a credit and/or delayed debit function**

The 2018 growth in the payments with cards with a credit and/or delayed debit functions is affected by new foreign operators which are authorized in Italy as payment service providers

### **E-money payments with e-money issued by resident PSPs**

As from 2004 this item includes e-money purchase transactions carried out with cards issued by the Post Office.

### **Other payment services**

The reduction between 2008 and 2009 is attributable to the RIBA (Ricevuta bancaria elettronica), which is a procedure for the collection of credits deriving from commercial transactions.

### **Total payments involving non-MFIs**

As from 2004 this item includes e-money purchase transactions carried out with cards issued by the Post Office.

### **Cross-border transactions sent**

Data up to 2008 refer only to a sample of approximately 60 Italian banks participating in a half-yearly survey on the payment system, accounting on average for some 80% of current account deposits; it is possible that only a small percentage of interbank transactions are included. From 2009, data refer to all Italian banks and the Post Office but do not include cross-border transactions with credit cards issued by other financial intermediaries. No interbank transactions are included.

### **Total cross-border transactions received**

Data up to 2008 refer only to a sample of approximately 60 Italian banks participating in a half-yearly survey on the payment system, accounting on average for some 80% of current account deposits; it is possible that only a small percentage of interbank transactions are included.

### **Tables 7b and 8b: Payments per type of terminal involving non-MFIs**

General: book-entry transactions are not included.



**a) At terminals provided by resident PSPs with cards issued by resident PSPs**

**ATM cash withdrawals**

Data up to 2008 refer only to a sample of approximately 60 Italian banks participating in a half-yearly survey on the payment system, accounting on average for some 80% of current account deposits. From 2009 data refer to all Italian banks and the Post Office.

**ATM cash deposits**

Data up to 2008 refer only to a sample of approximately 60 Italian banks participating in a half-yearly survey on the payment system, accounting on average for some 80% of current account deposits. 2009 data refer to all Italian banks and the Post Office.

**POS transactions (irrespective of type of card used)**

Until 2008 transactions carried out with credit cards are not included. E-money transactions are included.

**E-money card loading/unloading transactions**

As from 2004 this item includes e-money purchase transactions carried out with cards issued by the Post Office.

**Memo item: OTC cash withdrawals**

Data up to 2008 refer only to a sample of approximately 60 Italian banks participating in a half-yearly survey on the payment system, accounting on average for some 80% of current account deposits. From 2009 data refer to all Italian banks and the Post Office.

**Memo item: OTC cash deposits**

Data up to 2008 refer only to a sample of approximately 60 Italian banks participating in a half-yearly survey on the payment system, accounting on average for some 80% of current account deposits. 2009 data refer to all Italian banks and the Post Office.

## Table 9: Participation in selected payment systems

**TARGET component: BI-REL, TARGET2-Banca d'Italia**

**BI-REL: January 1999 until May 2008** Direct participants

2003 data include direct participants not yet migrated to the new release of BI-REL.

TARGET2 migration date: 19 May 2008.

### **Other direct participants**

Includes post office giro institutions.

### **Retail system: Italian CSMs**

### **Number of participants**

The figures refer to the system BI-COMP which settles the balances stemming from all the Italian CSMs.

### **Other direct participants**

Includes post office giro institutions.

### **Indirect participants**

From 2005 data are estimated.

## Tables 10 and 11: Payments processed by selected payment systems

**TARGET component: BI-REL, TARGET2-Banca d'Italia**

TARGET2 migration date: 19 May 2008

### **Credit transfers within the same TARGET component**

The reduction in 2009 is due to the migration from BI-REL to TARGET2-Banca d'Italia and the shrinkage of interbank flows stemming from the financial crisis. As from 31 August 2015, the statistical aggregates do not include the cash side of the securities transactions settled through the Target2-Banca d' Italia dedicated cash accounts following the migration of the Italian central securities depository Monte Titoli to the Eurosystem's platform for securities settlement Target2-Securities.

### **Retail system: Italian CSMs**

#### **Credit transfers**

In accordance with Regulation ECB/2013/43 on payments statistics, all credit transfers are deemed to be initiated electronically as the form of submission of the service is not known and the PSP executed the transfer electronically.

#### **ATM transactions (except e-money transactions)**

The reduction in 2020 is largely due to the impact of COVID-19 pandemic

#### **Other payment services**

Payments between the banking system and the Department of the Treasury, the Banca d' Italia or the Post Office; bills of exchange; interest and dividends paid on privately owned securities deposited with Monte Titoli.



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Italy

### 1. Basic statistical data

	2017	2018	2019	2020	2021
Population (thousands, annual average)	60,002	59,877	59,729	59,439	59,133
GDP (EUR billions)	1,737	1,771	1,797	1,661	1,788
GDP per capita (EUR)	28,942	29,584	30,080	27,945	30,231
HICP (annual percentage changes)	1.3	1.2	0.6	-0.1	1.9

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Italy

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

(EUR millions; end of period)

	2017	2018	2019	2020	2021
Currency in circulation outside MFIs	.	.	.	.	.
Value of overnight deposits held at MFIs	1,110,385	1,189,797	1,259,797	1,450,064	1,585,908
<i>of which:</i>					
Transferable deposits	1,096,574	1,176,659	1,246,293	1,432,620	1,571,006
Narrow money supply (M1)	.	.	.	.	.
<i>Memorandum items:</i>					
Overnight deposits in foreign currencies held at MFIs	17,684	18,367	18,194	23,123	23,197
Outstanding value on e-money storages issued by MFIs	3,505	3,642	3,750	4,090	4,058
<i>of which:</i>					
Hardware-based electronic money	3,484	3,620	3,728	4,064	4,016
Software-based electronic money	21	22	22	26	42

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Italy

### 3. Settlement media used by credit institutions

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

	2017	2018	2019	2020	2021
Overnight deposits held at the central bank	141,616	95,130	123,926	318,769	424,331
Overnight deposits held at other credit institutions (end of period)	112,824	104,754	101,883	98,523	109,936
<i>of which:</i>					
Transferable deposits at other MFIs (end of period)	20,580	20,071	21,468	28,214	30,876
<i>Memorandum items:</i>					
Non-intraday borrowing from the central bank	251,485	243,539	216,840	373,959	453,408
Intraday borrowing from the central bank (average for last reserve maintenance period)	3,561	5,655	3,098	1,373	2,563

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

Italy

5. Institutions offering payment services to non-MFIs - page 1

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

	2017	2018	2019	2020	2021
<b>Institutions offering payment services to non-MFIs (total)</b>					
Number of institutions	586	548	534	523	514
Number of offices	39,993	38,192	36,907	36,034	34,346
Number of overnight deposits (thousands)	.	.	.	.	.
of which:					
Number of internet/PC-linked overnight deposits (thousands)	37,914.3	39,807.6	41,590.3	42,724.6	44,121.1
Value of overnight deposits	.	.	.	1,506,605	1,649,388
Number of payment accounts (thousands)	47,162.6	47,827.8	48,659.7	50,232.1	.
Number of e-money accounts (thousands)	23,874.0	23,258.7	25,092.1	25,850.1	26,265.6
Outstanding value on e-money storages issued	.	7,220	8,917	11,421	12,756
<b>Central bank</b>					
Number of offices	39	33	33	33	33
Number of overnight deposits (thousands)	0.0	0.0	0.0	0.0	0.0
Value of overnight deposits	16,193	45,742	37,725	59,204	66,308
of which:					
Value of transferable deposits	16,194	45,743	37,725	59,397	66,307
<b>Credit institutions irrespective of their legal incorporation</b>					
Number of institutions	546	508	490	475	457
Number of offices	27,374	25,409	24,312	23,480	21,799
Number of overnight deposits (thousands)	48,205.8	52,863.4	56,063.9	56,276.3	57,554.8
of which:					
Number of internet/PC-linked overnight deposits (thousands)	37,914.3	39,807.6	41,590.3	42,724.6	44,121.1
Number of transferable overnight deposits (thousands)	46,587.3	48,043.2	49,661.2	51,385.8	52,924.8
of which:					
Number of internet/PC-linked transferable overnight deposits (thousands)	37,914.3	39,464.7	41,223.6	42,652.9	44,065.2
Value of overnight deposits	1,089,645	1,140,565	1,154,854	.	.
of which:					
Value of transferable deposits	1,080,380	1,130,916	1,208,568	1,373,223	1,504,699
Number of payment accounts (thousands)	40,977.1	41,608.1	42,495.9	43,986.1	45,105.6
Number of e-money accounts (thousands)	8,258.0	6,231.5	6,788.9	5,899.7	5,605.0
Outstanding value on e-money storages issued	3,484	3,620	3,728	4,064	4,085
<b>Credit institutions irrespective of their legal incorporation</b>					
<b>Credit institutions legally incorporated in the reporting country</b>					
Number of institutions	467	429	410	393	377
Number of offices	27,203	25,242	24,173	23,345	21,650
Value of overnight deposits	1,052,977	1,095,349	1,106,808	1,338,911	1,453,416
<b>Branches of euro area-based credit institutions</b>					
Number of institutions	57	57	64	66	69
Number of offices	140	137	118	118	138
Value of overnight deposits	32,205	40,252	42,031	42,220	52,711
<b>Branches of EEA-based credit institutions outside the euro area</b>					
Number of institutions	18	16	11	5	4
Number of offices	20	20	11	3	3
Value of overnight deposits	2,513	2,603	3,432	.	.
<b>Branches of non-EEA-based credit institutions</b>					
Number of institutions	7	6	5	11	7
Number of offices	11	10	10	14	8
Value of overnight deposits	1,950	2,361	2,583	5,921	6,663
<b>Electronic money institutions</b>					
Number of institutions	4	7	8	9	11
Number of payment accounts (thousands)	-	-	-	-	-
Number of e-money accounts (thousands)	.	.	.	.	.
Outstanding value on e-money storages issued	127	.	.	.	.
<b>Other payment service providers</b>					
Number of institutions	35	32	35	38	45
Number of offices	12,580	12,750	12,562	12,521	12,514
Number of overnight deposits (thousands)	.	.	.	.	.
Value of overnight deposits	.	.	.	.	.
Number of payment accounts (thousands)	6,185.5	6,219.7	6,163.7	6,246.0	.
Number of e-money accounts (thousands)	.	.	.	.	.
Outstanding value on e-money storages issued	.	.	.	.	.

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Italy

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

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

	2017	2018	2019	2020	2021
<i>Memorandum items:</i>					
<b>Number of payment institutions operating in the country on a cross-border basis</b>	439	451	480	545	295
<i>of which:</i>					
Institutions providing services through an established branch	28	29	29	27	13
Institutions providing services through an agent	45	21	23	7	8
Institutions providing services neither establishing a branch nor through an agent	366	401	428	511	274

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





EUROPEAN CENTRAL BANK

EUROSYSTEM

Italy

## 6. Payment card functions and accepting devices

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

	2017	2018	2019	2020	2021
<b>Cards issued by resident PSPs</b>					
Cards with a cash function	82,494	83,281	86,141	89,091	90,999
Cards with a payment function*	77,535	82,387	84,284	86,722	85,386
of which:					
Cards with a debit function	54,142	55,770	57,207	59,418	60,940
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	23,394	26,617	27,077	27,304	24,446
Cards with an e-money function	28,352	27,511	28,934	29,673	30,059
Cards on which e-money can be stored directly	4,265	3,996	3,842	3,820	3,798
Cards which give access to e-money stored on e-money accounts	23,826	23,094	24,565	25,316	25,648
Cards with an e-money function					
of which:					
Cards with an e-money function which have been loaded at least once	28,091	27,089	28,407	29,135	29,445
Total number of cards (irrespective of the number of functions on the card)	105,887	109,898	113,218	116,395	115,445
of which:					
Cards with a combined debit, cash and e-money function	-	-	-	-	-
<b>Terminals provided by resident PSPs</b>					
ATMs	48,564	47,678	49,062	48,423	45,529
Located in the reporting country	48,564	47,676	49,044	48,412	45,529
Located abroad	0	2	18	11	0
ATMs					
of which:					
ATMs with a cash withdrawal function	48,564	47,678	49,062	48,423	45,529
Located in the reporting country	48,564	47,676	49,044	48,412	45,529
Located abroad	0	2	18	11	0
ATMs with a credit transfer function	44,838	44,340	43,812	43,595	42,662
Located in the reporting country	44,838	44,338	43,794	43,594	42,662
Located abroad	0	2	18	1	0
POS terminals	2,462,978	3,171,174	3,589,609	3,694,835	3,883,229
Located in the reporting country	2,462,798	3,171,015	3,589,569	3,694,725	3,882,685
Located abroad	180	159	40	110	544
POS terminals					
of which:					
EFTPOS terminals	2,462,978	3,171,174	3,589,609	3,694,835	3,883,229
Located in the reporting country	2,462,798	3,171,015	3,589,569	3,694,725	3,882,685
Located abroad	180	159	40	110	544
E-money card POS terminals	1,575,481	1,693,891	1,884,703	1,824,337	2,022,820
Located in the reporting country	1,575,313	1,691,981	1,884,369	1,824,282	2,021,935
Located abroad	168	1,910	334	55	885
E-money card terminals	1,667,058	1,789,193	2,004,022	1,975,521	2,416,345
Located in the reporting country	1,666,713	1,787,031	2,003,547	1,975,450	2,415,065
Located abroad	345	2,162	475	71	1,280
E-money card terminals					
of which:					
E-money card loading/unloading terminals	44,655	44,340	43,812	43,595	42,662
Located in the reporting country	44,651	44,338	43,794	43,594	42,662
Located abroad	4	2	18	1	0
E-money card accepting terminals	1,622,403	1,744,850	1,960,210	1,931,926	2,373,323
Located in the reporting country	1,622,062	1,742,690	1,959,753	1,931,856	2,372,043
Located abroad	341	2,160	457	70	1,280

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

\*Except cards with an e-money function only.



EUROPEAN CENTRAL BANK

EUROSYSTEM

Italy

7a. Payments per type of payment service involving non-MFIs - page 1

(number of payments sent, unless otherwise stated; millions; total for the period)

	2017	2018	2019	2020	2021
<b>Payments per type of payment service</b>					
<b>Total payments involving non-MFIs</b>	6,035.0	6,784.0	7,601.9	8,006.6	9,916.3
Domestic	5,796.0	6,373.0	7,067.9	7,389.6	9,182.9
Cross-border	239.0	411.0	534.0	617.0	733.3
<b>Credit transfers</b>	1,390.0	1,450.0	1,505.0	1,584.8	1,722.6
Domestic	1,368.0	1,425.0	1,477.0	1,553.0	1,687.0
Cross-border	22.0	25.0	28.0	31.8	35.6
Credit transfers					
Initiated in paper-based form	692.0	688.0	690.0	694.7	717.7
Initiated electronically	698.0	762.0	815.0	890.1	1,004.9
Initiated in a file/batch	395.0	417.0	449.0	530.6	555.8
Initiated on a single payment basis	302.0	345.0	366.0	359.5	449.1
of which (memorandum item):					
Online banking based e-payments	-	-	-	-	-
Credit transfers					
of which:					
Non-SEPA credit transfers	484.0	481.0	461.0	484.5	490.4
<b>Direct debits</b>	822.0	919.6	979.0	1,033.5	1,137.5
Domestic	821.0	917.7	977.0	1,031.8	1,135.8
Cross-border	1.0	1.9	2.0	1.7	1.7
Direct debits					
Initiated in a file/batch	602.0	657.0	695.0	744.0	803.7
Initiated on a single payment basis	220.0	262.6	284.0	289.5	333.9
Direct debits					
of which:					
Non-SEPA direct debits	-	-	-	-	-
<b>Card payments with cards issued by resident PSPs*</b>	2,796.0	3,260.0	3,760.9	3,925.7	5,201.1
Domestic card payments	2,706.0	3,075.0	3,530.9	3,671.7	4,902.0
Cross-border card payments	90.0	185.0	230.0	254.0	299.2
Card payments with cards issued by resident PSPs*					
Payments with cards with a debit function	1,941.0	2,208.0	2,545.3	2,769.3	3,834.5
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	855.0	1,052.0	1,216.0	1,156.4	1,366.6
Card payments with cards issued by resident PSPs*					
Payments initiated at physical EFTPOS	2,596.0	2,999.0	3,457.9	3,590.6	4,845.7
Payments initiated remotely	200.0	261.0	303.3	335.1	355.5
<b>E-money payments with e-money issued by resident PSPs</b>	583.0	739.0	969.0	1,158.8	1,561.3
Domestic	460.0	541.0	696.0	829.6	1,164.8
Cross-border	123.0	198.0	273.0	329.3	396.5
E-money payments with e-money issued by resident PSPs					
With cards on which e-money can be stored directly	-	-	-	-	-
With e-money accounts	-	-	-	-	-
of which:					
Accessed through a card	-	-	-	-	-
<b>Cheques</b>	167.0	152.2	134.0	96.7	87.2
Domestic	167.0	152.2	134.0	96.7	87.2
Cross-border	0.0	0.0	0.0	0.0	0.0
<b>Other payment services</b>	272.0	261.8	253.0	207.1	206.5
Domestic	272.0	261.4	253.0	206.8	206.1
Cross-border	0.0	0.4	0.0	0.3	0.4

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

\*Except cards with an e-money function only.



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Italy

### 7a. Payments per type of payment service involving non-MFIs - page 2

(number of payments sent, unless otherwise stated; millions; total for the period)

	2017	2018	2019	2020	2021
<b>Total cross-border payments received (excluding card payments)</b>	45.8	.	78.2	66.9	90.5
Cross-border credit transfers received	42.8	62.0	78.0	66.3	89.7
Cross-border direct debits received	0.1	0.1	0.1	0.6	0.6
Cross-border e-money payments with e-money issued by resident PSPs received	2.9	.	0.1	0.0	0.1
Cross-border cheques received	-	-	-	-	-
Other cross-border payment services received	-	-	-	-	-
<i>Memorandum items:</i>					
Credits to the accounts by simple book entry	93.0	85.8	83.0	88.9	96.5
Debits from the accounts by simple book entry	958.0	1,029.0	1,086.0	1,108.6	1,297.3
Money remittances	3.0	18.7	23.0	25.3	28.6
Domestic	0.0	2.1	0.0	0.5	0.5
Cross-border	3.0	16.6	23.0	24.9	28.1
Transactions via telecommunication, digital or IT device	-	-	-	-	-
Other services (not included in the Payment Services Directive)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Cross-border money remittances received	0.2	1.4	2.0	1.6	1.6
Cross-border transactions via telecommunication, digital or IT device received	-	-	-	-	-

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Italy

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

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

	2017	2018	2019	2020	2021
<b>a) At terminals provided by resident PSPs with cards issued by resident PSPs</b>	4,369.5	4,846.0	5,474.4	5,541.9	7,182.4
At terminals located in the reporting country	4,369.5	4,846.0	5,474.4	5,541.9	7,182.4
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
At terminals provided by resident PSPs with cards issued by resident PSPs of which:					
ATM cash withdrawals (except e-money transactions)	1,024.0	1,025.8	1,011.0	807.0	840.6
At terminals located in the reporting country	1,024.0	1,025.8	1,011.0	807.0	840.6
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
ATM cash deposits (except e-money transactions)	0.0	0.0	-	-	-
At terminals located in the reporting country	0.0	0.0	-	-	-
At terminals located abroad	0.0	0.0	-	-	-
POS transactions (except e-money transactions)	2,706.1	3,075.0	3,530.9	3,671.7	4,902.0
At terminals located in the reporting country	2,706.1	3,075.0	3,530.9	3,671.7	4,902.0
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
E-money card-loading/unloading transactions	178.3	204.1	236.0	233.6	275.0
At terminals located in the reporting country	178.3	204.1	236.0	233.6	275.0
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
E-money payments with cards with an e-money function	460.0	541.0	696.0	829.6	1,164.8
At terminals located in the reporting country	460.0	541.0	696.0	829.6	1,164.8
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
<b>b) At terminals provided by resident PSPs with cards issued by non-resident PSPs</b>	413.1	475.0	596.1	163.7	253.6
At terminals located in the reporting country	413.1	475.0	596.1	163.7	253.6
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
At terminals provided by resident PSPs with cards issued by non-resident PSPs of which:					
ATM cash withdrawals (except e-money transactions)	-	0.0	-	-	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	0.0	-	-	-
ATM cash deposits (except e-money transactions)	9.0	0.0	-	-	-
At terminals located in the reporting country	0.0	0.0	-	-	-
At terminals located abroad	9.0	0.0	-	-	-
POS transactions (except e-money transactions)	413.1	475.0	596.1	163.7	253.6
At terminals located in the reporting country	413.1	475.0	596.1	163.7	253.6
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
E-money card-loading/unloading transactions	0.0	0.0	-	-	0.0
At terminals located in the reporting country	0.0	0.0	-	-	0.0
At terminals located abroad	0.0	0.0	-	-	0.0
E-money payments with cards with an e-money function	0.0	0.0	-	-	-
At terminals located in the reporting country	0.0	0.0	-	-	-
At terminals located abroad	0.0	0.0	-	-	-
<b>c) At terminals provided by non-resident PSPs with cards issued by resident PSPs</b>	217.0	386.2	508.0	585.5	698.1
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	217.0	386.2	508.0	585.5	698.1
At terminals provided by non-resident PSPs with cards issued by resident PSPs of which:					
ATM cash withdrawals (except e-money transactions)	2.6	2.9	4.0	2.4	2.4
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	2.6	2.9	4.0	2.4	2.4
ATM cash deposits (except e-money transactions)	0.0	0.0	0.0	-	-
At terminals located in the reporting country	0.0	0.0	0.0	-	-
At terminals located abroad	0.0	0.0	-	-	-
POS transactions (except e-money transactions)	90.9	370.1	230.0	254.0	299.2
At terminals located in the reporting country	0.0	185.1	0.0	0.0	0.0
At terminals located abroad	90.9	185.1	230.0	254.0	299.2
E-money card-loading/unloading transactions	0.0	0.0	0.0	0.0	0.0
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
E-money payments with cards with an e-money function	123.0	396.3	273.0	329.2	396.5
At terminals located in the reporting country	0.0	198.2	0.0	0.0	0.0
At terminals located abroad	123.0	198.2	273.0	329.2	396.5
<i>Memorandum items:</i>					
Cash advances at POS terminals	0.0	-	-	-	-
OTC cash withdrawals	170.0	152.7	184.1	123.4	112.7
OTC cash deposits	0.0	-	-	-	-

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

Italy

8a. Payments per type of payment service involving non-MFIs - page 1

(value of payments sent, unless otherwise stated; EUR billions; total for the period)

	2017	2018	2019	2020	2021
<b>Payments per type of payment service</b>					
<b>Total payments involving non-MFIs</b>	9,060.7	9,462.5	8,985.4	8,000.4	8,998.0
Domestic	6,821.9	7,156.5	7,050.4	6,498.9	7,412.4
Cross-border	2,238.8	2,306.0	1,935.0	1,501.5	1,585.6
<b>Credit transfers</b>	7,422.4	7,788.7	7,311.1	6,549.6	7,338.2
Domestic	5,198.6	5,505.4	5,404.0	5,074.4	5,783.1
Cross-border	2,223.7	2,283.3	1,907.1	1,475.3	1,555.1
Credit transfers					
Initiated in paper-based form	2,755.4	2,943.3	2,639.6	2,196.7	2,353.6
Initiated electronically	4,667.0	4,845.4	4,671.5	4,353.0	4,984.6
Initiated in a file/batch	2,794.2	2,873.4	3,164.1	3,279.4	3,709.7
Initiated on a single payment basis	1,872.8	1,972.0	1,507.4	1,073.6	1,274.9
of which (memorandum item):					
Online banking based e-payments	-	-	-	-	-
Credit transfers					
of which:					
Non-SEPA credit transfers	54.8	54.3	52.3	51.9	55.1
<b>Direct debits</b>	401.7	448.4	462.4	428.4	515.9
Domestic	400.7	447.7	461.7	427.9	515.3
Cross-border	1.0	0.6	0.7	0.5	0.6
Direct debits					
Initiated in a file/batch	295.7	326.7	339.9	323.3	387.9
Initiated on a single payment basis	106.0	121.6	122.4	105.1	128.0
Direct debits					
of which:					
Non-SEPA direct debits	-	-	-	-	-
<b>Card payments with cards issued by resident PSPs*</b>	179.8	203.9	223.5	223.5	268.2
Domestic card payments	173.9	192.2	209.7	211.5	254.8
Cross-border card payments	5.9	11.7	13.9	12.0	13.4
Card payments with cards issued by resident PSPs*					
Payments with cards with a debit function	113.9	123.6	135.5	148.1	183.6
Payments with cards with a delayed debit function	-	-	-	-	-
Payments with cards with a credit function	-	-	-	-	-
Payments with cards with a debit and/or delayed debit function	-	-	-	-	-
Payments with cards with a credit and/or delayed debit function	65.8	80.3	88.0	75.4	84.6
Card payments with cards issued by resident PSPs*					
Payments initiated at physical EFTPOS	165.4	186.1	199.5	190.3	247.5
Payments initiated remotely	14.4	17.8	20.4	20.0	20.7
<b>E-money payments with e-money issued by resident PSPs</b>	24.9	29.7	36.6	42.7	54.1
Domestic	20.4	23.0	27.0	32.0	41.2
Cross-border	4.5	6.8	9.6	10.8	12.9
E-money payments with e-money issued by resident PSPs					
With cards on which e-money can be stored directly	-	-	-	-	-
With e-money accounts	-	-	-	-	-
of which:					
Accessed through a card	-	-	-	-	-
<b>Cheques</b>	439.9	409.8	375.2	278.9	294.1
Domestic	439.7	409.6	375.1	278.8	294.0
Cross-border	0.2	0.2	0.1	0.1	0.1
<b>Other payment services</b>	592.0	582.0	576.6	477.3	527.4
Domestic	588.5	578.6	573.0	474.4	524.0
Cross-border	3.5	3.5	3.6	2.9	3.4

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

\*Except cards with an e-money function only.



EUROPEAN CENTRAL BANK

EUROSYSTEM

Italy

## 8a. Payments per type of payment service involving non-MFIs - page 2

(value of payments sent, unless otherwise stated; EUR billions; total for the period)

	2017	2018	2019	2020	2021
<b>Total cross-border payments received (excluding card payments)</b>	2,047.5	.	1,799.4	1,393.3	1,637.0
Cross-border credit transfers received	2,046.5	2,182.5	1,798.5	1,392.4	1,636.1
Cross-border direct debits received	0.8	0.8	0.9	0.8	0.9
Cross-border e-money payments with e-money issued by resident PSPs received	0.2	.	0.0	0.0	0.0
Cross-border cheques received	-	-	-	-	-
Other cross-border payment services received	-	-	-	-	-
<i>Memorandum items:</i>					
Credits to the accounts by simple book entry	918.9	1,025.3	969.1	1,029.6	1,085.6
Debits from the accounts by simple book entry	815.8	941.9	910.3	928.8	963.2
Money remittances	1.3	5.7	7.1	8.1	8.5
Domestic	0.0	1.3	1.0	1.3	0.7
Cross-border	1.3	4.4	6.1	6.8	7.7
Transactions via telecommunication, digital or IT device	-	-	-	-	-
Other services (not included in the Payment Services Directive)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Cross-border money remittances received	0.1	0.4	0.5	0.5	0.5
Cross-border transactions via telecommunication, digital or IT device received	-	-	-	-	-

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

Italy

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

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

	2017	2018	2019	2020	2021
<b>a) At terminals provided by resident PSPs with cards issued by resident PSPs</b>	428.2	456.4	482.9	465.7	537.8
At terminals located in the reporting country	428.2	456.4	482.9	465.7	537.8
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
At terminals provided by resident PSPs with cards issued by resident PSPs of which:					
ATM cash withdrawals (except e-money transactions)	198.0	201.1	202.2	179.0	191.1
At terminals located in the reporting country	198.0	201.1	202.2	179.0	191.1
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
ATM cash deposits (except e-money transactions)	0.0	0.0	0.0	-	-
At terminals located in the reporting country	0.0	0.0	0.0	-	-
At terminals located abroad	0.0	0.0	-	-	-
POS transactions (except e-money transactions)	173.9	192.2	209.7	211.5	254.8
At terminals located in the reporting country	173.9	192.2	209.7	211.5	254.8
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
E-money card-loading/unloading transactions	35.9	40.0	44.1	43.2	50.7
At terminals located in the reporting country	35.9	40.0	44.1	43.2	50.7
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
E-money payments with cards with an e-money function	20.4	23.0	27.0	32.0	41.2
At terminals located in the reporting country	20.4	23.0	27.0	32.0	41.2
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
<b>b) At terminals provided by resident PSPs with cards issued by non-resident PSPs</b>	37.6	43.8	47.8	13.6	19.6
At terminals located in the reporting country	37.6	43.8	47.8	13.6	19.6
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
At terminals provided by resident PSPs with cards issued by non-resident PSPs of which:					
ATM cash withdrawals (except e-money transactions)	0.0	0.0	-	-	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	0.0	0.0	-	-	-
ATM cash deposits (except e-money transactions)	0.0	0.0	-	-	-
At terminals located in the reporting country	0.0	0.0	-	-	-
At terminals located abroad	0.0	0.0	-	-	-
POS transactions (except e-money transactions)	37.6	43.8	47.8	13.6	19.6
At terminals located in the reporting country	37.6	43.8	47.8	13.6	19.6
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
E-money card-loading/unloading transactions	0.0	0.0	-	-	-
At terminals located in the reporting country	0.0	0.0	-	-	-
At terminals located abroad	0.0	0.0	-	-	-
E-money payments with cards with an e-money function	0.0	0.0	-	-	-
At terminals located in the reporting country	0.0	0.0	-	-	-
At terminals located abroad	0.0	0.0	-	-	-
<b>c) At terminals provided by non-resident PSPs with cards issued by resident PSPs</b>	10.7	37.9	24.2	23.2	26.8
At terminals located in the reporting country	0.0	18.9	0.0	0.0	0.0
At terminals located abroad	10.7	18.9	24.2	23.2	26.8
At terminals provided by non-resident PSPs with cards issued by resident PSPs of which:					
ATM cash withdrawals (except e-money transactions)	0.4	0.4	0.7	0.4	0.4
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	0.4	0.4	0.7	0.4	0.4
ATM cash deposits (except e-money transactions)	0.0	0.0	0.0	-	-
At terminals located in the reporting country	-	0.0	0.0	-	-
At terminals located abroad	0.0	0.0	-	-	-
POS transactions (except e-money transactions)	5.9	23.4	13.9	12.1	13.4
At terminals located in the reporting country	0.0	11.7	0.0	0.0	0.0
At terminals located abroad	5.9	11.7	13.9	12.1	13.4
E-money card-loading/unloading transactions	0.0	0.0	0.0	0.0	0.0
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
E-money payments with cards with an e-money function	4.5	6.8	9.6	10.8	12.9
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	4.5	6.8	9.6	10.8	12.9
<b>Memorandum items:</b>					
Cash advances at POS terminals	-	-	-	-	-
OTC cash withdrawals	155.1	141.8	183.8	137.7	128.0
OTC cash deposits	-	-	-	-	-

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Italy

### 9. Participation in selected payment systems

(original units; end of period)

	2017	2018	2019	2020	2021
<b>TARGET COMPONENT: TARGET2-IT</b>					
Number of participants	131	124	113	113	111
<i>of which:</i>					
Direct participants	89	85	83	84	83
<i>of which:</i>					
Credit institutions	85	81	79	80	79
Central bank	1	1	1	1	1
Other direct participants	3	3	3	3	3
<i>of which:</i>					
Public administration	0	0	0	0	0
Clearing and settlement organisations	2	2	2	2	2
Other financial institutions	1	1	1	1	1
Others	0	0	0	0	0
Indirect participants	42	39	30	29	28
<b>RETAIL SYSTEM: Italian CSMs</b>					
Number of participants	64	60	58	58	55
<i>of which:</i>					
Direct participants	64	60	58	58	55
<i>of which:</i>					
Credit institutions	60	56	54	54	51
Central bank	1	1	1	1	1
Other direct participants	3	3	3	3	3
<i>of which:</i>					
Public administration	0	0	0	0	0
Clearing and settlement organisations	2	2	2	2	2
Other financial institutions	1	1	1	1	1
Others	0	0	0	0	0
Indirect participants	-	-	-	-	-

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





EUROPEAN CENTRAL BANK

EUROSYSTEM

## Italy

### 10. Payments processed by selected payment systems

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

	2017	2018	2019	2020	2021
<b>TARGET COMPONENT: TARGET2-IT</b>					
Credit transfers and direct debits	8.5	8.3	8.5	7.9	8.8
<i>of which:</i>					
Credit transfers and direct debits within the same TARGET component	5.9	5.7	5.8	5.0	5.2
Credit transfers and direct debits to another TARGET component	2.7	2.7	2.8	2.9	3.5
<i>of which:</i>					
Credit transfers and direct debits to a euro area TARGET component	2.6	2.6	2.7	2.8	3.4
Credit transfers and direct debits to a non-euro area TARGET component	0.1	0.1	0.0	0.1	0.1
Concentration ratio in terms of volume (percentages)	45.2	45.6	48.2	51.1	51.4
<b>RETAIL SYSTEM: Italian CSMs</b>					
<b>Total transactions</b>	2,072.5	2,044.1	2,009.7	1,892.3	2,348.9
Domestic	2,067.2	2,038.7	2,004.3	1,886.9	2,343.3
Cross-border	5.3	5.5	5.4	5.4	5.6
Credit transfers	205.4	207.6	222.3	245.9	257.7
Domestic	201.4	203.5	217.9	241.3	253.1
Cross-border	4.1	4.1	4.4	4.5	4.6
Credit transfers					
Initiated in a paper-based form	0.0	0.0	0.0	0.0	0.0
Initiated electronically	205.4	207.6	222.3	245.9	257.7
Direct debits	215.4	204.4	194.7	175.6	175.1
Domestic	215.0	203.9	194.2	175.2	174.6
Cross-border	0.4	0.4	0.4	0.4	0.4
Card payments (except e-money transactions)	1,270.4	1,266.6	1,252.3	1,223.2	1,682.0
Domestic	1,269.7	1,265.8	1,251.9	1,222.9	1,681.6
Cross-border	0.7	0.7	0.4	0.4	0.5
ATM transactions (except e-money transactions)	242.6	241.3	231.8	169.7	164.2
Domestic	242.5	241.2	231.8	169.6	164.2
Cross-border	0.1	0.1	0.1	0.1	0.1
E-money payment transactions	0.0	0.0	0.0	0.0	0.0
Domestic	0.0	0.0	0.0	0.0	0.0
Cross-border	0.0	0.0	0.0	0.0	0.0
Cheques	138.6	124.3	108.7	78.0	70.0
Domestic	138.6	124.2	108.6	78.0	69.9
Cross-border	0.0	0.1	0.1	0.1	0.1
Other payment services	0.0	0.0	0.0	0.0	0.0
Domestic	0.0	0.0	0.0	0.0	0.0
Cross-border	0.0	0.0	0.0	0.0	0.0
Concentration ratio in terms of volume (percentages)	29.8	31.2	32.3	32.0	35.2

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Italy

### 11. Payments processed by selected payment systems

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

	2017	2018	2019	2020	2021
<b>TARGET COMPONENT: TARGET2-IT</b>					
Credit transfers and direct debits	17,845.0	18,192.5	16,844.4	15,900.3	15,155.9
<i>of which:</i>					
Credit transfers and direct debits within the same TARGET component	8,365.5	8,267.7	7,010.4	6,018.1	6,363.5
Credit transfers and direct debits to another TARGET component	9,479.4	9,924.8	9,834.0	9,882.2	8,792.4
<i>of which:</i>					
Credit transfers and direct debits to a euro area TARGET component	9,403.1	9,807.2	9,685.8	9,757.6	8,649.4
Credit transfers and direct debits to a non-euro area TARGET component	76.3	117.6	148.1	124.6	143.0
Concentration ratio in terms of value (percentages)	46.6	54.6	58.5	61.8	60.2
<b>RETAIL SYSTEM: Italian CSMs</b>					
<b>Total transactions</b>	1,610.9	1,577.8	1,563.2	1,440.5	1,532.5
Domestic	1,568.0	1,535.6	1,518.9	1,397.2	1,489.7
Cross-border	42.9	42.2	44.3	43.3	42.8
Credit transfers	698.8	683.8	708.9	727.9	751.1
Domestic	656.8	642.6	665.6	685.5	709.2
Cross-border	42.0	41.2	43.3	42.4	41.8
Credit transfers					
Initiated in a paper-based form	0.0	0.0	0.0	0.0	0.0
Initiated electronically	698.8	683.8	708.9	727.9	751.1
Direct debits	419.8	424.3	420.9	377.5	416.5
Domestic	419.1	423.5	420.1	376.8	415.7
Cross-border	0.8	0.8	0.8	0.7	0.8
Card payments (except e-money transactions)	73.3	72.8	71.2	69.6	85.6
Domestic	73.2	72.8	71.2	69.6	85.6
Cross-border	0.0	0.0	0.0	0.0	0.0
ATM transactions (except e-money transactions)	35.4	35.7	34.7	27.0	26.3
Domestic	35.4	35.7	34.7	27.0	26.3
Cross-border	0.0	0.0	0.0	0.0	0.0
E-money payment transactions	0.0	0.0	0.0	0.0	0.0
Domestic	0.0	0.0	0.0	0.0	0.0
Cross-border	0.0	0.0	0.0	0.0	0.0
Cheques	383.6	361.2	327.5	238.5	253.0
Domestic	383.6	361.1	327.3	238.4	252.9
Cross-border	0.0	0.1	0.2	0.1	0.1
Other payment services	0.0	0.0	0.0	0.0	0.0
Domestic	0.0	0.0	0.0	0.0	0.0
Cross-border	0.0	0.0	0.0	0.0	0.0
Concentration ratio in terms of value (percentages)	34.2	39.1	41.9	45.3	42.0

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

# General notes: Cyprus

Source for Table 1: Eurostat.

Source for all other tables: Central Bank of Cyprus, unless otherwise indicated.

Methodology: all data are provided according to the enhanced definitions given in Regulation ECB/2013/43.

## Table 1: Basic statistical data

### Population

Annual average.

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

### Currency in circulation outside MFIs

Since the introduction of the euro on 1 January 2008 these figures have been provided solely at an aggregated euro area level.

### Value of overnight deposits held at MFIs

Overnight deposits held at MFIs (excluding the ECB). The counterpart sector “non-MFIs” includes the component “central government” and “rest of the world”. Thus this indicator is not synonymous with the same term as used in the ECB concept of narrow money supply (M1).

### Narrow money supply (M1)

Since the introduction of the euro on 1 January 2008 these figures have been provided solely at an aggregated euro area level.

### Table 3: Settlement media used by credit institutions

#### Overnight deposits held at other credit institutions

End of period values.

#### Intraday borrowing from the central bank

This facility was not available to credit institutions up to December 2007. It was introduced with the adoption of the euro and full TARGET2 participation.

### Table 4: Banknotes and coins

Refer to Table 3 in the “Euro area aggregate data” section.

### Table 9: Participation in selected payment systems

#### Large-value Credit Transfer System

2013: As from 31 December 2012 the Large-value Credit Transfer System ceased to operate.

### Notes

All data submitted are according to Regulation ECB/2013/43 on payments statistics.

All data refer to the credit institutions (and some figures to some PIs) that were not granted a derogation under the Article 4 of the above Regulation.



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Cyprus

### 1. Basic statistical data

	2017	2018	2019	2020	2021
Population (thousands, annual average)	860	870	882	892	900
GDP (EUR billions)	20	22	23	22	24
GDP per capita (EUR)	23,632	24,911	26,279	24,548	26,677
HICP (annual percentage changes)	0.7	0.8	0.5	-1.1	2.3

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Cyprus

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

(EUR millions; end of period)

	2017	2018	2019	2020	2021
Currency in circulation outside MFIs	.	.	.	.	.
Value of overnight deposits held at MFIs	20,693	22,989	26,340	32,198	36,159
<i>of which:</i>					
Transferable deposits	19,898	21,760	25,712	31,654	35,635
Narrow money supply (M1)	.	.	.	.	.
<i>Memorandum items:</i>					
Overnight deposits in foreign currencies held at MFIs	5,332	4,204	3,945	4,114	5,273
Outstanding value on e-money storages issued by MFIs	31	31	30	33	35
<i>of which:</i>					
Hardware-based electronic money	29	29	29	32	33
Software-based electronic money	2	2	1	1	2

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Cyprus

### 3. Settlement media used by credit institutions

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

	2017	2018	2019	2020	2021
Overnight deposits held at the central bank	11,541	11,527	11,703	12,358	22,398
Overnight deposits held at other credit institutions (end of period)	349	279	243	191	178
of which:					
Transferable deposits at other MFIs (end of period)	310	203	160	141	147
<i>Memorandum items:</i>					
Non-intraday borrowing from the central bank	933	830	9	2,053	6,513
Intraday borrowing from the central bank (average for last reserve maintenance period)	0	0	0	0	0

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Cyprus

### 5. Institutions offering payment services to non-MFIs - page 1

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

	2017	2018	2019	2020	2021
<b>Institutions offering payment services to non-MFIs (total)</b>					
Number of institutions	50	54	53	53	57
Number of offices	.	.	.	.	.
Number of overnight deposits (thousands)	1,947.1	1,855.6	1,809.8	1,766.1	1,727.8
of which:					
Number of internet/PC-linked overnight deposits (thousands)	708.9	809.9	997.6	1,099.0	1,165.0
Value of overnight deposits	.	.	.	.	.
Number of payment accounts (thousands)	3,320.9	3,294.4	3,213.2	2,535.5	2,491.7
Number of e-money accounts (thousands)	.	.	.	.	.
Outstanding value on e-money storages issued	.	.	.	28	28
<b>Central bank</b>					
Number of offices	1	1	1	1	1
Number of overnight deposits (thousands)	0.4	0.4	0.5	0.5	0.5
Value of overnight deposits	680	1,582	1,603	4,270	3,435
of which:					
Value of transferable deposits	625	1,086	1,548	4,215	3,436
<b>Credit institutions irrespective of their legal incorporation</b>					
Number of institutions	35	32	29	29	29
Number of offices	.	.	.	.	.
Number of overnight deposits (thousands)	1,946.7	1,855.1	1,809.3	1,765.6	1,727.3
of which:					
Number of internet/PC-linked overnight deposits (thousands)	708.9	809.9	997.6	1,099.0	1,165.0
Number of transferable overnight deposits (thousands)	1,913.5	1,821.5	1,785.0	1,746.6	1,708.7
of which:					
Number of internet/PC-linked transferable overnight deposits (thousands)	700.0	799.9	988.4	1,091.4	1,156.8
Value of overnight deposits	.	.	.	.	.
of which:					
Value of transferable deposits	19,273	20,674	24,164	27,439	32,199
Number of payment accounts (thousands)	3,320.9	3,294.4	3,213.2	2,535.5	2,491.7
Number of e-money accounts (thousands)	.	.	.	.	.
Outstanding value on e-money storages issued	.	.	.	26	26
<b>Credit institutions irrespective of their legal incorporation</b>					
<b>Credit institutions legally incorporated in the reporting country</b>					
Number of institutions	13	12	11	11	11
Number of offices	437	364	308	262	260
Value of overnight deposits	19,050	20,515	23,893	26,961	31,535
<b>Branches of euro area-based credit institutions</b>					
Number of institutions	4	3	3	3	3
Number of offices	5	4	4	4	3
Value of overnight deposits	60	57	50	76	125
<b>Branches of EEA-based credit institutions outside the euro area</b>					
Number of institutions	3	2	2	2	2
Number of offices	.	.	.	.	.
Value of overnight deposits	.	.	.	.	.
<b>Branches of non-EEA-based credit institutions</b>					
Number of institutions	15	15	13	13	13
Number of offices	16	16	14	14	12
Value of overnight deposits	756	625	478	426	435
<b>Electronic money institutions</b>					
Number of institutions	7	11	13	13	16
Number of payment accounts (thousands)	-	-	-	-	-
Number of e-money accounts (thousands)	43.8	24.2	14.3	19.9	617.6
Outstanding value on e-money storages issued	3	2	2	2	2
<b>Other payment service providers</b>					
Number of institutions	7	10	10	10	11
Number of offices	257	256	238	261	241
Number of overnight deposits (thousands)	-	-	-	-	-
Value of overnight deposits	-	-	-	-	-
Number of payment accounts (thousands)	-	-	-	-	-
Number of e-money accounts (thousands)	-	-	-	-	-
Outstanding value on e-money storages issued	-	-	-	-	-

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





EUROPEAN CENTRAL BANK

EUROSYSTEM

## Cyprus

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

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

	2017	2018	2019	2020	2021
<i>Memorandum items:</i>					
<b>Number of payment institutions operating in the country on a cross-border basis</b>	406	417	447	205	252
<i>of which:</i>					
Institutions providing services through an established branch	-	-	-	-	-
Institutions providing services through an agent	9	5	5	5	5
Institutions providing services neither establishing a branch nor through an agent	397	412	442	200	247

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Cyprus

### 6. Payment card functions and accepting devices

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

	2017	2018	2019	2020	2021
<b>Cards issued by resident PSPs</b>					
Cards with a cash function	1,217	1,269	.	1,358	1,415
Cards with a payment function*	1,158	.	.	.	1,333
of which:					
Cards with a debit function	857	948	.	1,102	1,159
Cards with a delayed debit function	49	13	9	12	.
Cards with a credit function	321	319	268	.	218
Cards with a debit and/or delayed debit function	0	0	0	0	0
Cards with a credit and/or delayed debit function	0	0	0	0	0
Cards with an e-money function	.	.	.	342	355
Cards on which e-money can be stored directly	.	.	.	.	.
Cards which give access to e-money stored on e-money accounts	.	.	.	.	.
Cards with an e-money function	.	.	.	.	.
of which:					
Cards with an e-money function which have been loaded at least once	.	.	.	147	127
Total number of cards (irrespective of the number of functions on the card)	1,300	1,354	1,353	1,387	1,466
of which:					
Cards with a combined debit, cash and e-money function	0	0	0	0	0
<b>Terminals provided by resident PSPs</b>					
ATMs	496	460	460	455	451
Located in the reporting country	496	460	460	455	451
Located abroad	0	0	0	0	0
ATMs					
of which:					
ATMs with a cash withdrawal function	496	460	460	455	451
Located in the reporting country	496	460	460	455	451
Located abroad	0	0	0	0	0
ATMs with a credit transfer function	349	290	183	364	368
Located in the reporting country	349	290	.	364	368
Located abroad	0	0	0	0	0
POS terminals	.	.	.	.	.
Located in the reporting country	.	.	.	.	.
Located abroad	0	.	149	372	145
POS terminals					
of which:					
EFTPOS terminals	.	.	.	.	.
Located in the reporting country	.	.	.	.	.
Located abroad	0	.	149	372	145
E-money card POS terminals	0	0	0	0	0
Located in the reporting country	0	0	0	0	0
Located abroad	0	0	0	0	0
E-money card terminals	0	0	0	0	0
Located in the reporting country	0	0	0	0	0
Located abroad	0	0	0	0	0
E-money card terminals					
of which:					
E-money card loading/unloading terminals	0	0	0	0	0
Located in the reporting country	0	0	0	0	0
Located abroad	0	0	0	0	0
E-money card accepting terminals	0	0	0	0	0
Located in the reporting country	0	0	0	0	0
Located abroad	0	0	0	0	0

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

\*Except cards with an e-money function only.



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Cyprus

### 7a. Payments per type of payment service involving non-MFIs - page 1

(number of payments sent, unless otherwise stated; millions; total for the period)

	2017	2018	2019	2020	2021
<b>Payments per type of payment service</b>					
<b>Total payments involving non-MFIs</b>	102.1	117.7	133.1	145.2	178.1
Domestic	78.4	89.2	102.1	122.1	149.9
Cross-border	23.8	28.5	30.9	23.1	28.2
<b>Credit transfers</b>	18.5	20.9	23.1	27.4	32.6
Domestic	16.5	18.9	21.1	25.4	30.5
Cross-border	2.0	2.1	2.0	2.0	2.1
Credit transfers					
Initiated in paper-based form	3.0	3.0	2.9	1.9	1.6
Initiated electronically	15.5	17.9	20.2	25.5	31.0
Initiated in a file/batch	6.7	6.8	7.2	8.4	8.1
Initiated on a single payment basis	8.8	11.1	13.0	17.1	22.9
of which (memorandum item):					
Online banking based e-payments	2.4	3.0	4.1	6.5	8.9
Credit transfers					
of which:					
Non-SEPA credit transfers	4.2	4.5	4.4	5.2	6.5
<b>Direct debits</b>	9.3	.	.	.	.
Domestic	9.3	.	.	.	.
Cross-border	0.0	0.0	0.0	0.0	0.0
Direct debits					
Initiated in a file/batch	9.2	.	.	.	.
Initiated on a single payment basis	.	.	.	.	.
Direct debits					
of which:					
Non-SEPA direct debits	0.3	0.5	0.1	0.1	0.6
<b>Card payments with cards issued by resident PSPs*</b>	58.7	.	.	.	123.8
Domestic card payments	38.8	47.2	58.9	77.9	100.3
Cross-border card payments	19.9	.	.	.	23.5
Card payments with cards issued by resident PSPs*					
Payments with cards with a debit function	39.2	.	.	.	104.2
Payments with cards with a delayed debit function	1.8	.	.	.	.
Payments with cards with a credit function	17.8	.	.	.	.
Payments with cards with a debit and/or delayed debit function	0.0	0.0	0.0	0.0	0.0
Payments with cards with a credit and/or delayed debit function	0.0	0.0	0.0	0.0	0.0
Card payments with cards issued by resident PSPs*					
Payments initiated at physical EFTPOS	49.8	.	.	.	99.6
Payments initiated remotely	9.0	12.7	18.8	18.5	24.1
<b>E-money payments with e-money issued by resident PSPs</b>	.	.	4.8	5.4	6.3
Domestic	.	.	2.2	3.1	4.0
Cross-border	1.8	2.2	2.5	2.3	2.3
E-money payments with e-money issued by resident PSPs					
With cards on which e-money can be stored directly	.	.	.	.	.
With e-money accounts	.	.	.	.	.
of which:					
Accessed through a card	.	.	.	.	.
<b>Cheques</b>	12.3	12.0	10.3	6.4	5.5
Domestic	12.3	12.0	10.3	6.4	5.5
Cross-border	0.0	0.0	0.0	0.0	0.0
<b>Other payment services</b>	16.2	15.1	0.0	0.0	0.2
Domestic	16.2	15.1	0.0	.	.
Cross-border	0.0	0.0	0.0	0.0	0.0

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

\*Except cards with an e-money function only.



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Cyprus

### 7a. Payments per type of payment service involving non-MFIs - page 2

(number of payments sent, unless otherwise stated; millions; total for the period)

	2017	2018	2019	2020	2021
<b>Total cross-border payments received (excluding card payments)</b>	4.6	5.0	5.7	6.5	7.7
Cross-border credit transfers received	4.5	5.0	5.6	6.2	7.2
Cross-border direct debits received	0.0	0.0	0.0	0.2	0.5
Cross-border e-money payments with e-money issued by resident PSPs received	0.0	0.0	0.0	0.0	0.0
Cross-border cheques received	0.1	0.1	0.1	0.1	0.1
Other cross-border payment services received	0.0	0.0	0.0	0.0	0.0
<i>Memorandum items:</i>					
Credits to the accounts by simple book entry	1.8	.	.	0.6	.
Debits from the accounts by simple book entry	9.5	.	.	.	.
Money remittances	0.0	0.0	0.0	0.0	0.0
Domestic	0.0	0.0	0.0	0.0	0.0
Cross-border	0.0	0.0	0.0	0.0	0.0
Transactions via telecommunication, digital or IT device	0.0	0.0	0.0	0.0	0.0
Other services (not included in the Payment Services Directive)	0.0	0.0	0.0	0.0	0.0
Domestic	0.0	0.0	0.0	0.0	0.0
Cross-border	0.0	0.0	0.0	0.0	0.0
Cross-border money remittances received	0.0	0.0	0.0	0.0	0.0
Cross-border transactions via telecommunication, digital or IT device received	0.0	0.0	0.0	0.0	0.0

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Cyprus

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

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

	2017	2018	2019	2020	2021
<b>a) At terminals provided by resident PSPs with cards issued by resident PSPs</b>	61.1	.	77.5	93.0	120.5
At terminals located in the reporting country	61.1	.	77.5	93.0	.
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
At terminals provided by resident PSPs with cards issued by resident PSPs of which:					
ATM cash withdrawals (except e-money transactions)	16.6	.	.	.	.
At terminals located in the reporting country	16.6	.	.	.	.
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
ATM cash deposits (except e-money transactions)	0.4	.	.	.	.
At terminals located in the reporting country	0.4	.	.	.	.
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
POS transactions (except e-money transactions)	42.9	49.9	.	.	.
At terminals located in the reporting country	42.9	49.9	.	.	.
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
E-money card-loading/unloading transactions	.	.	.	.	.
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	0.0	0.0	0.0	0.0
E-money payments with cards with an e-money function	.	.	.	.	.
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	0.0	0.0	0.0	0.0
<b>b) At terminals provided by resident PSPs with cards issued by non-resident PSPs</b>	12.1	14.7	.	19.7	21.0
At terminals located in the reporting country	2.0	14.7	.	19.7	.
At terminals located abroad	10.1	0.0	0.0	0.0	.
At terminals provided by resident PSPs with cards issued by non-resident PSPs of which:					
ATM cash withdrawals (except e-money transactions)	1.9	1.6	1.9	2.9	2.7
At terminals located in the reporting country	1.7	1.6	1.9	2.9	2.7
At terminals located abroad	0.1	0.0	0.0	0.0	0.0
ATM cash deposits (except e-money transactions)	0.0	0.0	0.0	0.0	0.0
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
POS transactions (except e-money transactions)	.	13.1	.	.	.
At terminals located in the reporting country	.	13.1	.	.	.
At terminals located abroad	10.0	0.0	0.0	0.0	.
E-money card-loading/unloading transactions	0.0	0.0	0.0	0.0	0.0
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
E-money payments with cards with an e-money function	0.0	0.0	0.0	0.0	0.0
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
<b>c) At terminals provided by non-resident PSPs with cards issued by resident PSPs</b>	5.5	18.5	25.5	21.1	.
At terminals located in the reporting country	.	0.0	0.0	0.0	.
At terminals located abroad	5.1	18.5	25.5	21.1	25.8
At terminals provided by non-resident PSPs with cards issued by resident PSPs of which:					
ATM cash withdrawals (except e-money transactions)	1.2	2.1	1.7	0.7	.
At terminals located in the reporting country	.	0.0	0.0	0.0	.
At terminals located abroad	1.0	2.1	1.7	0.7	0.5
ATM cash deposits (except e-money transactions)	0.0	0.0	0.0	0.0	0.0
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
POS transactions (except e-money transactions)	3.9	16.1	23.5	20.1	24.8
At terminals located in the reporting country	.	0.0	0.0	0.0	0.0
At terminals located abroad	3.7	16.1	23.5	20.1	24.8
E-money card-loading/unloading transactions	.	.	.	.	0.0
At terminals located in the reporting country	.	.	0.0	0.0	.
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
E-money payments with cards with an e-money function	.	.	.	.	.
At terminals located in the reporting country	.	.	0.0	0.0	.
At terminals located abroad	0.3	0.3	0.2	0.3	0.3
<i>Memorandum items:</i>					
Cash advances at POS terminals	.	0.0	0.0	.	.
OTC cash withdrawals	7.0	5.9	4.6	2.4	1.7
OTC cash deposits	9.2	9.1	8.6	5.8	4.8

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Cyprus

### 8a. Payments per type of payment service involving non-MFIs - page 1

(value of payments sent, unless otherwise stated; EUR billions; total for the period)

	2017	2018	2019	2020	2021
<b>Payments per type of payment service</b>					
<b>Total payments involving non-MFIs</b>	257.6	176.2	175.8	157.7	170.0
Domestic	177.0	120.9	122.2	112.2	119.3
Cross-border	80.6	55.3	53.6	45.6	50.6
<b>Credit transfers</b>	225.2	137.1	142.5	130.6	145.9
Domestic	146.3	83.7	90.9	86.5	97.3
Cross-border	78.8	53.3	51.6	44.1	48.6
Credit transfers					
Initiated in paper-based form	94.1	68.3	69.6	50.0	48.5
Initiated electronically	131.1	68.8	72.9	80.6	97.4
Initiated in a file/batch	8.6	9.0	10.5	11.8	12.9
Initiated on a single payment basis	122.5	.	.	68.8	84.5
of which (memorandum item):					
Online banking based e-payments	51.0	33.6	40.6	51.1	61.5
Credit transfers					
of which:					
Non-SEPA credit transfers	105.2	67.7	70.6	58.4	65.7
<b>Direct debits</b>	1.8	.	2.3	1.6	2.9
Domestic	1.8	2.0	2.2	1.6	2.8
Cross-border	0.0	.	0.0	0.0	0.0
Direct debits					
Initiated in a file/batch	1.8	.	2.2	.	.
Initiated on a single payment basis	.	.	.	.	.
Direct debits					
of which:					
Non-SEPA direct debits	0.1	0.2	.	.	.
<b>Card payments with cards issued by resident PSPs*</b>	3.9	5.0	.	.	7.4
Domestic card payments	2.3	3.2	3.9	5.0	5.5
Cross-border card payments	1.6	1.8	.	.	1.9
Card payments with cards issued by resident PSPs*					
Payments with cards with a debit function	2.3	3.2	.	.	5.7
Payments with cards with a delayed debit function	0.1	0.2	0.2	0.2	.
Payments with cards with a credit function	1.4	1.6	1.7	1.5	1.5
Payments with cards with a debit and/or delayed debit function	0.0	0.0	0.0	0.0	0.0
Payments with cards with a credit and/or delayed debit function	0.0	0.0	0.0	0.0	0.0
Card payments with cards issued by resident PSPs*					
Payments initiated at physical EFTPOS	2.9	.	4.0	.	4.4
Payments initiated remotely	1.0	1.7	.	2.6	2.9
<b>E-money payments with e-money issued by resident PSPs</b>	.	.	0.3	0.3	0.3
Domestic	.	.	0.2	0.2	0.2
Cross-border	0.1	0.1	0.1	0.1	0.1
E-money payments with e-money issued by resident PSPs					
With cards on which e-money can be stored directly	.	.	.	.	.
With e-money accounts	.	.	.	.	.
of which:					
Accessed through a card	.	.	.	.	.
<b>Cheques</b>	26.5	31.9	25.0	18.7	13.2
Domestic	26.5	31.8	25.0	18.7	13.2
Cross-border	0.0	0.0	0.0	0.0	.
<b>Other payment services</b>	18.8	17.7	0.0	0.1	0.3
Domestic	18.8	17.7	0.0	.	.
Cross-border	0.0	0.0	0.0	0.0	0.0

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

\*Except cards with an e-money function only.



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Cyprus

### 8a. Payments per type of payment service involving non-MFIs - page 2

(value of payments sent, unless otherwise stated; EUR billions; total for the period)

	2017	2018	2019	2020	2021
<b>Total cross-border payments received (excluding card payments)</b>	86.1	59.5	59.0	58.1	59.7
Cross-border credit transfers received	85.7	59.0	58.4	57.5	59.0
Cross-border direct debits received	0.0	0.0	0.1	0.1	0.1
Cross-border e-money payments with e-money issued by resident PSPs received	0.0	0.0	0.0	0.0	0.0
Cross-border cheques received	0.3	0.4	0.5	0.5	0.6
Other cross-border payment services received	0.0	0.0	0.0	0.0	0.0
<i>Memorandum items:</i>					
Credits to the accounts by simple book entry	10.6	8.3	.	.	.
Debits from the accounts by simple book entry	11.9	8.4	.	.	.
Money remittances	0.0	0.0	0.0	0.0	0.0
Domestic	0.0	0.0	0.0	0.0	0.0
Cross-border	0.0	0.0	0.0	0.0	0.0
Transactions via telecommunication, digital or IT device	0.0	0.0	0.0	0.0	0.0
Other services (not included in the Payment Services Directive)	0.0	0.0	0.0	0.0	0.0
Domestic	0.0	0.0	0.0	0.0	0.0
Cross-border	0.0	0.0	0.0	0.0	0.0
Cross-border money remittances received	0.0	0.0	0.0	0.0	0.0
Cross-border transactions via telecommunication, digital or IT device received	0.0	0.0	0.0	0.0	0.0

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Cyprus

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

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

	2017	2018	2019	2020	2021
<b>a) At terminals provided by resident PSPs with cards issued by resident PSPs</b>	5.0	5.8	.	10.4	12.6
At terminals located in the reporting country	5.0	5.8	6.7	10.4	.
At terminals located abroad	.	.	.	.	.
At terminals provided by resident PSPs with cards issued by resident PSPs of which:					
ATM cash withdrawals (except e-money transactions)	2.6	.	.	4.0	4.4
At terminals located in the reporting country	2.6	.	.	4.0	4.4
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
ATM cash deposits (except e-money transactions)	0.2	0.3	.	1.5	2.6
At terminals located in the reporting country	0.2	0.3	.	1.5	2.6
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
POS transactions (except e-money transactions)	2.2	2.5	.	.	.
At terminals located in the reporting country	2.2	2.5	2.5	.	.
At terminals located abroad	.	.	.	.	.
E-money card-loading/unloading transactions	.	.	.	.	.
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	0.0	0.0	0.0	0.0
E-money payments with cards with an e-money function	.	.	.	.	.
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	0.0	0.0	0.0	0.0
<b>b) At terminals provided by resident PSPs with cards issued by non-resident PSPs</b>	1.3	1.4	1.5	1.5	1.5
At terminals located in the reporting country	0.5	1.4	1.5	1.5	.
At terminals located abroad	0.8	0.0	0.0	.	.
At terminals provided by resident PSPs with cards issued by non-resident PSPs of which:					
ATM cash withdrawals (except e-money transactions)	0.5	0.5	0.5	0.5	0.5
At terminals located in the reporting country	0.4	0.5	0.5	0.5	0.5
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
ATM cash deposits (except e-money transactions)	0.0	0.0	0.0	0.0	0.0
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
POS transactions (except e-money transactions)	.	0.9	.	.	.
At terminals located in the reporting country	.	0.9	.	.	.
At terminals located abroad	0.8	0.0	0.0	.	.
E-money card-loading/unloading transactions	0.0	0.0	0.0	0.0	0.0
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
E-money payments with cards with an e-money function	0.0	0.0	0.0	0.0	0.0
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
<b>c) At terminals provided by non-resident PSPs with cards issued by resident PSPs</b>	0.7	1.8	2.2	1.7	.
At terminals located in the reporting country	.	0.0	0.0	0.0	.
At terminals located abroad	0.6	1.8	2.2	1.7	2.1
At terminals provided by non-resident PSPs with cards issued by resident PSPs of which:					
ATM cash withdrawals (except e-money transactions)	0.3	0.6	0.5	0.3	0.3
At terminals located in the reporting country	.	0.0	0.0	0.0	.
At terminals located abroad	0.3	0.6	0.5	0.3	0.3
ATM cash deposits (except e-money transactions)	0.0	0.0	0.0	0.0	0.0
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
POS transactions (except e-money transactions)	0.4	1.3	1.7	1.4	1.8
At terminals located in the reporting country	.	0.0	0.0	0.0	0.0
At terminals located abroad	0.4	1.3	1.7	1.4	1.8
E-money card-loading/unloading transactions	.	.	.	.	.
At terminals located in the reporting country	.	.	0.0	0.0	.
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
E-money payments with cards with an e-money function	.	.	.	.	.
At terminals located in the reporting country	.	.	0.0	0.0	.
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
<b>Memorandum items:</b>					
Cash advances at POS terminals	.	.	0.0	.	.
OTC cash withdrawals	8.8	7.7	6.3	3.8	3.2
OTC cash deposits	10.0	10.0	9.3	6.3	5.9

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





EUROPEAN CENTRAL BANK

EUROSYSTEM

## Cyprus

### 9. Participation in selected payment systems

(original units; end of period)

	2017	2018	2019	2020	2021
<b>TARGET COMPONENT: TARGET2-CY</b>					
Number of participants	24	24	23	22	22
of which:					
Direct participants	21	21	19	18	18
of which:					
Credit institutions	16	16	14	13	13
Central bank	1	1	1	1	1
Other direct participants	4	4	4	4	4
of which:					
Public administration	0	0	0	0	0
Clearing and settlement organisations	3	3	3	3	3
Other financial institutions	1	1	1	1	1
Others	0	0	0	0	0
Indirect participants	3	3	4	4	4
<b>RETAIL SYSTEM: Cyprus Clearing House for cheques (CCH)</b>					
Number of participants	18	17	16	17	17
of which:					
Direct participants	18	17	16	17	17
of which:					
Credit institutions	17	16	15	16	16
Central bank	1	1	1	1	1
Other direct participants	0	0	0	0	0
of which:					
Public administration	0	0	0	0	0
Clearing and settlement organisations	0	0	0	0	0
Other financial institutions	0	0	0	0	0
Others	0	0	0	0	0
Indirect participants	0	0	0	0	0
<b>RETAIL SYSTEM: JCC Cards Payment System</b>					
Number of participants	-	-	-	-	-
of which:					
Direct participants	-	-	-	-	-
of which:					
Credit institutions	-	-	-	-	-
Central bank	-	-	-	-	-
Other direct participants	-	-	-	-	-
of which:					
Public administration	-	-	-	0	0
Clearing and settlement organisations	-	-	-	0	0
Other financial institutions	-	-	-	0	0
Others	-	-	-	-	-
Indirect participants	-	-	-	0	0
<b>RETAIL SYSTEM: Cyprus SEPA Direct Debit Payments System (from Mar. 2014)</b>					
Number of participants	12	12	12	12	12
of which:					
Direct participants	12	12	12	12	12
of which:					
Credit institutions	11	11	11	11	11
Central bank	1	1	1	1	1
Other direct participants	0	0	0	0	0
of which:					
Public administration	0	0	0	0	0
Clearing and settlement organisations	0	0	0	0	0
Other financial institutions	0	0	0	0	0
Others	0	0	0	0	0
Indirect participants	0	0	0	0	0

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Cyprus

### 10. Payments processed by selected payment systems – page 1

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

	2017	2018	2019	2020	2021
<b>TARGET COMPONENT: TARGET2-CY</b>					
Credit transfers and direct debits	0.2	0.2	0.2	0.1	0.1
<i>of which:</i>					
Credit transfers and direct debits within the same TARGET component	0.1	0.1	0.1	0.1	0.1
Credit transfers and direct debits to another TARGET component	0.1	0.1	0.1	0.1	0.1
<i>of which:</i>					
Credit transfers and direct debits to a euro area TARGET component	0.1	0.1	0.1	0.1	0.1
Credit transfers and direct debits to a non-euro area TARGET component	0.0	0.0	0.0	0.0	0.0
Concentration ratio in terms of volume (percentages)	84.0	84.0	84.0	80.0	80.0
<b>RETAIL SYSTEM: Cyprus Clearing House for cheques (CCH)</b>					
<b>Total transactions</b>	<b>7.8</b>	<b>7.7</b>	<b>7.0</b>	<b>5.0</b>	<b>4.6</b>
Domestic	7.8	7.7	7.0	5.0	4.6
Cross-border	0.0	0.0	0.0	0.0	0.0
Credit transfers	0.0	0.0	0.0	0.0	0.0
Domestic	0.0	0.0	0.0	0.0	0.0
Cross-border	0.0	0.0	0.0	0.0	0.0
Credit transfers					
Initiated in a paper-based form	0.0	0.0	0.0	0.0	0.0
Initiated electronically	0.0	0.0	0.0	0.0	0.0
Direct debits	0.0	0.0	0.0	0.0	0.0
Domestic	0.0	0.0	0.0	0.0	0.0
Cross-border	0.0	0.0	0.0	0.0	0.0
Card payments (except e-money transactions)	0.0	0.0	0.0	0.0	0.0
Domestic	0.0	0.0	0.0	0.0	0.0
Cross-border	0.0	0.0	0.0	0.0	0.0
ATM transactions (except e-money transactions)	0.0	0.0	0.0	0.0	0.0
Domestic	0.0	0.0	0.0	0.0	0.0
Cross-border	0.0	0.0	0.0	0.0	0.0
E-money payment transactions	0.0	0.0	0.0	0.0	0.0
Domestic	0.0	0.0	0.0	0.0	0.0
Cross-border	0.0	0.0	0.0	0.0	0.0
Cheques	7.8	7.7	7.0	5.0	4.6
Domestic	7.8	7.7	7.0	5.0	4.6
Cross-border	0.0	0.0	0.0	0.0	0.0
Other payment services	0.0	0.0	0.0	0.0	0.0
Domestic	0.0	0.0	0.0	0.0	0.0
Cross-border	0.0	0.0	0.0	0.0	0.0
Concentration ratio in terms of volume (percentages)	86.0	88.0	86.0	84.0	90.0

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Cyprus

### 10. Payments processed by selected payment systems – page 2

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

	2017	2018	2019	2020	2021
<b>RETAIL SYSTEM: JCC Cards Payment System</b>					
<b>Total transactions</b>	.	.	.	.	.
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Credit transfers	.	.	.	.	.
Domestic	.	.	.	0.0	0.0
Cross-border	.	.	.	0.0	0.0
Credit transfers	.	.	.	.	.
Initiated in a paper-based form	.	.	.	0.0	0.0
Initiated electronically	.	.	.	0.0	0.0
Direct debits	.	.	.	.	.
Domestic	.	.	.	0.0	0.0
Cross-border	.	.	.	0.0	0.0
Card payments (except e-money transactions)	.	.	.	.	.
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
ATM transactions (except e-money transactions)	.	.	.	.	.
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
E-money payment transactions	.	.	.	.	.
Domestic	.	.	.	0.0	0.0
Cross-border	.	.	.	0.0	0.0
Cheques	.	.	.	.	.
Domestic	.	.	.	0.0	0.0
Cross-border	.	.	.	0.0	0.0
Other payment services	.	0.0	0.0	0.0	0.0
Domestic	.	.	.	0.0	0.0
Cross-border	.	.	.	0.0	0.0
Concentration ratio in terms of volume (percentages)	.	.	.	.	.
<b>RETAIL SYSTEM: Cyprus SEPA Direct Debit Payments System (from Mar. 2014)</b>					
<b>Total transactions</b>	8.8	9.3	9.7	10.4	11.1
Domestic	8.6	8.9	9.3	10.1	10.7
Cross-border	0.3	0.3	0.4	0.3	0.4
Credit transfers	0.0	0.0	0.0	0.0	0.0
Domestic	0.0	0.0	0.0	0.0	0.0
Cross-border	0.0	0.0	0.0	0.0	0.0
Credit transfers	.	.	.	.	.
Initiated in a paper-based form	0.0	0.0	0.0	0.0	0.0
Initiated electronically	0.0	0.0	0.0	0.0	0.0
Direct debits	8.8	9.3	9.7	10.4	11.1
Domestic	8.6	8.9	9.3	10.1	10.7
Cross-border	0.3	0.3	0.4	0.3	0.4
Card payments (except e-money transactions)	0.0	0.0	0.0	0.0	0.0
Domestic	0.0	0.0	0.0	0.0	0.0
Cross-border	0.0	0.0	0.0	0.0	0.0
ATM transactions (except e-money transactions)	0.0	0.0	0.0	0.0	0.0
Domestic	0.0	0.0	0.0	0.0	0.0
Cross-border	0.0	0.0	0.0	0.0	0.0
E-money payment transactions	0.0	0.0	0.0	0.0	0.0
Domestic	0.0	0.0	0.0	0.0	0.0
Cross-border	0.0	0.0	0.0	0.0	0.0
Cheques	0.0	0.0	0.0	0.0	0.0
Domestic	0.0	0.0	0.0	0.0	0.0
Cross-border	0.0	0.0	0.0	0.0	0.0
Other payment services	0.0	0.0	0.0	0.0	0.0
Domestic	0.0	0.0	0.0	0.0	0.0
Cross-border	0.0	0.0	0.0	0.0	0.0
Concentration ratio in terms of volume (percentages)	100.0	100.0	100.0	100.0	100.0

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Cyprus

### 11. Payments processed by selected payment systems – page 1

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

	2017	2018	2019	2020	2021
<b>TARGET COMPONENT: TARGET2-CY</b>					
Credit transfers and direct debits	71.0	79.1	72.2	80.9	77.2
<i>of which:</i>					
Credit transfers and direct debits within the same TARGET component	22.3	29.8	21.6	25.3	24.5
Credit transfers and direct debits to another TARGET component	48.7	49.4	50.6	55.7	52.7
<i>of which:</i>					
Credit transfers and direct debits to a euro area TARGET component	48.4	49.1	50.5	55.6	52.5
Credit transfers and direct debits to a non-euro area TARGET component	0.3	0.2	0.1	0.1	0.1
Concentration ratio in terms of value (percentages)	90.0	90.0	90.0	84.0	80.0
<b>RETAIL SYSTEM: Cyprus Clearing House for cheques (CCH)</b>					
<b>Total transactions</b>	18.5	20.6	18.8	14.0	13.6
Domestic	18.5	20.6	18.8	14.0	13.6
Cross-border	0.0	0.0	0.0	0.0	0.0
Credit transfers	0.0	0.0	0.0	0.0	0.0
Domestic	0.0	0.0	0.0	0.0	0.0
Cross-border	0.0	0.0	0.0	0.0	0.0
Credit transfers					
Initiated in a paper-based form	0.0	0.0	0.0	0.0	0.0
Initiated electronically	0.0	0.0	0.0	0.0	0.0
Direct debits	0.0	0.0	0.0	0.0	0.0
Domestic	0.0	0.0	0.0	0.0	0.0
Cross-border	0.0	0.0	0.0	0.0	0.0
Card payments (except e-money transactions)	0.0	0.0	0.0	0.0	0.0
Domestic	0.0	0.0	0.0	0.0	0.0
Cross-border	0.0	0.0	0.0	0.0	0.0
ATM transactions (except e-money transactions)	0.0	0.0	0.0	0.0	0.0
Domestic	0.0	0.0	0.0	0.0	0.0
Cross-border	0.0	0.0	0.0	0.0	0.0
E-money payment transactions	0.0	0.0	0.0	0.0	0.0
Domestic	0.0	0.0	0.0	0.0	0.0
Cross-border	0.0	0.0	0.0	0.0	0.0
Cheques	18.5	20.6	18.8	14.0	13.6
Domestic	18.5	20.6	18.8	14.0	13.6
Cross-border	0.0	0.0	0.0	0.0	0.0
Other payment services	0.0	0.0	0.0	0.0	0.0
Domestic	0.0	0.0	0.0	0.0	0.0
Cross-border	0.0	0.0	0.0	0.0	0.0
Concentration ratio in terms of value (percentages)	76.0	81.0	76.0	80.0	90.0

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Cyprus

### 11. Payments processed by selected payment systems – page 2

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

	2017	2018	2019	2020	2021
<b>RETAIL SYSTEM: JCC Cards Payment System</b>					
<b>Total transactions</b>	.	.	.	.	.
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Credit transfers	.	.	.	.	.
Domestic	.	.	.	0.0	0.0
Cross-border	.	.	.	0.0	0.0
Credit transfers	.	.	.	.	.
Initiated in a paper-based form	.	.	.	0.0	0.0
Initiated electronically	.	.	.	0.0	0.0
Direct debits	.	.	.	.	.
Domestic	.	.	.	0.0	0.0
Cross-border	.	.	.	0.0	0.0
Card payments (except e-money transactions)	.	.	.	.	.
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
ATM transactions (except e-money transactions)	.	.	.	.	.
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
E-money payment transactions	.	.	.	.	.
Domestic	.	.	.	0.0	0.0
Cross-border	.	.	.	0.0	0.0
Cheques	.	.	.	.	.
Domestic	.	.	.	0.0	0.0
Cross-border	.	.	.	0.0	0.0
Other payment services	.	0.0	0.0	0.0	0.0
Domestic	.	.	.	0.0	0.0
Cross-border	.	.	.	0.0	0.0
Concentration ratio in terms of value (percentages)	.	.	.	.	.
<b>RETAIL SYSTEM: Cyprus SEPA Direct Debit Payments System (from Mar. 2014)</b>					
<b>Total transactions</b>	1.1	1.2	1.5	2.1	2.9
Domestic	1.1	1.2	1.4	2.1	2.8
Cross-border	0.0	0.0	0.0	0.1	0.1
Credit transfers	0.0	0.0	0.0	0.0	0.0
Domestic	0.0	0.0	0.0	0.0	0.0
Cross-border	0.0	0.0	0.0	0.0	0.0
Credit transfers	.	.	.	.	.
Initiated in a paper-based form	0.0	0.0	0.0	0.0	0.0
Initiated electronically	0.0	0.0	0.0	0.0	0.0
Direct debits	1.1	1.2	1.5	2.1	2.9
Domestic	1.1	1.2	1.4	2.1	2.8
Cross-border	0.0	0.0	0.0	0.1	0.1
Card payments (except e-money transactions)	0.0	0.0	0.0	0.0	0.0
Domestic	0.0	0.0	0.0	0.0	0.0
Cross-border	0.0	0.0	0.0	0.0	0.0
ATM transactions (except e-money transactions)	0.0	0.0	0.0	0.0	0.0
Domestic	0.0	0.0	0.0	0.0	0.0
Cross-border	0.0	0.0	0.0	0.0	0.0
E-money payment transactions	0.0	0.0	0.0	0.0	0.0
Domestic	0.0	0.0	0.0	0.0	0.0
Cross-border	0.0	0.0	0.0	0.0	0.0
Cheques	0.0	0.0	0.0	0.0	0.0
Domestic	0.0	0.0	0.0	0.0	0.0
Cross-border	0.0	0.0	0.0	0.0	0.0
Other payment services	0.0	0.0	0.0	0.0	0.0
Domestic	0.0	0.0	0.0	0.0	0.0
Cross-border	0.0	0.0	0.0	0.0	0.0
Concentration ratio in terms of value (percentages)	100.0	100.0	100.0	100.0	100.0

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

# General notes: Latvia

Source for Table 1: Eurostat.

Source for all other tables: Latvijas Banka, unless otherwise indicated.

Conventions for data conversion from LVL to EUR: the data conversion is consistent with the approach applied by the ECB for all euro area member states and is as follows.

For payment statistics purposes, data for periods prior to 2014, when Latvia joined the euro area, have been converted into EUR by applying either the end-of-period or average exchange rates and not taking into account the data on amounts in euro.

For the purposes of MFI balance sheet statistics, data for periods prior to 2014, when Latvia joined the euro area, have been converted into EUR by applying the official conversion rate and taking into account the data on amounts in euro.

As a result of this approach, some inconsistencies between data could be observed in the case of “of-which” positions, which may exceed the total position. Likewise, the data published by the ECB might differ from the data published by Latvijas Banka.

Because of the fact that the figures are published in millions and billions, a “zero” value does not always mean that the given phenomenon does not exist. There are cases where the amount or value of transactions is bigger than zero, but too small to show up.

## Table 1: Basic statistical data

### Population

Annual average. In 2011 a population census was carried out in Latvia. The 2010 data have been revised in view of the results of the census.

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

### Currency in circulation outside MFIs

Following the changeover to the euro on 1 January 2014, these figures are provided solely at an aggregated euro area level.

### **Value of overnight deposits held at MFIs**

Overnight deposits held at MFIs (excluding the ECB). 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).

### **Value of overnight deposits held at MFIs, of which transferable deposits**

The data shown for this item may exceed the total position “Value of overnight deposits held at MFIs” owing to rounding discrepancies as they are reported in whole millions.

### **Narrow money supply (M1)**

Following the changeover to the euro on 1 January 2014, these figures are provided solely at an aggregated euro area level.

### **Outstanding value on e-money storages issued by MFIs**

Covering MFIs without derogations under Article 9(1) of Regulation ECB/2013/33 (where applicable).

## **Table 3: Settlement media used by credit institutions**

### **Overnight deposits held at other credit institutions**

Value for the last quarter of the period.

### **Overnight deposits held at other credit institutions, of which transferable deposits**

The data shown for this item may exceed the total for the item “Overnight deposits held at the central bank” owing to rounding discrepancies, as these data are reported in whole millions.

## **Non-intraday borrowing from the central bank**

Compared with 2007, at the end of 2008 confidence in the interbank market declined and banks resorted to Latvijas Banka's monetary operations for both deposits and credits. The decline in confidence was the result of:

- the heightened risk perception in the interbank market, which caused problems with borrowing in the interbank market for many banks;
- the concern that some banks might not be in a position to refinance their syndicated loans;
- the continuous uncertainty regarding the impact of the slowdown in the global economy and Latvian economic growth on the Latvian financial market.

By the end of 2009, the situation in the domestic financial market had stabilised and liquidity conditions in the banking system improved significantly, largely as a result of the successful implementation of the international financial assistance programme led by the IMF. Hence, market participants no longer needed to have recourse to central bank operations.

In 2020, Latvijas Banka granted loans to Latvian credit institutions in targeted longer-term refinancing operations (TLTRO III) auctions.

## **Table 4: Banknotes and coins**

### **Total coins in circulation**

In December 2007 Latvijas Banka changed its accounting policy for commemorative coins. As a result, from December 2007 onwards those commemorative coins that were previously treated as coins in circulation and included in the item "Total coins in circulation" are shown under the item "Commemorative coins" in Table 4. The respective nominal amount was LVL 243,553.

Until October 2002, monthly data on coins in circulation, with the exception of end-of-year data, are estimates and include a component of commemorative coins and souvenir sets of circulation coins, as no breakdown is available for monthly data on these two coin categories during that period.

As of 2014 Latvia is part of the euro area.

### **Commemorative coins**

Commemorative coins are not included in the item "Lats in circulation", as the repurchasing probability of those coins is low or the value of precious metals used exceeds the repurchase (nominal) value.



In the data that refer to periods prior to December 2007, some commemorative coins were treated as coins in circulation and were, therefore, included in the item “Lats in circulation”. These coins were of the denominations LVL 5 and LVL 1.

As of December 2007, the item “Commemorative coins” also includes gold coins in circulation of the denomination LVL 100. Although they are in circulation, they are not included in the item “Lats in circulation” because their nominal value is directly supported by their gold content. The nominal value of these coins was LVL 1,988,200 in 2007; LVL 1,988,100 in 2008; LVL 1,988,100 in 2009; LVL 1,988,400 in 2010; LVL 1,988,600 in 2011; LVL 1,988,700 in 2012; and LVL 1,988,700 in 2013.

Until October 2002, only end-of-year data are available.

As of 2014 Latvia is part of the euro area.

## Table 5: Institutions offering payment services to non-MFIs

### **Central bank: value of overnight deposits, of which transferable deposits**

The data shown for this item may exceed the total for the item “Value of overnight deposits” owing to rounding discrepancies, as they are reported in whole millions.

### **Credit institutions irrespective of their legal incorporation: number of institutions and offices**

As of 2014, only credit institutions (banks, branches of foreign banks, and credit unions) that are payment service providers are included in the number of credit institutions.

### **Credit institutions irrespective of their legal incorporation: value of overnight deposits, of which value of transferable deposits**

The data shown for this item may exceed the total for the item “Value of overnight deposits” owing to rounding discrepancies, as they are reported in whole millions.

### **Credit institutions legally incorporated in the reporting country: number of offices**

Pre-2008 data are not broken down into “Credit institutions legally incorporated in Latvia”, “Branches of euro area-based credit institutions” and “Branches of EEA-based credit institutions”, as this would allow the identification of individual reporting agents.

### **Credit institutions legally incorporated in the reporting country: value of overnight deposits**

In some periods data are not broken down into “Credit institutions legally incorporated in Latvia”, “Branches of euro area-based credit institutions” and “Branches of EEA-based credit institutions”, as this would allow the identification of individual reporting agents.

### **Branches of euro area-based credit institutions: number of offices**

In some periods data are not broken down into “Credit institutions legally incorporated in Latvia”, “Branches of euro area-based credit institutions” and “Branches of EEA-based credit institutions”, as this would allow the identification of individual reporting agents.

For the same reason, data for the years 2008-14 are not broken down to show information on “Branches of euro area-based credit institutions” and “Branches of EEA-based credit institutions”.

The data cover only those institutions and offices that de facto provide payment services to customers.

### **Branches of euro area-based credit institutions: value of overnight deposits**

In some periods data are not broken down into “Credit institutions legally incorporated in Latvia”, “Branches of euro area-based credit institutions” and “Branches of EEA-based credit institutions”, as this would allow the identification of individual reporting agents.

For the same reason, data for the years 2008-14 are not broken down to show information on “Branches of euro area-based credit institutions” and “Branches of EEA-based credit institutions”.

### **Branches of EEA-based credit institutions outside the euro area: number of offices**

In some periods data are not broken down into “Credit institutions legally incorporated in Latvia”, “Branches of euro area-based credit institutions” and “Branches of EEA-based credit institutions”, as this would allow the identification of individual reporting agents.

For the same reason, data for the years 2008-14 are not broken down to show information on “Branches of euro area-based credit institutions” and “Branches of EEA-based credit institutions”.

The data cover only those institutions and offices that de facto provide payment services to customers.

### **Branches of EEA-based credit institutions outside the euro area: value of overnight deposits**

Pre-2008 data are not broken down into “Credit institutions legally incorporated in Latvia”, “Branches of euro area-based credit institutions” and “Branches of EEA-based credit institutions”, as this would allow the identification of individual reporting agents.

For the same reason, data for the years 2008-14 are not broken down to show information on “Branches of euro area-based credit institutions” and “Branches of EEA-based credit institutions”.

### **Branches of non-EEA-based credit institutions: number of offices**

There were no branches of non-EEA-based banks in Latvia in the period under review.

### **Branches of non-EEA-based credit institutions: value of overnight deposits**

There were no branches of non-EEA-based banks in Latvia in the period under review.

### **Electronic money institutions: number of institutions**

There were only two electronic money institutions in Latvia in 2005, therefore data are confidential. Prior to 2005, no electronic money institutions were identified in Latvia.

Until 2014 only those electronic money institutions that have issued e-money are included. Electronic money institutions that have only informed the Bank of Latvia on the commencement of their business are excluded.

As of 2014 only licensed electronic money institutions are included.

At the end of 2018, there were three licensed electronic money institutions in Latvia, and two of them had issued e-money.

At the end of 2019, there was only one licensed electronic money institution in Latvia.

There is a new licensed electronic money institution who reports data in 2020.

### **Electronic money institutions: outstanding value on e-money storages issued by electronic money institutions**

There were only two electronic money institutions in Latvia in 2005, therefore data are confidential. Prior to 2005, no electronic money institutions were identified in Latvia.

Until 2014 only those electronic money institutions that have issued e-money are included. Electronic money institutions that have only informed the Bank of Latvia on the commencement of their business are excluded.

As of 2014 only licensed electronic money institutions are included. At the end of 2017, there were three licensed electronic money institutions in Latvia, and two of them had issued e-money.

The number of payment accounts and e-money accounts is confidential for 2017, 2018, 2019 and 2020 as it covers fewer than three reporting agents.

### **Table 6: Payment card functions and accepting devices**

#### **Cards issued by resident PSPs: cards with a payment function (except cards with an e-money function only)**

##### **Cards with a debit function**

Pre-2007 data are shown together with data on payments with cards with a debit function. Data on cards broken down by card function are available starting from 2007.

##### **Cards with a delayed debit function**

Pre-2007 data are shown together with data on payments with cards with a delayed debit function. Data on cards broken down by card function are available starting from 2007.

In 2017, the decrease in the indicator is related to a change in bank products offered.

##### **Cards with a credit and/or delayed debit function**

Pre-2007 data on cards with a credit function and cards with a delayed debit function are available only as a total, as separate data for these two categories were not collected.

As data on these two card categories are available separately as of 2007, this joint category is no longer used.

#### **Cards issued by resident PSPs: cards with an e-money function**

The data for 2015 and 2016 are confidential as they cover fewer than three reporting agents.

Cards with an e-money function

Data for 2017, 2018, 2019 and 2020. are confidential as they cover fewer than three reporting agents.

#### **Cards with an e-money function which have been loaded at least once**

Data for 2017, 2018, 2019 and 2020 are confidential as they cover fewer than three reporting agents.

#### **Cards with a combined debit, cash and e-money function**

Data for 2017 are confidential as they cover fewer than three reporting agents.

#### **Terminals provided by resident PSPs: e-money card terminals**

Not applicable

### **Tables 7a and 8a: Payments per type of payment service involving non-MFIs**

#### **Payments per type of payment service: credit transfers**

Book-entry transactions are not included.

In 2014 the volume of SEPA credit transfers was 130,616,861 and the value was EUR 134,078.4 million.

In comparison with 2015, the number of customer credit transfers in 2016 increased by 6.0%, but their volume decreased by 20,5% as the amount of payments in foreign currencies continued to shrink.

In 2017, the number of cross-border credit transfers sent grew because the classification of credit transfers was improved and customers increasingly started

using internet banking services for cross-border transfers, including for e-commerce purposes.

In comparison with 2017, in 2018 the volume of customer credit transfers grew, while the value decreased primarily on account of a decline in customer credit transfers to third countries. The volume and value of credit transfers in foreign currencies declined, whereas the volume and value of credit transfers in euro continued to follow an upward trend in 2018.

### **Payments per type of payment service: direct debits**

Book-entry transactions are not included. The number of SEPA direct debit transactions was negligible in 2014.

By 1 January 2015, all domestic direct debits were replaced by e-invoices combined with SEPA Credit Transfers.

### **Card payments with cards issued by resident PSPs (except cards with an e-money function only)**

In 2017, the number of cross-border card payments increased due to a change in customer behaviour. Cards are used more and more to make purchases, also outside the territory of Latvia.

The increase in 2020 is related to the impact of Covid-19, as customers pay more with the cards.

### **Payments with cards with a debit function**

Prior to 2005 data are estimates.

### **Payments with cards with a delayed debit function**

Pre-2007 data on payments with cards with a credit function and payments with cards with a delayed debit function are available only as a total, as separate data for these two categories were not collected.

Data on payments broken down by card function are available starting from the second half of 2007; estimations for earlier periods have therefore been made on the basis of the first data collected.

In 2017, payments with cards with a delayed debit function declined as the number of cards with delayed debit function decreased.

### **Payments with cards with a credit function**

Pre-2007 data on payments with cards with a credit function and payments with cards with a delayed debit function are available only as a total, as separate data for these two categories were not collected.

Data on payments broken down by card function are available starting from the second half of 2007; estimations for earlier periods have therefore been made on the basis of the first data collected.

### **Payments with cards with a credit and/or delayed debit function**

Pre-2007 data on payments with cards with a credit function and payments with cards with a delayed debit function are available only as a total, as separate data for these two categories were not collected.

As data on these two card categories are available separately as of the second half of 2007, this joint category is no longer used.

### **E-money payments with e-money issued by resident PSPs**

The 2015 data are confidential as they cover fewer than three reporting agents.

E-money payments are confidential because there are fewer than three reporting agents in 2017.

The increase is because there is a new electronic money institution in 2020. Both volume and number are confidential as there are only two respondents.

### **Other payment services**

Data are confidential as they cover fewer than three reporting agents in 2017, 2018 and 2019.

From 2017, data include also money remittances, OTC cash withdrawals and OTC cash deposits.

### **Total payments involving non-MFIs: cross-border**

Data provided are estimates. Before 2007, estimates were made on the basis of foreign trade data. For the 2007 data, estimates have been made on the basis of the data received in accordance with the new Regulation for Compiling "Credit Institution Payment Statistics Report".

In 2016, the value of total payments involving non-MFIs decreased because of a 22.8% decline in credit institutions' credit transfers.

### **Total cross-border transactions received (excluding card payments)**

Data are available as of the second half of 2007; estimates for earlier periods have therefore been made on the basis of the first data collected.

### **Memo item: Credits from the accounts by simple book entry**

Data are available as of the second half of 2007; estimates for earlier periods have therefore been made on the basis of the first data collected.

In 2017, the increase in the indicator is mainly result of improvements in the classification of transactions.

### **Memo item: Debits from the accounts by simple book entry**

Data are available as of the second half of 2007; estimates for earlier periods have therefore been made on the basis of the first data collected.

In 2017, the increase in the indicator is mainly a result of improvements in the classification of transactions.

## **Tables 7b and 8b: Payments per type of terminal involving non-MFIs**

### **At terminals provided by resident PSPs with cards issued by resident PSPs**

#### **ATM cash withdrawals**

For the period 2002-04, no distinction between cards issued in Latvia and those issued abroad is possible; all transactions are therefore included in section a).

The decrease in cash withdrawals in 2020 is related to the impact of Covid-19, as there were various restrictions, which has resulted in a change in customer activity and an increase in non-cash transactions. Customers pay more with the card.

#### **POS transactions (irrespective of type of card used)**

For the period 2002-04, no distinction between cards issued in Latvia and those issued abroad is possible; all transactions are therefore included in section a).



**E-money card loading/unloading transactions**

Not applicable.

**E-money payments with cards with an e-money function**

Not applicable.

**At terminals provided by resident PSPs with cards issued by non-resident PSPs:**

**ATM cash deposits**

Data are confidential as they cover fewer than three reporting agents in 2016.

**E-money card-loading/unloading transactions**

Not applicable.

**E-money payments with cards with an e-money function**

Not applicable.

**At terminals provided by non-resident PSPs with cards issued by resident PSPs:**

**ATM cash deposits**

Not applicable.

**E-money card-loading/unloading transactions**

Not applicable.

**E-money payments with cards with an e-money function**

Not applicable.

### **POS transactions (except e-money transactions)**

In 2017, the growth of card payments at POS terminals is due to a change in customer behaviour. Cards are used more and more to make purchases, also outside the territory of Latvia.

## **Tables 10 and 11: Payments processed by payment systems**

### **TARGET2 component: TARGET2-Latvija**

TARGET2-Latvija was introduced on 19 November 2007.

Concentration ratio in terms of volume/value includes central bank data.

### **LVPS: SAMS**

The SAMS system (RTGS for credit transfers) was introduced in September 2000.

Concentration ratio in terms of volume/value includes central bank data.

By 1 January 2015 the settlement of Latvijas Banka's lats payments in the SAMS system were switched to the euro settlement system TARGET2-Latvia.

### **RETAIL SYSTEM: EKS**

Latvijas Banka adheres to the European Payments Council SEPA credit transfer scheme, and has been sending and receiving SEPA credit transfers using EKS SEPA since 9 November 2010. Latvijas Banka is therefore SEPA-compliant in the "bank-to-bank" domain.

### **Total transactions**

Includes transactions in euro.

### **Credit transfers**

Includes transactions in euro.

In 2015 the volume of SEPA credit transfers was 38,030,687 and the value was EUR 52,407.9 million.

### **Credit transfers, initiated electronically**

Includes transactions in euro.

### **Direct debits**

There were no SEPA direct debit transactions in 2014.

By 1 January 2015, all domestic direct debits had been replaced by e-invoices combined with SEPA Credit Transfers.

Concentration ratio in terms of volume (percentages) includes central bank data and transactions in euro.

Worldline Latvia, the local card settlement system

In September 2017, Worldline acquired 100% of the share capital of First Data's fully owned subsidiaries in Lithuania, Latvia, Estonia, thus creating Worldline Baltics.



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Latvia

### 1. Basic statistical data

	2017	2018	2019	2020	2021
Population (thousands, annual average)	1,941	1,926	1,913	1,901	1,883
GDP (EUR billions)	27	29	31	30	34
GDP per capita (EUR)	13,901	15,135	16,035	15,922	17,853
HICP (annual percentage changes)	2.9	2.6	2.7	0.1	3.2

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Latvia

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

(EUR millions; end of period)

	2017	2018	2019	2020	2021
Currency in circulation outside MFIs	.	.	.	.	.
Value of overnight deposits held at MFIs	16,915	14,533	15,103	18,618	21,121
<i>of which:</i>					
Transferable deposits	16,474	13,949	14,691	18,306	20,876
Narrow money supply (M1)	.	.	.	.	.
<i>Memorandum items:</i>					
Overnight deposits in foreign currencies held at MFIs	4,874	1,728	1,268	1,502	2,015
Outstanding value on e-money storages issued by MFIs	0	0	3	3	3
<i>of which:</i>					
Hardware-based electronic money	0	0	3	2	2
Software-based electronic money	0	0	0	1	1

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Latvia

### 3. Settlement media used by credit institutions

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

	2017	2018	2019	2020	2021
Overnight deposits held at the central bank	5,375	4,678	5,535	5,552	5,685
Overnight deposits held at other credit institutions (end of period)	246	295	411	338	468
<i>of which:</i>					
Transferable deposits at other MFIs (end of period)	246	295	411	338	468
<i>Memorandum items:</i>					
Non-intraday borrowing from the central bank	245	39	6	1,260	617
Intraday borrowing from the central bank (average for last reserve maintenance period)	0	0	0	0	0

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



# EUROPEAN CENTRAL BANK

## EUROSYSTEM

### Latvia

#### 5. Institutions offering payment services to non-MFIs - page 1

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

	2017	2018	2019	2020	2021
<b>Institutions offering payment services to non-MFIs (total)</b>					
Number of institutions	35	34	31	24	27
Number of offices	878	846	516	128	118
Number of overnight deposits (thousands)	3,397.2	3,201.9	3,037.3	2,790.8	2,696.5
of which:					
Number of internet/PC-linked overnight deposits (thousands)	2,663.9	2,610.7	2,483.8	2,468.0	2,455.4
Value of overnight deposits	.	.	.	.	.
Number of payment accounts (thousands)	.	.	3,484.3	3,241.0	3,131.6
Number of e-money accounts (thousands)	.	8.8	85.4	.	63.1
Outstanding value on e-money storages issued	0	0	.	.	.
<b>Central bank</b>					
Number of offices	3	3	3	3	3
Number of overnight deposits (thousands)	0.0	0.0	0.0	0.0	0.0
Value of overnight deposits	361	1,612	1,661	3,156	3,928
of which:					
Value of transferable deposits	361	1,612	1,661	3,155	3,928
<b>Credit institutions irrespective of their legal incorporation</b>					
Number of institutions	29	28	27	20	23
Number of offices	255	224	163	124	114
Number of overnight deposits (thousands)	3,082.1	2,991.5	2,820.7	2,778.8	2,685.5
of which:					
Number of internet/PC-linked overnight deposits (thousands)	2,663.9	2,610.7	2,483.8	2,468.0	2,455.4
Number of transferable overnight deposits (thousands)	2,677.6	2,585.8	2,432.7	2,470.1	2,443.1
of which:					
Number of internet/PC-linked transferable overnight deposits (thousands)	2,476.8	2,442.6	2,323.2	2,347.5	2,351.5
Value of overnight deposits	16,111	12,335	13,095	15,149	16,946
of which:					
Value of transferable deposits	16,113	12,337	13,030	15,151	16,948
Number of payment accounts (thousands)	3,438.8	3,383.8	3,193.5	3,049.6	2,970.4
Number of e-money accounts (thousands)	15.7	.	.	0.0	.
Outstanding value on e-money storages issued	0	0	0	0	0
<b>Credit institutions irrespective of their legal incorporation</b>					
<b>Credit institutions legally incorporated in the reporting country</b>					
Number of institutions	24	23	22	17	19
Number of offices	247	219	147	112	103
Value of overnight deposits	15,734	11,841	10,348	12,602	14,258
<b>Branches of euro area-based credit institutions</b>					
Number of institutions	2	2	3	3	3
Number of offices	4	2	13	12	10
Value of overnight deposits	184	421	2,674	2,547	2,688
<b>Branches of EEA-based credit institutions outside the euro area</b>					
Number of institutions	3	3	2	0	1
Number of offices	4	3	3	0	1
Value of overnight deposits	193	73	73	0	0
<b>Branches of non-EEA-based credit institutions</b>					
Number of institutions	0	0	0	0	0
Number of offices	0	0	0	0	0
Value of overnight deposits	0	0	0	0	0
<b>Electronic money institutions</b>					
Number of institutions	3	3	1	2	2
Number of payment accounts (thousands)	.	.	.	.	.
Number of e-money accounts (thousands)	.	.	.	.	.
Outstanding value on e-money storages issued	0	0	.	.	.
<b>Other payment service providers</b>					
Number of institutions	2	2	2	1	1
Number of offices	620	619	350	1	1
Number of overnight deposits (thousands)	315,082.0	210,363.0	216,643.0	11,972.0	11,064.0
Value of overnight deposits	.	.	.	.	.
Number of payment accounts (thousands)	0.0	0.0	.	.	.
Number of e-money accounts (thousands)	0.0	0.0	0.0	0.0	0.0
Outstanding value on e-money storages issued	0.0	0.0	0.0	0.0	0.0

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Latvia

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

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

	2017	2018	2019	2020	2021
<i>Memorandum items:</i>					
<b>Number of payment institutions operating in the country on a cross-border basis</b>	27	27	25	24	25
<i>of which:</i>					
Institutions providing services through an established branch	5	6	6	4	4
Institutions providing services through an agent	3	2	2	3	2
Institutions providing services neither establishing a branch nor through an agent	19	19	17	17	19

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





# EUROPEAN CENTRAL BANK

## EUROSYSTEM

### Latvia

#### 6. Payment card functions and accepting devices

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

	2017	2018	2019	2020	2021
<b>Cards issued by resident PSPs</b>					
Cards with a cash function	2,245	2,187	2,149	2,098	2,052
Cards with a payment function*	2,307	2,243	2,232	2,176	2,114
of which:					
Cards with a debit function	1,976	1,976	2,005	1,969	1,927
Cards with a delayed debit function	23	20	14	11	9
Cards with a credit function	363	.	.	242	221
Cards with a debit and/or delayed debit function	-	-	-	-	-
Cards with a credit and/or delayed debit function	-	-	-	-	-
Cards with an e-money function	.	.	.	.	.
Cards on which e-money can be stored directly	0	0	0	0	0
Cards which give access to e-money stored on e-money accounts	-	-	-	-	-
Cards with an e-money function	.	.	.	.	.
of which:					
Cards with an e-money function which have been loaded at least once	.	.	.	.	.
Total number of cards (irrespective of the number of functions on the card)	2,307	2,244	2,233	2,176	2,115
of which:					
Cards with a combined debit, cash and e-money function	.	.	.	0	0
<b>Terminals provided by resident PSPs</b>					
ATMs	.	993	933	912	907
Located in the reporting country	1,015	992	932	906	901
Located abroad	.	.	.	6	6
ATMs	.	.	.	.	.
of which:					
ATMs with a cash withdrawal function	.	993	931	912	907
Located in the reporting country	1,015	992	930	906	901
Located abroad	.	.	.	6	6
ATMs with a credit transfer function	.	403	380	365	361
Located in the reporting country	420	402	379	364	361
Located abroad	.	.	.	.	.
POS terminals	41,585	42,712	41,603	41,689	43,058
Located in the reporting country	38,348	39,225	38,024	37,842	38,290
Located abroad	3,237	3,487	3,579	3,847	4,768
POS terminals	.	.	.	.	.
of which:					
EFTPOS terminals	41,585	42,712	41,603	41,689	43,058
Located in the reporting country	38,348	39,225	38,024	37,842	38,290
Located abroad	3,237	3,487	3,579	3,847	4,768
E-money card POS terminals	0	0	0	0	0
Located in the reporting country	0	0	0	0	0
Located abroad	0	0	0	0	0
E-money card terminals	0	0	0	0	0
Located in the reporting country	0	0	0	0	0
Located abroad	0	0	0	0	0
E-money card terminals	.	.	.	.	.
of which:					
E-money card loading/unloading terminals	0	0	0	0	0
Located in the reporting country	0	0	0	0	0
Located abroad	0	0	0	0	0
E-money card accepting terminals	0	0	0	0	0
Located in the reporting country	0	0	0	0	0
Located abroad	0	0	0	0	0

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

\*Except cards with an e-money function only.



EUROPEAN CENTRAL BANK

EUROSYSTEM

Latvia

7a. Payments per type of payment service involving non-MFIs - page 1

(number of payments sent, unless otherwise stated; millions; total for the period)

	2017	2018	2019	2020	2021
<b>Payments per type of payment service</b>					
<b>Total payments involving non-MFIs</b>	455.8	489.0	538.5	556.1	591.4
Domestic	402.8	441.7	483.1	506.8	529.9
Cross-border	53.0	47.3	55.4	49.3	61.5
<b>Credit transfers</b>	159.9	167.1	177.7	185.8	201.4
Domestic	154.6	162.6	172.8	180.2	194.5
Cross-border	5.3	4.5	4.9	5.6	6.9
Credit transfers					
Initiated in paper-based form	7.1	7.4	3.9	2.9	2.5
Initiated electronically	152.8	159.8	173.7	182.9	198.9
Initiated in a file/batch	23.2	23.5	24.3	24.9	28.6
Initiated on a single payment basis	129.6	136.2	149.4	158.0	170.3
of which (memorandum item):					
Online banking based e-payments	109.1	114.6	121.1	124.4	128.7
Credit transfers					
of which:					
Non-SEPA credit transfers	3.4	2.1	1.9	2.0	2.4
<b>Direct debits</b>	0.0	0.0	0.0	0.0	0.0
Domestic	0.0	0.0	0.0	0.0	0.0
Cross-border	0.0	0.0	0.0	0.0	0.0
Direct debits					
Initiated in a file/batch	0.0	0.0	0.0	0.0	0.0
Initiated on a single payment basis	0.0	0.0	0.0	0.0	0.0
Direct debits					
of which:					
Non-SEPA direct debits	0.0	0.0	0.0	0.0	0.0
<b>Card payments with cards issued by resident PSPs*</b>	271.9	311.0	352.1	356.8	371.6
Domestic card payments	237.1	269.2	302.7	313.6	317.2
Cross-border card payments	34.8	41.8	49.5	43.2	54.4
Card payments with cards issued by resident PSPs*					
Payments with cards with a debit function	239.3	278.1	318.7	328.1	348.3
Payments with cards with a delayed debit function	4.1	4.0	3.0	1.0	1.2
Payments with cards with a credit function	28.5	28.9	30.4	27.0	22.1
Payments with cards with a debit and/or delayed debit function	-	-	-	-	-
Payments with cards with a credit and/or delayed debit function	-	-	-	-	-
Card payments with cards issued by resident PSPs*					
Payments initiated at physical EFTPOS	250.3	283.8	319.6	322.1	320.5
Payments initiated remotely	21.7	27.2	32.5	33.9	51.1
<b>E-money payments with e-money issued by resident PSPs</b>	0.2	0.1	.	.	.
Domestic	.	0.1	.	.	.
Cross-border	.	.	.	.	.
E-money payments with e-money issued by resident PSPs					
With cards on which e-money can be stored directly	0.0	0.0	0.0	0.0	0.0
With e-money accounts	.	0.1	.	.	.
of which:					
Accessed through a card	.	.	.	.	.
<b>Cheques</b>	0.0	0.0	0.0	0.0	0.0
Domestic	0.0	.	.	.	.
Cross-border	0.0	0.0	0.0	0.0	0.0
<b>Other payment services</b>	.	.	.	.	.
Domestic	.	.	.	.	.
Cross-border	1.8	.	.	.	.

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

\*Except cards with an e-money function only.



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Latvia

### 7a. Payments per type of payment service involving non-MFIs - page 2

(number of payments sent, unless otherwise stated; millions; total for the period)

	2017	2018	2019	2020	2021
<b>Total cross-border payments received (excluding card payments)</b>	4.9	5.3	5.8	6.1	7.5
Cross-border credit transfers received	4.9	5.3	5.8	6.1	7.5
Cross-border direct debits received	0.0	0.0	.	.	.
Cross-border e-money payments with e-money issued by resident PSPs received	0.0	0.0	.	.	.
Cross-border cheques received	0.0	0.0	0.0	0.0	0.0
Other cross-border payment services received	0.0	0.0	0.0	0.0	0.0
<i>Memorandum items:</i>					
Credits to the accounts by simple book entry	12.1	32.6	22.6	14.7	11.0
Debits from the accounts by simple book entry	166.7	164.8	153.4	128.1	125.9
Money remittances	2.3	2.4	2.5	2.7	2.5
Domestic	2.2	2.3	2.4	2.7	2.5
Cross-border	0.1	0.1	0.1	0.0	0.1
Transactions via telecommunication, digital or IT device	421.4	467.1	523.5	538.8	570.0
Other services (not included in the Payment Services Directive)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Cross-border money remittances received	0.5	0.4	0.4	0.2	0.1
Cross-border transactions via telecommunication, digital or IT device received	66.0	65.9	66.4	64.8	96.8

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Latvia

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

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

	2017	2018	2019	2020	2021
<b>a) At terminals provided by resident PSPs with cards issued by resident PSPs</b>	.	271.7	294.6	289.4	311.1
At terminals located in the reporting country	260.4	271.7	294.6	289.4	311.0
At terminals located abroad	.	.	0.0	0.0	0.1
At terminals provided by resident PSPs with cards issued by resident PSPs of which:					
ATM cash withdrawals (except e-money transactions)	49.1	46.6	43.8	35.7	31.0
At terminals located in the reporting country	49.1	46.6	43.8	35.7	31.0
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
ATM cash deposits (except e-money transactions)	8.6	8.5	8.4		



# EUROPEAN CENTRAL BANK

## EUROSYSTEM

### Latvia

#### 8a. Payments per type of payment service involving non-MFIs - page 1

(value of payments sent, unless otherwise stated; EUR billions; total for the period)

	2017	2018	2019	2020	2021
<b>Payments per type of payment service</b>					
<b>Total payments involving non-MFIs</b>	279.9	230.6	204.6	181.7	220.3
Domestic	183.0	164.8	152.6	137.9	167.3
Cross-border	96.9	65.8	52.0	43.8	53.0
<b>Credit transfers</b>	268.6	220.4	196.9	174.8	212.6
Domestic	173.8	156.3	146.6	132.3	161.3
Cross-border	94.9	64.1	50.3	42.5	51.2
Credit transfers					
Initiated in paper-based form	17.1	19.4	17.3	12.8	8.8
Initiated electronically	251.5	201.0	179.6	161.9	203.7
Initiated in a file/batch	27.8	29.3	29.6	29.9	57.5
Initiated on a single payment basis	223.8	171.7	150.0	132.0	146.3
of which (memorandum item):					
Online banking based e-payments	171.5	147.1	129.9	108.7	115.8
Credit transfers					
of which:					
Non-SEPA credit transfers	128.2	66.5	40.8	24.3	23.6
<b>Direct debits</b>	0.0	0.0	0.0	0.0	0.0
Domestic	0.0	0.0	0.0	0.0	0.0
Cross-border	0.0	0.0	0.0	0.0	0.0
Direct debits					
Initiated in a file/batch	0.0	0.0	0.0	0.0	0.0
Initiated on a single payment basis	0.0	0.0	0.0	0.0	0.0
Direct debits					
of which:					
Non-SEPA direct debits	0.0	0.0	0.0	0.0	0.0
<b>Card payments with cards issued by resident PSPs*</b>	5.0	5.4	.	.	6.9
Domestic card payments	3.5	3.9	4.4	4.6	5.2
Cross-border card payments	1.6	1.4	.	.	1.7
Card payments with cards issued by resident PSPs*					
Payments with cards with a debit function	3.7	4.2	4.9	.	6.2
Payments with cards with a delayed debit function	0.4	0.2	0.1	0.1	0.1
Payments with cards with a credit function	1.0	0.9	.	0.8	0.7
Payments with cards with a debit and/or delayed debit function	-	-	-	-	-
Payments with cards with a credit and/or delayed debit function	-	-	-	-	-
Card payments with cards issued by resident PSPs*					
Payments initiated at physical EFTPOS	4.2	.	5.0	.	5.4
Payments initiated remotely	0.8	0.9	1.0	1.0	1.5
<b>E-money payments with e-money issued by resident PSPs</b>	0.0	.	.	.	.
Domestic	.	.	.	.	.
Cross-border	.	0.0	.	.	.
E-money payments with e-money issued by resident PSPs					
With cards on which e-money can be stored directly	0.0	0.0	0.0	0.0	0.0
With e-money accounts	.	.	.	.	.
of which:					
Accessed through a card	.	.	.	.	.
<b>Cheques</b>	0.0	0.0	0.0	0.0	0.0
Domestic	0.0	.	.	.	.
Cross-border	0.0	0.0	0.0	0.0	0.0
<b>Other payment services</b>	.	.	.	.	.
Domestic	.	.	.	.	.
Cross-border	0.4	.	.	.	.

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

\*Except cards with an e-money function only.



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Latvia

### 8a. Payments per type of payment service involving non-MFIs - page 2

(value of payments sent, unless otherwise stated; EUR billions; total for the period)

	2017	2018	2019	2020	2021
<b>Total cross-border payments received (excluding card payments)</b>	105.4	73.0	58.7	47.3	52.0
Cross-border credit transfers received	105.4	73.0	58.7	47.3	52.0
Cross-border direct debits received	0.0	0.0	.	.	.
Cross-border e-money payments with e-money issued by resident PSPs received	0.0	0.0	.	.	.
Cross-border cheques received	0.0	0.0	0.0	0.0	0.0
Other cross-border payment services received	0.0	0.0	0.0	0.0	0.0
<i>Memorandum items:</i>					
Credits to the accounts by simple book entry	78.4	58.5	53.5	34.1	34.5
Debits from the accounts by simple book entry	92.0	70.2	72.0	49.0	50.5
Money remittances	0.1	.	0.1	0.1	0.1
Domestic	0.1	0.1	0.1	0.1	0.1
Cross-border	0.0	.	0.0	0.0	0.0
Transactions via telecommunication, digital or IT device	252.6	202.8	184.0	167.4	187.9
Other services (not included in the Payment Services Directive)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Cross-border money remittances received	0.1	0.0	0.0	0.0	0.0
Cross-border transactions via telecommunication, digital or IT device received	101.2	71.3	58.8	47.8	54.0

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Latvia

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

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

	2017	2018	2019	2020	2021
<b>a) At terminals provided by resident PSPs with cards issued by resident PSPs</b>	.	11.1	11.5	10.5	11.2
At terminals located in the reporting country	10.8	11.1	11.5	10.5	11.2
At terminals located abroad	.	.	0.0	0.0	0.0
At terminals provided by resident PSPs with cards issued by resident PSPs of which:					
ATM cash withdrawals (except e-money transactions)	5.2	5.3	5.3	4.7	4.7
At terminals located in the reporting country	5.2	5.3	5.3	4.7	4.7
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
ATM cash deposits (except e-money transactions)	2.7	2.7	2.7	2.3	2.1
At terminals located in the reporting country	2.7	2.7	2.7	2.3	2.1
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
POS transactions (except e-money transactions)	.	3.1	3.5	3.6	4.4
At terminals located in the reporting country	2.9	3.1	3.5	3.5	4.4
At terminals located abroad	.	.	0.0	0.0	0.0
E-money card-loading/unloading transactions	0.0	0.0	0.0	0.0	0.0
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
E-money payments with cards with an e-money function	0.0	0.0	.	.	.
At terminals located in the reporting country	0.0	0.0	.	.	.
At terminals located abroad	0.0	0.0	.	.	.
<b>b) At terminals provided by resident PSPs with cards issued by non-resident PSPs</b>	1.2	1.2	1.3	1.0	1.1
At terminals located in the reporting country	1.1	1.1	1.2	0.8	0.8
At terminals located abroad	0.1	0.1	0.1	0.2	0.3
At terminals provided by resident PSPs with cards issued by non-resident PSPs of which:					
ATM cash withdrawals (except e-money transactions)	0.6	0.4	0.4	0.3	0.3
At terminals located in the reporting country	0.6	0.4	0.4	0.3	0.3
At terminals located abroad	0.0	.	.	0.0	0.0
ATM cash deposits (except e-money transactions)	0.0	0.0	0.0	0.0	0.0
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
POS transactions (except e-money transactions)	0.7	0.8	0.9	0.7	0.8
At terminals located in the reporting country	0.6	0.7	0.7	0.5	0.5
At terminals located abroad	0.1	0.1	0.1	0.2	0.3
E-money card-loading/unloading transactions	0.0	0.0	0.0	0.0	0.0
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
E-money payments with cards with an e-money function	0.0	0.0	0.0	0.0	0.0
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
<b>c) At terminals provided by non-resident PSPs with cards issued by resident PSPs</b>	1.7	1.7	1.7	1.4	1.1
At terminals located in the reporting country	0.4	0.7	0.8	0.9	0.5
At terminals located abroad	1.3	1.0	0.9	0.6	0.6
At terminals provided by non-resident PSPs with cards issued by resident PSPs of which:					
ATM cash withdrawals (except e-money transactions)	0.4	0.3	0.2	0.1	0.1
At terminals located in the reporting country	0.0	.	.	.	.
At terminals located abroad	0.4	0.3	0.2	0.1	0.1
ATM cash deposits (except e-money transactions)	0.0	0.0	0.0	0.0	0.0
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
POS transactions (except e-money transactions)	1.3	1.4	1.5	1.3	1.0
At terminals located in the reporting country	0.4	0.7	0.8	0.9	0.5
At terminals located abroad	0.9	0.7	0.7	0.4	0.5
E-money card-loading/unloading transactions	0.0	0.0	0.0	0.0	0.0
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
E-money payments with cards with an e-money function	0.0	0.0	.	.	.
At terminals located in the reporting country	0.0	0.0	.	.	.
At terminals located abroad	0.0	0.0	.	.	.
<b>Memorandum items:</b>					
Cash advances at POS terminals	0.0	0.0	0.0	.	0.0
OTC cash withdrawals	3.3	2.5	0.8	0.5	0.4
OTC cash deposits	2.4	1.9	.	0.4	0.2

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Latvia

### 9. Participation in selected payment systems

(original units; end of period)

	2017	2018	2019	2020	2021
<b>TARGET COMPONENT: TARGET2-Latvija</b>					
Number of participants	23	22	22	20	17
<i>of which:</i>					
Direct participants	23	22	22	20	17
<i>of which:</i>					
Credit institutions	19	18	17	15	14
Central bank	1	1	1	1	1
Other direct participants	3	3	4	4	2
<i>of which:</i>					
Public administration	1	1	1	1	1
Clearing and settlement organisations	2	2	2	2	1
Other financial institutions	-	-	1	1	-
Others	-	-	-	-	-
Indirect participants	-	-	-	-	-
<b>RETAIL SYSTEM: EKS</b>					
Number of participants	18	17	15	14	13
<i>of which:</i>					
Direct participants	16	15	14	14	13
<i>of which:</i>					
Credit institutions	14	13	12	12	11
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	2	2	1	0	0
<b>RETAIL SYSTEM: Worldline Latvia CSM (closed Nov. 2021)</b>					
Number of participants	11	9	11	10	10
<i>of which:</i>					
Direct participants	11	9	11	10	10
<i>of which:</i>					
Credit institutions	11	9	11	10	10
Central bank	-	-	-	-	-
Other direct participants	-	-	-	-	-
<i>of which:</i>					
Public administration	-	-	-	-	-
Clearing and settlement organisations	-	-	-	-	-
Other financial institutions	-	-	-	-	-
Others	-	-	-	-	-
Indirect participants	-	-	-	-	-

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





EUROPEAN CENTRAL BANK

EUROSYSTEM

## Latvia

### 10. Payments processed by selected payment systems – page 1

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

	2017	2018	2019	2020	2021
<b>TARGET COMPONENT: TARGET2-Latvija</b>					
Credit transfers and direct debits	0.5	0.5	0.5	0.2	0.2
<i>of which:</i>					
Credit transfers and direct debits within the same TARGET component	0.1	0.1	0.1	0.1	0.1
Credit transfers and direct debits to another TARGET component	0.3	0.4	0.4	0.2	0.2
<i>of which:</i>					
Credit transfers and direct debits to a euro area TARGET component	0.3	0.4	0.3	0.2	0.2
Credit transfers and direct debits to a non-euro area TARGET component	0.0	0.0	0.0	0.0	0.0
Concentration ratio in terms of volume (percentages)	64.0	68.0	73.6	62.4	67.8
<b>RETAIL SYSTEM: EKS</b>					
<b>Total transactions</b>	42.0	44.7	61.7	92.5	101.2
Domestic	40.4	42.9	50.0	54.5	59.4
Cross-border	1.6	1.8	11.6	38.1	41.7
Credit transfers	42.0	44.7	61.7	92.5	101.2
Domestic	40.4	42.9	50.0	54.5	59.4
Cross-border	1.6	1.8	11.6	38.1	41.7
Credit transfers					
Initiated in a paper-based form	-	-	-	-	-
Initiated electronically	42.0	44.7	61.6	92.5	101.2
Direct debits	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Card payments (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
ATM transactions (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
E-money payment transactions	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Cheques	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Other payment services	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Concentration ratio in terms of volume (percentages)	66.2	69.9	63.0	61.0	59.1

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Latvia

### 10. Payments processed by selected payment systems – page 2

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

	2017	2018	2019	2020	2021
<b>RETAIL SYSTEM: Worldline Latvia CSM (closed Nov. 2021)</b>					
<b>Total transactions</b>	39.8	40.4	44.6	28.9	6.6
Domestic	39.8	40.4	44.6	28.9	6.6
Cross-border	-	-	-	-	-
Credit transfers	39.8	40.4	44.6	28.9	6.6
Domestic	39.8	40.4	44.6	28.9	6.6
Cross-border	-	-	-	-	-
Credit transfers	-	-	-	-	-
Initiated in a paper-based form	-	-	-	-	-
Initiated electronically	39.8	40.4	44.6	28.9	6.6
Direct debits	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Card payments (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
ATM transactions (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
E-money payment transactions	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Cheques	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Other payment services	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Concentration ratio in terms of volume (percentages)	98.9	99.5	99.8	99.8	99.8

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

Latvia

11. Payments processed by selected payment systems – page 1

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

	2017	2018	2019	2020	2021
<b>TARGET COMPONENT: TARGET2-Latvija</b>					
Credit transfers and direct debits	240.4	199.5	209.2	268.1	274.9
<i>of which:</i>					
Credit transfers and direct debits within the same TARGET component	117.6	111.5	128.4	178.5	189.8
Credit transfers and direct debits to another TARGET component	122.8	88.0	80.7	89.6	85.1
<i>of which:</i>					
Credit transfers and direct debits to a euro area TARGET component	116.7	86.1	80.1	89.3	84.9
Credit transfers and direct debits to a non-euro area TARGET component	6.1	1.9	0.6	0.3	0.2
Concentration ratio in terms of value (percentages)	77.5	74.4	59.4	58.2	54.3
<b>RETAIL SYSTEM: EKS</b>					
<b>Total transactions</b>	56.0	55.5	88.6	141.0	159.8
Domestic	43.6	45.1	53.4	55.1	62.8
Cross-border	12.4	10.4	35.2	85.9	97.0
Credit transfers	56.0	55.5	88.6	141.0	159.8
Domestic	43.6	45.1	53.4	55.1	62.8
Cross-border	12.4	10.4	35.2	85.9	97.0
Credit transfers					
Initiated in a paper-based form	-	-	-	-	-
Initiated electronically	56.0	55.5	88.6	141.0	159.8
Direct debits	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Card payments (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
ATM transactions (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
E-money payment transactions	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Cheques	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Other payment services	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Concentration ratio in terms of value (percentages)	48.0	50.4	51.3	53.9	54.2

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Latvia

### 11. Payments processed by selected payment systems – page 2

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

	2017	2018	2019	2020	2021
<b>RETAIL SYSTEM: Worldline Latvia CSM (closed Nov. 2021)</b>					
<b>Total transactions</b>	1.2	1.3	1.4	0.9	0.2
Domestic	1.2	1.3	1.4	0.9	0.2
Cross-border	-	-	-	-	-
Credit transfers	1.2	1.3	1.4	0.9	0.2
Domestic	1.2	1.3	1.4	0.9	0.2
Cross-border	-	-	-	-	-
Credit transfers	-	-	-	-	-
Initiated in a paper-based form	-	-	-	-	-
Initiated electronically	1.2	1.3	1.4	0.9	0.2
Direct debits	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Card payments (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
ATM transactions (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
E-money payment transactions	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Cheques	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Other payment services	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Concentration ratio in terms of value (percentages)	97.1	99.0	99.5	99.6	99.7

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

# General notes: Lithuania

Source for Table 1: Eurostat.

Source for all other tables: Lietuvos bankas, unless otherwise indicated.

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

### Currency in circulation outside MFIs

Since the introduction of the euro on 1 January 2015, these figures have been provided solely at an aggregated euro area level.

### Value of overnight deposits held at MFIs

Overnight deposits held at MFIs (excluding the ECB). 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 as used in the ECB concept of narrow money supply (M1).

There were no non-domestic central government overnight deposits held at Lietuvos bankas.

### Narrow money supply (M1)

Since the introduction of the euro on 1 January 2015, these figures have been provided solely at an aggregated euro area level.

### Outstanding value on e-money storages issued by MFIs

Covers MFIs without derogations under Article 9(1) of Regulation ECB/2013/33 concerning the balance sheet of the monetary financial institutions sector (where applicable).

## Table 3: Settlement media used by credit institutions

### Overnight deposits held at other credit institutions

Value for the last quarter of the period.

## Table 4: Banknotes and coins

Refer to Table 3 in the “Euro area aggregate data” section.

## Table 5: Institutions offering payment services to non-MFIs

### **Credit institutions legally incorporated in the reporting country: number of institutions**

Comprises banks and credit unions. Number of banks at the end of the year: nine in the period 2007-10, eight in the period 2011-12, seven in the period 2013-14, six in the period 2015-17, eight in 2018, nine in the period 2019-2020, eleven at the end of 2021.

### **Electronic money institutions: number of institutions**

Due to the Bank of Lithuania’s strategic directions to develop a FinTech-conducive regulatory and supervisory ecosystem as well as fostering of innovation in the financial sector, a sizeable increase in the number of e-money institutions has been observed since 2019.

### **Electronic money institutions: number of payments/e-money accounts**

Due to Brexit, some payment and electronic money institutions in the United Kingdom have transferred their activities to the Lithuanian payment and electronic money institutions. As a result, the number of payments and the number of e-money accounts have increased significantly since 2020.

### **Other payment service providers: number of institutions**

Only payment institutions and branches of foreign payment institutions are reported under the category “other payment service providers”.

### **Number of payment institutions operating in the country on a cross-border basis**

The withdrawal of the United Kingdom from the EU is the reason for the significant decrease of the payment institutions providing services neither establishing a branch nor through an agent because this is relevant for EU institutions only. Therefore many the United Kingdom payment institutions closed their activities in Lithuania during 2021.

### **Other payment service providers: number of overnight deposits**

Not applicable. Payment institutions do not accept deposits.

### **Other payment service providers: value of overnight deposits**

Not applicable. Payment institutions do not accept deposits.

## **Table 6: Payment card functions and accepting devices**

### **Cards issued by resident PSPs**

Due to Brexit, some payment and electronic money institutions in the United Kingdom have transferred payment cards to the Lithuanian payment and electronic money institutions. As a result, the number of cards has increased significantly since 2020.

### **Terminals provided by resident PSPs**

All ATMs provided by resident PSPs are located in Lithuania; there are no ATMs provided by resident PSPs located abroad.

**In Lithuania there are some ATMs provided by non-resident PSPs' but according to the requirements of ECB Regulation ECB/2013/43 on payments statistics these PSPs don't report data to the Bank of Lithuania and published country data don't include these ATM'sEFTPOS terminals**

Some large merchants may have contracts with more than one acquirer for card payments processed through the same EFTPOS terminal. As each bank reports the number of EFTPOS terminals separately, double counting is possible.

### **E-money card terminals**

From 2017, there are no e-money card terminals provided by Lithuanian PSPs.

## Tables 7a and 8a: Payments per type of payment service involving non-MFIs

Most of the series have been collected from the reporting population from the reference period 2015 in accordance with the requirements of Regulation ECB/2013/43 on payments statistics.

Some changes in 2015 could be related to adoption of euro.

The reporting population in Lithuania is small and in some categories data are not available or cover less than three agents or one reporting agent makes up a substantially large proportion of the observed data. Some items are therefore not publishable.

Due to Brexit, some payment and electronic money institutions in the United Kingdom have transferred payment cards to the Lithuanian payment and electronic money institutions. As a result, payments with cards with a debit function issued by resident PSPs and e-money payments with e-money issued by resident PSPs have increased significantly in 2020.

The decrease of some types of payments, for example, payments with cards with a credit function or money remittances in 2020 could be determined by the SARS-CoV-2 pandemic.

### **Credit transfers initiated in paper-based form**

The decrease in "credit transfers initiated in paper-based form" in 2015 is due to the change in methodology. Until 2015 this item encompassed money remittances, which were then shown in the separate item with the requirements of Regulation ECB/2013/43 on payments statistics.

### **Other payment services**

Other payment services encompass money remittances, payments via telecommunication, digital or IT device, OTC cash deposits and OTC cash withdrawals.

## Tables 7b and 8b: Payments per type of terminal involving non-MFIs

Most of the series have been collected from the reference period 2015 in accordance with the requirements of Regulation ECB/2013/43 on payments statistics.

Some changes in 2015 could be related to adoption of euro.



The reporting population in Lithuania is small and for some categories the data are unavailable or cover less than three agents or one reporting agent makes up a substantially large proportion of the observed data. Some items are therefore not publishable.

In Lithuania transactions at terminals provided by resident payment service providers with cards issued by resident payment service providers comprise not only ATM cash withdrawals, ATM cash deposits and POS transactions, but also ATM credit transfers. Please note that there are no e-money card loading and unloading transactions in Lithuania.

**a) At terminals provided by resident PSPs with cards issued by resident PSPs**

**ATM cash deposits**

The first ATMs with a cash deposit function were installed at the end of 2006.

**b) At terminals provided by resident PSPs with cards issued by non-resident PSPs**

**ATM cash deposits**

The first ATMs with a cash deposit function were installed at the end of 2006.

**Table 9: Participation in selected payment systems**

**TARGET component**

TARGET2-LIETUVOS BANKAS and LITAS-PHA began operations on 19 November 2007. LITAS-PHA was closed in November 2011.

**LVPS**

LITAS began operations on 19 January 2004; closed in January 2007.

LITAS-RLS began operations on 29 January 2007; closed on 1 January 2015.

## **Retail systems**

LITAS-MMS began operations on 29 January 2007; closed on 31 December 2015 (operated in euro from 1 January 2015 until 31 December 2015).

SEPA-MMS began operations on 8 December 2015. On 21 November 2018 the name of the system was changed, now it is called CENTROLink.

## **Tables 10 and 11: Payments processed by selected payment systems**

Payment systems process credit transfers and direct debits. Hence other payment instruments are not applicable.

LVPS LITAS-RLS and retail system LITAS-MMS only processed domestic payments.

CENTROLink processes both domestic and cross-border payments. In 2017 all CENTROLink participants were resident PSPs. Domestic CENTROLink payments were considered as payments made between resident PSPs participating in the CENTROLink system and payments made by resident PSPs participating in CENTROLink to other PSPs that were residents in Lithuania but did not participate in the CENTROLink system. The latter were only estimates (E). Cross border CENTROLink payments were considered as payments made by resident PSPs participating in the CENTROLink system to non-resident PSPs in other payment systems. These were only estimates (E) as well.



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Lithuania

### 1. Basic statistical data

	2017	2018	2019	2020	2021
Population (thousands, annual average)	2,828	2,802	2,794	2,795	2,808
GDP (EUR billions)	42	46	49	50	56
GDP per capita (EUR)	14,947	16,246	17,507	17,829	19,995
HICP (annual percentage changes)	3.7	2.5	2.2	1.1	4.6

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Lithuania

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

(EUR millions; end of period)

	2017	2018	2019	2020	2021
Currency in circulation outside MFIs	.	.	.	.	.
Value of overnight deposits held at MFIs	18,174	19,351	23,297	32,690	41,919
<i>of which:</i>					
Transferable deposits	17,902	19,166	23,059	32,333	41,255
Narrow money supply (M1)	.	.	.	.	.
<i>Memorandum items:</i>					
Overnight deposits in foreign currencies held at MFIs	843	661	673	806	1,272
Outstanding value on e-money storages issued by MFIs	0	0	0	0	0
<i>of which:</i>					
Hardware-based electronic money	0	0	0	0	0
Software-based electronic money	0	0	0	0	0

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Lithuania

### 3. Settlement media used by credit institutions

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

	2017	2018	2019	2020	2021
Overnight deposits held at the central bank	4,083	5,443	7,014	12,765	15,050
Overnight deposits held at other credit institutions (end of period)	142	128	116	193	228
<i>of which:</i>					
Transferable deposits at other MFIs (end of period)	141	128	117	165	212
<i>Memorandum items:</i>					
Non-intraday borrowing from the central bank	303	174	48	186	1,629
Intraday borrowing from the central bank (average for last reserve maintenance period)	0	1	0	0	0

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Lithuania

### 5. Institutions offering payment services to non-MFIs - page 1

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

	2017	2018	2019	2020	2021
<b>Institutions offering payment services to non-MFIs (total)</b>					
Number of institutions	154	182	210	214	224
Number of offices	1,641	1,563	1,368	1,013	1,006
Number of overnight deposits (thousands)	6,276.9	5,722.8	5,691.5	5,598.4	7,339.2
of which:					
Number of internet/PC-linked overnight deposits (thousands)	4,912.9	4,616.7	4,637.9	4,635.0	6,487.5
Value of overnight deposits	18,174	19,351	23,299	35,446	45,777
Number of payment accounts (thousands)	.	.	7,741.2	18,551.9	24,641.8
Number of e-money accounts (thousands)	.	.	.	.	.
Outstanding value on e-money storages issued	.	242	405	4,045	5,797
<b>Central bank</b>					
Number of offices	1	1	1	1	1
Number of overnight deposits (thousands)	0.1	0.1	0.1	0.1	0.1
Value of overnight deposits	1,872	1,091	2,549	4,637	10,542
of which:					
Value of transferable deposits	1,872	1,091	2,549	4,637	10,542
<b>Credit institutions irrespective of their legal incorporation</b>					
Number of institutions	83	85	84	81	81
Number of offices	484	483	409	403	395
Number of overnight deposits (thousands)	6,276.9	5,722.8	5,691.4	5,598.3	7,339.1
of which:					
Number of internet/PC-linked overnight deposits (thousands)	4,912.9	4,616.7	4,637.9	4,635.0	6,487.5
Number of transferable overnight deposits (thousands)	6,267.4	5,716.4	5,691.1	5,466.7	5,438.7
of which:					
Number of internet/PC-linked transferable overnight deposits (thousands)	4,911.6	4,615.9	4,637.7	4,503.5	4,587.2
Value of overnight deposits	16,302	18,260	20,750	30,809	35,235
of which:					
Value of transferable deposits	16,030	18,075	20,510	27,696	30,713
Number of payment accounts (thousands)	6,267.4	5,716.5	5,691.2	5,466.7	5,438.9
Number of e-money accounts (thousands)	-	-	-	-	-
Outstanding value on e-money storages issued	-	-	-	-	-
<b>Credit institutions irrespective of their legal incorporation</b>					
<b>Credit institutions legally incorporated in the reporting country</b>					
Number of institutions	76	76	75	73	74
Number of offices	475	478	384	381	373
Value of overnight deposits	15,130	17,830	16,112	23,632	28,932
<b>Branches of euro area-based credit institutions</b>					
Number of institutions	3	5	6	6	5
Number of offices	4	4	24	22	22
Value of overnight deposits	.	.	.	.	.
<b>Branches of EEA-based credit institutions outside the euro area</b>					
Number of institutions	4	4	3	2	2
Number of offices	5	1	1	0	0
Value of overnight deposits	.	.	.	.	.
<b>Branches of non-EEA-based credit institutions</b>					
Number of institutions	0	0	0	0	0
Number of offices	0	0	0	0	0
Value of overnight deposits	0	0	0	0	0
<b>Electronic money institutions</b>					
Number of institutions	29	49	73	80	87
Number of payment accounts (thousands)	.	.	.	.	.
Number of e-money accounts (thousands)	.	.	.	.	.
Outstanding value on e-money storages issued	.	242	405	4,045	5,797
<b>Other payment service providers</b>					
Number of institutions	41	47	52	52	55
Number of offices	1,156	1,079	958	609	610
Number of overnight deposits (thousands)	-	-	-	-	-
Value of overnight deposits	-	-	-	-	-
Number of payment accounts (thousands)	.	.	.	.	.
Number of e-money accounts (thousands)	-	-	-	-	-
Outstanding value on e-money storages issued	-	-	-	-	-

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Lithuania

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

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

	2017	2018	2019	2020	2021
<i>Memorandum items:</i>					
<b>Number of payment institutions operating in the country on a cross-border basis</b>	333	351	356	425	227
<i>of which:</i>					
Institutions providing services through an established branch	1	1	1	1	1
Institutions providing services through an agent	4	4	4	8	5
Institutions providing services neither establishing a branch nor through an agent	328	346	351	416	221

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Lithuania

### 6. Payment card functions and accepting devices

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

	2017	2018	2019	2020	2021
<b>Cards issued by resident PSPs</b>					
Cards with a cash function	3,287	3,225	3,224	10,172	10,015
Cards with a payment function*	3,301	3,235	3,219	13,750	30,678
of which:					
Cards with a debit function	2,901	2,857	2,884	13,447	30,383
Cards with a delayed debit function	-	-	-	-	-
Cards with a credit function	400	378	335	303	295
Cards with a debit and/or delayed debit function	-	-	-	-	-
Cards with a credit and/or delayed debit function	-	-	-	-	-
Cards with an e-money function	-	-	-	-	-
Cards on which e-money can be stored directly	-	-	-	-	-
Cards which give access to e-money stored on e-money accounts	-	-	-	-	-
Cards with an e-money function	-	-	-	-	-
of which:					
Cards with an e-money function which have been loaded at least once	-	-	-	-	-
Total number of cards (irrespective of the number of functions on the card)	3,530	3,243	3,226	13,754	30,680
of which:					
Cards with a combined debit, cash and e-money function	-	-	-	-	-
<b>Terminals provided by resident PSPs</b>					
ATMs	1,126	1,119	913	894	708
Located in the reporting country	1,126	1,119	913	894	708
Located abroad	-	-	-	-	-
ATMs					
of which:					
ATMs with a cash withdrawal function	1,126	1,119	913	894	708
Located in the reporting country	1,126	1,119	913	894	708
Located abroad	-	-	-	-	-
ATMs with a credit transfer function	-	-	-	-	-
Located in the reporting country	-	-	-	-	-
Located abroad	-	-	-	-	-
POS terminals	54,060	52,651	54,410	63,206	67,635
Located in the reporting country	53,111	51,537	52,996	60,740	64,895
Located abroad	949	1,114	1,414	2,466	2,740
POS terminals					
of which:					
EFTPOS terminals	54,060	54,907	58,852	63,206	67,635
Located in the reporting country	53,111	53,793	57,438	60,740	64,895
Located abroad	949	1,114	1,414	2,466	2,740
E-money card POS terminals	-	-	-	-	-
Located in the reporting country	-	-	-	-	-
Located abroad	-	-	-	-	-
E-money card terminals	-	-	-	-	-
Located in the reporting country	-	-	-	-	-
Located abroad	-	-	-	-	-
E-money card terminals					
of which:					
E-money card loading/unloading terminals	-	-	-	-	-
Located in the reporting country	-	-	-	-	-
Located abroad	-	-	-	-	-
E-money card accepting terminals	-	-	-	-	-
Located in the reporting country	-	-	-	-	-
Located abroad	-	-	-	-	-

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

\*Except cards with an e-money function only.





# EUROPEAN CENTRAL BANK

## EUROSYSTEM

### Lithuania

#### 7a. Payments per type of payment service involving non-MFIs - page 1

(number of payments sent, unless otherwise stated; millions; total for the period)

	2017	2018	2019	2020	2021
<b>Payments per type of payment service</b>					
<b>Total payments involving non-MFIs</b>	505.5	577.3	663.2	861.2	1,805.4
Domestic	465.0	521.9	590.5	679.4	916.0
Cross-border	40.5	55.4	72.7	181.8	889.4
<b>Credit transfers</b>	168.4	183.8	199.4	231.7	313.3
Domestic	165.1	179.6	194.0	218.1	259.6
Cross-border	3.4	4.2	5.4	13.6	53.7
Credit transfers					
Initiated in paper-based form	6.0	5.4	4.5	1.2	0.7
Initiated electronically	162.5	178.5	194.9	230.4	312.6
Initiated in a file/batch	35.1	36.7	37.6	30.2	28.7
Initiated on a single payment basis	127.3	141.7	157.3	200.2	284.0
of which (memorandum item):					
Online banking based e-payments	17.4	20.3	23.3	31.9	37.7
Credit transfers					
of which:					
Non-SEPA credit transfers	44.5	11.3	11.6	14.1	25.1
<b>Direct debits</b>	-	0.0	0.0	10.2	17.6
Domestic	-	0.0	0.0	0.0	0.0
Cross-border	-	-	0.0	10.2	17.6
Direct debits					
Initiated in a file/batch	-	-	-	0.0	0.0
Initiated on a single payment basis	-	-	0.0	10.2	17.6
Direct debits					
of which:					
Non-SEPA direct debits	-	-	-	-	-
<b>Card payments with cards issued by resident PSPs*</b>	274.7	328.1	393.2	519.7	1,234.3
Domestic card payments	237.7	277.3	326.2	367.5	425.6
Cross-border card payments	37.0	50.8	67.0	152.3	808.7
Card payments with cards issued by resident PSPs*					
Payments with cards with a debit function	250.5	300.9	364.3	495.9	1,205.6
Payments with cards with a delayed debit function	-	-	-	-	-
Payments with cards with a credit function	24.2	27.2	28.9	23.9	28.8
Payments with cards with a debit and/or delayed debit function	-	-	-	-	-
Payments with cards with a credit and/or delayed debit function	-	-	-	-	-
Card payments with cards issued by resident PSPs*					
Payments initiated at physical EFTPOS	-	312.9	367.9	465.0	968.2
Payments initiated remotely	10.1	15.2	18.1	54.8	266.1
<b>E-money payments with e-money issued by resident PSPs</b>	-	-	-	42.3	184.4
Domestic	-	-	-	40.5	177.1
Cross-border	-	-	-	1.9	7.3
E-money payments with e-money issued by resident PSPs					
With cards on which e-money can be stored directly	-	0.0	-	-	-
With e-money accounts	-	-	-	-	-
of which:					
Accessed through a card	-	-	-	-	0.0
<b>Cheques</b>	0.0	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
<b>Other payment services</b>	-	57.5	-	57.3	55.8
Domestic	56.3	57.4	-	53.3	53.6
Cross-border	-	0.2	-	3.9	2.1

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

\*Except cards with an e-money function only.



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Lithuania

### 7a. Payments per type of payment service involving non-MFIs - page 2

(number of payments sent, unless otherwise stated; millions; total for the period)

	2017	2018	2019	2020	2021
<b>Total cross-border payments received (excluding card payments)</b>	7.7	9.4	12.5	47.4	215.7
Cross-border credit transfers received	7.5	9.2	12.3	22.7	57.5
Cross-border direct debits received	-	-	-	-	-
Cross-border e-money payments with e-money issued by resident PSPs received	-	.	.	.	158.2
Cross-border cheques received	-	-	-	-	-
Other cross-border payment services received	0.2	.	.	.	0.1
<i>Memorandum items:</i>					
Credits to the accounts by simple book entry	10.0	26.9	40.2	72.3	192.7
Debits from the accounts by simple book entry	100.3	96.7	99.2	115.8	282.2
Money remittances	45.7	.	58.1	56.2	54.9
Domestic	45.5	.	58.0	.	.
Cross-border	0.1	0.2	0.2	.	.
Transactions via telecommunication, digital or IT device	8.6	6.9	.	-	-
Other services (not included in the Payment Services Directive)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Cross-border money remittances received	0.2	0.2	0.1	0.1	0.1
Cross-border transactions via telecommunication, digital or IT device received	-	-	-	-	-

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Lithuania

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

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

	2017	2018	2019	2020	2021
<b>a) At terminals provided by resident PSPs with cards issued by resident PSPs</b>	292.6	327.2	.	.	416.4
At terminals located in the reporting country	.	.	.	.	415.8
At terminals located abroad	.	.	.	.	0.7
At terminals provided by resident PSPs with cards issued by resident PSPs of which:					
ATM cash withdrawals (except e-money transactions)	55.3	57.0	54.4	43.3	37.3
At terminals located in the reporting country	55.3	57.0	54.4	43.3	37.3
At terminals located abroad	.	.	.	.	.
ATM cash deposits (except e-money transactions)	6.8	7.3	7.3	6.1	5.7
At terminals located in the reporting country	6.8	7.3	7.3	6.1	5.7
At terminals located abroad	.	.	.	.	.
POS transactions (except e-money transactions)	230.3	.	302.5	333.4	373.5
At terminals located in the reporting country	.	.	302.4	333.3	372.9
At terminals located abroad	.	.	0.1	0.2	0.7
E-money card-loading/unloading transactions	.	.	.	.	.
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
E-money payments with cards with an e-money function	.	.	.	.	.
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
<b>b) At terminals provided by resident PSPs with cards issued by non-resident PSPs</b>	.	.	52.2	55.4	73.9
At terminals located in the reporting country	16.1	21.9	31.0	26.4	27.2
At terminals located abroad	.	.	21.2	29.0	46.6
At terminals provided by resident PSPs with cards issued by non-resident PSPs of which:					
ATM cash withdrawals (except e-money transactions)	1.9	2.3	2.5	2.6	3.0
At terminals located in the reporting country	1.9	2.3	2.5	2.6	3.0
At terminals located abroad	.	.	.	.	.
ATM cash deposits (except e-money transactions)	.	.	.	.	.
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
POS transactions (except e-money transactions)	.	.	49.7	52.8	70.9
At terminals located in the reporting country	14.2	19.6	28.5	23.9	24.2
At terminals located abroad	.	.	21.2	29.0	46.6
E-money card-loading/unloading transactions	.	.	.	.	.
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
E-money payments with cards with an e-money function	.	.	.	.	.
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
<b>c) At terminals provided by non-resident PSPs with cards issued by resident PSPs</b>	37.9	51.6	68.2	141.2	620.7
At terminals located in the reporting country	1.5	1.6	1.8	14.1	20.0
At terminals located abroad	36.4	50.0	66.3	127.1	600.7
At terminals provided by non-resident PSPs with cards issued by resident PSPs of which:					
ATM cash withdrawals (except e-money transactions)	1.5	1.7	2.7	7.1	28.5
At terminals located in the reporting country	.	.	1.0	2.3	4.8
At terminals located abroad	.	1.7	1.8	4.8	23.7
ATM cash deposits (except e-money transactions)	.	.	0.1	0.2	0.5
At terminals located in the reporting country	.	.	0.1	0.2	0.5
At terminals located abroad	.	.	0.0	.	.
POS transactions (except e-money transactions)	36.4	49.9	65.4	133.9	591.7
At terminals located in the reporting country	1.5	1.6	0.8	11.7	14.8
At terminals located abroad	34.9	48.3	64.5	122.3	577.0
E-money card-loading/unloading transactions	.	.	.	.	.
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
E-money payments with cards with an e-money function	.	.	.	.	.
At terminals located in the reporting country	0.0	.	.	.	.
At terminals located abroad	.	.	.	.	.
<b>Memorandum items:</b>					
Cash advances at POS terminals	.	.	.	.	1.2
OTC cash withdrawals	1.4	1.1	0.8	0.6	0.5
OTC cash deposits	0.8	.	0.6	0.5	0.4

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



# EUROPEAN CENTRAL BANK

## EUROSYSTEM

### Lithuania

#### 8a. Payments per type of payment service involving non-MFIs - page 1

(value of payments sent, unless otherwise stated; EUR billions; total for the period)

	2017	2018	2019	2020	2021
<b>Payments per type of payment service</b>					
<b>Total payments involving non-MFIs</b>	243.3	270.4	289.9	361.3	459.3
Domestic	200.2	221.3	236.5	290.4	329.4
Cross-border	43.2	49.1	53.4	70.9	129.9
<b>Credit transfers</b>	231.9	256.9	273.4	338.7	404.1
Domestic	190.0	209.5	223.3	273.5	299.3
Cross-border	41.9	47.5	50.2	65.2	104.8
Credit transfers					
Initiated in paper-based form	19.2	19.9	19.5	10.6	9.5
Initiated electronically	212.7	237.1	254.0	328.1	394.6
Initiated in a file/batch	66.5	70.5	77.4	81.8	76.5
Initiated on a single payment basis	146.1	166.6	176.5	246.4	318.1
of which (memorandum item):					
Online banking based e-payments	0.6	0.7	0.8	1.5	1.6
Credit transfers					
of which:					
Non-SEPA credit transfers	66.4	31.5	26.7	25.7	35.5
<b>Direct debits</b>	-	0.0	.	0.2	0.5
Domestic	-	0.0	0.0	0.0	0.0
Cross-border	-	-	.	0.2	0.5
Direct debits					
Initiated in a file/batch	-	-	-	0.0	0.0
Initiated on a single payment basis	-	-	.	0.2	0.5
Direct debits					
of which:					
Non-SEPA direct debits	-	-	-	-	-
<b>Card payments with cards issued by resident PSPs*</b>	5.6	6.7	7.8	10.5	28.8
Domestic card payments	4.4	5.1	5.8	6.7	9.0
Cross-border card payments	1.2	1.6	2.0	3.8	19.8
Card payments with cards issued by resident PSPs*					
Payments with cards with a debit function	4.8	5.8	6.9	9.8	27.8
Payments with cards with a delayed debit function	-	-	-	-	-
Payments with cards with a credit function	0.8	0.9	0.9	.	1.0
Payments with cards with a debit and/or delayed debit function	-	-	-	-	-
Payments with cards with a credit and/or delayed debit function	-	-	-	-	-
Card payments with cards issued by resident PSPs*					
Payments initiated at physical EFTPOS	5.2	6.2	7.2	8.6	18.3
Payments initiated remotely	0.3	0.5	.	1.9	10.5
<b>E-money payments with e-money issued by resident PSPs</b>	.	2.3	.	7.5	21.3
Domestic	.	.	.	6.2	17.0
Cross-border	.	0.0	.	1.3	4.3
E-money payments with e-money issued by resident PSPs					
With cards on which e-money can be stored directly	.	0.0	-	.	.
With e-money accounts	.	2.3	.	7.5	21.3
of which:					
Accessed through a card	.	.	-	.	0.0
<b>Cheques</b>	.	0.0	-	-	-
Domestic	.	.	-	-	-
Cross-border	.	.	-	-	-
<b>Other payment services</b>	4.9	4.5	4.9	4.4	4.7
Domestic	4.8	4.4	4.7	3.9	4.1
Cross-border	0.0	.	0.2	0.5	0.6

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

\*Except cards with an e-money function only.



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Lithuania

### 8a. Payments per type of payment service involving non-MFIs - page 2

(value of payments sent, unless otherwise stated; EUR billions; total for the period)

	2017	2018	2019	2020	2021
<b>Total cross-border payments received (excluding card payments)</b>	51.0	56.0	61.0	74.9	121.0
Cross-border credit transfers received	50.9	55.8	60.6	71.5	106.2
Cross-border direct debits received	-	-	-	-	-
Cross-border e-money payments with e-money issued by resident PSPs received	-	.	.	3.3	14.7
Cross-border cheques received	-	-	-	-	-
Other cross-border payment services received	0.1	.	.	0.1	0.1
<i>Memorandum items:</i>					
Credits to the accounts by simple book entry	20.7	16.2	16.0	9.0	15.0
Debits from the accounts by simple book entry	11.5	9.4	7.0	6.7	11.7
Money remittances	2.2	2.4	3.2	3.2	3.4
Domestic	2.1	2.4	3.0	2.7	2.9
Cross-border	0.0	0.1	0.2	0.5	0.6
Transactions via telecommunication, digital or IT device	0.0	0.0	.	-	-
Other services (not included in the Payment Services Directive)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Cross-border money remittances received	0.1	0.1	.	0.1	0.1
Cross-border transactions via telecommunication, digital or IT device received	-	-	-	-	-

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Lithuania

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

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

	2017	2018	2019	2020	2021
<b>a) At terminals provided by resident PSPs with cards issued by resident PSPs</b>	16.5	18.2	.	.	18.1
At terminals located in the reporting country	.	.	.	.	18.1
At terminals located abroad	.	.	.	.	0.0
At terminals provided by resident PSPs with cards issued by resident PSPs of which:					
ATM cash withdrawals (except e-money transactions)	8.2	8.9	9.3	8.2	7.6
At terminals located in the reporting country	8.2	8.9	9.3	8.2	7.6
At terminals located abroad	-	-	-	-	-
ATM cash deposits (except e-money transactions)	4.3	4.6	4.8	3.4	3.2
At terminals located in the reporting country	4.3	4.6	4.8	3.4	3.2
At terminals located abroad	-	-	-	-	-
POS transactions (except e-money transactions)	4.1	.	5.4	6.2	7.3
At terminals located in the reporting country	.	.	5.4	6.2	7.3
At terminals located abroad	-	-	0.0	0.0	0.0
E-money card-loading/unloading transactions	-	-	-	-	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	-	-
E-money payments with cards with an e-money function	.	.	.	.	-
At terminals located in the reporting country	.	.	.	.	-
At terminals located abroad	-	-	-	-	-
<b>b) At terminals provided by resident PSPs with cards issued by non-resident PSPs</b>	0.9	1.3	1.4	1.4	1.9
At terminals located in the reporting country	.	.	1.1	1.0	1.2
At terminals located abroad	.	.	0.3	0.4	0.7
At terminals provided by resident PSPs with cards issued by non-resident PSPs of which:					
ATM cash withdrawals (except e-money transactions)	0.4	0.5	0.5	0.5	0.7
At terminals located in the reporting country	0.4	0.5	0.5	0.5	0.7
At terminals located abroad	-	-	-	-	-
ATM cash deposits (except e-money transactions)	-	-	-	-	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	-	-
POS transactions (except e-money transactions)	0.5	.	0.9	0.9	1.2
At terminals located in the reporting country	.	0.5	0.6	0.5	0.5
At terminals located abroad	-	-	0.3	0.4	0.7
E-money card-loading/unloading transactions	-	-	-	-	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	-	-
E-money payments with cards with an e-money function	-	-	-	-	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	-	-
<b>c) At terminals provided by non-resident PSPs with cards issued by resident PSPs</b>	1.4	1.7	2.5	4.2	15.8
At terminals located in the reporting country	0.0	0.0	0.4	0.9	2.1
At terminals located abroad	1.3	1.7	2.1	3.2	13.7
At terminals provided by non-resident PSPs with cards issued by resident PSPs of which:					
ATM cash withdrawals (except e-money transactions)	0.2	0.2	0.5	1.1	3.8
At terminals located in the reporting country	0.0	-	0.2	0.5	1.2
At terminals located abroad	0.2	0.2	0.3	0.5	2.6
ATM cash deposits (except e-money transactions)	-	-	0.1	0.3	0.7
At terminals located in the reporting country	-	-	0.1	0.3	0.7
At terminals located abroad	-	-	0.0	-	-
POS transactions (except e-money transactions)	1.2	1.5	1.9	2.8	11.3
At terminals located in the reporting country	0.0	0.0	0.0	0.1	0.2
At terminals located abroad	1.1	1.4	1.9	2.7	11.1
E-money card-loading/unloading transactions	-	-	-	-	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	-	-
E-money payments with cards with an e-money function	.	.	-	-	-
At terminals located in the reporting country	.	-	-	-	-
At terminals located abroad	-	.	-	-	-
<b>Memorandum items:</b>					
Cash advances at POS terminals	.	.	.	0.1	0.1
OTC cash withdrawals	1.5	1.0	.	0.6	0.6
OTC cash deposits	1.2	.	.	0.7	0.7

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Lithuania

### 9. Participation in selected payment systems

(original units; end of period)

	2017	2018	2019	2020	2021
<b>TARGET COMPONENT: TARGET2-LIETUVOS BANKAS</b>					
Number of participants	13	13	15	15	16
<i>of which:</i>					
Direct participants	13	13	15	15	16
<i>of which:</i>					
Credit institutions	11	11	12	12	13
Central bank	1	1	1	1	1
Other direct participants	1	1	2	2	2
<i>of which:</i>					
Public administration	0	0	0	0	0
Clearing and settlement organisations	1	1	1	1	1
Other financial institutions	0	0	1	1	1
Others	-	-	-	-	-
Indirect participants	0	0	0	0	0
<b>RETAIL SYSTEM: CENTROLINK</b>					
Number of participants	12	14	17	19	21
<i>of which:</i>					
Direct participants	12	14	17	19	21
<i>of which:</i>					
Credit institutions	10	12	15	17	19
Central bank	1	1	1	1	1
Other direct participants	1	1	1	1	1
<i>of which:</i>					
Public administration	0	0	0	0	0
Clearing and settlement organisations	1	1	1	1	1
Other financial institutions	0	0	0	0	0
Others	-	-	-	-	-
Indirect participants	-	-	-	-	-

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Lithuania

### 10. Payments processed by selected payment systems

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

	2017	2018	2019	2020	2021
<b>TARGET COMPONENT: TARGET2-LIETUVOS BANKAS</b>					
Credit transfers and direct debits	0.1	0.1	0.1	0.1	0.2
<i>of which:</i>					
Credit transfers and direct debits within the same TARGET component	0.0	0.0	0.0	0.0	0.0
Credit transfers and direct debits to another TARGET component	0.0	0.0	0.1	0.1	0.2
<i>of which:</i>					
Credit transfers and direct debits to a euro area TARGET component	0.0	0.0	0.1	0.1	0.2
Credit transfers and direct debits to a non-euro area TARGET component	0.0	0.0	0.0	0.0	0.0
Concentration ratio in terms of volume (percentages)	84.0	86.4	90.3	95.4	95.9
<b>RETAIL SYSTEM: CENTROLINK</b>					
<b>Total transactions</b>	7.6	9.4	22.5	71.3	93.3
Domestic	7.1	8.4	9.5	11.3	17.7
Cross-border	0.5	1.0	13.0	60.0	75.6
Credit transfers	7.6	9.4	18.7	58.6	79.9
Domestic	7.1	8.4	9.4	11.0	17.6
Cross-border	0.5	1.0	9.3	47.6	62.2
Credit transfers					
Initiated in a paper-based form	0.0	0.0	0.0	0.0	0.0
Initiated electronically	7.6	9.4	18.7	58.6	79.9
Direct debits	0.0	0.0	3.8	12.7	13.5
Domestic	0.0	0.0	0.0	0.3	0.0
Cross-border	0.0	0.0	3.7	12.3	13.4
Card payments (except e-money transactions)	-	-	0.0	0.0	0.0
Domestic	-	-	-	-	-
Cross-border	-	-	0.0	0.0	0.0
ATM transactions (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
E-money payment transactions	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Cheques	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Other payment services	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Concentration ratio in terms of volume (percentages)	90.8	80.9	81.8	69.8	63.3

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





EUROPEAN CENTRAL BANK

EUROSYSTEM

## Lithuania

### 11. Payments processed by selected payment systems

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

	2017	2018	2019	2020	2021
<b>TARGET COMPONENT: TARGET2-LIETUVOS BANKAS</b>					
Credit transfers and direct debits	159.7	107.0	124.1	171.4	226.9
<i>of which:</i>					
Credit transfers and direct debits within the same TARGET component	47.8	42.4	49.3	55.7	93.7
Credit transfers and direct debits to another TARGET component	111.9	64.6	74.8	115.7	133.2
<i>of which:</i>					
Credit transfers and direct debits to a euro area TARGET component	110.8	57.3	72.1	111.8	132.8
Credit transfers and direct debits to a non-euro area TARGET component	1.1	7.2	2.7	3.9	0.4
Concentration ratio in terms of value (percentages)	89.4	87.2	89.4	92.3	97.7
<b>RETAIL SYSTEM: CENTROLINK</b>					
<b>Total transactions</b>	25.6	31.0	50.2	128.7	205.3
Domestic	23.0	26.4	30.2	42.5	45.3
Cross-border	2.6	4.6	20.0	86.2	160.0
Credit transfers	25.6	30.9	50.1	128.5	205.0
Domestic	23.0	26.3	30.2	42.5	45.3
Cross-border	2.6	4.6	19.9	86.0	159.7
Credit transfers					
Initiated in a paper-based form	0.0	0.0	0.0	0.0	0.0
Initiated electronically	25.6	30.9	50.1	128.5	205.0
Direct debits	0.0	0.0	0.1	0.2	0.3
Domestic	0.0	0.0	0.0	0.0	0.0
Cross-border	0.0	0.0	0.1	0.2	0.3
Card payments (except e-money transactions)	-	-	-	-	0.0
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	0.0
ATM transactions (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
E-money payment transactions	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Cheques	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Other payment services	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Concentration ratio in terms of value (percentages)	95.1	77.2	67.0	56.4	50.9

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

# General notes: Luxembourg

Source for Table 1: Eurostat.

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

## 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

Overnight deposits held at MFIs (excluding ECB). 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)

Following the introduction of the euro on 1 January 2002, these figures are provided solely at an aggregated euro area level.

### Outstanding value on e-money storages issued by MFIs

Covering MFIs without derogations under Article 9(1) of Regulation ECB/2013/33 (where applicable).

## 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

Includes only liabilities to the “General government” sector.

### Credit institutions irrespective of their legal incorporation: number of overnight deposits

For 2010-13 available data cover the number of transferable accounts and the number of transferable accounts usable via the internet or dedicated lines offered by credit institutions for non-bank clients. The number of total overnight deposits is not available.

### Credit institutions legally incorporated in the reporting country: number of offices

As from 2003, data include branches of farmers’ banks.

### Other payment service providers: number of institutions

Postal institution (Entreprise des postes et télécommunications) and private companies.

### Other payment service providers: number of overnight deposits

Not available.

### Electronic money institutions

## Table 6: Payment card functions and accepting devices

Until 2011 figures are estimated from a sample of reporting agents, except for data relating to e-money.

From 2012 onwards a new methodology is applied: all figures are based on direct data collection involving all LU institutions providing payment services.

## **Cards issued by resident payment service providers**

### **Cards with a cash function**

2004: a new methodology for counting cards with an e-money function was introduced.

2010: a major issuer of credit cards was added to the list of reporting agents.

2011: replacement of the national debit card scheme, hence concomitant circulation of new and old scheme cards.

Since 2012: the reporting includes all LU issuers of cards.

### **Cards with a payment function (except cards with an e-money function)**

2004: a new methodology for counting cards with an e-money function was introduced.

2010: a major issuer of credit cards was added to the list of reporting agents.

2011: replacement of the national debit card scheme, hence concomitant circulation of new and old scheme cards.

Since 2012: the reporting includes all LU issuers of cards.

### **Cards with a debit function**

2004: a new methodology for counting cards with an e-money function was introduced.

2011: replacement of the national debit card scheme, hence concomitant circulation of new and old scheme cards

Since 2012: the reporting includes all LU issuers of cards.

Since 2017: Prepaid cards are reported together with debit cards. Before, prepaid cards were reported together with credit cards.

### **Cards with a credit function**

2004: a new methodology for counting cards with an e-money function was introduced.

2010: a major issuer of credit cards was added to the list of reporting agents.

Since 2012: the reporting includes all LU issuers of credit cards.

### **Cards with an e-money function**

2004: a new methodology for counting cards with an e-money function was introduced

2011: the e-money scheme MiniCash ceased operations.

### **Total number of cards (irrespective of the number of functions on the card)**

2004: a new methodology for counting cards with an e-money function was introduced.

2010: a major issuer of credit cards was added to the list of reporting agents.

2011: replacement of the national debit card scheme, hence concomitant circulation of new and old scheme cards.

Since 2012: the reporting includes all LU issuers of cards.

### **Cards with a combined debit, cash and e-money function**

2004: a new methodology for counting cards with an e-money function was introduced.

2011: the e-money scheme MiniCash ceased operations.

### **Tables 7a and 8a: Payments per type of payment service involving non-MFIs**

Until 2011 figures are estimated from a sample of reporting agents, except for data relating to e-money.

From 2012 onwards a new methodology is applied: all figures are based on a direct data collection involving all LU institutions providing payment services.

### **Credit transfers**

Until 2005 figures include only national interbank customer transactions.

Figures from 2006 onwards include on-us transactions.

Until 2011 figures are estimated from a sample representing 85% of the market.

From 2012 onwards, the reporting covers data from all LU institutions.

Book-entry transactions are not included.

## **Direct debits**

Until 2005 figures include only national interbank customer transactions. Figures from 2006 onwards include on-us transactions. Book-entry transactions are not included.

Until 2011 figures are estimated from a sample representing 85% of the market.

From 2012 onwards, the reporting covers data from all LU institutions participating in the national direct debit system.

2013: the total volume and value of direct debits relate to legacy transactions only as the total value of SDD transactions was not available for 2013. Regarding the volume of SDD transactions in 2013, a total number of 547,055 transactions were performed in STEP2 (sending or creditor's side).

## **E-money payment transactions**

E-money purchase transactions with other e-money storages:

- the figures include P2P transactions;
- the transactions are counted according to the principle of the residence of the account. A large proportion of e-money account holders are not LU residents.

2020: the annual variation is mainly due to Covid.

## **Cheques**

Until 2005 figures include only national interbank customer transactions. Figures from 2006 onwards include on-us transactions.

Until 2011 figures are estimated from a sample representing 85% of the market.

From 2012 onwards, the reporting covers data from all LU institutions.

## **Card transactions**

Credit card transactions:

2010: a major issuer of credit cards was added to the list of reporting agents.

From 2012 onwards, the reporting includes all LU issuers of credit cards.

Since 2017: Prepaid cards are reported together with debit cards. Before, prepaid cards were reported together with credit cards.

2020: The annual variation is due to Covid.

## Tables 7b and 8b: Payments per type of terminal involving non-MFIs

LU acquiring activity on ATMs: until 2012 on-us transactions were not included.

LU issuing activity outside the country: from 2012 onwards, the reporting includes all LU issuers of credit cards.

From November 2018: for one reporting agent, data on acquired POS card transactions in AT and SI are adjusted to exclude the activity of branches.

## Tables 10 and 11: Payments processed by selected payment systems

**TARGET component: LIPS-Gross**

**TARGET2 component: TARGET2-LU**

Migration date: 19 November 2007

**Retail system: LIPS-Net**

The system closed on 9 October 2006.

Other direct participants: Include post office giro institutions.



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Luxembourg

### 1. Basic statistical data

	2017	2018	2019	2020	2021
Population (thousands, annual average)	597	609	622	631	641
GDP (EUR billions)	58	60	62	65	72
GDP per capita (EUR)	97,439	98,753	100,360	102,650	112,778
HICP (annual percentage changes)	2.1	2.0	1.6	0.0	3.5

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





EUROPEAN CENTRAL BANK

EUROSYSTEM

## Luxembourg

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

(EUR millions; end of period)

	2017	2018	2019	2020	2021
Currency in circulation outside MFIs	.	.	.	.	.
Value of overnight deposits held at MFIs	267,352	285,856	316,766	357,035	420,576
<i>of which:</i>					
Transferable deposits	231,738	264,065	293,602	333,138	392,396
Narrow money supply (M1)	.	.	.	.	.
<i>Memorandum items:</i>					
Overnight deposits in foreign currencies held at MFIs	89,323	91,226	109,160	131,907	160,546
Outstanding value on e-money storages issued by MFIs	.	.	.	.	.
<i>of which:</i>					
Hardware-based electronic money	.	.	.	.	.
Software-based electronic money	4,301	5,122	5,649	7,748	8,846

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Luxembourg

### 3. Settlement media used by credit institutions

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

	2017	2018	2019	2020	2021
Overnight deposits held at the central bank	106,594	122,259	108,849	183,540	257,646
Overnight deposits held at other credit institutions (end of period)	32,227	40,417	41,753	38,404	35,789
<i>of which:</i>					
Transferable deposits at other MFIs (end of period)	21,285	21,846	23,602	21,534	20,901
<i>Memorandum items:</i>					
Non-intraday borrowing from the central bank	5,633	5,124	4,729	15,622	28,038
Intraday borrowing from the central bank (average for last reserve maintenance period)	523	517	489	438	448

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Luxembourg

### 5. Institutions offering payment services to non-MFIs - page 1

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

	2017	2018	2019	2020	2021
<b>Institutions offering payment services to non-MFIs (total)</b>					
Number of institutions	159	153	152	156	153
Number of offices	341	346	338	286	309
Number of overnight deposits (thousands)	2,102.3	2,112.0	2,909.3	3,565.7	3,301.4
of which:					
Number of internet/PC-linked overnight deposits (thousands)	1,212.5	1,255.0	2,116.1	2,845.6	2,550.4
Value of overnight deposits	333,080	241,870	263,702	292,531	346,712
Number of payment accounts (thousands)	.	.	2,178.6	.	.
Number of e-money accounts (thousands)	250,286.5	287,371.4	337,678.1	357,630.9	413,660.8
Outstanding value on e-money storages issued	4,507	5,263	4,577	8,061	9,896
<b>Central bank</b>					
Number of offices	1	1	1	1	1
Number of overnight deposits (thousands)	0.0	0.0	0.0	0.0	0.0
Value of overnight deposits	2,280	3,628	3,707	3,358	6,455
of which:					
Value of transferable deposits	441	1,679	2,319	3,358	6,455
<b>Credit institutions irrespective of their legal incorporation</b>					
Number of institutions	141	135	127	129	125
Number of offices	263	275	276	235	262
Number of overnight deposits (thousands)	2,102.3	2,112.0	2,909.3	3,565.7	3,301.4
of which:					
Number of internet/PC-linked overnight deposits (thousands)	1,212.5	1,255.0	2,116.1	2,845.6	2,550.4
Number of transferable overnight deposits (thousands)	1,777.8	1,749.2	1,793.3	1,826.1	1,993.7
of which:					
Number of internet/PC-linked transferable overnight deposits (thousands)	1,033.6	1,069.5	1,175.6	1,229.3	1,358.1
Value of overnight deposits	330,800	238,242	259,995	289,173	340,257
of which:					
Value of transferable deposits	231,297	262,386	291,283	329,780	385,941
Number of payment accounts (thousands)	1,836.2	1,878.4	1,961.3	2,039.4	2,139.7
Number of e-money accounts (thousands)	.	.	.	.	.
Outstanding value on e-money storages issued	.	.	.	.	.
<b>Credit institutions irrespective of their legal incorporation</b>					
<b>Credit institutions legally incorporated in the reporting country</b>					
Number of institutions	98	89	85	85	82
Number of offices	211	221	229	186	215
Value of overnight deposits	263,408	170,650	188,034	203,973	232,619
<b>Branches of euro area-based credit institutions</b>					
Number of institutions	25	26	27	28	28
Number of offices	30	31	30	31	32
Value of overnight deposits	56,779	56,933	65,406	76,664	95,441
<b>Branches of EEA-based credit institutions outside the euro area</b>					
Number of institutions	7	9	5	5	4
Number of offices	8	7	2	3	2
Value of overnight deposits	7,586	7,072	2,281	4,310	4,005
<b>Branches of non-EEA-based credit institutions</b>					
Number of institutions	13	11	10	11	11
Number of offices	14	16	15	15	13
Value of overnight deposits	3,027	3,587	4,274	4,226	8,192
<b>Electronic money institutions</b>					
Number of institutions	5	6	9	11	10
Number of payment accounts (thousands)	-	-	.	-	-
Number of e-money accounts (thousands)	-	-	.	-	-
Outstanding value on e-money storages issued	-	-	-	-	-
<b>Other payment service providers</b>					
Number of institutions	12	11	15	15	17
Number of offices	77	70	61	50	46
Number of overnight deposits (thousands)	-	-	-	-	-
Value of overnight deposits	-	-	-	-	-
Number of payment accounts (thousands)	-	-	-	-	-
Number of e-money accounts (thousands)	-	-	-	-	-
Outstanding value on e-money storages issued	-	-	-	-	-

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Luxembourg

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

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

	2017	2018	2019	2020	2021
<i>Memorandum items:</i>					
<b>Number of payment institutions operating in the country on a cross-border basis</b>	1	1	1	1	1
<i>of which:</i>					
Institutions providing services through an established branch	1	1	1	1	1
Institutions providing services through an agent	-	-	-	-	-
Institutions providing services neither establishing a branch nor through an agent	-	-	-	-	-

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Luxembourg

### 6. Payment card functions and accepting devices

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

	2017	2018	2019	2020	2021
<b>Cards issued by resident PSPs</b>					
Cards with a cash function	2,575	2,836	3,086	3,180	3,361
Cards with a payment function*	2,575	2,836	3,086	3,180	3,361
of which:					
Cards with a debit function	1,008	1,006	.	948	1,030
Cards with a delayed debit function	0	0	0	0	0
Cards with a credit function	1,567	1,830	2,048	2,232	2,330
Cards with a debit and/or delayed debit function	0	0	0	0	0
Cards with a credit and/or delayed debit function	0	0	0	0	0
Cards with an e-money function	0	117	567	1,121	2,125
Cards on which e-money can be stored directly	0	0	0	0	0
Cards which give access to e-money stored on e-money accounts	0	117	567	1,121	2,125
Cards with an e-money function					
of which:					
Cards with an e-money function which have been loaded at least once	0	0	0	0	0
Total number of cards (irrespective of the number of functions on the card)	2,575	2,953	3,653	4,301	5,485
of which:					
Cards with a combined debit, cash and e-money function	0	0	0	0	0
<b>Terminals provided by resident PSPs</b>					
ATMs	586	596	595	572	535
Located in the reporting country	586	596	595	572	535
Located abroad	0	0	0	0	0
ATMs					
of which:					
ATMs with a cash withdrawal function	586	596	595	572	535
Located in the reporting country	586	596	595	572	535
Located abroad	0	0	0	0	0
ATMs with a credit transfer function	263	273	243	222	211
Located in the reporting country	263	273	243	222	211
Located abroad	0	0	0	0	0
POS terminals	168,300	189,389	225,628	280,719	230,142
Located in the reporting country	13,298	14,809	16,740	18,782	14,673
Located abroad	155,002	174,580	208,888	261,937	215,469
POS terminals					
of which:					
EFTPOS terminals	168,300	189,389	225,628	280,719	230,142
Located in the reporting country	13,298	14,809	16,740	18,782	14,673
Located abroad	155,002	174,580	208,888	261,937	215,469
E-money card POS terminals	-	0	0	0	0
Located in the reporting country	-	0	0	0	0
Located abroad	-	0	0	0	0
E-money card terminals	-	0	0	0	0
Located in the reporting country	-	0	0	0	0
Located abroad	-	0	0	0	0
E-money card terminals					
of which:					
E-money card loading/unloading terminals	-	0	0	0	0
Located in the reporting country	-	0	0	0	0
Located abroad	-	0	0	0	0
E-money card accepting terminals	-	0	0	0	0
Located in the reporting country	-	0	0	0	0
Located abroad	-	0	0	0	0

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

\*Except cards with an e-money function only.



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Luxembourg

### 7a. Payments per type of payment service involving non-MFIs - page 1

(number of payments sent, unless otherwise stated; millions; total for the period)

	2017	2018	2019	2020	2021
<b>Payments per type of payment service</b>					
<b>Total payments involving non-MFIs</b>	2,861.6	3,346.4	3,676.9	4,778.0	5,416.2
Domestic	2,405.7	2,833.8	3,163.6	4,225.1	4,855.3
Cross-border	456.0	512.6	513.3	552.9	561.0
<b>Credit transfers</b>	71.0	81.9	78.8	74.5	85.3
Domestic	52.3	55.2	57.7	57.8	66.7
Cross-border	18.7	26.6	21.1	16.7	18.6
Credit transfers					
Initiated in paper-based form	6.5	5.5	4.6	3.6	3.2
Initiated electronically	64.3	76.1	74.0	71.0	82.1
Initiated in a file/batch	27.8	35.9	30.0	23.3	28.4
Initiated on a single payment basis	36.5	40.2	44.0	47.7	53.7
of which (memorandum item):					
Online banking based e-payments	0.0	0.0	0.0	0.0	0.0
Credit transfers					
of which:					
Non-SEPA credit transfers	2.0	2.2	2.2	2.3	3.1
<b>Direct debits</b>	18.2	19.3	20.3	20.8	21.7
Domestic	17.0	17.6	18.5	18.8	19.4
Cross-border	1.2	1.6	1.8	2.0	2.2
Direct debits					
Initiated in a file/batch	18.1	19.2	20.2	20.8	21.7
Initiated on a single payment basis	0.1	0.0	0.0	0.0	0.0
Direct debits					
of which:					
Non-SEPA direct debits	0.0	0.0	0.0	0.0	0.0
<b>Card payments with cards issued by resident PSPs*</b>	149.3	.	.	226.8	262.8
Domestic card payments	81.0	93.6	.	109.8	127.4
Cross-border card payments	68.3	.	116.1	117.0	135.5
Card payments with cards issued by resident PSPs*					
Payments with cards with a debit function	73.4	.	.	.	147.7
Payments with cards with a delayed debit function	-	-	-	-	-
Payments with cards with a credit function	70.0	85.2	98.6	100.0	115.2
Payments with cards with a debit and/or delayed debit function	-	-	-	-	-
Payments with cards with a credit and/or delayed debit function	-	-	-	-	-
Card payments with cards issued by resident PSPs*					
Payments initiated at physical EFTPOS	115.2	.	.	.	206.2
Payments initiated remotely	25.4	32.7	35.4	41.2	42.6
<b>E-money payments with e-money issued by resident PSPs</b>	2,620.8	3,063.8	3,356.0	4,454.8	5,045.4
Domestic	2,253.0	2,665.2	2,981.6	4,037.7	4,640.8
Cross-border	367.8	398.6	374.3	417.2	404.6
E-money payments with e-money issued by resident PSPs					
With cards on which e-money can be stored directly	0.0	0.0	0.0	0.0	0.0
With e-money accounts	2,620.8	3,063.8	3,356.0	4,454.8	5,045.4
of which:					
Accessed through a card	0.0	0.0	0.0	0.0	0.0
<b>Cheques</b>	0.3	.	0.3	0.1	0.1
Domestic	0.3	.	0.3	0.1	0.1
Cross-border	0.0	0.0	0.0	0.0	0.0
<b>Other payment services</b>	2.2	1.9	1.6	0.9	0.9
Domestic	2.2	1.9	1.6	0.9	0.9
Cross-border	0.0	0.0	0.0	0.0	0.0

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

\*Except cards with an e-money function only.



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Luxembourg

### 7a. Payments per type of payment service involving non-MFIs - page 2

(number of payments sent, unless otherwise stated; millions; total for the period)

	2017	2018	2019	2020	2021
<b>Total cross-border payments received (excluding card payments)</b>	270.3	310.9	336.2	398.2	443.9
Cross-border credit transfers received	61.1	70.7	78.7	80.6	89.5
Cross-border direct debits received	16.0	17.1	18.6	19.7	21.1
Cross-border e-money payments with e-money issued by resident PSPs received	193.2	223.1	238.9	297.9	333.3
Cross-border cheques received	0.0	0.0	0.0	0.0	0.0
Other cross-border payment services received	0.0	0.0	0.0	0.0	0.0
<i>Memorandum items:</i>					
Credits to the accounts by simple book entry	-	-	-	-	-
Debits from the accounts by simple book entry	-	-	-	-	-
Money remittances	0.0	0.0	0.0	0.0	0.0
Domestic	0.0	0.0	0.0	0.0	0.0
Cross-border	0.0	0.0	0.0	0.0	0.0
Transactions via telecommunication, digital or IT device	-	-	-	-	-
Other services (not included in the Payment Services Directive)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Cross-border money remittances received	0.0	0.0	0.0	0.0	0.0
Cross-border transactions via telecommunication, digital or IT device received	-	-	-	-	-

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Luxembourg

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

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

	2017	2018	2019	2020	2021
<b>a) At terminals provided by resident PSPs with cards issued by resident PSPs</b>	63.9	69.6	73.5	70.3	76.1
At terminals located in the reporting country	63.4	69.0	72.5	69.5	75.8
At terminals located abroad	0.5	0.6	0.9	0.8	0.3
At terminals provided by resident PSPs with cards issued by resident PSPs of which:					
ATM cash withdrawals (except e-money transactions)	13.8	-	-	-	-
At terminals located in the reporting country	13.8	-	-	-	-
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
ATM cash deposits (except e-money transactions)	-	-	-	-	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	-	-
POS transactions (except e-money transactions)	50.1	56.3	-	-	-
At terminals located in the reporting country	49.7	55.7	60.0	61.1	67.5
At terminals located abroad	0.5	0.6	-	-	-
E-money card-loading/unloading transactions	0.0	-	-	-	-
At terminals located in the reporting country	0.0	-	-	-	-
At terminals located abroad	0.0	-	-	-	-
E-money payments with cards with an e-money function	0.0	-	-	-	-
At terminals located in the reporting country	0.0	-	-	-	-
At terminals located abroad	0.0	-	-	-	-
<b>b) At terminals provided by resident PSPs with cards issued by non-resident PSPs</b>	282.0	353.6	886.9	972.7	554.6
At terminals located in the reporting country	15.7	17.9	20.0	15.2	20.3
At terminals located abroad	266.3	335.8	866.9	957.5	534.3
At terminals provided by resident PSPs with cards issued by non-resident PSPs of which:					
ATM cash withdrawals (except e-money transactions)	1.7	1.7	1.7	0.9	1.0
At terminals located in the reporting country	1.7	1.7	1.7	0.9	1.0
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
ATM cash deposits (except e-money transactions)	-	-	-	-	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	-	-
POS transactions (except e-money transactions)	280.3	351.9	885.1	971.8	553.6
At terminals located in the reporting country	14.0	16.1	18.2	14.2	19.3
At terminals located abroad	266.3	335.8	866.9	957.5	534.3
E-money card-loading/unloading transactions	-	-	-	-	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	-	-
E-money payments with cards with an e-money function	-	-	-	-	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	-	-
<b>c) At terminals provided by non-resident PSPs with cards issued by resident PSPs</b>	71.2	86.2	116.2	121.4	140.0
At terminals located in the reporting country	22.2	26.8	32.3	33.6	41.8
At terminals located abroad	48.9	59.4	83.9	87.8	98.2
At terminals provided by non-resident PSPs with cards issued by resident PSPs of which:					
ATM cash withdrawals (except e-money transactions)	6.1	7.0	7.4	6.2	6.5
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	6.1	7.0	7.4	6.2	6.5
ATM cash deposits (except e-money transactions)	-	-	-	-	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	-	-
POS transactions (except e-money transactions)	65.1	79.3	108.8	115.2	133.5
At terminals located in the reporting country	22.2	26.8	32.3	33.6	41.8
At terminals located abroad	42.9	52.4	76.5	81.6	91.7
E-money card-loading/unloading transactions	-	-	-	-	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	-	-
E-money payments with cards with an e-money function	-	-	-	-	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	-	-
<i>Memorandum items:</i>					
Cash advances at POS terminals	-	-	-	-	-
OTC cash withdrawals	1.1	0.8	0.7	0.3	0.3
OTC cash deposits	1.1	1.0	0.9	0.6	0.6

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





# EUROPEAN CENTRAL BANK

## EUROSYSTEM

### Luxembourg

#### 8a. Payments per type of payment service involving non-MFIs - page 1

(value of payments sent, unless otherwise stated; EUR billions; total for the period)

	2017	2018	2019	2020	2021
<b>Payments per type of payment service</b>					
<b>Total payments involving non-MFIs</b>	2,914.7	3,316.1	4,013.4	4,130.0	5,504.6
Domestic	1,190.7	1,332.3	1,646.7	1,743.1	2,344.1
Cross-border	1,724.0	1,983.8	2,366.7	2,387.0	3,160.5
<b>Credit transfers</b>	2,778.3	3,156.4	3,842.3	3,916.7	5,242.5
Domestic	1,074.2	1,195.6	1,501.2	1,557.2	2,114.6
Cross-border	1,704.1	1,960.8	2,341.1	2,359.5	3,127.9
Credit transfers					
Initiated in paper-based form	731.7	659.8	527.2	457.9	526.4
Initiated electronically	1,805.8	2,208.5	3,019.4	3,458.8	4,716.1
Initiated in a file/batch	837.1	965.9	1,137.9	1,158.1	1,698.9
Initiated on a single payment basis	968.7	1,242.6	1,881.5	2,300.8	3,017.3
of which (memorandum item):					
Online banking based e-payments	3.9	1.6	1.4	2.1	3.9
Credit transfers					
of which:					
Non-SEPA credit transfers	1,452.8	1,632.1	2,130.7	2,310.8	3,150.1
<b>Direct debits</b>	10.3	11.6	10.9	10.9	13.0
Domestic	9.2	9.6	7.8	7.2	8.0
Cross-border	1.1	2.0	3.1	3.6	5.0
Direct debits					
Initiated in a file/batch	10.2	11.4	10.8	10.8	13.0
Initiated on a single payment basis	0.1	0.1	0.1	0.0	0.0
Direct debits					
of which:					
Non-SEPA direct debits	0.0	0.0	0.0	0.0	0.0
<b>Card payments with cards issued by resident PSPs*</b>	10.0	11.4	13.0	12.5	15.1
Domestic card payments	4.6	5.0	5.3	5.7	7.4
Cross-border card payments	5.4	6.4	7.7	6.7	7.7
Card payments with cards issued by resident PSPs*					
Payments with cards with a debit function	3.8	4.2	.	5.6	6.3
Payments with cards with a delayed debit function	-	-	-	-	-
Payments with cards with a credit function	5.8	6.6	7.4	6.9	8.7
Payments with cards with a debit and/or delayed debit function	-	-	-	-	-
Payments with cards with a credit and/or delayed debit function	-	-	-	-	-
Card payments with cards issued by resident PSPs*					
Payments initiated at physical EFTPOS	7.4	8.1	9.3	9.0	11.0
Payments initiated remotely	1.8	2.2	2.6	2.9	3.2
<b>E-money payments with e-money issued by resident PSPs</b>	111.2	132.8	143.7	187.6	231.6
Domestic	98.0	118.3	129.0	170.6	211.8
Cross-border	13.2	14.5	14.7	17.0	19.8
E-money payments with e-money issued by resident PSPs					
With cards on which e-money can be stored directly	0.0	0.0	0.0	0.0	0.0
With e-money accounts	111.2	132.8	143.7	187.6	231.6
of which:					
Accessed through a card	0.0	0.0	0.0	0.0	0.0
<b>Cheques</b>	0.4	0.2	0.2	0.1	0.1
Domestic	0.2	0.1	0.1	0.0	0.0
Cross-border	0.1	0.1	0.1	0.1	0.1
<b>Other payment services</b>	4.4	3.8	3.3	2.2	2.3
Domestic	4.4	3.8	3.3	2.2	2.3
Cross-border	0.0	0.0	0.0	0.0	0.0

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

\*Except cards with an e-money function only.



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Luxembourg

### 8a. Payments per type of payment service involving non-MFIs - page 2

(value of payments sent, unless otherwise stated; EUR billions; total for the period)

	2017	2018	2019	2020	2021
<b>Total cross-border payments received (excluding card payments)</b>	2,920.5	3,205.4	3,716.7	4,474.8	5,536.6
Cross-border credit transfers received	2,902.4	3,185.0	3,694.9	4,451.0	5,507.8
Cross-border direct debits received	5.9	6.9	7.6	7.2	8.5
Cross-border e-money payments with e-money issued by resident PSPs received	11.5	12.9	13.8	16.3	19.9
Cross-border cheques received	0.7	0.6	0.4	0.3	0.3
Other cross-border payment services received	0.0	0.0	0.0	0.0	0.0
<i>Memorandum items:</i>					
Credits to the accounts by simple book entry	-	-	-	-	-
Debits from the accounts by simple book entry	-	-	-	-	-
Money remittances	0.0	0.0	0.0	0.0	0.0
Domestic	0.0	0.0	0.0	0.0	0.0
Cross-border	0.0	0.0	0.0	0.0	0.0
Transactions via telecommunication, digital or IT device	-	-	-	-	-
Other services (not included in the Payment Services Directive)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Cross-border money remittances received	0.0	0.0	0.0	0.0	0.0
Cross-border transactions via telecommunication, digital or IT device received	-	-	-	-	-

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Luxembourg

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

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

	2017	2018	2019	2020	2021
<b>a) At terminals provided by resident PSPs with cards issued by resident PSPs</b>	5.5	5.9	.	5.3	5.5
At terminals located in the reporting country	5.5	5.8	5.8	5.2	5.5
At terminals located abroad	0.0	0.1	.	0.1	0.0
At terminals provided by resident PSPs with cards issued by resident PSPs of which:					
ATM cash withdrawals (except e-money transactions)	2.6	.	.	.	.
At terminals located in the reporting country	2.6	.	.	.	.
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
ATM cash deposits (except e-money transactions)	-	-	-	-	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	-	-
POS transactions (except e-money transactions)	2.9	3.1	.	.	.
At terminals located in the reporting country	2.8	3.1	3.1	3.2	3.4
At terminals located abroad	0.0	0.1	.	.	.
E-money card-loading/unloading transactions	0.0	-	-	-	-
At terminals located in the reporting country	0.0	-	-	-	-
At terminals located abroad	0.0	-	-	-	-
E-money payments with cards with an e-money function	0.0	-	-	-	-
At terminals located in the reporting country	0.0	-	-	-	-
At terminals located abroad	0.0	-	-	-	-
<b>b) At terminals provided by resident PSPs with cards issued by non-resident PSPs</b>	15.2	19.3	41.2	37.6	20.2
At terminals located in the reporting country	0.9	1.0	1.1	0.8	1.1
At terminals located abroad	14.3	18.3	40.1	36.8	19.1
At terminals provided by resident PSPs with cards issued by non-resident PSPs of which:					
ATM cash withdrawals (except e-money transactions)	0.2	.	.	0.1	0.1
At terminals located in the reporting country	0.2	.	.	0.1	0.1
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
ATM cash deposits (except e-money transactions)	-	-	-	-	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	-	-
POS transactions (except e-money transactions)	15.1	19.1	41.0	37.5	20.1
At terminals located in the reporting country	0.8	0.9	0.9	0.7	1.0
At terminals located abroad	14.3	18.3	40.1	36.8	19.1
E-money card-loading/unloading transactions	-	-	-	-	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	-	-
E-money payments with cards with an e-money function	-	-	-	-	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	-	-
<b>c) At terminals provided by non-resident PSPs with cards issued by resident PSPs</b>	5.6	6.2	7.3	7.0	7.7
At terminals located in the reporting country	1.3	1.4	1.6	1.7	2.1
At terminals located abroad	4.3	4.8	5.8	5.3	5.6
At terminals provided by non-resident PSPs with cards issued by resident PSPs of which:					
ATM cash withdrawals (except e-money transactions)	1.1	1.2	1.3	1.2	1.3
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	1.1	1.2	1.3	1.2	1.3
ATM cash deposits (except e-money transactions)	-	-	-	-	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	-	-
POS transactions (except e-money transactions)	4.5	5.0	6.0	5.8	6.4
At terminals located in the reporting country	1.3	1.4	1.6	1.7	2.1
At terminals located abroad	3.2	3.6	4.4	4.1	4.3
E-money card-loading/unloading transactions	-	-	-	-	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	-	-
E-money payments with cards with an e-money function	-	-	-	-	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	-	-
<b>Memorandum items:</b>					
Cash advances at POS terminals	-	-	-	-	-
OTC cash withdrawals	2.2	1.3	1.1	0.6	0.6
OTC cash deposits	2.3	2.5	2.2	1.6	1.7

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Luxembourg

### 9. Participation in selected payment systems

(original units; end of period)

	2017	2018	2019	2020	2021
<b>TARGET COMPONENT: TARGET2-LU</b>					
Number of participants	80	80	73	74	74
<i>of which:</i>					
Direct participants	44	51	48	50	49
<i>of which:</i>					
Credit institutions	40	47	44	44	46
Central bank	1	1	2	2	2
Other direct participants	3	3	2	2	1
<i>of which:</i>					
Public administration	0	0	0	0	0
Clearing and settlement organisations	3	3	2	2	1
Other financial institutions	0	0	0	0	0
Others	0	0	0	0	0
Indirect participants	36	29	25	24	25

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Luxembourg

### 10. Payments processed by selected payment systems

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

	2017	2018	2019	2020	2021
<b>TARGET COMPONENT: TARGET2-LU</b>					
Credit transfers and direct debits	1.4	1.6	1.7	1.8	2.2
<i>of which:</i>					
Credit transfers and direct debits within the same TARGET component	0.2	0.2	0.2	0.2	0.3
Credit transfers and direct debits to another TARGET component	1.2	1.3	1.5	1.6	1.9
<i>of which:</i>					
Credit transfers and direct debits to a euro area TARGET component	-	-	-	-	-
Credit transfers and direct debits to a non-euro area TARGET component	-	-	-	-	-
Concentration ratio in terms of volume (percentages)	71.0	73.0	74.8	75.8	76.0

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Luxembourg

### 11. Payments processed by selected payment systems

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

	2017	2018	2019	2020	2021
<b>TARGET COMPONENT: TARGET2-LU</b>					
Credit transfers and direct debits	10,779.6	11,227.4	14,646.8	15,447.4	19,860.7
<i>of which:</i>					
Credit transfers and direct debits within the same TARGET component	930.2	1,031.1	1,629.1	1,503.5	2,067.6
Credit transfers and direct debits to another TARGET component	9,849.5	10,196.3	13,017.7	13,943.8	17,793.1
<i>of which:</i>					
Credit transfers and direct debits to a euro area TARGET component	-	-	-	-	-
Credit transfers and direct debits to a non-euro area TARGET component	-	-	-	-	-
Concentration ratio in terms of value (percentages)	79.0	76.2	78.0	80.5	82.3

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

# General notes: Malta

Source for Table 1: Eurostat.

Source for all other tables: Central Bank of Malta, unless otherwise indicated.

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

### Currency in circulation outside MFIs

Since the introduction of the euro on 1 January 2008 these figures have been provided solely at an aggregated euro area level.

### Value of overnight deposits held at MFIs

Overnight deposits held at MFIs (excluding the ECB). 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 as used in the ECB concept of narrow money supply (M1).

### Narrow money supply (M1)

Since the introduction of the euro on 1 January 2008 these figures have been provided solely at an aggregated euro area level.

## Table 3: Settlement media used by credit institutions

### Overnight deposits held at other credit institutions

Value for the last quarter of the period.

## Table 4: Banknotes and coins

Refer to Table 3 in the “Euro area aggregate data” section.

## Table 5: Institutions offering payment services to non-MFIs

### **Electronic money institutions: number of institutions**

Financial institutions licenced to undertake payment services under the Third Schedule to the Financial Institutions Act (e-money institutions).

### **Other payment service providers: number of institutions**

Financial institutions licenced to undertake payment services under the Second Schedule to the Financial Institutions Act (payment institutions).

## Table 7: Payment and terminal transactions involving non-MFIs: Number of transactions [up to 2013]

### **Credit transfers**

Book-entry transactions are excluded.

### **Direct debits**

Book-entry transactions are excluded.

## Table 8: Payment and terminal transactions involving non-MFIs: Value of transactions [up to 2013]

### **Credit transfers**

Book-entry transactions are excluded.

### **Direct debits**

Book-entry transactions are excluded.



## Tables 7a and 8a: Payments per type of payment service involving non-MFIs [as of 2014]

### Number of transactions

Estimates for payment and e-money institutions for the period January-June 2014 were calculated by replicating actual July-December 2014 data submitted by them.

In 2015, the increase in e-money payments with e-money issued by residents was the result of a new entrant in the card business market.

### Value of transactions

Estimates for payment and e-money institutions for the period January-June 2014 were calculated by replicating actual July-December 2014 data submitted by them.

In 2015, the increase in the value of e-money payments with e-money issued by residents was the result of a new entrant in the card business market.

## Tables 7b and 8b: Payments per type of payment service involving non-MFIs [as of 2014]

In 2020, the COVID-19 measures have resulted in a decline in transactions done in Malta with non-resident cards at terminals provided by resident PSPs.

## Tables 10 and 11: Payments processed by selected payment systems

### Number and value of transactions

A large increase in values in the series “Credit transfers and direct debits within the same TARGET component” for the reference year 2015 was due to the increase in the number of participants and mostly due to the T2S securities transactions gross settlement.

In June 2020, the Central Bank of Malta started operating a new retail payments system called MTEUROPAY.



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Malta

### 1. Basic statistical data

	2017	2018	2019	2020	2021
Population (thousands, annual average)	468	485	505	516	519
GDP (EUR billions)	12	13	14	13	15
GDP per capita (EUR)	25,479	26,882	28,303	25,886	29,484



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Malta

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

(EUR millions; end of period)

	2017	2018	2019	2020	2021
Currency in circulation outside MFIs	.	.	.	.	.
Value of overnight deposits held at MFIs	17,640	18,137	19,127	.	.
<i>of which:</i>					
Transferable deposits	14,576	15,106	16,067	17,433	19,654
Narrow money supply (M1)	.	.	.	.	.
<i>Memorandum items:</i>					



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Malta

### 3. Settlement media used by credit institutions

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

	2017	2018	2019	2020	2021
Overnight deposits held at the central bank	4,153	4,528	5,038	5,643	7,071
Overnight deposits held at other credit institutions (end of period)	344	324	392	343	389
<i>of which:</i>					
Transferable deposits at other MFIs (end of period)	294	73	93	.	93
<i>Memorandum items:</i>					
Non-intraday borrowing from the central bank	93	80	40	149	701
Intraday borrowing from the central bank (average for last reserve maintenance period)	0	0	0	0	0

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Malta

### 5. Institutions offering payment services to non-MFIs - page 1

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

	2017	2018	2019	2020	2021
<b>Institutions offering payment services to non-MFIs (total)</b>					
Number of institutions	65	60	68	66	66
Number of offices	.	.	.	.	.
Number of overnight deposits (thousands)	.	.	.	.	.
of which:					
Number of internet/PC-linked overnight deposits (thousands)	863.8	970.4	999.2	985.8	1,034.4
Value of overnight deposits	16,237	16,713	17,772	19,120	21,482
Number of payment accounts (thousands)	1,458.7	1,204.1	1,325.7	1,332.6	1,905.2
Number of e-money accounts (thousands)	219.9	27.0	33.2	.	544.0
Outstanding value on e-money storages issued	.	.	.	.	.
<b>Central bank</b>					
Number of offices	.	.	.	.	.
Number of overnight deposits (thousands)	.	.	.	.	.
Value of overnight deposits	854	741	944	801	1,134
of which:					
Value of transferable deposits	847	729	911	721	1,051
<b>Credit institutions irrespective of their legal incorporation</b>					
Number of institutions	25	24	25	24	22
Number of offices	107	102	98	85	84
Number of overnight deposits (thousands)	1,362.8	1,199.5	1,230.6	1,209.5	1,222.0
of which:					
Number of internet/PC-linked overnight deposits (thousands)	863.8	970.4	999.2	985.8	1,034.4
Number of transferable overnight deposits (thousands)	1,141.6	1,155.0	1,188.9	1,185.0	1,192.7
of which:					
Number of internet/PC-linked transferable overnight deposits (thousands)	643.8	936.0	963.9	968.2	1,026.3
Value of overnight deposits	15,383	15,973	16,828	18,319	20,348
of which:					
Value of transferable deposits	13,729	14,378	15,156	16,711	18,603
Number of payment accounts (thousands)	1,451.6	1,187.5	1,299.4	1,271.1	1,304.4
Number of e-money accounts (thousands)	215.3	15.5	.	.	0.0
Outstanding value on e-money storages issued	.	.	.	.	.
<b>Credit institutions irrespective of their legal incorporation</b>					
<b>Credit institutions legally incorporated in the reporting country</b>					
Number of institutions	22	21	21	20	18
Number of offices	104	99	94	81	80
Value of overnight deposits	15,364	15,958	16,810	18,298	20,297
<b>Branches of euro area-based credit institutions</b>					
Number of institutions	1	1	2	2	2
Number of offices	.	.	.	.	.
Value of overnight deposits	.	.	.	.	.
<b>Branches of EEA-based credit institutions outside the euro area</b>					
Number of institutions	0	0	0	0	0
Number of offices	0	0	0	0	0
Value of overnight deposits	0	0	0	0	0
<b>Branches of non-EEA-based credit institutions</b>					
Number of institutions	2	2	2	2	2
Number of offices	.	.	.	.	.
Value of overnight deposits	.	.	.	.	.
<b>Electronic money institutions</b>					
Number of institutions	13	14	16	18	23
Number of payment accounts (thousands)	5.0	13.4	25.2	59.9	593.1
Number of e-money accounts (thousands)	4.6	11.5	17.6	44.3	544.0
Outstanding value on e-money storages issued	4	23	36	56	340
<b>Other payment service providers</b>					
Number of institutions	26	21	26	23	20
Number of offices	31	28	34	31	28
Number of overnight deposits (thousands)	0.0	0.0	0.0	0.0	0.0
Value of overnight deposits	0	0	0	0	0
Number of payment accounts (thousands)	2.2	3.2	1.1	1.6	7.6
Number of e-money accounts (thousands)	0.0	0.0	0.0	0.0	0.0
Outstanding value on e-money storages issued	0.0	0.0	0.0	0.0	0.0

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Malta

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

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

	2017	2018	2019	2020	2021
<i>Memorandum items:</i>					
<b>Number of payment institutions operating in the country on a cross-border basis</b>	381	368	402	402	313
<i>of which:</i>					
Institutions providing services through an established branch	3	2	2	2	3
Institutions providing services through an agent	26	31	29	29	29
Institutions providing services neither establishing a branch nor through an agent	352	335	371	371	281

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

Malta

6. Payment card functions and accepting devices

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

	2017	2018	2019	2020	2021
<b>Cards issued by resident PSPs</b>					
Cards with a cash function	938	895	.	867	960
Cards with a payment function*	.	.	.	.	925
of which:					
Cards with a debit function	.	681	.	679	754
Cards with a delayed debit function	.	.	.	.	.
Cards with a credit function	.	.	.	.	170
Cards with a debit and/or delayed debit function	0	0	0	0	0
Cards with a credit and/or delayed debit function	0	0	0	0	0
Cards with an e-money function	.	.	.	.	.
Cards on which e-money can be stored directly	.	.	.	.	.
Cards which give access to e-money stored on e-money accounts	48	56	.	.	.
Cards with an e-money function	.	.	.	.	.
of which:					
Cards with an e-money function which have been loaded at least once	.	.	.	.	.
Total number of cards (irrespective of the number of functions on the card)	1,692	1,603	1,510	1,506	2,083
of which:					
Cards with a combined debit, cash and e-money function	0	.	0	0	0
<b>Terminals provided by resident PSPs</b>					
ATMs	221	219	209	205	202
Located in the reporting country	220	219	209	205	202
Located abroad	.	0	0	0	0
ATMs					
of which:					
ATMs with a cash withdrawal function	221	219	209	205	202
Located in the reporting country	220	219	209	205	202
Located abroad	.	0	0	0	0
ATMs with a credit transfer function	124	.	.	.	.
Located in the reporting country	124	.	.	.	.
Located abroad	0	0	0	0	0
POS terminals	.	.	.	.	.
Located in the reporting country	.	.	.	.	.
Located abroad	.	.	.	.	.
POS terminals					
of which:					
EFTPOS terminals	.	.	.	.	.
Located in the reporting country	.	.	.	.	.
Located abroad	.	.	.	.	.
E-money card POS terminals	0	0	0	0	0
Located in the reporting country	0	0	0	0	0
Located abroad	0	0	0	0	0
E-money card terminals	.	.	.	.	0
Located in the reporting country	0	0	0	0	0
Located abroad	.	.	.	.	0
E-money card terminals					
of which:					
E-money card loading/unloading terminals	.	.	.	.	0
Located in the reporting country	0	0	0	0	0
Located abroad	.	.	.	.	0
E-money card accepting terminals	0	0	0	0	0
Located in the reporting country	0	0	0	0	0
Located abroad	0	0	0	0	0

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

\*Except cards with an e-money function only.



EUROPEAN CENTRAL BANK

EUROSYSTEM

Malta

7a. Payments per type of payment service involving non-MFIs - page 1

(number of payments sent, unless otherwise stated; millions; total for the period)

	2017	2018	2019	2020	2021
<b>Payments per type of payment service</b>					
<b>Total payments involving non-MFIs</b>	57.4	67.9	76.6	74.8	107.7
Domestic	.	52.4	.	.	86.0
Cross-border	10.9	15.6	16.8	12.0	21.6
<b>Credit transfers</b>	14.7	16.8	15.9	15.5	19.1
Domestic	9.4	8.6	9.3	13.0	15.8
Cross-border	5.3	8.2	6.6	2.5	3.4
Credit transfers					
Initiated in paper-based form	1.3	.	0.4	0.3	0.4
Initiated electronically	13.4	15.5	15.6	15.2	18.4
Initiated in a file/batch	10.3	11.2	11.2	9.5	8.1
Initiated on a single payment basis	3.1	4.3	4.3	5.7	10.3
of which (memorandum item):					
Online banking based e-payments	.	.	.	.	.
Credit transfers					
of which:					
Non-SEPA credit transfers	0.4	0.4	0.3	0.2	.
<b>Direct debits</b>	.	.	.	.	.
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Direct debits					
Initiated in a file/batch	.	.	.	.	.
Initiated on a single payment basis	0.0	0.0	.	.	.
Direct debits					
of which:					
Non-SEPA direct debits	0.0	0.0	0.0	0.0	.
<b>Card payments with cards issued by resident PSPs*</b>	29.2	.	.	.	60.8
Domestic card payments	.	.	.	.	.
Cross-border card payments	.	5.5	6.7	5.7	11.4
Card payments with cards issued by resident PSPs*					
Payments with cards with a debit function	.	.	.	.	50.1
Payments with cards with a delayed debit function	0.0	.	.	.	.
Payments with cards with a credit function	.	.	.	.	.
Payments with cards with a debit and/or delayed debit function	0.0	0.0	0.0	0.0	0.0
Payments with cards with a credit and/or delayed debit function	0.0	0.0	0.0	0.0	0.0
Card payments with cards issued by resident PSPs*					
Payments initiated at physical EFTPOS	.	.	.	.	35.9
Payments initiated remotely	.	.	.	.	24.8
<b>E-money payments with e-money issued by resident PSPs</b>	1.3	1.5	1.2	1.6	10.9
Domestic	0.2	.	0.1	.	.
Cross-border	1.1	1.3	1.1	1.4	4.4
E-money payments with e-money issued by resident PSPs					
With cards on which e-money can be stored directly	.	.	.	.	.
With e-money accounts	0.6	0.8	0.8	1.3	9.5
of which:					
Accessed through a card	.	.	.	.	.
<b>Cheques</b>	9.7	9.7	9.3	7.4	5.3
Domestic	9.6	9.7	9.2	7.4	5.3
Cross-border	.	.	.	.	.
<b>Other payment services</b>	1.0	1.4	5.8	3.7	8.8
Domestic	.	.	.	1.4	.
Cross-border	0.3	0.6	.	.	.

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

\*Except cards with an e-money function only.





EUROPEAN CENTRAL BANK

EUROSYSTEM

## Malta

### 7a. Payments per type of payment service involving non-MFIs - page 2

(number of payments sent, unless otherwise stated; millions; total for the period)

	2017	2018	2019	2020	2021
<b>Total cross-border payments received (excluding card payments)</b>	12.1	20.2	31.2	.	.
Cross-border credit transfers received	.	.	13.0	5.7	14.0
Cross-border direct debits received	0.1	0.1	0.1	0.2	0.1
Cross-border e-money payments with e-money issued by resident PSPs received	.	0.9	1.1	1.0	2.2
Cross-border cheques received	0.0	0.0	0.0	0.0	0.0
Other cross-border payment services received	.	.	.	.	.
<i>Memorandum items:</i>					
Credits to the accounts by simple book entry	.	.	.	4.1	.
Debits from the accounts by simple book entry	.	.	.	.	.
Money remittances	0.3	0.6	.	.	.
Domestic	.	.	.	.	.
Cross-border	0.3	0.6	.	.	.
Transactions via telecommunication, digital or IT device	0.0	0.0	0.0	0.0	0.0
Other services (not included in the Payment Services Directive)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Cross-border money remittances received	.	.	.	.	.
Cross-border transactions via telecommunication, digital or IT device received	0.0	0.0	0.0	0.0	0.0

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Malta

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

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

	2017	2018	2019	2020	2021
<b>a) At terminals provided by resident PSPs with cards issued by resident PSPs</b>	.	.	34.3	34.8	42.0
At terminals located in the reporting country	.	33.5	34.3	34.8	42.0
At terminals located abroad	.	.	.	.	.
At terminals provided by resident PSPs with cards issued by resident PSPs					
of which:					
ATM cash withdrawals (except e-money transactions)	.	.	.	.	.
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	0.0	0.0	0.0	0.0
ATM cash deposits (except e-money transactions)	0.6	0.8	.	.	.
At terminals located in the reporting country	0.6	0.8	.	.	.
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
POS transactions (except e-money transactions)	.	.	.	.	.
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	0.0	0.0	.	.	.
E-money card-loading/unloading transactions	.	.	.	.	.
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	.	.	.	.	.
E-money payments with cards with an e-money function	.	.	.	.	0.5
At terminals located in the reporting country	.	.	.	.	0.5
At terminals located abroad	0.0	0.0	.	.	.
<b>b) At terminals provided by resident PSPs with cards issued by non-resident PSPs</b>	9.4	.	.	12.3	25.5
At terminals located in the reporting country	9.4	.	.	9.4	13.4
At terminals located abroad	.	.	.	.	.
At terminals provided by resident PSPs with cards issued by non-resident PSPs					
of which:					
ATM cash withdrawals (except e-money transactions)	.	2.3	.	1.4	1.5
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
ATM cash deposits (except e-money transactions)	0.0	0.0	0.0	0.0	0.0
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
POS transactions (except e-money transactions)	.	.	.	.	23.3
At terminals located in the reporting country	.	.	.	7.8	11.7
At terminals located abroad	.	.	.	.	.
E-money card-loading/unloading transactions	0.0	0.0	0.0	0.0	0.0
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
E-money payments with cards with an e-money function	0.0	0.0	.	.	0.7
At terminals located in the reporting country	0.0	0.0	.	.	0.6
At terminals located abroad	0.0	0.0	.	.	.
<b>c) At terminals provided by non-resident PSPs with cards issued by resident PSPs</b>	4.5	6.4	6.7	3.4	.
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	4.5	5.6	5.7	2.6	9.0
At terminals provided by non-resident PSPs with cards issued by resident PSPs					
of which:					
ATM cash withdrawals (except e-money transactions)	0.4	0.4	0.5	0.2	.
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	0.4	0.4	0.4	0.2	.
ATM cash deposits (except e-money transactions)	0.0	0.0	0.0	0.0	0.0
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
POS transactions (except e-money transactions)	3.4	5.5	5.9	2.9	6.8
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	3.4	4.7	5.0	2.1	6.3
E-money card-loading/unloading transactions	0.0	.	.	.	.
At terminals located in the reporting country	0.0	.	.	.	.
At terminals located abroad	0.0	.	.	.	.
E-money payments with cards with an e-money function	.	0.5	0.3	.	.
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	0.5	.	.	.
<b>Memorandum items:</b>					
Cash advances at POS terminals	0.0	0.0	.	.	.
OTC cash withdrawals	.	.	.	.	0.5
OTC cash deposits	.	.	1.8	0.9	.

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

Malta

8a. Payments per type of payment service involving non-MFIs - page 1

(value of payments sent, unless otherwise stated; EUR billions; total for the period)

	2017	2018	2019	2020	2021
<b>Payments per type of payment service</b>					
<b>Total payments involving non-MFIs</b>	147.9	145.6	137.6	89.8	105.7
Domestic	36.9	37.8	46.7	47.4	53.9
Cross-border	111.0	107.7	90.9	42.3	51.8
<b>Credit transfers</b>	123.3	122.7	109.2	68.3	81.7
Domestic	16.3	16.3	20.3	28.0	33.7
Cross-border	107.0	106.5	88.9	40.4	48.0
Credit transfers					
Initiated in paper-based form	26.1	20.1	21.9	8.9	8.5
Initiated electronically	97.2	102.7	87.3	59.4	73.2
Initiated in a file/batch	20.3	25.0	30.4	29.9	29.0
Initiated on a single payment basis	.	.	.	29.5	44.2
of which (memorandum item):					
Online banking based e-payments	.	.	.	.	.
Credit transfers					
of which:					
Non-SEPA credit transfers	.	77.6	54.1	18.7	22.6
<b>Direct debits</b>	.	.	.	.	.
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Direct debits					
Initiated in a file/batch	.	.	.	.	.
Initiated on a single payment basis	0.0	0.0	.	.	.
Direct debits					
of which:					
Non-SEPA direct debits	0.0	0.0	0.0	0.0	.
<b>Card payments with cards issued by resident PSPs*</b>	.	2.3	.	.	3.4
Domestic card payments	.	.	.	.	.
Cross-border card payments	0.3	0.4	0.5	0.4	0.8
Card payments with cards issued by resident PSPs*					
Payments with cards with a debit function	.	.	.	.	2.5
Payments with cards with a delayed debit function	0.0	.	.	.	.
Payments with cards with a credit function	.	.	.	.	0.8
Payments with cards with a debit and/or delayed debit function	0.0	0.0	0.0	0.0	0.0
Payments with cards with a credit and/or delayed debit function	0.0	0.0	0.0	0.0	0.0
Card payments with cards issued by resident PSPs*					
Payments initiated at physical EFTPOS	.	.	.	.	1.8
Payments initiated remotely	.	0.8	.	.	1.6
<b>E-money payments with e-money issued by resident PSPs</b>	0.1	0.2	0.4	0.5	2.3
Domestic	0.0	0.1	0.1	.	1.2
Cross-border	0.1	0.2	0.3	0.4	1.2
E-money payments with e-money issued by resident PSPs					
With cards on which e-money can be stored directly	.	.	.	.	.
With e-money accounts	0.1	0.2	0.4	0.5	2.3
of which:					
Accessed through a card	.	.	.	.	.
<b>Cheques</b>	17.5	17.8	18.0	12.8	11.5
Domestic	17.5	17.8	17.9	12.8	11.5
Cross-border	.	.	.	0.0	.
<b>Other payment services</b>	.	2.3	7.2	5.4	6.3
Domestic	1.5	.	.	4.2	4.5
Cross-border	.	0.7	.	.	.

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

\*Except cards with an e-money function only.



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Malta

### 8a. Payments per type of payment service involving non-MFIs - page 2

(value of payments sent, unless otherwise stated; EUR billions; total for the period)

	2017	2018	2019	2020	2021
<b>Total cross-border payments received (excluding card payments)</b>	106.1	102.5	82.8	50.6	45.9
Cross-border credit transfers received	105.5	101.9	82.1	49.6	43.7
Cross-border direct debits received	0.1	.	0.1	0.1	.
Cross-border e-money payments with e-money issued by resident PSPs received	.	.	0.2	0.3	1.3
Cross-border cheques received	0.0	0.0	0.0	.	.
Other cross-border payment services received	0.3	0.3	0.4	.	.
<i>Memorandum items:</i>					
Credits to the accounts by simple book entry	.	.	.	.	.
Debits from the accounts by simple book entry	.	.	.	.	.
Money remittances	.	0.9	.	.	.
Domestic	.	.	.	.	.
Cross-border	.	0.7	.	.	.
Transactions via telecommunication, digital or IT device	0.0	0.0	0.0	0.0	0.0
Other services (not included in the Payment Services Directive)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Cross-border money remittances received	0.3	0.3	0.4	.	.
Cross-border transactions via telecommunication, digital or IT device received	0.0	0.0	0.0	0.0	0.0

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Malta

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

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

	2017	2018	2019	2020	2021
<b>a) At terminals provided by resident PSPs with cards issued by resident PSPs</b>	.	3.4	.	.	.
At terminals located in the reporting country	.	3.4	.	.	.
At terminals located abroad	.	.	.	.	.
At terminals provided by resident PSPs with cards issued by resident PSPs of which:					
ATM cash withdrawals (except e-money transactions)	.	.	.	.	.
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	0.0	0.0	0.0	0.0
ATM cash deposits (except e-money transactions)	0.3	0.5	.	.	.
At terminals located in the reporting country	0.3	0.5	.	.	.
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
POS transactions (except e-money transactions)	.	.	.	.	.
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	0.0	.	.	.
E-money card-loading/unloading transactions	.	.	.	.	.
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	.	.	.	.	.
E-money payments with cards with an e-money function	.	.	.	.	.
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	0.0	0.0	.	.	.
<b>b) At terminals provided by resident PSPs with cards issued by non-resident PSPs</b>	0.8	.	1.0	0.7	1.2
At terminals located in the reporting country	0.8	0.9	.	0.5	0.6
At terminals located abroad	.	.	.	.	.
At terminals provided by resident PSPs with cards issued by non-resident PSPs of which:					
ATM cash withdrawals (except e-money transactions)	.	.	.	0.2	0.2
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
ATM cash deposits (except e-money transactions)	0.0	0.0	0.0	0.0	0.0
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
POS transactions (except e-money transactions)	.	.	.	.	1.0
At terminals located in the reporting country	.	.	.	.	0.4
At terminals located abroad	.	.	.	.	.
E-money card-loading/unloading transactions	0.0	0.0	0.0	0.0	0.0
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
E-money payments with cards with an e-money function	0.0	0.0	.	.	0.0
At terminals located in the reporting country	0.0	0.0	.	.	.
At terminals located abroad	0.0	0.0	.	.	.
<b>c) At terminals provided by non-resident PSPs with cards issued by resident PSPs</b>	0.4	0.6	0.6	0.3	.
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	0.4	0.5	0.5	0.2	0.5
At terminals provided by non-resident PSPs with cards issued by resident PSPs of which:					
ATM cash withdrawals (except e-money transactions)	0.1	0.1	0.1	0.0	0.1
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	0.1	0.1	0.1	0.0	0.1
ATM cash deposits (except e-money transactions)	0.0	0.0	0.0	0.0	0.0
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
POS transactions (except e-money transactions)	0.3	0.4	0.5	0.2	0.4
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	0.3	0.4	0.4	0.2	0.3
E-money card-loading/unloading transactions	0.0	.	.	.	.
At terminals located in the reporting country	0.0	.	.	.	.
At terminals located abroad	0.0	.	.	.	.
E-money payments with cards with an e-money function	0.0	0.0	0.0	0.0	.
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	0.0	.	.	.
<b>Memorandum items:</b>					
Cash advances at POS terminals	0.0	0.0	.	.	.
OTC cash withdrawals	.	.	.	.	.
OTC cash deposits	.	.	.	2.6	2.9

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Malta

### 9. Participation in selected payment systems

(original units; end of period)

	2017	2018	2019	2020	2021
<b>TARGET COMPONENT: TARGET2-MALTA</b>					
Number of participants	11	11	14	14	14
<i>of which:</i>					
Direct participants	11	11	14	14	14
<i>of which:</i>					
Credit institutions	9	9	12	12	12
Central bank	1	1	1	1	1
Other direct participants	1	1	1	1	1
<i>of which:</i>					
Public administration	0	0	0	0	0
Clearing and settlement organisations	0	0	0	0	0
Other financial institutions	0	0	0	0	0
Others	1	1	1	1	1
Indirect participants	0	0	0	0	0
<b>RETAIL SYSTEM: Malta Clearing House</b>					
Number of participants	12	12	12	11	11
<i>of which:</i>					
Direct participants	12	12	12	11	11
<i>of which:</i>					
Credit institutions	9	8	8	7	7
Central bank	1	1	1	1	1
Other direct participants	2	3	3	3	3
<i>of which:</i>					
Public administration	0	0	0	0	0
Clearing and settlement organisations	0	0	0	0	0
Other financial institutions	2	3	3	3	3
Others	0	0	0	0	0
Indirect participants	0	0	0	0	0
<b>RETAIL SYSTEM: MTEUROPAY (from June 2020)</b>					
Number of participants	-	-	-	3	7
<i>of which:</i>					
Direct participants	-	-	-	3	7
<i>of which:</i>					
Credit institutions	-	-	-	1	4
Central bank	-	-	-	1	1
Other direct participants	-	-	-	1	2
<i>of which:</i>					
Public administration	-	-	-	0	0
Clearing and settlement organisations	-	-	-	0	0
Other financial institutions	-	-	-	1	2
Others	-	-	-	0	0
Indirect participants	-	-	-	0	0

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Malta

### 10. Payments processed by selected payment systems – page 1

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

	2017	2018	2019	2020	2021
<b>TARGET COMPONENT: TARGET2-MALTA</b>					
Credit transfers and direct debits	0.1	0.1	0.1	0.1	0.1
<i>of which:</i>					
Credit transfers and direct debits within the same TARGET component	0.0	0.0	0.0	0.0	0.0
Credit transfers and direct debits to another TARGET component	0.1	0.1	0.1	0.1	0.1
<i>of which:</i>					
Credit transfers and direct debits to a euro area TARGET component	0.1	0.1	0.1	0.1	0.1
Credit transfers and direct debits to a non-euro area TARGET component	0.0	0.0	0.0	0.0	0.0
Concentration ratio in terms of volume (percentages)	95.7	92.8	91.0	79.0	77.0
<b>RETAIL SYSTEM: Malta Clearing House</b>					
<b>Total transactions</b>	4.7	4.8	4.5	3.6	2.8
Domestic	4.7	4.8	4.5	3.6	2.8
Cross-border	0.0	0.0	0.0	0.0	0.0
Credit transfers	0.0	0.0	0.0	0.0	0.0
Domestic	0.0	0.0	0.0	0.0	0.0
Cross-border	0.0	0.0	0.0	0.0	0.0
Credit transfers					
Initiated in a paper-based form	0.0	0.0	0.0	0.0	0.0
Initiated electronically	0.0	0.0	0.0	0.0	0.0
Direct debits	0.0	0.0	0.0	0.0	0.0
Domestic	0.0	0.0	0.0	0.0	0.0
Cross-border	0.0	0.0	0.0	0.0	0.0
Card payments (except e-money transactions)	0.0	0.0	0.0	0.0	0.0
Domestic	0.0	0.0	0.0	0.0	0.0
Cross-border	0.0	0.0	0.0	0.0	0.0
ATM transactions (except e-money transactions)	0.0	0.0	0.0	0.0	0.0
Domestic	0.0	0.0	0.0	0.0	0.0
Cross-border	0.0	0.0	0.0	0.0	0.0
E-money payment transactions	0.0	0.0	0.0	0.0	0.0
Domestic	0.0	0.0	0.0	0.0	0.0
Cross-border	0.0	0.0	0.0	0.0	0.0
Cheques	4.7	4.8	4.5	3.6	2.8
Domestic	4.7	4.8	4.5	3.6	2.8
Cross-border	0.0	0.0	0.0	0.0	0.0
Other payment services	0.0	0.0	0.0	0.0	0.0
Domestic	0.0	0.0	0.0	0.0	0.0
Cross-border	0.0	0.0	0.0	0.0	0.0
Concentration ratio in terms of volume (percentages)	95.2	94.9	92.1	94.0	94.0

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Malta

### 10. Payments processed by selected payment systems – page 2

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

	2017	2018	2019	2020	2021
<b>RETAIL SYSTEM: MTEUROPAY (from June 2020)</b>					
<b>Total transactions</b>	-	-	-	3.0	3.3
Domestic	-	-	-	3.0	3.2
Cross-border	-	-	-	0.0	0.1
Credit transfers	-	-	-	3.0	3.2
Domestic	-	-	-	3.0	3.1
Cross-border	-	-	-	0.0	0.1
Credit transfers					
Initiated in a paper-based form	-	-	-	0.0	0.0
Initiated electronically	-	-	-	3.0	3.2
Direct debits	-	-	-	0.0	0.0
Domestic	-	-	-	0.0	0.0
Cross-border	-	-	-	0.0	0.0
Card payments (except e-money transactions)	-	-	-	0.0	0.0
Domestic	-	-	-	0.0	0.0
Cross-border	-	-	-	0.0	0.0
ATM transactions (except e-money transactions)	-	-	-	0.0	0.0
Domestic	-	-	-	0.0	0.0
Cross-border	-	-	-	0.0	0.0
E-money payment transactions	-	-	-	0.0	0.0
Domestic	-	-	-	0.0	0.0
Cross-border	-	-	-	0.0	0.0
Cheques	-	-	-	0.0	0.0
Domestic	-	-	-	0.0	0.0
Cross-border	-	-	-	0.0	0.0
Other payment services	-	-	-	0.0	0.0
Domestic	-	-	-	0.0	0.0
Cross-border	-	-	-	0.0	0.0
Concentration ratio in terms of volume (percentages)	-	-	-	100.0	100.0

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





EUROPEAN CENTRAL BANK

EUROSYSTEM

Malta

11. Payments processed by selected payment systems – page 1

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

	2017	2018	2019	2020	2021
<b>TARGET COMPONENT: TARGET2-MALTA</b>					
Credit transfers and direct debits	839.8	1,046.6	442.4	382.5	603.4
<i>of which:</i>					
Credit transfers and direct debits within the same TARGET component	762.5	970.6	327.0	302.9	488.4
Credit transfers and direct debits to another TARGET component	77.2	76.0	115.4	79.7	115.0
<i>of which:</i>					
Credit transfers and direct debits to a euro area TARGET component	76.9	75.6	115.3	79.6	114.9
Credit transfers and direct debits to a non-euro area TARGET component	0.3	0.3	0.1	0.1	0.0
Concentration ratio in terms of value (percentages)	99.2	97.9	97.4	89.0	91.0
<b>RETAIL SYSTEM: Malta Clearing House</b>					
<b>Total transactions</b>	9.4	10.2	10.6	7.2	7.3
Domestic	9.4	10.2	10.6	7.2	7.3
Cross-border	0.0	0.0	0.0	0.0	0.0
Credit transfers	0.0	0.0	0.0	0.0	0.0
Domestic	0.0	0.0	0.0	0.0	0.0
Cross-border	0.0	0.0	0.0	0.0	0.0
Credit transfers					
Initiated in a paper-based form	0.0	0.0	0.0	0.0	0.0
Initiated electronically	0.0	0.0	0.0	0.0	0.0
Direct debits	0.0	0.0	0.0	0.0	0.0
Domestic	0.0	0.0	0.0	0.0	0.0
Cross-border	0.0	0.0	0.0	0.0	0.0
Card payments (except e-money transactions)	0.0	0.0	0.0	0.0	0.0
Domestic	0.0	0.0	0.0	0.0	0.0
Cross-border	0.0	0.0	0.0	0.0	0.0
ATM transactions (except e-money transactions)	0.0	0.0	0.0	0.0	0.0
Domestic	0.0	0.0	0.0	0.0	0.0
Cross-border	0.0	0.0	0.0	0.0	0.0
E-money payment transactions	0.0	0.0	0.0	0.0	0.0
Domestic	0.0	0.0	0.0	0.0	0.0
Cross-border	0.0	0.0	0.0	0.0	0.0
Cheques	9.4	10.2	10.6	7.2	7.3
Domestic	9.4	10.2	10.6	7.2	7.3
Cross-border	0.0	0.0	0.0	0.0	0.0
Other payment services	0.0	0.0	0.0	0.0	0.0
Domestic	0.0	0.0	0.0	0.0	0.0
Cross-border	0.0	0.0	0.0	0.0	0.0
Concentration ratio in terms of value (percentages)	94.3	93.7	90.1	94.0	92.0

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Malta

### 11. Payments processed by selected payment systems – page 2

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

	2017	2018	2019	2020	2021
<b>RETAIL SYSTEM: MTEUROPAY (from June 2020)</b>					
<b>Total transactions</b>	-	-	-	7.1	9.8
Domestic	-	-	-	6.0	8.2
Cross-border	-	-	-	1.1	1.6
Credit transfers	-	-	-	7.1	9.8
Domestic	-	-	-	6.0	8.2
Cross-border	-	-	-	1.1	1.6
Credit transfers					
Initiated in a paper-based form	-	-	-	0.0	0.0
Initiated electronically	-	-	-	7.1	9.8
Direct debits	-	-	-	0.0	0.0
Domestic	-	-	-	0.0	0.0
Cross-border	-	-	-	0.0	0.0
Card payments (except e-money transactions)	-	-	-	0.0	0.0
Domestic	-	-	-	0.0	0.0
Cross-border	-	-	-	0.0	0.0
ATM transactions (except e-money transactions)	-	-	-	0.0	0.0
Domestic	-	-	-	0.0	0.0
Cross-border	-	-	-	0.0	0.0
E-money payment transactions	-	-	-	0.0	0.0
Domestic	-	-	-	0.0	0.0
Cross-border	-	-	-	0.0	0.0
Cheques	-	-	-	0.0	0.0
Domestic	-	-	-	0.0	0.0
Cross-border	-	-	-	0.0	0.0
Other payment services	-	-	-	0.0	0.0
Domestic	-	-	-	0.0	0.0
Cross-border	-	-	-	0.0	0.0
Concentration ratio in terms of value (percentages)	-	-	-	100.0	99.0

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

# General notes: Netherlands

Source for Table 1: Eurostat.

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

## 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 at MFIs

Overnight deposits held at MFIs (excluding ECB). The counterpart sector “non-MFIs” includes the component sectors “Central government” and “Rest of the world”. Thus, this indicator is not synonymous with the same term used in the ECB concept of narrow money supply (M1).

Data for the component sector “Rest of the world” are not available for 2002.

### Narrow money supply (M1)

Following the introduction of the euro on 1 January 2002, these figures are provided solely at an aggregated euro area level.

### Outstanding value on e-money storages issued by MFIs

Source: ECB.

Covering MFIs without derogations under Article 9(1) of Regulation ECB/2013/33 (where applicable).

## Table 3: Settlement media used by credit institutions

### Overnight deposits held at the central bank

Surplus of liquidity in 2008.

### **Overnight deposits held at other credit institutions**

Value for the last quarter of the period. No further technical explanation for the 2008 value.

### **Intraday borrowing from the central bank**

No further technical explanation for the 2008 value.

### **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**

#### **Electronic money institutions: number of institutions**

Not applicable for 2002.

#### **Electronic money institutions: outstanding value on e-money storages issued by electronic money institutions**

Not applicable for 2002.

#### **Other payment service providers: number of offices**

No data available between 2010 and 2013.

### **Table 6: Payment card functions and accepting devices**

#### **Cards issued by resident payment service providers**

##### **Cards with a delayed debit function**

Not available up to 2013.

### **Cards with a credit function**

Not available up to 2013.

### **Cards with an e-money function**

Excluding e-purse-only cards. Stop chipknip product at the beginning of 2015 causes sharp decline in device.

### **Cards with an e-money function which have been loaded at least once**

Data are not available between 2005 and 2014.

### **Total number of cards (irrespective of the number of functions on the card)**

Excluding e-purse-only cards.

### **Tables 7a and 8a: Payments per type of payment service involving non-MFIs: number/value of transactions [as of 2014]**

### **Credit transfers**

Credit transfers include payments related to cash-pooling activities (i.e. zero or target balancing). The rise in credit transfers as of 2021 can partly be attributed to, among other things, an increased frequency of such activities.

### **Payments with cards with a delayed debit function**

Not available.

### **Payments with cards with a credit function**

Not available.

### **Payments with cards with a debit and/or delayed debit function**

Not applicable.

### **E-money payments, of which with other e-money storages**

Not applicable.

### **Other payment services**

Not applicable.

### **Total cross-border transactions received**

For figures up to and including 2004, the only source is Interpay. From 2005 data received from reporting banks are also included, resulting in a break in the series.

### **Transactions via telecommunication, digital or IT device**

Not available.

### **Other services (not included in the Payment Services Directive)**

Not available.

### **Tables 7b and 8b: Payments per type of terminal involving non-MFIs**

### **Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs**

### **ATM cash deposits**

Available from 2005.

### **E-money card-loading/unloading transactions**

Not applicable. Stop chipknip product at the beginning of 2015 causes sharp decline in device.

## **Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs**

### **ATM cash deposits**

Not applicable.

### **E-money card loading/unloading transactions**

Not applicable. Stop chipknip product at the beginning of 2015 causes sharp decline in device.

### **Memo item: Cash advances at POS terminals**

Not applicable.

### **Memo item: OTC cash withdrawals**

Available from 2005.

### **Memo item: OTC cash deposits**

Available from 2005. All cash deposits are reported, including ATM-deposits, OTC-deposits, night safes, seal-bag deposit boxes, direct delivery (cash-in-transit), etc.

## **Table 9: Participation in selected interbank funds transfer systems**

Retail system 1 Number of participants – The decline in number of participants is due to a transition to a new system because of the migration to SEPA. In the new system only direct participants participate.

## **Tables 10 and 11: Payments processed by selected payment systems: number/value of transactions**

### **Retail system: Equens**

Equens is the product owner of PIN (a brand for card payments). PIN is currently being phased out and a new brand, Maestro, owned by Mastercard, has been introduced.

## **TARGET2 component: TOP**

### **Retail system: Interpay**

## **TARGET2 migration date: 18 February 2008**

The name of NL component system: "TARGET2-NL". The concentration ratio of the five largest banks in TARGET2-NL has changed significantly in TARGET2 compared to TOP/TARGET. We have identified two reasons for this:

- A few British banks participate in TARGET2 through De Nederlandsche Bank. In TOP/TARGET these participants either did not have an account or were very small participants in TOP. Because the Bank of England chose not to join TARGET2, these banks had to find another central bank through which to participate in TARGET2. Owing to the increasing number of large banks in TARGET2 compared with TOP/TARGET, the concentration ratio of the five largest banks has decreased.
- As a result of the migration from TOP/TARGET to TARGET2, the Dutch treasury and its agency restructured the way they use the RTGS system. Large transfers between these two participants occur more often than they did in TOP. Consequently, the treasury and its agency constitute one of the largest participants in TARGET2-NL in terms of value. The number of transactions is very low.





EUROPEAN CENTRAL BANK

EUROSYSTEM

## Netherlands

### 1. Basic statistical data

	2017	2018	2019	2020	2021
Population (thousands, annual average)	17,131	17,232	17,345	17,442	17,533
GDP (EUR billions)	738	774	813	797	871
GDP per capita (EUR)	43,088	44,916	46,875	45,667	49,654
HICP (annual percentage changes)	1.3	1.6	2.7	1.1	2.8

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Netherlands

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

(EUR millions; end of period)

	2017	2018	2019	2020	2021
Currency in circulation outside MFIs	.	.	.	.	.
Value of overnight deposits held at MFIs	462,882	460,820	499,432	581,003	666,994
<i>of which:</i>					
Transferable deposits	427,716	429,027	467,509	548,307	631,149
Narrow money supply (M1)	.	.	.	.	.
<i>Memorandum items:</i>					
Overnight deposits in foreign currencies held at MFIs	144,428	139,125	149,238	155,342	181,195
Outstanding value on e-money storages issued by MFIs	0	0	0	0	0
<i>of which:</i>					
Hardware-based electronic money	0	0	0	0	0
Software-based electronic money	0	0	0	0	0

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Netherlands

### 3. Settlement media used by credit institutions

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

	2017	2018	2019	2020	2021
Overnight deposits held at the central bank	218,034	221,053	179,269	286,334	350,180
Overnight deposits held at other credit institutions (end of period)	91,897	63,865	54,101	54,132	51,493
<i>of which:</i>					
Transferable deposits at other MFIs (end of period)	47,823	35,199	38,006	35,476	36,704
<i>Memorandum items:</i>					
Non-intraday borrowing from the central bank	28,169	27,742	26,661	141,536	173,282
Intraday borrowing from the central bank (average for last reserve maintenance period)	204	163	118	205	251

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Netherlands

### 5. Institutions offering payment services to non-MFIs - page 1

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

	2017	2018	2019	2020	2021
<b>Institutions offering payment services to non-MFIs (total)</b>					
Number of institutions	134	133	131	121	118
Number of offices	2,113	1,950	1,723	1,398	1,371
Number of overnight deposits (thousands)	28,123.8	29,768.7	30,048.0	29,666.9	28,987.7
of which:					
Number of internet/PC-linked overnight deposits (thousands)	25,724.4	27,331.0	27,775.0	27,564.1	27,119.0
Value of overnight deposits	462,927	462,059	499,482	581,059	667,059
Number of payment accounts (thousands)	22,689.4	23,930.2	23,990.0	23,653.0	23,864.3
Number of e-money accounts (thousands)	21.6	21.6	24.4	49.9	61.7
Outstanding value on e-money storages issued	31	107	121	135	147
<b>Central bank</b>					
Number of offices	1	1	1	1	1
Number of overnight deposits (thousands)	27.0	27.0	27.0	27.0	27.0
Value of overnight deposits	3,343	2,196	4,416	15,816	10,790
of which:					
Value of transferable deposits	3,343	2,196	4,416	15,816	10,790
<b>Credit institutions irrespective of their legal incorporation</b>					
Number of institutions	92	93	94	87	86
Number of offices	1,672	1,549	1,322	997	970
Number of overnight deposits (thousands)	28,096.8	29,741.7	30,021.0	29,639.9	28,960.7
of which:					
Number of internet/PC-linked overnight deposits (thousands)	25,724.4	27,331.0	27,775.0	27,564.1	27,119.0
Number of transferable overnight deposits (thousands)	22,411.1	23,543.7	23,557.3	23,634.2	23,789.6
of which:					
Number of internet/PC-linked transferable overnight deposits (thousands)	20,571.0	21,814.4	22,059.3	22,400.4	22,720.6
Value of overnight deposits	459,584	459,863	495,066	565,243	656,269
of which:					
Value of transferable deposits	424,373	426,831	463,093	532,491	620,359
Number of payment accounts (thousands)	22,689.3	23,929.8	23,989.0	23,634.2	23,789.6
Number of e-money accounts (thousands)	18.8	14.2	13.1	44.1	49.1
Outstanding value on e-money storages issued	0	0	0	0	0
<b>Credit institutions irrespective of their legal incorporation</b>					
<b>Credit institutions legally incorporated in the reporting country</b>					
Number of institutions	44	42	43	42	40
Number of offices	1,616	1,489	1,260	943	912
Value of overnight deposits	457,241	457,517	492,541	562,361	652,923
<b>Branches of euro area-based credit institutions</b>					
Number of institutions	28	33	37	38	41
Number of offices	28	32	38	39	44
Value of overnight deposits	1,195	1,196	1,287	1,469	1,706
<b>Branches of EEA-based credit institutions outside the euro area</b>					
Number of institutions	17	15	11	3	3
Number of offices	17	17	12	3	3
Value of overnight deposits	551	552	594	678	787
<b>Branches of non-EEA-based credit institutions</b>					
Number of institutions	3	3	3	4	2
Number of offices	11	11	12	12	11
Value of overnight deposits	597	598	644	735	853
<b>Electronic money institutions</b>					
Number of institutions	2	2	2	2	2
Number of payment accounts (thousands)	0.0	0.4	1.0	18.8	74.7
Number of e-money accounts (thousands)	2.8	7.4	11.3	5.8	12.6
Outstanding value on e-money storages issued	31	107	121	135	147
<b>Other payment service providers</b>					
Number of institutions	39	37	34	31	29
Number of offices	440	400	400	400	400
Number of overnight deposits (thousands)	0.0	0.0	0.0	0.0	0.0
Value of overnight deposits	0	0	0	0	0
Number of payment accounts (thousands)	0.0	0.0	0.0	0.0	0.0
Number of e-money accounts (thousands)	-	-	-	-	-
Outstanding value on e-money storages issued	-	-	-	-	-

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Netherlands

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

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

	2017	2018	2019	2020	2021
<i>Memorandum items:</i>					
<b>Number of payment institutions operating in the country on a cross-border basis</b>	399	404	409	409	409
<i>of which:</i>					
Institutions providing services through an established branch	14	14	14	14	14
Institutions providing services through an agent	0	0	0	0	0
Institutions providing services neither establishing a branch nor through an agent	385	390	395	395	395

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



# EUROPEAN CENTRAL BANK

## EUROSYSTEM

### Netherlands

#### 6. Payment card functions and accepting devices

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

	2017	2018	2019	2020	2021
<b>Cards issued by resident PSPs</b>					
Cards with a cash function	31,211	31,673	33,422	34,592	36,270
Cards with a payment function*	32,333	33,001	34,392	36,208	38,028
of which:					
Cards with a debit function	18,281	18,554	20,106	21,492	22,504
Cards with a delayed debit function	2,750	2,883	2,992	4,146	4,437
Cards with a credit function	379	348	329	493	438
Cards with a debit and/or delayed debit function	6,126	-	-	-	-
Cards with a credit and/or delayed debit function	3,240	3,277	3,252	1,458	1,404
Cards with an e-money function	24	18	15	46	49
Cards on which e-money can be stored directly	15	11	8	11	9
Cards which give access to e-money stored on e-money accounts	10	7	8	35	40
Cards with an e-money function					
of which:					
Cards with an e-money function which have been loaded at least once	15	11	10	36	40
Total number of cards (irrespective of the number of functions on the card)	32,357	33,019	34,407	36,254	38,078
of which:					
Cards with a combined debit, cash and e-money function	5,676	5,904	5,593	6,614	7,214
<b>Terminals provided by resident PSPs</b>					
ATMs	6,389	5,939	4,986	2,421	836
Located in the reporting country	6,389	5,939	4,986	2,421	836
Located abroad	-	-	-	-	-
ATMs					
of which:					
ATMs with a cash withdrawal function	6,389	5,939	4,986	2,421	836
Located in the reporting country	6,389	5,939	4,986	2,421	836
Located abroad	-	-	-	-	-
ATMs with a credit transfer function	-	-	-	-	-
Located in the reporting country	-	-	-	-	-
Located abroad	-	-	-	-	-
POS terminals	511,619	527,023	494,826	449,507	464,898
Located in the reporting country	496,532	511,775	479,206	433,774	448,680
Located abroad	15,087	15,248	15,620	15,733	16,218
POS terminals					
of which:					
EFTPOS terminals	496,532	511,775	479,206	433,774	448,680
Located in the reporting country	496,532	511,775	479,206	433,774	448,680
Located abroad	-	-	-	-	-
E-money card POS terminals	-	-	-	-	-
Located in the reporting country	-	-	-	-	-
Located abroad	-	-	-	-	-
E-money card terminals	0	0	0	0	0
Located in the reporting country	0	0	0	0	0
Located abroad	-	-	-	-	-
E-money card terminals					
of which:					
E-money card loading/unloading terminals	0	0	0	0	0
Located in the reporting country	0	0	0	0	0
Located abroad	-	-	-	-	-
E-money card accepting terminals	0	0	0	0	0
Located in the reporting country	0	0	0	0	0
Located abroad	-	-	-	-	-

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

\*Except cards with an e-money function only.



# EUROPEAN CENTRAL BANK

## EUROSYSTEM

### Netherlands

#### 7a. Payments per type of payment service involving non-MFIs - page 1

(number of payments sent, unless otherwise stated; millions; total for the period)

	2017	2018	2019	2020	2021
<b>Payments per type of payment service</b>					
<b>Total payments involving non-MFIs</b>	7,800.2	8,707.0	9,420.5	9,190.4	9,723.4
Domestic	7,419.5	8,258.1	8,891.7	8,711.5	9,090.3
Cross-border	380.7	448.9	528.8	478.9	633.1
<b>Credit transfers</b>	2,303.2	2,567.9	2,842.6	2,916.4	3,321.0
Domestic	2,214.3	2,464.7	2,730.9	2,805.2	3,186.5
Cross-border	88.9	103.2	111.7	111.2	134.5
Credit transfers					
Initiated in paper-based form	35.5	31.6	28.3	27.4	25.3
Initiated electronically	2,267.8	2,536.3	2,814.3	2,889.0	3,295.7
Initiated in a file/batch	662.0	686.9	709.0	717.1	741.6
Initiated on a single payment basis	1,605.8	1,849.5	2,105.3	2,171.9	2,554.2
of which (memorandum item):					
Online banking based e-payments	332.8	444.4	572.9	658.6	994.7
Credit transfers					
of which:					
Non-SEPA credit transfers	9.3	9.3	8.7	8.4	8.1
<b>Direct debits</b>	1,211.0	1,406.2	1,472.3	1,517.4	1,613.9
Domestic	1,180.5	1,365.6	1,413.4	1,424.5	1,471.7
Cross-border	30.5	40.6	58.9	92.9	142.1
Direct debits					
Initiated in a file/batch	1,205.3	1,400.7	1,467.0	1,510.9	1,607.2
Initiated on a single payment basis	5.6	5.5	5.4	6.5	6.6
Direct debits					
of which:					
Non-SEPA direct debits	0.0	0.0	0.0	0.0	0.0
<b>Card payments with cards issued by resident PSPs*</b>	4,285.2	4,732.0	5,104.6	4,754.3	4,787.0
Domestic card payments	4,024.0	4,427.0	4,746.4	4,479.6	4,430.6
Cross-border card payments	261.2	305.0	358.1	274.7	356.4
Card payments with cards issued by resident PSPs*					
Payments with cards with a debit function	4,105.3	4,528.6	4,879.9	4,548.8	4,566.0
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	179.9	203.4	224.6	205.4	221.0
Card payments with cards issued by resident PSPs*					
Payments initiated at physical EFTPOS	4,214.5	4,650.0	5,021.2	4,668.3	4,680.4
Payments initiated remotely	70.7	82.0	83.4	86.0	106.6
<b>E-money payments with e-money issued by resident PSPs</b>	0.4	0.6	0.6	2.1	1.3
Domestic	0.4	0.6	0.6	2.1	1.3
Cross-border	0.0	0.0	0.0	0.0	0.0
E-money payments with e-money issued by resident PSPs					
With cards on which e-money can be stored directly	0.0	0.0	0.0	0.0	0.0
With e-money accounts	0.4	0.6	0.6	2.1	1.3
of which:					
Accessed through a card	0.4	0.6	0.6	2.1	1.3
<b>Cheques</b>	0.1	.	0.1	0.0	0.0
Domestic	0.0	0.0	0.0	0.0	0.0
Cross-border	0.1	.	0.1	0.0	0.0
<b>Other payment services</b>	0.3	.	.	.	.
Domestic	0.3	.	.	.	.
Cross-border	0.0	0.0	0.0	0.0	0.0

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

\*Except cards with an e-money function only.



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Netherlands

### 7a. Payments per type of payment service involving non-MFIs - page 2

(number of payments sent, unless otherwise stated; millions; total for the period)

	2017	2018	2019	2020	2021
<b>Total cross-border payments received (excluding card payments)</b>	117.8	139.5	160.9	183.3	215.9
Cross-border credit transfers received	64.2	74.4	82.5	87.2	109.4
Cross-border direct debits received	53.5	65.0	78.5	96.1	106.5
Cross-border e-money payments with e-money issued by resident PSPs received	-	-	-	-	-
Cross-border cheques received	0.0	0.0	0.0	0.0	0.0
Other cross-border payment services received	-	-	-	-	-
<i>Memorandum items:</i>					
Credits to the accounts by simple book entry	20.5	27.0	33.8	10.7	23.6
Debits from the accounts by simple book entry	225.3	256.8	305.3	372.7	389.5
Money remittances	2.4	2.5	2.4	0.2	2.2
Domestic	0.2	0.2	0.1	0.1	0.1
Cross-border	2.2	2.3	2.3	0.2	2.1
Transactions via telecommunication, digital or IT device	-	-	-	-	-
Other services (not included in the Payment Services Directive)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Cross-border money remittances received	0.3	0.3	0.3	0.2	0.2
Cross-border transactions via telecommunication, digital or IT device received	-	-	-	-	-

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





EUROPEAN CENTRAL BANK

EUROSYSTEM

## Netherlands

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

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

	2017	2018	2019	2020	2021
<b>a) At terminals provided by resident PSPs with cards issued by resident PSPs</b>	4,165.8	4,376.4	4,534.6	4,171.1	3,969.0
At terminals located in the reporting country	4,165.7	4,376.2	4,534.2	4,170.7	3,968.6
At terminals located abroad	0.2	0.2	0.4	0.4	0.5
At terminals provided by resident PSPs with cards issued by resident PSPs of which:					
ATM cash withdrawals (except e-money transactions)	282.4	260.3	229.5	103.8	23.2
At terminals located in the reporting country	282.4	260.3	229.5	103.8	23.2
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
ATM cash deposits (except e-money transactions)	16.1	15.7	15.1	11.6	6.8
At terminals located in the reporting country	16.1	15.7	15.1	11.6	6.8
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
POS transactions (except e-money transactions)	3,867.3	4,100.4	4,290.1	4,055.8	3,939.1
At terminals located in the reporting country	3,867.1	4,100.2	4,289.6	4,055.3	3,938.6
At terminals located abroad	0.2	0.2	0.4	0.4	0.5
E-money card-loading/unloading transactions	0.0	0.0	0.0	0.0	0.0
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
E-money payments with cards with an e-money function	0.0	0.0	0.0	0.0	0.0
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
<b>b) At terminals provided by resident PSPs with cards issued by non-resident PSPs</b>	122.5	138.5	152.3	134.8	134.5
At terminals located in the reporting country	100.7	122.7	134.6	116.5	105.5
At terminals located abroad	21.8	15.8	17.6	18.3	29.0
At terminals provided by resident PSPs with cards issued by non-resident PSPs of which:					
ATM cash withdrawals (except e-money transactions)	14.5	11.5	10.6	4.7	1.1
At terminals located in the reporting country	14.5	11.5	10.6	4.7	1.1
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
ATM cash deposits (except e-money transactions)	0.0	0.0	0.0	0.0	0.0
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
POS transactions (except e-money transactions)	108.0	127.0	141.7	130.0	133.4
At terminals located in the reporting country	86.2	111.2	124.0	111.8	104.4
At terminals located abroad	21.8	15.8	17.6	18.3	29.0
E-money card-loading/unloading transactions	0.0	0.0	0.0	0.0	0.0
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
E-money payments with cards with an e-money function	0.0	0.0	0.0	0.0	0.0
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
<b>c) At terminals provided by non-resident PSPs with cards issued by resident PSPs</b>	308.5	563.5	813.6	561.5	768.1
At terminals located in the reporting country	99.8	136.3	170.4	122.8	163.6
At terminals located abroad	208.7	427.3	643.2	438.6	604.6
At terminals provided by non-resident PSPs with cards issued by resident PSPs of which:					
ATM cash withdrawals (except e-money transactions)	25.4	46.0	90.1	37.5	43.7
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	25.4	46.0	90.1	37.5	43.7
ATM cash deposits (except e-money transactions)	0.0	0.0	0.0	0.0	0.0
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
POS transactions (except e-money transactions)	283.1	517.5	723.5	524.0	724.4
At terminals located in the reporting country	99.8	136.3	170.4	122.8	163.6
At terminals located abroad	183.3	381.3	553.1	401.2	560.9
E-money card-loading/unloading transactions	0.0	0.0	0.0	0.0	0.0
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
E-money payments with cards with an e-money function	0.0	0.0	0.0	0.0	0.0
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
<i>Memorandum items:</i>					
Cash advances at POS terminals	-	-	-	-	-
OTC cash withdrawals	0.3	-	0.3	0.2	0.1
OTC cash deposits	19.8	19.7	18.8	13.9	7.7

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



# EUROPEAN CENTRAL BANK

## EUROSYSTEM

### Netherlands

#### 8a. Payments per type of payment service involving non-MFIs - page 1

(value of payments sent, unless otherwise stated; EUR billions; total for the period)

	2017	2018	2019	2020	2021
<b>Payments per type of payment service</b>					
<b>Total payments involving non-MFIs</b>	23,846.8	19,500.9	19,830.5	21,755.2	36,115.6
Domestic	19,311.5	14,465.7	14,171.5	15,437.4	29,883.7
Cross-border	4,535.4	5,035.2	5,659.0	6,317.7	6,231.9
<b>Credit transfers</b>	23,476.4	19,090.2	19,405.7	21,357.1	35,694.6
Domestic	18,974.3	14,088.3	13,785.4	15,073.6	29,503.8
Cross-border	4,502.1	5,001.9	5,620.3	6,283.5	6,190.8
Credit transfers					
Initiated in paper-based form	280.8	59.3	56.1	49.8	37.2
Initiated electronically	23,195.6	19,031.0	19,349.6	21,307.3	35,657.4
Initiated in a file/batch	2,028.9	2,200.8	2,342.6	2,512.4	2,610.6
Initiated on a single payment basis	21,166.7	16,830.2	17,007.0	18,794.9	33,046.8
of which (memorandum item):					
Online banking based e-payments	30.7	38.2	46.9	61.7	86.0
Credit transfers					
of which:					
Non-SEPA credit transfers	19,259.9	14,496.6	14,554.5	15,931.8	29,728.2
<b>Direct debits</b>	235.6	267.1	275.9	264.2	285.1
Domestic	219.0	251.7	256.6	243.9	258.8
Cross-border	16.6	15.4	19.3	20.3	26.3
Direct debits					
Initiated in a file/batch	232.6	264.0	272.7	260.5	281.2
Initiated on a single payment basis	3.0	3.1	3.2	3.7	3.8
Direct debits					
of which:					
Non-SEPA direct debits	1.3	0.7	0.4	1.3	0.9
<b>Card payments with cards issued by resident PSPs*</b>	134.0	142.9	148.3	133.7	135.9
Domestic card payments	118.2	125.7	129.4	119.9	121.2
Cross-border card payments	15.8	17.2	18.9	13.8	14.8
Card payments with cards issued by resident PSPs*					
Payments with cards with a debit function	118.3	125.9	130.0	118.8	122.2
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	15.7	17.0	18.4	14.9	13.7
Card payments with cards issued by resident PSPs*					
Payments initiated at physical EFTPOS	128.7	136.8	141.9	128.5	129.3
Payments initiated remotely	5.4	6.0	6.4	5.2	6.6
<b>E-money payments with e-money issued by resident PSPs</b>	0.0	0.0	0.0	.	.
Domestic	0.0	0.0	0.0	.	.
Cross-border	0.0	0.0	0.0	0.0	0.0
E-money payments with e-money issued by resident PSPs					
With cards on which e-money can be stored directly	0.0	0.0	0.0	0.0	0.0
With e-money accounts	0.0	0.0	0.0	.	.
of which:					
Accessed through a card	0.0	0.0	0.0	0.0	0.0
<b>Cheques</b>	0.8	0.7	0.6	0.1	0.0
Domestic	0.0	0.0	0.0	0.0	0.0
Cross-border	0.8	0.7	0.6	0.1	0.0
<b>Other payment services</b>	0.0	0.0	0.0	0.0	0.0
Domestic	0.0	0.0	0.0	0.0	0.0
Cross-border	0.0	0.0	0.0	0.0	0.0

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

\*Except cards with an e-money function only.



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Netherlands

### 8a. Payments per type of payment service involving non-MFIs - page 2

(value of payments sent, unless otherwise stated; EUR billions; total for the period)

	2017	2018	2019	2020	2021
<b>Total cross-border payments received (excluding card payments)</b>	4,766.4	5,483.9	5,750.6	5,769.3	5,503.9
Cross-border credit transfers received	4,753.7	5,469.7	5,733.5	5,753.2	5,485.7
Cross-border direct debits received	12.6	14.2	17.1	16.0	18.1
Cross-border e-money payments with e-money issued by resident PSPs received	-	-	-	-	-
Cross-border cheques received	0.0	0.0	0.0	0.0	0.0
Other cross-border payment services received	-	-	-	-	-
<i>Memorandum items:</i>					
Credits to the accounts by simple book entry	134.2	148.0	144.1	316.8	669.7
Debits from the accounts by simple book entry	146.3	163.9	161.0	328.4	629.7
Money remittances	0.7	0.7	0.7	0.7	0.7
Domestic	0.1	0.0	0.0	0.0	0.0
Cross-border	0.6	0.6	0.6	0.7	0.7
Transactions via telecommunication, digital or IT device	-	-	-	-	-
Other services (not included in the Payment Services Directive)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Cross-border money remittances received	0.1	0.1	0.1	0.1	0.1
Cross-border transactions via telecommunication, digital or IT device received	-	-	-	-	-

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Netherlands

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

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

	2017	2018	2019	2020	2021
<b>a) At terminals provided by resident PSPs with cards issued by resident PSPs</b>	181.8	181.7	179.9	168.5	153.0
At terminals located in the reporting country	181.8	181.6	179.9	168.5	153.0
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
At terminals provided by resident PSPs with cards issued by resident PSPs of which:					
ATM cash withdrawals (except e-money transactions)	41.1	39.7	36.9	30.2	20.6
At terminals located in the reporting country	41.1	39.7	36.9	30.2	20.6
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
ATM cash deposits (except e-money transactions)	15.3	14.8	14.2	12.5	10.8
At terminals located in the reporting country	15.3	14.8	14.2	12.5	10.8
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
POS transactions (except e-money transactions)	125.4	127.1	128.7	125.8	121.6
At terminals located in the reporting country	125.4	127.1	128.7	125.8	121.6
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
E-money card-loading/unloading transactions	0.0	0.0	0.0	0.0	0.0
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
E-money payments with cards with an e-money function	0.0	0.0	0.0	0.0	0.0
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
<b>b) At terminals provided by resident PSPs with cards issued by non-resident PSPs</b>	4.9	5.6	5.6	4.9	4.4
At terminals located in the reporting country	4.5	5.2	5.3	4.6	4.0
At terminals located abroad	0.3	0.3	0.3	0.3	0.4
At terminals provided by resident PSPs with cards issued by non-resident PSPs of which:					
ATM cash withdrawals (except e-money transactions)	1.9	1.5	1.4	1.1	0.7
At terminals located in the reporting country	1.9	1.5	1.4	1.1	0.7
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
ATM cash deposits (except e-money transactions)	0.0	0.0	0.0	0.0	0.0
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
POS transactions (except e-money transactions)	2.9	4.1	4.3	3.8	3.7
At terminals located in the reporting country	2.6	3.7	3.9	3.5	3.3
At terminals located abroad	0.3	0.3	0.3	0.3	0.4
E-money card-loading/unloading transactions	0.0	0.0	0.0	0.0	0.0
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
E-money payments with cards with an e-money function	0.0	0.0	0.0	0.0	0.0
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
<b>c) At terminals provided by non-resident PSPs with cards issued by resident PSPs</b>	22.0	44.0	85.8	72.0	59.1
At terminals located in the reporting country	4.4	5.5	6.3	5.5	8.3
At terminals located abroad	17.7	38.5	79.6	66.5	50.7
At terminals provided by non-resident PSPs with cards issued by resident PSPs of which:					
ATM cash withdrawals (except e-money transactions)	5.0	9.0	14.5	11.7	6.8
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	5.0	9.0	14.5	11.7	6.8
ATM cash deposits (except e-money transactions)	0.0	0.0	0.0	0.0	0.0
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
POS transactions (except e-money transactions)	17.0	35.1	71.3	60.3	52.3
At terminals located in the reporting country	4.4	5.5	6.3	5.5	8.3
At terminals located abroad	12.6	29.5	65.1	54.8	44.0
E-money card-loading/unloading transactions	0.0	0.0	0.0	0.0	0.0
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
E-money payments with cards with an e-money function	0.0	0.0	0.0	0.0	0.0
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
<b>Memorandum items:</b>					
Cash advances at POS terminals	-	-	-	-	-
OTC cash withdrawals	1.1	.	0.8	.	.
OTC cash deposits	37.7	39.0	33.6	22.2	12.6

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Netherlands

### 9. Participation in selected payment systems

(original units; end of period)

	2017	2018	2019	2020	2021
<b>TARGET COMPONENT: TARGET2-NL</b>					
Number of participants	100	97	67	63	62
<i>of which:</i>					
Direct participants	60	60	55	53	51
<i>of which:</i>					
Credit institutions	51	50	45	43	44
Central bank	1	1	1	1	1
Other direct participants	8	9	9	9	6
<i>of which:</i>					
Public administration	2	2	3	3	2
Clearing and settlement organisations	6	7	6	6	4
Other financial institutions	0	0	0	0	0
Others	-	-	-	-	-
Indirect participants	40	37	12	10	11
<b>RETAIL SYSTEM: equensWorldline</b>					
Number of participants	25	25	25	31	38
<i>of which:</i>					
Direct participants	25	25	25	31	38
<i>of which:</i>					
Credit institutions	24	24	24	30	37
Central bank	1	1	1	1	1
Other direct participants	-	-	-	-	-
<i>of which:</i>					
Public administration	-	-	-	-	-
Clearing and settlement organisations	-	-	-	-	-
Other financial institutions	-	-	-	-	-
Others	-	-	-	-	-
Indirect participants	0	0	0	0	0

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Netherlands

### 10. Payments processed by selected payment systems

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Netherlands

### 11. Payments processed by selected payment systems

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

	2017	2018	2019	2020	2021
<b>TARGET COMPONENT: TARGET2-NL</b>					
Credit transfers and direct debits	68,758.2	69,870.1	45,852.5	43,985.9	44,237.2
<i>of which:</i>					
Credit transfers and direct debits within the same TARGET component	50,721.2	51,252.5	32,215.0	33,176.2	33,481.6
Credit transfers and direct debits to another TARGET component	18,037.0	18,617.6	13,637.5	10,809.7	10,755.7
<i>of which:</i>					
Credit transfers and direct debits to a euro area TARGET component	-	-	-	-	-
Credit transfers and direct debits to a non-euro area TARGET component	-	-	-	-	-
Concentration ratio in terms of value (percentages)	84.6	88.9	75.1	80.0	85.1
<b>RETAIL SYSTEM: equensWorldline</b>					
<b>Total transactions</b>	2,078.0	2,214.8	2,153.9	1,965.1	1,900.7
Domestic	1,916.6	2,037.7	1,964.4	1,763.8	1,900.7
Cross-border	161.4	177.1	189.6	201.2	0.0
Credit transfers	1,831.6	1,955.3	1,888.7	1,830.2	1,973.5
Domestic	1,681.7	1,791.9	1,713.7	1,644.5	1,772.1
Cross-border	149.9	163.4	175.0	185.6	201.4
Credit transfers					
Initiated in a paper-based form	0.0	0.0	0.0	0.0	0.0
Initiated electronically	1,831.6	1,955.3	1,888.7	1,830.2	1,973.5
Direct debits	246.4	259.5	265.2	134.7	128.6
Domestic	234.9	245.8	250.6	119.3	128.6
Cross-border	11.5	13.7	14.6	15.3	0.0
Card payments (except e-money transactions)	0.0	0.0	0.0	0.0	0.0
Domestic	0.0	0.0	0.0	0.0	0.0
Cross-border	-	-	-	-	-
ATM transactions (except e-money transactions)	0.0	0.0	0.0	0.0	0.0
Domestic	0.0	0.0	0.0	0.0	0.0
Cross-border	-	-	-	-	-
E-money payment transactions	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Cheques	0.0	0.0	0.0	0.0	0.0
Domestic	0.0	0.0	0.0	0.0	0.0
Cross-border	-	-	-	-	-
Other payment services	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Concentration ratio in terms of value (percentages)	95.0	94.1	93.1	93.1	82.9

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

# General notes: Austria

Source for Table 1: Eurostat.

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

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

### Currency in circulation outside MFIs

Since the introduction of the euro banknotes and coins on 1 January 2002 these figures have been provided solely at an aggregated euro area level.

### Value of overnight deposits held at MFIs

Overnight deposits held at MFIs (excluding the ECB). 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 as used in the ECB concept of narrow money supply (M1).

### Narrow money supply (M1)

Since the introduction of the euro banknotes and coins on 1 January 2002 these figures have been provided solely at an aggregated euro area level.

### Outstanding value on e-money storages issued by MFIs

Covers MFIs without derogations under Article 9(1) of Regulation ECB/2013/33 concerning the balance sheet of the monetary financial institutions sector (where applicable) up to 2013.

## Table 4: Banknotes and coins

Refer to Table 3 in the “Euro area aggregate data” section.



## Table 6: Payment card functions and accepting devices

### **Cards with a debit and/or delayed debit function**

Not reported, as this item should only be reported if the data cannot be broken down into the first three categories.

Cards with a credit and/or delayed debit function Not reported, as this item should only be reported if the data cannot be broken down into the first three categories.

### **Cards with an e-money function at which e-money can be stored directly**

The closure of the only e-money system at which e-money can be stored directly on the card in 2017 led to a drop to zero in the number of cards with an e-money function at which e-money can be stored directly.

### **ATMs**

Data for ATMs with a credit transfer function are available from 2014. Because the total for all ATMs includes ATMs with a credit transfer function, it increased in 2014.

### **E-money card terminals and e-money card accepting terminals**

Since Austrian acquirer cannot distinguish between a card which appears to be a credit- or delayed debit-card or a prepaid card, it was decided to make an estimate of terminals which accept cards which give access to e-money stored on e-money accounts dating back to 2014. Prior to that an estimation is not possible; the figures for E-money card terminals and E-money card accepting terminals before 2014 represent only terminals, which accepted cards on which e-money can be stored directly (we will make an amendment in the General notes).

The closure of the only e-money system at which e-money can be stored directly on the card in 2017 led to a drop to zero in the number of e-money card loading and unloading terminals.

## Tables 7 and 8: Payment and terminal transactions involving non-MFIs [up to and including 2013]

### Transactions at terminals located in the country with cards issued in the country (value/number)

2000-05: Did not include the component "POS transactions".

### Transactions at terminals in the country with cards issued outside the country (value/number)

2000-13: data were not available.

2020: Due to the Covid-pandemic and the resulting travel restrictions, transactions at terminals in the country with cards issued outside the country decreased.

### Transactions at terminals outside the country with cards issued in the country (value/number)

2000-13: data were not available.

2020: Due to the Covid-pandemic and the resulting travel restrictions, transactions at terminals outside the country with cards issued in the country decreased.

## Tables 7a and 8a: Payments per type of payment service involving non-MFIs [as of 2014]

### Credit transfers

From 2000-13 the data included interbank transactions. Additionally, values were in many cases grossed up by the external data source (data up to 2013). There is therefore a sudden decline in 2014 in terms of the value of transactions. Volumes of credit transfers up to 2013 are underestimated.

### Direct debits

From 2000-13 the data included interbank transactions. Additionally, values were in many cases grossed up by the external data source (data up to 2013). There is therefore a sudden decline in 2014 in terms of the volume and value of transactions

## **Cheques**

From 2000-13 the data included interbank transactions. Values were in many cases grossed up by the external data source (data up to 2013). There is therefore a sudden decline in 2014 in terms of the volume and value of transactions.

## **E-money payments with e-money issued by resident PSPs**

There was a sudden decline in 2014 in terms of the volume of transactions because one reporting institution changed its method of counting the number of transactions. In 2017 the closure of the at that time exclusive system where e-money can be stored directly on the card led to a decline in value and number of transactions in 2017 and a drop to zero from 2018 on in this category.

## **E-money payments with cards with an e-money function at terminals provided by resident PSPs with cards issued by non-resident PSPs**

Since Austrian acquirer cannot distinguish between a card which appears to be a credit- or delayed debit-card or a prepaid card, they cannot provide data on this item.

## **Memo item: Credits to the accounts by simple book entry**

Data are not available.

## **Memo item: Debits from the accounts by simple book entry**

Data are not available.

## **Memo item: Other services (not included in the Payment Services Directive)**

Not applicable for Austria.

## **Memo item: Money remittances**

Up from 2019 money remittances which were initiated electronically (via a payment-card) have been included.

### **Transactions via telecommunication, digital or IT device**

There was a sudden rise in transactions via telecommunication, digital or IT device in 2016 because new payment service providers entered the market.

### **Tables 7b and 8b: Payments per type of terminal involving non-MFIs [as of 2014]**

#### **a) At terminals provided by resident PSPs with cards issued by resident PSPs**

Data for these items became only available with the implementation of the new requirements set by Regulation ECB/2013/43 on payments statistics.

#### **b) At terminals provided by resident PSPs with cards issued by non-resident PSPs**

Data for these items became only available with the implementation of the new requirements set by Regulation ECB/2013/43 on payments statistics.

#### **c) At terminals provided by non-resident PSPs with cards issued by resident PSPs: e-money payments with cards with an e-money function**

Data for these transactions are not available because the acquirers do not know whether a card issued by a non-resident PSP is an e-money card or not.

#### **Memo item: OTC cash withdrawals**

Data are not available.

#### **Memo item: OTC cash deposits**

Data are not available.

### **Tables 10 and 11: Payments processed by selected payment systems**

#### **TARGET2 component**

HOAM.AT

## **Retail system**

STEP.AT was launched by the Oesterreichische Nationalbank on 2 July 2007 as a clearing platform for regional interbank payments. It provides processing procedures for payment orders using the new generation of SEPA formats as well as EDIFACT formats. The gradual replacement of STEP.AT was completed in November 2013.

## **Clearing Service**

The Clearing Service (CS) was launched for domestic retail payments in 2012 and for cross-border retail payments at the end of 2013.

## **Explanatory note: Transitional provisions relating to data in Tables 7a, 7b, 8a and 8b – data for the reference period 2014**

As the requirements specified in Regulation ECB/2013/43 on payments statistics are of annual frequency, the Oesterreichische Nationalbank ensured that for 2014 a single figure was provided for each data series, reported with reference to the whole year and aggregating the first and second halves. Where data for the first half of 2014 were not available, the Oesterreichische Nationalbank was able to provide estimates.

In this respect the Oesterreichische Nationalbank decided to ask reporting agents to report data on direct debits, credit transfers and cheques for the whole year 2014. If actual data were not available, they were asked to estimate figures. For all other transactions, data was reported for the second half of 2014 and extrapolated for the full year. The approach taken was based on an unbiased linear estimate.



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Austria

### 1. Basic statistical data

	2017	2018	2019	2020	2021
Population (thousands, annual average)	8,795	8,838	8,878	8,917	8,952
GDP (EUR billions)	369	385	397	381	406
GDP per capita (EUR)	41,996	43,594	44,738	42,733	45,372
HICP (annual percentage changes)	2.2	2.1	1.5	1.4	2.8

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Austria

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

(EUR millions; end of period)

	2017	2018	2019	2020	2021
Currency in circulation outside MFIs	.	.	.	.	.
Value of overnight deposits held at MFIs	255,149	274,026	289,802	336,598	361,608
<i>of which:</i>					
Transferable deposits	160,817	172,430	181,253	212,100	236,540
Narrow money supply (M1)	.	.	.	.	.
<i>Memorandum items:</i>					
Overnight deposits in foreign currencies held at MFIs	11,721	8,390	8,054	11,839	12,504
Outstanding value on e-money storages issued by MFIs	48	47	47	50	51
<i>of which:</i>					
Hardware-based electronic money	0	0	0	0	0
Software-based electronic money	48	47	47	50	51

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Austria

### 3. Settlement media used by credit institutions

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

	2017	2018	2019	2020	2021
Overnight deposits held at the central bank	39,634	44,731	44,105	113,446	137,792
Overnight deposits held at other credit institutions (end of period)	57,585	60,801	57,876	63,542	65,032
<i>of which:</i>					
Transferable deposits at other MFIs (end of period)	23,756	24,066	22,144	23,189	22,841
<i>Memorandum items:</i>					
Non-intraday borrowing from the central bank	20,080	20,658	17,032	67,156	87,416
Intraday borrowing from the central bank (average for last reserve maintenance period)	93	21	0	0	0

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





EUROPEAN CENTRAL BANK

EUROSYSTEM

## Austria

### 5. Institutions offering payment services to non-MFIs - page 1

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

	2017	2018	2019	2020	2021
<b>Institutions offering payment services to non-MFIs (total)</b>					
Number of institutions	579	551	530	503	482
Number of offices	3,801	4,176	4,054	3,613	3,893
Number of overnight deposits (thousands)	16,780.8	17,141.3	17,367.9	17,729.3	18,431.6
of which:					
Number of internet/PC-linked overnight deposits (thousands)	10,001.5	10,614.5	11,178.8	11,773.1	12,276.2
Value of overnight deposits	248,420	274,015	289,567	335,363	360,543
Number of payment accounts (thousands)	.	.	13,968.5	13,975.9	14,352.2
Number of e-money accounts (thousands)	.	.	1,769.5	1,726.8	1,795.3
Outstanding value on e-money storages issued	48	47	47	50	51
<b>Central bank</b>					
Number of offices	4	2	2	2	2
Number of overnight deposits (thousands)	0.1	0.1	0.1	0.1	0.1
Value of overnight deposits	9,075	6,215	5,845	14,298	12,694
of which:					
Value of transferable deposits	9,075	6,215	5,845	14,298	12,694
<b>Credit institutions irrespective of their legal incorporation</b>					
Number of institutions	572	544	521	492	470
Number of offices	3,791	4,168	4,044	3,604	3,884
Number of overnight deposits (thousands)	16,780.6	17,141.1	17,367.8	17,729.2	18,431.4
of which:					
Number of internet/PC-linked overnight deposits (thousands)	10,001.5	10,614.5	11,178.8	11,773.1	12,276.2
Number of transferable overnight deposits (thousands)	10,782.7	10,939.3	11,017.4	10,891.5	10,984.8
of which:					
Number of internet/PC-linked transferable overnight deposits (thousands)	5,518.4	5,904.5	6,169.5	6,424.5	7,209.7
Value of overnight deposits	239,345	267,800	283,722	321,065	347,849
of which:					
Value of transferable deposits	151,742	166,215	175,408	197,802	223,846
Number of payment accounts (thousands)	12,985.4	13,211.1	.	.	.
Number of e-money accounts (thousands)	1,526.8	1,659.2	.	.	.
Outstanding value on e-money storages issued	48	47	47	50	51
<b>Credit institutions irrespective of their legal incorporation</b>					
<b>Credit institutions legally incorporated in the reporting country</b>					
Number of institutions	546	519	499	468	447
Number of offices	3,765	4,143	4,022	3,579	3,862
Value of overnight deposits	226,494	254,635	270,331	306,049	341,442
<b>Branches of euro area-based credit institutions</b>					
Number of institutions	22	21	19	21	21
Number of offices	22	21	19	21	20
Value of overnight deposits	11,808	11,908	12,269	13,106	3,705
<b>Branches of EEA-based credit institutions outside the euro area</b>					
Number of institutions	4	4	3	2	2
Number of offices	4	4	3	3	2
Value of overnight deposits	1,043	1,257	1,122	1,910	2,702
<b>Branches of non-EEA-based credit institutions</b>					
Number of institutions	0	0	0	1	0
Number of offices	-	-	-	1	-
Value of overnight deposits	-	0	0	0	0
<b>Electronic money institutions</b>					
Number of institutions	1	1	2	4	4
Number of payment accounts (thousands)	.	.	.	.	.
Number of e-money accounts (thousands)	.	.	.	.	.
Outstanding value on e-money storages issued	0	0	0	0	0
<b>Other payment service providers</b>					
Number of institutions	5	5	6	6	7
Number of offices	6	6	8	7	7
Number of overnight deposits (thousands)	0.0	0.0	0.0	0.0	0.0
Value of overnight deposits	0	0	0	0	0
Number of payment accounts (thousands)	0.0	0.0	0.0	0.0	0.0
Number of e-money accounts (thousands)	0.0	0.0	0.0	0.0	0.0
Outstanding value on e-money storages issued	0.0	0.0	0.0	0.0	0.0

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Austria

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

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

	2017	2018	2019	2020	2021
<i>Memorandum items:</i>					
<b>Number of payment institutions operating in the country on a cross-border basis</b>	406	418	494	484	313
<i>of which:</i>					
Institutions providing services through an established branch	4	6	8	8	6
Institutions providing services through an agent	10	29	36	32	21
Institutions providing services neither establishing a branch nor through an agent	392	383	450	444	286

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



# EUROPEAN CENTRAL BANK

## EUROSYSTEM

### Austria

#### 6. Payment card functions and accepting devices

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

	2017	2018	2019	2020	2021
<b>Cards issued by resident PSPs</b>					
Cards with a cash function	13,144	13,551	13,737	14,997	14,155
Cards with a payment function*	13,191	13,600	13,773	15,260	14,359
of which:					
Cards with a debit function	9,795	10,035	10,130	11,567	10,711
Cards with a delayed debit function	2,050	2,192	2,328	2,386	2,432
Cards with a credit function	1,346	1,374	1,316	1,308	1,216
Cards with a debit and/or delayed debit function	-	-	-	-	-
Cards with a credit and/or delayed debit function	-	-	-	-	-
Cards with an e-money function	1,527	1,659	1,705	1,727	1,795
Cards on which e-money can be stored directly	-	-	-	-	-
Cards which give access to e-money stored on e-money accounts	1,527	1,659	1,705	1,727	1,795
Cards with an e-money function					
of which:					
Cards with an e-money function which have been loaded at least once	1,526	1,658	1,705	1,727	1,795
Total number of cards (irrespective of the number of functions on the card)	14,720	15,261	15,480	16,950	16,156
of which:					
Cards with a combined debit, cash and e-money function	-	-	-	-	-
<b>Terminals provided by resident PSPs</b>					
ATMs	12,453	12,835	13,073	12,818	12,924
Located in the reporting country	12,453	12,835	13,073	12,818	12,924
Located abroad	-	-	-	-	-
ATMs					
of which:					
ATMs with a cash withdrawal function	8,726	8,773	8,987	9,069	9,165
Located in the reporting country	8,726	8,773	8,987	9,069	9,165
Located abroad	-	-	-	-	-
ATMs with a credit transfer function	6,038	7,075	7,187	6,743	6,705
Located in the reporting country	6,038	7,075	7,187	6,743	6,705
Located abroad	-	-	-	-	-
POS terminals	139,384	138,353	145,524	150,229	158,475
Located in the reporting country	127,621	124,679	130,241	133,296	138,761
Located abroad	11,763	13,674	15,283	16,933	19,714
POS terminals					
of which:					
EFTPOS terminals	138,799	137,809	144,997	149,721	157,973
Located in the reporting country	127,036	124,135	129,714	132,788	138,259
Located abroad	11,763	13,674	15,283	16,933	19,714
E-money card POS terminals	135,347	135,688	144,328	149,282	155,302
Located in the reporting country	123,628	122,052	129,079	132,374	136,784
Located abroad	11,719	13,636	15,249	16,908	18,518
E-money card terminals	144,073	144,461	153,315	158,351	164,467
Located in the reporting country	132,354	130,825	138,066	141,443	145,949
Located abroad	11,719	13,636	15,249	16,908	18,518
E-money card terminals					
of which:					
E-money card loading/unloading terminals	8,726	-	-	-	9,165
Located in the reporting country	8,726	-	-	-	9,165
Located abroad	0	-	-	-	-
E-money card accepting terminals	135,347	135,688	144,328	149,282	155,302
Located in the reporting country	123,628	122,052	129,079	132,374	136,784
Located abroad	11,719	13,636	15,249	16,908	18,518

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

\*Except cards with an e-money function only.



# EUROPEAN CENTRAL BANK

## EUROSYSTEM

### Austria

#### 7a. Payments per type of payment service involving non-MFIs - page 1

(number of payments sent, unless otherwise stated; millions; total for the period)

	2017	2018	2019	2020	2021
<b>Payments per type of payment service</b>					
<b>Total payments involving non-MFIs</b>	1,787.8	1,951.7	2,120.6	2,241.1	2,452.6
Domestic	1,566.1	1,694.6	1,831.6	1,952.3	2,116.6
Cross-border	221.7	257.1	289.0	288.8	336.0
<b>Credit transfers</b>	555.0	578.7	608.3	616.8	662.7
Domestic	511.0	529.1	553.5	554.7	591.3
Cross-border	44.0	49.6	54.8	62.1	71.3
Credit transfers					
Initiated in paper-based form	80.6	72.5	65.3	53.3	46.9
Initiated electronically	474.4	506.2	543.0	563.5	615.8
Initiated in a file/batch	227.5	239.7	255.3	253.3	263.3
Initiated on a single payment basis	246.9	266.5	287.7	310.2	352.5
of which (memorandum item):					
Online banking based e-payments	-	-	-	-	-
Credit transfers					
of which:					
Non-SEPA credit transfers	5.2	5.0	5.0	4.3	4.7
<b>Direct debits</b>	435.4	457.6	465.3	462.6	474.9
Domestic	432.3	452.8	460.3	456.9	467.0
Cross-border	3.0	4.8	5.0	5.6	7.9
Direct debits					
Initiated in a file/batch	409.1	431.0	439.2	434.9	452.5
Initiated on a single payment basis	26.2	26.6	26.1	27.6	22.4
Direct debits					
of which:					
Non-SEPA direct debits	3.4	3.8	3.8	3.5	1.4
<b>Card payments with cards issued by resident PSPs*</b>	746.3	863.9	989.3	1,104.3	1,262.3
Domestic card payments	616.3	708.8	813.6	936.5	1,054.5
Cross-border card payments	130.0	155.1	175.7	167.8	207.8
Card payments with cards issued by resident PSPs*					
Payments with cards with a debit function	575.7	660.9	762.1	885.6	1,029.1
Payments with cards with a delayed debit function	104.7	128.0	145.4	143.2	153.9
Payments with cards with a credit function	65.9	75.0	81.8	75.5	79.3
Payments with cards with a debit and/or delayed debit function	-	-	-	-	-
Payments with cards with a credit and/or delayed debit function	-	-	-	-	-
Card payments with cards issued by resident PSPs*					
Payments initiated at physical EFTPOS	648.4	744.4	853.9	943.2	1,066.2
Payments initiated remotely	97.9	119.5	135.4	161.1	196.1
<b>E-money payments with e-money issued by resident PSPs</b>	6.5	4.4	4.7	4.7	3.9
Domestic	3.5	1.1	1.2	-	-
Cross-border	3.0	3.3	3.5	3.7	-
E-money payments with e-money issued by resident PSPs					
With cards on which e-money can be stored directly	-	-	-	-	-
With e-money accounts	4.1	4.4	4.7	4.7	3.9
of which:					
Accessed through a card	4.1	4.4	4.7	4.7	3.9
<b>Cheques</b>	0.8	0.7	0.5	0.3	0.2
Domestic	0.8	0.6	0.5	0.3	0.2
Cross-border	0.1	0.1	0.0	0.0	0.0
<b>Other payment services</b>	43.8	46.5	52.5	52.4	48.6
Domestic	2.2	2.3	2.6	2.9	2.9
Cross-border	41.6	44.2	49.9	49.5	45.6

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

\*Except cards with an e-money function only.



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Austria

### 7a. Payments per type of payment service involving non-MFIs - page 2

(number of payments sent, unless otherwise stated; millions; total for the period)

	2017	2018	2019	2020	2021
<b>Total cross-border payments received (excluding card payments)</b>	129.8	153.4	182.9	193.7	218.5
Cross-border credit transfers received	35.7	41.8	49.7	52.0	57.0
Cross-border direct debits received	59.4	76.2	94.5	112.7	141.9
Cross-border e-money payments with e-money issued by resident PSPs received	-	-	-	-	-
Cross-border cheques received	0.2	0.2	0.2	0.1	0.1
Other cross-border payment services received	34.4	35.3	38.6	28.9	19.5
<i>Memorandum items:</i>					
Credits to the accounts by simple book entry	-	-	-	-	-
Debits from the accounts by simple book entry	-	-	-	-	-
Money remittances	0.3	.	12.2	.	25.6
Domestic	.	.	0.2	.	.
Cross-border	.	.	.	.	.
Transactions via telecommunication, digital or IT device	37.4	37.0	40.3	31.7	.
Other services (not included in the Payment Services Directive)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Cross-border money remittances received	0.0	.	.	.	.
Cross-border transactions via telecommunication, digital or IT device received	.	35.3	38.5	28.9	19.5

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



# EUROPEAN CENTRAL BANK

## EUROSYSTEM

### Austria

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

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

	2017	2018	2019	2020	2021
<b>a) At terminals provided by resident PSPs with cards issued by resident PSPs</b>	779.4	846.2	924.3	974.1	1,045.9
At terminals located in the reporting country	777.4	843.7	921.2	970.2	1,041.2
At terminals located abroad	1.9	2.5	3.1	3.9	4.7
At terminals provided by resident PSPs with cards issued by resident PSPs of which:					
ATM cash withdrawals (except e-money transactions)	289.5	286.8	279.9	221.0	205.0
At terminals located in the reporting country	289.5	286.8	279.9	221.0	205.0
At terminals located abroad	-	-	-	-	-
ATM cash deposits (except e-money transactions)	17.1	19.0	20.9	19.6	20.4
At terminals located in the reporting country	17.1	19.0	20.9	19.6	.
At terminals located abroad	-	-	-	-	-
POS transactions (except e-money transactions)	467.1	536.7	619.3	728.6	816.0
At terminals located in the reporting country	466.8	536.2	618.7	728.0	815.2
At terminals located abroad	0.4	0.5	0.7	0.6	0.8
E-money card-loading/unloading transactions	2.3	2.5	2.6	2.9	2.0
At terminals located in the reporting country	1.7	1.7	.	.	.
At terminals located abroad	0.6	0.8	.	.	.
E-money payments with cards with an e-money function	.	.	.	.	.
At terminals located in the reporting country	.	-	-	-	-
At terminals located abroad	.	.	.	.	.
<b>b) At terminals provided by resident PSPs with cards issued by non-resident PSPs</b>	123.9	189.5	236.8	215.9	240.2
At terminals located in the reporting country	74.2	87.8	103.9	70.0	72.8
At terminals located abroad	49.6	101.7	133.0	145.9	167.5
At terminals provided by resident PSPs with cards issued by non-resident PSPs of which:					
ATM cash withdrawals (except e-money transactions)	10.1	10.4	10.3	5.9	4.6
At terminals located in the reporting country	10.1	10.4	10.3	5.9	4.6
At terminals located abroad	-	-	-	-	-
ATM cash deposits (except e-money transactions)	-	-	-	-	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	-	-
POS transactions (except e-money transactions)	113.7	179.1	226.6	210.0	235.6
At terminals located in the reporting country	64.1	77.4	93.6	64.1	68.2
At terminals located abroad	49.6	101.7	133.0	145.9	167.5
E-money card-loading/unloading transactions	-	-	-	-	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	-	-
E-money payments with cards with an e-money function	-	-	-	-	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	-	-
<b>c) At terminals provided by non-resident PSPs with cards issued by resident PSPs</b>	195.8	222.7	247.9	221.7	258.0
At terminals located in the reporting country	133.7	151.3	167.4	173.9	192.6
At terminals located abroad	62.1	71.5	80.4	47.8	65.4
At terminals provided by non-resident PSPs with cards issued by resident PSPs of which:					
ATM cash withdrawals (except e-money transactions)	12.6	12.9	12.3	6.2	7.3
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	12.6	12.9	12.3	6.2	7.3
ATM cash deposits (except e-money transactions)	-	-	-	-	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	-	-
POS transactions (except e-money transactions)	181.2	207.7	234.5	214.6	250.2
At terminals located in the reporting country	133.7	151.3	167.4	173.9	192.6
At terminals located abroad	47.6	56.4	67.1	40.7	57.6
E-money card-loading/unloading transactions	0.1	.	0.0	.	.
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	0.1	.	0.0	.	.
E-money payments with cards with an e-money function	1.8	2.1	1.0	.	.
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	1.8	2.1	1.0	.	.
<i>Memorandum items:</i>					
Cash advances at POS terminals	1.7	0.3	0.3	0.2	.
OTC cash withdrawals	-	-	-	-	-
OTC cash deposits	-	-	-	-	-

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



# EUROPEAN CENTRAL BANK

## EUROSYSTEM

### Austria

#### 8a. Payments per type of payment service involving non-MFIs - page 1

(value of payments sent, unless otherwise stated; EUR billions; total for the period)

	2017	2018	2019	2020	2021
<b>Payments per type of payment service</b>					
<b>Total payments involving non-MFIs</b>	2,976.5	3,225.7	3,512.3	3,576.6	4,229.7
Domestic	2,393.1	2,610.8	2,872.5	2,871.2	3,428.4
Cross-border	583.3	614.9	639.8	705.4	801.3
<b>Credit transfers</b>	2,794.7	3,016.3	3,278.7	3,320.9	3,909.0
Domestic	2,226.1	2,418.6	2,661.4	2,634.9	3,132.6
Cross-border	568.6	597.6	617.3	686.0	776.4
Credit transfers					
Initiated in paper-based form	369.3	360.0	347.9	331.2	226.3
Initiated electronically	2,425.4	2,656.3	2,930.8	2,989.7	3,682.7
Initiated in a file/batch	1,257.8	1,392.5	1,617.2	1,651.5	1,886.5
Initiated on a single payment basis	1,167.6	1,263.7	1,313.6	1,338.2	1,796.2
of which (memorandum item):					
Online banking based e-payments	.	.	.	.	.
Credit transfers					
of which:					
Non-SEPA credit transfers	982.9	1,076.3	1,159.7	1,119.4	1,101.6
<b>Direct debits</b>	133.5	157.1	178.1	199.2	258.0
Domestic	130.1	153.2	170.8	194.8	252.0
Cross-border	3.4	3.9	7.3	4.4	6.1
Direct debits					
Initiated in a file/batch	108.0	128.7	148.0	155.9	204.9
Initiated on a single payment basis	25.6	28.4	30.1	43.3	53.1
Direct debits					
of which:					
Non-SEPA direct debits	8.9	10.4	10.8	10.6	9.5
<b>Card payments with cards issued by resident PSPs*</b>	39.2	43.3	46.5	47.5	53.4
Domestic card payments	30.4	33.3	35.5	38.5	42.0
Cross-border card payments	8.8	10.0	11.0	9.0	11.4
Card payments with cards issued by resident PSPs*					
Payments with cards with a debit function	24.7	26.7	29.0	32.7	37.2
Payments with cards with a delayed debit function	8.7	10.4	11.2	9.8	10.8
Payments with cards with a credit function	5.7	6.1	6.4	5.0	5.4
Payments with cards with a debit and/or delayed debit function	-	-	-	-	-
Payments with cards with a credit and/or delayed debit function	-	-	-	-	-
Card payments with cards issued by resident PSPs*					
Payments initiated at physical EFTPOS	32.8	35.6	38.1	38.6	42.3
Payments initiated remotely	6.3	7.7	8.4	8.9	11.1
<b>E-money payments with e-money issued by resident PSPs</b>	0.2	0.1	.	.	0.1
Domestic	0.1	0.0	.	.	.
Cross-border	0.1	0.1	.	0.1	.
E-money payments with e-money issued by resident PSPs					
With cards on which e-money can be stored directly	.	-	-	-	-
With e-money accounts	0.1	0.1	.	.	0.1
of which:					
Accessed through a card	0.1	0.1	0.1	0.1	0.1
<b>Cheques</b>	6.8	5.9	5.1	3.1	1.9
Domestic	6.5	5.6	4.7	2.8	1.6
Cross-border	0.4	0.3	0.4	0.3	0.3
<b>Other payment services</b>	2.1	3.0	3.7	5.7	7.3
Domestic	0.0	0.1	0.1	0.1	.
Cross-border	2.1	2.9	3.7	5.6	7.1

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

\*Except cards with an e-money function only.



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Austria

### 8a. Payments per type of payment service involving non-MFIs - page 2

(value of payments sent, unless otherwise stated; EUR billions; total for the period)

	2017	2018	2019	2020	2021
<b>Total cross-border payments received (excluding card payments)</b>	548.8	613.7	649.1	665.5	725.9
Cross-border credit transfers received	536.3	599.8	632.4	650.7	707.1
Cross-border direct debits received	11.6	13.3	15.9	14.3	17.8
Cross-border e-money payments with e-money issued by resident PSPs received	-	-	-	-	-
Cross-border cheques received	0.8	0.5	0.6	0.3	0.9
Other cross-border payment services received	0.1	0.1	0.2	0.2	0.2
<i>Memorandum items:</i>					
Credits to the accounts by simple book entry	-	-	-	-	-
Debits from the accounts by simple book entry	-	-	-	-	-
Money remittances	0.4	.	3.5	.	7.1
Domestic	-	-	0.1	-	.
Cross-border	-	-	-	-	.
Transactions via telecommunication, digital or IT device	0.2	0.2	0.2	0.2	0.2
Other services (not included in the Payment Services Directive)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Cross-border money remittances received	0.0	.	.	.	.
Cross-border transactions via telecommunication, digital or IT device received	.	0.1	0.2	0.2	0.2

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





EUROPEAN CENTRAL BANK

EUROSYSTEM

Austria

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

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

	2017	2018	2019	2020	2021
<b>a) At terminals provided by resident PSPs with cards issued by resident PSPs</b>	89.9	94.6	102.3	95.4	98.9
At terminals located in the reporting country	89.8	94.5	102.1	95.2	98.7
At terminals located abroad	0.1	0.1	0.1	0.1	0.2
At terminals provided by resident PSPs with cards issued by resident PSPs of which:					
ATM cash withdrawals (except e-money transactions)	50.5	51.1	51.7	45.9	45.7
At terminals located in the reporting country	50.5	51.1	51.7	45.9	45.7
At terminals located abroad	-	-	-	-	-
ATM cash deposits (except e-money transactions)	17.9	20.6	26.0	-	23.3
At terminals located in the reporting country	17.9	20.6	26.0	-	23.3
At terminals located abroad	-	-	-	-	-
POS transactions (except e-money transactions)	21.4	22.7	24.4	27.6	29.7
At terminals located in the reporting country	21.3	22.7	24.3	27.6	29.6
At terminals located abroad	0.1	0.1	0.1	0.1	0.1
E-money card-loading/unloading transactions	0.2	0.2	0.2	0.1	0.1
At terminals located in the reporting country	0.2	0.1	-	-	-
At terminals located abroad	0.0	0.0	-	-	-
E-money payments with cards with an e-money function	-	-	-	-	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	-	-
<b>b) At terminals provided by resident PSPs with cards issued by non-resident PSPs</b>	10.5	12.4	13.8	9.9	9.7
At terminals located in the reporting country	8.2	8.8	9.3	6.0	4.9
At terminals located abroad	2.3	3.6	4.5	4.0	4.8
At terminals provided by resident PSPs with cards issued by non-resident PSPs of which:					
ATM cash withdrawals (except e-money transactions)	1.9	1.9	1.9	1.2	0.9
At terminals located in the reporting country	1.9	1.9	1.9	1.2	0.9
At terminals located abroad	-	-	-	-	-
ATM cash deposits (except e-money transactions)	-	-	-	-	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	-	-
POS transactions (except e-money transactions)	8.6	10.5	11.9	8.8	8.8
At terminals located in the reporting country	6.3	6.9	7.4	4.8	4.0
At terminals located abroad	2.3	3.6	4.5	4.0	4.8
E-money card-loading/unloading transactions	-	-	-	-	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	-	-
E-money payments with cards with an e-money function	-	-	-	-	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	-	-
<b>c) At terminals provided by non-resident PSPs with cards issued by resident PSPs</b>	13.5	14.9	15.7	12.1	14.0
At terminals located in the reporting country	7.6	8.6	9.1	8.6	9.3
At terminals located abroad	5.9	6.3	6.6	3.5	4.7
At terminals provided by non-resident PSPs with cards issued by resident PSPs of which:					
ATM cash withdrawals (except e-money transactions)	2.0	2.0	2.0	1.1	1.3
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	2.0	2.0	2.0	1.1	1.3
ATM cash deposits (except e-money transactions)	-	-	-	-	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	-	-
POS transactions (except e-money transactions)	11.4	12.8	13.7	11.0	12.6
At terminals located in the reporting country	7.6	8.6	9.1	8.6	9.3
At terminals located abroad	3.8	4.2	4.6	2.4	3.3
E-money card-loading/unloading transactions	0.0	0.0	0.0	-	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	0.0	0.0	0.0	-	-
E-money payments with cards with an e-money function	0.0	0.0	0.0	-	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	0.0	0.0	0.0	-	-
<b>Memorandum items:</b>					
Cash advances at POS terminals	0.0	0.0	-	0.0	-
OTC cash withdrawals	-	-	-	-	-
OTC cash deposits	-	-	-	-	-

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Austria

### 9. Participation in selected payment systems

(original units; end of period)

	2017	2018	2019	2020	2021
<b>TARGET COMPONENT: ASTI &amp; TARGET2-AT</b>					
Number of participants	86	90	92	80	88
<i>of which:</i>					
Direct participants	86	90	92	80	88
<i>of which:</i>					
Credit institutions	81	85	88	76	84
Central bank	1	1	1	1	1
Other direct participants	4	4	3	3	3
<i>of which:</i>					
Public administration	0	0	0	0	0
Clearing and settlement organisations	0	0	0	0	0
Other financial institutions	3	3	2	2	2
Others	1	1	1	1	1
Indirect participants	0	0	0	0	0
<b>RETAIL SYSTEM: CS</b>					
Number of participants	76	73	73	75	73
<i>of which:</i>					
Direct participants	62	60	61	63	61
<i>of which:</i>					
Credit institutions	57	55	56	58	56
Central bank	1	1	1	1	1
Other direct participants	4	4	4	4	4
<i>of which:</i>					
Public administration	-	-	-	-	-
Clearing and settlement organisations	4	4	4	4	4
Other financial institutions	-	-	-	-	-
Others	-	-	-	-	-
Indirect participants	14	13	12	12	12

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Austria

### 10. Payments processed by selected payment systems

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

	2017	2018	2019	2020	2021
<b>TARGET COMPONENT: ASTI &amp; TARGET2-AT</b>					
Credit transfers and direct debits	1.9	1.7	1.8	1.9	2.0
<i>of which:</i>					
Credit transfers and direct debits within the same TARGET component	1.0	0.7	0.7	0.7	0.7
Credit transfers and direct debits to another TARGET component	0.9	1.0	1.1	1.2	1.3
<i>of which:</i>					
Credit transfers and direct debits to a euro area TARGET component	0.9	0.9	1.0	1.1	1.2
Credit transfers and direct debits to a non-euro area TARGET component	0.0	0.0	0.1	0.1	0.1
Concentration ratio in terms of volume (percentages)	54.0	58.0	59.0	60.0	65.0
<b>RETAIL SYSTEM: CS</b>					
<b>Total transactions</b>	661.7	679.8	700.0	712.8	748.3
Domestic	605.9	615.3	627.4	629.3	652.2
Cross-border	55.8	64.5	72.6	83.5	96.1
Credit transfers	346.7	356.0	366.1	373.8	397.2
Domestic	314.4	319.9	326.2	329.9	347.3
Cross-border	32.3	36.0	39.9	43.9	50.0
Credit transfers					
Initiated in a paper-based form	0.0	0.0	0.0	0.0	0.0
Initiated electronically	346.7	356.0	366.1	373.8	397.2
Direct debits	315.1	323.9	333.9	339.0	351.1
Domestic	291.5	295.4	301.1	299.4	304.9
Cross-border	23.5	28.5	32.8	39.7	46.1
Card payments (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
ATM transactions (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
E-money payment transactions	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Cheques	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Other payment services	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Concentration ratio in terms of volume (percentages)	73.0	73.0	73.0	72.0	73.0

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Austria

### 11. Payments processed by selected payment systems

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

	2017	2018	2019	2020	2021
<b>TARGET COMPONENT: ASTI &amp; TARGET2-AT</b>					
Credit transfers and direct debits	9,354.6	6,614.8	6,930.9	7,598.0	8,882.4
<i>of which:</i>					
Credit transfers and direct debits within the same TARGET component	5,382.7	3,667.4	3,761.4	4,050.1	5,133.9
Credit transfers and direct debits to another TARGET component	3,971.9	2,947.4	3,169.5	3,547.9	3,748.5
<i>of which:</i>					
Credit transfers and direct debits to a euro area TARGET component	3,884.5	2,841.3	3,074.4	3,434.4	3,628.6
Credit transfers and direct debits to a non-euro area TARGET component	87.4	106.1	95.1	113.5	120.0
Concentration ratio in terms of value (percentages)	39.0	49.0	52.0	52.0	53.0
<b>RETAIL SYSTEM: CS</b>					
<b>Total transactions</b>	867.7	947.0	1,022.6	1,126.5	1,414.9
Domestic	744.3	809.0	862.9	941.4	1,192.8
Cross-border	123.4	138.0	159.7	185.1	222.1
Credit transfers	778.1	854.0	928.9	1,037.8	1,319.8
Domestic	664.9	727.5	781.0	864.1	1,110.6
Cross-border	113.2	126.5	147.9	173.7	209.2
Credit transfers					
Initiated in a paper-based form	0.0	0.0	0.0	0.0	0.0
Initiated electronically	778.1	854.0	928.9	1,037.8	1,319.8
Direct debits	89.6	93.0	93.8	88.7	95.1
Domestic	79.4	81.5	81.9	77.2	82.2
Cross-border	10.2	11.5	11.8	11.4	12.9
Card payments (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
ATM transactions (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
E-money payment transactions	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Cheques	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Other payment services	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Concentration ratio in terms of value (percentages)	65.0	65.0	66.0	68.0	70.0

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 2: Settlement media used by non-MFIs

### Currency in circulation outside MFIs

Since the introduction of the euro banknotes and coins on 1 January 2002 these figures have been provided solely at an aggregated euro area level.

### Value of overnight deposits held at MFIs

Overnight deposits held at MFIs (excluding the ECB). 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 as used in the ECB concept of narrow money supply (M1).

### Narrow money supply (M1)

Since the introduction of the euro banknotes and coins on 1 January 2002 these figures have been provided solely at an aggregated euro area level.

### Outstanding value on e-money storages issued by MFIs

Covers MFIs without derogations under Article 9(1) of Regulation ECB/2013/33 concerning the balance sheet of the monetary financial institutions sector (where applicable).

## Table 3: Settlement media used by credit institutions

### Overnight deposits held at other credit institutions

Value for the last quarter of the period.

## **Transferable deposits held at other MFIs**

Data for 2011 include transferable deposits of central banks outside the euro area in the amount of €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: number of offices**

The breaks in the time series in 2013 are a result of the implementation of the new requirements set by Regulation ECB/2013/43 on payments statistics and reported data quality enhancements.

### **Central bank: value of overnight deposits**

The increase in the value of overnight deposits at the central bank in 2011 was mainly due to the following two factors.

- An increase of €4,742 million in the overnight liabilities vis-à-vis the Portuguese general government sector. This value reflects the deposits held by the formerly Portuguese Treasury and Government Debt Agency (Instituto de Gestão da Tesouraria e do Crédito Público (IGCP)) at the Banco de Portugal, namely the unused funds received in the context of the financial assistance provided to Portugal. The disbursement of funds in the context of the financial assistance provided to Portugal was channelled to IGCP through accounts held at the Banco de Portugal.
- An increase of €126 million in overnight deposits held by “other financial intermediaries” and “financial auxiliaries”.

### **Number of payment accounts**

Includes transferable overnight deposits and e-money accounts but excludes credit card accounts with a credit feature.

### **Other payment service providers**

Includes the postal institution.

## Table 6: Payment card functions and accepting devices

### **Cards issued by resident PSPs**

#### **Cards with a cash function**

Estimated figures.

The breaks in the time series in 2013 are a result of the implementation of the new requirements set by Regulation ECB/2013/43 on payments statistics and reported data quality enhancements.

#### **Cards with a payment function (except cards with an e-money function only), of which cards with a debit and/or delayed debit function and cards with a credit and/or delayed debit function**

The breaks in the time series in 2013 are a result of the implementation of the new requirements set by the Regulation ECB/2013/43 on payments statistics and reported data quality enhancements.

As from 2013 payment cards that have both a debit and a credit function are included in each sub-category.

In 2019 the number of cards decreased mainly due to the fact that, at the end of 2018, one relevant PSP's card issuer ceased to be Portuguese.

#### **Cards with an e-money function**

The Portuguese e-money scheme (PMB) ceased to operate in 2005 as a result of the small number of transactions processed. Prepaid cards are included.

The increase in 2013 was largely due to the issuance of prepaid cards that can only be used with food-related merchants.

#### **Total number of cards (irrespective of the number of functions on the card), of which cards with a combined debit, cash and e-money function**

The breaks in the time series in 2013 are a result of the implementation of the new requirements set by Regulation ECB/2013/43 on payments statistics and reported data quality enhancements.

In 2019 the number of cards decreased mainly due to the fact that, at the end of 2018, one relevant PSP's card issuer ceased to be Portuguese.

### Terminals provided by resident PSPs: e-money card terminals

The Portuguese e-money scheme (PMB) ceased to operate in 2005 as a result of the small number of transactions processed. Terminals accepting prepaid cards are included.

### Tables 7 and 8: Payment and terminal transactions involving non-MFIs: number/value of transactions [up to 2012]

### 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)
2009	1,416,952	10,726.24
2010	2,325,579	14,030.28
2011	2,851,140	15,793.71
2012	26,836,298	36,693.66

#### Credit transfers, of which paper-based and non-paper-based

Estimated figures.

#### Direct debits

Book-entry transactions are not included in this item.

#### Card payments with cards issued by resident PSPs (except cards with an e-money function only)

Includes payments, other than cash withdrawals or cash deposits, processed through the ATM/POS network.

In 2019 the card payments decreased mainly due to the fact that, at the end of 2018, one relevant PSP's card issuer ceased to be Portuguese.



### **Payments with cards with a debit and/or delayed debit function**

Estimated figures.

The increase in the value of transactions processed in 2010 derives from the introduction of a new type of payment card transaction that enables Multibanco cardholders to send funds to other cardholders using the same network.

In 2013 the number of cards with a debit function increased significantly, while the number of cards with a credit function declined. This was largely due to a shift from the issuance of deferred debit cards (classified as credit cards in networks) to the issuance of debit cards, as a result of action by the Banco de Portugal in relation to bank card issuers to ensure greater transparency in the recording, classification, processing and commissioning of transactions conducted with deferred debit cards and cards with both a debit and credit function.

### **Payments with cards with a credit and/or delayed debit function**

Estimated figures.

In 2013 the number of cards with a debit function increased significantly, while the number of cards with a credit function declined. This was largely due to a shift from the issuance of deferred debit cards (classified as credit cards in networks) to the issuance of debit cards, as a result of action by Banco de Portugal in relation to bank card issuers to ensure greater transparency in the recording, classification, processing and commissioning of transactions conducted with deferred debit cards and cards with both a debit and credit function.

### **E-money payments**

The increase in 2013 was largely due to the issuance of prepaid cards that can only be used with food related merchants.

### **Transactions per type of terminal: transactions at terminals located in the country with cards issued in the country, POS transactions (irrespective of type of card used)**

Includes payments, other than cash withdrawals or cash deposits, processed through the ATM/POS network.

In 2019 the transactions per type of terminal decreased mainly due to the fact that, at the end of 2018, one relevant PSP's card issuer ceased to be Portuguese.

## Tables 7a and 8a: Payments per type of payment service involving non-MFIs [as of 2013]

### **Credit transfers**

The breaks in the time series in 2013 are a result of the implementation of the new requirements set by Regulation ECB/2013/43 on payments statistics and reported data quality enhancements.

#### **Credit transfers, initiated in paper-based form**

Estimated figures.

#### **Credit transfers, initiated electronically in a file/batch or on a single payment basis**

Estimated figures.

### **Direct debits**

The breaks in the time series in 2013 are a result of the implementation of the new requirements set by Regulation ECB/2013/43 on payments statistics and reported data quality enhancements.

#### **Card payments with cards issued by resident PSPs (except cards with an e-money function only)**

In 2020 card payments decreased due to pandemic effects.

In 2021 card payments increased compared to the last few years, probably due to recovery from pandemic effects.

#### **Payments with cards with a debit and/or delayed debit function, payments with cards with a credit and/or delayed debit function**

Estimated figures.

The breaks in the time series in 2013 are a result of the implementation of the new requirements set by Regulation ECB/2013/43 on payments statistics and reported data quality enhancements.

In 2019 the card payments decreased mainly due to the fact that, at the end of 2018, one relevant PSP's card issuer ceased to be Portuguese.

In 2020 card payments decreased due to pandemic effects.

### **E-money payments with e-money issued by resident PSPs**

The breaks in the time series in 2013 are a result of the implementation of the new requirements set by Regulation ECB/2013/43 on payments statistics and reported data quality enhancements.

In 2020 e-money payments decreased due to pandemic effects.

### **Cheques**

The breaks in the time series in 2013 are a result of the implementation of the new requirements set by Regulation ECB/2013/43 on payments statistics and reported data quality enhancements.

### **Other payment services**

From 2014 includes money remittances, over the counter (OTC) cash withdrawals and OTC cash deposits. Data on OTC transactions are not available previous to 2014.

### **Memo items: Credits to the account and debits from the account by simple book entry**

Estimated figures.

### **Money remittances**

### **Excludes postal orders. Other services (not included in the Payment Services Directive)**

The breaks in the time series in 2013 are a result of the implementation of the new requirements set by Regulation ECB/2013/43 on payments statistics and reported data quality enhancements. Excludes postal orders.

### **Tables 7b and 8b: Payments per type of terminal involving non-MFIs [as of 2013]**

From 2013, only transactions performed at physical EFTPOS terminals are included.

In 2020 card payments decreased due to pandemic effects.

In 2021 card payments increased probably due to recovery from pandemic effects.

**a) At terminals provided by resident PSPs with cards issued by resident PSPs**

In 2019 the transactions decreased mainly due to the fact that, at the end of 2018, one relevant PSP's card issuer ceased to be Portuguese.

**ATM cash deposits (except e-money transactions)**

The breaks in the time series in 2013 are a result of the implementation of the new requirements set by Regulation ECB/2013/43 on payments statistics and reported data quality enhancements.

**POS transactions (except e-money transactions)**

The breaks in the time series in 2013 are a result of the implementation of the new requirements set by Regulation ECB/2013/43 on payments statistics and reported data quality enhancements.

Payment card transactions at ATMs, except cash withdrawals and deposits, are also included.

**b) Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs**

In 2019 the transactions increased mainly due to the fact that, at the end of 2018, one relevant PSP's card issuer ceased to be Portuguese.

**E-money payment transactions with cards with an e-money function**

According to the data available, is not possible to identify if a card issued by non-resident PSPs has an e-money function.

**c) At terminals provided by non-resident PSPs with cards issued by resident PSPs**

**POS transactions (except e-money transactions)**

The breaks in the time series in 2013 are a result of the implementation of the new requirements set by Regulation ECB/2013/43 on payments statistics and reported data quality enhancements.

**Memo item: Cash advances at POS terminals**

The breaks in the time series in 2013 are a result of the implementation of the new requirements set by Regulation ECB/2013/43 on payments statistics and reported data quality enhancements.

**Memo item: OTC cash withdrawals and deposits**

Estimated figures.

**Tables 10 and 11: Payments processed by selected payment systems**

**TARGET component: TARGET2-PT, credit transfers sent**

Includes transactions processed through TARGET2-PT (the Portuguese component of TARGET2), SPGT (the Portuguese component of TARGET) and SPGT2 (Portuguese PHA). Transactions initiated through Aplicativo de Gestão Integrada de Liquidações (AGIL – an integrated settlement management application) are also included.

SPGT ceased to operate on 15 February 2008.

SPGT2 operated between 18 February 2008 and 27 February 2009.

TARGET2-PT went live on 18 February 2008.

AGIL is a local system that manages current accounts with the Banco de Portugal for institutions that do not participate directly in TARGET2-PT. AGIL went live on 2 March 2009.

## Retail system: SICOI

General note: the breaks in the time series in 2013 are a result of the implementation of the new requirements set by Regulation ECB/2013/43 on payments statistics and reported data quality enhancements.

## Credit transfers

SEPA credit transfers:

	Volume (units)	Value (EUR millions)
2009	277,263	2,548.77
2010	904,654	3,832.97
2011	1,192,925	4,132.84
2012	24,306,586	21,330.24
2013	71,125,884	81,002.88

## Credit transfers, in a paper-based form and initiated electronically

Estimated figures.

## Retail system SLOD, total transactions sent

SLOD ceased to operate on 27 February 2009.

## Card payments

In 2020 card payments decreased due to pandemic effects.



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Portugal

### 1. Basic statistical data

	2017	2018	2019	2020	2021
Population (thousands, annual average)	10,300	10,284	10,286	10,297	10,288
GDP (EUR billions)	196	205	214	201	215
GDP per capita (EUR)	19,023	19,952	20,841	19,473	20,873
HICP (annual percentage changes)	1.6	1.2	0.3	-0.1	0.9

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Portugal

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

(EUR millions; end of period)

	2017	2018	2019	2020	2021
Currency in circulation outside MFIs	.	.	.	.	.
Value of overnight deposits held at MFIs	102,220	115,052	126,304	157,041	172,483
<i>of which:</i>					
Transferable deposits	90,956	103,343	116,701	136,414	158,324
Narrow money supply (M1)	.	.	.	.	.
<i>Memorandum items:</i>					
Overnight deposits in foreign currencies held at MFIs	3,279	4,205	3,808	4,402	4,641
Outstanding value on e-money storages issued by MFIs	100	115	135	156	173
<i>of which:</i>					
Hardware-based electronic money	.	.	.	.	.
Software-based electronic money	.	.	.	.	.

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





EUROPEAN CENTRAL BANK

EUROSYSTEM

## Portugal

### 3. Settlement media used by credit institutions

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

	2017	2018	2019	2020	2021
Overnight deposits held at the central bank	12,430	12,528	18,886	33,003	58,666
Overnight deposits held at other credit institutions (end of period)	4,524	4,359	2,916	3,950	3,225
of which:					
Transferable deposits at other MFIs (end of period)	3,145	3,362	2,060	3,141	2,016
<i>Memorandum items:</i>					
Non-intraday borrowing from the central bank	22,062	18,733	17,323	32,214	41,837
Intraday borrowing from the central bank (average for last reserve maintenance period)	147	83	142	139	39

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



# EUROPEAN CENTRAL BANK

## EUROSYSTEM

### Portugal

#### 5. Institutions offering payment services to non-MFIs - page 1

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

	2017	2018	2019	2020	2021
<b>Institutions offering payment services to non-MFIs (total)</b>					
Number of institutions	550	565	646	702	455
Number of offices	6,682	5,845	5,612	5,271	5,393
Number of overnight deposits (thousands)	21,503.9	21,537.6	21,894.5	21,457.0	21,750.1
of which:					
Number of internet/PC-linked overnight deposits (thousands)	13,358.8	14,045.6	14,740.8	15,091.5	15,213.8
Value of overnight deposits	102,221	115,052	126,305	157,042	172,482
Number of payment accounts (thousands)	22,222.7	22,482.4	22,982.5	22,559.1	22,927.7
Number of e-money accounts (thousands)	2,302.7	2,699.0	3,004.7	2,912.2	3,121.7
Outstanding value on e-money storages issued	100	115	135	155	174
<b>Central bank</b>					
Number of offices	1	1	1	1	1
Number of overnight deposits (thousands)	0.0	0.0	0.0	0.0	0.0
Value of overnight deposits	9,357	9,709	7,380	18,028	11,192
of which:					
Value of transferable deposits	.	.	.	.	.
<b>Credit institutions irrespective of their legal incorporation</b>					
Number of institutions	141	141	147	143	145
Number of offices	4,879	4,177	3,951	3,574	3,495
Number of overnight deposits (thousands)	21,503.9	21,537.6	21,894.5	21,457.0	21,750.0
of which:					
Number of internet/PC-linked overnight deposits (thousands)	13,358.8	14,045.6	14,740.8	15,091.5	15,213.8
Number of transferable overnight deposits (thousands)	19,886.5	19,741.7	19,935.1	19,601.5	19,758.8
of which:					
Number of internet/PC-linked transferable overnight deposits (thousands)	11,741.6	12,249.9	12,788.3	13,274.1	13,309.7
Value of overnight deposits	92,864	105,343	118,925	139,014	161,290
of which:					
Value of transferable deposits	90,956	103,343	116,701	136,414	158,324
Number of payment accounts (thousands)	21,309.3	21,357.3	21,723.3	21,315.9	21,569.9
Number of e-money accounts (thousands)	1,422.8	1,615.7	1,788.2	1,714.4	1,811.1
Outstanding value on e-money storages issued	85	99	116	135	153
<b>Credit institutions irrespective of their legal incorporation</b>					
<b>Credit institutions legally incorporated in the reporting country</b>					
Number of institutions	121	121	116	111	111
Number of offices	4,739	4,029	3,787	3,475	3,402
Value of overnight deposits	88,170	98,483	111,466	130,825	151,971
<b>Branches of euro area-based credit institutions</b>					
Number of institutions	16	17	29	30	33
Number of offices	136	146	164	99	93
Value of overnight deposits	4,380	6,690	7,459	8,189	9,319
<b>Branches of EEA-based credit institutions outside the euro area</b>					
Number of institutions	3	3	2	0	0
Number of offices	2	2	0	0	0
Value of overnight deposits	289	170	0	0	0
<b>Branches of non-EEA-based credit institutions</b>					
Number of institutions	1	0	0	2	1
Number of offices	2	0	0	0	0
Value of overnight deposits	25	0	0	0	0
<b>Electronic money institutions</b>					
Number of institutions	1	1	1	2	2
Number of payment accounts (thousands)	.	.	.	.	.
Number of e-money accounts (thousands)	.	.	.	.	.
Outstanding value on e-money storages issued	.	.	.	.	.
<b>Other payment service providers</b>					
Number of institutions	407	422	497	556	307
Number of offices	1,802	1,667	1,660	1,696	1,897
Number of overnight deposits (thousands)	-	-	-	-	-
Value of overnight deposits	-	-	-	-	-
Number of payment accounts (thousands)	.	.	.	.	.
Number of e-money accounts (thousands)	.	.	.	.	.
Outstanding value on e-money storages issued	.	.	.	.	.

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Portugal

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

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

	2017	2018	2019	2020	2021
<i>Memorandum items:</i>					
<b>Number of payment institutions operating in the country on a cross-border basis</b>	373	388	469	527	279
<i>of which:</i>					
Institutions providing services through an established branch	11	10	8	7	4
Institutions providing services through an agent	16	18	19	20	11
Institutions providing services neither establishing a branch nor through an agent	346	360	442	500	264

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



# EUROPEAN CENTRAL BANK

## EUROSYSTEM

### Portugal

#### 6. Payment card functions and accepting devices

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

	2017	2018	2019	2020	2021
<b>Cards issued by resident PSPs</b>					
Cards with a cash function	20,769	21,431	19,804	20,796	20,543
Cards with a payment function*	20,818	21,294	20,017	21,541	20,898
of which:					
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	19,207	19,806	18,974	20,785	.
Cards with a credit and/or delayed debit function	7,912	8,103	7,374	7,591	8,080
Cards with an e-money function	2,835	3,357	3,633	3,511	3,670
Cards on which e-money can be stored directly	-	-	-	-	-
Cards which give access to e-money stored on e-money accounts	2,835	3,357	3,633	3,511	3,670
Cards with an e-money function					
of which:					
Cards with an e-money function which have been loaded at least once	1,656	1,912	2,106	1,985	2,134
Total number of cards (irrespective of the number of functions on the card)	22,527	23,260	22,179	23,570	23,067
of which:					
Cards with a combined debit, cash and e-money function	887	1,228	1,363	1,398	1,425
<b>Terminals provided by resident PSPs</b>					
ATMs	14,481	14,148	14,350	14,301	13,726
Located in the reporting country	14,481	14,148	14,350	14,301	13,726
Located abroad	-	-	-	-	-
ATMs					
of which:					
ATMs with a cash withdrawal function	13,550	13,249	13,510	13,692	13,202
Located in the reporting country	13,550	13,249	13,510	13,692	13,202
Located abroad	-	-	-	-	-
ATMs with a credit transfer function	14,418	14,086	14,289	14,085	13,526
Located in the reporting country	14,418	14,086	14,289	14,085	13,526
Located abroad	-	-	-	-	-
POS terminals	321,681	349,484	329,478	353,532	386,934
Located in the reporting country	.	.	328,967	353,086	386,728
Located abroad	.	.	511	446	206
POS terminals					
of which:					
EFTPOS terminals	321,681	349,484	329,478	353,532	386,934
Located in the reporting country	.	.	328,967	353,086	386,728
Located abroad	.	.	511	446	206
E-money card POS terminals	321,681	349,484	329,478	353,532	386,934
Located in the reporting country	.	.	328,967	353,086	386,728
Located abroad	.	.	511	446	206
E-money card terminals	336,162	363,632	343,828	367,833	400,660
Located in the reporting country	.	.	343,317	367,387	400,454
Located abroad	.	.	511	446	206
E-money card terminals					
of which:					
E-money card loading/unloading terminals	.	.	343,317	367,387	400,454
Located in the reporting country	.	.	343,317	367,387	400,454
Located abroad	.	.	-	-	-
E-money card accepting terminals	336,162	363,632	343,828	367,833	400,660
Located in the reporting country	.	.	343,317	367,387	400,454
Located abroad	.	.	511	446	206

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

\*Except cards with an e-money function only.



EUROPEAN CENTRAL BANK

EUROSYSTEM

Portugal

7a. Payments per type of payment service involving non-MFIs - page 1

(number of payments sent, unless otherwise stated; millions; total for the period)

	2017	2018	2019	2020	2021
<b>Payments per type of payment service</b>					
<b>Total payments involving non-MFIs</b>	2,352.1	2,510.9	2,499.4	2,353.0	2,674.9
Domestic	2,281.9	2,418.1	2,394.2	2,227.9	2,530.9
Cross-border	70.2	92.9	105.2	125.1	144.0
<b>Credit transfers</b>	288.4	304.5	322.3	331.2	357.4
Domestic	282.7	298.0	315.0	323.5	348.0
Cross-border	5.7	6.6	7.3	7.7	9.4
Credit transfers					
Initiated in paper-based form	24.4	24.3	24.5	23.4	19.4
Initiated electronically	264.1	280.3	297.7	307.8	337.9
Initiated in a file/batch	163.8	160.0	170.5	171.3	185.8
Initiated on a single payment basis	100.3	119.9	130.5	136.5	152.2
of which (memorandum item):					
Online banking based e-payments	-	-	-	-	-
Credit transfers					
of which:					
Non-SEPA credit transfers	14.0	13.0	12.1	11.9	10.3
<b>Direct debits</b>	261.8	244.2	244.7	228.7	235.9
Domestic	261.1	243.6	244.2	228.2	235.3
Cross-border	0.7	0.6	0.5	0.5	0.6
Direct debits					
Initiated in a file/batch	261.8	244.2	244.7	228.7	235.9
Initiated on a single payment basis	0.0	0.0	0.0	0.0	0.0
Direct debits					
of which:					
Non-SEPA direct debits	0.0	0.0	0.0	0.0	0.0
<b>Card payments with cards issued by resident PSPs*</b>	1,608.1	1,767.1	1,737.9	1,639.0	1,930.0
Domestic card payments	1,545.8	1,683.3	1,642.9	1,524.3	1,798.5
Cross-border card payments	62.3	83.8	94.9	114.7	131.6
Card payments with cards issued by resident PSPs*					
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	1,532.7	-	-	-	-
Payments with cards with a credit and/or delayed debit function	75.3	87.5	84.2	70.9	87.8
Card payments with cards issued by resident PSPs*					
Payments initiated at physical EFTPOS	1,111.2	1,207.0	1,172.7	1,102.7	1,257.9
Payments initiated remotely	496.9	560.1	565.1	536.4	672.1
<b>E-money payments with e-money issued by resident PSPs</b>	63.5	72.3	85.5	68.1	69.5
Domestic	62.4	70.9	83.8	66.6	67.8
Cross-border	1.1	1.3	1.7	1.5	1.7
E-money payments with e-money issued by resident PSPs					
With cards on which e-money can be stored directly	-	-	-	-	-
With e-money accounts	63.5	72.3	85.5	68.1	69.5
of which:					
Accessed through a card	63.5	72.3	85.5	68.1	69.5
<b>Cheques</b>	53.7	48.0	42.0	31.8	26.6
Domestic	53.5	47.9	41.9	31.7	26.4
Cross-border	0.2	0.2	0.1	0.1	0.1
<b>Other payment services</b>	76.7	74.8	67.0	54.2	55.5
Domestic	76.4	74.4	66.4	53.6	54.9
Cross-border	0.3	0.4	0.6	0.6	0.6

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

\*Except cards with an e-money function only.



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Portugal

### 7a. Payments per type of payment service involving non-MFIs - page 2

(number of payments sent, unless otherwise stated; millions; total for the period)

	2017	2018	2019	2020	2021
<b>Total cross-border payments received (excluding card payments)</b>	22.9	28.3	34.7	39.7	51.4
Cross-border credit transfers received	18.5	21.5	25.1	27.4	34.7
Cross-border direct debits received	4.3	6.7	9.5	12.3	16.7
Cross-border e-money payments with e-money issued by resident PSPs received	-	-	-	-	-
Cross-border cheques received	0.0	0.0	0.0	0.0	0.0
Other cross-border payment services received	0.1	0.0	0.1	0.0	0.0
<i>Memorandum items:</i>					
Credits to the accounts by simple book entry	67.2	70.6	61.6	55.7	67.9
Debits from the accounts by simple book entry	358.5	388.1	406.6	413.3	426.8
Money remittances	0.4	0.5	0.8	0.8	.
Domestic	0.1	0.1	0.2	0.2	.
Cross-border	0.3	0.4	0.6	0.6	0.6
Transactions via telecommunication, digital or IT device	-	-	-	-	-
Other services (not included in the Payment Services Directive)	0.2	0.2	0.2	0.1	0.1
Domestic	0.2	0.2	0.2	0.1	0.1
Cross-border	0.0	0.0	0.0	0.0	0.0
Cross-border money remittances received	0.1	0.0	0.1	0.0	0.0
Cross-border transactions via telecommunication, digital or IT device received	-	-	-	-	-

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Portugal

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

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

	2017	2018	2019	2020	2021
<b>a) At terminals provided by resident PSPs with cards issued by resident PSPs</b>	1,618.5	1,719.2	1,653.6	1,474.1	1,604.7
At terminals located in the reporting country	.	.	1,653.6	1,474.1	1,604.7
At terminals located abroad	.	.	0.0	0.0	0.0
At terminals provided by resident PSPs with cards issued by resident PSPs of which:					
ATM cash withdrawals (except e-money transactions)	446.5	448.4	404.8	318.6	316.1
At terminals located in the reporting country	446.5	448.4	404.8	318.6	316.1
At terminals located abroad	.	.	.	.	.
ATM cash deposits (except e-money transactions)	18.7	19.7	19.4	19.5	20.5
At terminals located in the reporting country	18.7	19.7	19.4	19.5	20.5
At terminals located abroad	.	.	.	.	.
POS transactions (except e-money transactions)	1,081.0	1,168.9	1,132.5	1,056.0	1,187.7
At terminals located in the reporting country	.	.	1,132.5	1,056.0	1,187.7
At terminals located abroad	.	.	0.0	0.0	0.0
E-money card-loading/unloading transactions	9.8	11.4	13.0	13.4	12.6
At terminals located in the reporting country	9.8	11.4	13.0	13.4	12.6
At terminals located abroad	.	.	.	.	.
E-money payments with cards with an e-money function	62.4	70.9	83.8	66.6	67.8
At terminals located in the reporting country	62.4	70.9	83.8	66.6	67.8
At terminals located abroad	.	.	.	.	.
<b>b) At terminals provided by resident PSPs with cards issued by non-resident PSPs</b>	80.2	94.7	268.3	195.2	234.5
At terminals located in the reporting country	.	.	266.8	194.2	233.9
At terminals located abroad	.	.	1.5	1.0	0.6
At terminals provided by resident PSPs with cards issued by non-resident PSPs of which:					
ATM cash withdrawals (except e-money transactions)	15.6	15.5	59.4	43.3	43.4
At terminals located in the reporting country	15.6	15.5	59.4	43.3	43.4
At terminals located abroad	.	.	.	.	.
ATM cash deposits (except e-money transactions)	.	.	.	.	.
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
POS transactions (except e-money transactions)	64.6	79.2	208.9	151.9	191.1
At terminals located in the reporting country	.	.	207.4	150.9	190.5
At terminals located abroad	.	.	1.5	1.0	0.6
E-money card-loading/unloading transactions	.	.	.	.	.
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
E-money payments with cards with an e-money function	.	.	.	.	.
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
<b>c) At terminals provided by non-resident PSPs with cards issued by resident PSPs</b>	40.2	48.7	49.5	52.3	76.5
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
At terminals provided by non-resident PSPs with cards issued by resident PSPs of which:					
ATM cash withdrawals (except e-money transactions)	9.0	9.2	7.6	4.2	4.6
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
ATM cash deposits (except e-money transactions)	.	.	.	.	.
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
POS transactions (except e-money transactions)	30.2	38.1	40.2	46.7	70.2
At terminals located in the reporting country	6.4	7.3	7.7	9.8	15.6
At terminals located abroad	23.8	30.8	32.5	36.9	54.6
E-money card-loading/unloading transactions	.	.	.	.	.
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
E-money payments with cards with an e-money function	1.1	1.3	1.7	1.5	1.7
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	1.1	1.3	1.7	1.5	1.7
<i>Memorandum items:</i>					
Cash advances at POS terminals	.	.	.	.	.
OTC cash withdrawals	10.2	9.9	9.3	7.2	6.8
OTC cash deposits	66.0	64.4	56.9	46.2	47.9

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



# EUROPEAN CENTRAL BANK

## EUROSYSTEM

### Portugal

#### 8a. Payments per type of payment service involving non-MFIs - page 1

(value of payments sent, unless otherwise stated; EUR billions; total for the period)

	2017	2018	2019	2020	2021
<b>Payments per type of payment service</b>					
<b>Total payments involving non-MFIs</b>	1,520.7	1,593.0	1,632.9	1,589.0	1,747.4
Domestic	1,346.1	1,406.1	1,431.6	1,381.6	1,503.5
Cross-border	174.6	186.9	201.3	207.4	243.9
<b>Credit transfers</b>	1,192.8	1,272.6	1,334.3	1,332.9	1,476.7
Domestic	1,022.4	1,090.7	1,138.3	1,131.0	1,239.2
Cross-border	170.4	181.9	196.0	201.9	237.5
Credit transfers					
Initiated in paper-based form	225.6	242.1	237.2	213.3	201.4
Initiated electronically	967.2	1,030.5	1,097.1	1,119.7	1,275.3
Initiated in a file/batch	677.6	727.2	729.6	729.8	827.3
Initiated on a single payment basis	289.5	303.3	322.6	389.9	447.9
of which (memorandum item):					
Online banking based e-payments	-	-	-	-	-
Credit transfers					
of which:					
Non-SEPA credit transfers	372.9	361.7	370.3	356.8	382.6
<b>Direct debits</b>	38.6	34.2	34.5	33.4	37.2
Domestic	38.3	33.8	34.1	33.0	36.9
Cross-border	0.3	0.4	0.4	0.4	0.4
Direct debits					
Initiated in a file/batch	38.6	34.2	34.5	33.4	37.2
Initiated on a single payment basis	0.0	0.0	0.0	0.0	0.0
Direct debits					
of which:					
Non-SEPA direct debits	0.0	0.0	0.0	0.0	0.0
<b>Card payments with cards issued by resident PSPs*</b>	77.2	85.9	81.7	81.0	94.5
Domestic card payments	73.9	81.9	77.4	76.3	89.1
Cross-border card payments	3.3	4.0	4.4	4.6	5.4
Card payments with cards issued by resident PSPs*					
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	73.6	-	-	-	-
Payments with cards with a credit and/or delayed debit function	3.5	3.8	3.4	2.9	3.4
Card payments with cards issued by resident PSPs*					
Payments initiated at physical EFTPOS	58.2	63.4	60.7	57.9	65.4
Payments initiated remotely	19.0	22.4	21.0	23.0	29.2
<b>E-money payments with e-money issued by resident PSPs</b>	1.1	1.2	1.7	1.6	1.7
Domestic	1.0	1.2	1.6	1.6	1.7
Cross-border	0.0	0.0	0.1	0.0	0.1
E-money payments with e-money issued by resident PSPs					
With cards on which e-money can be stored directly	-	-	-	-	-
With e-money accounts	1.1	1.2	1.7	1.6	1.7
of which:					
Accessed through a card	1.1	1.2	1.7	1.6	1.7
<b>Cheques</b>	128.9	124.3	116.6	84.4	83.0
Domestic	128.4	123.9	116.3	84.1	82.6
Cross-border	0.5	0.5	0.3	0.3	0.4
<b>Other payment services</b>	82.1	74.7	64.0	55.8	54.2
Domestic	82.1	74.6	63.9	55.6	54.0
Cross-border	0.1	0.1	0.1	0.2	0.2

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

\*Except cards with an e-money function only.





EUROPEAN CENTRAL BANK

EUROSYSTEM

## Portugal

### 8a. Payments per type of payment service involving non-MFIs - page 2

(value of payments sent, unless otherwise stated; EUR billions; total for the period)

	2017	2018	2019	2020	2021
<b>Total cross-border payments received (excluding card payments)</b>	201.5	202.2	223.4	230.1	270.3
Cross-border credit transfers received	199.5	199.6	220.4	227.7	267.2
Cross-border direct debits received	1.8	2.4	2.7	2.3	3.0
Cross-border e-money payments with e-money issued by resident PSPs received	-	-	-	-	-
Cross-border cheques received	0.2	0.2	0.2	0.1	0.1
Other cross-border payment services received	0.1	0.0	0.1	0.0	0.0
<i>Memorandum items:</i>					
Credits to the accounts by simple book entry	226.2	242.7	217.6	204.6	165.4
Debits from the accounts by simple book entry	229.7	246.1	225.0	211.9	172.7
Money remittances	0.1	0.1	0.2	0.2	0.2
Domestic	0.0	0.0	0.0	0.0	0.0
Cross-border	0.1	0.1	0.1	0.2	0.2
Transactions via telecommunication, digital or IT device	-	-	-	-	-
Other services (not included in the Payment Services Directive)	3.1	2.9	2.8	2.0	1.5
Domestic	2.8	2.7	2.5	1.8	1.3
Cross-border	0.2	0.3	0.3	0.2	0.2
Cross-border money remittances received	0.1	0.0	0.1	0.0	0.0
Cross-border transactions via telecommunication, digital or IT device received	-	-	-	-	-

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

Portugal

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

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

	2017	2018	2019	2020	2021
<b>a) At terminals provided by resident PSPs with cards issued by resident PSPs</b>	94.4	100.8	95.9	89.0	97.1
At terminals located in the reporting country	.	.	95.9	89.0	97.1
At terminals located abroad	.	.	0.0	0.0	0.0
At terminals provided by resident PSPs with cards issued by resident PSPs of which:					
ATM cash withdrawals (except e-money transactions)	30.3	30.9	28.3	24.3	24.7
At terminals located in the reporting country	30.3	30.9	28.3	24.3	24.7
At terminals located abroad	-	-	-	-	-
ATM cash deposits (except e-money transactions)	5.1	5.6	5.5	5.5	6.2
At terminals located in the reporting country	5.1	5.6	5.5	5.5	6.2
At terminals located abroad	-	-	-	-	-
POS transactions (except e-money transactions)	56.7	61.7	58.9	56.1	62.9
At terminals located in the reporting country	.	.	58.9	56.1	62.9
At terminals located abroad	.	.	0.0	0.0	0.0
E-money card-loading/unloading transactions	1.2	1.4	1.6	1.5	1.6
At terminals located in the reporting country	1.2	1.4	1.6	1.5	1.6
At terminals located abroad	-	-	-	-	-
E-money payments with cards with an e-money function	1.0	1.2	1.6	1.6	1.7
At terminals located in the reporting country	1.0	1.2	1.6	1.6	1.7
At terminals located abroad	-	-	-	-	-
<b>b) At terminals provided by resident PSPs with cards issued by non-resident PSPs</b>	6.1	6.5	14.3	10.1	11.9
At terminals located in the reporting country	.	.	14.1	10.0	11.9
At terminals located abroad	.	.	0.2	0.1	0.1
At terminals provided by resident PSPs with cards issued by non-resident PSPs of which:					
ATM cash withdrawals (except e-money transactions)	1.9	1.8	4.9	3.7	3.8
At terminals located in the reporting country	1.9	1.8	4.9	3.7	3.8
At terminals located abroad	-	-	-	-	-
ATM cash deposits (except e-money transactions)	-	-	-	-	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	-	-
POS transactions (except e-money transactions)	4.2	4.7	9.4	6.4	8.1
At terminals located in the reporting country	.	.	9.2	6.3	8.0
At terminals located abroad	.	.	0.2	0.1	0.1
E-money card-loading/unloading transactions	-	-	-	-	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	-	-
E-money payments with cards with an e-money function	-	-	-	-	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	-	-
<b>c) At terminals provided by non-resident PSPs with cards issued by resident PSPs</b>	2.4	2.7	2.7	2.4	3.1
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
At terminals provided by non-resident PSPs with cards issued by resident PSPs of which:					
ATM cash withdrawals (except e-money transactions)	0.9	0.9	0.8	0.5	0.5
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
ATM cash deposits (except e-money transactions)	-	-	-	-	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	-	-
POS transactions (except e-money transactions)	1.5	1.7	1.8	1.9	2.5
At terminals located in the reporting country	0.2	0.2	0.2	0.4	0.5
At terminals located abroad	1.3	1.5	1.7	1.5	1.9
E-money card-loading/unloading transactions	-	-	-	-	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	-	-
E-money payments with cards with an e-money function	0.0	0.0	0.1	0.0	0.1
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	0.0	0.0	0.1	0.0	0.1
<i>Memorandum items:</i>					
Cash advances at POS terminals	-	-	-	-	-
OTC cash withdrawals	23.0	17.1	15.1	16.9	18.1
OTC cash deposits	59.0	57.5	48.8	38.6	35.8

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Portugal

### 9. Participation in selected payment systems

(original units; end of period)

	2017	2018	2019	2020	2021
<b>TARGET COMPONENT: TARGET2-PT</b>					
Number of participants	51	52	52	51	49
<i>of which:</i>					
Direct participants	42	42	42	41	40
<i>of which:</i>					
Credit institutions	37	37	37	36	35
Central bank	1	1	1	1	1
Other direct participants	4	4	4	4	4
<i>of which:</i>					
Public administration	1	1	1	1	1
Clearing and settlement organisations	3	3	3	3	3
Other financial institutions	-	-	-	-	-
Others	-	-	-	-	-
Indirect participants	9	10	10	10	9
<b>RETAIL SYSTEM: SICOI</b>					
Number of participants	63	63	62	60	60
<i>of which:</i>					
Direct participants	33	36	36	37	34
<i>of which:</i>					
Credit institutions	31	34	34	35	32
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	30	27	26	23	26

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Portugal

### 10. Payments processed by selected payment systems

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

	2017	2018	2019	2020	2021
<b>TARGET COMPONENT: TARGET2-PT</b>					
Credit transfers and direct debits	1.1	1.1	0.8	0.7	0.8
<i>of which:</i>					
Credit transfers and direct debits within the same TARGET component	0.8	0.8	0.5	0.4	0.4
Credit transfers and direct debits to another TARGET component	0.3	0.4	0.3	0.3	0.3
<i>of which:</i>					
Credit transfers and direct debits to a euro area TARGET component	0.3	0.4	0.3	0.3	0.3
Credit transfers and direct debits to a non-euro area TARGET component	0.0	0.0	0.0	0.0	0.0
Concentration ratio in terms of volume (percentages)	73.5	73.8	68.7	61.8	59.5
<b>RETAIL SYSTEM: SICOI</b>					
<b>Total transactions</b>	2,378.8	2,535.6	2,741.7	2,517.0	2,816.9
Domestic	2,378.5	2,535.3	2,741.4	2,516.7	2,816.6
Cross-border	0.3	0.3	0.3	0.3	0.3
Credit transfers	143.4	157.0	168.9	184.6	201.7
Domestic	143.1	156.7	168.6	184.3	201.4
Cross-border	0.3	0.3	0.3	0.3	0.3
Credit transfers					
Initiated in a paper-based form	12.1	12.5	12.9	13.0	11.0
Initiated electronically	131.3	144.5	156.0	171.6	190.7
Direct debits	179.4	180.2	205.8	195.5	200.6
Domestic	179.4	180.2	205.8	195.5	200.6
Cross-border	0.0	0.0	0.0	0.0	0.0
Card payments (except e-money transactions)	1,536.3	1,670.5	1,826.3	1,703.6	1,973.6
Domestic	1,536.3	1,670.5	1,826.3	1,703.6	1,973.6
Cross-border	-	-	-	-	-
ATM transactions (except e-money transactions)	423.5	427.9	434.1	349.8	359.0
Domestic	423.5	427.9	434.1	349.8	359.0
Cross-border	-	-	-	-	-
E-money payment transactions	62.0	69.9	80.9	65.1	66.9
Domestic	62.0	69.9	80.9	65.1	66.9
Cross-border	-	-	-	-	-
Cheques	34.1	29.9	25.6	18.4	15.1
Domestic	34.1	29.9	25.6	18.4	15.1
Cross-border	-	-	-	-	-
Other payment services	0.1	0.1	0.1	0.0	0.0
Domestic	0.1	0.1	0.1	0.0	0.0
Cross-border	-	-	-	-	-
Concentration ratio in terms of volume (percentages)	82.1	81.5	81.3	80.1	79.3

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Portugal

### 11. Payments processed by selected payment systems

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

	2017	2018	2019	2020	2021
<b>TARGET COMPONENT: TARGET2-PT</b>					
Credit transfers and direct debits	1,366.7	1,238.7	1,237.2	1,240.6	1,213.1
<i>of which:</i>					
Credit transfers and direct debits within the same TARGET component	782.0	752.1	753.4	750.9	736.7
Credit transfers and direct debits to another TARGET component	584.7	486.6	483.7	489.7	476.5
<i>of which:</i>					
Credit transfers and direct debits to a euro area TARGET component	584.2	485.6	482.3	486.3	473.1
Credit transfers and direct debits to a non-euro area TARGET component	0.5	1.0	1.5	3.4	3.3
Concentration ratio in terms of value (percentages)	58.8	62.1	60.9	58.1	56.1
<b>RETAIL SYSTEM: SICOI</b>					
<b>Total transactions</b>	446.5	478.5	508.6	490.0	548.7
Domestic	445.5	477.5	507.5	489.2	547.8
Cross-border	1.0	1.0	1.1	0.8	0.8
Credit transfers	222.3	250.0	274.8	286.4	327.2
Domestic	221.3	248.9	273.7	285.5	326.4
Cross-border	1.0	1.0	1.1	0.8	0.8
Credit transfers					
Initiated in a paper-based form	42.1	47.6	48.8	45.8	44.6
Initiated electronically	180.3	202.4	225.9	240.5	282.6
Direct debits	24.5	26.0	29.3	27.1	30.1
Domestic	24.5	26.0	29.3	27.1	30.1
Cross-border	0.0	0.0	0.0	0.0	0.0
Card payments (except e-money transactions)	73.3	81.3	87.4	85.5	98.1
Domestic	73.3	81.3	87.4	85.5	98.1
Cross-border	-	-	-	-	-
ATM transactions (except e-money transactions)	28.9	29.9	31.2	28.7	31.5
Domestic	28.9	29.9	31.2	28.7	31.5
Cross-border	-	-	-	-	-
E-money payment transactions	1.0	1.2	1.5	1.5	1.7
Domestic	1.0	1.2	1.5	1.5	1.7
Cross-border	-	-	-	-	-
Cheques	95.7	89.7	83.8	60.5	59.7
Domestic	95.7	89.7	83.8	60.5	59.7
Cross-border	-	-	-	-	-
Other payment services	0.7	0.6	0.5	0.4	0.4
Domestic	0.7	0.6	0.5	0.4	0.4
Cross-border	-	-	-	-	-
Concentration ratio in terms of value (percentages)	77.1	77.1	77.9	77.2	77.0

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

# General notes: Slovenia

Source for Table 1: Eurostat.

Source for all other tables: Banka Slovenije, unless otherwise indicated.

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

### Currency in circulation outside MFIs

Since the introduction of the euro on 1 January 2007 these figures have been provided solely at an aggregated euro area level.

### Value of overnight deposits held at MFIs

Overnight deposits held at MFIs (excluding the ECB). 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 as used in the ECB concept of narrow money supply (M1).

Data for the “rest of the world” component sector are not reported for 2002-04.

### Narrow money supply (M1)

This indicator cannot be calculated from the items “Value of overnight deposits held by non-MFIs” (Table 2) and “Currency in circulation” (Table 4). See the explanation above.

### Outstanding value on e-money storages issued by MFIs

Covers MFIs without derogations under Article 9(1) of Regulation ECB/2013/33 concerning the balance sheet of the monetary financial institutions sector (where applicable).

## Table 3: Settlement media used by credit institutions

### Overnight deposits held at the central bank

End-of-period values.

## **Overnight deposits held at other credit institutions**

End-of-period values.

## **Memo item: Non-intraday borrowing from the central bank**

Average for last reserve maintenance period.

## **Table 4: Banknotes and coins**

Refer to Table 3 in the “Euro area aggregate data” section.

## **Table 5: Institutions offering payment services to non-MFIs**

### **Other payment service providers: number of institutions**

Data up to 2013 include payment card issuers that are not credit institutions or a public authority providing payment services to non-MFIs. From 2014 data include payment institutions only.

### **Number of payments institutions operating in the country on a cross-border basis**

In 2020 number of institutions sharply declined due to Brexit.

## **Table 6: Payment card functions and accepting devices**

### **Cards issued by resident PSPs: cards with a payment function (except cards with an e-money function only)**

Retailer cards are not included.

### **Cards with an e-money function**

Only cards which give access to e-money stored on e-money accounts. In 2020 more PSPs started to issue this instrument (before 2020 there was just one issuer in Slovenia) and their number sharply increased.

### **Terminals provided by resident PSPs**

Resident PSPs have terminals only in Slovenia.

### **ATMs with a credit transfer function**

Available from 2007 onwards. Due to methodological change with reference to 2020 the number of ATMs with a credit transfer function sharply increased. The

data from 2020 on, include ATMs with a function of payments of bills containing QR code.

### **E-money card terminals**

Not applicable.

### **Table 7: Payment and terminal transactions involving non-MFIs: number of transactions [up to 2013]**

#### **SEPA credit transfers**

Volume in 2011: 72,461,545 transactions

Volume in 2012: 134,133,206 transactions

Volume in 2013: 137,944,755 transactions

#### **SEPA direct debits**

Volume in 2011: 7,824 transactions

Volume in 2012: 2,118,125 transactions

Volume in 2013: 35,667,054 transactions

#### **Memo item: Cash advances at POS terminals**

In 2006, data for this item were collected “ad hoc”; regular reporting does not include data for this item.

#### **Memo items: OTC cash withdrawals, OTC cash deposits, cross-border transactions received**

Data are not collected.

### **Table 8: Payment and terminal transactions involving non-MFIs: value of transactions [up to 2013]**

#### **Transactions per type of payment instrument**

##### **Paper-based credit transfers**

Figures for 2004, 2005 and 2006 include OTC cash withdrawals from bank accounts, as well as OTC cash deposits. In the figures for 2004-06 some reporters also include transfers of funds to/from the savings account of the same customer at the same bank using a paper-based bank form.



The significant decrease in number of transfers in this category in 2008 for some large banks is partly explained by an increase in non-paper-based credit transfers.

### **SEPA credit transfers**

Estimated value for 2011: €144,680.953 million

Estimated value for 2012: €324,685.829 million

Estimated value for 2013: €368,611.477 million

### **SEPA direct debits**

Value in 2011: €0.381 million

Value in 2012: €122.598 million

Value in 2013: €1,593.865 million

### **E-money purchase transactions with cards with an e-money function**

Not applicable.

### **Other payment instruments**

Includes the special debit (paper-based) instrument.

### **Transactions per type of terminal**

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

### **E-money card-loading/unloading transactions**

Not applicable.

### **Memo item: Cash advances at POS terminals**

In 2006 data for this item were collected "ad hoc"; regular reporting does not include data for this item.

### **Memo items: OTC cash withdrawals, OTC cash deposits and cross-border transactions received**

Data are not collected.

### **Tables 7a and 8a: Payments per type of payment service involving non-MFIs [as of 2014]**

The data were in 2019 revised for the period from 2015 on. Payment service: sent transactions – geographical breakdown Geo3

Data according to the geographical breakdown convention Geo 3 have been collected from the third quarter of 2014. Relevant data according to Geo 3 for the first and second quarters of 2014 are estimated.

### **Credit transfers, direct debits**

Subcategories of "credit transfers initiated electronically" and of "direct debits":

- initiated in a file/batch
- initiated on a single payment basis

have been collected from the third quarter of 2014. Relevant data for the first and second quarters of 2014 are estimated.

### **Payment service: received transactions**

Data on received transactions have been collected from the third quarter of 2014.

Relevant data for the first and second quarters of 2014 are estimated.

### **Other payment services**

From 2014 on, this item includes "money remittances" and "transactions via telecommunication, digital or IT device" which are both also shown separately as memorandum items.

From 2017 on this category additionally includes also OTC cash withdrawals and OTC deposits

### **Memo item: Money remittances**

Data on money remittances have been collected from the third quarter of 2014. Relevant data for the first and second quarters of 2014 are estimated.

## Tables 7b and 8b: Payments per type of terminal involving non-MFIs [as of 2014]

The data were in 2019 revised for the period from 2015 on.

### a) At terminals provided by resident PSPs with cards issued by resident PSPs

Slovenian PSPs have terminals only in Slovenia.

### b) At terminals provided by resident PSPs with cards issued by non-resident PSPs

Slovenian PSPs have terminals only in Slovenia.

### Memo items: OTC cash withdrawals and OTC cash deposits

Data on OTC cash withdrawals and OTC cash deposits have been collected from the third quarter of 2014. Relevant data for the first and second quarters of 2014 are estimated.

## Table 9: Participation in selected payment systems

### Clearing and settlement organisations:

KDD – Centralna klirinško depotna družba,  
BANKART procesiranje plačilnih instrumentov d.o.o., Ljubljana

## Tables 10 and 11: Payments processed by selected payment systems

### Retail system: SEPA IKP (historical)

Introduced on 4 March 2009. The SEPA Internal Credit Payments system (SEPA IKP) was a payment system for processing small-value credit payment orders in accordance with SEPA credit transfer standards. It was an interbank multilateral retail payment system which only processes non-paper credit payments sent by national (domestic) direct participants.

On **1 September 2015 the SEPA IKP**, SEPA IDD Core and SEPA IDD B2B payment systems **merged into a single system, SIMP-PS**.

### Retail system: SEPA IDD Core (historical)

Introduced on 21 November 2011. SEPA Internal Direct Debit Core (SEPA IDD Core) was a domestic payment system for processing consumer SEPA direct debits.

On **1 September 2015** the SEPA IKP, **SEPA IDD Core** and SEPA IDD B2B payment systems **merged into a single payment system, SIMP-PS**.

### Retail system: SEPA IDD B2B (historical)

Introduced on 21 November 2011. SEPA Internal Direct Debit B2B (SEPA IDD B2B) was a domestic payment system for processing business-to-business SEPA direct debits.

On **1 September 2015** the SEPA IKP, SEPA IDD Core and **SEPA IDD B2B** payment systems merged into a **single payment system, SIMP-PS**.

### Retail system: SIMP-PS payment system

Introduced on 1 September 2015 as SIMP-PS payment system (domestic payment system) for processing of SEPA credit payments and SEPA direct debits using three different services:

1. SIMP-PS IKP service (SIMP-PS Internal Credit Transfers) – intended for processing credit transfers;
2. SIMP-PS IDD-C service (SIMP-PS Internal Direct Debit-Core) – intended for processing SEPA direct debits (under the core SEPA direct debits scheme);
3. SIMP-PS IDD-B service (SIMP-PS Internal Direct Debit-B2B) – intended for processing SEPA direct debits (under the business-to-business SEPA direct debits scheme).

SIMP-PS IDD-B service terminated on 29 May 2018, these transactions are now conducted in SEPA EDD B2B.

SIMP-PS IKP service terminated on 1 February 2019.

From 4 February 2019 onwards SIMP-PS payment system includes only data from SIMP-PS IDD-C service, which explains strong decrease in number and value of transactions in this system from 2019 on.

### Retail system: BIPS payment system

Introduced on 4 February 2019 (with migration of transactions from SIMP-PS IKP). BIPS payment system is a domestic payment system that enables processing of SEPA credit payments (including instant payments).



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Slovenia

### 1. Basic statistical data

	2017	2018	2019	2020	2021
Population (thousands, annual average)	2,066	2,072	2,089	2,103	2,108
GDP (EUR billions)	43	46	49	47	52
GDP per capita (EUR)	20,820	22,142	23,256	22,373	24,803
HICP (annual percentage changes)	1.6	1.9	1.7	-0.3	2.0

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Slovenia

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

(EUR millions; end of period)

	2017	2018	2019	2020	2021
Currency in circulation outside MFIs	.	.	.	.	.
Value of overnight deposits held at MFIs	20,961	24,213	25,630	32,061	36,834
<i>of which:</i>					
Transferable deposits	20,444	23,820	25,255	31,789	36,652
Narrow money supply (M1)	.	.	.	.	.
<i>Memorandum items:</i>					
Overnight deposits in foreign currencies held at MFIs	698	645	608	683	811
Outstanding value on e-money storages issued by MFIs	4	5	5	6	6
<i>of which:</i>					
Hardware-based electronic money	4	5	5	6	6
Software-based electronic money	0	0	0	0	0

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Slovenia

### 3. Settlement media used by credit institutions

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

	2017	2018	2019	2020	2021
Overnight deposits held at the central bank	3,005	3,363	4,178	7,054	9,464
Overnight deposits held at other credit institutions (end of period)	132	114	183	157	296
<i>of which:</i>					
Transferable deposits at other MFIs (end of period)	122	97	174	147	287
<i>Memorandum items:</i>					
Non-intraday borrowing from the central bank	1,142	1,102	995	1,377	2,363
Intraday borrowing from the central bank (average for last reserve maintenance period)	0	0	0	0	0

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Slovenia

### 5. Institutions offering payment services to non-MFIs - page 1

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

	2017	2018	2019	2020	2021
<b>Institutions offering payment services to non-MFIs (total)</b>					
Number of institutions	23	22	22	21	21
Number of offices	564	535	529	482	444
Number of overnight deposits (thousands)	2,402.3	2,404.0	2,397.8	2,370.3	2,358.3
of which:					
Number of internet/PC-linked overnight deposits (thousands)	995.1	1,052.2	1,021.4	1,086.0	1,186.5
Value of overnight deposits	20,961	24,212	25,630	32,060	36,834
Number of payment accounts (thousands)	2,497.2	2,507.3	2,508.4	2,484.3	2,478.7
Number of e-money accounts (thousands)	44.0	61.4	141.6	231.3	276.8
Outstanding value on e-money storages issued	4	6	6	12	14
<b>Central bank</b>					
Number of offices	1	1	1	1	1
Number of overnight deposits (thousands)	0.2	0.2	0.2	0.2	0.2
Value of overnight deposits	2,545	3,784	3,450	5,773	6,536
of which:					
Value of transferable deposits	2,545	3,784	3,450	5,773	6,536
<b>Credit institutions irrespective of their legal incorporation</b>					
Number of institutions	18	17	17	16	16
Number of offices	563	534	528	481	443
Number of overnight deposits (thousands)	2,402.1	2,403.8	2,397.6	2,370.1	2,358.1
of which:					
Number of internet/PC-linked overnight deposits (thousands)	995.1	1,052.2	1,021.4	1,086.0	1,186.5
Number of transferable overnight deposits (thousands)	2,402.1	2,403.8	2,397.6	2,370.1	2,358.1
of which:					
Number of internet/PC-linked transferable overnight deposits (thousands)	995.1	1,052.2	1,021.4	1,086.0	1,186.5
Value of overnight deposits	18,416	20,428	22,180	26,287	30,298
of which:					
Value of transferable deposits	17,899	20,036	21,805	26,016	30,116
Number of payment accounts (thousands)	2,430.8	2,436.5	2,434.5	2,410.4	2,401.0
Number of e-money accounts (thousands)	28.7	32.6	36.8	40.2	42.9
Outstanding value on e-money storages issued	4	5	5	5	6
<b>Credit institutions irrespective of their legal incorporation</b>					
<b>Credit institutions legally incorporated in the reporting country</b>					
Number of institutions	15	15	15	14	14
Number of offices	560	532	526	479	441
Value of overnight deposits	18,245	20,191	21,939	25,896	29,719
<b>Branches of euro area-based credit institutions</b>					
Number of institutions	3	2	2	2	2
Number of offices	3	2	2	2	2
Value of overnight deposits	171	237	241	391	579
<b>Branches of EEA-based credit institutions outside the euro area</b>					
Number of institutions	0	0	0	0	0
Number of offices	-	-	-	-	-
Value of overnight deposits	-	-	-	-	-
<b>Branches of non-EEA-based credit institutions</b>					
Number of institutions	0	0	0	0	0
Number of offices	-	-	-	-	-
Value of overnight deposits	-	-	-	-	-
<b>Electronic money institutions</b>					
Number of institutions	1	2	2	2	2
Number of payment accounts (thousands)	-	-	-	-	-
Number of e-money accounts (thousands)	15.3	28.8	104.7	191.1	233.9
Outstanding value on e-money storages issued	0	1	1	7	8
<b>Other payment service providers</b>					
Number of institutions	3	2	2	2	2
Number of offices	-	-	-	-	-
Number of overnight deposits (thousands)	-	-	-	-	-
Value of overnight deposits	-	-	-	-	-
Number of payment accounts (thousands)	66.4	70.9	73.9	73.9	77.7
Number of e-money accounts (thousands)	-	-	-	-	-
Outstanding value on e-money storages issued	-	-	-	-	-

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





EUROPEAN CENTRAL BANK

EUROSYSTEM

## Slovenia

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

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

	2017	2018	2019	2020	2021
<i>Memorandum items:</i>					
<b>Number of payment institutions operating in the country on a cross-border basis</b>	335	354	457	214	256
<i>of which:</i>					
Institutions providing services through an established branch	0	1	1	1	1
Institutions providing services through an agent	3	2	3	1	2
Institutions providing services neither establishing a branch nor through an agent	332	351	453	212	253

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Slovenia

### 6. Payment card functions and accepting devices

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

	2017	2018	2019	2020	2021
<b>Cards issued by resident PSPs</b>					
Cards with a cash function	3,319	3,469	3,557	3,464	3,440
Cards with a payment function*	3,385	3,525	3,613	3,516	3,485
of which:					
Cards with a debit function	2,600	2,723	2,776	2,685	2,662
Cards with a delayed debit function	660	680	709	701	702
Cards with a credit function	124	-	-	-	122
Cards with a debit and/or delayed debit function	-	-	-	-	-
Cards with a credit and/or delayed debit function	-	-	-	-	-
Cards with an e-money function	-	-	-	63	64
Cards on which e-money can be stored directly	-	-	-	-	-
Cards which give access to e-money stored on e-money accounts	-	-	-	63	64
Cards with an e-money function	-	-	-	-	-
of which:					
Cards with an e-money function which have been loaded at least once	-	-	-	63	64
Total number of cards (irrespective of the number of functions on the card)	3,413	3,558	3,650	3,579	3,549
of which:					
Cards with a combined debit, cash and e-money function	-	-	-	63	64
<b>Terminals provided by resident PSPs</b>					
ATMs	1,646	1,580	1,545	1,406	1,427
Located in the reporting country	1,646	1,580	1,545	1,406	1,427
Located abroad	-	-	-	-	-
ATMs					
of which:					
ATMs with a cash withdrawal function	1,642	1,576	1,542	1,403	1,426
Located in the reporting country	1,642	1,576	1,542	1,403	1,426
Located abroad	-	-	-	-	-
ATMs with a credit transfer function	224	-	208	727	814
Located in the reporting country	224	-	208	727	814
Located abroad	-	-	-	-	-
POS terminals	34,667	35,296	36,197	36,352	35,423
Located in the reporting country	34,667	35,296	36,197	36,352	35,423
Located abroad	-	-	-	-	-
POS terminals					
of which:					
EFTPOS terminals	34,628	35,279	36,183	36,341	35,421
Located in the reporting country	34,628	35,279	36,183	36,341	35,421
Located abroad	-	-	-	-	-
E-money card POS terminals	-	-	-	-	-
Located in the reporting country	-	-	-	-	-
Located abroad	-	-	-	-	-
E-money card terminals	-	-	-	-	-
Located in the reporting country	-	-	-	-	-
Located abroad	-	-	-	-	-
E-money card terminals					
of which:					
E-money card loading/unloading terminals	-	-	-	-	-
Located in the reporting country	-	-	-	-	-
Located abroad	-	-	-	-	-
E-money card accepting terminals	-	-	-	-	-
Located in the reporting country	-	-	-	-	-
Located abroad	-	-	-	-	-

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

\*Except cards with an e-money function only.



# EUROPEAN CENTRAL BANK

## EUROSYSTEM

### Slovenia

#### 7a. Payments per type of payment service involving non-MFIs - page 1

(number of payments sent, unless otherwise stated; millions; total for the period)

	2017	2018	2019	2020	2021
<b>Payments per type of payment service</b>					
<b>Total payments involving non-MFIs</b>	409.6	434.9	467.9	459.7	498.9
Domestic	383.7	403.3	429.5	424.0	455.3
Cross-border	25.9	31.6	38.4	35.7	43.6
<b>Credit transfers</b>	154.9	157.7	160.8	153.2	161.3
Domestic	151.0	153.4	156.3	148.4	155.8
Cross-border	3.9	4.3	4.6	4.8	5.5
Credit transfers					
Initiated in paper-based form	30.3	27.4	24.6	10.5	8.4
Initiated electronically	124.6	130.3	136.2	142.8	152.9
Initiated in a file/batch	14.8	15.8	16.6	16.9	17.2
Initiated on a single payment basis	109.8	114.5	119.6	125.8	135.7
of which (memorandum item):					
Online banking based e-payments	-	-	-	-	-
Credit transfers					
of which:					
Non-SEPA credit transfers	8.0	8.0	9.8	9.8	16.8
<b>Direct debits</b>	41.0	41.8	43.0	44.3	44.3
Domestic	41.0	41.8	43.0	44.2	44.2
Cross-border	0.0	0.0	0.1	0.1	0.1
Direct debits					
Initiated in a file/batch	27.9	28.8	29.5	30.0	20.4
Initiated on a single payment basis	13.0	13.1	13.5	14.3	23.9
Direct debits					
of which:					
Non-SEPA direct debits	3.2	3.3	3.3	3.3	2.5
<b>Card payments with cards issued by resident PSPs*</b>	180.2	202.8	231.6	.	257.6
Domestic card payments	158.9	176.2	198.7	193.6	220.9
Cross-border card payments	21.3	26.6	33.0	.	36.7
Card payments with cards issued by resident PSPs*					
Payments with cards with a debit function	132.7	152.9	178.5	176.0	209.5
Payments with cards with a delayed debit function	42.6	44.5	47.5	42.0	42.6
Payments with cards with a credit function	5.0	.	.	.	.
Payments with cards with a debit and/or delayed debit function	-	-	-	-	-
Payments with cards with a credit and/or delayed debit function	-	-	-	-	-
Card payments with cards issued by resident PSPs*					
Payments initiated at physical EFTPOS	170.8	191.0	218.1	207.4	234.0
Payments initiated remotely	9.4	.	.	.	23.6
<b>E-money payments with e-money issued by resident PSPs</b>	0.7	0.8	.	3.7	4.5
Domestic	0.2	.	.	2.8	3.3
Cross-border	0.5	0.6	.	0.9	1.2
E-money payments with e-money issued by resident PSPs					
With cards on which e-money can be stored directly	-	.	-	-	-
With e-money accounts	0.7	.	.	3.7	4.5
of which:					
Accessed through a card	0.6	.	.	1.4	2.2
<b>Cheques</b>	0.0	0.0	0.0	0.0	0.0
Domestic	0.0	0.0	0.0	0.0	0.0
Cross-border	0.0	0.0	0.0	0.0	0.0
<b>Other payment services</b>	32.7	31.8	30.7	35.1	31.2
Domestic	32.6	31.6	30.6	35.0	31.1
Cross-border	0.1	0.1	0.1	0.1	0.1

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

\*Except cards with an e-money function only.



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Slovenia

### 7a. Payments per type of payment service involving non-MFIs - page 2

(number of payments sent, unless otherwise stated; millions; total for the period)

	2017	2018	2019	2020	2021
<b>Total cross-border payments received (excluding card payments)</b>	7.4	8.1	8.5	8.6	9.5
Cross-border credit transfers received	4.3	4.7	4.8	4.8	5.4
Cross-border direct debits received	3.1	3.4	3.6	3.9	4.1
Cross-border e-money payments with e-money issued by resident PSPs received	-	-	-	-	-
Cross-border cheques received	0.0	0.0	0.0	0.0	0.0
Other cross-border payment services received	0.1	0.0	0.0	0.0	0.0
<i>Memorandum items:</i>					
Credits to the accounts by simple book entry	23.5	24.6	26.8	30.9	33.6
Debits from the accounts by simple book entry	125.9	126.2	113.4	91.3	74.7
Money remittances	17.5	17.5	16.6	23.0	20.9
Domestic	17.3	17.4	16.4	22.9	20.8
Cross-border	0.1	0.1	0.1	0.1	0.1
Transactions via telecommunication, digital or IT device	3.4	.	2.7	.	1.4
Other services (not included in the Payment Services Directive)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Cross-border money remittances received	0.1	0.0	0.0	0.0	0.0
Cross-border transactions via telecommunication, digital or IT device received	-	-	-	-	-

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Slovenia

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

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

	2017	2018	2019	2020	2021
<b>a) At terminals provided by resident PSPs with cards issued by resident PSPs</b>	211.9	228.7	249.8	232.2	256.2
At terminals located in the reporting country	211.9	228.7	249.8	232.2	256.2
At terminals located abroad	-	-	-	-	-
At terminals provided by resident PSPs with cards issued by resident PSPs of which:					
ATM cash withdrawals (except e-money transactions)	53.2	52.8	51.8	41.1	39.9
At terminals located in the reporting country	53.2	52.8	51.8	41.1	39.9
At terminals located abroad	-	-	-	-	-
ATM cash deposits (except e-money transactions)	0.4	.	.	.	.
At terminals located in the reporting country	0.4	.	.	.	.
At terminals located abroad	-	-	-	-	-
POS transactions (except e-money transactions)	158.0	174.9	196.8	189.5	214.4
At terminals located in the reporting country	158.0	174.9	196.8	189.5	214.4
At terminals located abroad	-	-	-	-	-
E-money card-loading/unloading transactions	.	.	.	.	0.4
At terminals located in the reporting country	.	.	.	.	0.4
At terminals located abroad	-	-	-	-	-
E-money payments with cards with an e-money function	.	0.1	.	0.4	0.7
At terminals located in the reporting country	.	.	.	0.4	0.7
At terminals located abroad	-	-	-	-	-
<b>b) At terminals provided by resident PSPs with cards issued by non-resident PSPs</b>	15.7	17.9	.	15.1	16.2
At terminals located in the reporting country	15.7	17.9	.	15.1	16.2
At terminals located abroad	-	-	-	-	-
At terminals provided by resident PSPs with cards issued by non-resident PSPs of which:					



EUROPEAN CENTRAL BANK

EUROSYSTEM

Slovenia

8a. Payments per type of payment service involving non-MFIs - page 1

(value of payments sent, unless otherwise stated; EUR billions; total for the period)

	2017	2018	2019	2020	2021
<b>Payments per type of payment service</b>					
<b>Total payments involving non-MFIs</b>	308.5	300.1	311.8	299.4	339.9
Domestic	260.3	247.1	254.8	245.0	274.9
Cross-border	48.2	53.0	57.0	54.4	65.0
<b>Credit transfers</b>	284.6	275.4	285.5	273.0	311.0
Domestic	237.9	223.9	230.2	220.2	248.3
Cross-border	46.7	51.5	55.3	52.8	62.7
Credit transfers					
Initiated in paper-based form	24.5	21.0	19.2	14.3	15.7
Initiated electronically	260.1	254.3	266.3	258.7	295.4
Initiated in a file/batch	48.6	46.2	47.3	42.7	51.4
Initiated on a single payment basis	211.5	208.2	219.0	216.0	243.9
of which (memorandum item):					
Online banking based e-payments	-	-	-	-	-
Credit transfers					
of which:					
Non-SEPA credit transfers	154.1	136.6	142.2	138.2	156.6
<b>Direct debits</b>	2.9	3.1	3.4	3.5	3.5
Domestic	2.9	3.0	3.3	3.3	3.3
Cross-border	0.1	0.1	0.1	0.1	0.2
Direct debits					
Initiated in a file/batch	2.2	2.3	2.5	2.5	2.0
Initiated on a single payment basis	0.8	0.8	0.9	1.0	1.5
Direct debits					
of which:					
Non-SEPA direct debits	0.8	0.8	0.9	0.8	0.7
<b>Card payments with cards issued by resident PSPs*</b>	5.8	6.5	7.3	7.4	8.8
Domestic card payments	4.8	5.3	5.8	6.1	7.1
Cross-border card payments	1.0	1.2	1.5	1.3	1.7
Card payments with cards issued by resident PSPs*					
Payments with cards with a debit function	4.0	4.6	5.3	5.5	6.8
Payments with cards with a delayed debit function	1.6	1.7	1.8	1.6	1.8
Payments with cards with a credit function	0.2	0.2	-	-	0.2
Payments with cards with a debit and/or delayed debit function	-	-	-	-	-
Payments with cards with a credit and/or delayed debit function	-	-	-	-	-
Card payments with cards issued by resident PSPs*					
Payments initiated at physical EFTPOS	5.3	5.9	6.6	6.5	7.5
Payments initiated remotely	0.5	0.6	0.7	-	1.3
<b>E-money payments with e-money issued by resident PSPs</b>	-	0.0	-	0.2	0.2
Domestic	-	-	-	0.1	0.2
Cross-border	0.0	0.0	-	0.0	0.1
E-money payments with e-money issued by resident PSPs					
With cards on which e-money can be stored directly	-	-	-	-	-
With e-money accounts	-	-	-	0.2	0.2
of which:					
Accessed through a card	-	-	-	0.0	0.1
<b>Cheques</b>	0.0	0.0	0.0	0.0	0.0
Domestic	0.0	0.0	0.0	0.0	0.0
Cross-border	0.0	0.0	0.0	0.0	0.0
<b>Other payment services</b>	15.1	15.0	15.6	15.4	16.3
Domestic	14.7	14.9	15.5	15.3	15.9
Cross-border	0.3	0.1	0.1	0.1	0.4

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

\*Except cards with an e-money function only.



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Slovenia

### 8a. Payments per type of payment service involving non-MFIs - page 2

(value of payments sent, unless otherwise stated; EUR billions; total for the period)

	2017	2018	2019	2020	2021
<b>Total cross-border payments received (excluding card payments)</b>	56.1	62.6	55.2	59.5	71.4
Cross-border credit transfers received	55.3	62.0	54.7	58.9	70.8
Cross-border direct debits received	0.5	0.5	0.6	0.5	0.6
Cross-border e-money payments with e-money issued by resident PSPs received	-	-	-	-	-
Cross-border cheques received	0.0	0.0	0.0	0.0	0.0
Other cross-border payment services received	0.3	0.1	0.0	0.0	0.0
<i>Memorandum items:</i>					
Credits to the accounts by simple book entry	15.6	15.3	17.2	15.7	11.8
Debits from the accounts by simple book entry	10.7	9.2	9.3	8.3	10.9
Money remittances	1.8	1.7	1.7	2.5	3.7
Domestic	1.4	1.5	1.6	2.4	3.3
Cross-border	0.3	0.1	0.1	0.1	0.4
Transactions via telecommunication, digital or IT device	0.0	0.0	0.0	-	-
Other services (not included in the Payment Services Directive)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Cross-border money remittances received	0.3	0.1	0.0	0.0	0.0
Cross-border transactions via telecommunication, digital or IT device received	-	-	-	-	-

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Slovenia

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

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

	2017	2018	2019	2020	2021
<b>a) At terminals provided by resident PSPs with cards issued by resident PSPs</b>	10.6	11.3	12.0	11.8	13.1
At terminals located in the reporting country	10.6	11.3	12.0	11.8	13.1
At terminals located abroad	-	-	-	-	-
At terminals provided by resident PSPs with cards issued by resident PSPs of which:					
ATM cash withdrawals (except e-money transactions)	5.7	5.8	5.9	5.5	5.8
At terminals located in the reporting country	5.7	5.8	5.9	5.5	5.8
At terminals located abroad	-	-	-	-	-
ATM cash deposits (except e-money transactions)	0.2	0.3	-	-	-
At terminals located in the reporting country	0.2	0.3	-	-	-
At terminals located abroad	-	-	-	-	-
POS transactions (except e-money transactions)	4.7	5.2	5.7	5.9	6.8
At terminals located in the reporting country	4.7	5.2	5.7	5.9	6.8
At terminals located abroad	-	-	-	-	-
E-money card-loading/unloading transactions	-	-	-	-	0.1
At terminals located in the reporting country	-	-	-	-	0.1
At terminals located abroad	-	-	-	-	-
E-money payments with cards with an e-money function	-	0.0	-	0.0	0.0
At terminals located in the reporting country	-	-	-	0.0	0.0
At terminals located abroad	-	-	-	-	-
<b>b) At terminals provided by resident PSPs with cards issued by non-resident PSPs</b>	1.3	1.5	1.6	1.1	1.2
At terminals located in the reporting country	1.3	1.5	1.6	1.1	1.2
At terminals located abroad	-	-	-	-	-
At terminals provided by resident PSPs with cards issued by non-resident PSPs of which:					
ATM cash withdrawals (except e-money transactions)	0.5	0.6	0.6	0.5	0.5
At terminals located in the reporting country	0.5	0.6	0.6	0.5	0.5
At terminals located abroad	-	-	-	-	-
ATM cash deposits (except e-money transactions)	0.0	0.0	0.0	0.0	0.0
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	-	-	-	-	-
POS transactions (except e-money transactions)	0.8	0.9	0.9	0.6	0.7
At terminals located in the reporting country	0.8	0.9	0.9	0.6	0.7
At terminals located abroad	-	-	-	-	-
E-money card-loading/unloading transactions	-	-	-	-	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	-	-
E-money payments with cards with an e-money function	-	-	-	-	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	-	-
<b>c) At terminals provided by non-resident PSPs with cards issued by resident PSPs</b>	1.0	1.1	1.3	1.0	1.1
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	1.0	1.1	1.3	1.0	1.1
At terminals provided by non-resident PSPs with cards issued by resident PSPs of which:					
ATM cash withdrawals (except e-money transactions)	0.4	0.4	0.4	0.4	0.4
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	0.4	0.4	0.4	0.4	0.4
ATM cash deposits (except e-money transactions)	0.0	0.0	0.0	0.0	0.0
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
POS transactions (except e-money transactions)	0.6	0.7	0.8	0.6	0.7
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	0.6	0.7	0.8	0.6	0.7
E-money card-loading/unloading transactions	-	-	-	0.0	0.0
At terminals located in the reporting country	-	-	-	0.0	-
At terminals located abroad	0.0	-	-	0.0	0.0
E-money payments with cards with an e-money function	-	0.0	-	0.0	0.0
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	0.0	0.0	-	0.0	0.0
<b>Memorandum items:</b>					
Cash advances at POS terminals	-	-	-	-	-
OTC cash withdrawals	5.5	5.4	5.4	5.6	6.2
OTC cash deposits	7.8	7.7	8.2	6.5	6.1

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





EUROPEAN CENTRAL BANK

EUROSYSTEM

## Slovenia

### 9. Participation in selected payment systems

(original units; end of period)

	2017	2018	2019	2020	2021
<b>TARGET COMPONENT: TARGET2-Slovenija</b>					
Number of participants	18	18	19	19	18
of which:					
Direct participants	18	18	19	19	18
of which:					
Credit institutions	16	16	16	16	15
Central bank	1	1	1	1	1
Other direct participants	1	1	2	2	2
of which:					
Public administration	0	0	0	0	0
Clearing and settlement organisations	1	1	2	2	2
Other financial institutions	0	0	0	0	0
Others	0	0	0	0	0
Indirect participants	0	0	0	0	0
<b>RETAIL SYSTEM: SIMP-PS payment system (from Sep.2015)</b>					
Number of participants	16	16	16	16	15
of which:					
Direct participants	16	16	16	16	15
of which:					
Credit institutions	15	15	15	15	14
Central bank	1	1	1	1	1
Other direct participants	0	0	0	0	0
of which:					
Public administration	0	0	0	0	0
Clearing and settlement organisations	0	0	0	0	0
Other financial institutions	0	0	0	0	0
Others	0	0	0	0	0
Indirect participants	0	0	0	0	0
<b>RETAIL SYSTEM: BIPS payment system (from Feb.2019)</b>					
Number of participants	-	-	16	16	15
of which:					
Direct participants	-	-	16	16	15
of which:					
Credit institutions	-	-	15	15	14
Central bank	-	-	1	1	1
Other direct participants	-	-	0	0	0
of which:					
Public administration	-	-	0	0	0
Clearing and settlement organisations	-	-	0	0	0
Other financial institutions	-	-	0	0	0
Others	-	-	0	0	0
Indirect participants	-	-	0	0	0

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Slovenia

### 10. Payments processed by selected payment systems – page 1

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

	2017	2018	2019	2020	2021
<b>TARGET COMPONENT: TARGET2-Slovenija</b>					
Credit transfers and direct debits	0.7	0.7	0.7	0.6	0.7
<i>of which:</i>					
Credit transfers and direct debits within the same TARGET component	0.5	0.4	0.5	0.5	0.5
Credit transfers and direct debits to another TARGET component	0.2	0.2	0.2	0.2	0.2
<i>of which:</i>					
Credit transfers and direct debits to a euro area TARGET component	0.2	0.2	0.2	0.2	0.2
Credit transfers and direct debits to a non-euro area TARGET component	0.0	0.0	0.0	0.0	0.0
Concentration ratio in terms of volume (percentages)	67.2	63.5	62.3	67.3	65.9
<b>RETAIL SYSTEM: SIMP-PS payment system (from Sep.2015)</b>					
<b>Total transactions</b>	154.5	157.4	41.1	30.7	29.7
Domestic	154.5	157.4	41.1	30.7	29.7
Cross-border	-	-	-	-	-
Credit transfers	126.9	128.4	11.0	-	-
Domestic	126.9	128.4	11.0	-	-
Cross-border	-	-	-	-	-
Credit transfers					
Initiated in a paper-based form	-	-	-	-	-
Initiated electronically	126.9	128.4	11.0	-	-
Direct debits	27.6	29.0	30.1	30.7	29.7
Domestic	27.6	29.0	30.1	30.7	29.7
Cross-border	-	-	-	-	-
Card payments (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
ATM transactions (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
E-money payment transactions	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Cheques	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Other payment services	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Concentration ratio in terms of volume (percentages)	71.0	70.4	73.0	83.8	82.3

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Slovenia

### 10. Payments processed by selected payment systems – page 2

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

	2017	2018	2019	2020	2021
<b>RETAIL SYSTEM: BIPS payment system (from Feb.2019)</b>					
<b>Total transactions</b>	-	-	119.3	130.4	131.3
Domestic	-	-	119.3	130.4	131.3
Cross-border	-	-	-	-	-
Credit transfers	-	-	119.3	130.4	131.3
Domestic	-	-	119.3	130.4	131.3
Cross-border	-	-	-	-	-
Credit transfers	-	-	-	-	-
Initiated in a paper-based form	-	-	-	-	-
Initiated electronically	-	-	119.3	130.4	131.3
Direct debits	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Card payments (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
ATM transactions (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
E-money payment transactions	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Cheques	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Other payment services	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Concentration ratio in terms of volume (percentages)	-	-	70.0	73.7	72.1

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Slovenia

### 11. Payments processed by selected payment systems – page 1

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

	2017	2018	2019	2020	2021
<b>TARGET COMPONENT: TARGET2-Slovenija</b>					
Credit transfers and direct debits	310.7	279.1	305.1	398.9	400.3
<i>of which:</i>					
Credit transfers and direct debits within the same TARGET component	223.3	192.2	208.4	268.3	246.0
Credit transfers and direct debits to another TARGET component	87.4	86.9	96.7	130.6	154.2
<i>of which:</i>					
Credit transfers and direct debits to a euro area TARGET component	86.6	86.0	95.6	129.5	152.2
Credit transfers and direct debits to a non-euro area TARGET component	0.9	0.9	1.1	1.1	2.1
Concentration ratio in terms of value (percentages)	78.3	76.5	72.7	78.4	75.4
<b>RETAIL SYSTEM: SIMP-PS payment system (from Sep.2015)</b>					
<b>Total transactions</b>	64.1	68.4	7.4	1.6	1.6
Domestic	64.1	68.4	7.4	1.6	1.6
Cross-border	-	-	-	-	-
Credit transfers	62.8	67.0	5.9	-	-
Domestic	62.8	67.0	5.9	-	-
Cross-border	-	-	-	-	-
Credit transfers					
Initiated in a paper-based form	-	-	-	-	-
Initiated electronically	62.8	67.0	5.9	-	-
Direct debits	1.3	1.4	1.5	1.6	1.6
Domestic	1.3	1.4	1.5	1.6	1.6
Cross-border	-	-	-	-	-
Card payments (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
ATM transactions (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
E-money payment transactions	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Cheques	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Other payment services	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Concentration ratio in terms of value (percentages)	66.2	65.1	65.7	83.2	81.8

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Slovenia

### 11. Payments processed by selected payment systems – page 2

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

	2017	2018	2019	2020	2021
<b>RETAIL SYSTEM: BIPS payment system (from Feb.2019)</b>					
<b>Total transactions</b>	-	-	64.7	69.8	77.6
Domestic	-	-	64.7	69.8	77.6
Cross-border	-	-	-	-	-
Credit transfers	-	-	64.7	69.8	77.6
Domestic	-	-	64.7	69.8	77.6
Cross-border	-	-	-	-	-
Credit transfers	-	-	-	-	-
Initiated in a paper-based form	-	-	-	-	-
Initiated electronically	-	-	64.7	69.8	77.6
Direct debits	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Card payments (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
ATM transactions (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
E-money payment transactions	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Cheques	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Other payment services	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Concentration ratio in terms of value (percentages)	-	-	64.4	73.5	72.1

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

# General notes: Slovakia

Source for Table 1: Eurostat.

Source for all other tables: Národná banka Slovenska, unless otherwise indicated.

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

### Currency in circulation outside MFIs

Since the introduction of the euro on 1 January 2009 these figures have been provided solely at an aggregated euro area level.

### Value of overnight deposits held at MFIs

Overnight deposits held at MFIs (excluding the ECB). 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 as used in the ECB concept of narrow money supply (M1).

Data for the “rest of the world” component sector are not reported for the period 2002-03.

Data for the “central government” component sector are not reported for the period 2002-03.

Data for the “other residents” counterpart sector are not reported for the period 2002-03.

### Narrow money supply (M1)

Since the introduction of the euro on 1 January 2009 these figures have been provided solely at an aggregated euro area level.

### Outstanding value on e-money storages issued by MFIs

Covers MFIs without derogations under Article 9(1) of Regulation ECB/2013/33 concerning the balance sheet of the monetary financial institutions sector (where applicable).

### Table 3: Settlement media used by credit institutions

#### Overnight deposits held at the central bank

End-of-period data; since 2006 average for last reserve maintenance period.

#### Overnight deposits held at other credit institutions

Value for the last quarter of the period.

#### Memo item: Non-intraday borrowing from the central bank

End-of-period data; since 2006 average for last reserve maintenance period.

### Table 4: Banknotes and coins

Refer to Table 3 in the “Euro area aggregate data” section.

### Table 5: Institutions offering payment services to non-MFIs

#### Branches of non-EEA-based credit institutions: number of offices

Not applicable. Branches of non-EEA-based banks do not operate in Slovakia.

#### Branches of non-EEA-based credit institutions: value of overnight deposits

Not applicable. Branches of non-EEA-based banks do not operate in Slovakia.

### Tables 7a and 8a: Payments per type of payment service involving non-MFIs

#### Other payment services

Decline of transactions due to the impact of the pandemic crisis in 2020 and remained stable in 2021.

## Tables 7b and 8b: Payments per type of terminal involving non-MFIs

### **a) At terminals provided by resident PSPs with cards issued by resident PSPs at terminals located in the reporting country**

- ATM cash withdrawals

Decline of transactions due to the impact of the pandemic crisis in 2020 and persisted in 2021

### **b) At terminals provided by resident PSPs with cards issued by non-resident**

Decline of transactions due to the impact of the pandemic crisis in 2020 and remained stable in 2021.

### **PSPs: e-money card loading/unloading transactions**

Not applicable.

### **c) At terminals provided by non-resident PSPs with cards issued by resident PSPs:**

Decline of transactions due to the impact of the pandemic crisis in 2020.

- e-money card loading/unloading transactions

Not applicable.

At terminals provided by non-resident PSPs with cards issued by resident PSPs

Decline of transactions due to the impact of the pandemic crisis in 2020.

### **OTC cash withdrawals**

Decline of transactions due to the impact of the pandemic crisis in 2020 and remained stable in 2021.

### **OTC cash deposits**

Decline of transactions due to the impact of the pandemic crisis in 2020 and remained stable in 2021.



## Table 9: Participation in selected payment systems

### **TARGET2 component: number of participants**

Four of the direct participants represent ancillary systems.

## Tables 10 and 11: Payments processed by selected payment systems

### **SIPS**

On 1 January 2009 LVPS SIPS was transformed into a retail system.



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Slovakia

### 1. Basic statistical data

	2017	2018	2019	2020	2021
Population (thousands, annual average)	5,438	5,446	5,453	5,461	5,441
GDP (EUR billions)	85	90	94	93	100
GDP per capita (EUR)	15,569	16,503	17,316	17,112	18,440
HICP (annual percentage changes)	1.4	2.5	2.8	2.0	2.8

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Slovakia

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

(EUR millions; end of period)

	2017	2018	2019	2020	2021
Currency in circulation outside MFIs					
Value of overnight deposits held at MFIs	37,080	40,306	45,199	53,909	60,207



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Slovakia

### 3. Settlement media used by credit institutions

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

	2017	2018	2019	2020	2021
Overnight deposits held at the central bank	2,348	2,019	4,789	6,780	13,219
Overnight deposits held at other credit institutions (end of period)	94	148	252	256	288
<i>of which:</i>					
Transferable deposits at other MFIs (end of period)	79	138	237	243	247
<i>Memorandum items:</i>					
Non-intraday borrowing from the central bank	1,082	1,173	534	3,952	10,234
Intraday borrowing from the central bank (average for last reserve maintenance period)	183	229	41	19	10

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Slovakia

### 5. Institutions offering payment services to non-MFIs - page 1

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

	2017	2018	2019	2020	2021
<b>Institutions offering payment services to non-MFIs (total)</b>					
Number of institutions	41	42	42	42	43
Number of offices	3,006	2,930	2,854	2,754	2,611
Number of overnight deposits (thousands)	.	.	6,852.3	7,340.1	7,627.4
of which:					
Number of internet/PC-linked overnight deposits (thousands)	4,983.6	5,146.4	5,386.9	5,648.1	5,928.3
Value of overnight deposits	44,681	48,019	53,837	68,352	80,280
Number of payment accounts (thousands)	4,905.3	5,012.3	5,204.2	5,462.3	5,601.6
Number of e-money accounts (thousands)	16.2	15.4	.	.	.
Outstanding value on e-money storages issued	2	3	.	.	.
<b>Central bank</b>					
Number of offices	1	1	1	1	1
Number of overnight deposits (thousands)	.	.	1.2	1.3	1.2
Value of overnight deposits	1,317	713	896	4,016	5,574
of which:					
Value of transferable deposits	1,317	713	896	4,016	5,574
<b>Credit institutions irrespective of their legal incorporation</b>					
Number of institutions	26	27	27	27	26
Number of offices	1,235	1,178	1,143	1,077	985
Number of overnight deposits (thousands)	6,688.7	6,626.9	6,831.4	7,318.1	7,605.3
of which:					
Number of internet/PC-linked overnight deposits (thousands)	4,983.6	5,146.4	5,386.9	5,648.1	5,928.3
Number of transferable overnight deposits (thousands)	4,911.5	5,028.1	5,195.7	5,447.6	5,578.6
of which:					
Number of internet/PC-linked transferable overnight deposits (thousands)	3,827.6	3,977.3	4,134.2	4,305.0	4,492.5
Value of overnight deposits	35,764	39,593	44,303	49,892	54,633
of which:					
Value of transferable deposits	32,084	35,986	39,155	44,257	48,757
Number of payment accounts (thousands)	4,886.0	4,992.7	5,184.4	5,441.9	5,582.1
Number of e-money accounts (thousands)	16.2	15.4	15.2	14.5	7.2
Outstanding value on e-money storages issued	1	2	2	2	1
<b>Credit institutions irrespective of their legal incorporation</b>					
<b>Credit institutions legally incorporated in the reporting country</b>					
Number of institutions	12	12	12	12	11
Number of offices	1,131	1,070	1,033	980	884
Value of overnight deposits	30,916	34,213	38,903	43,720	47,759
<b>Branches of euro area-based credit institutions</b>					
Number of institutions	7	8	8	8	8
Number of offices	12	15	15	17	17
Value of overnight deposits	719	791	689	894	868
<b>Branches of EEA-based credit institutions outside the euro area</b>					
Number of institutions	7	7	7	7	7
Number of offices	92	93	95	80	84
Value of overnight deposits	4,128	4,589	4,711	5,278	6,007
<b>Branches of non-EEA-based credit institutions</b>					
Number of institutions	0	0	0	0	0
Number of offices	-	-	-	-	-
Value of overnight deposits	-	-	-	-	-
<b>Electronic money institutions</b>					
Number of institutions	1	1	1	1	1
Number of payment accounts (thousands)	.	.	.	.	.
Number of e-money accounts (thousands)	.	.	.	.	.
Outstanding value on e-money storages issued	.	.	.	.	.
<b>Other payment service providers</b>					
Number of institutions	13	13	13	13	15
Number of offices	1,770	1,751	1,710	1,676	1,625
Number of overnight deposits (thousands)	19,800.0	19,979.0	19,715.0	20,702.0	20,828.0
Value of overnight deposits	7,601	7,713	8,638	14,443	20,073
Number of payment accounts (thousands)	.	.	.	.	.
Number of e-money accounts (thousands)	.	.	0.0	0.0	0.0
Outstanding value on e-money storages issued	.	.	0.0	0.0	0.0

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Slovakia

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

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

	2017	2018	2019	2020	2021
<i>Memorandum items:</i>					
<b>Number of payment institutions operating in the country on a cross-border basis</b>	295	298	367	414	240
<i>of which:</i>					
Institutions providing services through an established branch	2	1	1	1	1
Institutions providing services through an agent	6	6	6	6	7
Institutions providing services neither establishing a branch nor through an agent	287	291	360	407	232

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Slovakia

### 6. Payment card functions and accepting devices

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

	2017	2018	2019	2020	2021
<b>Cards issued by resident PSPs</b>					
Cards with a cash function	5,672	5,887	5,909	6,173	6,107
Cards with a payment function*	5,300	5,500	5,552	5,807	5,733
of which:					
Cards with a debit function	4,504	4,723	4,853	5,184	5,160
Cards with a delayed debit function	8	.	.	.	5
Cards with a credit function	789	769	692	617	568
Cards with a debit and/or delayed debit function	-	-	-	-	-
Cards with a credit and/or delayed debit function	-	-	-	-	-
Cards with an e-money function	330	390	385	390	384
Cards on which e-money can be stored directly	19	15	17	15	9
Cards which give access to e-money stored on e-money accounts	311	343	368	376	376
Cards with an e-money function					
of which:					
Cards with an e-money function which have been loaded at least once	214	206	181	48	54
Total number of cards (irrespective of the number of functions on the card)	5,700	5,917	5,937	6,198	6,130
of which:					
Cards with a combined debit, cash and e-money function	0	0	0	-	0
<b>Terminals provided by resident PSPs</b>					
ATMs	2,794	2,849	2,849	2,910	3,615
Located in the reporting country	2,794	2,849	2,849	2,910	3,222
Located abroad	-	0	0	0	393
ATMs					
of which:					
ATMs with a cash withdrawal function	2,794	2,849	2,849	2,910	3,615
Located in the reporting country	2,794	2,849	2,849	2,910	3,222
Located abroad	0	0	0	0	393
ATMs with a credit transfer function	1,378	1,393	1,384	1,386	1,581
Located in the reporting country	1,378	1,393	1,384	1,386	1,581
Located abroad	-	0	0	0	0
POS terminals	58,759	63,055	67,887	75,909	79,155
Located in the reporting country	58,521	62,764	67,554	75,465	78,785
Located abroad	238	291	333	444	370
POS terminals					
of which:					
EFTPOS terminals	58,541	63,035	67,887	75,909	79,155
Located in the reporting country	58,303	62,744	67,554	75,465	78,785
Located abroad	238	291	333	444	370
E-money card POS terminals	58,541	63,035	67,887	75,909	79,155
Located in the reporting country	58,303	62,744	67,554	75,465	78,785
Located abroad	238	291	333	444	370
E-money card terminals	58,541	.	.	75,909	79,155
Located in the reporting country	58,303	62,744	67,554	75,465	78,785
Located abroad	238	.	.	444	370
E-money card terminals					
of which:					
E-money card loading/unloading terminals	-	0	0	0	0
Located in the reporting country	-	0	0	0	0
Located abroad	-	0	0	0	0
E-money card accepting terminals	58,541	.	.	75,909	79,155
Located in the reporting country	58,303	62,744	67,554	75,465	78,785
Located abroad	238	.	.	444	370

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

\*Except cards with an e-money function only.



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Slovakia

### 7a. Payments per type of payment service involving non-MFIs - page 1

(number of payments sent, unless otherwise stated; millions; total for the period)

	2017	2018	2019	2020	2021
<b>Payments per type of payment service</b>					
<b>Total payments involving non-MFIs</b>	887.7	973.2	1,072.1	1,034.3	1,147.1
Domestic	833.1	900.2	984.7	967.1	1,034.8
Cross-border	54.6	73.0	87.4	67.2	112.3
<b>Credit transfers</b>	398.6	423.8	440.8	394.6	426.5
Domestic	389.1	413.8	432.3	385.4	411.5
Cross-border	9.6	10.0	8.5	9.2	15.0
Credit transfers					
Initiated in paper-based form	19.4	18.3	16.5	13.6	13.4
Initiated electronically	379.4	405.6	424.3	380.9	413.1
Initiated in a file/batch	87.5	90.6	95.0	99.8	112.0
Initiated on a single payment basis	291.9	314.9	329.4	281.1	301.1
of which (memorandum item):					
Online banking based e-payments	46.4	50.8	51.1	62.0	68.3
Credit transfers					
of which:					
Non-SEPA credit transfers	1.2	1.2	1.3	1.3	1.6
<b>Direct debits</b>	29.9	31.4	33.8	37.5	38.0
Domestic	29.9	31.3	33.7	37.4	37.1
Cross-border	0.1	0.1	0.1	0.1	0.9
Direct debits					
Initiated in a file/batch	20.9	22.0	23.0	27.6	32.5
Initiated on a single payment basis	9.1	9.4	10.8	9.9	5.4
Direct debits					
of which:					
Non-SEPA direct debits	0.0	0.0	0.0	0.0	0.0
<b>Card payments with cards issued by resident PSPs*</b>	414.1	469.0	552.7	565.8	648.0
Domestic card payments	369.1	406.1	473.8	507.9	551.6
Cross-border card payments	44.9	62.9	78.9	57.9	96.4
Card payments with cards issued by resident PSPs*					
Payments with cards with a debit function	374.7	425.6	503.7	518.8	601.6
Payments with cards with a delayed debit function	1.6	1.6	1.5	0.9	0.8
Payments with cards with a credit function	37.8	41.9	47.6	46.1	45.6
Payments with cards with a debit and/or delayed debit function	-	-	-	-	-
Payments with cards with a credit and/or delayed debit function	-	-	-	-	-
Card payments with cards issued by resident PSPs*					
Payments initiated at physical EFTPOS	319.8	417.2	483.9	476.0	530.3
Payments initiated remotely	41.4	51.9	68.8	89.8	117.7
<b>E-money payments with e-money issued by resident PSPs</b>	2.1	1.9	0.7	.	.
Domestic	2.1	1.9	0.7	.	.
Cross-border	0.0	0.0	0.0	0.0	0.0
E-money payments with e-money issued by resident PSPs					
With cards on which e-money can be stored directly	0.0	0.0	0.2	.	.
With e-money accounts	2.1	1.9	0.5	0.5	0.6
of which:					
Accessed through a card	2.1	1.9	0.1	0.4	0.5
<b>Cheques</b>	0.0	0.0	0.0	0.0	0.0
Domestic	0.0	0.0	0.0	0.0	0.0
Cross-border	0.0	0.0	0.0	0.0	0.0
<b>Other payment services</b>	42.9	47.0	44.0	35.7	33.9
Domestic	42.9	47.0	44.0	35.7	33.9
Cross-border	0.0	0.0	0.0	0.0	0.0

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

\*Except cards with an e-money function only.





EUROPEAN CENTRAL BANK

EUROSYSTEM

## Slovakia

### 7a. Payments per type of payment service involving non-MFIs - page 2

(number of payments sent, unless otherwise stated; millions; total for the period)

	2017	2018	2019	2020	2021
<b>Total cross-border payments received (excluding card payments)</b>	14.4	16.6	10.8	15.3	15.1
Cross-border credit transfers received	7.3	9.6	10.8	12.7	15.0
Cross-border direct debits received	7.0	7.0	0.1	2.6	0.1
Cross-border e-money payments with e-money issued by resident PSPs received	0.0	0.0	0.0	0.0	0.0
Cross-border cheques received	0.0	0.0	0.0	0.0	0.0
Other cross-border payment services received	0.0	0.0	0.0	0.0	0.0
<i>Memorandum items:</i>					
Credits to the accounts by simple book entry	105.3	105.5	102.9	90.1	82.9
Debits from the accounts by simple book entry	446.7	458.8	662.0	705.7	753.2
Money remittances	0.0	0.0	0.0	0.0	0.0
Domestic	0.0	0.0	0.0	0.0	0.0
Cross-border	0.0	0.0	0.0	0.0	0.0
Transactions via telecommunication, digital or IT device	19.3	26.1	25.2	23.7	24.6
Other services (not included in the Payment Services Directive)	0.0	0.0	0.0	0.0	0.0
Domestic	0.0	0.0	0.0	0.0	0.0
Cross-border	0.0	0.0	0.0	0.0	0.0
Cross-border money remittances received	0.0	0.0	0.0	0.0	0.0
Cross-border transactions via telecommunication, digital or IT device received	0.0	0.0	0.0	0.0	0.0

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Slovakia

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

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

	2017	2018	2019	2020	2021
<b>a) At terminals provided by resident PSPs with cards issued by resident PSPs</b>	366.6	453.3	460.8	502.0	589.9
At terminals located in the reporting country	366.6	453.3	460.8	502.0	589.9
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
At terminals provided by resident PSPs with cards issued by resident PSPs of which:					
ATM cash withdrawals (except e-money transactions)	87.5	92.2	91.5	73.2	69.0
At terminals located in the reporting country	87.5	92.2	91.5	73.2	69.0
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
ATM cash deposits (except e-money transactions)	0.6	1.2	2.3	3.9	5.9
At terminals located in the reporting country	0.6	1.2	2.3	3.9	5.9
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
POS transactions (except e-money transactions)	278.5	359.9	412.4	424.8	515.0
At terminals located in the reporting country	278.5	359.9	412.4	424.8	515.0
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
E-money card-loading/unloading transactions	0.0	0.0	0.2	0.0	0.0
At terminals located in the reporting country	0.0	0.0	0.2	0.0	0.0
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
E-money payments with cards with an e-money function	0.0	0.0	0.0	0.0	0.0
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
<b>b) At terminals provided by resident PSPs with cards issued by non-resident PSPs</b>	14.2	16.9	36.4	17.6	17.3
At terminals located in the reporting country	13.8	16.1	34.9	16.7	16.2
At terminals located abroad	0.4	0.8	1.5	0.9	1.1
At terminals provided by resident PSPs with cards issued by non-resident PSPs of which:					
ATM cash withdrawals (except e-money transactions)	2.7	3.0	3.6	2.0	2.0
At terminals located in the reporting country	2.7	2.7	2.6	1.9	1.7
At terminals located abroad	-	0.3	1.0	0.2	0.3
ATM cash deposits (except e-money transactions)	0.0	0.0	0.0	0.0	0.0
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
POS transactions (except e-money transactions)	11.5	13.9	32.8	15.5	.
At terminals located in the reporting country	11.1	13.4	32.2	14.8	14.4
At terminals located abroad	0.4	0.5	0.5	0.7	.
E-money card-loading/unloading transactions	-	-	-	0.0	0.0
At terminals located in the reporting country	-	-	-	0.0	0.0
At terminals located abroad	-	-	-	0.0	0.0
E-money payments with cards with an e-money function	0.0	0.0	0.0	0.0	0.0
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
<b>c) At terminals provided by non-resident PSPs with cards issued by resident PSPs</b>	43.7	59.9	74.1	52.7	108.8
At terminals located in the reporting country	0.0	-	0.0	0.0	0.0
At terminals located abroad	43.7	59.9	74.0	52.6	108.8
At terminals provided by non-resident PSPs with cards issued by resident PSPs of which:					
ATM cash withdrawals (except e-money transactions)	2.4	2.6	2.5	1.5	1.9
At terminals located in the reporting country	0.0	-	0.0	0.0	0.0
At terminals located abroad	2.4	2.6	2.5	1.5	1.9
ATM cash deposits (except e-money transactions)	0.0	0.0	0.0	0.0	0.0
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
POS transactions (except e-money transactions)	41.4	57.3	71.5	51.2	106.9
At terminals located in the reporting country	0.0	-	0.0	0.0	0.0
At terminals located abroad	41.4	57.3	71.5	51.2	106.9
E-money card-loading/unloading transactions	-	0.0	0.0	0.0	0.0
At terminals located in the reporting country	-	0.0	0.0	0.0	0.0
At terminals located abroad	-	0.0	0.0	0.0	0.0
E-money payments with cards with an e-money function	0.0	0.0	0.0	0.0	0.0
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
<i>Memorandum items:</i>					
Cash advances at POS terminals	2.1	2.1	1.8	1.4	1.3
OTC cash withdrawals	8.1	7.3	6.2	4.2	3.3
OTC cash deposits	15.5	13.6	12.6	7.7	5.9

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



# EUROPEAN CENTRAL BANK

## EUROSYSTEM

### Slovakia

#### 8a. Payments per type of payment service involving non-MFIs - page 1

(value of payments sent, unless otherwise stated; EUR billions; total for the period)

	2017	2018	2019	2020	2021
<b>Payments per type of payment service</b>					
<b>Total payments involving non-MFIs</b>	1,275.5	1,098.3	1,057.3	995.4	1,069.6
Domestic	1,147.1	954.3	908.6	854.7	909.8
Cross-border	128.4	144.0	148.7	140.8	159.8
<b>Credit transfers</b>	1,258.9	1,038.9	998.3	975.5	1,016.6
Domestic	1,132.6	897.4	852.5	837.2	861.1
Cross-border	126.3	141.5	145.8	138.3	155.5
Credit transfers					
Initiated in paper-based form	55.2	61.8	46.5	39.3	43.0
Initiated electronically	1,203.7	977.1	951.8	936.3	973.6
Initiated in a file/batch	112.5	122.5	232.9	207.8	239.7
Initiated on a single payment basis	1,091.2	854.6	718.9	728.5	733.9
of which (memorandum item):					
Online banking based e-payments	53.6	56.8	57.1	63.0	68.8
Credit transfers					
of which:					
Non-SEPA credit transfers	97.0	111.9	113.6	170.9	92.6
<b>Direct debits</b>	3.4	5.2	5.6	5.2	6.6
Domestic	3.0	4.7	5.0	4.7	5.8
Cross-border	0.4	0.5	0.6	0.5	0.7
Direct debits					
Initiated in a file/batch	1.8	2.0	.	2.1	3.1
Initiated on a single payment basis	1.6	3.2	3.4	3.1	3.4
Direct debits					
of which:					
Non-SEPA direct debits	0.1	.	.	.	.
<b>Card payments with cards issued by resident PSPs*</b>	13.1	11.6	13.3	14.6	17.4
Domestic card payments	11.4	9.6	11.0	12.7	13.9
Cross-border card payments	1.7	2.0	2.3	1.9	3.5
Card payments with cards issued by resident PSPs*					
Payments with cards with a debit function	11.8	10.2	11.8	13.1	15.9
Payments with cards with a delayed debit function	0.1	.	.	.	0.0
Payments with cards with a credit function	1.3	1.3	1.5	1.4	1.5
Payments with cards with a debit and/or delayed debit function	-	-	-	-	-
Payments with cards with a credit and/or delayed debit function	-	-	-	-	-
Card payments with cards issued by resident PSPs*					
Payments initiated at physical EFTPOS	7.7	9.8	11.2	11.4	13.0
Payments initiated remotely	1.4	1.8	2.1	3.2	4.3
<b>E-money payments with e-money issued by resident PSPs</b>	0.0	0.0	0.0	0.1	0.0
Domestic	0.0	0.0	0.0	0.1	0.0
Cross-border	0.0	0.0	0.0	0.0	0.0
E-money payments with e-money issued by resident PSPs					
With cards on which e-money can be stored directly	0.0	0.0	0.0	0.0	0.0
With e-money accounts	0.0	0.0	0.0	0.0	0.0
of which:					
Accessed through a card	0.0	0.0	0.0	0.0	0.0
<b>Cheques</b>	0.0	0.0	0.0	0.0	0.0
Domestic	0.0	0.0	0.0	0.0	0.0
Cross-border	0.0	0.0	0.0	0.0	0.0
<b>Other payment services</b>	43.9	42.6	40.1	30.6	29.0
Domestic	43.9	42.6	40.1	30.6	29.0
Cross-border	0.0	0.0	0.0	0.0	0.0

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

\*Except cards with an e-money function only.



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Slovakia

### 8a. Payments per type of payment service involving non-MFIs - page 2

(value of payments sent, unless otherwise stated; EUR billions; total for the period)

	2017	2018	2019	2020	2021
<b>Total cross-border payments received (excluding card payments)</b>	85.8	137.0	153.9	124.5	173.7
Cross-border credit transfers received	84.6	135.8	153.3	123.3	173.0
Cross-border direct debits received	1.1	1.2	0.6	1.2	0.7
Cross-border e-money payments with e-money issued by resident PSPs received	0.0	0.0	0.0	0.0	0.0
Cross-border cheques received	0.0	0.0	0.0	0.0	0.0
Other cross-border payment services received	0.0	0.0	0.0	0.0	0.0
<i>Memorandum items:</i>					
Credits to the accounts by simple book entry	90.5	98.1	98.7	78.8	75.0
Debits from the accounts by simple book entry	81.1	79.8	89.1	71.2	68.4
Money remittances	0.0	0.0	0.0	0.0	0.0
Domestic	0.0	0.0	0.0	0.0	0.0
Cross-border	0.0	0.0	0.0	0.0	0.0
Transactions via telecommunication, digital or IT device	0.0	0.0	0.0	0.0	0.0
Other services (not included in the Payment Services Directive)	0.0	0.0	0.0	0.0	0.0
Domestic	0.0	0.0	0.0	0.0	0.0
Cross-border	0.0	0.0	0.0	0.0	0.0
Cross-border money remittances received	0.0	0.0	0.0	0.0	0.0
Cross-border transactions via telecommunication, digital or IT device received	0.0	0.0	0.0	0.0	0.0

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Slovakia

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

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

	2017	2018	2019	2020	2021
<b>a) At terminals provided by resident PSPs with cards issued by resident PSPs</b>	19.6	23.3	24.6	27.3	33.5
At terminals located in the reporting country	19.6	23.3	24.6	27.3	33.5
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
At terminals provided by resident PSPs with cards issued by resident PSPs of which:					
ATM cash withdrawals (except e-money transactions)	13.0	14.5	15.0	14.0	15.4
At terminals located in the reporting country	13.0	14.5	15.0	14.0	15.4
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
ATM cash deposits (except e-money transactions)	0.3	0.8	1.8	3.5	5.6
At terminals located in the reporting country	0.3	0.8	1.8	3.5	5.6
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
POS transactions (except e-money transactions)	6.2	8.0	9.1	9.7	12.5
At terminals located in the reporting country	6.2	8.0	9.1	9.7	12.5
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
E-money card-loading/unloading transactions	0.0	0.0	0.0	0.0	0.0
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
E-money payments with cards with an e-money function	0.0	0.0	0.0	0.0	0.0
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
<b>b) At terminals provided by resident PSPs with cards issued by non-resident PSPs</b>	1.0	1.1	1.5	0.9	0.9
At terminals located in the reporting country	1.0	1.1	1.4	0.8	0.8
At terminals located abroad	0.0	0.1	0.1	0.1	0.1
At terminals provided by resident PSPs with cards issued by non-resident PSPs of which:					
ATM cash withdrawals (except e-money transactions)	0.5	0.5	0.6	0.4	0.4
At terminals located in the reporting country	0.5	0.5	0.5	0.4	0.4
At terminals located abroad	-	0.0	0.1	0.0	0.0
ATM cash deposits (except e-money transactions)	0.0	0.0	0.0	0.0	0.0
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
POS transactions (except e-money transactions)	0.5	0.6	0.9	0.5	.
At terminals located in the reporting country	0.5	0.6	0.9	0.4	0.5
At terminals located abroad	0.0	0.0	0.0	0.0	.
E-money card-loading/unloading transactions	-	-	-	0.0	0.0
At terminals located in the reporting country	-	-	-	0.0	0.0
At terminals located abroad	-	-	-	0.0	0.0
E-money payments with cards with an e-money function	0.0	0.0	0.0	0.0	0.0
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
<b>c) At terminals provided by non-resident PSPs with cards issued by resident PSPs</b>	2.0	2.3	2.5	2.0	3.9
At terminals located in the reporting country	-	-	0.0	0.0	0.0
At terminals located abroad	2.0	2.3	2.5	2.0	3.9
At terminals provided by non-resident PSPs with cards issued by resident PSPs of which:					
ATM cash withdrawals (except e-money transactions)	0.5	0.5	0.5	0.4	0.5
At terminals located in the reporting country	0.0	-	0.0	0.0	0.0
At terminals located abroad	0.5	0.5	0.5	0.4	0.5
ATM cash deposits (except e-money transactions)	0.0	0.0	0.0	0.0	0.0
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
POS transactions (except e-money transactions)	1.5	1.8	2.1	1.7	3.4
At terminals located in the reporting country	0.0	-	0.0	0.0	0.0
At terminals located abroad	1.5	1.8	2.1	1.7	3.4
E-money card-loading/unloading transactions	-	0.0	0.0	0.0	0.0
At terminals located in the reporting country	-	0.0	0.0	0.0	0.0
At terminals located abroad	-	0.0	0.0	0.0	0.0
E-money payments with cards with an e-money function	0.0	0.0	0.0	0.0	0.0
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
<b>Memorandum items:</b>					
Cash advances at POS terminals	0.5	0.5	0.5	0.4	0.5
OTC cash withdrawals	19.0	18.4	18.9	14.9	14.7
OTC cash deposits	24.9	24.2	21.1	15.7	14.3

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Slovakia

### 9. Participation in selected payment systems

(original units; end of period)

	2017	2018	2019	2020	2021
<b>TARGET COMPONENT: TARGET2-SK</b>					
Number of participants	34	36	36	39	38
<i>of which:</i>					
Direct participants	34	36	36	39	38
<i>of which:</i>					
Credit institutions	27	29	29	31	31
Central bank	1	1	1	1	1
Other direct participants	6	6	6	7	6
<i>of which:</i>					
Public administration	1	1	1	1	1
Clearing and settlement organisations	4	4	4	5	4
Other financial institutions	1	1	1	1	1
Others	-	-	-	-	-
Indirect participants	0	0	0	0	0
<b>RETAIL SYSTEM: SIPS</b>					
Number of participants	24	25	25	27	29
<i>of which:</i>					
Direct participants	24	25	25	27	29
<i>of which:</i>					
Credit institutions	21	22	22	24	26
Central bank	1	1	1	1	1
Other direct participants	2	2	2	2	2
<i>of which:</i>					
Public administration	1	1	1	1	1
Clearing and settlement organisations	-	-	-	-	-
Other financial institutions	1	1	1	1	1
Others	-	-	-	-	-
Indirect participants	-	-	-	-	-

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Slovakia

### 10. Payments processed by selected payment systems

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

	2017	2018	2019	2020	2021
<b>TARGET COMPONENT: TARGET2-SK</b>					
Credit transfers and direct debits	0.2	0.2	0.2	0.1	0.2
<i>of which:</i>					
Credit transfers and direct debits within the same TARGET component	0.1	0.1	0.1	0.1	0.1
Credit transfers and direct debits to another TARGET component	0.1	0.1	0.1	0.1	0.1
<i>of which:</i>					
Credit transfers and direct debits to a euro area TARGET component	0.1	0.1	0.1	0.1	0.1
Credit transfers and direct debits to a non-euro area TARGET component	0.0	0.0	0.0	0.0	0.0
Concentration ratio in terms of volume (percentages)	71.0	68.2	24.5	24.0	24.0
<b>RETAIL SYSTEM: SIPS</b>					
<b>Total transactions</b>	226.7	237.3	250.7	260.3	279.2
Domestic	210.9	220.3	231.4	240.2	256.3
Cross-border	15.8	17.0	19.3	20.1	22.9
Credit transfers	211.0	221.4	234.3	244.2	262.4
Domestic	195.4	204.6	215.2	224.3	239.8
Cross-border	15.6	16.8	19.1	19.9	22.6
Credit transfers					
Initiated in a paper-based form	-	-	-	-	-
Initiated electronically	211.0	221.4	234.3	244.2	262.4
Direct debits	15.7	15.9	16.4	16.1	16.8
Domestic	15.4	15.7	16.2	15.9	16.5
Cross-border	0.3	0.2	0.2	0.2	0.3
Card payments (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
ATM transactions (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
E-money payment transactions	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Cheques	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Other payment services	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Concentration ratio in terms of volume (percentages)	75.0	74.0	74.0	75.0	78.0

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Slovakia

### 11. Payments processed by selected payment systems

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

	2017	2018	2019	2020	2021
<b>TARGET COMPONENT: TARGET2-SK</b>					
Credit transfers and direct debits	547.3	543.6	601.9	898.9	746.0
<i>of which:</i>					
Credit transfers and direct debits within the same TARGET component	284.8	285.2	273.1	388.0	287.8
Credit transfers and direct debits to another TARGET component	262.5	258.4	328.8	510.9	458.2
<i>of which:</i>					
Credit transfers and direct debits to a euro area TARGET component	257.8	254.8	311.5	469.0	382.9
Credit transfers and direct debits to a non-euro area TARGET component	4.6	3.6	17.3	42.0	75.3
Concentration ratio in terms of value (percentages)	55.0	56.2	22.3	24.0	27.0
<b>RETAIL SYSTEM: SIPS</b>					
<b>Total transactions</b>	247.3	268.2	281.5	278.0	322.4
Domestic	178.6	193.4	206.0	206.0	231.2
Cross-border	68.8	74.8	75.5	71.9	91.2
Credit transfers	245.7	266.5	279.8	276.3	320.2
Domestic	177.2	192.0	204.6	204.6	229.4
Cross-border	68.5	74.5	75.2	71.7	90.8
Credit transfers					
Initiated in a paper-based form	-	-	-	-	-
Initiated electronically	245.7	266.5	279.8	276.3	320.2
Direct debits	1.6	1.7	1.7	1.7	2.2
Domestic	1.4	1.4	1.4	1.4	1.8
Cross-border	0.2	0.3	0.3	0.3	0.4
Card payments (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
ATM transactions (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
E-money payment transactions	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Cheques	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Other payment services	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Concentration ratio in terms of value (percentages)	76.0	76.0	76.0	76.0	75.0

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



# General notes: Finland

Source for Table 1: Eurostat.

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

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

### Currency in circulation outside MFIs

Since the introduction of the euro banknotes and coins on 1 January 2002 these figures have been provided solely at an aggregated euro area level.

### Value of overnight deposits held at MFIs

Overnight deposits held at MFIs (excluding the ECB). 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 as used in the ECB concept of narrow money supply (M1).

Data for the “rest of the world, except banks” component are available as from June 2010 only.

Data for the “central government” component are not available for 2000-06.

### Narrow money supply (M1)

Since the introduction of the euro banknotes and coins on 1 January 2002 these figures have been provided solely at an aggregated euro area level.

## Table 3: Settlement media used by credit institutions

### Overnight deposits held at other credit institutions

Data are available as from June 2010 only.

## Table 4: Banknotes and coins

Refer to Table 3 in the “Euro area aggregate data” section.

## Table 6: Payment card functions and accepting devices

The coverage as well as the methodological background for the statistics compilation changed with the introduction of Regulation ECB/2013/43 on payments statistics from 2014 onwards. Caution is therefore to be used when comparing figures for 2014 onwards with those for previous years. This note applies to Tables 6, 7 and 8.

### Number of payment cards with a credit and/or delayed debit function

Due to revisions in the national reporting instructions, all cards previously reported in this residual category are from 2017 onwards included in one of the following categories: i) Cards with a delayed debit function, or ii) Cards with a credit function.

### ATMs with a credit transfer function

Banks have been replacing ATMs with a credit transfer function by terminals located in the branch which allow customers to use the bank’s internet banking application. The number of these terminals is not available.

## Tables 7a and 8a: Payments per type of payment service involving non-MFIs

The coverage as well as the methodological background for the statistics compilation changed with the introduction of Regulation ECB/2013/43 on payments statistics from 2014 onwards. Caution is therefore to be used when comparing figures for 2014 onwards with those for previous years. This note applies to Tables 6, 7 and 8.

### Credit transfers

Credit transfers include intrabank (“on-us”) as well as interbank retail credit transfers.

The increase in the number and value of paper-based credit transfers as well as non-SEPA credit transfers from 2014 to 2016 is attributable to refined reporting methods of the reporting entities. This should not be interpreted as an actual increase in the use of paper-based and/or non-SEPA credit transfers.

The increase in the number and value of non-SEPA credit transfers for 2019 is attributable to refined reporting methods of the reporting entities. This should not be interpreted as an actual increase in the volumes.

The decrease in the value of total credit transfers as well as credit transfers initiated electronically on a single payment basis for 2019 is attributable to refined reporting methods of the reporting entities. This should not be interpreted as an actual decrease in the volume.

Also, customer payments through TARGET2 are reported in the non-SEPA credit transfers category.

### **Direct debits**

With the migration to SEPA in 2014, payment service providers in Finland to a large extent replaced the legacy national direct debit instrument with an e-invoicing solution. The underlying payment instrument in the e-invoicing solution is the SEPA Credit Transfer. This replacement explains the drop in direct debits sent in 2014, the figures for that year showing only the use of the legacy instrument before SEPA migration.

### **Card payments with cards with a credit and/or delayed debit function**

Due to revisions in the national reporting instructions, all card payments previously reported in this category are from 2017 onwards included in one of the following categories: i) Payments with cards with delayed debit function, or ii) Payments with cards with a credit function.

### **Credit to the accounts and debits from the accounts by simple book entry**

The increase in the number and value of credits to the accounts and debits from the accounts by simple book entry for 2019 is attributable to refined reporting methods of the reporting entities. This should not be interpreted as an actual increase in the volumes.

### **Tables 7b and 8b: Payments per type of terminal involving non-MFIs**

#### **Cash advances at POS terminals**

The quality of the data is unreliable for years 2014 to 2018. Therefore, the number and value of cash advances at POS terminals are reported as “not available” for these years.

## **OTC cash withdrawals and deposits**

The quality of the data is unreliable for years 2014 to 2019, and therefore the number and value of OTC cash withdrawals and OTC cash deposits are reported as “not available” for these years.

## **Table 9: Participation in selected payment systems**

### **Retail System: PMJ**

PMJ performed clearing for the last time on 15 November 2013.

## **Tables 10 and 11: Payments processed by selected payment systems**

### **TARGET component: BoF-RTGS and TARGET2-FI**

The BoF-RTGS component was changed to the TARGET2-Suomen Pankki system on 18 February 2008.

The concentration ratio for TARGET2 is not available for 2013.

### **LVPS: POPS**

Information on whether payment is electronic or paper-based is not collected when the payments are initiated.

### **Retail system: ARPP**

Retail payment system ARPP (Automatia Real-time Payment Platform) was introduced in March 2017. ARPP enables intrabank and interbank instant credit transfers between the participant banks. The reporting of the system started in 2018.

### **Retail system: PMJ**

- Card payments: volumes and values of transactions for this item are reported as “not applicable” as from 2008
- Paper-based credit transfers: the increase in the value of transactions in 2008 relates to process changes at several credit institutions, possibly after the introduction of SEPA transactions

- At the end of 2011 the PMJ system stopped processing credit transfers. All domestic credit transfers are now processed by the SEPA-compliant STEP2 system
- Owing to the rapid decline in the volumes and values in the system, the concentration ratio became irrelevant as from the reference year 2011.
- Clearing was performed for the last time on 15 November 2013.



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Finland

### 1. Basic statistical data

	2017	2018	2019	2020	2021
Population (thousands, annual average)	5,508	5,516	5,522	5,531	5,542
GDP (EUR billions)	226	233	240	238	251
GDP per capita (EUR)	41,084	42,323	43,440	43,039	45,280
HICP (annual percentage changes)	0.8	1.2	1.1	0.4	2.1

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Finland

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

(EUR millions; end of period)

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

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Finland

### 3. Settlement media used by credit institutions

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

	2017	2018	2019	2020	2021
Overnight deposits held at the central bank	91,394	88,451	94,884	117,047	147,902
Overnight deposits held at other credit institutions (end of period)	43,037	35,334	46,469	53,102	55,951
<i>of which:</i>					
Transferable deposits at other MFIs (end of period)	36,437	20,663	34,189	43,176	48,303
<i>Memorandum items:</i>					
Non-intraday borrowing from the central bank	10,148	8,648	4,648	21,779	36,113
Intraday borrowing from the central bank (average for last reserve maintenance period)	59	0	0	0	0

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





# EUROPEAN CENTRAL BANK

## EUROSYSTEM

### Finland

#### 5. Institutions offering payment services to non-MFIs - page 1

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

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

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Finland

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

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

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

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Finland

### 6. Payment card functions and accepting devices

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

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

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

\*Except cards with an e-money function only.



# EUROPEAN CENTRAL BANK

## EUROSYSTEM

### Finland

#### 7a. Payments per type of payment service involving non-MFIs - page 1

(number of payments sent, unless otherwise stated; millions; total for the period)

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

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

\*Except cards with an e-money function only.



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Finland

### 7a. Payments per type of payment service involving non-MFIs - page 2

(number of payments sent, unless otherwise stated; millions; total for the period)

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

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Finland

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

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

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

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

Finland

8a. Payments per type of payment service involving non-MFIs - page 1

(value of payments sent, unless otherwise stated; EUR billions; total for the period)

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

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

\*Except cards with an e-money function only.



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Finland

### 8a. Payments per type of payment service involving non-MFIs - page 2

(value of payments sent, unless otherwise stated; EUR billions; total for the period)

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

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





EUROPEAN CENTRAL BANK

EUROSYSTEM

Finland

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

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

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

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Finland

### 9. Participation in selected payment systems

(original units; end of period)

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

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Finland

### 10. Payments processed by selected payment systems – page 1

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

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

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Finland

### 10. Payments processed by selected payment systems – page 2

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

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

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Finland

### 11. Payments processed by selected payment systems – page 1

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

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

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Finland

### 11. Payments processed by selected payment systems – page 2

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

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

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

## Compilation of general notes: non-euro area countries

Information on country-specific discrepancies with regards to reported data is given in the attached notes (up to reference year 2021):

Bulgaria  
Czech Republic  
Denmark  
Croatia  
Hungary  
Poland  
Romania  
Sweden

## Country tables for non-euro area countries

### TABLE TITLE

1	Basic statistical data
2	Settlement media used by non-MFIs
3	Settlement media used by credit institutions
4	Banknotes and coins
5	Institutions offering payment services to non-MFIs
6	Payment card functions and accepting devices
7a	Payments per type of payment service involving non-MFIs number of transactions
b	Payments per type of terminal involving non-MFIs number of transactions
8a	Payments per type of payment service involving non-MFIs value of transactions
8b	Payments per type of terminal involving non-MFIs value of transactions
9	Participation in selected payment systems
10	Payments processed by selected payment systems – number of transactions
11	Payments processed by selected payment systems – value of transactions



# General notes: Bulgaria

Source for Table 1: Eurostat.

Source for all other tables: Българска народна банка (Bulgarian National Bank), unless otherwise indicated

## Table 1: Basic statistical data

### Population

Annual average

### Exchange rate

A currency board has been in place in Bulgaria since 1997 (EUR 1 = BGN 1.95583).

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

### Value of overnight deposits held at MFIs

Overnight deposits held at MFIs (excluding ECB). 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).

## Table 3: Settlement media used by credit institutions

### Overnight deposits held at other credit institutions

Starting from 2004 the data refer to the amount of BGN overnight deposits of MFIs held at resident credit institutions at the end of the reference quarter.

## Table 4: Banknotes and coins

“Currency in circulation” indicator also includes commemorative coins.

The value of the “Currency in circulation” indicator includes all denominations of lev banknotes and coins out of circulation for which the term of exchange has not expired, however they are not part of the structure of the “Total banknotes in circulation” and “Total coins in circulation” indicators, in accordance with payments statistics requirements.

### Table 5: Institutions offering payment services to non-MFIs

Since 2004 the data on offices refer to the total number of places of business offering payment services set up in the territory of the country.

For prior periods the number of offices does not include all structures through which banks operate, but only those which take part in the payment system.

Additional information is available on Bulgarian National Bank’s website at

<http://www.bnb.bg/RegistersAndServices/index.htm>

### Tables 7a and 8a: Payments per type of payment service involving non-MFIs: number/value of transactions

#### **Transactions per type of payment instrument: Credit transfers. Direct debits**

Since 2010 the data for credit transfers and direct debits include all transactions. For prior periods only interbank transactions are included.

### Tables 7b and 8b: Payments per type of terminal involving non-MFIs: number/value of transactions

#### **Transactions at terminals provided by resident PSPs with cards issued by resident PSPs and transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs**

Most of the reporting agents are not able to distinguish prepaid card transactions at their terminals. Therefore, some prepaid card transactions are reported under the item “POS transactions (except e-money transactions)” instead of the item “E-money payments with cards with an e-money function”.

### **Reference year – 2013**

Volume and value of SEPA credit transfers:

volume – 433,463

value in EUR millions – 6,443.545

SEPA direct debit was not used in Bulgaria in 2013.

### **Reference year – 2012**

Volume and value of SEPA credit transfers:

volume – 343,588

value in EUR millions – 5,441.499

SEPA direct debit was not used in Bulgaria in 2012.

### **Reference year – 2011**

Volume and value of SEPA credit transfers:

volume – 173,646

value in EUR millions – 2,685.160

SEPA direct debit was not used in Bulgaria in 2011.

### **Reference year – 2010**

Volume and value of SEPA credit transfers:

volume – 125,682

value in EUR millions – 2,047.293

SEPA direct debit was not used in Bulgaria in 2010

**Tables 10 and 11: Payments processed by selected payment systems: number/value of transactions**

### **RTGS**

RINGS. Has been in live operation since 2 June 2003.

The items “Total transactions sent”, “Card payments” and “ATM transactions” in Tables 10 and 11 for the retail system BORICA include only the interbank transactions in the country made by cards issued in the country.

### **TARGET2-BNB**

As of 1 February 2010, Bulgarian National Bank is a connected central bank in TARGET2 and operates the national TARGET2 component system, TARGET2-BNB.

### **BISERA7-EUR**

As of 1 February 2010, a new retail payment system for payments in euro is in operation (BISERA7-EUR). BISERA7-EUR processes only SEPA payments. The value and volume of transactions are shown in Tables 10 and 11 and are also included in the information above on SEPA credit transfers.

# General notes: Czech Republic

Source for Table 1: Eurostat.

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

## Table 1: Basic statistical data

### Population

Annual average

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

### Value of overnight deposits held at MFIs

Overnight deposits held at MFIs (excluding ECB). The counterpart sector “non-MFIs” includes the component sectors “Central government” and “Rest of the world”. Thus, this indicator is not synonymous with the same term used in the ECB concept of narrow money supply (M1).

Data for the “Rest of the world” counterpart sector are not reported for 2002.

Data for the “Central government” counterpart sector are not reported for 2002.

Data for the “Other residents” counterpart sector are not reported for 2002.

### Narrow money supply (M1)

Source: ECB

This indicator cannot be calculated from the items “Value of overnight deposits held by non-MFIs” (Table 2) and “Currency in circulation” (Table 4). See the explanation above.

### Outstanding value on e-money storages issued by MFIs

Source: ECB.

Covering MFIs without derogations under Article 9(1) of Regulation ECB/2013/33 (where applicable).

### Table 3: Settlement media used by credit institutions

#### Overnight deposits held at other credit institutions

Value for the last quarter of the period.

#### Non-intraday borrowing from the central bank

The Czech Republic decided to launch regular liquidity-supplying repo operations from 15 October 2008. Government bonds of the Czech Republic have been used as collateral in these operations. Česká národní banka supports the smooth functioning of the government bond market. This technical measure aimed to prevent the potential spreading of problems from foreign financial markets to the Czech financial sector. This indicator is therefore higher for 2008.

### Table 4: Banknotes and coins

#### Total coins in circulation

Does not include commemorative banknotes and coins.

### Table 5: Institutions offering payment services to non-MFIs

#### Other payment service providers: Number of institutions

Includes payment institutions, small money issuers and small payment institutions. Outstanding values of e-money storages held by small money issuers (mostly transport companies) are taken from supervisory sources. These institutions (because of their low significance) are not obliged to report the data.

#### Electronic money institutions: Number of institutions

Not applicable for 2002-03. The number of institutions is given as at the end of reference year.

#### Electronic money institutions: Outstanding value on e-money storages issued by electronic money institutions

Not applicable for 2002-03. Until 2011 the outstanding value of electronic money was calculated for all e-money institutions in existence during the reference year. As of

2012 the outstanding value is calculated only for e-money institutions in existence at year-end.

2004-2009

The hybrid institutions operating in the Czech Republic issue the e-money with the permission of Česká národní banka. However, as these institutions issue e-money for very limited purposes (e.g. electronic tickets), e-money is not widely accepted as a means of payment. For this reason, the hybrid e-money institutions are not covered by BSI statistics.

2009 -2014

As of 1 November 2009, in accordance with national law (Act No. 284/2009 Coll. on Payment system act), the hybrid institutions (mostly transport companies/carriers) came under the heading of small e-money issuers. Their number significantly decreased (in connection with the amendment of Act No. 284/2009 Coll. on Payment system act in 2011) between 2010 and 2011. These small e-money issuers are not part of the MFI list.

2015 onwards

Transport companies and other small e-money issuers are not part of electronic money institutions and are included in other payment service providers.

### **Total number of payment institutions resident in the country**

2010

Payment institutions – 0

Small payment institutions – 22 (as at 31 December 2010).

All of these institutions are small payment institutions (as defined by the national law); the country's large institutions were established in 2011. Please see the following links (to JERRS, a supervisory database) for more details:

[https://apl.cnb.cz/apljerrsdad/JERRS.WEB15.BASIC\\_LISTINGS?p\\_lang=en](https://apl.cnb.cz/apljerrsdad/JERRS.WEB15.BASIC_LISTINGS?p_lang=en)

2011

Payment institutions – 12

Small payment institutions – 50

Please see the following link (to JERRS, a supervisory database) for more details:

[https://apl.cnb.cz/apljerrsdad/JERRS.WEB15.BASIC\\_LISTINGS?p\\_lang=en](https://apl.cnb.cz/apljerrsdad/JERRS.WEB15.BASIC_LISTINGS?p_lang=en)

2012

Payment institutions – 15

Small payment institutions – 61

Please see the following link (to JERRS, a supervisory database) for more details.

[https://apl.cnb.cz/apljerrsdad/JERRS.WEB15.BASIC\\_LISTINGS\\_RESPONSE\\_3?p\\_lang=en&p\\_DATUM=31.12.2012&p\\_hie=HI&p\\_rec\\_per\\_page=25&p\\_ses\\_idx=184](https://apl.cnb.cz/apljerrsdad/JERRS.WEB15.BASIC_LISTINGS_RESPONSE_3?p_lang=en&p_DATUM=31.12.2012&p_hie=HI&p_rec_per_page=25&p_ses_idx=184)

2013

Payment institutions – 15

Small payment institutions – 74

Please see the following links (to JERRS, a supervisory database) for more details:

[https://apl.cnb.cz/apljerrsdad/JERRS.WEB15.BASIC\\_LISTINGS\\_RESPONSE\\_3?p\\_lang=en&p\\_DATUM=31.12.2013&p\\_hie=HI&p\\_rec\\_per\\_page=25&p\\_ses\\_idx=174](https://apl.cnb.cz/apljerrsdad/JERRS.WEB15.BASIC_LISTINGS_RESPONSE_3?p_lang=en&p_DATUM=31.12.2013&p_hie=HI&p_rec_per_page=25&p_ses_idx=174)

[https://apl.cnb.cz/apljerrsdad/JERRS.WEB15.BASIC\\_LISTINGS\\_RESPONSE\\_3?p\\_lang=en&p\\_DATUM=31.12.2013&p\\_hie=HI&p\\_rec\\_per\\_page=25&p\\_ses\\_idx=184](https://apl.cnb.cz/apljerrsdad/JERRS.WEB15.BASIC_LISTINGS_RESPONSE_3?p_lang=en&p_DATUM=31.12.2013&p_hie=HI&p_rec_per_page=25&p_ses_idx=184)

2014

Payment institutions – 18

Small payment institutions – 98

Please see the following links (to JERRS, a supervisory database) for more details:

[https://apl.cnb.cz/apljerrsdad/JERRS.WEB15.BASIC\\_LISTINGS\\_RESPONSE\\_3?p\\_lang=cz&p\\_DATUM=31.12.2014&p\\_hie=HI&p\\_rec\\_per\\_page=25&p\\_ses\\_idx=174](https://apl.cnb.cz/apljerrsdad/JERRS.WEB15.BASIC_LISTINGS_RESPONSE_3?p_lang=cz&p_DATUM=31.12.2014&p_hie=HI&p_rec_per_page=25&p_ses_idx=174)

[https://apl.cnb.cz/apljerrsdad/JERRS.WEB15.BASIC\\_LISTINGS\\_RESPONSE\\_3?p\\_lang=cz&p\\_DATUM=31.12.2014&p\\_hie=HI&p\\_rec\\_per\\_page=25&p\\_ses\\_idx=184](https://apl.cnb.cz/apljerrsdad/JERRS.WEB15.BASIC_LISTINGS_RESPONSE_3?p_lang=cz&p_DATUM=31.12.2014&p_hie=HI&p_rec_per_page=25&p_ses_idx=184)

2015

Payment institutions – 20

Small payment institutions – 118

Please see the following links (to JERRS, a supervisory database) for more details:



[https://apl.cnb.cz/apljerrsdad/JERRS.WEB15.BASIC\\_LISTINGS\\_RESPONSE\\_3?p\\_ang=cz&p\\_DATUM=31.12.2015&p\\_hie=HI&p\\_rec\\_per\\_page=25&p\\_ses\\_idx=174](https://apl.cnb.cz/apljerrsdad/JERRS.WEB15.BASIC_LISTINGS_RESPONSE_3?p_ang=cz&p_DATUM=31.12.2015&p_hie=HI&p_rec_per_page=25&p_ses_idx=174)

[https://apl.cnb.cz/apljerrsdad/JERRS.WEB15.BASIC\\_LISTINGS\\_RESPONSE\\_3?p\\_ang=cz&p\\_DATUM=31.12.2015&p\\_hie=HI&p\\_rec\\_per\\_page=25&p\\_ses\\_idx=184](https://apl.cnb.cz/apljerrsdad/JERRS.WEB15.BASIC_LISTINGS_RESPONSE_3?p_ang=cz&p_DATUM=31.12.2015&p_hie=HI&p_rec_per_page=25&p_ses_idx=184)

2016

Payment institutions – 22

Small payment institutions – 137

Please see the following links (to JERRS, a supervisory database) for more details:

[https://apl.cnb.cz/apljerrsdad/JERRS.WEB15.BASIC\\_LISTINGS\\_RESPONSE\\_3?p\\_ang=cz&p\\_DATUM=31.12.2016&p\\_hie=HI&p\\_rec\\_per\\_page=25&p\\_ses\\_idx=174](https://apl.cnb.cz/apljerrsdad/JERRS.WEB15.BASIC_LISTINGS_RESPONSE_3?p_ang=cz&p_DATUM=31.12.2016&p_hie=HI&p_rec_per_page=25&p_ses_idx=174)

[https://apl.cnb.cz/apljerrsdad/JERRS.WEB15.BASIC\\_LISTINGS\\_RESPONSE\\_3?p\\_ang=cz&p\\_DATUM=31.12.2016&p\\_hie=HI&p\\_rec\\_per\\_page=25&p\\_ses\\_idx=184](https://apl.cnb.cz/apljerrsdad/JERRS.WEB15.BASIC_LISTINGS_RESPONSE_3?p_ang=cz&p_DATUM=31.12.2016&p_hie=HI&p_rec_per_page=25&p_ses_idx=184)

2017

Payment institutions – 26

Small payment institutions – 166

Please see the following links (to JERRS, a supervisory database) for more details:

[https://apl.cnb.cz/apljerrsdad/JERRS.WEB15.BASIC\\_LISTINGS\\_RESPONSE\\_3?p\\_ang=cz&p\\_DATUM=31.12.2017&p\\_hie=HI&p\\_rec\\_per\\_page=25&p\\_ses\\_idx=174](https://apl.cnb.cz/apljerrsdad/JERRS.WEB15.BASIC_LISTINGS_RESPONSE_3?p_ang=cz&p_DATUM=31.12.2017&p_hie=HI&p_rec_per_page=25&p_ses_idx=174)

[https://apl.cnb.cz/apljerrsdad/JERRS.WEB15.BASIC\\_LISTINGS\\_RESPONSE\\_3?p\\_ang=cz&p\\_DATUM=31.12.2017&p\\_hie=HI&p\\_rec\\_per\\_page=25&p\\_ses\\_idx=184](https://apl.cnb.cz/apljerrsdad/JERRS.WEB15.BASIC_LISTINGS_RESPONSE_3?p_ang=cz&p_DATUM=31.12.2017&p_hie=HI&p_rec_per_page=25&p_ses_idx=184)

2018

Payment institutions – 27

Small payment institutions – 157

Please see the following links (to JERRS, a supervisory database) for more details:

[https://apl.cnb.cz/apljerrsdad/JERRS.WEB15.BASIC\\_LISTINGS\\_RESPONSE\\_3?p\\_ang=cz&p\\_DATUM=31.12.2018&p\\_hie=HI&p\\_rec\\_per\\_page=25&p\\_ses\\_idx=174](https://apl.cnb.cz/apljerrsdad/JERRS.WEB15.BASIC_LISTINGS_RESPONSE_3?p_ang=cz&p_DATUM=31.12.2018&p_hie=HI&p_rec_per_page=25&p_ses_idx=174)

[https://apl.cnb.cz/apljerrsdad/JERRS.WEB15.BASIC\\_LISTINGS\\_RESPONSE\\_3?p\\_ang=cz&p\\_DATUM=31.12.2018&p\\_hie=HI&p\\_rec\\_per\\_page=25&p\\_ses\\_idx=184](https://apl.cnb.cz/apljerrsdad/JERRS.WEB15.BASIC_LISTINGS_RESPONSE_3?p_ang=cz&p_DATUM=31.12.2018&p_hie=HI&p_rec_per_page=25&p_ses_idx=184)

2019

Payment institutions – 27

Small payment institutions – 100

Please see the following links (to JERRS, a supervisory database) for more details:

[https://apl.cnb.cz/apljerrsdad/JERRS.WEB15.BASIC\\_LISTINGS\\_RESPONSE\\_3?p\\_lang=cz&p\\_DATUM=31.12.2019&p\\_hie=HI&p\\_rec\\_per\\_page=25&p\\_ses\\_idx=174](https://apl.cnb.cz/apljerrsdad/JERRS.WEB15.BASIC_LISTINGS_RESPONSE_3?p_lang=cz&p_DATUM=31.12.2019&p_hie=HI&p_rec_per_page=25&p_ses_idx=174)

[https://apl.cnb.cz/apljerrsdad/JERRS.WEB15.BASIC\\_LISTINGS\\_RESPONSE\\_3?p\\_lang=cz&p\\_DATUM=31.12.2019&p\\_hie=HI&p\\_rec\\_per\\_page=25&p\\_ses\\_idx=184](https://apl.cnb.cz/apljerrsdad/JERRS.WEB15.BASIC_LISTINGS_RESPONSE_3?p_lang=cz&p_DATUM=31.12.2019&p_hie=HI&p_rec_per_page=25&p_ses_idx=184)

2020

Payment institutions – 27

Small payment institutions – 84

Please see the following links (to JERRS, a supervisory database) for more details:

[https://apl.cnb.cz/apljerrsdad/JERRS.WEB15.BASIC\\_LISTINGS\\_RESPONSE\\_3?p\\_lang=cz&p\\_DATUM=31.12.2020&p\\_hie=HI&p\\_rec\\_per\\_page=25&p\\_ses\\_idx=174](https://apl.cnb.cz/apljerrsdad/JERRS.WEB15.BASIC_LISTINGS_RESPONSE_3?p_lang=cz&p_DATUM=31.12.2020&p_hie=HI&p_rec_per_page=25&p_ses_idx=174)

[https://apl.cnb.cz/apljerrsdad/JERRS.WEB15.BASIC\\_LISTINGS\\_RESPONSE\\_3?p\\_lang=cz&p\\_DATUM=31.12.2020&p\\_hie=HI&p\\_rec\\_per\\_page=25&p\\_ses\\_idx=184](https://apl.cnb.cz/apljerrsdad/JERRS.WEB15.BASIC_LISTINGS_RESPONSE_3?p_lang=cz&p_DATUM=31.12.2020&p_hie=HI&p_rec_per_page=25&p_ses_idx=184)

2021

Payment institutions – 24

Small payment institutions – 73

Please see the following links (to JERRS, a supervisory database) for more details:

[https://apl.cnb.cz/apljerrsdad/JERRS.WEB15.BASIC\\_LISTINGS\\_RESPONSE\\_3?p\\_lang=cz&p\\_DATUM=31.12.2021&p\\_hie=HI&p\\_rec\\_per\\_page=25&p\\_ses\\_idx=174](https://apl.cnb.cz/apljerrsdad/JERRS.WEB15.BASIC_LISTINGS_RESPONSE_3?p_lang=cz&p_DATUM=31.12.2021&p_hie=HI&p_rec_per_page=25&p_ses_idx=174)

[https://apl.cnb.cz/apljerrsdad/JERRS.WEB15.BASIC\\_LISTINGS\\_RESPONSE\\_3?p\\_lang=cz&p\\_DATUM=31.12.2021&p\\_hie=HI&p\\_rec\\_per\\_page=25&p\\_ses\\_idx=184](https://apl.cnb.cz/apljerrsdad/JERRS.WEB15.BASIC_LISTINGS_RESPONSE_3?p_lang=cz&p_DATUM=31.12.2021&p_hie=HI&p_rec_per_page=25&p_ses_idx=184)Table 6: Payment card functions and accepting devices

**Cards issued by resident payment service providers: Cards with a payment function (except an e-money function), of which: cards with a debit and/or delayed debit function**

Not applicable.

**Cards issued by resident payment service providers: Cards with a payment function (except an e-money function), of which: cards with a credit and/or delayed debit function**

Not applicable.

**Cards issued by resident payment service providers: Cards with an e-money function**

Since 2010 the decrease in number of cards issued is for the same reason as stipulated in Table 5 (outstanding value on e-money storages issued by ELMI). Since 2015 the decrease is due to the new methodology. Transport companies and other small e-money issuers are not obliged to report the data anymore.

**Tables 7a and 8a: Payments per type of payment service involving non-MFIs: number/value of transactions**

**Credit transfers**

Owing to changes in the data transmission channel and methodology, values for this item are not available for 2005-09. The increase in volumes in 2015 is because since 2015 also central bank as reporting agent is included.

**Direct debits**

Owing to changes in the data transmission channel and methodology, values for this item are not available for 2005-09.

**Card payments with cards issued by resident PSPs (except cards with an e-money function): of which: payments with cards with a debit and/or delayed debit function**

Not applicable.

**Card payments with cards issued by resident PSPs (except cards with an e-money function): of which: payments with cards with a credit and/or delayed debit function**

Not applicable.

### **Total number/value of payment transactions**

Owing to changes in the data transmission channel and methodology, values for this item are not available for 2005-09.

### **Tables 7b and 8b: Payments per type of terminal involving non-MFIs: number/value of transactions**

#### **Transactions at terminals provided by resident PSPs with cards issued by resident PSPs: ATM cash deposits**

Not applicable until 2014. The first data are available in 2015.

#### **Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs: ATM cash deposits**

Not applicable until 2014. The first data are available in 2015.

#### **Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs: ATM cash deposits**

Not applicable until 2014. The first data are available in 2015.

#### **Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs: E-money card-loading/unloading transactions**

Not applicable until 2014. The first data are available in 2015.

### **Tables 10 and 11: Payments processed by selected payment systems: number/value of transactions**

#### **LVPS**

CERTIS (interbank payments in CZK, processing both large-value and retail payments).

# General notes: Denmark

Source for Table 1: Eurostat.

Source for Tables 2-5: Danmarks Nationalbank.

Sources for Tables 6-11: Danmarks Nationalbank.

## Table 1: Basic statistical data

### Population

Annual average.

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

### Value of overnight deposits held at MFIs

Overnight deposits held at MFIs (excluding ECB). The counterpart sector “non-MFIs” includes the component sectors “Central government” and “Rest of the world”. Thus, this indicator is not synonymous with the same term used in the ECB concept of narrow money supply (M1).

### Narrow money supply (M1)

Source: ECB

This indicator cannot be calculated from the items “Value of overnight deposits held by non-MFIs” (Table 2) and “Currency in circulation” (Table 4). See the explanation above.

### Outstanding value on e-money storages issued by MFIs

Source: ECB.

Covering MFIs without derogations under Article 9(1) of Regulation ECB/2013/33 (where applicable).

### Table 3: Settlement media used by credit institutions

#### Overnight deposits held at other credit institutions

Value for the last quarter of the period.

### Table 4: Banknotes and coins

#### Currency in circulation

Includes banknotes for the Faroe Islands and commemorative coins, therefore does not equate to the sum of "Total banknotes in circulation" and "Total coins in circulation".

#### Total number of coins in circulation

The 25-øre coin ceased to be legal tender in October 2011.

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

#### Geographical breakdown

No geographical breakdown on terminals provided by resident payment service providers. Data only include terminals located in Denmark.

#### Cards with an e-money function

No data are reported on e-money.

#### E-money card terminals

No data are reported on e-money card terminals.

## Tables 7a: Payments per type of payment service involving non-MFIs: number of transactions

### Credit transfers

Before 2016 the data on credit transfers only include interbank payments, i.e. intrabank (on-us) retail payments were excluded. However, since 2016 intrabank (on-us) retail payments are included in the figures.

Excluded are also customer-initiated (and other interbank) credit transfers through the RTGS-systems Kronos2 (Danish) and Target2.

Around the turn of the year 2017/18 the Danish Mobile Payment Solution shifted its technical platform from one operating on top of card payments to one based on instant credit transfers. Therefore, a sharp increase in number of credit transfers is observed in 2018.

Figures included cross border credit transfers as well as domestic currency transfers.

Geographical breakdown: Denmark (domestic) and cross-border payments (payments in EU and rest of world).

### Direct debits

Do to confidentiality no data on transactions by means of Direct Debits in Danish kroner are published. No data on SEPA Direct Debits are collected.

### Card payments

Cards with a debit function include the national debit card, Dankort, and MasterCard Debit and Visa Debit cards.

Cards with a credit and/or delayed debit function include MasterCard, American Express, Visa and Diners Club cards.

Geographical breakdown: Denmark (domestic) and cross-border payments (payments in EU and rest of world).

Around the turn of the year 2017/18 the Danish Mobile Payment Solution shifted its technical platform from one operating on top of card payments to one based on instant credit transfers. Therefore, a sharp decrease in number of (remote) card payments (CNP) is observed in 2018.

### **E-money payments with e-money issued by resident PSPs**

No data are reported on e-money.

### **Cheque payments**

Only domestic cheques are reported. Commercial banks terminated a sector agreement on mutual cashing of cheques by end of 2016.

Cheques are no longer used. Thus no data is collected.

Geographical breakdown: not available.

### **Other payment services**

Include since 2016 OTC cash withdrawals and deposits. However, withdrawals and deposits via CIT-companies on behalf of customers are not included.

### **Memorandum items**

No data reported as none available.

### **Total payments involving non-MFIs**

Due to confidentiality reasons direct debits are excluded from total payments since 2015.



## Tables 7b: Payments per type of terminal involving non-MFIs: number of transactions

### ATM cash withdrawals

a) Reported since 2016. No reporting prior to 2016, since data available earlier only included withdrawals using national debit cards at ATM's not operated by the card issuer.

b) Reported since 2016. No reporting prior to 2016, since data available earlier only included withdrawals using national debit cards at ATM's not operated by the card issuer.

c) Reported since 2016. No reporting prior to 2016, since data available earlier only included withdrawals using national debit cards at ATM's not operated by the card issuer.

Geographical breakdown: Denmark (domestic) and cross-border payments (payments in the EU and rest of the world). Therefore, total payments include (i) payments with Danish issued cards in Denmark and abroad and (ii) payments made with foreign issued cards in Denmark. There is no split on individual countries.

### ATM cash deposits

Only reported are deposits at terminals provided by resident PSPs with cards issued by resident PSPs. Reported since 2016.

### POS transactions

Until 2015 figures include Card-Not-Present and ATM cash withdrawals, since the latter could not be distinguished from total payments. As of 2016, figures include only POS-transactions undertaken at retail stores, vending sales and self-service check-outs.

Geographical breakdown: Denmark (domestic) and cross-border payments (payments in EU and rest of world). Therefore, total payments include (i) payments with Danish issued cards in Denmark and Rest of world and (ii) payments made with foreign issued cards in Denmark. There is no split on individual countries.

### Memorandum items

Cash advances at POS terminals: No data collected.

OTC cash withdrawals and deposits include deposits via night safe.

### Table 8a – Payments per type of payment service involving non-MFIs: value of transactions

Before 2016 the data on credit transfers only include interbank payments, i.e. intrabank (on-us) retail payments were excluded. However, since 2016 intrabank (on-us) retail payments are included in the figures. Excluded are also customer-initiated (and other interbank) credit transfers through the RTGS-systems Kronos2 (Danish) and Target2.

Around the turn of the year 2017/18 the Danish Mobile Payment Solution shifted its technical platform from one operating on top of card payments to one based on instant credit transfers. Therefore, a sharp increase in number of credit transfers is observed in 2018.

Figures included cross border credit transfers as well as domestic currency transfers.

Geographical breakdown: Denmark (domestic) and cross-border payments (payments in EU and rest of world).

#### Direct debits

Do to confidentiality no data on transactions by means of Direct Debits in Danish kroner are published. No data on SEPA Direct Debits are collected.

#### Card payments

Cards with a debit function include the national debit card, Dankort, and MasterCard Debit and Visa Debit cards.

Cards with a credit and/or delayed debit function include MasterCard, American Express, Visa and Diners Club cards.

Geographical breakdown: Denmark (domestic) and cross-border payments (payments in EU and rest of world).

Around the turn of the year 2017/18 the Danish Mobile Payment Solution shifted its technical platform from one operating on top of card payments to one based on instant credit transfers. Therefore, a sharp decrease in number of (remote) card payments (CNP) is observed in 2018.

### **E-money payments with e-money issued by resident PSPs**

No data are reported on e-money.

### **Cheque payments**

Only domestic cheques are reported. Commercial banks terminated a sector agreement on mutual cashing of cheques by end of 2016. Cheques are no longer used. Thus no data is collected.

Geographical breakdown: not available.

### **Other payment services**

Include since 2016 OTC cash withdrawals and deposits. However, withdrawals and deposits via CIT-companies on behalf of customers are not included.

### **Memorandum items**

No data reported as none available.

### **Total payments involving non-MFIs**

Due to confidentiality reasons direct debits are excluded from total payments since 2015.

## Table 8b – Payments per type of terminal involving non-MFIs: value of transactions

### ATM cash withdrawals

a) Reported since 2016. No reporting prior to 2016, since data available earlier only included withdrawals using national debit cards at ATM's not operated by the card issuer.

b) Reported since 2016. No reporting prior to 2016, since data available earlier only included withdrawals using national debit cards at ATM's not operated by the card issuer.

c) Reported since 2016. No reporting prior to 2016, since data available earlier only included withdrawals using national debit cards at ATM's not operated by the card issuer.

Geographical breakdown: Denmark (domestic) and cross-border payments (payments in the EU and rest of the world). Therefore, total payments include (i) payments with Danish issued cards in Denmark and abroad and (ii) payments made with foreign issued cards in Denmark. There is no split on individual countries.

### ATM cash deposits

Only reported are deposits at terminals provided by resident PSPs with cards issued by resident PSPs. Reported since 2016.

### POS transactions

Until 2015 figures include Card-Not-Present and ATM cash withdrawals, since the latter could not be distinguished from total payments. As of 2016, figures include only POS-transactions undertaken at retail stores, vending sales and self-service check-outs.

Geographical breakdown: Denmark (domestic) and cross-border payments (payments in EU and rest of world). Therefore, total payments include (i) payments with Danish issued cards in Denmark and abroad and (ii) payments made with foreign issued cards in Denmark. There is no split on individual countries.

### Memorandum items

Data not available.

## Tables 10 and 11: Payments processed by selected payment systems: number/value of transactions

### **RETAIL SYSTEM: The Sumclearing DKK Total transactions**

Due to confidentiality reasons direct debits are excluded from total transactions for since 2015.

### **RETAIL SYSTEM: Straksclearing (Clearing of Instant credit transfers)**

Around the turn of the year 2017/18 the Danish Mobile Payment Solution shifted its technical platform from one operating on top of card payments to one based on instant credit transfers. Therefore, a sharp increase in number of instant credit transfers is observed in 2018.

# General notes: Croatia

Source for Table 1: Eurostat.

Average population for 2018 is computed as an average of the population at 1st of January 2019 and the 1st of January 2018.

Source for all other tables: Hrvatska narodna banka, unless otherwise indicated.

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

### Value of overnight deposits held at MFIs

Overnight deposits held at MFIs (excluding ECB). The counterpart sector “non-MFIs” includes the component sectors “Central government” and “Rest of the world”. Thus, this indicator is not synonymous with the same term used in the ECB concept of narrow money supply (M1).

### Narrow money supply (M1)

Source: ECB.

This indicator cannot be calculated from the items “Value of overnight deposits held by non-MFIs” (Table 2) and “Currency in circulation” (Table 4). See the explanation above.

### Outstanding value on e-money storages issued by MFIs

Source: ECB.

Covering MFIs without derogations under Article 9(1) of Regulation ECB/2013/33 (where applicable).

## Table 3: Settlement media used by credit institutions

### Overnight deposits held at other credit institutions

Value for the last quarter of the period.

## Table 4: Banknotes and coins

### Total coins in circulation

Does not include commemorative coins.

## Table 5: Institutions offering payment services to non-MFIs

### Other payment service providers: number of institutions

Includes the postal institution.

The confidential observation "Value of overnight deposits denominated in all currencies of non-MFIs held in branches of euro area-based credit institutions – Croatia" in Table 5 is not published as the value relates to the first EMU branch in Croatia opened during 2016. The value is confidential because of secondary confidentiality (single entity).

## Table 6: Payment card functions and accepting devices

Data for 2013 were collected according to an old methodology which is not in line with the ECB's methodology for many categories. As a result, the data series in this table are reported as estimates.

## Tables 7 and 8: Payment and terminal transactions involving non-MFIs

Data for 2013 were collected according to an old methodology which is not in line with the ECB's methodology for many categories. As a result, the data series in this table are reported as estimates.

Regarding payment card transactions executed abroad with cards issued in Croatia, currently we don't collect analytical data on how many transactions were made on ATMs and how many on EFTPOS. We reported only total volumes and values.

Also data about card payments per type of card reported in tables 7a and 8a are data only for domestic payments so you can compare it only with totals for U6 domestic.

In the near future we plan to collect and report all analytical data.

# General notes: Hungary

Source for Table 1: Eurostat.

Source for all other tables: Magyar Nemzeti Bank, unless otherwise indicated.

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

### Value of overnight deposits held at MFIs

Overnight deposits held at MFIs (excluding ECB). The counterpart sector “non-MFIs” includes the component sectors “Central government” and “Rest of the world”. Thus, this indicator is not synonymous with the same term used in the ECB concept of narrow money supply (M1).

Data for the “Rest of the world” component sector are reported for the “NCBs” reference sector for 2006-13.

Data for the “Central government” component sector are not reported for the “OMFIs” reference sector for 2004-05.

Confidential data.

### Narrow money supply (M1)

This indicator cannot be calculated from the items “Value of overnight deposits held by non-MFIs” (Table 2) and “Currency in circulation” (Table 4). See the explanation above.

### Outstanding value on e-money storages issued by MFIs

Covering MFIs without derogations under Article 9(1) of Regulation ECB/2013/33 (where applicable).

## Table 3: Settlement media used by credit institutions

### Overnight deposits held at the central bank

Value for the last quarter of the period.



## **Overnight deposits held at other credit institutions**

Value for the last quarter of the period.

## **Memo item: Non-intraday borrowing from the central bank**

This item includes two-week and six-month loans that matured by end-2007. It includes the outstanding amount of both at end-2008 and it equals zero at end-2009 and end-2010. The Magyar Nemzeti Bank introduced two-year collateralised loans for credit institutions between 3 April 2012 and April 2013. At end-2012, the item only includes two-year loans.

The Funding for Growth Scheme was introduced by Magyar Nemzeti Bank in June 2013. At end-2013, the item includes two-year loans and loans offered within the framework of the Funding for Growth Scheme, causing a significant change in 2013. At end-2014, the impact of the increase has continued because of the Funding for Growth Scheme.

## **Table 4: Banknotes and coins**

### **Currency in circulation**

Includes commemorative banknotes and coins and legacy currencies.

### **Total banknotes in circulation**

Commemorative banknotes are not included. HUF 200 banknotes were withdrawn from circulation on 16 November 2009.

### **Total coins in circulation**

Commemorative coins are not included. HUF 2 and HUF 1 coins were withdrawn from circulation on 1 March 2008, when they ceased to be legal tender. HUF 200 coins entered into circulation on 15 June 2009.

### **Currency in circulation held by MFIs**

Includes commemorative banknotes and coins.

## Table 5: Institutions offering payment services to non-MFIs

### **Branches of euro area-based credit institutions: number of offices**

There were no non-resident institutions operating in Hungary in 2004.

### **Branches of euro area-based credit institutions: value of overnight deposits**

There were no non-resident institutions operating in Hungary in 2004. One of the largest credit institutions became a branch of another institution in January 2009.

### **Branches of EEA-based credit institutions outside the euro area: number of offices, value of overnight deposits**

Not applicable.

### **Branches of non-EEA based credit institutions: number of offices, value of overnight deposits**

Not applicable.

### **Electronic money institutions: number of institutions**

There is currently only one electronic money institution in Hungary.

### **Electronic money institutions: outstanding value on e-money storages issued by electronic money institutions**

There is currently only one electronic money institution in Hungary.

### **Other payment service providers: number of institutions**

Includes the postal institution.

### **Other payment service providers: value of overnight deposits**

A more detailed data source than before has been used from 2010. In the current publication, the value of overnight deposits includes the undrawn interest on, and

outstanding amounts of, the expired bonds of household sectors and the undrawn interest on deposits of municipal corporations.

### **Total number of payment institutions resident in the country**

Includes credit institutions, specialised credit institutions, savings banks and clearing and settlement organisations.

### **Memo item: Total number of payment institutions operating in the country on a cross-border basis**

All of these payment institutions have their headquarters in the euro area and have an established branch in Hungary.

There are no payment institutions providing services through an agent in Hungary.

## **Table 6: Payment card functions and accepting devices**

### **Cards issued by resident payment service providers**

#### **Cards with a debit function**

Cards linked to a credit account but functioning without an interest-free period are counted as debit cards from 2004; in previous years they were counted as credit cards.

#### **Cards with a delayed debit function**

The number of cards with a delayed debit function decreased in 2007, because one type of cards with a delayed debit function was terminated in Hungary.

#### **Cards with a credit function**

Cards linked to a credit account but functioning without an interest-free period are counted as debit cards from 2004; in previous years they were counted as credit cards.

#### **Cards with an e-money function which have been loaded at least once**

No e-money schemes exist until 2013.

### **Total number of cards**

There are cards issued with combined functionality (both credit and debit function).

### **Cards with a combined debit, cash and e-money function**

Not applicable.

### **Terminals provided by resident payment service providers**

#### **ATMs**

ATMs include ATMs with a cash withdrawal function, ATMs with a cash deposit function and ATMs with a credit transfer function.

#### **ATMs with a credit transfer function**

There are no ATMs with a credit transfer function in Hungary.

POS terminals, of which EFTPOS terminals:

The number of POS terminals fell in 2005 because the number of imprinters used as a back-up solution decreased.

EFTPOS terminals also include terminals installed at bank branches and post offices which can only be used for cash withdrawal and deposit transactions.

#### **E-money card terminals**

No e-money card terminals exist until 2017.

## **Tables 7a and 8a: Payments per type of payment service involving non-MFIs**

### **Credit transfers**

Up to 2006 this item contains estimated figures that correspond to the previous definitions. In 2006 data, funds transfers between accounts in the same name are included. From 2005 the figures also include postal transactions (postal inpayment orders, domestic postal orders, cash delivery orders). Postal instruments mean a substantial increase in the number of credit transfers, but the effect of these instruments on the total value of credit transfers is not significant. From 2018, postal payment credit transfers have been separated and filtered out.

### **Credit transfers, initiated in paper-based form**

Up to 2006 this item contains estimated figures that correspond to the previous definitions. Most of the postal transactions are paper-based, as they are initiated by customers in paper-based form. From 2018, postal payment credit transfers have been separated and filtered out.

### **Credit transfers, initiated electronically**

Up to 2006, this row contains estimated figures that correspond to the previous definitions. The instant payment service was introduced in March 2020. As a result, the credit transfers, initiated electronically increased in 2020 despite of coronavirus pandemic.

### **Direct debits**

Up to 2006, this row contains estimated figures that correspond to the previous definitions.

From 2007 collection orders in foreign currency are not included in this item, resulting in a decrease in the value of direct debits, but the effect of these instruments on the total number of direct debits is not significant.

Data for 2004 have been revised following the supervision of data suppliers in 2005. Although the supervision covered data for 2004, it is assumed that figures for 2002 and 2003 are also in need of revision. From 2018, business to business (B2B) direct debits are included as well.

### **Card payments with cards issued by resident PSPs (except cards with an e-money function only)**

Only includes payment transactions

From 2019 remote card payments also contain transactions acquired by non-resident PSPs (with cards issued by resident PSP).

Payments initiated at EFTPOS dare not equal to the sum of "Transactions at terminals located in the country by cards issued in the country – POS transactions" and "Transactions at terminals located outside the country by cards issued in the country – POS transactions", as:

1. Cash withdrawal and deposit transactions made on POS terminals are not included in card payment data, but are included in POS transactions; and

2. Transactions at imprinters are included in POS transactions.

In 2020 as a result of the coronavirus pandemic

- the number and value of card payments made in the country increased (contactless payments, safer way to pay) and in parallel cash withdrawals declined,
- the number and value of Internet purchases increased, especially in Q4,
- the number and value of card payments made outside the country decreased due to the border restrictions in Q2 and Q4.

### **E-money purchase transactions**

No e-money transactions exist until 2013.

### **Other payment services**

Contains estimated figures according to the previous definitions. Contains pre-authorised collection orders, bills of exchange, unauthorised collection orders, letters of credit, clearing checks and documentary collection. From 2007 collection orders in foreign currency are included.

From 2014, the transactions between a client's own two accounts held at the same bank are included in other payment services, causing a significant increase.

### **Memo item: Credits to the accounts by simple book entry**

In 2007 funds transfers between accounts in the same name are included.

### **Memo item: Debits from the accounts by simple book entry**

In 2007 funds transfers between accounts in the same name and loan repayment are included.

### **Tables 7b and 8b: Payments per type of terminal involving non-MFIs**

The sum of transactions at terminals is not equal to the breakdowns (ATM cash withdrawals + ATM deposits + POS transactions) because payments at ATMs are not included in any breakdown but added to the sum of transactions.

In 2020 as a result of the coronavirus pandemic

the number and value of card payments made in the country increased (contactless payments, safer way to pay) and in parallel cash withdrawals declined,

the number and value of Internet purchases increased, especially in Q4,

the number and value of card payments made outside the country decreased due to the border restrictions in Q2 and Q4.

### **At terminals provided by resident PSPs with cards issued by resident PSPs**

#### **ATM cash withdrawals**

Mobile-loading transactions are counted in "Card payments with cards issued in the country". From 2009 they are counted in ATM cash withdrawals.

#### **POS transactions (irrespective of type of card used)**

Includes cash withdrawals, and deposits and POS payment transactions at POS terminals installed at bank branches and post offices.

Transactions at merchants located in the country, but whose their acquiring bank is outside the country (cross-border acquiring) are not included in POS transactions located in the country, but rather in POS transactions located outside the country. From 2020 these transactions are included in POS transactions located in the country at terminals provided by non-resident PSPs with cards issued by resident PSPs. From 2018, postal, phone and internet orders have been separated from POS transactions at merchant outlets.

#### **E-money card loading/unloading transactions**

Not applicable.

### **At terminals provided by resident PSPs with cards issued by non-resident PSPs**

#### **ATM cash withdrawals**

Mobile-loading transactions are counted in "Card payments with cards issued in the country". From 2009 they are counted in ATM cash withdrawals.

### **POS transactions (irrespective of type of card used)**

Includes cash withdrawals and deposits at POS terminals installed in bank branches and post offices, and POS payment transactions at merchants.

From 2018, postal, phone and internet orders have been separated from POS transactions at merchant outlets.

### **E-money card-loading/unloading transactions**

Not applicable.

### **At terminals provided by non-resident PSPs with cards issued by resident PSPs**

### **POS transactions (irrespective of type of card used)**

Transactions at merchants located in the country, but whose acquiring bank is outside the country (cross-border acquiring) are included in POS transactions located outside the country. From 2020 these transactions are included in POS transactions located in the country at terminals provided by non-resident PSPs with cards issued by resident PSPs

### **E-money card-loading/unloading transactions**

Not applicable.

### **Memo item: Cash advances at POS terminals**

All of the cash withdrawal transactions made at POS terminals.

Includes cash withdrawal transactions with cards issued inside and outside the country.



## Table 9: Participation in selected payment systems

### LVPS: VIBER and Retail system: ICS

#### Clearing and settlement organisations

From 2004 the clearing and settlement organisation referred to here is regarded as a credit institution, and as such is included in the number of credit institutions in the period 2004-06.

Many savings cooperatives were closed and merged, so the number of participants decreased significantly in 2016. All saving cooperatives have merged into one commercial bank, they are no longer operating at the end of 2019.

## Tables 10 and 11: Payments processed by selected payment systems

### LVPS: VIBER and Retail system: ICS

The instant payment service was launched in March 2020. The data are included in the retail system (ICS) data.

# General notes: Poland

Source for Table 1: Eurostat.

Source for all other tables: Narodowy Bank Polski, unless otherwise indicated.

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

### Value of overnight deposits held at MFIs

Overnight deposits held at MFIs (excluding ECB). 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).

Covers overnight deposits vis-à-vis the non-central government sectors of domestic non-MFIs.

Data for the “Rest of the world” component sector are not reported for the period 2002-04.

Data for the “Central government” component sector are not reported for the period 2002-04.

Data for the “Other residents” counterpart sector are not reported for the period 2002-03.

In 2020 the strong growth in the value of overnight deposits held at MFIs reflected, to a large extent, the support measures taken by the government to mitigate the negative economic consequences of the coronavirus crisis.

### Narrow money supply (M1)

This indicator cannot be calculated from the items “Value of overnight deposits held by non-MFIs” (Table 2) and “Currency in circulation” (Table 4). See the explanation above.

In December 2020 the annual growth rate of currency in circulation was exceptionally high and rose to 36,9%. This preference for liquidity was triggered by the uncertainty due to the coronavirus pandemic.

### **Outstanding value on e-money storages issued by MFIs**

Covering MFIs without derogations under Article 9(1) of Regulation ECB/2013/33 (where applicable).

### **Table 3: Settlement media used by credit institutions**

#### **Overnight deposits held at other credit institutions**

Data revised in 2015. Previously disseminated data included also foreign currency denominated deposits.

### **Table 4: Banknotes and coins**

#### **Currency in circulation**

In January 1995 Narodowy Bank Polski issued new zlotys (10,000 old = 1 new). Old and new zlotys circulated simultaneously for two years. Old zlotys could be exchanged for new zlotys until 31 December 2010. As the item "Currency in circulation outside MFIs" also contains old zlotys which still have not been exchanged for new zlotys, the total banknotes and coins issued is not equal (until 2005) to the sum of the two items "Currency in circulation held by MFIs" and "Currency in circulation outside MFIs".

The number of commemorative coins increased considerably in 2008 owing to the increase of the mintage by Narodowy Bank Polski.

### **Table 5: Institutions offering payment services to non-MFIs**

#### **Credit institutions irrespective of their legal incorporation**

#### **Number of overnight deposits**

In 2010 data were revised back to 2005. Previously disseminated data did not include foreign currency denominated deposits or government deposits. Moreover, in the case of the central bank, only the number of clients, instead of the number of accounts, was reported.

### **Number of internet/PC-linked overnight deposits**

Up till 2016 the number of internet/PC-linked overnight deposits was estimated based on the number of internet/PC-linked overnight transferable deposits. Similarly to the number of internet/PC-linked overnight transferable deposits that item covered deposits held with banks only. Starting from 2017 the data are collected directly from reporting agents, both banks and credit unions.

### **Number of internet/PC-linked transferable overnight deposits**

Up till 2016 data on the number of internet/PC-linked overnight transferable deposits with credit unions were not collected. Thus, the category included deposits held with banks only. Starting from 2017 relevant data are also provided by credit unions.

### **Number of payment accounts**

Up till 2016 it included only overnight transferable deposits with banks. Starting from 2017 relevant data are also provided by credit unions.

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

### **Number of offices**

In 2012 there is a considerable increase in the number of offices due to methodological changes in data collection. From 2012 onwards the indicator also includes “franchise branches”, which are not included in previous reporting periods.

### **Value of overnight deposits**

Covers overnight deposit accounts held by domestic and non-resident non-MFIs at credit institutions legally incorporated in Poland.

For transferable deposits held with the central bank, monthly observations for June 2010 to June 2012 (other than end-December) may include technical accounts of the central government which should not come under this category. Since the error could not be revised, transferable deposits may be higher than overnight ones.

## **Branches of EEA-based credit institutions**

### **Number of offices**

In 2009 data were revised back to 2005. Previously only main offices were reported. Now main offices are not included in the number of offices.

A sharp increase in the number of offices (of euro area-based credit institutions) occurred in 2006. Generally, the office networks of non-resident credit institutions are limited, with the exception of one euro area-based credit institution that started operating in 2006 with 127 offices.

In 2015 one branch of euro area-based credit institution was transformed into an institution operating under the Polish banking license. Consequently, its numerous offices were shifted to „Credit institutions legally incorporated in the reporting country”, and the number of offices of EEA-based banks decreased sharply.

### **Value of overnight deposits**

Covers overnight deposit accounts held by domestic and non-resident non-MFIs at branches of EEA-based banks.

## **Electronic money institutions**

### **Number of institutions**

Not applicable.

### **Outstanding value on e-money storages issued by electronic money institutions**

Not applicable.

## **Other payment service providers**

### **Number of institutions**

Before 2009 only the Post Office was included in this category. Since 2012 domestic payment institutions have also been included in this category.

### **Number of offices**

Until 2012 only the Polish Post branches were taken into account. Since 2012 branches operated by domestic payment institutions have also been included.

### **Number of overnight deposits**

Not applicable. Other institutions offering payment services do not hold deposits for customers.

## **Table 6: Payment card functions and accepting devices**

### **Cards issued by resident payment service providers**

#### **Cards with an e-money function**

Not applicable.

#### **Cards with an e-money function which have been loaded at least once**

Not applicable.

#### **Total number of cards (irrespective of the number of functions on the card), of which cards with a combined debit, cash and e-money function**

Not applicable.

#### **Terminals provided by resident payment service providers: e-money card terminals**

Not applicable.

## Tables 7a and 8a: Payments per type of payment service involving non-MFIs: number/value of transactions

### Transactions per type of payment service

#### Credit transfers, direct debits and cheques

The data were revised back to 2005 on the basis of new data collected. Revised data include: transactions processed within the same bank (i.e. between two different branches), and transactions settled in retail and large value payment systems. This revision gave rise to huge increases, especially in terms of transaction value.

#### E-money payments

Not applicable.

#### Other payment services

Not applicable.

#### Memo item: Credits to the account by simple book entry

Book-entry transactions are not included, as data are not available.

#### Memo item: Direct from the account by simple book entry

Book-entry transactions are not included, as data are not available.

## Tables 7b and 8b: Payments per type of terminal involving non-MFIs

### Transactions at terminals provided by resident PSPs with cards issued by resident PSPs

#### ATM cash deposits

Until 2015, operators reported data only on deposits made at ATMs with cash deposit function. Since the 2015 the reporting takes into account also the transactions made in a cash deposit machine. In addition, it is important that each of these transactions was made without manual intervention, i.e. verification of deposited cash take place automatically in the device.

#### E-money card-loading/unloading transactions

Not applicable.

### Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs

#### E-money card loading/unloading transactions

Not applicable.

### Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs

#### E-money card loading/unloading transactions

Not applicable.

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

### TARGET component: TARGET2-NBP

The Polish component of the TARGET2 system was launched on 18 May 2008. It processes domestic and cross-border payments in euro.



## **SORBNET-EURO**

This item refers to the Polish PHA in TARGET2. The system processed domestic and cross-border payments in euro. It was closed on 31 December 2011 after the migration of its participants to the TARGET2-NBP system on 21 November 2011.

## **LVPS: SORBNET / SORBNET2**

The new system SORBNET2 was launched on 10 June 2013. SORBNET2 is a domestic, new generation real-time gross settlement (RTGS) system intended mainly for the settlement of interbank payments in zloty. Only credit transfers are processed. The system is owned and operated by Narodowy Bank Polski. It replaced the SORBNET system that went live in 1996.

## **Retail system: Elixir**

System was launched in April 1994. System processes credit transfers and direct debits. The main retail payment system in Poland.

## **Retail system: SYBIR**

System closed in July 2004.

## **Retail system: EuroElixir**

System launched on 7 March 2005 processing domestic and cross-border retail payments in euro. Since 8 June 2009 it has been settling its net positions in the TARGET2-NBP system.

## **Retail system: Express Elixir**

System was launched on 12 June 2012. It offers immediate credit transfers between accounts kept by different banks. The system is available 24 hours a day, all year round.

## **Retail system: BlueCash**

System was launched in November 2012. It offers immediate credit transfers. The system is available 24 hours a day, all year round.

**Retail system: BLIK**

System was launched officially in February 2015. It allows users of smartphones to make payments in POS terminals, cash withdrawals at ATMs and online payments. The system is available 24 hours a day, all year round.

**Retail system: Krajowy System Rozliczeń**

System was launched in March 1997. System for clearing of the card transactions.

**Tables 10 and 11: Payments processed by selected payment systems: number/value of transactions****TARGET component: TARGET2-NBP**

The Polish component of the TARGET2 system was launched on 18 May 2008. It processes domestic and cross-border payments in euro.

The number and value of transactions do not include technical liquidity transfers.

**SORBNET-EURO**

This item refers to the Polish PHA in TARGET2. The system processed domestic and cross-border payments in euro. It was closed on 31 December 2011 after the migration of its participants to the TARGET2-NBP system on 21 November 2011.

**LVPS: SORBNET / SORBNET2**

The new system SORBNET2 was launched on 10 June 2013. SORBNET2 is a domestic, new generation real-time gross settlement (RTGS) system intended mainly for the settlement of interbank payments in zloty. Only credit transfers are processed. The system is owned and operated by Narodowy Bank Polski. It replaced the SORBNET system that went live in 1996.

**Retail system: Elixir**

Between January 2003 and November 2004, in accordance with a regulation of the President of Narodowy Bank Polski, all transactions of PLN 1 million or above had to be made via the SORBNET system (rather than the ELIXIR system). This obligation ceased to apply in November 2004, when Poland's national clearing house KIR established the guarantee settlement mechanism.

**Retail system: SYBIR**

System closed in July 2004.

**Retail system: EuroElixir**

System launched in 7 March 2005 processing domestic and cross-border retail payments in euro. Since 8 June 2009 it has been settling its net positions in the TARGET2-NBP system.

**Retail system: Express Elixir**

System was launched on 12 June 2012. It offers immediate credit transfers between accounts kept by different banks. The system is available 24 hours a day, all year round.

**Retail system: BlueCash**

System was launched in November 2012. It offers immediate credit transfers. The system is available 24 hours a day, all year round.

**Retail system: BLIK**

System was launched officially in February 2015. It allows users of smartphones to make payments in POS terminals, cash withdrawals at ATMs and online payments. The system is available 24 hours a day, all year round.

**Retail system: Krajowy System Rozliczeń**

System was launched in March 1997. System for clearing of the card transactions.

# General notes: Romania

Source for Table 1: Eurostat.

Source for all other tables: Banca Națională a României, unless otherwise indicated.

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

## Table 1: Basic statistical data

### Population

Annual average.

## Table 3: Settlement media used by credit institutions

### Overnight deposits held at other credit institutions

Value for the last quarter of the period. Overnight deposits, denominated in euro only, held at other credit institutions operating in Romania.

## Table 4: Banknotes and coins

- ROL 1,000,000 banknote, ROL 500,000 banknote, ROL 100,000 banknote, ROL 50,000 banknote, ROL 10,000 banknote: withdrawn from circulation on 31 December 2006.
- ROL 5,000 banknote: withdrawn from circulation on 30 June 2002.
- ROL 2,000 banknote: withdrawn from circulation on 30 November 2004.
- ROL 1,000 banknote: withdrawn from circulation on 31 December 2001.
- ROL 5,000 coin, ROL 1,000 coin, ROL 500 coin, ROL 100 coin: withdrawn from circulation on 31 December 2006.
- ROL 50 coin, ROL 20 coin, ROL 10 coin, ROL 5 coin: withdrawn from circulation on 30 June 2003.
- ROL 1 coin: withdrawn from circulation on 31 December 2006.

## Table 5: Institutions offering payment services to non-MFIs

### **Credit institutions: number of e-money accounts**

Data are not shown on account of legal constraints in terms of confidentiality.

### **Credit institutions: outstanding value on e-money storages issued**

Data are not shown on account of legal constraints in terms of confidentiality.

### **Branches of EEA-based credit institutions outside the euro area: number of offices**

Data are not shown on account of legal constraints in terms of confidentiality.

### **Branches of EEA-based credit institutions outside the euro area: value of overnight deposits held by non-MFIs**

Data are not shown on account of legal constraints in terms of confidentiality.

### **Electronic money institutions: number of payment accounts and e-money accounts**

Data are not shown on account of legal constraints of confidentiality.

### **Electronic money institutions: outstanding value on e-money storages issued**

Data are not shown on account of legal constraints of confidentiality.

### **Other payment service providers offering payment services to non-MFIs: number of offices**

Data are not shown on account of legal constraints in terms of confidentiality.

### **Other payment service providers offering payment services to non-MFIs: number and value of overnight deposits held by non-MFIs**

Data are not shown on account of legal constraints in terms of confidentiality.

## Table 6: Payment card functions and accepting devices

### **Cards issued by resident PSPs: cards with an e-money function**

Data are not shown on account of legal constraints in terms of confidentiality.

### **Cards issued by resident PSPs: cards which give access to e-money stored on e-money accounts**

Data are not shown on account of legal constraints in terms of confidentiality.

### **Cards issued by resident PSPs: cards with an e-money function which have been loaded at least once**

Data are not shown on account of legal constraints in terms of confidentiality

### **Terminals provided by resident PSPs: POS and EFTPOS terminals**

The number of reported POS and EFTPOS terminals is likely underreported due to the fact that some terminals are owned by merchants which are not included in the reporting population.

According to the provisions of art. 3 of Regulation (EU) No 1409/2013 of the European Central Bank of 28 November 2013 on payments statistics “ The actual reporting population shall consist of payment service providers (including electronic money issuers) and/or payment system operators.”

### **Terminals provided by resident PSPs: e-money card POS terminals**

Data are not shown on account of legal constraints in terms of confidentiality.

### **Terminals provided by resident PSPs: e-money card terminals**

Data are not shown on account of legal constraints in terms of confidentiality.

### **Terminals provided by resident PSPs: e-money card loading and unloading terminals**

Data are not shown on account of legal constraints in terms of confidentiality.

**Terminals provided by resident PSPs: e-money card accepting terminals**

Data are not shown on account of legal constraints in terms of confidentiality.

**Tables 7a and 8a: Payments per type of payment service involving non-MFIs**

**E-money payment transactions with e-money issued by resident PSPs:**

Data are not shown on account of legal constraints in terms of confidentiality.

**E-money payment transactions with e-money issued by resident PSPs: with e-money accounts**

Data are not shown on account of legal constraints in terms of confidentiality.

**E-money payment transactions with e-money issued by resident PSPs: with e-money accounts accessed through a card**

Data are not shown on account of legal constraints in terms of confidentiality.

**Cross-border e-money payment transactions with e-money issued by resident PSPs received**

Data are not shown on account of legal constraints in terms of confidentiality

**E-money payment transactions received**

Data are not shown on account of legal constraints in terms of confidentiality.

**Credits to the accounts by simple book entry**

The data has been estimated.

**Debits from the accounts by simple book entry**

The data has been estimated.

## Tables 7b and 8b: Payments per type of terminal involving non-MFIs

**a) Transactions at terminals provided by resident PSPs with cards issued by resident PSPs: e-money card loading/unloading transactions and e-money payment transactions with cards with an e-money function**

Data are not shown on account of legal constraints in terms of confidentiality.

**b) Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs: e-money card loading/unloading transactions and e-money payment transactions with cards with an e-money function**

Data are not shown on account of legal constraints in terms of confidentiality.

**c) Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs: e-money card loading/unloading transactions and e-money payment transactions with cards with an e-money function**

Data are not shown on account of legal constraints in terms of confidentiality.

## Table 9: Participation in selected payment systems

### **TARGET component: TARGET2-RO**

The TARGET2-RO system processes domestic and cross-border payments in euro. It went live on 4 July 2011.

### **ReGIS**

ReGIS is the Romanian electronic RTGS. It went live on 8 April 2005.

### **SENT**

SENT is the Romanian ACH. It went live on 13 May 2005.

As of 1 November 2013, the SENT system also processes payments in euro.



## Tables 10 and 11: Payments processed by selected payment systems

### **TARGET component: TARGET2-RO**

The TARGET2-RO system processes domestic and cross-border payments in euro. It went live on 4 July 2011.

### **ReGIS**

ReGIS is the Romanian electronic RTGS ReGIS processes domestic payments denominated in domestic currency. It went live on 8 April 2005.

### **SENT**

SENT is the Romanian ACH. It went live on 13 May 2005.

As of 1 November 2013, the SENT system also processes payments in euro.

# General notes: Sweden

Source for Table 1: Eurostat.

Source for all other tables: Sveriges Riksbank, unless otherwise indicated.

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

### Value of overnight deposits held at MFIs

Overnight deposits held at MFIs (excluding the NBC). The counterpart sector “non-MFIs” includes the component sectors “Central government” and “Rest of the world”. Thus, this indicator is not synonymous with the same term used in the ECB concept of narrow money supply (M1).

### Narrow money supply (M1)

Source: ECB. This indicator cannot be calculated from the items “Value of overnight deposits held at MFIs” (Table 2) and “Currency in circulation” (Table 4). See the explanation above.

### Memo item: Overnight deposits in foreign currencies held at MFIs

Overnight deposits in foreign currencies held at MFIs with counterpart sector in the “Rest of the world” are based on best estimates for 2002-11.

## Table 3: Settlement media used by credit institutions

### Overnight deposits held at the central bank

Sweden does not apply reserve requirements; no national reserve maintenance periods are defined.

### Overnight deposits held at other credit institutions

Value for the last quarter of the period.

### **Memo item: Non-intraday borrowing from the central bank**

Sweden does not apply reserve requirements; no national reserve maintenance periods are defined.

### **Memo item: Intraday borrowing from the central bank**

Sweden does not apply reserve requirements; no national reserve maintenance periods are defined.

## **Table 4: Banknotes and coins**

### **Currency in circulation**

Includes commemorative coins.

Bank notes which has ceased to be legal tender but which are still recognised as banknote liabilities in the Riksbank's balance sheet are included under each relevant note. This is a difference compared to the statistics published by the Riksbank, where notes that has ceased to be legal tender is a separate category. Banknotes that has ceased to be legal tender may be redeemed by the Riksbank for a fee under the condition that the application complies with the Swedish Act on Measures against Money Laundering and that the notes doesn't come from companies that handle cash in their day-to-day operations or are bought with the purpose of making a profit.

A major changeover of banknotes and coins was implemented between 2015 and 2017.

### **Total banknotes in circulation, SEK 200, SEK 10 and SEK 5**

The SEK 10 and SEK 5 banknotes ceased to be legal tender in 1999. In December 2008 the Riksbank decided to remove the SEK 10 and SEK 5 banknotes from currency in circulation. The SEK 200 banknote was introduced in 2015.

### **Total coins in circulation, SEK 0.5**

Includes commemorative coins. The SEK 0.5 coin ceased to be legal tender in September 2010. In June 2011 the Riksbank decided to remove the SEK 0.5 coin from currency in circulation.

## Table 5: Institutions offering payment services to non-MFIs

### **Credit institutions irrespective of their legal incorporation: number of overnight deposits**

Data are based on best estimates for 2004-09. From 2010 data are based on the number of transferable overnight deposits.

### **Other payment service providers: number of institutions**

Includes the Swedish postal institution Svensk Kassaservice until 2007. In 2008 Svensk Kassaservice closed down.

### **Other payment service providers: number of offices**

Includes the offices of Svensk Kassaservice until 2007. In 2008 Svensk Kassaservice closed down.

## Tables 7a and 8a: Payments per type of payment service involving non-MFIs

### **Credit transfers**

The reduction in the number of credit transfers as from 2002 is attributable to the fact that since then credit transfers between two postal giro accounts have no longer been included in the statistics, as these are now internal transactions in Nordea (Plusgirot).

### **Card payments**

The reduction for card payments between 2019 and 2020 is due to the pandemic crises.

### **Cheques**

Does not include traveller's cheques.

### **Tables 7b and 8b: Payments per type of terminal involving non-MFIs**

Due to the pandemic crises, the figures for ATM transactions and POS-terminal transactions decreased between 2019 and 2020.

# General notes: Bulgaria

Source for Table 1: Eurostat.

Source for all other tables: Българска народна банка (Bulgarian National Bank), unless otherwise indicated

## Table 1: Basic statistical data

### Population

Annual average

### Exchange rate

A currency board has been in place in Bulgaria since 1997 (EUR 1 = BGN 1.95583).

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

### Value of overnight deposits held at MFIs

Overnight deposits held at MFIs (excluding ECB). 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).

## Table 3: Settlement media used by credit institutions

### Overnight deposits held at other credit institutions

Starting from 2004 the data refer to the amount of BGN overnight deposits of MFIs held at resident credit institutions at the end of the reference quarter.

## Table 4: Banknotes and coins

“Currency in circulation” indicator also includes commemorative coins.

The value of the “Currency in circulation” indicator includes all denominations of lev banknotes and coins out of circulation for which the term of exchange has not expired, however they are not part of the structure of the “Total banknotes in circulation” and “Total coins in circulation” indicators, in accordance with payments statistics requirements.

#### Table 5: Institutions offering payment services to non-MFIs

Since 2004 the data on offices refer to the total number of places of business offering payment services set up in the territory of the country.

For prior periods the number of offices does not include all structures through which banks operate, but only those which take part in the payment system.

Additional information is available on Bulgarian National Bank’s website at

<http://www.bnb.bg/RegistersAndServices/index.htm>

#### Tables 7a and 8a: Payments per type of payment service involving non-MFIs: number/value of transactions

##### **Transactions per type of payment instrument: Credit transfers. Direct debits**

Since 2010 the data for credit transfers and direct debits include all transactions. For prior periods only interbank transactions are included.

#### Tables 7b and 8b: Payments per type of terminal involving non-MFIs: number/value of transactions

##### **Transactions at terminals provided by resident PSPs with cards issued by resident PSPs and transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs**

Most of the reporting agents are not able to distinguish prepaid card transactions at their terminals. Therefore, some prepaid card transactions are reported under the item “POS transactions (except e-money transactions)” instead of the item “E-money payments with cards with an e-money function”.

### **Reference year – 2013**

Volume and value of SEPA credit transfers:

volume – 433,463

value in EUR millions – 6,443.545

SEPA direct debit was not used in Bulgaria in 2013.

### **Reference year – 2012**

Volume and value of SEPA credit transfers:

volume – 343,588

value in EUR millions – 5,441.499

SEPA direct debit was not used in Bulgaria in 2012.

### **Reference year – 2011**

Volume and value of SEPA credit transfers:

volume – 173,646

value in EUR millions – 2,685.160

SEPA direct debit was not used in Bulgaria in 2011.

### **Reference year – 2010**

Volume and value of SEPA credit transfers:

volume – 125,682

value in EUR millions – 2,047.293

SEPA direct debit was not used in Bulgaria in 2010

**Tables 10 and 11: Payments processed by selected payment systems: number/value of transactions**

### **RTGS**

RINGS. Has been in live operation since 2 June 2003.

The items “Total transactions sent”, “Card payments” and “ATM transactions” in Tables 10 and 11 for the retail system BORICA include only the interbank transactions in the country made by cards issued in the country.

### **TARGET2-BNB**

As of 1 February 2010, Bulgarian National Bank is a connected central bank in TARGET2 and operates the national TARGET2 component system, TARGET2-BNB.

### **BISERA7-EUR**

As of 1 February 2010, a new retail payment system for payments in euro is in operation (BISERA7-EUR). BISERA7-EUR processes only SEPA payments. The value and volume of transactions are shown in Tables 10 and 11 and are also included in the information above on SEPA credit transfers.





EUROPEAN CENTRAL BANK

EUROSYSTEM

## Bulgaria

### 1. Basic statistical data

	2017	2018	2019	2020	2021
Population (thousands, annual average)	7,076	7,025	6,976	6,934	6,878
GDP (BGN billions)	103	110	120	121	139
GDP per capita (BGN)	14,520	15,653	17,259	17,386	20,212
HICP (annual percentage changes)	1.2	2.6	2.5	1.2	2.8
Exchange rate (national currency vis-à-vis the euro)					
End of period	1.956	1.956	1.956	1.956	1.956
Average	1.956	1.956	1.956	1.956	1.956

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Bulgaria

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

(BGN millions; end of period)

	2017	2018	2019	2020	2021
Currency in circulation outside MFIs	14,149	15,561	17,193	19,291	22,378
Value of overnight deposits held at MFIs	37,845	41,645	56,303	76,028	87,533
<i>of which:</i>					
Transferable deposits	37,377	40,909	55,422	75,194	86,768
Narrow money supply (M1)	47,734	53,557	61,867	83,998	97,828
<i>Memorandum items:</i>					
Overnight deposits in foreign currencies held at MFIs	11,459	12,386	16,035	24,655	24,459
Outstanding value on e-money storages issued by MFIs	5	6	7	10	13
<i>of which:</i>					
Hardware-based electronic money	.	.	.	.	.
Software-based electronic money	.	.	.	.	.

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Bulgaria

### 3. Settlement media used by credit institutions

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

	2017	2018	2019	2020	2021
Overnight deposits held at the central bank	6,628	7,266	8,086	9,718	10,058
Overnight deposits held at other credit institutions (end of period)	330	357	396	326	499
<i>of which:</i>					
Transferable deposits at other MFIs (end of period)	268	253	318	313	466
<i>Memorandum items:</i>					
Non-intraday borrowing from the central bank	-	-	-	-	-
Intraday borrowing from the central bank (average for last reserve maintenance period)	-	-	-	-	-

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Bulgaria

### 4. Banknotes and coins

(BGN millions; end period)

	2017	2018	2019	2020	2021
Currency in circulation	15,703	17,325	19,105	21,241	24,697
Total banknotes in circulation	15,329	16,898	18,634	20,752	24,138
of which:					
BGN 100	5,536	6,382	7,075	7,761	9,693
BGN 50	6,042	6,596	7,616	8,865	10,622
BGN 20	2,687	2,828	2,841	2,976	2,749
BGN 10	874	915	925	970	926
BGN 5	135	133	139	145	149
BGN 2	56	43	38	36	-
BGN 1	-	-	-	-	-
Total coins in circulation	362	416	460	484	518
of which:					
BGN 2	64	98	126	140	156
BGN 1	140	152	159	162	170
BGN 0.5	56	60	61	63	66
BGN 0.2	43	46	48	50	54
BGN 0.1	27	29	30	31	33
BGN 0.05	13	13	14	15	16
BGN 0.02	12	12	13	14	15
BGN 0.01	7	7	8	8	8
Currency in circulation held by MFIs	1,555	1,765	1,912	1,950	2,319
Currency in circulation outside MFIs	14,149	15,561	17,193	19,291	22,378
<i>Memorandum items:</i>					
Total commemorative coins	8	8	8	2	2

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Bulgaria

### 5. Institutions offering payment services to non-MFIs - page 1

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

	2017	2018	2019	2020	2021
<b>Institutions offering payment services to non-MFIs (total)</b>					
Number of institutions	41	37	38	39	41
Number of offices	4,226	3,458	3,732	3,827	3,913
Number of overnight deposits (thousands)	7,166.6	7,173.2	7,054.3	7,969.6	7,879.8
of which:					
Number of internet/PC-linked overnight deposits (thousands)	2,525.9	2,793.9	2,975.9	3,486.1	3,805.9
Value of overnight deposits	.	.	.	.	.
Number of payment accounts (thousands)	.	13,915.3	.	.	.
Number of e-money accounts (thousands)	.	.	606.1	.	.
Outstanding value on e-money storages issued	.	.	.	.	525
<b>Central bank</b>					
Number of offices	1	1	1	1	1
Number of overnight deposits (thousands)	2.1	2.3	2.2	2.3	2.3
Value of overnight deposits	.	.	.	.	.
of which:					
Value of transferable deposits	2,213	1,209	9,782	8,955	9,526
<b>Credit institutions irrespective of their legal incorporation</b>					
Number of institutions	27	26	25	24	25
Number of offices	3,086	3,301	3,580	3,689	3,748
Number of overnight deposits (thousands)	7,164.4	7,170.9	7,052.0	7,967.4	7,877.5
of which:					
Number of internet/PC-linked overnight deposits (thousands)	2,525.9	2,793.9	2,975.9	3,486.1	3,805.9
Number of transferable overnight deposits (thousands)	7,077.0	7,158.3	7,039.1	7,953.6	7,864.3
of which:					
Number of internet/PC-linked transferable overnight deposits (thousands)	2,518.2	2,784.6	2,965.5	3,474.9	3,794.7
Value of overnight deposits	35,633	40,436	46,520	67,075	78,007
of which:					
Value of transferable deposits	35,163	39,700	45,639	66,239	77,242
Number of payment accounts (thousands)	13,947.7	13,434.9	13,424.4	12,619.9	12,533.2
Number of e-money accounts (thousands)	162.3	152.5	163.1	.	.
Outstanding value on e-money storages issued	5	6	8	10	.
<b>Credit institutions irrespective of their legal incorporation</b>					
<b>Credit institutions legally incorporated in the reporting country</b>					
Number of institutions	22	20	19	18	18
Number of offices	3,077	3,157	3,434	3,548	3,605
Value of overnight deposits	34,091	38,955	44,894	64,990	76,125
<b>Branches of euro area-based credit institutions</b>					
Number of institutions	4	5	5	5	6
Number of offices	5	140	142	137	138
Value of overnight deposits	1,494	1,429	1,558	2,006	1,792
<b>Branches of EEA-based credit institutions outside the euro area</b>					
Number of institutions	0	0	0	0	0
Number of offices	0	0	0	0	0
Value of overnight deposits	0	0	0	0	0
<b>Branches of non-EEA-based credit institutions</b>					
Number of institutions	1	1	1	1	1
Number of offices	4	4	4	4	5
Value of overnight deposits	48	52	68	79	90
<b>Electronic money institutions</b>					
Number of institutions	3	5	6	8	9
Number of payment accounts (thousands)	.	.	455.6	401.1	608.7
Number of e-money accounts (thousands)	.	.	443.0	367.8	502.0
Outstanding value on e-money storages issued	.	.	.	.	.
<b>Other payment service providers</b>					
Number of institutions	10	5	6	6	6
Number of offices	1,139	156	151	137	164
Number of overnight deposits (thousands)	-	-	-	-	-
Value of overnight deposits	-	-	-	-	-
Number of payment accounts (thousands)	125.0	.	.	.	.
Number of e-money accounts (thousands)	-	-	-	-	-
Outstanding value on e-money storages issued	-	-	-	-	-

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Bulgaria

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

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

	2017	2018	2019	2020	2021
<i>Memorandum items:</i>					
<b>Number of payment institutions operating in the country on a cross-border basis</b>	345	370	465	487	240
<i>of which:</i>					
Institutions providing services through an established branch	0	0	1	1	1
Institutions providing services through an agent	5	4	5	4	4
Institutions providing services neither establishing a branch nor through an agent	340	366	459	482	235

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



# EUROPEAN CENTRAL BANK

## EUROSYSTEM

### Bulgaria

#### 6. Payment card functions and accepting devices

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

	2017	2018	2019	2020	2021
<b>Cards issued by resident PSPs</b>					
Cards with a cash function	7,515	7,728	7,814	7,703	8,097
Cards with a payment function*	7,522	7,430	7,463	7,432	7,688
of which:					
Cards with a debit function	6,390	6,189	6,218	6,257	6,384
Cards with a delayed debit function	.	.	.	0	0
Cards with a credit function	1,148	1,240	1,244	1,231	1,304
Cards with a debit and/or delayed debit function	0	0	0	0	.
Cards with a credit and/or delayed debit function	0	0	0	0	0
Cards with an e-money function	240	326	403	308	483
Cards on which e-money can be stored directly	0	0	0	0	0
Cards which give access to e-money stored on e-money accounts	240	326	403	308	483
Cards with an e-money function					
of which:					
Cards with an e-money function which have been loaded at least once	107	185	.	279	418
Total number of cards (irrespective of the number of functions on the card)	7,781	7,756	7,866	7,741	8,171
of which:					
Cards with a combined debit, cash and e-money function	0	0	0	0	.
<b>Terminals provided by resident PSPs</b>					
ATMs	5,731	.	.	.	.
Located in the reporting country	5,731	5,604	5,614	5,400	5,250
Located abroad	0	.	.	.	.
ATMs					
of which:					
ATMs with a cash withdrawal function	5,731	.	.	.	.
Located in the reporting country	5,731	5,603	5,613	5,400	5,250
Located abroad	0	.	.	.	.
ATMs with a credit transfer function	4,533	3,605	3,976	4,434	4,322
Located in the reporting country	4,533	3,605	3,976	4,434	4,322
Located abroad	0	0	0	0	0
POS terminals	.	.	.	.	.
Located in the reporting country	91,518	95,408	101,738	102,988	111,346
Located abroad	.	.	.	.	.
POS terminals					
of which:					
EFTPOS terminals	.	.	.	.	.
Located in the reporting country	91,518	95,408	101,738	102,988	111,346
Located abroad	.	.	.	.	.
E-money card POS terminals	.	.	.	.	.
Located in the reporting country	91,517	95,302	101,738	102,988	111,346
Located abroad	.	.	.	.	.
E-money card terminals	.	.	.	.	.
Located in the reporting country	91,517	95,320	101,774	103,016	112,006
Located abroad	.	.	.	.	.
E-money card terminals					
of which:					
E-money card loading/unloading terminals	.	.	.	.	.
Located in the reporting country	.	.	.	.	.
Located abroad	0	.	.	.	.
E-money card accepting terminals	.	.	.	.	.
Located in the reporting country	91,517	95,302	101,738	102,988	111,346
Located abroad	.	.	.	.	.

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

\*Except cards with an e-money function only.



EUROPEAN CENTRAL BANK

EUROSYSTEM

Bulgaria

7a. Payments per type of payment service involving non-MFIs - page 1

(number of payments sent, unless otherwise stated; millions; total for the period)

	2017	2018	2019	2020	2021
<b>Payments per type of payment service</b>					
<b>Total payments involving non-MFIs</b>	500.6	584.8	617.0	664.5	809.4
Domestic	466.6	539.9	562.0	608.8	736.6
Cross-border	34.1	44.9	55.0	55.8	72.8
<b>Credit transfers</b>	254.9	295.6	258.0	288.1	332.3
Domestic	253.0	293.5	255.6	285.5	327.7
Cross-border	1.9	2.1	2.4	2.6	4.6
Credit transfers					
Initiated in paper-based form	112.6	203.9	162.6	181.1	207.1
Initiated electronically	142.3	91.8	95.4	107.0	125.1
Initiated in a file/batch	25.8	27.9	29.3	27.6	27.4
Initiated on a single payment basis	116.5	63.8	66.2	79.4	97.8
of which (memorandum item):					
Online banking based e-payments	-	.	-	-	-
Credit transfers					
of which:					
Non-SEPA credit transfers	252.3	293.1	256.6	260.5	296.6
<b>Direct debits</b>	6.0	.	6.6	.	.
Domestic	6.0	6.5	6.6	.	.
Cross-border	0.0	.	.	0.0	0.0
Direct debits					
Initiated in a file/batch	5.2	.	.	.	.
Initiated on a single payment basis	0.8	0.8	0.7	0.6	0.6
Direct debits					
of which:					
Non-SEPA direct debits	6.0	.	.	.	.
<b>Card payments with cards issued by resident PSPs*</b>	129.7	160.9	195.8	213.6	284.4
Domestic card payments	101.0	123.1	149.9	169.4	229.1
Cross-border card payments	28.7	37.8	45.8	44.2	55.3
Card payments with cards issued by resident PSPs*					
Payments with cards with a debit function	100.6	130.6	164.2	185.6	244.0
Payments with cards with a delayed debit function	.	.	.	0.0	0.0
Payments with cards with a credit function	29.1	30.2	31.6	27.9	40.4
Payments with cards with a debit and/or delayed debit function	0.0	0.0	0.0	0.0	0.0
Payments with cards with a credit and/or delayed debit function	0.0	0.0	0.0	0.0	0.0
Card payments with cards issued by resident PSPs*					
Payments initiated at physical EFTPOS	108.0	133.4	165.7	182.8	236.7
Payments initiated remotely	21.8	27.5	30.1	30.8	47.7
<b>E-money payments with e-money issued by resident PSPs</b>	3.7	6.4	9.0	10.7	.
Domestic	0.4	1.5	2.3	1.8	2.9
Cross-border	3.3	4.9	6.7	8.9	.
E-money payments with e-money issued by resident PSPs					
With cards on which e-money can be stored directly	0.0	0.0	0.0	0.0	0.0
With e-money accounts	3.7	6.4	9.0	10.7	15.2
of which:					
Accessed through a card	3.7	4.0	5.4	7.9	11.9
<b>Cheques</b>	0.0	0.0	0.0	0.0	.
Domestic	0.0	0.0	.	0.0	0.0
Cross-border	0.0	0.0	.	0.0	.
<b>Other payment services</b>	106.3	115.3	147.6	145.2	170.2
Domestic	106.2	115.2	147.6	145.1	169.5
Cross-border	0.1	0.1	0.1	0.1	0.7

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

\*Except cards with an e-money function only.





EUROPEAN CENTRAL BANK

EUROSYSTEM

## Bulgaria

### 7a. Payments per type of payment service involving non-MFIs - page 2

(number of payments sent, unless otherwise stated; millions; total for the period)

	2017	2018	2019	2020	2021
<b>Total cross-border payments received (excluding card payments)</b>	5.4	0.5	0.5	22.1	43.7
Cross-border credit transfers received	4.3	-	-	5.3	7.1
Cross-border direct debits received	0.0	.	-	.	0.0
Cross-border e-money payments with e-money issued by resident PSPs received	0.0	-	.	.	.
Cross-border cheques received	0.0	-	-	.	.
Other cross-border payment services received	1.1	.	0.5	0.5	0.7
<i>Memorandum items:</i>					
Credits to the accounts by simple book entry	-	-	-	-	-
Debits from the accounts by simple book entry	-	-	-	-	-
Money remittances	60.7	73.7	109.0	118.2	145.1
Domestic	60.6	73.6	108.9	118.2	144.4
Cross-border	0.1	0.1	0.1	0.1	0.7
Transactions via telecommunication, digital or IT device	-	-	-	-	-
Other services (not included in the Payment Services Directive)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Cross-border money remittances received	1.1	0.5	0.5	0.5	0.7
Cross-border transactions via telecommunication, digital or IT device received	-	-	-	-	-

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Bulgaria

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

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

	2017	2018	2019	2020	2021
<b>a) At terminals provided by resident PSPs with cards issued by resident PSPs</b>	196.8	.	.	.	.
At terminals located in the reporting country	196.8	218.3	.	.	.
At terminals located abroad	0.0	.	.	.	.
At terminals provided by resident PSPs with cards issued by resident PSPs of which:					
ATM cash withdrawals (except e-money transactions)	.	111.7	.	109.8	117.4
At terminals located in the reporting country	108.8	111.7	116.4	109.8	117.4
At terminals located abroad	.	0.0	.	0.0	0.0
ATM cash deposits (except e-money transactions)	1.1	1.9	2.9	4.3	6.9
At terminals located in the reporting country	1.1	1.9	2.9	4.3	6.9
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
POS transactions (except e-money transactions)	87.0	.	126.9	144.4	.
At terminals located in the reporting country	86.9	104.1	126.9	144.4	184.9
At terminals located abroad	0.0	.	.	.	.
E-money card-loading/unloading transactions	0.0	.	.	0.0	.
At terminals located in the reporting country	0.0	0.0	.	.	.
At terminals located abroad	0.0	.	.	.	.
E-money payments with cards with an e-money function	0.0	.	.	.	.
At terminals located in the reporting country	0.0	0.5	1.1	1.7	.
At terminals located abroad	0.0	.	.	0.0	.
<b>b) At terminals provided by resident PSPs with cards issued by non-resident PSPs</b>	38.3	.	.	.	.
At terminals located in the reporting country	31.1	27.9	33.3	27.3	32.3
At terminals located abroad	7.2	.	.	37.3	.
At terminals provided by resident PSPs with cards issued by non-resident PSPs of which:					
ATM cash withdrawals (except e-money transactions)	14.3	.	.	8.4	.
At terminals located in the reporting country	14.2	9.7	9.9	8.4	7.6
At terminals located abroad	0.1	.	.	0.0	.
ATM cash deposits (except e-money transactions)	0.0	0.0	0.0	0.0	0.0
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
POS transactions (except e-money transactions)	24.1	.	.	.	.
At terminals located in the reporting country	16.9	18.1	23.3	18.8	24.2
At terminals located abroad	7.1	.	.	.	.
E-money card-loading/unloading transactions	0.0	.	.	.	.
At terminals located in the reporting country	0.0	.	.	.	.
At terminals located abroad	0.0	.	.	0.0	.
E-money payments with cards with an e-money function	0.0	.	.	.	.
At terminals located in the reporting country	0.0	0.1	.	.	0.4
At terminals located abroad	0.0	.	.	.	.
<b>c) At terminals provided by non-resident PSPs with cards issued by resident PSPs</b>	25.7	36.3	45.8	45.4	.
At terminals located in the reporting country	0.0	0.0	0.0	0.1	6.5
At terminals located abroad	25.7	36.3	45.7	45.4	.
At terminals provided by non-resident PSPs with cards issued by resident PSPs of which:					
ATM cash withdrawals (except e-money transactions)	2.3	2.4	2.4	1.8	.
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.1
At terminals located abroad	2.3	2.4	2.4	1.8	.
ATM cash deposits (except e-money transactions)	0.0	0.0	0.0	0.0	0.0
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
POS transactions (except e-money transactions)	21.0	29.2	38.9	38.3	51.9
At terminals located in the reporting country	0.0	0.0	0.0	0.0	6.4
At terminals located abroad	21.0	29.2	38.9	38.3	45.5
E-money card-loading/unloading transactions	0.0	.	.	.	.
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	0.0	.	.	0.9	.
E-money payments with cards with an e-money function	2.3	3.7	3.6	4.4	.
At terminals located in the reporting country	0.0	0.0	0.0	0.0	.
At terminals located abroad	2.3	3.7	3.6	4.4	.
<b>Memorandum items:</b>					
Cash advances at POS terminals	0.4	0.3	0.0	0.0	0.0
OTC cash withdrawals	16.7	14.8	12.8	9.3	8.3
OTC cash deposits	28.9	26.8	25.8	17.6	15.8

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

Bulgaria

8a. Payments per type of payment service involving non-MFIs - page 1

(value of payments sent, unless otherwise stated; BGN billions; total for the period)

	2017	2018	2019	2020	2021
<b>Payments per type of payment service</b>					
<b>Total payments involving non-MFIs</b>	838.9	884.6	895.7	837.7	1,007.7
Domestic	736.8	785.5	801.7	735.5	869.4
Cross-border	102.1	99.1	94.0	102.1	138.3
<b>Credit transfers</b>	731.9	783.5	789.8	745.8	900.7
Domestic	633.6	689.3	700.7	648.4	769.1
Cross-border	98.3	94.2	89.1	97.4	131.6
Credit transfers					
Initiated in paper-based form	257.5	304.7	333.1	272.7	304.2
Initiated electronically	474.4	478.7	456.6	473.1	596.5
Initiated in a file/batch	43.8	59.2	39.6	46.9	47.7
Initiated on a single payment basis	430.6	419.5	417.0	426.2	548.8
of which (memorandum item):					
Online banking based e-payments	-	-	-	-	-
Credit transfers					
of which:					
Non-SEPA credit transfers	684.7	740.9	746.5	553.4	636.8
<b>Direct debits</b>	0.4	.	4.7	.	.
Domestic	0.4	0.8	4.7	4.2	5.0
Cross-border	0.0	.	.	0.0	.
Direct debits					
Initiated in a file/batch	0.3	.	.	.	.
Initiated on a single payment basis	0.1	0.5	4.4	3.8	4.4
Direct debits					
of which:					
Non-SEPA direct debits	0.4	.	.	.	.
<b>Card payments with cards issued by resident PSPs*</b>	8.3	10.2	11.9	12.6	17.8
Domestic card payments	5.6	6.7	8.0	9.0	12.7
Cross-border card payments	2.8	3.4	4.0	3.5	5.1
Card payments with cards issued by resident PSPs*					
Payments with cards with a debit function	6.0	7.6	9.3	10.5	14.7
Payments with cards with a delayed debit function	.	.	.	0.0	0.0
Payments with cards with a credit function	2.4	2.5	2.6	2.1	3.1
Payments with cards with a debit and/or delayed debit function	0.0	0.0	0.0	0.0	0.0
Payments with cards with a credit and/or delayed debit function	0.0	0.0	0.0	0.0	0.0
Card payments with cards issued by resident PSPs*					
Payments initiated at physical EFTPOS	6.6	7.8	9.3	9.9	13.7
Payments initiated remotely	1.8	2.4	2.6	2.7	4.1
<b>E-money payments with e-money issued by resident PSPs</b>	0.9	1.9	2.6	1.2	.
Domestic	0.0	1.3	1.7	0.2	0.3
Cross-border	0.9	0.6	0.9	1.0	.
E-money payments with e-money issued by resident PSPs					
With cards on which e-money can be stored directly	0.0	0.0	0.0	0.0	0.0
With e-money accounts	0.9	1.9	2.6	1.2	1.7
of which:					
Accessed through a card	0.9	0.6	0.7	0.9	1.5
<b>Cheques</b>	0.0	0.0	0.0	0.0	.
Domestic	0.0	0.0	0.0	0.0	0.0
Cross-border	0.0	0.0	0.0	0.0	.
<b>Other payment services</b>	97.2	88.3	86.7	73.8	82.4
Domestic	97.1	87.4	86.6	73.7	82.2
Cross-border	0.1	0.8	0.1	0.1	0.2

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

\*Except cards with an e-money function only.



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Bulgaria

### 8a. Payments per type of payment service involving non-MFIs - page 2

(value of payments sent, unless otherwise stated; BGN billions; total for the period)

	2017	2018	2019	2020	2021
<b>Total cross-border payments received (excluding card payments)</b>	248.7	1.2	0.5	128.7	151.9
Cross-border credit transfers received	247.9	-	-	127.0	148.8
Cross-border direct debits received	0.1	-	-	.	.
Cross-border e-money payments with e-money issued by resident PSPs received	0.0	-	-	.	.
Cross-border cheques received	0.0	-	-	.	.
Other cross-border payment services received	0.7	1.2	0.5	0.5	0.9
<i>Memorandum items:</i>					
Credits to the accounts by simple book entry	-	-	-	-	-
Debits from the accounts by simple book entry	-	-	-	-	-
Money remittances	5.5	10.4	8.5	10.2	13.0
Domestic	5.4	9.6	8.4	10.1	12.8
Cross-border	0.1	0.8	0.1	0.1	0.2
Transactions via telecommunication, digital or IT device	-	-	-	-	-
Other services (not included in the Payment Services Directive)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Cross-border money remittances received	0.7	1.2	0.5	0.5	0.9
Cross-border transactions via telecommunication, digital or IT device received	-	-	-	-	-

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Bulgaria

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

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

	2017	2018	2019	2020	2021
<b>a) At terminals provided by resident PSPs with cards issued by resident PSPs</b>	27.4	.	.	.	.
At terminals located in the reporting country	27.4	29.8	34.5	37.9	49.2
At terminals located abroad	0.0	.	.	.	.
At terminals provided by resident PSPs with cards issued by resident PSPs of which:					
ATM cash withdrawals (except e-money transactions)	21.0	.	.	28.2	35.1
At terminals located in the reporting country	21.0	23.7	26.7	28.2	35.1
At terminals located abroad	0.0	.	.	0.0	0.0
ATM cash deposits (except e-money transactions)	0.3	0.9	1.7	2.5	4.5
At terminals located in the reporting country	0.3	0.9	1.7	2.5	4.5
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
POS transactions (except e-money transactions)	6.0	.	6.1	7.1	.
At terminals located in the reporting country	6.0	5.2	6.1	7.1	9.4
At terminals located abroad	0.0	.	.	0.0	.
E-money card-loading/unloading transactions	0.0	.	.	0.0	.
At terminals located in the reporting country	0.0	0.0	.	.	0.0
At terminals located abroad	0.0	.	.	.	.
E-money payments with cards with an e-money function	0.0	.	.	.	.
At terminals located in the reporting country	0.0	0.0	0.0	0.1	.
At terminals located abroad	0.0	.	.	0.0	.
<b>b) At terminals provided by resident PSPs with cards issued by non-resident PSPs</b>	5.2	.	.	8.6	.
At terminals located in the reporting country	4.3	3.4	3.7	.	3.5
At terminals located abroad	0.9	.	.	2.8	.
At terminals provided by resident PSPs with cards issued by non-resident PSPs of which:					
ATM cash withdrawals (except e-money transactions)	2.8	.	.	1.8	.
At terminals located in the reporting country	2.8	1.8	1.9	1.8	1.7
At terminals located abroad	0.0	.	.	0.0	.
ATM cash deposits (except e-money transactions)	0.0	0.0	0.0	0.0	0.0
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
POS transactions (except e-money transactions)	2.4	.	.	.	.
At terminals located in the reporting country	1.5	1.6	1.8	1.3	1.8
At terminals located abroad	0.9	.	.	.	.
E-money card-loading/unloading transactions	0.0	.	.	.	.
At terminals located in the reporting country	0.0	0.0	.	.	0.0
At terminals located abroad	0.0	.	.	0.0	.
E-money payments with cards with an e-money function	0.0	.	.	.	.
At terminals located in the reporting country	0.0	0.0	.	.	0.0
At terminals located abroad	0.0	.	.	.	.
<b>c) At terminals provided by non-resident PSPs with cards issued by resident PSPs</b>	3.6	5.0	5.3	5.0	.
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.4
At terminals located abroad	3.6	5.0	5.3	5.0	.
At terminals provided by non-resident PSPs with cards issued by resident PSPs of which:					
ATM cash withdrawals (except e-money transactions)	0.9	1.0	1.0	0.8	.
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	0.9	1.0	1.0	0.8	.
ATM cash deposits (except e-money transactions)	0.0	0.0	0.0	0.0	0.0
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
POS transactions (except e-money transactions)	1.9	2.6	3.2	2.9	4.3
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.4
At terminals located abroad	1.9	2.6	3.2	2.9	3.9
E-money card-loading/unloading transactions	0.0	.	.	.	.
At terminals located in the reporting country	0.0	.	0.0	0.0	.
At terminals located abroad	0.0	.	.	.	.
E-money payments with cards with an e-money function	0.8	0.5	0.4	0.5	.
At terminals located in the reporting country	0.0	0.0	0.0	.	.
At terminals located abroad	0.8	0.5	0.4	0.5	.
<b>Memorandum items:</b>					
Cash advances at POS terminals	0.2	0.2	0.0	0.0	0.0
OTC cash withdrawals	42.1	34.2	33.6	28.3	29.4
OTC cash deposits	49.6	43.6	44.6	35.3	39.8

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Bulgaria

### 9. Participation in selected payment systems – page 1

(original units; end of period)

	2017	2018	2019	2020	2021
<b>TARGET COMPONENT: TARGET2-BNB (from Feb. 2010)</b>					
Number of participants	24	26	26	26	26
of which:					
Direct participants	24	23	22	22	22
of which:					
Credit institutions	21	19	18	18	18
Central bank	1	1	1	1	1
Other direct participants	2	3	3	3	3
of which:					
Public administration	-	-	-	-	-
Clearing and settlement organisations	2	3	3	3	3
Other financial institutions	-	-	-	-	-
Others	-	-	-	-	-
Indirect participants	-	3	4	4	4
<b>LVPS (NON-TARGET SYSTEM): RINGS</b>					
Number of participants	31	30	28	27	28
of which:					
Direct participants	31	30	28	27	28
of which:					
Credit institutions	27	26	24	23	24
Central bank	1	1	1	1	1
Other direct participants	3	3	3	3	3
of which:					
Public administration	-	-	-	-	-
Clearing and settlement organisations	3	3	3	3	3
Other financial institutions	-	-	-	-	-
Others	-	-	-	-	-
Indirect participants	-	-	-	-	-
<b>RETAIL SYSTEM: BISERA</b>					
Number of participants	29	31	30	31	32
of which:					
Direct participants	29	28	26	25	26
of which:					
Credit institutions	27	26	24	23	24
Central bank	1	1	1	1	1
Other direct participants	1	1	1	1	1
of which:					
Public administration	1	1	1	1	1
Clearing and settlement organisations	-	-	-	-	-
Other financial institutions	-	-	-	-	-
Others	-	-	-	-	-
Indirect participants	-	3	4	6	6
<b>RETAIL SYSTEM: BORICA</b>					
Number of participants	30	30	29	28	28
of which:					
Direct participants	24	24	21	20	20
of which:					
Credit institutions	23	23	20	19	19
Central bank	1	1	1	1	1
Other direct participants	-	-	-	-	-
of which:					
Public administration	-	-	-	-	-
Clearing and settlement organisations	-	-	-	-	-
Other financial institutions	-	-	-	-	-
Others	-	-	-	-	-
Indirect participants	6	6	8	8	8

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Bulgaria

### 9. Participation in selected payment systems – page 2

(original units; end of period)

	2017	2018	2019	2020	2021
<b>RETAIL SYSTEM: BISERA7-EUR (from Feb. 2010)</b>					
Number of participants	16	15	15	16	16
<i>of which:</i>					
Direct participants	16	15	14	14	14
<i>of which:</i>					
Credit institutions	16	15	14	14	14
Central bank	-	-	-	-	-
Other direct participants	-	-	-	-	-
<i>of which:</i>					
Public administration	-	-	-	-	-
Clearing and settlement organisations	-	-	-	-	-
Other financial institutions	-	-	-	-	-
Others	-	-	-	-	-
Indirect participants	-	-	1	2	2

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Bulgaria

### 10. Payments processed by selected payment systems – page 1

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

	2017	2018	2019	2020	2021
<b>TARGET COMPONENT: TARGET2-BNB (from Feb. 2010)</b>					
Credit transfers and direct debits	0.2	0.3	0.3	0.2	0.3
<i>of which:</i>					
Credit transfers and direct debits within the same TARGET component	0.0	0.0	0.0	0.0	0.0
Credit transfers and direct debits to another TARGET component	0.2	0.3	0.3	0.2	0.2
<i>of which:</i>					
Credit transfers and direct debits to a euro area TARGET component	0.2	0.3	0.3	0.2	0.2
Credit transfers and direct debits to a non-euro area TARGET component	0.0	0.0	0.0	0.0	0.0
Concentration ratio in terms of volume (percentages)	69.7	67.6	69.5	68.2	73.0
<b>LVPS (NON-TARGET SYSTEM): RINGS</b>					
<b>Total transactions</b>	1.0	1.1	1.1	1.0	1.1
Domestic	1.0	1.1	1.1	1.0	1.1
Cross-border	-	-	-	-	-
Credit transfers	1.0	1.1	1.1	1.0	1.1
Domestic	1.0	1.1	1.1	1.0	1.1
Cross-border	-	-	-	-	-
Credit transfers					
Initiated in a paper-based form	0.0	0.0	0.0	0.0	0.0
Initiated electronically	1.0	1.1	1.1	1.0	1.1
Direct debits	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Card payments (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
ATM transactions (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
E-money payment transactions	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Cheques	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Other payment services	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Concentration ratio in terms of volume (percentages)	51.2	52.4	56.5	60.5	63.2

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





EUROPEAN CENTRAL BANK

EUROSYSTEM

## Bulgaria

### 10. Payments processed by selected payment systems – page 2

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

	2017	2018	2019	2020	2021
<b>RETAIL SYSTEM: BISERA</b>					
<b>Total transactions</b>	74.9	77.7	84.2	86.1	94.3
Domestic	74.9	77.7	84.2	86.1	94.3
Cross-border	-	-	-	-	-
Credit transfers	74.2	77.1	83.7	85.6	93.9
Domestic	74.2	77.1	83.7	85.6	93.9
Cross-border	-	-	-	-	-
Credit transfers					
Initiated in a paper-based form	0.0	0.0	0.0	0.0	0.0
Initiated electronically	74.2	77.1	83.7	85.6	93.9
Direct debits	0.7	0.6	0.5	0.5	0.5
Domestic	0.7	0.6	0.5	0.5	0.5
Cross-border	-	-	-	-	-
Card payments (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
ATM transactions (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
E-money payment transactions	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Cheques	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Other payment services	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Concentration ratio in terms of volume (percentages)	54.1	55.6	55.6	60.0	60.6
<b>RETAIL SYSTEM: BORICA</b>					
<b>Total transactions</b>	122.7	147.8	179.5	184.7	218.6
Domestic	122.7	147.8	179.5	184.7	218.6
Cross-border	-	-	-	-	-
Credit transfers	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Credit transfers					
Initiated in a paper-based form	-	-	-	-	-
Initiated electronically	-	-	-	-	-
Direct debits	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Card payments (except e-money transactions)	73.7	96.6	124.6	138.1	173.7
Domestic	73.7	96.6	124.6	138.1	173.7
Cross-border	-	-	-	-	-
ATM transactions (except e-money transactions)	49.0	51.3	54.9	46.6	45.0
Domestic	49.0	51.3	54.9	46.6	45.0
Cross-border	-	-	-	-	-
E-money payment transactions	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Cheques	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Other payment services	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Concentration ratio in terms of volume (percentages)	69.5	66.9	66.3	70.3	75.1

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Bulgaria

### 10. Payments processed by selected payment systems – page 3

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

	2017	2018	2019	2020	2021
<b>RETAIL SYSTEM: BISERA7-EUR (from Feb. 2010)</b>					
<b>Total transactions</b>	0.1	0.0	0.0	0.0	0.0
Domestic	0.0	0.0	0.0	0.0	0.0
Cross-border	0.1	0.0	0.0	0.0	0.0
Credit transfers	0.1	0.0	0.0	0.0	0.0
Domestic	0.0	0.0	0.0	0.0	0.0
Cross-border	0.1	0.0	0.0	0.0	0.0
Credit transfers					
Initiated in a paper-based form	0.0	0.0	0.0	0.0	0.0
Initiated electronically	0.1	0.0	0.0	0.0	0.0
Direct debits	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Card payments (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
ATM transactions (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
E-money payment transactions	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Cheques	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Other payment services	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Concentration ratio in terms of volume (percentages)	92.9	90.5	82.4	81.7	82.5

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Bulgaria

### 11. Payments processed by selected payment systems – page 1

(value of transactions sent; EUR billions (TARGET2 component); BGN billions (other systems); total for the period)

	2017	2018	2019	2020	2021
<b>TARGET COMPONENT: TARGET2-BNB (from Feb. 2010)</b>					
Credit transfers and direct debits	351.1	447.9	450.0	652.0	837.4
<i>of which:</i>					
Credit transfers and direct debits within the same TARGET component	88.8	81.5	70.4	237.9	444.0
Credit transfers and direct debits to another TARGET component	262.3	366.4	379.7	414.2	393.4
<i>of which:</i>					
Credit transfers and direct debits to a euro area TARGET component	261.1	365.8	379.2	413.2	392.4
Credit transfers and direct debits to a non-euro area TARGET component	1.2	0.6	0.5	0.9	1.0
Concentration ratio in terms of value (percentages)	94.0	95.1	97.0	96.7	96.7
<b>LVPS (NON-TARGET SYSTEM): RINGS</b>					
<b>Total transactions</b>	702.6	929.4	1,094.0	1,094.6	1,365.4
Domestic	702.6	929.4	1,094.0	1,094.6	1,365.4
Cross-border	-	-	-	-	-
Credit transfers	702.6	929.4	1,094.0	1,094.6	1,365.4
Domestic	702.6	929.4	1,094.0	1,094.6	1,365.4
Cross-border	-	-	-	-	-
Credit transfers					
Initiated in a paper-based form	0.0	0.0	0.1	0.1	0.0
Initiated electronically	702.6	929.4	1,093.8	1,094.5	1,365.4
Direct debits	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Card payments (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
ATM transactions (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
E-money payment transactions	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Cheques	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Other payment services	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Concentration ratio in terms of value (percentages)	74.8	76.0	77.7	76.5	80.5

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Bulgaria

### 11. Payments processed by selected payment systems – page 2

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

	2017	2018	2019	2020	2021
<b>RETAIL SYSTEM: BISERA</b>					
<b>Total transactions</b>	143.1	157.7	172.6	179.6	210.6
Domestic	143.1	157.7	172.6	179.6	210.6
Cross-border	-	-	-	-	-
Credit transfers	142.9	157.5	172.4	179.5	210.5
Domestic	142.9	157.5	172.4	179.5	210.5
Cross-border	-	-	-	-	-
Credit transfers					
Initiated in a paper-based form	0.0	0.0	0.0	0.0	0.0
Initiated electronically	142.9	157.5	172.4	179.5	210.5
Direct debits	0.2	0.2	0.2	0.1	0.1
Domestic	0.2	0.2	0.2	0.1	0.1
Cross-border	-	-	-	-	-
Card payments (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
ATM transactions (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
E-money payment transactions	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Cheques	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Other payment services	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Concentration ratio in terms of value (percentages)	60.3	61.7	63.6	68.1	68.7
<b>RETAIL SYSTEM: BORICA</b>					
<b>Total transactions</b>	12.6	14.6	17.4	17.4	20.0
Domestic	12.6	14.6	17.4	17.4	20.0
Cross-border	-	-	-	-	-
Credit transfers	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Credit transfers					
Initiated in a paper-based form	-	-	-	-	-
Initiated electronically	-	-	-	-	-
Direct debits	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Card payments (except e-money transactions)	4.0	5.2	6.5	7.5	9.8
Domestic	4.0	5.2	6.5	7.5	9.8
Cross-border	-	-	-	-	-
ATM transactions (except e-money transactions)	8.6	9.5	10.8	9.9	10.2
Domestic	8.6	9.5	10.8	9.9	10.2
Cross-border	-	-	-	-	-
E-money payment transactions	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Cheques	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Other payment services	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Concentration ratio in terms of value (percentages)	67.9	66.1	65.0	64.9	71.3

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Bulgaria

### 11. Payments processed by selected payment systems – page 3

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

	2017	2018	2019	2020	2021
<b>RETAIL SYSTEM: BISERA7-EUR (from Feb. 2010)</b>					
<b>Total transactions</b>	0.9	0.7	0.3	0.4	0.6
Domestic	0.2	0.1	0.1	0.2	0.3
Cross-border	0.8	0.6	0.3	0.2	0.2
Credit transfers	0.9	0.7	0.3	0.4	0.6
Domestic	0.2	0.1	0.1	0.2	0.3
Cross-border	0.8	0.6	0.3	0.2	0.2
Credit transfers					
Initiated in a paper-based form	0.0	0.0	0.0	0.0	0.0
Initiated electronically	0.9	0.7	0.3	0.4	0.6
Direct debits	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Card payments (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
ATM transactions (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
E-money payment transactions	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Cheques	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Other payment services	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Concentration ratio in terms of value (percentages)	93.0	91.6	84.4	83.0	84.3

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

# General notes: Czech Republic

Source for Table 1: Eurostat.

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

## Table 1: Basic statistical data

### Population

Annual average

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

### Value of overnight deposits held at MFIs

Overnight deposits held at MFIs (excluding ECB). The counterpart sector “non-MFIs” includes the component sectors “Central government” and “Rest of the world”. Thus, this indicator is not synonymous with the same term used in the ECB concept of narrow money supply (M1).

Data for the “Rest of the world” counterpart sector are not reported for 2002.

Data for the “Central government” counterpart sector are not reported for 2002.

Data for the “Other residents” counterpart sector are not reported for 2002.

### Narrow money supply (M1)

Source: ECB

This indicator cannot be calculated from the items “Value of overnight deposits held by non-MFIs” (Table 2) and “Currency in circulation” (Table 4). See the explanation above.

### Outstanding value on e-money storages issued by MFIs

Source: ECB.

Covering MFIs without derogations under Article 9(1) of Regulation ECB/2013/33 (where applicable).

### Table 3: Settlement media used by credit institutions

#### Overnight deposits held at other credit institutions

Value for the last quarter of the period.

#### Non-intraday borrowing from the central bank

The Czech Republic decided to launch regular liquidity-supplying repo operations from 15 October 2008. Government bonds of the Czech Republic have been used as collateral in these operations. Česká národní banka supports the smooth functioning of the government bond market. This technical measure aimed to prevent the potential spreading of problems from foreign financial markets to the Czech financial sector. This indicator is therefore higher for 2008.

### Table 4: Banknotes and coins

#### Total coins in circulation

Does not include commemorative banknotes and coins.

### Table 5: Institutions offering payment services to non-MFIs

#### Other payment service providers: Number of institutions

Includes payment institutions, small money issuers and small payment institutions. Outstanding values of e-money storages held by small money issuers (mostly transport companies) are taken from supervisory sources. These institutions (because of their low significance) are not obliged to report the data.

#### Electronic money institutions: Number of institutions

Not applicable for 2002-03. The number of institutions is given as at the end of reference year.

#### Electronic money institutions: Outstanding value on e-money storages issued by electronic money institutions

Not applicable for 2002-03. Until 2011 the outstanding value of electronic money was calculated for all e-money institutions in existence during the reference year. As of

2012 the outstanding value is calculated only for e-money institutions in existence at year-end.

2004-2009

The hybrid institutions operating in the Czech Republic issue the e-money with the permission of Česká národní banka. However, as these institutions issue e-money for very limited purposes (e.g. electronic tickets), e-money is not widely accepted as a means of payment. For this reason, the hybrid e-money institutions are not covered by BSI statistics.

2009 -2014

As of 1 November 2009, in accordance with national law (Act No. 284/2009 Coll. on Payment system act), the hybrid institutions (mostly transport companies/carriers) came under the heading of small e-money issuers. Their number significantly decreased (in connection with the amendment of Act No. 284/2009 Coll. on Payment system act in 2011) between 2010 and 2011. These small e-money issuers are not part of the MFI list.

2015 onwards

Transport companies and other small e-money issuers are not part of electronic money institutions and are included in other payment service providers.

### **Total number of payment institutions resident in the country**

2010

Payment institutions – 0

Small payment institutions – 22 (as at 31 December 2010).

All of these institutions are small payment institutions (as defined by the national law); the country's large institutions were established in 2011. Please see the following links (to JERRS, a supervisory database) for more details:

[https://apl.cnb.cz/apljerrsdad/JERRS.WEB15.BASIC\\_LISTINGS?p\\_lang=en](https://apl.cnb.cz/apljerrsdad/JERRS.WEB15.BASIC_LISTINGS?p_lang=en)

2011

Payment institutions – 12

Small payment institutions – 50

Please see the following link (to JERRS, a supervisory database) for more details:

[https://apl.cnb.cz/apljerrsdad/JERRS.WEB15.BASIC\\_LISTINGS?p\\_lang=en](https://apl.cnb.cz/apljerrsdad/JERRS.WEB15.BASIC_LISTINGS?p_lang=en)



2012

Payment institutions – 15

Small payment institutions – 61

Please see the following link (to JERRS, a supervisory database) for more details.

[https://apl.cnb.cz/apljerrsdad/JERRS.WEB15.BASIC\\_LISTINGS\\_RESPONSE\\_3?p\\_lang=en&p\\_DATUM=31.12.2012&p\\_hie=HI&p\\_rec\\_per\\_page=25&p\\_ses\\_idx=184](https://apl.cnb.cz/apljerrsdad/JERRS.WEB15.BASIC_LISTINGS_RESPONSE_3?p_lang=en&p_DATUM=31.12.2012&p_hie=HI&p_rec_per_page=25&p_ses_idx=184)

2013

Payment institutions – 15

Small payment institutions – 74

Please see the following links (to JERRS, a supervisory database) for more details:

[https://apl.cnb.cz/apljerrsdad/JERRS.WEB15.BASIC\\_LISTINGS\\_RESPONSE\\_3?p\\_lang=en&p\\_DATUM=31.12.2013&p\\_hie=HI&p\\_rec\\_per\\_page=25&p\\_ses\\_idx=174](https://apl.cnb.cz/apljerrsdad/JERRS.WEB15.BASIC_LISTINGS_RESPONSE_3?p_lang=en&p_DATUM=31.12.2013&p_hie=HI&p_rec_per_page=25&p_ses_idx=174)

[https://apl.cnb.cz/apljerrsdad/JERRS.WEB15.BASIC\\_LISTINGS\\_RESPONSE\\_3?p\\_lang=en&p\\_DATUM=31.12.2013&p\\_hie=HI&p\\_rec\\_per\\_page=25&p\\_ses\\_idx=184](https://apl.cnb.cz/apljerrsdad/JERRS.WEB15.BASIC_LISTINGS_RESPONSE_3?p_lang=en&p_DATUM=31.12.2013&p_hie=HI&p_rec_per_page=25&p_ses_idx=184)

2014

Payment institutions – 18

Small payment institutions – 98

Please see the following links (to JERRS, a supervisory database) for more details:

[https://apl.cnb.cz/apljerrsdad/JERRS.WEB15.BASIC\\_LISTINGS\\_RESPONSE\\_3?p\\_lang=cz&p\\_DATUM=31.12.2014&p\\_hie=HI&p\\_rec\\_per\\_page=25&p\\_ses\\_idx=174](https://apl.cnb.cz/apljerrsdad/JERRS.WEB15.BASIC_LISTINGS_RESPONSE_3?p_lang=cz&p_DATUM=31.12.2014&p_hie=HI&p_rec_per_page=25&p_ses_idx=174)

[https://apl.cnb.cz/apljerrsdad/JERRS.WEB15.BASIC\\_LISTINGS\\_RESPONSE\\_3?p\\_lang=cz&p\\_DATUM=31.12.2014&p\\_hie=HI&p\\_rec\\_per\\_page=25&p\\_ses\\_idx=184](https://apl.cnb.cz/apljerrsdad/JERRS.WEB15.BASIC_LISTINGS_RESPONSE_3?p_lang=cz&p_DATUM=31.12.2014&p_hie=HI&p_rec_per_page=25&p_ses_idx=184)

2015

Payment institutions – 20

Small payment institutions – 118

Please see the following links (to JERRS, a supervisory database) for more details:

[https://apl.cnb.cz/apljerrsdad/JERRS.WEB15.BASIC\\_LISTINGS\\_RESPONSE\\_3?p\\_ang=cz&p\\_DATUM=31.12.2015&p\\_hie=HI&p\\_rec\\_per\\_page=25&p\\_ses\\_idx=174](https://apl.cnb.cz/apljerrsdad/JERRS.WEB15.BASIC_LISTINGS_RESPONSE_3?p_ang=cz&p_DATUM=31.12.2015&p_hie=HI&p_rec_per_page=25&p_ses_idx=174)

[https://apl.cnb.cz/apljerrsdad/JERRS.WEB15.BASIC\\_LISTINGS\\_RESPONSE\\_3?p\\_ang=cz&p\\_DATUM=31.12.2015&p\\_hie=HI&p\\_rec\\_per\\_page=25&p\\_ses\\_idx=184](https://apl.cnb.cz/apljerrsdad/JERRS.WEB15.BASIC_LISTINGS_RESPONSE_3?p_ang=cz&p_DATUM=31.12.2015&p_hie=HI&p_rec_per_page=25&p_ses_idx=184)

2016

Payment institutions – 22

Small payment institutions – 137

Please see the following links (to JERRS, a supervisory database) for more details:

[https://apl.cnb.cz/apljerrsdad/JERRS.WEB15.BASIC\\_LISTINGS\\_RESPONSE\\_3?p\\_ang=cz&p\\_DATUM=31.12.2016&p\\_hie=HI&p\\_rec\\_per\\_page=25&p\\_ses\\_idx=174](https://apl.cnb.cz/apljerrsdad/JERRS.WEB15.BASIC_LISTINGS_RESPONSE_3?p_ang=cz&p_DATUM=31.12.2016&p_hie=HI&p_rec_per_page=25&p_ses_idx=174)

[https://apl.cnb.cz/apljerrsdad/JERRS.WEB15.BASIC\\_LISTINGS\\_RESPONSE\\_3?p\\_ang=cz&p\\_DATUM=31.12.2016&p\\_hie=HI&p\\_rec\\_per\\_page=25&p\\_ses\\_idx=184](https://apl.cnb.cz/apljerrsdad/JERRS.WEB15.BASIC_LISTINGS_RESPONSE_3?p_ang=cz&p_DATUM=31.12.2016&p_hie=HI&p_rec_per_page=25&p_ses_idx=184)

2017

Payment institutions – 26

Small payment institutions – 166

Please see the following links (to JERRS, a supervisory database) for more details:

[https://apl.cnb.cz/apljerrsdad/JERRS.WEB15.BASIC\\_LISTINGS\\_RESPONSE\\_3?p\\_ang=cz&p\\_DATUM=31.12.2017&p\\_hie=HI&p\\_rec\\_per\\_page=25&p\\_ses\\_idx=174](https://apl.cnb.cz/apljerrsdad/JERRS.WEB15.BASIC_LISTINGS_RESPONSE_3?p_ang=cz&p_DATUM=31.12.2017&p_hie=HI&p_rec_per_page=25&p_ses_idx=174)

[https://apl.cnb.cz/apljerrsdad/JERRS.WEB15.BASIC\\_LISTINGS\\_RESPONSE\\_3?p\\_ang=cz&p\\_DATUM=31.12.2017&p\\_hie=HI&p\\_rec\\_per\\_page=25&p\\_ses\\_idx=184](https://apl.cnb.cz/apljerrsdad/JERRS.WEB15.BASIC_LISTINGS_RESPONSE_3?p_ang=cz&p_DATUM=31.12.2017&p_hie=HI&p_rec_per_page=25&p_ses_idx=184)

2018

Payment institutions – 27

Small payment institutions – 157

Please see the following links (to JERRS, a supervisory database) for more details:

[https://apl.cnb.cz/apljerrsdad/JERRS.WEB15.BASIC\\_LISTINGS\\_RESPONSE\\_3?p\\_ang=cz&p\\_DATUM=31.12.2018&p\\_hie=HI&p\\_rec\\_per\\_page=25&p\\_ses\\_idx=174](https://apl.cnb.cz/apljerrsdad/JERRS.WEB15.BASIC_LISTINGS_RESPONSE_3?p_ang=cz&p_DATUM=31.12.2018&p_hie=HI&p_rec_per_page=25&p_ses_idx=174)

[https://apl.cnb.cz/apljerrsdad/JERRS.WEB15.BASIC\\_LISTINGS\\_RESPONSE\\_3?p\\_ang=cz&p\\_DATUM=31.12.2018&p\\_hie=HI&p\\_rec\\_per\\_page=25&p\\_ses\\_idx=184](https://apl.cnb.cz/apljerrsdad/JERRS.WEB15.BASIC_LISTINGS_RESPONSE_3?p_ang=cz&p_DATUM=31.12.2018&p_hie=HI&p_rec_per_page=25&p_ses_idx=184)

2019

Payment institutions – 27

Small payment institutions – 100

Please see the following links (to JERRS, a supervisory database) for more details:

[https://apl.cnb.cz/apljerrsdad/JERRS.WEB15.BASIC\\_LISTINGS\\_RESPONSE\\_3?p\\_lang=cz&p\\_DATUM=31.12.2019&p\\_hie=HI&p\\_rec\\_per\\_page=25&p\\_ses\\_idx=174](https://apl.cnb.cz/apljerrsdad/JERRS.WEB15.BASIC_LISTINGS_RESPONSE_3?p_lang=cz&p_DATUM=31.12.2019&p_hie=HI&p_rec_per_page=25&p_ses_idx=174)

[https://apl.cnb.cz/apljerrsdad/JERRS.WEB15.BASIC\\_LISTINGS\\_RESPONSE\\_3?p\\_lang=cz&p\\_DATUM=31.12.2019&p\\_hie=HI&p\\_rec\\_per\\_page=25&p\\_ses\\_idx=184](https://apl.cnb.cz/apljerrsdad/JERRS.WEB15.BASIC_LISTINGS_RESPONSE_3?p_lang=cz&p_DATUM=31.12.2019&p_hie=HI&p_rec_per_page=25&p_ses_idx=184)

2020

Payment institutions – 27

Small payment institutions – 84

Please see the following links (to JERRS, a supervisory database) for more details:

[https://apl.cnb.cz/apljerrsdad/JERRS.WEB15.BASIC\\_LISTINGS\\_RESPONSE\\_3?p\\_lang=cz&p\\_DATUM=31.12.2020&p\\_hie=HI&p\\_rec\\_per\\_page=25&p\\_ses\\_idx=174](https://apl.cnb.cz/apljerrsdad/JERRS.WEB15.BASIC_LISTINGS_RESPONSE_3?p_lang=cz&p_DATUM=31.12.2020&p_hie=HI&p_rec_per_page=25&p_ses_idx=174)

[https://apl.cnb.cz/apljerrsdad/JERRS.WEB15.BASIC\\_LISTINGS\\_RESPONSE\\_3?p\\_lang=cz&p\\_DATUM=31.12.2020&p\\_hie=HI&p\\_rec\\_per\\_page=25&p\\_ses\\_idx=184](https://apl.cnb.cz/apljerrsdad/JERRS.WEB15.BASIC_LISTINGS_RESPONSE_3?p_lang=cz&p_DATUM=31.12.2020&p_hie=HI&p_rec_per_page=25&p_ses_idx=184)

2021

Payment institutions – 24

Small payment institutions – 73

Please see the following links (to JERRS, a supervisory database) for more details:

[https://apl.cnb.cz/apljerrsdad/JERRS.WEB15.BASIC\\_LISTINGS\\_RESPONSE\\_3?p\\_lang=cz&p\\_DATUM=31.12.2021&p\\_hie=HI&p\\_rec\\_per\\_page=25&p\\_ses\\_idx=174](https://apl.cnb.cz/apljerrsdad/JERRS.WEB15.BASIC_LISTINGS_RESPONSE_3?p_lang=cz&p_DATUM=31.12.2021&p_hie=HI&p_rec_per_page=25&p_ses_idx=174)

[https://apl.cnb.cz/apljerrsdad/JERRS.WEB15.BASIC\\_LISTINGS\\_RESPONSE\\_3?p\\_lang=cz&p\\_DATUM=31.12.2021&p\\_hie=HI&p\\_rec\\_per\\_page=25&p\\_ses\\_idx=184](https://apl.cnb.cz/apljerrsdad/JERRS.WEB15.BASIC_LISTINGS_RESPONSE_3?p_lang=cz&p_DATUM=31.12.2021&p_hie=HI&p_rec_per_page=25&p_ses_idx=184)Table 6: Payment card functions and accepting devices

**Cards issued by resident payment service providers: Cards with a payment function (except an e-money function), of which: cards with a debit and/or delayed debit function**

Not applicable.

**Cards issued by resident payment service providers: Cards with a payment function (except an e-money function), of which: cards with a credit and/or delayed debit function**

Not applicable.

**Cards issued by resident payment service providers: Cards with an e-money function**

Since 2010 the decrease in number of cards issued is for the same reason as stipulated in Table 5 (outstanding value on e-money storages issued by ELMI). Since 2015 the decrease is due to the new methodology. Transport companies and other small e-money issuers are not obliged to report the data anymore.

**Tables 7a and 8a: Payments per type of payment service involving non-MFIs: number/value of transactions**

**Credit transfers**

Owing to changes in the data transmission channel and methodology, values for this item are not available for 2005-09. The increase in volumes in 2015 is because since 2015 also central bank as reporting agent is included.

**Direct debits**

Owing to changes in the data transmission channel and methodology, values for this item are not available for 2005-09.

**Card payments with cards issued by resident PSPs (except cards with an e-money function): of which: payments with cards with a debit and/or delayed debit function**

Not applicable.

**Card payments with cards issued by resident PSPs (except cards with an e-money function): of which: payments with cards with a credit and/or delayed debit function**

Not applicable.

### **Total number/value of payment transactions**

Owing to changes in the data transmission channel and methodology, values for this item are not available for 2005-09.

### **Tables 7b and 8b: Payments per type of terminal involving non-MFIs: number/value of transactions**

#### **Transactions at terminals provided by resident PSPs with cards issued by resident PSPs: ATM cash deposits**

Not applicable until 2014. The first data are available in 2015.

#### **Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs: ATM cash deposits**

Not applicable until 2014. The first data are available in 2015.

#### **Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs: ATM cash deposits**

Not applicable until 2014. The first data are available in 2015.

#### **Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs: E-money card-loading/unloading transactions**

Not applicable until 2014. The first data are available in 2015.

### **Tables 10 and 11: Payments processed by selected payment systems: number/value of transactions**

#### **LVPS**

CERTIS (interbank payments in CZK, processing both large-value and retail payments).



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Czech Republic

### 1. Basic statistical data

	2017	2018	2019	2020	2021
Population (thousands, annual average)	10,590	10,626	10,669	10,700	10,697
GDP (CZK billions)	5,111	5,411	5,791	5,709	6,109
GDP per capita (CZK)	482,622	509,180	542,818	533,556	571,051
HICP (annual percentage changes)	2.4	2.0	2.6	3.3	3.3
Exchange rate (national currency vis-à-vis the euro)					
End of period	-	25.724	25.408	26.242	25.443
Average	26.326	25.647	25.670	26.455	25.640

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Czech Republic

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

(CZK millions; end of period)

	2017	2018	2019	2020	2021
Currency in circulation outside MFIs	548,345	571,189	598,914	668,055	691,175
Value of overnight deposits held at MFIs	3,758,008	.	4,058,854	4,849,478	.
<i>of which:</i>					
Transferable deposits	3,238,542	3,365,205	3,521,282	4,255,271	4,712,821
Narrow money supply (M1)	3,773,357	3,958,630	4,130,173	4,797,734	5,057,111
<i>Memorandum items:</i>					
Overnight deposits in foreign currencies held at MFIs	356,748	.	448,568	528,760	585,043
Outstanding value on e-money storages issued by MFIs	38	28	23	16	3
<i>of which:</i>					
Hardware-based electronic money	.	.	.	.	.
Software-based electronic money	.	.	.	.	.

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Czech Republic

### 3. Settlement media used by credit institutions

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

	2017	2018	2019	2020	2021
Overnight deposits held at the central bank	114,870	21,979	25,283	25,334	56,356
Overnight deposits held at other credit institutions (end of period)	137,135	43,868	40,332	33,693	31,220
<i>of which:</i>					
Transferable deposits at other MFIs (end of period)	137,134	43,868	40,332	33,693	31,220
<i>Memorandum items:</i>					
Non-intraday borrowing from the central bank	0	0	0	0	0
Intraday borrowing from the central bank (average for last reserve maintenance period)	1,752	4,296	10,254	9,995	14,488

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





EUROPEAN CENTRAL BANK

EUROSYSTEM

## Czech Republic

### 4. Banknotes and coins

(CZK millions; end period)

	2017	2018	2019	2020	2021
Currency in circulation	591,726	616,269	641,775	709,163	728,104
Total banknotes in circulation	576,447	599,811	624,238	690,883	709,093
of which:					
CZK 5,000	155,464	158,833	159,344	170,207	165,821
CZK 2,000	236,509	258,481	281,894	327,723	354,538
CZK 1,000	144,807	141,176	141,139	151,583	146,589
CZK 500	20,985	22,074	22,384	21,987	21,740
CZK 200	12,477	12,917	12,920	12,877	13,832
CZK 100	6,204	6,330	6,557	6,505	6,574
CZK 50	-	-	-	-	-
CZK 20	-	-	-	-	-
Total coins in circulation	15,279	16,458	17,537	18,280	19,011
of which:					
CZK 50	6,261	6,867	7,441	7,852	8,276
CZK 20	3,927	4,215	4,466	4,637	4,783
CZK 10	2,245	2,378	2,498	2,549	2,612
CZK 5	1,324	1,400	1,466	1,516	1,564
CZK 2	948	998	1,041	1,085	1,119
CZK 1	574	601	625	642	657
CZK 0.5	-	-	-	-	-
CZK 0.2	-	-	-	-	-
CZK 0.1	-	-	-	-	-
Currency in circulation held by MFIs	43,381	45,080	42,861	41,108	36,929
Currency in circulation outside MFIs	548,345	571,189	598,914	668,055	691,175
<i>Memorandum items:</i>					
Total commemorative coins & banknotes	2,128	2,361	2,592	2,723	2,994

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Czech Republic

### 5. Institutions offering payment services to non-MFIs - page 1

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

	2017	2018	2019	2020	2021
<b>Institutions offering payment services to non-MFIs (total)</b>					
Number of institutions	227	247	187	171	154
Number of offices	5,904	5,356	5,755	5,505	5,383
Number of overnight deposits (thousands)	15,106.7	15,630.3	16,501.1	17,180.5	17,852.6
of which:					
Number of internet/PC-linked overnight deposits (thousands)	11,811.3	12,303.2	13,035.1	13,994.1	14,605.7
Value of overnight deposits	.	3,887,235	4,053,269	4,840,792	5,184,562
Number of payment accounts (thousands)	13,386.2	.	14,903.7	15,714.4	.
Number of e-money accounts (thousands)	199.1	207.2	230.0	254.9	250.1
Outstanding value on e-money storages issued	392	554	706	1,070	1,145
<b>Central bank</b>					
Number of offices	4	4	4	4	4
Number of overnight deposits (thousands)	17.4	19.2	19.8	20.0	20.0
Value of overnight deposits	300,216	292,785	299,984	452,482	570,236
of which:					
Value of transferable deposits	300,016	292,535	299,944	452,165	570,220
<b>Credit institutions irrespective of their legal incorporation</b>					
Number of institutions	55	59	58	57	53
Number of offices	1,863	1,854	1,802	1,568	1,516
Number of overnight deposits (thousands)	15,052.7	15,571.1	16,424.4	17,108.6	17,804.8
of which:					
Number of internet/PC-linked overnight deposits (thousands)	11,811.3	12,303.2	13,035.1	13,994.1	14,605.7
Number of transferable overnight deposits (thousands)	11,761.7	12,103.1	12,830.0	13,669.3	14,562.2
of which:					
Number of internet/PC-linked transferable overnight deposits (thousands)	9,458.8	9,741.2	10,330.7	11,263.8	12,117.8
Value of overnight deposits	.	3,594,235	3,753,036	4,387,994	4,614,070
of which:					
Value of transferable deposits	2,938,526	3,072,670	3,221,338	3,803,106	4,142,601
Number of payment accounts (thousands)	13,168.9	13,759.1	14,691.4	15,431.8	16,300.0
Number of e-money accounts (thousands)	.	.	.	.	.
Outstanding value on e-money storages issued	39	28	24	16	3
<b>Credit institutions irrespective of their legal incorporation</b>					
<b>Credit institutions legally incorporated in the reporting country</b>					
Number of institutions	33	33	33	32	30
Number of offices	1,787	1,770	1,718	1,487	1,449
Value of overnight deposits	3,163,760	3,321,226	3,476,447	4,094,695	4,392,401
<b>Branches of euro area-based credit institutions</b>					
Number of institutions	15	18	19	19	17
Number of offices	50	58	58	48	34
Value of overnight deposits	214,183	205,402	202,626	220,281	161,282
<b>Branches of EEA-based credit institutions outside the euro area</b>					
Number of institutions	6	6	4	4	4
Number of offices	25	25	24	31	31
Value of overnight deposits	.	.	.	.	.
<b>Branches of non-EEA-based credit institutions</b>					
Number of institutions	1	2	2	2	2
Number of offices	1	1	2	2	2
Value of overnight deposits	0	.	.	.	.
<b>Electronic money institutions</b>					
Number of institutions	2	3	1	2	3
Number of payment accounts (thousands)	0.0	0.0	0.0	0.0	.
Number of e-money accounts (thousands)	.	.	.	.	.
Outstanding value on e-money storages issued	207	311	433	738	885
<b>Other payment service providers</b>					
Number of institutions	169	184	127	111	97
Number of offices	4,037	3,498	3,949	3,933	3,863
Number of overnight deposits (thousands)	36,523.0	40,017.0	56,877.0	51,879.0	27,704.0
Value of overnight deposits	146	215	249	316	257
Number of payment accounts (thousands)	217.4	.	212.4	282.6	160.8
Number of e-money accounts (thousands)	36.5	40.0	56.9	51.9	27.7
Outstanding value on e-money storages issued	146.0	215.0	249.0	316.0	257.0

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Czech Republic

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

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

	2017	2018	2019	2020	2021
<i>Memorandum items:</i>					
<b>Number of payment institutions operating in the country on a cross-border basis</b>	390	396	468	532	275
<i>of which:</i>					
Institutions providing services through an established branch	3	4	4	4	4
Institutions providing services through an agent	8	9	9	9	8
Institutions providing services neither establishing a branch nor through an agent	379	383	455	519	263

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

Czech Republic

6. Payment card functions and accepting devices

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

	2017	2018	2019	2020	2021
<b>Cards issued by resident PSPs</b>					
Cards with a cash function	11,807	12,196	12,852	13,646	14,235
Cards with a payment function*	12,117	12,353	12,960	13,750	14,465
of which:					
Cards with a debit function	10,352	10,741	11,395	12,260	13,071
Cards with a delayed debit function	4	4	4	4	.
Cards with a credit function	1,765	1,612	1,564	1,493	1,398
Cards with a debit and/or delayed debit function	-	-	-	-	-
Cards with a credit and/or delayed debit function	-	-	-	-	-
Cards with an e-money function	.	.	.	.	.
Cards on which e-money can be stored directly	0	0	0	0	0
Cards which give access to e-money stored on e-money accounts	.	.	.	.	.
Cards with an e-money function	.	.	.	.	.
of which:					
Cards with an e-money function which have been loaded at least once	.	.	.	.	.
Total number of cards (irrespective of the number of functions on the card)	12,144	12,376	12,984	13,778	14,480
of which:					
Cards with a combined debit, cash and e-money function	0	0	0	0	0
<b>Terminals provided by resident PSPs</b>					
ATMs	4,988	5,124	5,215	5,153	5,317
Located in the reporting country	4,988	5,124	5,215	5,153	5,317
Located abroad	0	0	0	0	0
ATMs					
of which:					
ATMs with a cash withdrawal function	4,752	4,831	4,990	4,836	5,051
Located in the reporting country	4,752	4,831	4,990	4,836	5,051
Located abroad	0	0	0	0	0
ATMs with a credit transfer function	4,194	4,275	4,324	4,266	4,357
Located in the reporting country	4,194	4,275	4,324	4,266	4,357
Located abroad	0	0	0	0	0
POS terminals	159,510	183,373	209,954	246,244	.
Located in the reporting country	157,519	178,765	196,706	230,911	230,513
Located abroad	.	.	.	.	.
POS terminals					
of which:					
EFTPOS terminals	143,011	183,373	209,954	246,244	.
Located in the reporting country	141,020	178,765	196,706	230,911	230,378
Located abroad	.	.	.	.	.
E-money card POS terminals	.	.	.	.	.
Located in the reporting country	.	.	.	.	.
Located abroad	.	.	.	.	.
E-money card terminals	.	.	.	.	.
Located in the reporting country	.	.	.	.	.
Located abroad	.	.	.	.	.
E-money card terminals					
of which:					
E-money card loading/unloading terminals	0	0	0	0	0
Located in the reporting country	0	0	0	0	0
Located abroad	0	0	0	0	0
E-money card accepting terminals	.	.	.	.	.
Located in the reporting country	.	.	.	.	.
Located abroad	.	.	.	.	.

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

\*Except cards with an e-money function only.



# EUROPEAN CENTRAL BANK

## EUROSYSTEM

### Czech Republic

#### 7a. Payments per type of payment service involving non-MFIs - page 1

(number of payments sent, unless otherwise stated; millions; total for the period)

	2017	2018	2019	2020	2021
<b>Payments per type of payment service</b>					
<b>Total payments involving non-MFIs</b>	1,681.0	1,918.6	2,158.4	2,419.5	2,794.5
Domestic	1,599.3	1,804.8	2,018.8	2,280.5	2,614.6
Cross-border	81.7	113.8	139.6	139.0	179.9
<b>Credit transfers</b>	748.8	798.7	838.4	914.0	981.1
Domestic	740.2	790.0	829.3	904.5	970.0
Cross-border	8.7	8.7	9.1	9.4	11.0
Credit transfers					
Initiated in paper-based form	15.2	11.4	11.7	10.7	9.4
Initiated electronically	790.8	846.1	888.2	903.3	971.6
Initiated in a file/batch	115.3	120.4	122.3	127.7	131.5
Initiated on a single payment basis	675.5	725.8	765.8	775.5	840.2
of which (memorandum item):					
Online banking based e-payments	-	.	10.3	13.5	17.1
Credit transfers					
of which:					
Non-SEPA credit transfers	786.1	847.0	889.5	902.6	966.8
<b>Direct debits</b>	42.2	46.3	45.0	41.8	40.6
Domestic	42.2	46.2	45.0	41.8	40.6
Cross-border	.	.	0.0	0.0	0.0
Direct debits					
Initiated in a file/batch	16.4	16.4	16.9	19.6	19.4
Initiated on a single payment basis	25.9	29.9	28.1	22.2	21.2
Direct debits					
of which:					
Non-SEPA direct debits	41.4	43.3	45.1	41.8	40.6
<b>Card payments with cards issued by resident PSPs*</b>	888.5	1,071.1	1,273.7	1,462.5	1,771.6
Domestic card payments	815.8	966.6	1,143.6	1,333.3	1,603.2
Cross-border card payments	72.8	104.6	130.2	129.1	168.4
Card payments with cards issued by resident PSPs*					
Payments with cards with a debit function	767.5	957.2	1,151.2	1,340.9	1,643.4
Payments with cards with a delayed debit function	0.3	.	.	.	.
Payments with cards with a credit function	120.8	112.5	121.1	120.4	127.4
Payments with cards with a debit and/or delayed debit function	-	-	-	-	-
Payments with cards with a credit and/or delayed debit function	-	-	-	-	-
Card payments with cards issued by resident PSPs*					
Payments initiated at physical EFTPOS	810.2	956.2	1,112.1	1,239.0	1,447.7
Payments initiated remotely	78.4	114.9	161.6	223.5	323.9
<b>E-money payments with e-money issued by resident PSPs</b>	0.9	.	.	.	.
Domestic	0.8	.	.	.	.
Cross-border	.	.	.	.	.
E-money payments with e-money issued by resident PSPs					
With cards on which e-money can be stored directly	0.0	0.0	0.0	0.0	0.0
With e-money accounts	0.9	.	.	.	.
of which:					
Accessed through a card	.	.	.	.	.
<b>Cheques</b>	0.2	0.1	0.1	0.1	.
Domestic	0.2	0.1	0.1	0.1	0.1
Cross-border	.	.	.	.	.
<b>Other payment services</b>	0.3	1.5	0.2	0.3	0.4
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.

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

\*Except cards with an e-money function only.



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Czech Republic

### 7a. Payments per type of payment service involving non-MFIs - page 2

(number of payments sent, unless otherwise stated; millions; total for the period)

	2017	2018	2019	2020	2021
<b>Total cross-border payments received (excluding card payments)</b>	69.7	71.8	76.4	87.7	92.9
Cross-border credit transfers received	68.1	69.6	72.7	80.3	83.2
Cross-border direct debits received	0.0	.	.	0.1	0.1
Cross-border e-money payments with e-money issued by resident PSPs received	.	.	.	.	.
Cross-border cheques received	.	0.0	0.0	0.0	0.0
Other cross-border payment services received	.	.	.	.	.
<i>Memorandum items:</i>					
Credits to the accounts by simple book entry	-	-	-	-	-
Debits from the accounts by simple book entry	-	-	-	-	-
Money remittances	0.7	0.8	0.8	0.9	1.1
Domestic	0.4	0.4	0.4	0.4	0.6
Cross-border	.	.	.	.	0.5
Transactions via telecommunication, digital or IT device	0.0	0.0	0.0	0.0	0.0
Other services (not included in the Payment Services Directive)	.	0.0	0.0	0.0	0.0
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Cross-border money remittances received	0.3	.	.	.	.
Cross-border transactions via telecommunication, digital or IT device received	0.0	0.0	0.0	0.0	0.0

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Czech Republic

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

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

	2017	2018	2019	2020	2021
<b>a) At terminals provided by resident PSPs with cards issued by resident PSPs</b>	899.8	975.4	1,085.4	1,172.8	1,336.8
At terminals located in the reporting country	896.0	975.4	1,085.3	1,172.7	1,336.7
At terminals located abroad	.	.	.	.	.
At terminals provided by resident PSPs with cards issued by resident PSPs of which:					
ATM cash withdrawals (except e-money transactions)	178.0	178.0	173.1	139.4	139.1
At terminals located in the reporting country	178.0	178.0	173.1	139.4	139.1
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
ATM cash deposits (except e-money transactions)	6.8	9.4	12.0	12.9	15.1
At terminals located in the reporting country	6.8	9.4	12.0	12.9	15.1
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
POS transactions (except e-money transactions)	713.2	784.0	898.0	1,018.1	1,181.0
At terminals located in the reporting country	709.5	784.0	897.9	1,018.0	1,180.9
At terminals located abroad	.	.	.	.	.
E-money card-loading/unloading transactions	.	.	.	.	.
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
E-money payments with cards with an e-money function	.	.	.	.	.
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	0.0	.	.	.
<b>b) At terminals provided by resident PSPs with cards issued by non-resident PSPs</b>	47.2	61.5	79.6	66.6	.
At terminals located in the reporting country	47.1	54.1	64.0	35.0	35.4
At terminals located abroad	.	.	.	.	.
At terminals provided by resident PSPs with cards issued by non-resident PSPs of which:					
ATM cash withdrawals (except e-money transactions)	5.0	5.0	4.8	2.6	2.7
At terminals located in the reporting country	5.0	5.0	4.8	2.6	2.7
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
ATM cash deposits (except e-money transactions)	0.0	0.0	0.0	0.0	0.0
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
POS transactions (except e-money transactions)	41.9	56.0	73.7	63.4	.
At terminals located in the reporting country	41.8	48.6	58.2	31.8	32.1
At terminals located abroad	.	.	.	.	.
E-money card-loading/unloading transactions	.	.	.	.	.
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
E-money payments with cards with an e-money function	.	.	.	.	.
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
<b>c) At terminals provided by non-resident PSPs with cards issued by resident PSPs</b>	66.1	290.4	382.7	249.3	317.6
At terminals located in the reporting country	18.1	227.1	306.3	188.4	234.6
At terminals located abroad	48.0	63.3	76.4	60.9	83.1
At terminals provided by non-resident PSPs with cards issued by resident PSPs of which:					
ATM cash withdrawals (except e-money transactions)	4.8	5.6	5.5	3.8	4.8
At terminals located in the reporting country	1.4	1.9	1.6	1.4	2.1
At terminals located abroad	3.4	3.7	3.9	2.4	2.7
ATM cash deposits (except e-money transactions)	0.0	0.0	0.0	0.0	0.0
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
POS transactions (except e-money transactions)	61.3	284.8	377.1	245.5	312.8
At terminals located in the reporting country	16.6	225.1	304.6	187.0	232.4
At terminals located abroad	44.6	59.6	72.5	58.5	80.4
E-money card-loading/unloading transactions	0.0	0.0	0.0	0.0	0.0
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
E-money payments with cards with an e-money function	.	.	.	.	.
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
<b>Memorandum items:</b>					
Cash advances at POS terminals	0.5	0.8	1.5	2.7	2.4
OTC cash withdrawals	11.8	9.9	9.0	6.8	6.1
OTC cash deposits	23.9	17.9	15.0	10.2	7.8

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

Czech Republic

8a. Payments per type of payment service involving non-MFIs - page 1

(value of payments sent, unless otherwise stated; CZK billions; total for the period)

	2017	2018	2019	2020	2021
<b>Payments per type of payment service</b>					
<b>Total payments involving non-MFIs</b>	50,977.8	52,195.6	58,871.6	66,340.5	73,297.6
Domestic	44,507.4	45,843.5	52,465.4	59,192.3	64,469.4
Cross-border	6,470.4	6,352.0	6,406.2	7,148.2	8,828.2
<b>Credit transfers</b>	50,166.0	51,222.6	57,788.4	64,092.5	70,975.6
Domestic	43,794.1	45,011.7	51,550.7	57,401.1	62,678.7
Cross-border	6,371.9	6,210.9	6,237.7	6,691.4	8,296.9
Credit transfers					
Initiated in paper-based form	9,329.5	12,108.4	16,474.2	3,720.2	4,413.0
Initiated electronically	46,295.6	45,035.7	48,239.5	60,372.3	66,562.6
Initiated in a file/batch	11,460.0	10,756.1	11,249.9	13,368.4	14,561.7
Initiated on a single payment basis	34,835.6	34,279.7	36,989.6	47,003.9	52,000.9
of which (memorandum item):					
Online banking based e-payments	-	.	30.8	22.1	31.1
Credit transfers					
of which:					
Non-SEPA credit transfers	51,776.2	53,153.7	61,167.6	59,222.0	65,805.0
<b>Direct debits</b>	147.1	187.0	191.7	168.1	225.4
Domestic	146.0	185.0	188.9	165.5	211.0
Cross-border	1.0	2.0	2.8	2.6	.
Direct debits					
Initiated in a file/batch	.	.	.	78.1	103.8
Initiated on a single payment basis	75.3	109.8	110.3	90.0	121.6
Direct debits					
of which:					
Non-SEPA direct debits	143.7	177.9	187.0	162.3	177.5
<b>Card payments with cards issued by resident PSPs*</b>	602.7	710.6	807.6	926.2	1,148.3
Domestic card payments	523.5	608.1	681.3	808.5	972.1
Cross-border card payments	79.2	102.5	126.2	117.8	176.2
Card payments with cards issued by resident PSPs*					
Payments with cards with a debit function	499.7	608.0	715.7	834.7	1,048.2
Payments with cards with a delayed debit function	0.8	1.2	1.2	0.6	0.7
Payments with cards with a credit function	102.3	101.4	90.7	90.3	99.3
Payments with cards with a debit and/or delayed debit function	-	-	-	-	-
Payments with cards with a credit and/or delayed debit function	-	-	-	-	-
Card payments with cards issued by resident PSPs*					
Payments initiated at physical EFTPOS	526.5	604.4	656.4	713.6	836.7
Payments initiated remotely	76.2	106.2	151.2	212.7	311.5
<b>E-money payments with e-money issued by resident PSPs</b>	.	.	.	.	.
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
E-money payments with e-money issued by resident PSPs					
With cards on which e-money can be stored directly	0.0	0.0	0.0	0.0	0.0
With e-money accounts	.	.	.	.	.
of which:					
Accessed through a card	.	.	.	.	.
<b>Cheques</b>	21.2	19.4	19.2	13.7	12.7
Domestic	20.4	18.8	18.7	13.3	12.2
Cross-border	.	.	.	.	.
<b>Other payment services</b>	34.4	47.1	49.0	1,109.4	893.7
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.

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

\*Except cards with an e-money function only.





EUROPEAN CENTRAL BANK

EUROSYSTEM

## Czech Republic

### 8a. Payments per type of payment service involving non-MFIs - page 2

(value of payments sent, unless otherwise stated; CZK billions; total for the period)

	2017	2018	2019	2020	2021
<b>Total cross-border payments received (excluding card payments)</b>	23,030.2	23,491.6	23,460.7	25,249.0	26,815.3
Cross-border credit transfers received	22,993.9	23,428.9	23,400.0	25,155.3	26,665.6
Cross-border direct debits received	3.1	3.9	5.1	15.0	.
Cross-border e-money payments with e-money issued by resident PSPs received	.	.	.	.	.
Cross-border cheques received	.	0.1	.	.	.
Other cross-border payment services received	.	.	.	.	.
<i>Memorandum items:</i>					
Credits to the accounts by simple book entry	-	-	-	-	-
Debits from the accounts by simple book entry	-	-	-	-	-
Money remittances	72.6	78.9	84.1	91.5	117.2
Domestic	44.8	44.7	48.3	56.0	75.8
Cross-border	.	.	.	35.5	41.4
Transactions via telecommunication, digital or IT device	0.0	0.0	0.0	0.0	0.0
Other services (not included in the Payment Services Directive)	-	0.2	0.2	0.2	0.2
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Cross-border money remittances received	.	.	.	.	.
Cross-border transactions via telecommunication, digital or IT device received	0.0	0.0	0.0	0.0	0.0

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Czech Republic

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

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

	2017	2018	2019	2020	2021
<b>a) At terminals provided by resident PSPs with cards issued by resident PSPs</b>	1,272.0	1,405.3	1,539.4	1,567.3	1,799.4
At terminals located in the reporting country	1,268.3	1,405.3	1,539.4	1,567.2	1,799.3
At terminals located abroad	.	.	.	.	.
At terminals provided by resident PSPs with cards issued by resident PSPs of which:					
ATM cash withdrawals (except e-money transactions)	723.2	760.6	780.1	708.7	778.5
At terminals located in the reporting country	723.2	760.6	780.1	708.7	778.5
At terminals located abroad	.	0.0	0.0	0.0	0.0
ATM cash deposits (except e-money transactions)	122.8	187.5	244.8	273.5	348.0
At terminals located in the reporting country	122.8	187.5	244.8	273.5	348.0
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
POS transactions (except e-money transactions)	424.4	455.9	513.4	583.9	672.0
At terminals located in the reporting country	420.7	455.9	513.4	583.9	671.9
At terminals located abroad	.	.	.	.	.
E-money card-loading/unloading transactions	.	.	.	.	.
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
E-money payments with cards with an e-money function	.	.	.	.	.
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
<b>b) At terminals provided by resident PSPs with cards issued by non-resident PSPs</b>	76.5	85.1	95.5	64.3	99.6
At terminals located in the reporting country	76.4	78.3	84.9	45.9	47.1
At terminals located abroad	.	.	.	.	.
At terminals provided by resident PSPs with cards issued by non-resident PSPs of which:					
ATM cash withdrawals (except e-money transactions)	17.7	17.6	17.1	11.6	12.8
At terminals located in the reporting country	17.7	17.6	17.1	11.6	12.8
At terminals located abroad	.	0.0	0.0	0.0	0.0
ATM cash deposits (except e-money transactions)	0.0	0.0	0.0	0.0	0.0
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
POS transactions (except e-money transactions)	58.4	67.1	77.7	52.3	.
At terminals located in the reporting country	58.3	60.3	67.2	34.0	33.9
At terminals located abroad	.	.	.	.	.
E-money card-loading/unloading transactions	.	.	.	.	.
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
E-money payments with cards with an e-money function	.	.	.	.	.
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
<b>c) At terminals provided by non-resident PSPs with cards issued by resident PSPs</b>	87.0	229.1	282.5	185.5	239.1
At terminals located in the reporting country	18.8	149.7	192.9	119.9	147.0
At terminals located abroad	68.2	79.4	89.6	65.6	92.2
At terminals provided by non-resident PSPs with cards issued by resident PSPs of which:					
ATM cash withdrawals (except e-money transactions)	22.5	24.6	25.4	20.2	25.2
At terminals located in the reporting country	6.1	7.2	6.6	6.6	10.1
At terminals located abroad	16.4	17.4	18.8	13.6	15.2
ATM cash deposits (except e-money transactions)	0.0	0.0	0.0	0.0	0.0
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
POS transactions (except e-money transactions)	64.5	204.4	257.1	165.3	213.9
At terminals located in the reporting country	12.7	142.5	186.2	113.2	136.9
At terminals located abroad	51.8	62.0	70.8	52.1	77.0
E-money card-loading/unloading transactions	0.0	0.0	0.0	0.0	0.0
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
E-money payments with cards with an e-money function	.	.	.	.	.
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
<b>Memorandum items:</b>					
Cash advances at POS terminals	0.6	1.2	2.5	4.4	3.8
OTC cash withdrawals	603.2	480.3	460.7	376.7	367.2
OTC cash deposits	960.4	772.5	714.8	537.7	499.2

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Czech Republic

### 9. Participation in selected payment systems

(original units; end of period)

	2017	2018	2019	2020	2021
<b>LVPS (NON-TARGET SYSTEM): CERTIS</b>					
Number of participants	52	53	55	55	52
<i>of which:</i>					
Direct participants	52	53	55	55	52
<i>of which:</i>					
Credit institutions	46	47	49	50	47
Central bank	1	1	1	1	1
Other direct participants	5	5	5	4	4
<i>of which:</i>					
Public administration	0	0	0	0	0
Clearing and settlement organisations	5	5	5	4	4
Other financial institutions	0	0	0	0	0
Others	0	0	0	0	0
Indirect participants	0	0	0	0	0

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Czech Republic

### 10. Payments processed by selected payment systems

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

	2017	2018	2019	2020	2021
<b>LVPS (NON-TARGET SYSTEM): CERTIS</b>					
<b>Total transactions</b>	638.4	672.8	706.8	744.1	808.1
Domestic	638.4	672.8	706.8	744.1	808.1
Cross-border	-	-	-	-	-
Credit transfers	612.4	646.9	680.1	718.8	782.9
Domestic	612.4	646.9	680.1	718.8	782.9
Cross-border	-	-	-	-	-
Credit transfers					
Initiated in a paper-based form	-	-	-	-	-
Initiated electronically	-	-	-	-	-
Direct debits	26.0	26.0	26.7	25.3	25.2
Domestic	26.0	26.0	26.7	25.3	25.2
Cross-border	-	-	-	-	-
Card payments (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
ATM transactions (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
E-money payment transactions	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Cheques	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Other payment services	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Concentration ratio in terms of volume (percentages)	-	-	-	-	-

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Czech Republic

### 11. Payments processed by selected payment systems

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

	2017	2018	2019	2020	2021
<b>LVPS (NON-TARGET SYSTEM): CERTIS</b>					
<b>Total transactions</b>	605,456.8	319,027.6	302,688.0	314,499.7	332,130.0
Domestic	605,456.8	319,027.6	302,688.0	314,499.7	332,130.0
Cross-border	-	-	-	-	-
Credit transfers	605,363.4	318,929.4	302,588.2	314,402.0	332,020.5
Domestic	605,363.4	318,929.4	302,588.2	314,402.0	332,020.5
Cross-border	-	-	-	-	-
Credit transfers					
Initiated in a paper-based form	-	-	-	-	-
Initiated electronically	-	-	-	-	-
Direct debits	93.4	98.2	99.9	97.6	109.5
Domestic	93.4	98.2	99.9	97.6	109.5
Cross-border	-	-	-	-	-
Card payments (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
ATM transactions (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
E-money payment transactions	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Cheques	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Other payment services	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Concentration ratio in terms of value (percentages)	-	-	-	-	-

# General notes: Denmark

Source for Table 1: Eurostat.

Source for Tables 2-5: Danmarks Nationalbank.

Sources for Tables 6-11: Danmarks Nationalbank.

## Table 1: Basic statistical data

### Population

Annual average.

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

### Value of overnight deposits held at MFIs

Overnight deposits held at MFIs (excluding ECB). The counterpart sector “non-MFIs” includes the component sectors “Central government” and “Rest of the world”. Thus, this indicator is not synonymous with the same term used in the ECB concept of narrow money supply (M1).

### Narrow money supply (M1)

Source: ECB

This indicator cannot be calculated from the items “Value of overnight deposits held by non-MFIs” (Table 2) and “Currency in circulation” (Table 4). See the explanation above.

### Outstanding value on e-money storages issued by MFIs

Source: ECB.

Covering MFIs without derogations under Article 9(1) of Regulation ECB/2013/33 (where applicable).

### Table 3: Settlement media used by credit institutions

#### Overnight deposits held at other credit institutions

Value for the last quarter of the period.

### Table 4: Banknotes and coins

#### Currency in circulation

Includes banknotes for the Faroe Islands and commemorative coins, therefore does not equate to the sum of "Total banknotes in circulation" and "Total coins in circulation".

#### Total number of coins in circulation

The 25-øre coin ceased to be legal tender in October 2011.

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

#### Geographical breakdown

No geographical breakdown on terminals provided by resident payment service providers. Data only include terminals located in Denmark.

#### Cards with an e-money function

No data are reported on e-money.

#### E-money card terminals

No data are reported on e-money card terminals.

## Tables 7a: Payments per type of payment service involving non-MFIs: number of transactions

### Credit transfers

Before 2016 the data on credit transfers only include interbank payments, i.e. intrabank (on-us) retail payments were excluded. However, since 2016 intrabank (on-us) retail payments are included in the figures.

Excluded are also customer-initiated (and other interbank) credit transfers through the RTGS-systems Kronos2 (Danish) and Target2.

Around the turn of the year 2017/18 the Danish Mobile Payment Solution shifted its technical platform from one operating on top of card payments to one based on instant credit transfers. Therefore, a sharp increase in number of credit transfers is observed in 2018.

Figures included cross border credit transfers as well as domestic currency transfers.

Geographical breakdown: Denmark (domestic) and cross-border payments (payments in EU and rest of world).

### Direct debits

Do to confidentiality no data on transactions by means of Direct Debits in Danish kroner are published. No data on SEPA Direct Debits are collected.

### Card payments

Cards with a debit function include the national debit card, Dankort, and MasterCard Debit and Visa Debit cards.

Cards with a credit and/or delayed debit function include MasterCard, American Express, Visa and Diners Club cards.

Geographical breakdown: Denmark (domestic) and cross-border payments (payments in EU and rest of world).

Around the turn of the year 2017/18 the Danish Mobile Payment Solution shifted its technical platform from one operating on top of card payments to one based on instant credit transfers. Therefore, a sharp decrease in number of (remote) card payments (CNP) is observed in 2018.



### **E-money payments with e-money issued by resident PSPs**

No data are reported on e-money.

### **Cheque payments**

Only domestic cheques are reported. Commercial banks terminated a sector agreement on mutual cashing of cheques by end of 2016.

Cheques are no longer used. Thus no data is collected.

Geographical breakdown: not available.

### **Other payment services**

Include since 2016 OTC cash withdrawals and deposits. However, withdrawals and deposits via CIT-companies on behalf of customers are not included.

### **Memorandum items**

No data reported as none available.

### **Total payments involving non-MFIs**

Due to confidentiality reasons direct debits are excluded from total payments since 2015.

## Tables 7b: Payments per type of terminal involving non-MFIs: number of transactions

### ATM cash withdrawals

a) Reported since 2016. No reporting prior to 2016, since data available earlier only included withdrawals using national debit cards at ATM's not operated by the card issuer.

b) Reported since 2016. No reporting prior to 2016, since data available earlier only included withdrawals using national debit cards at ATM's not operated by the card issuer.

c) Reported since 2016. No reporting prior to 2016, since data available earlier only included withdrawals using national debit cards at ATM's not operated by the card issuer.

Geographical breakdown: Denmark (domestic) and cross-border payments (payments in the EU and rest of the world). Therefore, total payments include (i) payments with Danish issued cards in Denmark and abroad and (ii) payments made with foreign issued cards in Denmark. There is no split on individual countries.

### ATM cash deposits

Only reported are deposits at terminals provided by resident PSPs with cards issued by resident PSPs. Reported since 2016.

### POS transactions

Until 2015 figures include Card-Not-Present and ATM cash withdrawals, since the latter could not be distinguished from total payments. As of 2016, figures include only POS-transactions undertaken at retail stores, vending sales and self-service check-outs.

Geographical breakdown: Denmark (domestic) and cross-border payments (payments in EU and rest of world). Therefore, total payments include (i) payments with Danish issued cards in Denmark and Rest of world and (ii) payments made with foreign issued cards in Denmark. There is no split on individual countries.

### Memorandum items

Cash advances at POS terminals: No data collected.

OTC cash withdrawals and deposits include deposits via night safe.

### Table 8a – Payments per type of payment service involving non-MFIs: value of transactions

Before 2016 the data on credit transfers only include interbank payments, i.e. intrabank (on-us) retail payments were excluded. However, since 2016 intrabank (on-us) retail payments are included in the figures. Excluded are also customer-initiated (and other interbank) credit transfers through the RTGS-systems Kronos2 (Danish) and Target2.

Around the turn of the year 2017/18 the Danish Mobile Payment Solution shifted its technical platform from one operating on top of card payments to one based on instant credit transfers. Therefore, a sharp increase in number of credit transfers is observed in 2018.

Figures included cross border credit transfers as well as domestic currency transfers.

Geographical breakdown: Denmark (domestic) and cross-border payments (payments in EU and rest of world).

#### Direct debits

Do to confidentiality no data on transactions by means of Direct Debits in Danish kroner are published. No data on SEPA Direct Debits are collected.

#### Card payments

Cards with a debit function include the national debit card, Dankort, and MasterCard Debit and Visa Debit cards.

Cards with a credit and/or delayed debit function include MasterCard, American Express, Visa and Diners Club cards.

Geographical breakdown: Denmark (domestic) and cross-border payments (payments in EU and rest of world).

Around the turn of the year 2017/18 the Danish Mobile Payment Solution shifted its technical platform from one operating on top of card payments to one based on instant credit transfers. Therefore, a sharp decrease in number of (remote) card payments (CNP) is observed in 2018.

### **E-money payments with e-money issued by resident PSPs**

No data are reported on e-money.

### **Cheque payments**

Only domestic cheques are reported. Commercial banks terminated a sector agreement on mutual cashing of cheques by end of 2016. Cheques are no longer used. Thus no data is collected.

Geographical breakdown: not available.

### **Other payment services**

Include since 2016 OTC cash withdrawals and deposits. However, withdrawals and deposits via CIT-companies on behalf of customers are not included.

### **Memorandum items**

No data reported as none available.

### **Total payments involving non-MFIs**

Due to confidentiality reasons direct debits are excluded from total payments since 2015.

## Table 8b – Payments per type of terminal involving non-MFIs: value of transactions

### ATM cash withdrawals

a) Reported since 2016. No reporting prior to 2016, since data available earlier only included withdrawals using national debit cards at ATM's not operated by the card issuer.

b) Reported since 2016. No reporting prior to 2016, since data available earlier only included withdrawals using national debit cards at ATM's not operated by the card issuer.

c) Reported since 2016. No reporting prior to 2016, since data available earlier only included withdrawals using national debit cards at ATM's not operated by the card issuer.

Geographical breakdown: Denmark (domestic) and cross-border payments (payments in the EU and rest of the world). Therefore, total payments include (i) payments with Danish issued cards in Denmark and abroad and (ii) payments made with foreign issued cards in Denmark. There is no split on individual countries.

### ATM cash deposits

Only reported are deposits at terminals provided by resident PSPs with cards issued by resident PSPs. Reported since 2016.

### POS transactions

Until 2015 figures include Card-Not-Present and ATM cash withdrawals, since the latter could not be distinguished from total payments. As of 2016, figures include only POS-transactions undertaken at retail stores, vending sales and self-service check-outs.

Geographical breakdown: Denmark (domestic) and cross-border payments (payments in EU and rest of world). Therefore, total payments include (i) payments with Danish issued cards in Denmark and abroad and (ii) payments made with foreign issued cards in Denmark. There is no split on individual countries.

### Memorandum items

Data not available.

## Tables 10 and 11: Payments processed by selected payment systems: number/value of transactions

### **RETAIL SYSTEM: The Sumclearing DKK Total transactions**

Due to confidentiality reasons direct debits are excluded from total transactions for since 2015.

### **RETAIL SYSTEM: Straksclearing (Clearing of Instant credit transfers)**

Around the turn of the year 2017/18 the Danish Mobile Payment Solution shifted its technical platform from one operating on top of card payments to one based on instant credit transfers. Therefore, a sharp increase in number of instant credit transfers is observed in 2018.



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Denmark

### 1. Basic statistical data

	2017	2018	2019	2020	2021
Population (thousands, annual average)	5,765	5,794	5,817	5,830	5,854
GDP (DKK billions)	2,193	2,253	2,311	2,321	2,551
GDP per capita (DKK)	380,392	388,905	397,276	398,098	435,703
HICP (annual percentage changes)	1.1	0.7	0.7	0.3	1.9
Exchange rate (national currency vis-à-vis the euro)					
End of period	-	7.467	7.471	7.441	7.436
Average	7.439	7.453	7.466	7.454	7.437

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Denmark

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

(DKK millions; end of period)

	2017	2018	2019	2020	2021
Currency in circulation outside MFIs	62,205	63,078	62,626	67,585	71,106
Value of overnight deposits held at MFIs	1,419,640	1,429,127	1,469,774	1,708,923	1,784,819
<i>of which:</i>					
Transferable deposits	1,400,645	1,422,068	1,465,909	1,701,835	1,776,345
Narrow money supply (M1)	1,196,573	1,224,067	1,308,680	1,465,355	1,465,649
<i>Memorandum items:</i>					
Overnight deposits in foreign currencies held at MFIs	193,304	193,118	195,592	255,031	318,790
Outstanding value on e-money storages issued by MFIs	0	0	0	0	0
<i>of which:</i>					
Hardware-based electronic money	0	0	0	0	0
Software-based electronic money	0	0	0	0	0

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





EUROPEAN CENTRAL BANK

EUROSYSTEM

## Denmark

### 3. Settlement media used by credit institutions

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

	2017	2018	2019	2020	2021
Overnight deposits held at the central bank	-	-	-	-	-
Overnight deposits held at other credit institutions (end of period)	1,417,333	1,325,839	1,506,950	1,551,343	1,560,263
of which:					
Transferable deposits at other MFIs (end of period)	80,804	78,279	68,881	65,908	90,570
<i>Memorandum items:</i>					
Non-intraday borrowing from the central bank	-	-	-	-	-
Intraday borrowing from the central bank (average for last reserve maintenance period)	-	-	-	-	-

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Denmark

### 4. Banknotes and coins

(DKK millions; end period)

	2017	2018	2019	2020	2021
Currency in circulation	70,997	70,793	70,552	74,523	77,587
Total banknotes in circulation	64,324	64,059	63,790	67,720	70,639
of which:					
DKK 1,000	33,714	31,140	28,225	30,068	29,075
DKK 500	18,501	20,381	22,723	24,155	27,970
DKK 200	6,382	6,718	6,964	7,635	7,699
DKK 100	4,478	4,539	4,589	4,600	4,629
DKK 50	1,248	1,282	1,289	1,262	1,267
Total coins in circulation	5,853	5,917	5,941	6,134	6,218
of which:					
DKK 20	2,552	2,580	2,586	2,593	2,632
DKK 10	1,305	1,324	1,329	1,326	1,341
DKK 5	715	725	732	731	744
DKK 2	554	558	561	563	573
DKK 1	538	539	541	540	544
50 ORE	189	191	193	194	196
25 ORE	-	-	-	-	-
OTHER	-	-	-	-	-
Currency in circulation held by MFIs	8,792	7,715	7,926	6,938	6,480
Currency in circulation outside MFIs	62,205	63,078	62,626	67,585	71,106
<i>Memorandum items:</i>					
Total commemorative coins	180	181	180	187	189

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Denmark

### 5. Institutions offering payment services to non-MFIs - page 1

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

	2017	2018	2019	2020	2021
<b>Institutions offering payment services to non-MFIs (total)</b>					
Number of institutions	105	102	100	103	99
Number of offices	1,190	979	905	1,015	985
Number of overnight deposits (thousands)	13,389.7	14,257.4	14,483.0	15,058.6	15,136.2
of which:					
Number of internet/PC-linked overnight deposits (thousands)	9,244.3	9,784.5	9,996.9	10,536.3	10,991.8
Value of overnight deposits	1,411,724	1,421,442	.	.	1,776,327
Number of payment accounts (thousands)	-	-	-	-	-
Number of e-money accounts (thousands)	-	-	-	-	-
Outstanding value on e-money storages issued	0	39	39	103	176
<b>Central bank</b>					
Number of offices	1	1	1	1	1
Number of overnight deposits (thousands)	0.0	0.0	0.0	0.0	0.0
Value of overnight deposits	170,034	125,243	.	.	163,107
of which:					
Value of transferable deposits	154,237	125,243	81,777	143,190	163,107
<b>Credit institutions irrespective of their legal incorporation</b>					
Number of institutions	101	98	97	100	94
Number of offices	1,189	978	904	1,014	984
Number of overnight deposits (thousands)	13,389.7	14,257.4	14,483.0	15,058.6	15,136.2
of which:					
Number of internet/PC-linked overnight deposits (thousands)	9,244.3	9,784.5	9,996.9	10,536.3	10,991.8
Number of transferable overnight deposits (thousands)	13,389.7	14,257.4	14,483.0	15,058.6	15,136.2
of which:					
Number of internet/PC-linked transferable overnight deposits (thousands)	9,244.3	9,784.5	9,996.9	10,536.3	10,991.8
Value of overnight deposits	1,241,690	1,296,199	1,378,459	1,553,440	1,613,220
of which:					
Value of transferable deposits	1,246,408	1,296,825	1,384,131	.	1,613,238
Number of payment accounts (thousands)	-	-	-	-	-
Number of e-money accounts (thousands)	-	-	-	-	-
Outstanding value on e-money storages issued	0	0	0	0	2
<b>Credit institutions irrespective of their legal incorporation</b>					
<b>Credit institutions legally incorporated in the reporting country</b>					
Number of institutions	77	72	70	74	66
Number of offices	849	788	723	824	795
Value of overnight deposits	927,435	979,794	1,061,132	1,202,040	1,262,588
<b>Branches of euro area-based credit institutions</b>					
Number of institutions	3	6	9	10	11
Number of offices	3	108	100	100	99
Value of overnight deposits	4,743	253,812	253,379	279,868	279,959
<b>Branches of EEA-based credit institutions outside the euro area</b>					
Number of institutions	20	19	17	14	16
Number of offices	321	70	70	74	74
Value of overnight deposits	309,512	62,593	63,948	71,532	70,673
<b>Branches of non-EEA-based credit institutions</b>					
Number of institutions	1	1	1	2	1
Number of offices	16	12	11	16	16
Value of overnight deposits	-	-	-	-	-
<b>Electronic money institutions</b>					
Number of institutions	3	3	2	2	4
Number of payment accounts (thousands)	-	-	-	-	-
Number of e-money accounts (thousands)	-	-	-	-	-
Outstanding value on e-money storages issued	-	39	39	103	174
<b>Other payment service providers</b>					
Number of institutions	-	-	-	-	-
Number of offices	-	-	-	-	-
Number of overnight deposits (thousands)	-	-	-	-	-
Value of overnight deposits	-	-	-	-	-
Number of payment accounts (thousands)	-	-	-	-	-
Number of e-money accounts (thousands)	-	-	-	-	-
Outstanding value on e-money storages issued	-	-	-	-	-

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Denmark

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

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

	2017	2018	2019	2020	2021
<i>Memorandum items:</i>					
<b>Number of payment institutions operating in the country on a cross-border basis</b>	0	0	0	0	304
<i>of which:</i>					
Institutions providing services through an established branch	0	0	0	0	0
Institutions providing services through an agent	0	0	0	0	3
Institutions providing services neither establishing a branch nor through an agent	0	0	0	0	301

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Denmark

### 6. Payment card functions and accepting devices

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

	2017	2018	2019	2020	2021
<b>Cards issued by resident PSPs</b>					
Cards with a cash function	9,275	9,488	9,652	9,601	9,645
Cards with a payment function*	8,985	9,252	9,470	9,486	9,567
of which:					
Cards with a debit function	7,231	7,500	7,734	7,819	7,924
Cards with a delayed debit function	-	-	-	-	-
Cards with a credit function	1,754	1,752	1,736	1,667	1,643
Cards with a debit and/or delayed debit function	-	-	-	-	-
Cards with a credit and/or delayed debit function	-	-	-	-	-
Cards with an e-money function	-	-	-	-	-
Cards on which e-money can be stored directly	-	-	-	-	-
Cards which give access to e-money stored on e-money accounts	-	-	-	-	-
Cards with an e-money function	-	-	-	-	-
of which:					
Cards with an e-money function which have been loaded at least once	-	-	-	-	-
Total number of cards (irrespective of the number of functions on the card)	9,275	9,488	9,652	9,601	9,645
of which:					
Cards with a combined debit, cash and e-money function	-	-	-	-	-
<b>Terminals provided by resident PSPs</b>					
ATMs	2,367	2,266	2,178	.	.
Located in the reporting country	2,367	2,266	2,178	.	.
Located abroad	-	-	-	-	-
ATMs					
of which:					
ATMs with a cash withdrawal function	2,367	2,266	2,178	.	.
Located in the reporting country	2,367	2,266	2,178	.	.
Located abroad	-	-	-	-	-
ATMs with a credit transfer function	1,404	1,389	1,338	1,221	1,165
Located in the reporting country	1,404	1,389	1,338	1,221	1,165
Located abroad	-	-	-	-	-
POS terminals	135,500	138,400	148,600	.	.
Located in the reporting country	135,500	138,400	148,600	.	.
Located abroad	-	-	-	-	-
POS terminals					
of which:					
EFTPOS terminals	135,500	.	148,600	.	.
Located in the reporting country	135,500	.	148,600	.	.
Located abroad	-	-	-	-	-
E-money card POS terminals	-	-	-	-	-
Located in the reporting country	-	-	-	-	-
Located abroad	-	-	-	-	-
E-money card terminals	-	-	-	-	-
Located in the reporting country	-	-	-	-	-
Located abroad	-	-	-	-	-
E-money card terminals					
of which:					
E-money card loading/unloading terminals	-	-	-	-	-
Located in the reporting country	-	-	-	-	-
Located abroad	-	-	-	-	-
E-money card accepting terminals	-	-	-	-	-
Located in the reporting country	-	-	-	-	-
Located abroad	-	-	-	-	-

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

\*Except cards with an e-money function only.



EUROPEAN CENTRAL BANK

EUROSYSTEM

Denmark

7a. Payments per type of payment service involving non-MFIs - page 1

(number of payments sent, unless otherwise stated; millions; total for the period)

	2017	2018	2019	2020	2021
<b>Payments per type of payment service</b>					
<b>Total payments involving non-MFIs</b>	2,761.3	3,007.3	3,230.4	3,203.3	3,360.2
Domestic	2,552.8	2,766.2	2,962.8	2,962.6	3,096.2
Cross-border	208.5	241.1	267.6	240.7	264.0
<b>Credit transfers</b>	706.3	891.6	977.5	990.6	1,061.0
Domestic	697.7	882.6	968.3	981.4	1,046.9
Cross-border	8.6	9.0	9.2	9.3	14.1
Credit transfers					
Initiated in paper-based form	17.3	15.6	14.8	14.7	13.8
Initiated electronically	688.9	876.1	962.7	975.9	1,047.2
Initiated in a file/batch	-	-	-	-	-
Initiated on a single payment basis	-	-	-	-	-
of which (memorandum item):					
Online banking based e-payments	-	-	-	-	-
Credit transfers					
of which:					
Non-SEPA credit transfers	702.7	888.3	974.1	987.0	1,056.7
<b>Direct debits</b>	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Direct debits					
Initiated in a file/batch	-	-	-	-	-
Initiated on a single payment basis	-	-	-	-	-
Direct debits					
of which:					
Non-SEPA direct debits	-	-	-	-	-
<b>Card payments with cards issued by resident PSPs*</b>	2,046.4	2,109.0	2,247.6	2,210.3	2,298.1
Domestic card payments	1,846.5	1,876.9	1,989.2	1,978.8	2,048.2
Cross-border card payments	199.9	232.1	258.4	231.5	249.9
Card payments with cards issued by resident PSPs*					
Payments with cards with a debit function	1,989.7	2,045.1	2,174.4	2,149.4	2,238.0
Payments with cards with a delayed debit function	-	-	-	-	-
Payments with cards with a credit function	56.7	63.9	73.2	60.8	60.1
Payments with cards with a debit and/or delayed debit function	-	-	-	-	-
Payments with cards with a credit and/or delayed debit function	-	-	-	-	-
Card payments with cards issued by resident PSPs*					
Payments initiated at physical EFTPOS	1,592.7	1,696.8	1,788.7	1,689.5	1,729.3
Payments initiated remotely	453.8	412.2	458.8	520.8	568.8
<b>E-money payments with e-money issued by resident PSPs</b>	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
E-money payments with e-money issued by resident PSPs					
With cards on which e-money can be stored directly	-	-	-	-	-
With e-money accounts	-	-	-	-	-
of which:					
Accessed through a card	-	-	-	-	-
<b>Cheques</b>	0.0	0.0	-	-	-
Domestic	0.0	0.0	-	-	-
Cross-border	-	-	-	-	-
<b>Other payment services</b>	8.6	6.6	5.3	2.5	1.1
Domestic	8.6	6.6	5.3	2.5	1.1
Cross-border	-	-	-	-	-

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

\*Except cards with an e-money function only.



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Denmark

### 7a. Payments per type of payment service involving non-MFIs - page 2

(number of payments sent, unless otherwise stated; millions; total for the period)

	2017	2018	2019	2020	2021
<b>Total cross-border payments received (excluding card payments)</b>	6.0	6.2	6.3	6.5	7.8
Cross-border credit transfers received	6.0	6.2	6.3	6.5	7.8
Cross-border direct debits received	-	-	-	-	-
Cross-border e-money payments with e-money issued by resident PSPs received	-	-	-	-	-
Cross-border cheques received	-	-	-	-	-
Other cross-border payment services received	-	-	-	-	-
<i>Memorandum items:</i>					
Credits to the accounts by simple book entry	-	-	-	-	-
Debits from the accounts by simple book entry	-	-	-	-	-
Money remittances	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Transactions via telecommunication, digital or IT device	-	-	-	-	-
Other services (not included in the Payment Services Directive)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Cross-border money remittances received	-	-	-	-	-
Cross-border transactions via telecommunication, digital or IT device received	-	-	-	-	-

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Denmark

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

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

	2017	2018	2019	2020	2021
<b>a) At terminals provided by resident PSPs with cards issued by resident PSPs</b>	1,584.1	1,671.2	1,752.0	1,681.0	1,699.6
At terminals located in the reporting country	1,584.1	1,671.2	1,752.0	1,681.0	1,699.6
At terminals located abroad	-	-	-	-	-
At terminals provided by resident PSPs with cards issued by resident PSPs of which:					
ATM cash withdrawals (except e-money transactions)	61.7	56.9	49.2	35.8	32.8
At terminals located in the reporting country	61.7	56.9	49.2	35.8	32.8
At terminals located abroad	-	-	-	-	-
ATM cash deposits (except e-money transactions)	2.4	3.7	4.0	3.7	3.6
At terminals located in the reporting country	2.4	3.7	4.0	3.7	3.6
At terminals located abroad	-	-	-	-	-
POS transactions (except e-money transactions)	1,520.0	1,610.6	1,698.8	1,641.4	1,663.3
At terminals located in the reporting country	1,520.0	1,610.6	1,698.8	1,641.4	1,663.3
At terminals located abroad	-	-	-	-	-
E-money card-loading/unloading transactions	-	-	-	-	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	-	-
E-money payments with cards with an e-money function	-	-	-	-	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	-	-
<b>b) At terminals provided by resident PSPs with cards issued by non-resident PSPs</b>	66.7	79.0	87.0	39.0	.
At terminals located in the reporting country	66.7	79.0	87.0	39.0	.
At terminals located abroad	-	-	-	-	-
At terminals provided by resident PSPs with cards issued by non-resident PSPs of which:					
ATM cash withdrawals (except e-money transactions)	2.6	.	.	1.0	.
At terminals located in the reporting country	2.6	.	.	1.0	.
At terminals located abroad	-	-	-	-	-
ATM cash deposits (except e-money transactions)	-	-	-	-	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	-	-
POS transactions (except e-money transactions)	64.1	76.8	85.0	38.0	.
At terminals located in the reporting country	64.1	76.8	85.0	38.0	.
At terminals located abroad	-	-	-	-	-
E-money card-loading/unloading transactions	-	-	-	-	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	-	-
E-money payments with cards with an e-money function	-	-	-	-	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	-	-
<b>c) At terminals provided by non-resident PSPs with cards issued by resident PSPs</b>	78.9	92.2	95.6	50.2	.
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	78.9	92.2	95.6	50.2	.
At terminals provided by non-resident PSPs with cards issued by resident PSPs of which:					
ATM cash withdrawals (except e-money transactions)	6.2	6.1	5.6	2.1	.
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	6.2	6.1	5.6	2.1	.
ATM cash deposits (except e-money transactions)	-	-	-	-	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	-	-
POS transactions (except e-money transactions)	72.7	86.2	90.0	48.1	66.0
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	72.7	86.2	90.0	48.1	66.0
E-money card-loading/unloading transactions	-	-	-	-	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	-	-
E-money payments with cards with an e-money function	-	-	-	-	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	-	-
<b>Memorandum items:</b>					
Cash advances at POS terminals	-	-	-	-	-
OTC cash withdrawals	3.5	2.7	2.1	0.8	0.2
OTC cash deposits	5.1	4.0	3.3	1.7	0.9

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





EUROPEAN CENTRAL BANK

EUROSYSTEM

Denmark

8a. Payments per type of payment service involving non-MFIs - page 1

(value of payments sent, unless otherwise stated; DKK billions; total for the period)

	2017	2018	2019	2020	2021
<b>Payments per type of payment service</b>					
<b>Total payments involving non-MFIs</b>	21,915.6	21,456.8	21,899.7	21,994.6	26,514.5
Domestic	18,169.5	17,400.3	18,002.5	18,039.3	21,389.1
Cross-border	3,746.0	4,056.5	3,897.2	3,955.3	5,125.5
<b>Credit transfers</b>	21,264.3	20,817.4	21,238.2	21,358.8	25,832.7
Domestic	17,596.3	16,848.5	17,435.2	17,476.3	20,793.5
Cross-border	3,668.0	3,968.9	3,803.0	3,882.4	5,039.2
Credit transfers					
Initiated in paper-based form	2,535.2	2,396.7	2,437.3	2,173.0	2,696.5
Initiated electronically	18,729.1	18,420.8	18,800.8	19,185.8	23,136.2
Initiated in a file/batch	-	-	-	-	-
Initiated on a single payment basis	-	-	-	-	-
of which (memorandum item):					
Online banking based e-payments	-	-	-	-	-
Credit transfers					
of which:					
Non-SEPA credit transfers	20,906.0	20,471.6	20,898.1	20,998.7	25,323.5
<b>Direct debits</b>	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Direct debits					
Initiated in a file/batch	-	-	-	-	-
Initiated on a single payment basis	-	-	-	-	-
Direct debits					
of which:					
Non-SEPA direct debits	-	-	-	-	-
<b>Card payments with cards issued by resident PSPs*</b>	570.5	576.1	607.5	602.4	657.0
Domestic card payments	492.4	488.5	513.3	529.5	570.7
Cross-border card payments	78.0	87.6	94.2	72.8	86.2
Card payments with cards issued by resident PSPs*					
Payments with cards with a debit function	528.7	529.5	554.5	563.4	613.4
Payments with cards with a delayed debit function	-	-	-	-	-
Payments with cards with a credit function	41.8	46.5	53.0	38.9	42.0
Payments with cards with a debit and/or delayed debit function	-	-	-	-	-
Payments with cards with a credit and/or delayed debit function	-	-	-	-	-
Card payments with cards issued by resident PSPs*					
Payments initiated at physical EFTPOS	393.6	402.3	415.5	395.7	413.1
Payments initiated remotely	176.8	173.8	192.1	206.7	243.9
<b>E-money payments with e-money issued by resident PSPs</b>	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
E-money payments with e-money issued by resident PSPs					
With cards on which e-money can be stored directly	-	-	-	-	-
With e-money accounts	-	-	-	-	-
of which:					
Accessed through a card	-	-	-	-	-
<b>Cheques</b>	0.1	0.0	-	-	-
Domestic	0.1	0.0	-	-	-
Cross-border	-	-	-	-	-
<b>Other payment services</b>	80.7	63.2	54.0	33.5	24.8
Domestic	80.7	63.2	54.0	33.5	24.8
Cross-border	-	-	-	-	-

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

\*Except cards with an e-money function only.



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Denmark

### 8a. Payments per type of payment service involving non-MFIs - page 2

(value of payments sent, unless otherwise stated; DKK billions; total for the period)

	2017	2018	2019	2020	2021
<b>Total cross-border payments received (excluding card payments)</b>	3,425.8	3,659.9	3,620.5	3,471.5	4,450.4
Cross-border credit transfers received	3,425.8	3,659.9	3,620.5	3,471.5	4,450.4
Cross-border direct debits received	-	-	-	-	-
Cross-border e-money payments with e-money issued by resident PSPs received	-	-	-	-	-
Cross-border cheques received	-	-	-	-	-
Other cross-border payment services received	-	-	-	-	-
<i>Memorandum items:</i>					
Credits to the accounts by simple book entry	-	-	-	-	-
Debits from the accounts by simple book entry	-	-	-	-	-
Money remittances	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Transactions via telecommunication, digital or IT device	-	-	-	-	-
Other services (not included in the Payment Services Directive)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Cross-border money remittances received	-	-	-	-	-
Cross-border transactions via telecommunication, digital or IT device received	-	-	-	-	-

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Denmark

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

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

	2017	2018	2019	2020	2021
<b>a) At terminals provided by resident PSPs with cards issued by resident PSPs</b>	463.5	474.7	479.2	457.5	469.2
At terminals located in the reporting country	463.5	474.7	479.2	457.5	469.2
At terminals located abroad	-	-	-	-	-
At terminals provided by resident PSPs with cards issued by resident PSPs of which:					
ATM cash withdrawals (except e-money transactions)	87.6	85.0	75.4	58.9	59.4
At terminals located in the reporting country	87.6	85.0	75.4	58.9	59.4
At terminals located abroad	-	-	-	-	-
ATM cash deposits (except e-money transactions)	13.2	20.7	21.3	18.6	18.4
At terminals located in the reporting country	13.2	20.7	21.3	18.6	18.4
At terminals located abroad	-	-	-	-	-
POS transactions (except e-money transactions)	362.6	369.0	382.5	380.0	391.4
At terminals located in the reporting country	362.6	369.0	382.5	380.0	391.4
At terminals located abroad	-	-	-	-	-
E-money card-loading/unloading transactions	-	-	-	-	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	-	-
E-money payments with cards with an e-money function	-	-	-	-	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	-	-
<b>b) At terminals provided by resident PSPs with cards issued by non-resident PSPs</b>	26.4	28.5	28.6	12.1	.
At terminals located in the reporting country	26.4	28.5	28.6	12.1	.
At terminals located abroad	-	-	-	-	-
At terminals provided by resident PSPs with cards issued by non-resident PSPs of which:					
ATM cash withdrawals (except e-money transactions)	3.1	.	2.4	1.4	.
At terminals located in the reporting country	3.1	.	2.4	1.4	.
At terminals located abroad	-	-	-	-	-
ATM cash deposits (except e-money transactions)	-	-	-	-	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	-	-
POS transactions (except e-money transactions)	23.3	25.9	26.2	10.7	14.6
At terminals located in the reporting country	23.3	25.9	26.2	10.7	14.6
At terminals located abroad	-	-	-	-	-
E-money card-loading/unloading transactions	-	-	-	-	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	-	-
E-money payments with cards with an e-money function	-	-	-	-	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	-	-
<b>c) At terminals provided by non-resident PSPs with cards issued by resident PSPs</b>	38.5	40.6	39.9	18.6	24.7
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	38.5	40.6	39.9	18.6	24.7
At terminals provided by non-resident PSPs with cards issued by resident PSPs of which:					
ATM cash withdrawals (except e-money transactions)	7.5	7.3	6.9	2.8	.
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	7.5	7.3	6.9	2.8	.
ATM cash deposits (except e-money transactions)	-	-	-	-	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	-	-
POS transactions (except e-money transactions)	31.0	33.3	33.0	15.7	21.7
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	31.0	33.3	33.0	15.7	21.7
E-money card-loading/unloading transactions	-	-	-	-	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	-	-
E-money payments with cards with an e-money function	-	-	-	-	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	-	-
<b>Memorandum items:</b>					
Cash advances at POS terminals	-	-	-	-	-
OTC cash withdrawals	18.9	14.9	11.6	5.6	2.1
OTC cash deposits	61.9	48.3	42.4	27.8	22.7

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Denmark

### 9. Participation in selected payment systems – page 1

(original units; end of period)

	2017	2018	2019	2020	2021
<b>TARGET COMPONENT: TARGET2-DK</b>					
Number of participants	72	69	63	61	57
of which:					
Direct participants	31	30	29	27	24
of which:					
Credit institutions	29	28	27	25	22
Central bank	1	1	1	1	1
Other direct participants	1	1	1	1	1
of which:					
Public administration	0	0	0	0	0
Clearing and settlement organisations	1	1	1	1	1
Other financial institutions	0	0	0	0	0
Others	0	0	0	0	0
Indirect participants	41	39	34	34	33
<b>LVPS (NON-TARGET SYSTEM): Kronos DKK (closed Aug. 2018)</b>					
Number of participants	88	89	-	-	-
of which:					
Direct participants	88	89	-	-	-
of which:					
Credit institutions	82	83	-	-	-
Central bank	1	1	-	-	-
Other direct participants	5	5	-	-	-
of which:					
Public administration	0	0	-	-	-
Clearing and settlement organisations	5	5	-	-	-
Other financial institutions	0	0	-	-	-
Others	0	0	-	-	-
Indirect participants	-	-	-	-	-
<b>LVPS (NON-TARGET SYSTEM): Kronos2 (from Aug. 2018)</b>					
Number of participants	-	94	87	88	85
of which:					
Direct participants	-	94	87	88	85
of which:					
Credit institutions	-	88	81	82	79
Central bank	-	1	1	1	1
Other direct participants	-	5	5	5	5
of which:					
Public administration	-	0	0	0	0
Clearing and settlement organisations	-	5	5	5	5
Other financial institutions	-	0	0	0	0
Others	-	0	0	0	0
Indirect participants	-	-	-	-	-
<b>RETAIL SYSTEM: The Sumclearing DKK</b>					
Number of participants	85	82	82	77	74
of which:					
Direct participants	54	54	54	52	51
of which:					
Credit institutions	53	53	53	51	50
Central bank	1	1	1	1	1
Other direct participants	0	0	0	0	0
of which:					
Public administration	0	0	0	0	0
Clearing and settlement organisations	0	0	0	0	0
Other financial institutions	0	0	0	0	0
Others	0	0	0	0	0
Indirect participants	31	28	28	25	23

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Denmark

### 9. Participation in selected payment systems – page 2

(original units; end of period)

	2017	2018	2019	2020	2021
<b>RETAIL SYSTEM: The IntradagClearing (from Nov. 2013)</b>					
Number of participants	85	82	82	77	74
of which:					
Direct participants	54	54	54	52	51
of which:					
Credit institutions	53	53	53	51	50
Central bank	1	1	1	1	1
Other direct participants	0	0	0	0	0
of which:					
Public administration	0	0	0	0	0
Clearing and settlement organisations	0	0	0	0	0
Other financial institutions	0	0	0	0	0
Others	0	0	0	0	0
Indirect participants	31	28	28	25	23
<b>RETAIL SYSTEM: Straksclearing (from Nov. 2014)</b>					
Number of participants	77	75	74	71	67
of which:					
Direct participants	48	48	47	46	44
of which:					
Credit institutions	47	48	47	46	44
Central bank	1	0	0	0	0
Other direct participants	0	0	0	0	0
of which:					
Public administration	0	0	0	0	0
Clearing and settlement organisations	0	0	0	0	0
Other financial institutions	0	0	0	0	0
Others	0	0	0	0	0
Indirect participants	29	27	27	25	23

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Denmark

### 10. Payments processed by selected payment systems – page 1

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

	2017	2018	2019	2020	2021
<b>TARGET COMPONENT: TARGET2-DK</b>					
Credit transfers and direct debits	0.1	0.2	0.2	0.2	0.3
<i>of which:</i>					
Credit transfers and direct debits within the same TARGET component	0.0	0.0	0.0	0.0	0.0
Credit transfers and direct debits to another TARGET component	0.1	0.2	0.2	0.2	0.3
<i>of which:</i>					
Credit transfers and direct debits to a euro area TARGET component	0.1	0.1	0.2	0.2	0.2
Credit transfers and direct debits to a non-euro area TARGET component	0.0	0.0	0.0	0.0	0.0
Concentration ratio in terms of volume (percentages)	82.0	81.5	86.5	88.5	93.4
<b>LVPS (NON-TARGET SYSTEM): Kronos DKK (closed Aug. 2018)</b>					
<b>Total transactions</b>	1.4	0.9	-	-	-
Domestic	1.4	0.9	-	-	-
Cross-border	-	-	-	-	-
Credit transfers	1.4	0.9	-	-	-
Domestic	1.4	0.9	-	-	-
Cross-border	-	-	-	-	-
Credit transfers					
Initiated in a paper-based form	0.0	-	-	-	-
Initiated electronically	1.4	0.9	-	-	-
Direct debits	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Card payments (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
ATM transactions (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
E-money payment transactions	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Cheques	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Other payment services	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Concentration ratio in terms of volume (percentages)	87.2	87.9	-	-	-

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Denmark

### 10. Payments processed by selected payment systems – page 2

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

	2017	2018	2019	2020	2021
<b>LVPS (NON-TARGET SYSTEM): Kronos2 (from Aug. 2018)</b>					
<b>Total transactions</b>	-	0.6	1.6	1.7	1.9
Domestic	-	0.6	1.6	1.7	1.9
Cross-border	-	-	-	-	-
Credit transfers	-	0.6	1.6	1.7	1.9
Domestic	-	0.6	1.6	1.7	1.9
Cross-border	-	-	-	-	-
Credit transfers	-	-	-	-	-
Initiated in a paper-based form	-	-	-	-	-
Initiated electronically	-	0.6	1.6	1.7	1.9
Direct debits	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Card payments (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
ATM transactions (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
E-money payment transactions	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Cheques	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Other payment services	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Concentration ratio in terms of volume (percentages)	-	84.4	85.0	84.7	84.1
<b>RETAIL SYSTEM: The Sumclearing DKK</b>					
<b>Total transactions</b>	2,171.9	2,230.1	2,364.3	2,315.5	2,404.0
Domestic	2,171.9	2,230.1	2,364.3	2,315.5	2,404.0
Cross-border	-	-	-	-	-
Credit transfers	101.3	98.8	96.8	93.4	94.2
Domestic	101.3	98.8	96.8	93.4	94.2
Cross-border	-	-	-	-	-
Credit transfers	-	-	-	-	-
Initiated in a paper-based form	2.6	1.8	1.6	1.3	1.1
Initiated electronically	98.6	97.0	95.2	92.1	93.1
Direct debits	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Card payments (except e-money transactions)	2,046.4	2,109.0	2,247.6	2,210.3	2,298.1
Domestic	2,046.4	2,109.0	2,247.6	2,210.3	2,298.1
Cross-border	-	-	-	-	-
ATM transactions (except e-money transactions)	24.2	22.3	20.0	11.9	11.7
Domestic	24.2	22.3	20.0	11.9	11.7
Cross-border	-	-	-	-	-
E-money payment transactions	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Cheques	0.0	0.0	-	-	-
Domestic	0.0	0.0	-	-	-
Cross-border	-	-	-	-	-
Other payment services	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Concentration ratio in terms of volume (percentages)	-	-	-	-	-

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

Denmark

10. Payments processed by selected payment systems – page 3

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

	2017	2018	2019	2020	2021
<b>RETAIL SYSTEM: The IntradagClearing (from Nov. 2013)</b>					
<b>Total transactions</b>	208.0	212.4	215.4	221.4	225.6
Domestic	208.0	212.4	215.4	221.4	225.6
Cross-border	-	-	-	-	-
Credit transfers	208.0	212.4	215.4	221.4	225.6
Domestic	208.0	212.4	215.4	221.4	225.6
Cross-border	-	-	-	-	-
Credit transfers					
Initiated in a paper-based form	2.2	2.2	2.1	2.0	2.4
Initiated electronically	205.8	210.2	213.3	219.4	223.3
Direct debits	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Card payments (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
ATM transactions (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
E-money payment transactions	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Cheques	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Other payment services	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Concentration ratio in terms of volume (percentages)	74.6	74.0	72.8	72.9	71.9
<b>RETAIL SYSTEM: Straksclearing (from Nov. 2014)</b>					
<b>Total transactions</b>	151.8	321.9	395.0	402.4	437.4
Domestic	151.8	321.9	395.0	402.4	437.4
Cross-border	-	-	-	-	-
Credit transfers	151.8	321.9	395.0	402.4	437.4
Domestic	151.8	321.9	395.0	402.4	437.4
Cross-border	-	-	-	-	-
Credit transfers					
Initiated in a paper-based form	0.6	0.6	0.6	0.6	0.6
Initiated electronically	151.3	321.3	394.4	401.9	436.8
Direct debits	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Card payments (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
ATM transactions (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
E-money payment transactions	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Cheques	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Other payment services	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Concentration ratio in terms of volume (percentages)	95.4	75.0	72.7	71.9	70.7

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





EUROPEAN CENTRAL BANK

EUROSYSTEM

## Denmark

### 11. Payments processed by selected payment systems – page 1

(value of transactions sent; EUR billions (TARGET2 component); DKK billions (other systems); total for the period)

	2017	2018	2019	2020	2021
<b>TARGET COMPONENT: TARGET2-DK</b>					
Credit transfers and direct debits	4,231.9	2,138.8	2,189.9	2,539.0	2,496.9
<i>of which:</i>					
Credit transfers and direct debits within the same TARGET component	30.3	35.5	19.3	13.4	3.4
Credit transfers and direct debits to another TARGET component	4,201.5	2,103.3	2,170.6	2,525.6	2,493.5
<i>of which:</i>					
Credit transfers and direct debits to a euro area TARGET component	4,131.8	2,019.9	2,100.7	2,449.3	2,395.0
Credit transfers and direct debits to a non-euro area TARGET component	69.8	83.4	70.0	76.3	98.5
Concentration ratio in terms of value (percentages)	99.1	98.1	98.9	98.9	99.5
<b>LVPS (NON-TARGET SYSTEM): Kronos DKK (closed Aug. 2018)</b>					
<b>Total transactions</b>	103,032.7	62,309.6	-	-	-
Domestic	103,032.7	62,309.6	-	-	-
Cross-border	-	-	-	-	-
Credit transfers	103,032.7	62,309.6	-	-	-
Domestic	103,032.7	62,309.6	-	-	-
Cross-border	-	-	-	-	-
Credit transfers					
Initiated in a paper-based form	-	-	-	-	-
Initiated electronically	103,032.7	62,309.6	-	-	-
Direct debits	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Card payments (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
ATM transactions (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
E-money payment transactions	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Cheques	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Other payment services	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Concentration ratio in terms of value (percentages)	77.1	74.4	-	-	-

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

Denmark

11. Payments processed by selected payment systems – page 2

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

	2017	2018	2019	2020	2021
<b>LVPS (NON-TARGET SYSTEM): Kronos2 (from Aug. 2018)</b>					
<b>Total transactions</b>	-	33,630.5	101,817.3	93,671.3	65,185.6
Domestic	-	33,630.5	101,817.3	93,671.3	65,185.6
Cross-border	-	-	-	-	-
Credit transfers	-	33,630.5	101,817.3	93,671.3	65,185.6
Domestic	-	33,630.5	101,817.3	93,671.3	65,185.6
Cross-border	-	-	-	-	-
Credit transfers	-	-	-	-	-
Initiated in a paper-based form	-	-	-	-	-
Initiated electronically	-	33,630.5	101,817.3	93,671.3	65,185.6
Direct debits	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Card payments (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
ATM transactions (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
E-money payment transactions	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Cheques	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Other payment services	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Concentration ratio in terms of value (percentages)	-	77.9	78.0	79.0	76.8
<b>RETAIL SYSTEM: The Sumclearing DKK</b>					
<b>Total transactions</b>	2,176.1	2,125.4	2,274.8	2,258.3	2,554.0
Domestic	2,176.1	2,125.4	2,274.8	2,258.3	2,554.0
Cross-border	-	-	-	-	-
Credit transfers	1,580.8	1,526.1	1,646.1	1,643.0	1,883.2
Domestic	1,580.8	1,526.1	1,646.1	1,643.0	1,883.2
Cross-border	-	-	-	-	-
Credit transfers	-	-	-	-	-
Initiated in a paper-based form	176.0	61.5	60.1	67.8	87.1
Initiated electronically	1,404.8	1,464.7	1,586.1	1,575.2	1,796.1
Direct debits	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Card payments (except e-money transactions)	570.5	576.1	607.5	602.4	657.0
Domestic	570.5	576.1	607.5	602.4	657.0
Cross-border	-	-	-	-	-
ATM transactions (except e-money transactions)	24.7	23.1	21.2	12.9	13.8
Domestic	24.7	23.1	21.2	12.9	13.8
Cross-border	-	-	-	-	-
E-money payment transactions	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Cheques	0.1	0.0	-	-	-
Domestic	0.1	0.0	-	-	-
Cross-border	-	-	-	-	-
Other payment services	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Concentration ratio in terms of value (percentages)	-	-	-	-	-

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Denmark

### 11. Payments processed by selected payment systems – page 3

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

	2017	2018	2019	2020	2021
<b>RETAIL SYSTEM: The IntradagClearing (from Nov. 2013)</b>					
<b>Total transactions</b>	4,933.7	4,974.4	5,145.7	5,457.6	5,987.7
Domestic	4,933.7	4,974.4	5,145.7	5,457.6	5,987.7
Cross-border	-	-	-	-	-
Credit transfers	4,933.7	4,974.4	5,145.7	5,457.6	5,987.7
Domestic	4,933.7	4,974.4	5,145.7	5,457.6	5,987.7
Cross-border	-	-	-	-	-
Credit transfers					
Initiated in a paper-based form	444.5	443.7	454.0	467.1	537.5
Initiated electronically	4,489.2	4,530.7	4,691.7	4,990.5	5,450.1
Direct debits	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Card payments (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
ATM transactions (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
E-money payment transactions	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Cheques	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Other payment services	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Concentration ratio in terms of value (percentages)	77.4	76.0	75.1	75.1	74.4
<b>RETAIL SYSTEM: Straksclearing (from Nov. 2014)</b>					
<b>Total transactions</b>	225.8	306.6	352.9	389.4	432.7
Domestic	225.8	306.6	352.9	389.4	432.7
Cross-border	-	-	-	-	-
Credit transfers	225.8	306.6	352.9	389.4	432.7
Domestic	225.8	306.6	352.9	389.4	432.7
Cross-border	-	-	-	-	-
Credit transfers					
Initiated in a paper-based form	26.4	28.3	31.0	34.7	38.2
Initiated electronically	199.5	278.3	322.0	354.8	394.5
Direct debits	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Card payments (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
ATM transactions (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
E-money payment transactions	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Cheques	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Other payment services	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Concentration ratio in terms of value (percentages)	70.8	68.1	67.2	66.2	64.9

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

# General notes: Croatia

Source for Table 1: Eurostat.

Average population for 2018 is computed as an average of the population at 1st of January 2019 and the 1st of January 2018.

Source for all other tables: Hrvatska narodna banka, unless otherwise indicated.

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

### Value of overnight deposits held at MFIs

Overnight deposits held at MFIs (excluding ECB). The counterpart sector “non-MFIs” includes the component sectors “Central government” and “Rest of the world”. Thus, this indicator is not synonymous with the same term used in the ECB concept of narrow money supply (M1).

### Narrow money supply (M1)

Source: ECB.

This indicator cannot be calculated from the items “Value of overnight deposits held by non-MFIs” (Table 2) and “Currency in circulation” (Table 4). See the explanation above.

### Outstanding value on e-money storages issued by MFIs

Source: ECB.

Covering MFIs without derogations under Article 9(1) of Regulation ECB/2013/33 (where applicable).

## Table 3: Settlement media used by credit institutions

### Overnight deposits held at other credit institutions

Value for the last quarter of the period.

## Table 4: Banknotes and coins

### Total coins in circulation

Does not include commemorative coins.

## Table 5: Institutions offering payment services to non-MFIs

### Other payment service providers: number of institutions

Includes the postal institution.

The confidential observation "Value of overnight deposits denominated in all currencies of non-MFIs held in branches of euro area-based credit institutions – Croatia" in Table 5 is not published as the value relates to the first EMU branch in Croatia opened during 2016. The value is confidential because of secondary confidentiality (single entity).

## Table 6: Payment card functions and accepting devices

Data for 2013 were collected according to an old methodology which is not in line with the ECB's methodology for many categories. As a result, the data series in this table are reported as estimates.

## Tables 7 and 8: Payment and terminal transactions involving non-MFIs

Data for 2013 were collected according to an old methodology which is not in line with the ECB's methodology for many categories. As a result, the data series in this table are reported as estimates.

Regarding payment card transactions executed abroad with cards issued in Croatia, currently we don't collect analytical data on how many transactions were made on ATMs and how many on EFTPOS. We reported only total volumes and values.

Also data about card payments per type of card reported in tables 7a and 8a are data only for domestic payments so you can compare it only with totals for U6 domestic.

In the near future we plan to collect and report all analytical data.



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Croatia

### 1. Basic statistical data

	2017	2018	2019	2020	2021
Population (thousands, annual average)	4,130	4,091	4,067	4,047	3,958
GDP (HRK billions)	50	52	55	50	58
GDP per capita (HRK)	11,990	12,695	13,470	12,472	14,717
HICP (annual percentage changes)	1.3	1.6	0.8	0.0	2.7
Exchange rate (national currency vis-à-vis the euro)					
End of period	-	7.412	7.439	7.552	7.519
Average	7.464	7.418	7.418	7.538	7.528

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Croatia

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

(HRK millions; end of period)

	2017	2018	2019	2020	2021
Currency in circulation outside MFIs	25,562	28,137	30,977	34,130	36,236
Value of overnight deposits held at MFIs	150,512	185,705	217,101	269,334	316,067
<i>of which:</i>					
Transferable deposits	135,647	168,179	199,563	249,443	295,070
Narrow money supply (M1)	160,872	196,860	224,043	264,802	312,894
<i>Memorandum items:</i>					
Overnight deposits in foreign currencies held at MFIs	62,594	78,496	91,178	113,054	132,541
Outstanding value on e-money storages issued by MFIs	-	-	-	-	-
<i>of which:</i>					
Hardware-based electronic money	-	-	-	-	-
Software-based electronic money	-	-	-	-	-

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Croatia

### 3. Settlement media used by credit institutions

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

	2017	2018	2019	2020	2021
Overnight deposits held at the central bank	32,138	42,369	45,425	63,114	82,745
Overnight deposits held at other credit institutions (end of period)	2,212	2,257	2,560	3,795	2,595
<i>of which:</i>					
Transferable deposits at other MFIs (end of period)	540	552	867	493	610
<i>Memorandum items:</i>					
Non-intraday borrowing from the central bank	1,273	1,998	1,881	4,517	3,067
Intraday borrowing from the central bank (average for last reserve maintenance period)	0	0	0	0	0

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





EUROPEAN CENTRAL BANK

EUROSYSTEM

## Croatia

### 4. Banknotes and coins

(HRK millions; end period)

	2017	2018	2019	2020	2021
Currency in circulation	31,691	35,046	38,735	41,793	44,260
Total banknotes in circulation	30,284	33,521	37,100	40,112	42,504
of which:					
HRK 1,000	6,074	6,974	7,832	9,164	9,950
HRK 500	3,662	3,751	4,486	4,731	4,850
HRK 200	14,634	16,422	17,984	19,219	20,287
HRK 100	3,865	4,157	4,504	4,754	5,031
HRK 50	918	1,003	1,003	937	1,001
HRK 20	645	699	744	753	806
HRK 10	466	494	526	533	558
HRK 5	21	21	21	21	21
Total coins in circulation	1,413	1,531	1,641	1,687	1,763
of which:					
HRK 25	32	32	34	36	37
HRK 5	524	575	625	645	676
HRK 2	315	346	372	382	403
HRK 1	266	286	303	309	321
HRK 0.5	119	126	133	137	142
HRK 0.2	82	86	91	94	98
HRK 0.1	54	56	59	60	62
HRK 0.05	18	19	20	21	22
HRK 0.02	2	2	2	2	2
HRK 0.01	1	1	1	1	1
Currency in circulation held by MFIs	6,129	6,909	7,758	7,663	8,024
Currency in circulation outside MFIs	25,562	28,137	30,977	34,130	36,236
Memorandum items:					
Total commemorative coins & banknotes	-	-	-	-	-

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

Croatia

5. Institutions offering payment services to non-MFIs - page 1

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

	2017	2018	2019	2020	2021
<b>Institutions offering payment services to non-MFIs (total)</b>					
Number of institutions	37	27	26	29	32
Number of offices	1,119	1,032	965	919	877
Number of overnight deposits (thousands)	-	-	-	-	-
of which:					
Number of internet/PC-linked overnight deposits (thousands)	-	-	-	-	-
Value of overnight deposits	-	-	-	-	-
Number of payment accounts (thousands)	7,723.7	7,742.1	7,817.6	7,871.0	7,879.6
Number of e-money accounts (thousands)	0.0	0.0	0.0	0.0	0.0
Outstanding value on e-money storages issued	70	74	80	87	92
<b>Central bank</b>					
Number of offices	1	1	1	1	1
Number of overnight deposits (thousands)	0.0	0.0	0.0	0.0	0.0
Value of overnight deposits	4,843	4,155	7,360	19,440	19,053
of which:					
Value of transferable deposits	4,843	4,154	7,359	19,439	19,053
<b>Credit institutions irrespective of their legal incorporation</b>					
Number of institutions	31	22	21	24	24
Number of offices	1,118	1,031	964	918	876
Number of overnight deposits (thousands)	-	-	-	-	-
of which:					
Number of internet/PC-linked overnight deposits (thousands)	-	-	-	-	-
Number of transferable overnight deposits (thousands)	-	-	-	-	-
of which:					
Number of internet/PC-linked transferable overnight deposits (thousands)	-	-	-	-	-
Value of overnight deposits	-	-	-	-	-
of which:					
Value of transferable deposits	130,804	164,025	192,204	230,004	276,017
Number of payment accounts (thousands)	6,908.7	6,938.7	7,018.4	6,954.8	6,983.4
Number of e-money accounts (thousands)	0.0	0.0	0.0	0.0	0.0
Outstanding value on e-money storages issued	70	74	79	84	84
<b>Credit institutions irrespective of their legal incorporation</b>					
<b>Credit institutions legally incorporated in the reporting country</b>					
Number of institutions	30	21	20	23	23
Number of offices	1,115	1,028	961	914	872
Value of overnight deposits	145,394	181,074	209,353	249,451	296,407
<b>Branches of euro area-based credit institutions</b>					
Number of institutions	1	1	1	1	1
Number of offices	3	3	3	4	4
Value of overnight deposits	-	-	-	-	-
<b>Branches of EEA-based credit institutions outside the euro area</b>					
Number of institutions	0	0	0	0	0
Number of offices	0	0	0	0	0
Value of overnight deposits	0	0	0	0	0
<b>Branches of non-EEA-based credit institutions</b>					
Number of institutions	0	0	0	0	0
Number of offices	0	0	0	0	0
Value of overnight deposits	0	0	0	0	0
<b>Electronic money institutions</b>					
Number of institutions	5	4	4	4	5
Number of payment accounts (thousands)	815.1	803.4	799.2	916.2	896.2
Number of e-money accounts (thousands)	0.0	0.0	0.0	0.0	0.0
Outstanding value on e-money storages issued	0	0	0	3	8
<b>Other payment service providers</b>					
Number of institutions	0	0	0	0	2
Number of offices	0	0	0	0	-
Number of overnight deposits (thousands)	0.0	0.0	0.0	0.0	0.0
Value of overnight deposits	0	0	0	0	0
Number of payment accounts (thousands)	0.0	0.0	0.0	0.0	0.0
Number of e-money accounts (thousands)	0.0	0.0	0.0	0.0	0.0
Outstanding value on e-money storages issued	0.0	0.0	0.0	0.0	0.0

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Croatia

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

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

	2017	2018	2019	2020	2021
<i>Memorandum items:</i>					
<b>Number of payment institutions operating in the country on a cross-border basis</b>	0	0	0	0	0
<i>of which:</i>					
Institutions providing services through an established branch	0	0	0	0	0
Institutions providing services through an agent	0	0	0	0	0
Institutions providing services neither establishing a branch nor through an agent	0	0	0	0	0

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Croatia

### 6. Payment card functions and accepting devices

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

	2017	2018	2019	2020	2021
<b>Cards issued by resident PSPs</b>					
Cards with a cash function	8,768	8,406	9,102	8,663	8,621
Cards with a payment function*	8,729	8,388	9,085	8,646	8,609
of which:					
Cards with a debit function	6,932	6,644	6,837	6,925	6,870
Cards with a delayed debit function	1,171	1,134	1,560	1,158	1,127
Cards with a credit function	134	130	179	161	42
Cards with a debit and/or delayed debit function	41	43	41	64	.
Cards with a credit and/or delayed debit function	452	437	468	338	532
Cards with an e-money function	244	230	204	173	220
Cards on which e-money can be stored directly	244	230	204	173	220
Cards which give access to e-money stored on e-money accounts	0	0	0	0	0
Cards with an e-money function					
of which:					
Cards with an e-money function which have been loaded at least once	244	230	204	.	.
Total number of cards (irrespective of the number of functions on the card)	9,012	8,637	9,306	8,836	8,842
of which:					
Cards with a combined debit, cash and e-money function	0	0	0	0	.
<b>Terminals provided by resident PSPs</b>					
ATMs	4,941	5,159	5,446	4,896	4,692
Located in the reporting country	4,941	5,159	5,446	4,896	4,692
Located abroad	0	0	0	0	0
ATMs					
of which:					
ATMs with a cash withdrawal function	4,941	5,159	5,446	4,896	4,692
Located in the reporting country	4,941	5,159	5,446	4,896	4,692
Located abroad	0	0	0	0	0
ATMs with a credit transfer function	0	0	0	0	0
Located in the reporting country	0	0	0	0	0
Located abroad	0	0	0	0	0
POS terminals	118,622	114,361	111,172	.	.
Located in the reporting country	118,622	114,361	111,172	.	.
Located abroad	0	0	0	0	0
POS terminals					
of which:					
EFTPOS terminals	118,622	.	111,172	.	.
Located in the reporting country	118,622	.	111,172	.	.
Located abroad	0	0	0	0	0
E-money card POS terminals	0	0	0	0	0
Located in the reporting country	0	0	0	0	0
Located abroad	0	0	0	0	0
E-money card terminals	0	0	0	0	0
Located in the reporting country	0	0	0	0	0
Located abroad	0	0	0	0	0
E-money card terminals					
of which:					
E-money card loading/unloading terminals	0	0	0	0	0
Located in the reporting country	0	0	0	0	0
Located abroad	0	0	0	0	0
E-money card accepting terminals	0	0	0	0	0
Located in the reporting country	0	0	0	0	0
Located abroad	0	0	0	0	0

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

\*Except cards with an e-money function only.



EUROPEAN CENTRAL BANK

EUROSYSTEM

Croatia

7a. Payments per type of payment service involving non-MFIs - page 1

(number of payments sent, unless otherwise stated; millions; total for the period)

	2017	2018	2019	2020	2021
<b>Payments per type of payment service</b>					
<b>Total payments involving non-MFIs</b>	736.6	782.2	848.7	852.7	962.5
Domestic	707.9	747.6	806.6	813.6	914.7
Cross-border	28.7	34.6	42.1	39.1	47.7
<b>Credit transfers</b>	326.7	342.1	361.9	359.6	387.0
Domestic	323.2	338.3	357.8	355.5	382.5
Cross-border	3.6	3.8	4.1	4.1	4.6
Credit transfers					
Initiated in paper-based form	107.6	103.9	100.3	84.9	79.8
Initiated electronically	219.1	238.2	261.5	274.7	307.2
Initiated in a file/batch	-	-	-	-	-
Initiated on a single payment basis	-	-	-	-	-
of which (memorandum item):					
Online banking based e-payments	-	-	-	-	-
Credit transfers					
of which:					
Non-SEPA credit transfers	322.6	339.5	358.4	356.1	381.5
<b>Direct debits</b>	27.2	27.5	27.9	19.9	20.1
Domestic	27.2	27.5	27.9	19.9	20.1
Cross-border	-	-	-	-	-
Direct debits					
Initiated in a file/batch	0.0	0.0	0.0	0.0	0.0
Initiated on a single payment basis	27.2	27.5	27.9	19.9	20.1
Direct debits					
of which:					
Non-SEPA direct debits	23.1	22.8	22.6	19.5	19.7
<b>Card payments with cards issued by resident PSPs*</b>	298.0	334.8	385.6	410.3	485.0
Domestic card payments	274.1	305.4	349.2	376.7	443.2
Cross-border card payments	23.9	29.4	36.4	33.6	41.8
Card payments with cards issued by resident PSPs*					
Payments with cards with a debit function	188.4	219.4	262.4	294.5	355.1
Payments with cards with a delayed debit function	72.1	72.2	72.5	69.1	74.6
Payments with cards with a credit function	1.8	1.7	2.1	2.3	2.2
Payments with cards with a debit and/or delayed debit function	1.3	1.4	1.5	1.7	1.9
Payments with cards with a credit and/or delayed debit function	10.5	10.7	10.6	9.1	9.4
Card payments with cards issued by resident PSPs*					
Payments initiated at physical EFTPOS	269.1	287.6	332.0	359.5	422.7
Payments initiated remotely	5.0	17.8	17.2	17.1	20.6
<b>E-money payments with e-money issued by resident PSPs</b>	5.3	5.5	.	6.8	15.5
Domestic	4.1	4.1	.	5.5	14.2
Cross-border	1.2	1.4	1.6	1.3	1.3
E-money payments with e-money issued by resident PSPs					
With cards on which e-money can be stored directly	5.3	5.5	.	2.6	2.7
With e-money accounts	0.0	0.0	0.0	4.2	12.8
of which:					
Accessed through a card	0.0	0.0	0.0	0.0	0.0
<b>Cheques</b>	0.0	0.0	0.0	0.0	0.0
Domestic	0.0	0.0	0.0	0.0	0.0
Cross-border	0.0	0.0	0.0	0.0	0.0
<b>Other payment services</b>	79.3	72.4	70.4	56.1	54.8
Domestic	79.3	72.4	70.4	56.1	54.8
Cross-border	0.0	0.0	0.0	0.0	0.0

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

\*Except cards with an e-money function only.



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Croatia

### 7a. Payments per type of payment service involving non-MFIs - page 2

(number of payments sent, unless otherwise stated; millions; total for the period)

	2017	2018	2019	2020	2021
<b>Total cross-border payments received (excluding card payments)</b>	6.2	6.7	7.1	7.0	8.3
Cross-border credit transfers received	6.0	6.5	6.9	6.8	8.1
Cross-border direct debits received	0.0	0.0	0.0	0.0	0.0
Cross-border e-money payments with e-money issued by resident PSPs received	-	.	-	-	-
Cross-border cheques received	0.0	0.0	0.0	0.0	0.0
Other cross-border payment services received	0.2	.	.	.	.
<i>Memorandum items:</i>					
Credits to the accounts by simple book entry	29.2	28.6	22.3	20.9	21.9
Debits from the accounts by simple book entry	159.8	171.8	181.8	187.4	196.1
Money remittances	0.1	0.2	0.2	0.1	0.0
Domestic	0.1	0.2	0.2	0.0	0.0
Cross-border	0.0	0.0	0.0	0.0	0.0
Transactions via telecommunication, digital or IT device	0.0	0.0	0.0	0.0	0.0
Other services (not included in the Payment Services Directive)	0.0	0.0	0.0	0.0	0.0
Domestic	0.0	0.0	0.0	0.0	0.0
Cross-border	0.0	0.0	0.0	0.0	0.0
Cross-border money remittances received	0.2	.	.	.	.
Cross-border transactions via telecommunication, digital or IT device received	0.0	0.0	0.0	0.0	0.0

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Croatia

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

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

	2017	2018	2019	2020	2021
<b>a) At terminals provided by resident PSPs with cards issued by resident PSPs</b>	370.4	403.2	441.2	.	.
At terminals located in the reporting country	370.4	403.2	441.2	.	.
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
At terminals provided by resident PSPs with cards issued by resident PSPs of which:					
ATM cash withdrawals (except e-money transactions)	104.6	107.3	106.5	91.4	94.8
At terminals located in the reporting country	104.6	107.3	106.5	91.4	94.8
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
ATM cash deposits (except e-money transactions)	3.5	4.0	5.1	5.5	6.2
At terminals located in the reporting country	3.5	4.0	5.1	5.5	6.2
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
POS transactions (except e-money transactions)	258.0	287.6	328.1	346.8	.
At terminals located in the reporting country	258.0	287.6	328.1	346.8	.
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
E-money card-loading/unloading transactions	0.2	0.2	0.2	.	0.1
At terminals located in the reporting country	0.2	0.2	0.2	.	0.1
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
E-money payments with cards with an e-money function	4.1	4.1	1.3	1.2	1.4
At terminals located in the reporting country	4.1	4.1	1.3	1.2	1.4
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
<b>b) At terminals provided by resident PSPs with cards issued by non-resident PSPs</b>	52.0	.	.	.	68.3
At terminals located in the reporting country	52.0	.	.	.	68.3
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
At terminals provided by resident PSPs with cards issued by non-resident PSPs of which:					
ATM cash withdrawals (except e-money transactions)	10.1	.	10.1	4.9	7.7
At terminals located in the reporting country	10.1	.	10.1	4.9	7.7
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
ATM cash deposits (except e-money transactions)	0.0	0.0	0.0	0.0	0.0
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
POS transactions (except e-money transactions)	41.9	49.1	.	.	60.6
At terminals located in the reporting country	41.9	49.1	.	.	60.6
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
E-money card-loading/unloading transactions	0.0	0.0	0.0	0.0	0.0
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
E-money payments with cards with an e-money function	0.0	0.0	0.0	0.0	0.0
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
<b>c) At terminals provided by non-resident PSPs with cards issued by resident PSPs</b>	25.1	30.8	38.0	34.9	.
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	25.1	30.8	38.0	34.9	.
At terminals provided by non-resident PSPs with cards issued by resident PSPs of which:					
ATM cash withdrawals (except e-money transactions)	-	-	-	-	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	-	-
ATM cash deposits (except e-money transactions)	0.0	0.0	0.0	0.0	0.0
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
POS transactions (except e-money transactions)	-	-	-	-	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	-	-
E-money card-loading/unloading transactions	0.0	0.0	0.0	0.0	0.0
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
E-money payments with cards with an e-money function	1.3	.	.	.	1.3
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	1.3	.	.	.	1.3
<b>Memorandum items:</b>					
Cash advances at POS terminals	0.1	0.0	0.0	0.0	0.0
OTC cash withdrawals	20.9	19.2	17.7	12.8	12.3
OTC cash deposits	58.3	53.0	52.6	43.2	42.5

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

Croatia

8a. Payments per type of payment service involving non-MFIs - page 1

(value of payments sent, unless otherwise stated; HRK billions; total for the period)

	2017	2018	2019	2020	2021
<b>Payments per type of payment service</b>					
<b>Total payments involving non-MFIs</b>	2,197.1	2,331.4	2,537.4	2,453.9	2,667.0
Domestic	1,955.3	2,074.2	2,255.0	2,186.0	2,329.6
Cross-border	241.7	257.3	282.5	267.9	337.4
<b>Credit transfers</b>	1,809.0	1,933.7	2,135.3	2,126.2	2,302.1
Domestic	1,575.7	1,686.6	1,865.1	1,869.3	1,982.9
Cross-border	233.2	247.2	270.3	256.9	319.2
Credit transfers					
Initiated in paper-based form	151.5	175.3	160.1	158.2	118.7
Initiated electronically	1,657.4	1,758.4	1,975.3	1,968.0	2,183.4
Initiated in a file/batch	-	-	-	-	-
Initiated on a single payment basis	-	-	-	-	-
of which (memorandum item):					
Online banking based e-payments	-	-	-	-	-
Credit transfers					
of which:					
Non-SEPA credit transfers	1,530.9	1,755.6	1,942.4	1,932.2	2,060.0
<b>Direct debits</b>	18.0	20.3	22.9	.	.
Domestic	18.0	20.3	22.9	.	.
Cross-border	-	-	-	-	-
Direct debits					
Initiated in a file/batch	-	-	-	-	-
Initiated on a single payment basis	18.0	20.3	22.9	.	.
Direct debits					
of which:					
Non-SEPA direct debits	14.8	.	.	.	.
<b>Card payments with cards issued by resident PSPs*</b>	61.1	68.8	77.6	79.9	99.1
Domestic card payments	52.8	59.0	65.7	69.2	81.2
Cross-border card payments	8.2	9.8	11.9	10.7	17.9
Card payments with cards issued by resident PSPs*					
Payments with cards with a debit function	31.4	36.7	43.1	48.7	59.7
Payments with cards with a delayed debit function	18.9	19.6	19.9	18.1	19.1
Payments with cards with a credit function	0.4	0.4	0.5	0.5	0.5
Payments with cards with a debit and/or delayed debit function	0.2	0.3	0.3	0.3	0.3
Payments with cards with a credit and/or delayed debit function	1.9	1.9	1.9	1.6	1.5
Card payments with cards issued by resident PSPs*					
Payments initiated at physical EFTPOS	51.2	55.2	61.2	64.3	75.3
Payments initiated remotely	1.6	3.6	4.4	4.9	5.9
<b>E-money payments with e-money issued by resident PSPs</b>	0.4	0.4	.	1.0	2.3
Domestic	0.1	0.2	.	0.7	2.0
Cross-border	0.2	0.3	0.3	0.3	0.3
E-money payments with e-money issued by resident PSPs					
With cards on which e-money can be stored directly	0.4	0.4	.	0.4	0.5
With e-money accounts	0.0	0.0	0.0	0.6	1.8
of which:					
Accessed through a card	0.0	0.0	0.0	0.0	0.0
<b>Cheques</b>	0.0	0.0	0.0	0.0	.
Domestic	0.0	0.0	0.0	0.0	0.0
Cross-border	0.0	0.0	0.0	0.0	.
<b>Other payment services</b>	308.7	308.2	301.2	233.5	249.7
Domestic	308.7	308.1	301.2	233.5	249.7
Cross-border	0.0	0.0	0.0	0.0	0.0

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

\*Except cards with an e-money function only.





EUROPEAN CENTRAL BANK

EUROSYSTEM

## Croatia

### 8a. Payments per type of payment service involving non-MFIs - page 2

(value of payments sent, unless otherwise stated; HRK billions; total for the period)

	2017	2018	2019	2020	2021
<b>Total cross-border payments received (excluding card payments)</b>	231.0	248.0	274.3	249.8	324.4
Cross-border credit transfers received	230.2	247.3	273.7	249.4	324.0
Cross-border direct debits received	0.0	0.0	0.0	0.0	0.0
Cross-border e-money payments with e-money issued by resident PSPs received	-	-	-	-	-
Cross-border cheques received	0.3	0.2	0.2	.	0.0
Other cross-border payment services received	0.5	.	.	.	.
<i>Memorandum items:</i>					
Credits to the accounts by simple book entry	28.1	27.9	32.9	36.6	35.5
Debits from the accounts by simple book entry	15.5	10.2	11.5	11.8	12.6
Money remittances	0.2	0.2	0.2	0.1	0.1
Domestic	0.2	0.2	0.2	0.1	0.1
Cross-border	0.0	0.0	0.0	0.0	0.0
Transactions via telecommunication, digital or IT device	0.0	0.0	0.0	0.0	0.0
Other services (not included in the Payment Services Directive)	7.0	1.0	0.6	0.5	0.5
Domestic	7.0	1.0	0.6	0.5	0.5
Cross-border	0.0	0.0	0.0	0.0	0.0
Cross-border money remittances received	0.5	.	.	.	.
Cross-border transactions via telecommunication, digital or IT device received	0.0	0.0	0.0	0.0	0.0

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Croatia

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

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

	2017	2018	2019	2020	2021
<b>a) At terminals provided by resident PSPs with cards issued by resident PSPs</b>	136.3	147.4	159.4	.	.
At terminals located in the reporting country	136.3	147.4	159.4	.	.
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
At terminals provided by resident PSPs with cards issued by resident PSPs of which:					
ATM cash withdrawals (except e-money transactions)	78.6	83.2	85.4	82.3	87.1
At terminals located in the reporting country	78.6	83.2	85.4	82.3	87.1
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
ATM cash deposits (except e-money transactions)	7.6	8.7	12.4	14.5	18.0
At terminals located in the reporting country	7.6	8.7	12.4	14.5	18.0
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
POS transactions (except e-money transactions)	49.8	55.2	61.3	62.4	.
At terminals located in the reporting country	49.8	55.2	61.3	62.4	.
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
E-money card-loading/unloading transactions	0.1	0.1	0.2	.	.
At terminals located in the reporting country	0.1	0.1	0.2	.	.
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
E-money payments with cards with an e-money function	0.1	0.2	0.2	0.2	0.2
At terminals located in the reporting country	0.1	0.2	0.2	0.2	0.2
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
<b>b) At terminals provided by resident PSPs with cards issued by non-resident PSPs</b>	28.5	31.8	33.1	16.8	30.8
At terminals located in the reporting country	28.5	31.8	33.1	16.8	30.8
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
At terminals provided by resident PSPs with cards issued by non-resident PSPs of which:					
ATM cash withdrawals (except e-money transactions)	11.7	12.4	11.4	6.1	9.6
At terminals located in the reporting country	11.7	12.4	11.4	6.1	9.6
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
ATM cash deposits (except e-money transactions)	0.0	0.0	0.0	0.0	0.0
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
POS transactions (except e-money transactions)	16.8	19.5	21.6	10.7	21.2
At terminals located in the reporting country	16.8	19.5	21.6	10.7	21.2
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
E-money card-loading/unloading transactions	0.0	0.0	0.0	0.0	0.0
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
E-money payments with cards with an e-money function	0.0	0.0	0.0	0.0	0.0
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
<b>c) At terminals provided by non-resident PSPs with cards issued by resident PSPs</b>	8.5	10.1	12.2	10.9	.
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	8.5	10.1	12.2	10.9	.
At terminals provided by non-resident PSPs with cards issued by resident PSPs of which:					
ATM cash withdrawals (except e-money transactions)	-	-	-	-	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	-	-
ATM cash deposits (except e-money transactions)	0.0	0.0	0.0	0.0	0.0
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
POS transactions (except e-money transactions)	-	-	-	-	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	-	-
E-money card-loading/unloading transactions	0.0	0.0	0.0	0.0	0.0
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
E-money payments with cards with an e-money function	0.2	.	.	.	0.3
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	0.2	.	.	.	0.3
<b>Memorandum items:</b>					
Cash advances at POS terminals	0.0	0.0	0.0	0.0	0.0
OTC cash withdrawals	127.8	121.4	113.8	87.9	87.2
OTC cash deposits	180.6	186.5	187.2	145.5	162.5

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Croatia

### 9. Participation in selected payment systems – page 1

(original units; end of period)

	2017	2018	2019	2020	2021
<b>TARGET COMPONENT: TARGET2-HR (from Feb. 2016)</b>					
Number of participants	26	23	22	22	23
of which:					
Direct participants	26	23	22	22	23
of which:					
Credit institutions	25	22	21	21	21
Central bank	1	1	1	1	1
Other direct participants	0	0	0	0	1
of which:					
Public administration	0	0	0	0	0
Clearing and settlement organisations	0	0	0	0	1
Other financial institutions	0	0	0	0	0
Others	0	0	0	0	0
Indirect participants	0	0	0	0	0
<b>LVPS (NON-TARGET SYSTEM): Croatian Large Value Payment System (HSVP)</b>					
Number of participants	29	25	24	25	27
of which:					
Direct participants	29	25	24	25	27
of which:					
Credit institutions	27	23	22	22	22
Central bank	1	1	1	1	1
Other direct participants	1	1	1	2	4
of which:					
Public administration	0	0	0	0	0
Clearing and settlement organisations	1	1	1	2	4
Other financial institutions	0	0	0	0	0
Others	0	0	0	0	0
Indirect participants	0	0	0	0	0
<b>RETAIL SYSTEM: National Clearing System (NKS)</b>					
Number of participants	28	24	23	23	23
of which:					
Direct participants	28	24	23	23	23
of which:					
Credit institutions	27	23	22	22	22
Central bank	1	1	1	1	1
Other direct participants	0	0	0	0	0
of which:					
Public administration	0	0	0	0	0
Clearing and settlement organisations	0	0	0	0	0
Other financial institutions	0	0	0	0	0
Others	0	0	0	0	0
Indirect participants	0	0	0	0	0
<b>RETAIL SYSTEM: EuroNKS (from June 2016)</b>					
Number of participants	25	23	22	22	22
of which:					
Direct participants	25	23	22	22	22
of which:					
Credit institutions	24	22	21	21	21
Central bank	1	1	1	1	1
Other direct participants	0	0	0	0	0
of which:					
Public administration	0	0	0	0	0
Clearing and settlement organisations	0	0	0	0	0
Other financial institutions	0	0	0	0	0
Others	0	0	0	0	0
Indirect participants	0	0	0	0	0

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Croatia

### 9. Participation in selected payment systems – page 2

(original units; end of period)

	2017	2018	2019	2020	2021
<b>RETAIL SYSTEM: NKSinst (from Oct. 2020)</b>					
Number of participants	-	-	-	3	6
<i>of which:</i>					
Direct participants	-	-	-	3	6
<i>of which:</i>					
Credit institutions	-	-	-	3	6
Central bank	-	-	-	-	-
Other direct participants	-	-	-	0	0
<i>of which:</i>					
Public administration	-	-	-	0	0
Clearing and settlement organisations	-	-	-	0	0
Other financial institutions	-	-	-	0	0
Others	-	-	-	0	0
Indirect participants	-	-	-	0	0

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Croatia

### 10. Payments processed by selected payment systems – page 1

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

	2017	2018	2019	2020	2021
<b>TARGET COMPONENT: TARGET2-HR (from Feb. 2016)</b>					
Credit transfers and direct debits	0.1	0.1	0.1	0.1	0.1
<i>of which:</i>					
Credit transfers and direct debits within the same TARGET component	0.0	0.0	0.0	0.0	0.0
Credit transfers and direct debits to another TARGET component	0.1	0.1	0.1	0.1	0.1
<i>of which:</i>					
Credit transfers and direct debits to a euro area TARGET component	0.1	0.1	0.1	0.1	0.1
Credit transfers and direct debits to a non-euro area TARGET component	0.0	0.0	0.0	0.0	0.0
Concentration ratio in terms of volume (percentages)	72.8	77.2	78.4	77.0	76.5
<b>LVPS (NON-TARGET SYSTEM): Croatian Large Value Payment System (HSVP)</b>					
<b>Total transactions</b>	0.4	0.4	0.5	0.6	0.8
Domestic	0.4	0.4	0.5	0.6	0.8
Cross-border	0.0	0.0	0.0	0.0	0.0
Credit transfers	0.4	0.4	0.5	0.6	0.8
Domestic	0.4	0.4	0.5	0.6	0.8
Cross-border	0.0	0.0	0.0	0.0	0.0
Credit transfers					
Initiated in a paper-based form	0.0	0.0	0.0	0.0	0.0
Initiated electronically	0.4	0.4	0.5	0.6	0.8
Direct debits	0.0	0.0	0.0	0.0	0.0
Domestic	0.0	0.0	0.0	0.0	0.0
Cross-border	0.0	0.0	0.0	0.0	0.0
Card payments (except e-money transactions)	0.0	0.0	0.0	0.0	0.0
Domestic	0.0	0.0	0.0	0.0	0.0
Cross-border	0.0	0.0	0.0	0.0	0.0
ATM transactions (except e-money transactions)	0.0	0.0	0.0	0.0	0.0
Domestic	0.0	0.0	0.0	0.0	0.0
Cross-border	0.0	0.0	0.0	0.0	0.0
E-money payment transactions	0.0	0.0	0.0	0.0	0.0
Domestic	0.0	0.0	0.0	0.0	0.0
Cross-border	0.0	0.0	0.0	0.0	0.0
Cheques	0.0	0.0	0.0	0.0	0.0
Domestic	0.0	0.0	0.0	0.0	0.0
Cross-border	0.0	0.0	0.0	0.0	0.0
Other payment services	0.0	0.0	0.0	0.0	0.0
Domestic	0.0	0.0	0.0	0.0	0.0
Cross-border	0.0	0.0	0.0	0.0	0.0
Concentration ratio in terms of volume (percentages)	77.9	79.6	83.1	85.9	89.8

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Croatia

### 10. Payments processed by selected payment systems – page 2

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

	2017	2018	2019	2020	2021
<b>RETAIL SYSTEM: National Clearing System (NKS)</b>					
<b>Total transactions</b>	182.3	191.3	202.4	206.3	222.7
Domestic	182.3	191.3	202.4	206.3	222.7
Cross-border	0.0	0.0	0.0	0.0	0.0
Credit transfers	182.3	190.1	197.4	200.6	216.9
Domestic	182.3	190.1	197.4	200.6	216.9
Cross-border	0.0	0.0	0.0	0.0	0.0
Credit transfers					
Initiated in a paper-based form	0.0	0.0	0.0	0.0	0.0
Initiated electronically	182.3	190.1	197.4	200.6	216.9
Direct debits	0.0	1.2	5.0	5.7	5.8
Domestic	0.0	1.2	5.0	5.7	5.8
Cross-border	0.0	0.0	0.0	0.0	0.0
Card payments (except e-money transactions)	0.0	0.0	0.0	0.0	0.0
Domestic	0.0	0.0	0.0	0.0	0.0
Cross-border	0.0	0.0	0.0	0.0	0.0
ATM transactions (except e-money transactions)	0.0	0.0	0.0	0.0	0.0
Domestic	0.0	0.0	0.0	0.0	0.0
Cross-border	0.0	0.0	0.0	0.0	0.0
E-money payment transactions	0.0	0.0	0.0	0.0	0.0
Domestic	0.0	0.0	0.0	0.0	0.0
Cross-border	0.0	0.0	0.0	0.0	0.0
Cheques	0.0	0.0	0.0	0.0	0.0
Domestic	0.0	0.0	0.0	0.0	0.0
Cross-border	0.0	0.0	0.0	0.0	0.0
Other payment services	0.0	0.0	0.0	0.0	0.0
Domestic	0.0	0.0	0.0	0.0	0.0
Cross-border	0.0	0.0	0.0	0.0	0.0
Concentration ratio in terms of volume (percentages)	71.7	73.2	74.6	74.4	74.7
<b>RETAIL SYSTEM: EuroNKS (from June 2016)</b>					
<b>Total transactions</b>	0.6	0.7	0.8	0.8	0.9
Domestic	0.1	0.1	0.1	0.1	0.1
Cross-border	0.6	0.6	0.7	0.7	0.8
Credit transfers	0.6	0.7	0.8	0.8	0.9
Domestic	0.1	0.1	0.1	0.1	0.1
Cross-border	0.6	0.6	0.7	0.7	0.8
Credit transfers					
Initiated in a paper-based form	0.0	0.0	0.0	0.0	0.0
Initiated electronically	0.6	0.7	0.8	0.8	0.9
Direct debits	0.0	0.0	0.0	0.0	0.0
Domestic	0.0	0.0	0.0	0.0	0.0
Cross-border	0.0	0.0	0.0	0.0	0.0
Card payments (except e-money transactions)	0.0	0.0	0.0	0.0	0.0
Domestic	0.0	0.0	0.0	0.0	0.0
Cross-border	0.0	0.0	0.0	0.0	0.0
ATM transactions (except e-money transactions)	0.0	0.0	0.0	0.0	0.0
Domestic	0.0	0.0	0.0	0.0	0.0
Cross-border	0.0	0.0	0.0	0.0	0.0
E-money payment transactions	0.0	0.0	0.0	0.0	0.0
Domestic	0.0	0.0	0.0	0.0	0.0
Cross-border	0.0	0.0	0.0	0.0	0.0
Cheques	0.0	0.0	0.0	0.0	0.0
Domestic	0.0	0.0	0.0	0.0	0.0
Cross-border	0.0	0.0	0.0	0.0	0.0
Other payment services	0.0	0.0	0.0	0.0	0.0
Domestic	0.0	0.0	0.0	0.0	0.0
Cross-border	0.0	0.0	0.0	0.0	0.0
Concentration ratio in terms of volume (percentages)	85.2	85.8	86.3	86.6	85.7

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Croatia

### 10. Payments processed by selected payment systems – page 3

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

	2017	2018	2019	2020	2021
<b>RETAIL SYSTEM: NKSinst (from Oct. 2020)</b>					
<b>Total transactions</b>	-	-	-	0.0	0.1
Domestic	-	-	-	0.0	0.1
Cross-border	-	-	-	0.0	0.0
Credit transfers	-	-	-	0.0	0.1
Domestic	-	-	-	0.0	0.1
Cross-border	-	-	-	0.0	0.0
Credit transfers					
Initiated in a paper-based form	-	-	-	0.0	0.0
Initiated electronically	-	-	-	0.0	0.1
Direct debits	-	-	-	0.0	0.0
Domestic	-	-	-	0.0	0.0
Cross-border	-	-	-	0.0	0.0
Card payments (except e-money transactions)	-	-	-	0.0	0.0
Domestic	-	-	-	0.0	0.0
Cross-border	-	-	-	0.0	0.0
ATM transactions (except e-money transactions)	-	-	-	0.0	0.0
Domestic	-	-	-	0.0	0.0
Cross-border	-	-	-	0.0	0.0
E-money payment transactions	-	-	-	0.0	0.0
Domestic	-	-	-	0.0	0.0
Cross-border	-	-	-	0.0	0.0
Cheques	-	-	-	0.0	0.0
Domestic	-	-	-	0.0	0.0
Cross-border	-	-	-	0.0	0.0
Other payment services	-	-	-	0.0	0.0
Domestic	-	-	-	0.0	0.0
Cross-border	-	-	-	0.0	0.0
Concentration ratio in terms of volume (percentages)	-	-	-	100.0	99.9

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Croatia

### 11. Payments processed by selected payment systems – page 1

(value of transactions sent; EUR billions (TARGET2 component); HRK billions (other systems); total for the period)

	2017	2018	2019	2020	2021
<b>TARGET COMPONENT: TARGET2-HR (from Feb. 2016)</b>					
Credit transfers and direct debits	81.8	98.5	116.5	101.7	130.0
<i>of which:</i>					
Credit transfers and direct debits within the same TARGET component	27.5	27.7	33.2	33.4	38.7
Credit transfers and direct debits to another TARGET component	54.2	70.8	83.3	68.3	91.3
<i>of which:</i>					
Credit transfers and direct debits to a euro area TARGET component	54.2	70.7	83.2	68.3	91.1
Credit transfers and direct debits to a non-euro area TARGET component	0.1	0.1	0.1	0.1	0.2
Concentration ratio in terms of value (percentages)	70.1	74.8	76.8	73.1	73.6
<b>LVPS (NON-TARGET SYSTEM): Croatian Large Value Payment System (HSVP)</b>					
<b>Total transactions</b>	2,744.9	2,937.3	2,949.8	3,029.1	3,153.5
Domestic	2,744.9	2,937.3	2,949.8	3,029.1	3,153.5
Cross-border	0.0	0.0	0.0	0.0	0.0
Credit transfers	2,744.9	2,937.3	2,949.8	3,029.1	3,153.5
Domestic	2,744.9	2,937.3	2,949.8	3,029.1	3,153.5
Cross-border	0.0	0.0	0.0	0.0	0.0
Credit transfers					
Initiated in a paper-based form	0.0	0.0	0.0	0.0	0.0
Initiated electronically	2,744.9	2,937.3	2,949.8	3,029.1	3,153.5
Direct debits	0.0	0.0	0.0	0.0	0.0
Domestic	0.0	0.0	0.0	0.0	0.0
Cross-border	0.0	0.0	0.0	0.0	0.0
Card payments (except e-money transactions)	0.0	0.0	0.0	0.0	0.0
Domestic	0.0	0.0	0.0	0.0	0.0
Cross-border	0.0	0.0	0.0	0.0	0.0
ATM transactions (except e-money transactions)	0.0	0.0	0.0	0.0	0.0
Domestic	0.0	0.0	0.0	0.0	0.0
Cross-border	0.0	0.0	0.0	0.0	0.0
E-money payment transactions	0.0	0.0	0.0	0.0	0.0
Domestic	0.0	0.0	0.0	0.0	0.0
Cross-border	0.0	0.0	0.0	0.0	0.0
Cheques	0.0	0.0	0.0	0.0	0.0
Domestic	0.0	0.0	0.0	0.0	0.0
Cross-border	0.0	0.0	0.0	0.0	0.0
Other payment services	0.0	0.0	0.0	0.0	0.0
Domestic	0.0	0.0	0.0	0.0	0.0
Cross-border	0.0	0.0	0.0	0.0	0.0
Concentration ratio in terms of value (percentages)	42.7	42.4	44.0	42.0	43.7

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





EUROPEAN CENTRAL BANK

EUROSYSTEM

## Croatia

### 11. Payments processed by selected payment systems – page 2

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

	2017	2018	2019	2020	2021
<b>RETAIL SYSTEM: National Clearing System (NKS)</b>					
<b>Total transactions</b>	837.0	907.2	964.3	961.2	1,098.5
Domestic	837.0	907.2	964.3	961.2	1,098.5
Cross-border	0.0	0.0	0.0	0.0	0.0
Credit transfers	837.0	907.0	963.4	960.2	1,097.3
Domestic	837.0	907.0	963.4	960.2	1,097.3
Cross-border	0.0	0.0	0.0	0.0	0.0
Credit transfers					
Initiated in a paper-based form	0.0	0.0	0.0	0.0	0.0
Initiated electronically	837.0	907.0	963.4	960.2	1,097.3
Direct debits	0.0	0.3	0.9	1.1	1.2
Domestic	0.0	0.3	0.9	1.1	1.2
Cross-border	0.0	0.0	0.0	0.0	0.0
Card payments (except e-money transactions)	0.0	0.0	0.0	0.0	0.0
Domestic	0.0	0.0	0.0	0.0	0.0
Cross-border	0.0	0.0	0.0	0.0	0.0
ATM transactions (except e-money transactions)	0.0	0.0	0.0	0.0	0.0
Domestic	0.0	0.0	0.0	0.0	0.0
Cross-border	0.0	0.0	0.0	0.0	0.0
E-money payment transactions	0.0	0.0	0.0	0.0	0.0
Domestic	0.0	0.0	0.0	0.0	0.0
Cross-border	0.0	0.0	0.0	0.0	0.0
Cheques	0.0	0.0	0.0	0.0	0.0
Domestic	0.0	0.0	0.0	0.0	0.0
Cross-border	0.0	0.0	0.0	0.0	0.0
Other payment services	0.0	0.0	0.0	0.0	0.0
Domestic	0.0	0.0	0.0	0.0	0.0
Cross-border	0.0	0.0	0.0	0.0	0.0
Concentration ratio in terms of value (percentages)	67.3	68.1	71.6	70.1	71.7
<b>RETAIL SYSTEM: EuroNKS (from June 2016)</b>					
<b>Total transactions</b>	63.9	68.1	75.8	74.7	100.2
Domestic	14.6	14.6	15.5	17.2	24.5
Cross-border	49.3	53.5	60.4	57.5	75.7
Credit transfers	63.9	68.1	75.8	74.7	100.2
Domestic	14.6	14.6	15.5	17.2	24.5
Cross-border	49.3	53.5	60.4	57.5	75.7
Credit transfers					
Initiated in a paper-based form	0.0	0.0	0.0	0.0	0.0
Initiated electronically	63.9	68.1	75.8	74.7	100.2
Direct debits	0.0	0.0	0.0	0.0	0.0
Domestic	0.0	0.0	0.0	0.0	0.0
Cross-border	0.0	0.0	0.0	0.0	0.0
Card payments (except e-money transactions)	0.0	0.0	0.0	0.0	0.0
Domestic	0.0	0.0	0.0	0.0	0.0
Cross-border	0.0	0.0	0.0	0.0	0.0
ATM transactions (except e-money transactions)	0.0	0.0	0.0	0.0	0.0
Domestic	0.0	0.0	0.0	0.0	0.0
Cross-border	0.0	0.0	0.0	0.0	0.0
E-money payment transactions	0.0	0.0	0.0	0.0	0.0
Domestic	0.0	0.0	0.0	0.0	0.0
Cross-border	0.0	0.0	0.0	0.0	0.0
Cheques	0.0	0.0	0.0	0.0	0.0
Domestic	0.0	0.0	0.0	0.0	0.0
Cross-border	0.0	0.0	0.0	0.0	0.0
Other payment services	0.0	0.0	0.0	0.0	0.0
Domestic	0.0	0.0	0.0	0.0	0.0
Cross-border	0.0	0.0	0.0	0.0	0.0
Concentration ratio in terms of value (percentages)	87.6	88.2	87.8	87.5	81.4

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Croatia

### 11. Payments processed by selected payment systems – page 3

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

	2017	2018	2019	2020	2021
<b>RETAIL SYSTEM: NKSinst (from Oct. 2020)</b>					
<b>Total transactions</b>	-	-	-	0.0	0.2
Domestic	-	-	-	0.0	0.2
Cross-border	-	-	-	0.0	0.0
Credit transfers	-	-	-	0.0	0.2
Domestic	-	-	-	0.0	0.2
Cross-border	-	-	-	0.0	0.0
Credit transfers					
Initiated in a paper-based form	-	-	-	0.0	0.0
Initiated electronically	-	-	-	0.0	0.2
Direct debits	-	-	-	0.0	0.0
Domestic	-	-	-	0.0	0.0
Cross-border	-	-	-	0.0	0.0
Card payments (except e-money transactions)	-	-	-	0.0	0.0
Domestic	-	-	-	0.0	0.0
Cross-border	-	-	-	0.0	0.0
ATM transactions (except e-money transactions)	-	-	-	0.0	0.0
Domestic	-	-	-	0.0	0.0
Cross-border	-	-	-	0.0	0.0
E-money payment transactions	-	-	-	0.0	0.0
Domestic	-	-	-	0.0	0.0
Cross-border	-	-	-	0.0	0.0
Cheques	-	-	-	0.0	0.0
Domestic	-	-	-	0.0	0.0
Cross-border	-	-	-	0.0	0.0
Other payment services	-	-	-	0.0	0.0
Domestic	-	-	-	0.0	0.0
Cross-border	-	-	-	0.0	0.0
Concentration ratio in terms of value (percentages)	-	-	-	100.0	99.9

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

# General notes: Hungary

Source for Table 1: Eurostat.

Source for all other tables: Magyar Nemzeti Bank, unless otherwise indicated.

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

### Value of overnight deposits held at MFIs

Overnight deposits held at MFIs (excluding ECB). The counterpart sector “non-MFIs” includes the component sectors “Central government” and “Rest of the world”. Thus, this indicator is not synonymous with the same term used in the ECB concept of narrow money supply (M1).

Data for the “Rest of the world” component sector are reported for the “NCBs” reference sector for 2006-13.

Data for the “Central government” component sector are not reported for the “OMFIs” reference sector for 2004-05.

Confidential data.

### Narrow money supply (M1)

This indicator cannot be calculated from the items “Value of overnight deposits held by non-MFIs” (Table 2) and “Currency in circulation” (Table 4). See the explanation above.

### Outstanding value on e-money storages issued by MFIs

Covering MFIs without derogations under Article 9(1) of Regulation ECB/2013/33 (where applicable).

## Table 3: Settlement media used by credit institutions

### Overnight deposits held at the central bank

Value for the last quarter of the period.

## **Overnight deposits held at other credit institutions**

Value for the last quarter of the period.

## **Memo item: Non-intraday borrowing from the central bank**

This item includes two-week and six-month loans that matured by end-2007. It includes the outstanding amount of both at end-2008 and it equals zero at end-2009 and end-2010. The Magyar Nemzeti Bank introduced two-year collateralised loans for credit institutions between 3 April 2012 and April 2013. At end-2012, the item only includes two-year loans.

The Funding for Growth Scheme was introduced by Magyar Nemzeti Bank in June 2013. At end-2013, the item includes two-year loans and loans offered within the framework of the Funding for Growth Scheme, causing a significant change in 2013. At end-2014, the impact of the increase has continued because of the Funding for Growth Scheme.

## **Table 4: Banknotes and coins**

### **Currency in circulation**

Includes commemorative banknotes and coins and legacy currencies.

### **Total banknotes in circulation**

Commemorative banknotes are not included. HUF 200 banknotes were withdrawn from circulation on 16 November 2009.

### **Total coins in circulation**

Commemorative coins are not included. HUF 2 and HUF 1 coins were withdrawn from circulation on 1 March 2008, when they ceased to be legal tender. HUF 200 coins entered into circulation on 15 June 2009.

### **Currency in circulation held by MFIs**

Includes commemorative banknotes and coins.

## Table 5: Institutions offering payment services to non-MFIs

### **Branches of euro area-based credit institutions: number of offices**

There were no non-resident institutions operating in Hungary in 2004.

### **Branches of euro area-based credit institutions: value of overnight deposits**

There were no non-resident institutions operating in Hungary in 2004. One of the largest credit institutions became a branch of another institution in January 2009.

### **Branches of EEA-based credit institutions outside the euro area: number of offices, value of overnight deposits**

Not applicable.

### **Branches of non-EEA based credit institutions: number of offices, value of overnight deposits**

Not applicable.

### **Electronic money institutions: number of institutions**

There is currently only one electronic money institution in Hungary.

### **Electronic money institutions: outstanding value on e-money storages issued by electronic money institutions**

There is currently only one electronic money institution in Hungary.

### **Other payment service providers: number of institutions**

Includes the postal institution.

### **Other payment service providers: value of overnight deposits**

A more detailed data source than before has been used from 2010. In the current publication, the value of overnight deposits includes the undrawn interest on, and

outstanding amounts of, the expired bonds of household sectors and the undrawn interest on deposits of municipal corporations.

### **Total number of payment institutions resident in the country**

Includes credit institutions, specialised credit institutions, savings banks and clearing and settlement organisations.

### **Memo item: Total number of payment institutions operating in the country on a cross-border basis**

All of these payment institutions have their headquarters in the euro area and have an established branch in Hungary.

There are no payment institutions providing services through an agent in Hungary.

## **Table 6: Payment card functions and accepting devices**

### **Cards issued by resident payment service providers**

#### **Cards with a debit function**

Cards linked to a credit account but functioning without an interest-free period are counted as debit cards from 2004; in previous years they were counted as credit cards.

#### **Cards with a delayed debit function**

The number of cards with a delayed debit function decreased in 2007, because one type of cards with a delayed debit function was terminated in Hungary.

#### **Cards with a credit function**

Cards linked to a credit account but functioning without an interest-free period are counted as debit cards from 2004; in previous years they were counted as credit cards.

#### **Cards with an e-money function which have been loaded at least once**

No e-money schemes exist until 2013.

### **Total number of cards**

There are cards issued with combined functionality (both credit and debit function).

### **Cards with a combined debit, cash and e-money function**

Not applicable.

### **Terminals provided by resident payment service providers**

#### **ATMs**

ATMs include ATMs with a cash withdrawal function, ATMs with a cash deposit function and ATMs with a credit transfer function.

#### **ATMs with a credit transfer function**

There are no ATMs with a credit transfer function in Hungary.

POS terminals, of which EFTPOS terminals:

The number of POS terminals fell in 2005 because the number of imprinters used as a back-up solution decreased.

EFTPOS terminals also include terminals installed at bank branches and post offices which can only be used for cash withdrawal and deposit transactions.

#### **E-money card terminals**

No e-money card terminals exist until 2017.

## **Tables 7a and 8a: Payments per type of payment service involving non-MFIs**

### **Credit transfers**

Up to 2006 this item contains estimated figures that correspond to the previous definitions. In 2006 data, funds transfers between accounts in the same name are included. From 2005 the figures also include postal transactions (postal inpayment orders, domestic postal orders, cash delivery orders). Postal instruments mean a substantial increase in the number of credit transfers, but the effect of these instruments on the total value of credit transfers is not significant. From 2018, postal payment credit transfers have been separated and filtered out.

### **Credit transfers, initiated in paper-based form**

Up to 2006 this item contains estimated figures that correspond to the previous definitions. Most of the postal transactions are paper-based, as they are initiated by customers in paper-based form. From 2018, postal payment credit transfers have been separated and filtered out.

### **Credit transfers, initiated electronically**

Up to 2006, this row contains estimated figures that correspond to the previous definitions. The instant payment service was introduced in March 2020. As a result, the credit transfers, initiated electronically increased in 2020 despite of coronavirus pandemic.

### **Direct debits**

Up to 2006, this row contains estimated figures that correspond to the previous definitions.

From 2007 collection orders in foreign currency are not included in this item, resulting in a decrease in the value of direct debits, but the effect of these instruments on the total number of direct debits is not significant.

Data for 2004 have been revised following the supervision of data suppliers in 2005. Although the supervision covered data for 2004, it is assumed that figures for 2002 and 2003 are also in need of revision. From 2018, business to business (B2B) direct debits are included as well.

### **Card payments with cards issued by resident PSPs (except cards with an e-money function only)**

Only includes payment transactions

From 2019 remote card payments also contain transactions acquired by non-resident PSPs (with cards issued by resident PSP).

Payments initiated at EFTPOS dare not equal to the sum of “Transactions at terminals located in the country by cards issued in the country – POS transactions” and “Transactions at terminals located outside the country by cards issued in the country – POS transactions”, as:

1. Cash withdrawal and deposit transactions made on POS terminals are not included in card payment data, but are included in POS transactions; and



2. Transactions at imprinters are included in POS transactions.

In 2020 as a result of the coronavirus pandemic

- the number and value of card payments made in the country increased (contactless payments, safer way to pay) and in parallel cash withdrawals declined,
- the number and value of Internet purchases increased, especially in Q4,
- the number and value of card payments made outside the country decreased due to the border restrictions in Q2 and Q4.

### **E-money purchase transactions**

No e-money transactions exist until 2013.

### **Other payment services**

Contains estimated figures according to the previous definitions. Contains pre-authorised collection orders, bills of exchange, unauthorised collection orders, letters of credit, clearing checks and documentary collection. From 2007 collection orders in foreign currency are included.

From 2014, the transactions between a client's own two accounts held at the same bank are included in other payment services, causing a significant increase.

### **Memo item: Credits to the accounts by simple book entry**

In 2007 funds transfers between accounts in the same name are included.

### **Memo item: Debits from the accounts by simple book entry**

In 2007 funds transfers between accounts in the same name and loan repayment are included.

### **Tables 7b and 8b: Payments per type of terminal involving non-MFIs**

The sum of transactions at terminals is not equal to the breakdowns (ATM cash withdrawals + ATM deposits + POS transactions) because payments at ATMs are not included in any breakdown but added to the sum of transactions.

In 2020 as a result of the coronavirus pandemic

the number and value of card payments made in the country increased (contactless payments, safer way to pay) and in parallel cash withdrawals declined,

the number and value of Internet purchases increased, especially in Q4,

the number and value of card payments made outside the country decreased due to the border restrictions in Q2 and Q4.

### **At terminals provided by resident PSPs with cards issued by resident PSPs**

#### **ATM cash withdrawals**

Mobile-loading transactions are counted in "Card payments with cards issued in the country". From 2009 they are counted in ATM cash withdrawals.

#### **POS transactions (irrespective of type of card used)**

Includes cash withdrawals, and deposits and POS payment transactions at POS terminals installed at bank branches and post offices.

Transactions at merchants located in the country, but whose their acquiring bank is outside the country (cross-border acquiring) are not included in POS transactions located in the country, but rather in POS transactions located outside the country. From 2020 these transactions are included in POS transactions located in the country at terminals provided by non-resident PSPs with cards issued by resident PSPs. From 2018, postal, phone and internet orders have been separated from POS transactions at merchant outlets.

#### **E-money card loading/unloading transactions**

Not applicable.

### **At terminals provided by resident PSPs with cards issued by non-resident PSPs**

#### **ATM cash withdrawals**

Mobile-loading transactions are counted in "Card payments with cards issued in the country". From 2009 they are counted in ATM cash withdrawals.

### **POS transactions (irrespective of type of card used)**

Includes cash withdrawals and deposits at POS terminals installed in bank branches and post offices, and POS payment transactions at merchants.

From 2018, postal, phone and internet orders have been separated from POS transactions at merchant outlets.

### **E-money card-loading/unloading transactions**

Not applicable.

### **At terminals provided by non-resident PSPs with cards issued by resident PSPs**

### **POS transactions (irrespective of type of card used)**

Transactions at merchants located in the country, but whose acquiring bank is outside the country (cross-border acquiring) are included in POS transactions located outside the country. From 2020 these transactions are included in POS transactions located in the country at terminals provided by non-resident PSPs with cards issued by resident PSPs

### **E-money card-loading/unloading transactions**

Not applicable.

### **Memo item: Cash advances at POS terminals**

All of the cash withdrawal transactions made at POS terminals.

Includes cash withdrawal transactions with cards issued inside and outside the country.

## Table 9: Participation in selected payment systems

### LVPS: VIBER and Retail system: ICS

#### Clearing and settlement organisations

From 2004 the clearing and settlement organisation referred to here is regarded as a credit institution, and as such is included in the number of credit institutions in the period 2004-06.

Many savings cooperatives were closed and merged, so the number of participants decreased significantly in 2016. All saving cooperatives have merged into one commercial bank, they are no longer operating at the end of 2019.

## Tables 10 and 11: Payments processed by selected payment systems

### LVPS: VIBER and Retail system: ICS

The instant payment service was launched in March 2020. The data are included in the retail system (ICS) data.



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Hungary

### 1. Basic statistical data

	2017	2018	2019	2020	2021
Population (thousands, annual average)	9,788	9,776	9,771	9,750	9,710
GDP (HUF billions)	39,275	43,387	47,674	48,425	55,255
GDP per capita (HUF)	4,012,556	4,438,282	4,879,081	4,966,634	5,690,603
HICP (annual percentage changes)	2.4	2.9	3.4	3.4	5.2
Exchange rate (national currency vis-à-vis the euro)					
End of period	-	320.980	330.530	363.890	363.780
Average					



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Hungary

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

(HUF millions; end of period)

	2017	2018	2019	2020	2021
Currency in circulation outside MFIs	4,878,320	5,708,327	6,188,343	6,968,787	7,506,781
Value of overnight deposits held at MFIs	16,092,890	18,614,943	20,379,609	26,550,520	30,730,232
<i>of which:</i>					
Transferable deposits	14,822,188	17,210,523	18,529,682	24,343,818	27,842,689
Narrow money supply (M1)	19,359,883	21,971,252	24,491,153	30,263,557	34,914,652
<i>Memorandum items:</i>					
Overnight deposits in foreign currencies held at MFIs	3,846,743	4,054,255	4,725,768	6,369,544	7,783,475
Outstanding value on e-money storages issued by MFIs	.	66	113	146	158
<i>of which:</i>					
Hardware-based electronic money	.	.	.	.	.
Software-based electronic money	.	66	113	146	158

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Hungary

### 3. Settlement media used by credit institutions

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

	2017	2018	2019	2020	2021
Overnight deposits held at the central bank	1,681,696	1,297,179	2,050,621	1,880,076	2,036,542
Overnight deposits held at other credit institutions (end of period)	440,867	875,557	696,879	470,220	712,798
<i>of which:</i>					
Transferable deposits at other MFIs (end of period)	245,791	252,084	369,841	274,423	242,596
<i>Memorandum items:</i>					
Non-intraday borrowing from the central bank	1,229,956	981,393	1,354,920	4,451,516	5,514,366
Intraday borrowing from the central bank (average for last reserve maintenance period)	-	-	-	-	.

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Hungary

### 4. Banknotes and coins

(HUF millions; end period)

	2017	2018	2019	2020	2021
Currency in circulation	5,153,334	6,116,807	6,627,071	7,290,709	7,788,271
Total banknotes in circulation	5,037,767	5,915,157	6,441,604	7,071,531	7,577,340
of which:					
HUF 20,000	3,242,528	4,002,257	4,436,830	4,987,955	5,400,485
HUF 10,000	1,540,575	1,636,467	1,714,664	1,797,570	1,886,479
HUF 5,000	122,228	143,652	155,008	149,366	147,811
HUF 2,000	44,140	48,766	50,552	48,491	47,895
HUF 1,000	67,546	62,388	68,895	71,397	77,000
HUF 500	20,749	21,628	15,655	16,751	17,671
HUF 200	-	-	-	-	-
Total coins in circulation	67,093	72,787	78,298	81,615	85,298
of which:					
HUF 200	27,968	30,630	32,983	34,199	35,548
HUF 100	18,167	19,344	20,617	21,453	22,424
HUF 50	8,260	9,133	9,988	10,461	10,948
HUF 20	6,211	6,723	7,270	7,693	8,151
HUF 10	3,581	3,840	4,105	4,304	4,521
HUF 5	2,905	3,117	3,335	3,506	3,706
HUF 2	-	-	-	-	-
HUF 1	-	-	-	-	-
Currency in circulation held by MFIs	275,014	408,480	438,728	321,922	281,490
Currency in circulation outside MFIs	4,878,320	5,708,327	6,188,343	6,968,787	7,506,781
<i>Memorandum items:</i>					
Total commemorative coins & banknotes	9,123	9,865	10,449	11,220	12,595

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





EUROPEAN CENTRAL BANK

EUROSYSTEM

## Hungary

### 5. Institutions offering payment services to non-MFIs - page 1

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

	2017	2018	2019	2020	2021
<b>Institutions offering payment services to non-MFIs (total)</b>					
Number of institutions	68	67	49	49	50
Number of offices	5,565	5,314	4,742	4,685	4,623
Number of overnight deposits (thousands)	10,531.7	10,651.0	10,461.8	10,421.6	10,554.0
of which:					
Number of internet/PC-linked overnight deposits (thousands)	8,609.2	8,869.8	8,383.5	7,811.8	8,496.7
Value of overnight deposits	16,100,867	18,998,825	20,730,850	26,804,636	31,069,174
Number of payment accounts (thousands)	.	10,651.0	10,461.8	10,403.9	10,536.1
Number of e-money accounts (thousands)	.	120.5	213.0	337.0	430.7
Outstanding value on e-money storages issued	.	1,283	2,160	3,783	4,919
<b>Central bank</b>					
Number of offices	0	0	0	0	0
Number of overnight deposits (thousands)	0.0	0.0	0.0	0.0	0.0
Value of overnight deposits	752,844	1,434,128	1,030,798	2,112,171	1,803,895
of which:					
Value of transferable deposits	746,270	1,434,128	690,776	1,784,692	1,461,835
<b>Credit institutions irrespective of their legal incorporation</b>					
Number of institutions	60	60	42	42	43
Number of offices	2,448	2,267	1,984	1,902	1,851
Number of overnight deposits (thousands)	10,522.0	10,632.4	10,443.9	10,380.6	10,509.8
of which:					
Number of internet/PC-linked overnight deposits (thousands)	8,609.2	8,869.8	8,383.5	7,811.8	8,496.7
Number of transferable overnight deposits (thousands)	10,064.6	10,168.9	9,988.6	9,928.1	10,051.6
of which:					
Number of internet/PC-linked transferable overnight deposits (thousands)	8,235.0	8,483.1	8,018.0	7,471.3	8,126.3
Value of overnight deposits	14,962,745	16,728,918	18,894,183	23,875,984	28,351,531
of which:					
Value of transferable deposits	14,075,918	15,776,395	17,838,906	22,559,126	26,380,854
Number of payment accounts (thousands)	10,522.0	10,632.4	10,443.9	10,380.6	10,509.8
Number of e-money accounts (thousands)	.	.	.	.	.
Outstanding value on e-money storages issued	.	.	.	.	.
<b>Credit institutions irrespective of their legal incorporation</b>					
<b>Credit institutions legally incorporated in the reporting country</b>					
Number of institutions	51	51	34	34	35
Number of offices	2,420	2,238	1,959	1,880	1,829
Value of overnight deposits	14,190,337	15,790,333	18,029,775	22,955,133	27,195,403
<b>Branches of euro area-based credit institutions</b>					
Number of institutions	8	8	7	7	7
Number of offices	27	28	24	21	21
Value of overnight deposits	772,408	938,584	864,408	920,851	1,156,129
<b>Branches of EEA-based credit institutions outside the euro area</b>					
Number of institutions	0	0	0	0	0
Number of offices	-	-	-	-	-
Value of overnight deposits	-	-	-	-	-
<b>Branches of non-EEA-based credit institutions</b>					
Number of institutions	1	1	1	1	1
Number of offices	1	1	1	1	1
Value of overnight deposits	-	-	-	-	-
<b>Electronic money institutions</b>					
Number of institutions	1	1	1	1	1
Number of payment accounts (thousands)	.	.	.	.	.
Number of e-money accounts (thousands)	.	.	.	.	.
Outstanding value on e-money storages issued	.	.	.	.	.
<b>Other payment service providers</b>					
Number of institutions	6	5	5	5	5
Number of offices	3,117	3,047	2,758	2,783	2,772
Number of overnight deposits (thousands)	9,639.0	18,538.0	17,876.0	40,966.0	44,197.0
Value of overnight deposits	385,278	835,779	805,869	816,481	913,748
Number of payment accounts (thousands)	9.6	.	.	.	.
Number of e-money accounts (thousands)	-	-	-	-	-
Outstanding value on e-money storages issued	-	-	-	-	-

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Hungary

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

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

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

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Hungary

### 6. Payment card functions and accepting devices

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

	2017	2018	2019	2020	2021
<b>Cards issued by resident PSPs</b>					
Cards with a cash function	8,428	8,639	8,636	9,127	9,034
Cards with a payment function*	9,129	9,353	9,393	9,925	9,846
<i>of which:</i>					
Cards with a debit function	7,712	8,052	8,115	8,707	8,600
Cards with a delayed debit function	17	17	17	15	.
Cards with a credit function	1,400	1,284	1,261	1,203	1,233
Cards with a debit and/or delayed debit function	-	-	0	0	0
Cards with a credit and/or delayed debit function	-	-	0	0	0
Cards with an e-money function	-	.	.	.	.
Cards on which e-money can be stored directly	-	0	0	0	0
Cards which give access to e-money stored on e-money accounts	-	.	.	.	.
Cards with an e-money function					
<i>of which:</i>					
Cards with an e-money function which have been loaded at least once	-	-	0	0	0
Total number of cards (irrespective of the number of functions on the card)	9,129	9,378	9,394	9,926	9,846
<i>of which:</i>					
Cards with a combined debit, cash and e-money function	-	-	0	0	0
<b>Terminals provided by resident PSPs</b>					
ATMs	5,107	5,067	5,095	5,004	4,919
Located in the reporting country	5,107	5,067	5,095	5,004	4,919
Located abroad	0	0	0	0	0
ATMs					
<i>of which:</i>					
ATMs with a cash withdrawal function	5,107	5,067	5,095	5,004	4,919
Located in the reporting country	5,107	5,067	5,095	5,004	4,919
Located abroad	0	0	0	0	0
ATMs with a credit transfer function	0	0	0	0	0
Located in the reporting country	0	0	0	0	0
Located abroad	0	0	0	0	0
POS terminals	178,018	187,562	188,174	214,242	252,616
Located in the reporting country	178,018	187,562	188,174	214,242	252,616
Located abroad	0	0	0	0	0
POS terminals					
<i>of which:</i>					
EFTPOS terminals	177,577	187,120	187,946	214,036	251,430
Located in the reporting country	177,577	187,120	187,946	214,036	251,430
Located abroad	0	0	0	0	0
E-money card POS terminals	.	.	.	12	13
Located in the reporting country	.	.	.	.	.
Located abroad	0	0	0	0	0
E-money card terminals	.	.	.	12	14
Located in the reporting country	.	.	.	.	.
Located abroad	0	0	0	0	0
E-money card terminals					
<i>of which:</i>					
E-money card loading/unloading terminals	.	.	.	.	.
Located in the reporting country	.	.	.	.	.
Located abroad	0	0	0	0	0
E-money card accepting terminals	.	.	7	11	13
Located in the reporting country	.	.	7	.	.
Located abroad	0	0	0	0	0

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

\*Except cards with an e-money function only.



# EUROPEAN CENTRAL BANK

## EUROSYSTEM

### Hungary

#### 7a. Payments per type of payment service involving non-MFIs - page 1

(number of payments sent, unless otherwise stated; millions; total for the period)

	2017	2018	2019	2020	2021
<b>Payments per type of payment service</b>					
<b>Total payments involving non-MFIs</b>	1,329.6	1,286.0	1,476.4	1,564.4	1,822.1
Domestic	1,274.5	1,213.0	1,382.2	1,463.7	1,707.1
Cross-border	55.1	73.0	94.1	100.6	114.9
<b>Credit transfers</b>	557.3	337.7	362.6	382.3	414.1
Domestic	553.4	333.6	358.2	377.9	409.3
Cross-border	3.9	4.1	4.4	4.4	4.8
Credit transfers					
Initiated in paper-based form	218.0	12.2	11.0	10.9	10.2
Initiated electronically	339.2	325.5	351.6	371.4	403.9
Initiated in a file/batch	113.7	85.9	95.3	97.1	172.4
Initiated on a single payment basis	225.6	239.6	256.3	274.3	231.5
of which (memorandum item):					
Online banking based e-payments	124.8	.	139.8	188.9	218.0
Credit transfers					
of which:					
Non-SEPA credit transfers	553.2	333.3	357.9	378.8	397.5
<b>Direct debits</b>	72.6	77.4	79.9	73.9	75.8
Domestic	72.6	77.4	79.9	73.9	75.8
Cross-border	0.0	0.0	0.0	0.0	0.0
Direct debits					
Initiated in a file/batch	72.6	75.1	77.2	71.9	73.2
Initiated on a single payment basis	0.0	2.3	2.6	2.0	2.6
Direct debits					
of which:					
Non-SEPA direct debits	72.6	77.4	79.8	73.9	75.8
<b>Card payments with cards issued by resident PSPs*</b>	670.1	834.4	995.4	1,065.8	1,285.4
Domestic card payments	618.9	765.4	905.6	969.5	1,175.2
Cross-border card payments	51.2	69.0	89.7	96.3	110.2
Card payments with cards issued by resident PSPs*					
Payments with cards with a debit function	579.9	724.4	872.8	956.8	1,168.4
Payments with cards with a delayed debit function	0.5	0.5	0.4	.	.
Payments with cards with a credit function	89.7	109.5	122.2	108.8	116.9
Payments with cards with a debit and/or delayed debit function	-	-	-	-	-
Payments with cards with a credit and/or delayed debit function	-	-	-	-	-
Card payments with cards issued by resident PSPs*					
Payments initiated at physical EFTPOS	600.3	650.1	848.6	875.4	1,059.9
Payments initiated remotely	43.5	55.6	146.8	189.2	222.8
<b>E-money payments with e-money issued by resident PSPs</b>	.	.	4.0	.	.
Domestic	.	.	4.0	.	.
Cross-border	.	.	0.0	.	.
E-money payments with e-money issued by resident PSPs					
With cards on which e-money can be stored directly	.	.	0.0	0.0	0.0
With e-money accounts	.	.	4.0	.	.
of which:					
Accessed through a card	.	.	-	.	.
<b>Cheques</b>	0.0	0.0	0.0	0.0	0.0
Domestic	0.0	0.0	0.0	0.0	0.0
Cross-border	0.0	0.0	0.0	0.0	0.0
<b>Other payment services</b>	29.1	34.7	34.6	32.9	36.3
Domestic	29.1	34.7	34.6	32.9	36.3
Cross-border	0.0	0.0	0.0	0.0	0.0

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

\*Except cards with an e-money function only.



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Hungary

### 7a. Payments per type of payment service involving non-MFIs - page 2

(number of payments sent, unless otherwise stated; millions; total for the period)

	2017	2018	2019	2020	2021
<b>Total cross-border payments received (excluding card payments)</b>	6.3	6.7	6.8	6.7	7.1
Cross-border credit transfers received	6.3	6.6	6.8	6.7	7.1
Cross-border direct debits received	0.0	0.0	0.0	0.0	0.0
Cross-border e-money payments with e-money issued by resident PSPs received	.	0.0	0.0	0.0	0.0
Cross-border cheques received	0.0	0.0	0.0	0.0	0.0
Other cross-border payment services received	0.0	0.0	0.0	0.0	0.0
<i>Memorandum items:</i>					
Credits to the accounts by simple book entry	102.7	114.6	115.8	85.4	85.7
Debits from the accounts by simple book entry	479.7	492.7	501.4	358.3	377.4
Money remittances	0.1	0.1	0.1	0.1	0.1
Domestic	0.0	0.0	0.0	0.0	0.0
Cross-border	0.1	0.1	0.1	0.1	0.1
Transactions via telecommunication, digital or IT device	-	-	-	-	-
Other services (not included in the Payment Services Directive)	51.7	47.3	45.0	30.7	28.3
Domestic	51.7	47.3	45.0	30.7	28.3
Cross-border	-	-	-	-	-
Cross-border money remittances received	0.1	.	.	.	.
Cross-border transactions via telecommunication, digital or IT device received	-	-	-	-	-

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Hungary

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

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

	2017	2018	2019	2020	2021
<b>a) At terminals provided by resident PSPs with cards issued by resident PSPs</b>	671.0	761.4	915.3	.	.
At terminals located in the reporting country	671.0	761.4	915.3	.	.
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
At terminals provided by resident PSPs with cards issued by resident PSPs of which:					
ATM cash withdrawals (except e-money transactions)	107.8	104.2	103.7	90.4	86.8
At terminals located in the reporting country	107.8	104.2	103.7	90.4	86.8
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
ATM cash deposits (except e-money transactions)	2.1	4.2	6.3	7.4	8.9
At terminals located in the reporting country	2.1	4.2	6.3	7.4	8.9
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
POS transactions (except e-money transactions)	561.2	652.9	805.3	784.3	.
At terminals located in the reporting country	561.2	652.9	805.3	784.3	.
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
E-money card-loading/unloading transactions	0.0	0.0	0.0	0.0	0.0
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
E-money payments with cards with an e-money function	0.0	0.0	0.0	0.0	0.0
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
<b>b) At terminals provided by resident PSPs with cards issued by non-resident PSPs</b>	45.8	.	.	.	.
At terminals located in the reporting country	45.8	.	.	.	.
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
At terminals provided by resident PSPs with cards issued by non-resident PSPs of which:					
ATM cash withdrawals (except e-money transactions)	6.7	6.6	.	3.3	3.1
At terminals located in the reporting country	6.7	6.6	.	3.3	3.1
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
ATM cash deposits (except e-money transactions)	0.0	0.0	0.0	0.0	0.0
At terminals located in the reporting country	0.0	0.0	0.0	0.0	.
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
POS transactions (except e-money transactions)	39.1	.	60.2	.	.
At terminals located in the reporting country	39.1	.	60.2	.	.
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
E-money card-loading/unloading transactions	0.0	0.0	0.0	0.0	0.0
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
E-money payments with cards with an e-money function	0.0	0.0	0.0	0.0	0.0
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
<b>c) At terminals provided by non-resident PSPs with cards issued by resident PSPs</b>	59.2	36.7	45.8	101.5	140.4
At terminals located in the reporting country	6.5	11.0	15.7	88.3	122.0
At terminals located abroad	52.7	25.7	30.1	13.2	18.4
At terminals provided by non-resident PSPs with cards issued by resident PSPs of which:					
ATM cash withdrawals (except e-money transactions)	1.6	1.7	1.7	3.0	.
At terminals located in the reporting country	0.1	0.1	0.1	2.0	.
At terminals located abroad	1.5	1.6	1.7	1.0	1.1
ATM cash deposits (except e-money transactions)	0.0	0.0	0.0	0.0	0.0
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
POS transactions (except e-money transactions)	57.6	35.0	44.0	98.5	138.8
At terminals located in the reporting country	6.4	10.9	15.6	86.4	121.4
At terminals located abroad	51.2	24.1	28.4	12.1	17.3
E-money card-loading/unloading transactions	0.0	0.0	0.0	0.0	0.0
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
E-money payments with cards with an e-money function	0.0	0.0	0.0	0.0	0.0
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
<b>Memorandum items:</b>					
Cash advances at POS terminals	2.6	2.6	2.6	2.3	2.3
OTC cash withdrawals	7.7	7.0	6.3	5.3	4.8
OTC cash deposits	27.2	25.4	23.1	20.1	17.2

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

Hungary

8a. Payments per type of payment service involving non-MFIs - page 1

(value of payments sent, unless otherwise stated; HUF billions; total for the period)

	2017	2018	2019	2020	2021
<b>Payments per type of payment service</b>					
<b>Total payments involving non-MFIs</b>	1,287,713.6	1,307,253.6	1,416,476.4	1,347,359.8	1,609,324.1
Domestic	1,223,232.8	1,240,146.3	1,331,267.1	1,255,860.6	1,539,974.9
Cross-border	64,480.8	67,107.3	85,209.3	91,499.1	69,349.2
<b>Credit transfers</b>	760,342.2	804,256.6	788,176.2	838,123.0	986,300.6
Domestic	696,709.1	738,223.0	704,038.6	747,712.6	918,282.6
Cross-border	63,633.1	66,033.6	84,137.5	90,410.4	68,018.1
Credit transfers					
Initiated in paper-based form	58,922.2	61,665.0	59,359.9	58,198.1	76,516.1
Initiated electronically	701,420.0	742,591.6	728,816.3	779,925.0	909,784.5
Initiated in a file/batch	14,455.7	14,246.3	15,649.5	16,208.0	195,917.1
Initiated on a single payment basis	686,964.2	728,345.4	713,166.8	763,716.9	713,867.5
of which (memorandum item):					
Online banking based e-payments	63,461.3	.	95,919.6	91,237.0	617,628.5
Credit transfers					
of which:					
Non-SEPA credit transfers	744,540.4	785,891.3	767,718.6	772,312.1	805,495.8
<b>Direct debits</b>	829.5	1,327.2	1,406.9	1,329.0	1,445.9
Domestic	820.5	1,315.6	1,399.8	1,316.5	1,411.7
Cross-border	9.0	11.6	7.1	12.5	34.2
Direct debits					
Initiated in a file/batch	829.5	893.7	943.7	899.3	.
Initiated on a single payment basis	0.0	433.5	463.2	429.7	484.0
Direct debits					
of which:					
Non-SEPA direct debits	829.2	1,326.5	1,406.2	1,329.0	1,445.9
<b>Card payments with cards issued by resident PSPs*</b>	5,003.8	6,235.2	7,668.7	8,820.9	10,720.2
Domestic card payments	4,426.8	5,459.6	6,623.7	7,744.7	9,423.3
Cross-border card payments	577.0	775.6	1,044.9	1,076.3	1,297.0
Card payments with cards issued by resident PSPs*					
Payments with cards with a debit function	4,296.5	5,383.8	6,724.8	7,928.6	9,749.9
Payments with cards with a delayed debit function	31.1	30.7	28.6	9.8	5.9
Payments with cards with a credit function	676.2	820.7	915.3	882.5	964.4
Payments with cards with a debit and/or delayed debit function	-	-	-	-	-
Payments with cards with a credit and/or delayed debit function	-	-	-	-	-
Card payments with cards issued by resident PSPs*					
Payments initiated at physical EFTPOS	4,375.8	4,962.7	5,873.5	6,472.0	7,945.3
Payments initiated remotely	510.0	667.7	1,795.1	2,335.9	2,747.8
<b>E-money payments with e-money issued by resident PSPs</b>	.	.	35.9	.	.
Domestic	.	.	35.9	.	.
Cross-border	.	.	0.0	.	.
E-money payments with e-money issued by resident PSPs					
With cards on which e-money can be stored directly	.	.	0.0	0.0	0.0
With e-money accounts	.	.	35.9	.	.
of which:					
Accessed through a card	.	.	0.0	.	.
<b>Cheques</b>	0.0	0.0	0.0	0.0	0.0
Domestic	0.0	0.0	0.0	0.0	0.0
Cross-border	0.0	0.0	0.0	0.0	0.0
<b>Other payment services</b>	521,534.8	495,422.4	619,188.7	498,985.1	610,734.9
Domestic	521,273.1	495,135.9	619,169.0	498,985.1	610,734.9
Cross-border	261.8	286.5	19.7	0.0	0.0

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

\*Except cards with an e-money function only.



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Hungary

### 8a. Payments per type of payment service involving non-MFIs - page 2

(value of payments sent, unless otherwise stated; HUF billions; total for the period)

	2017	2018	2019	2020	2021
<b>Total cross-border payments received (excluding card payments)</b>	43,928.7	50,391.9	58,560.9	66,308.4	137,783.0
Cross-border credit transfers received	43,901.5	50,311.6	58,374.2	66,227.2	68,859.7
Cross-border direct debits received	22.5	20.9	16.8	.	.
Cross-border e-money payments with e-money issued by resident PSPs received	0.0	0.0	0.0	0.0	0.0
Cross-border cheques received	0.0	0.0	0.0	0.0	0.0
Other cross-border payment services received	101.0	59.4	170.0	71.8	.
<i>Memorandum items:</i>					
Credits to the accounts by simple book entry	64,915.4	69,109.8	91,901.2	81,524.5	122,340.0
Debits from the accounts by simple book entry	54,896.3	56,468.2	84,485.9	113,438.4	142,301.8
Money remittances	5.9	6.9	7.4	7.4	7.3
Domestic	0.5	0.8	0.9	0.7	0.9
Cross-border	5.4	6.2	6.5	6.6	6.4
Transactions via telecommunication, digital or IT device	-	-	-	-	-
Other services (not included in the Payment Services Directive)	21.9	24.4	27.3	22.6	21.5
Domestic	21.9	24.4	27.3	22.6	21.5
Cross-border	-	-	-	-	-
Cross-border money remittances received	11.1	.	.	.	.
Cross-border transactions via telecommunication, digital or IT device received	-	-	-	-	-

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





EUROPEAN CENTRAL BANK

EUROSYSTEM

## Hungary

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

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

	2017	2018	2019	2020	2021
<b>a) At terminals provided by resident PSPs with cards issued by resident PSPs</b>	11,510.9	12,953.2	14,963.8	.	.
At terminals located in the reporting country	11,510.9	12,953.2	14,963.8	.	.
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
At terminals provided by resident PSPs with cards issued by resident PSPs of which:					
ATM cash withdrawals (except e-money transactions)	7,221.7	6,981.4	7,512.9	7,372.9	7,655.0
At terminals located in the reporting country	7,221.7	6,981.4	7,512.9	7,372.9	7,655.0
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
ATM cash deposits (except e-money transactions)	419.3	807.6	1,238.2	1,546.6	1,954.9
At terminals located in the reporting country	419.3	807.6	1,238.2	1,546.6	1,954.9
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
POS transactions (except e-money transactions)	3,869.9	5,164.2	6,212.7	6,481.7	7,591.3
At terminals located in the reporting country	3,869.9	5,164.2	6,212.7	6,481.7	7,591.3
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
E-money card-loading/unloading transactions	0.0	0.0	-	0.0	0.0
At terminals located in the reporting country	0.0	0.0	-	0.0	0.0
At terminals located abroad	0.0	0.0	-	0.0	0.0
E-money payments with cards with an e-money function	0.0	0.0	0.0	0.0	0.0
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
<b>b) At terminals provided by resident PSPs with cards issued by non-resident PSPs</b>	805.0	.	.	462.7	.
At terminals located in the reporting country	805.0	.	.	462.7	.
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
At terminals provided by resident PSPs with cards issued by non-resident PSPs of which:					
ATM cash withdrawals (except e-money transactions)	299.1	.	.	182.1	192.5
At terminals located in the reporting country	299.1	.	.	182.1	192.5
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
ATM cash deposits (except e-money transactions)	0.0	0.0	0.0	0.0	10.0
At terminals located in the reporting country	0.0	0.0	0.0	0.0	.
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
POS transactions (except e-money transactions)	506.0	.	.	.	.
At terminals located in the reporting country	506.0	.	.	.	.
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
E-money card-loading/unloading transactions	0.0	0.0	0.0	0.0	0.0
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
E-money payments with cards with an e-money function	0.0	0.0	0.0	0.0	0.0
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
<b>c) At terminals provided by non-resident PSPs with cards issued by resident PSPs</b>	722.5	517.6	586.8	1,082.2	.
At terminals located in the reporting country	62.1	87.0	81.6	816.9	826.4
At terminals located abroad	660.4	430.6	505.2	265.3	.
At terminals provided by non-resident PSPs with cards issued by resident PSPs of which:					
ATM cash withdrawals (except e-money transactions)	86.6	118.5	158.3	337.2	.
At terminals located in the reporting country	3.6	3.4	4.0	224.9	.
At terminals located abroad	83.1	115.0	154.4	112.3	.
ATM cash deposits (except e-money transactions)	0.0	0.0	0.0	0.0	0.0
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
POS transactions (except e-money transactions)	635.9	399.1	428.5	850.0	1,019.1
At terminals located in the reporting country	58.6	83.6	77.6	591.9	792.4
At terminals located abroad	577.3	315.5	350.8	258.1	226.7
E-money card-loading/unloading transactions	0.0	0.0	0.0	0.0	0.0
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
E-money payments with cards with an e-money function	0.0	0.0	0.0	0.0	0.0
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
<b>Memorandum items:</b>					
Cash advances at POS terminals	663.8	760.3	819.4	727.0	739.0
OTC cash withdrawals	7,157.2	7,317.1	7,875.0	6,041.1	5,734.3
OTC cash deposits	14,562.1	14,855.9	15,691.4	12,549.8	12,446.4

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Hungary

### 9. Participation in selected payment systems

(original units; end of period)

	2017	2018	2019	2020	2021
<b>LVPS (NON-TARGET SYSTEM): VIBER</b>					
Number of participants	62	62	46	45	47
<i>of which:</i>					
Direct participants	38	38	36	38	38
<i>of which:</i>					
Credit institutions	28	28	26	35	35
Central bank	1	1	1	1	1
Other direct participants	9	9	9	2	2
<i>of which:</i>					
Public administration	1	1	1	1	1
Clearing and settlement organisations	0	0	0	0	0
Other financial institutions	0	0	0	0	0
Others	8	8	8	1	1
Indirect participants	24	24	10	7	9
<b>RETAIL SYSTEM: ICS</b>					
Number of participants	61	61	43	44	46
<i>of which:</i>					
Direct participants	35	35	32	34	34
<i>of which:</i>					
Credit institutions	32	33	30	32	32
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	0	0	0	0	0
Other financial institutions	0	0	0	0	0
Others	0	0	0	0	0
Indirect participants	26	26	11	10	12

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Hungary

### 10. Payments processed by selected payment systems

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

	2017	2018	2019	2020	2021
<b>LVPS (NON-TARGET SYSTEM): VIBER</b>					
<b>Total transactions</b>	1.6	1.6	1.8	1.8	1.8
Domestic	1.6	1.6	1.8	1.8	1.8
Cross-border	-	-	-	-	-
Credit transfers	1.6	1.6	1.8	1.8	1.8
Domestic	1.6	1.6	1.8	1.8	1.8
Cross-border	-	-	-	-	-
Credit transfers					
Initiated in a paper-based form	0.0	0.0	0.0		



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Hungary

### 11. Payments processed by selected payment systems

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

	2017	2018	2019	2020	2021
<b>LVPS (NON-TARGET SYSTEM): VIBER</b>					
<b>Total transactions</b>	1,234,076.1	1,402,803.6	1,515,189.2	1,678,423.0	2,337,707.0
Domestic	1,234,076.1	1,402,803.6	1,515,189.2	1,678,423.0	2,337,707.0
Cross-border	-	-	-	-	-
Credit transfers	1,234,076.1	1,402,803.6	1,515,189.2	1,678,423.0	2,337,707.0
Domestic	1,234,076.1	1,402,803.6	1,515,189.2	1,678,423.0	2,337,707.0
Cross-border	-	-	-	-	-
Credit transfers					
Initiated in a paper-based form	0.0	0.0	0.0	0.0	0.0
Initiated electronically	1,234,076.1	1,402,803.6	1,515,189.2	1,678,423.0	2,337,707.0
Direct debits	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Card payments (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
ATM transactions (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
E-money payment transactions	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Cheques	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Other payment services	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Concentration ratio in terms of value (percentages)	50.9	48.3	51.3	52.1	49.5
<b>RETAIL SYSTEM: ICS</b>					
<b>Total transactions</b>	102,549.3	114,525.1	126,648.7	135,806.6	162,243.9
Domestic	102,549.3	114,525.1	126,648.7	135,806.6	162,243.9
Cross-border	-	-	-	-	-
Credit transfers	101,406.1	113,365.7	125,394.4	134,546.1	161,030.8

# General notes: Poland

Source for Table 1: Eurostat.

Source for all other tables: Narodowy Bank Polski, unless otherwise indicated.

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

### Value of overnight deposits held at MFIs

Overnight deposits held at MFIs (excluding ECB). 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).

Covers overnight deposits vis-à-vis the non-central government sectors of domestic non-MFIs.

Data for the “Rest of the world” component sector are not reported for the period 2002-04.

Data for the “Central government” component sector are not reported for the period 2002-04.

Data for the “Other residents” counterpart sector are not reported for the period 2002-03.

In 2020 the strong growth in the value of overnight deposits held at MFIs reflected, to a large extent, the support measures taken by the government to mitigate the negative economic consequences of the coronavirus crisis.

### Narrow money supply (M1)

This indicator cannot be calculated from the items “Value of overnight deposits held by non-MFIs” (Table 2) and “Currency in circulation” (Table 4). See the explanation above.

In December 2020 the annual growth rate of currency in circulation was exceptionally high and rose to 36,9%. This preference for liquidity was triggered by the uncertainty due to the coronavirus pandemic.

### **Outstanding value on e-money storages issued by MFIs**

Covering MFIs without derogations under Article 9(1) of Regulation ECB/2013/33 (where applicable).

### **Table 3: Settlement media used by credit institutions**

#### **Overnight deposits held at other credit institutions**

Data revised in 2015. Previously disseminated data included also foreign currency denominated deposits.

### **Table 4: Banknotes and coins**

#### **Currency in circulation**

In January 1995 Narodowy Bank Polski issued new zlotys (10,000 old = 1 new). Old and new zlotys circulated simultaneously for two years. Old zlotys could be exchanged for new zlotys until 31 December 2010. As the item "Currency in circulation outside MFIs" also contains old zlotys which still have not been exchanged for new zlotys, the total banknotes and coins issued is not equal (until 2005) to the sum of the two items "Currency in circulation held by MFIs" and "Currency in circulation outside MFIs".

The number of commemorative coins increased considerably in 2008 owing to the increase of the mintage by Narodowy Bank Polski.

### **Table 5: Institutions offering payment services to non-MFIs**

#### **Credit institutions irrespective of their legal incorporation**

#### **Number of overnight deposits**

In 2010 data were revised back to 2005. Previously disseminated data did not include foreign currency denominated deposits or government deposits. Moreover, in the case of the central bank, only the number of clients, instead of the number of accounts, was reported.

### **Number of internet/PC-linked overnight deposits**

Up till 2016 the number of internet/PC-linked overnight deposits was estimated based on the number of internet/PC-linked overnight transferable deposits. Similarly to the number of internet/PC-linked overnight transferable deposits that item covered deposits held with banks only. Starting from 2017 the data are collected directly from reporting agents, both banks and credit unions.

### **Number of internet/PC-linked transferable overnight deposits**

Up till 2016 data on the number of internet/PC-linked overnight transferable deposits with credit unions were not collected. Thus, the category included deposits held with banks only. Starting from 2017 relevant data are also provided by credit unions.

### **Number of payment accounts**

Up till 2016 it included only overnight transferable deposits with banks. Starting from 2017 relevant data are also provided by credit unions.

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

### **Number of offices**

In 2012 there is a considerable increase in the number of offices due to methodological changes in data collection. From 2012 onwards the indicator also includes “franchise branches”, which are not included in previous reporting periods.

### **Value of overnight deposits**

Covers overnight deposit accounts held by domestic and non-resident non-MFIs at credit institutions legally incorporated in Poland.

For transferable deposits held with the central bank, monthly observations for June 2010 to June 2012 (other than end-December) may include technical accounts of the central government which should not come under this category. Since the error could not be revised, transferable deposits may be higher than overnight ones.

## **Branches of EEA-based credit institutions**

### **Number of offices**

In 2009 data were revised back to 2005. Previously only main offices were reported. Now main offices are not included in the number of offices.

A sharp increase in the number of offices (of euro area-based credit institutions) occurred in 2006. Generally, the office networks of non-resident credit institutions are limited, with the exception of one euro area-based credit institution that started operating in 2006 with 127 offices.

In 2015 one branch of euro area-based credit institution was transformed into an institution operating under the Polish banking license. Consequently, its numerous offices were shifted to „Credit institutions legally incorporated in the reporting country”, and the number of offices of EEA-based banks decreased sharply.

### **Value of overnight deposits**

Covers overnight deposit accounts held by domestic and non-resident non-MFIs at branches of EEA-based banks.

## **Electronic money institutions**

### **Number of institutions**

Not applicable.

### **Outstanding value on e-money storages issued by electronic money institutions**

Not applicable.

## **Other payment service providers**

### **Number of institutions**

Before 2009 only the Post Office was included in this category. Since 2012 domestic payment institutions have also been included in this category.



### **Number of offices**

Until 2012 only the Polish Post branches were taken into account. Since 2012 branches operated by domestic payment institutions have also been included.

### **Number of overnight deposits**

Not applicable. Other institutions offering payment services do not hold deposits for customers.

## **Table 6: Payment card functions and accepting devices**

### **Cards issued by resident payment service providers**

#### **Cards with an e-money function**

Not applicable.

#### **Cards with an e-money function which have been loaded at least once**

Not applicable.

#### **Total number of cards (irrespective of the number of functions on the card), of which cards with a combined debit, cash and e-money function**

Not applicable.

#### **Terminals provided by resident payment service providers: e-money card terminals**

Not applicable.

## Tables 7a and 8a: Payments per type of payment service involving non-MFIs: number/value of transactions

### Transactions per type of payment service

#### Credit transfers, direct debits and cheques

The data were revised back to 2005 on the basis of new data collected. Revised data include: transactions processed within the same bank (i.e. between two different branches), and transactions settled in retail and large value payment systems. This revision gave rise to huge increases, especially in terms of transaction value.

#### E-money payments

Not applicable.

#### Other payment services

Not applicable.

#### Memo item: Credits to the account by simple book entry

Book-entry transactions are not included, as data are not available.

#### Memo item: Direct from the account by simple book entry

Book-entry transactions are not included, as data are not available.

## Tables 7b and 8b: Payments per type of terminal involving non-MFIs

### Transactions at terminals provided by resident PSPs with cards issued by resident PSPs

#### ATM cash deposits

Until 2015, operators reported data only on deposits made at ATMs with cash deposit function. Since the 2015 the reporting takes into account also the transactions made in a cash deposit machine. In addition, it is important that each of these transactions was made without manual intervention, i.e. verification of deposited cash take place automatically in the device.

#### E-money card-loading/unloading transactions

Not applicable.

### Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs

#### E-money card loading/unloading transactions

Not applicable.

### Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs

#### E-money card loading/unloading transactions

Not applicable.

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

### TARGET component: TARGET2-NBP

The Polish component of the TARGET2 system was launched on 18 May 2008. It processes domestic and cross-border payments in euro.

## **SORBNET-EURO**

This item refers to the Polish PHA in TARGET2. The system processed domestic and cross-border payments in euro. It was closed on 31 December 2011 after the migration of its participants to the TARGET2-NBP system on 21 November 2011.

## **LVPS: SORBNET / SORBNET2**

The new system SORBNET2 was launched on 10 June 2013. SORBNET2 is a domestic, new generation real-time gross settlement (RTGS) system intended mainly for the settlement of interbank payments in zloty. Only credit transfers are processed. The system is owned and operated by Narodowy Bank Polski. It replaced the SORBNET system that went live in 1996.

## **Retail system: Elixir**

System was launched in April 1994. System processes credit transfers and direct debits. The main retail payment system in Poland.

## **Retail system: SYBIR**

System closed in July 2004.

## **Retail system: EuroElixir**

System launched on 7 March 2005 processing domestic and cross-border retail payments in euro. Since 8 June 2009 it has been settling its net positions in the TARGET2-NBP system.

## **Retail system: Express Elixir**

System was launched on 12 June 2012. It offers immediate credit transfers between accounts kept by different banks. The system is available 24 hours a day, all year round.

## **Retail system: BlueCash**

System was launched in November 2012. It offers immediate credit transfers. The system is available 24 hours a day, all year round.

**Retail system: BLIK**

System was launched officially in February 2015. It allows users of smartphones to make payments in POS terminals, cash withdrawals at ATMs and online payments. The system is available 24 hours a day, all year round.

**Retail system: Krajowy System Rozliczeń**

System was launched in March 1997. System for clearing of the card transactions.

**Tables 10 and 11: Payments processed by selected payment systems: number/value of transactions****TARGET component: TARGET2-NBP**

The Polish component of the TARGET2 system was launched on 18 May 2008. It processes domestic and cross-border payments in euro.

The number and value of transactions do not include technical liquidity transfers.

**SORBNET-EURO**

This item refers to the Polish PHA in TARGET2. The system processed domestic and cross-border payments in euro. It was closed on 31 December 2011 after the migration of its participants to the TARGET2-NBP system on 21 November 2011.

**LVPS: SORBNET / SORBNET2**

The new system SORBNET2 was launched on 10 June 2013. SORBNET2 is a domestic, new generation real-time gross settlement (RTGS) system intended mainly for the settlement of interbank payments in zloty. Only credit transfers are processed. The system is owned and operated by Narodowy Bank Polski. It replaced the SORBNET system that went live in 1996.

**Retail system: Elixir**

Between January 2003 and November 2004, in accordance with a regulation of the President of Narodowy Bank Polski, all transactions of PLN 1 million or above had to be made via the SORBNET system (rather than the ELIXIR system). This obligation ceased to apply in November 2004, when Poland's national clearing house KIR established the guarantee settlement mechanism.

**Retail system: SYBIR**

System closed in July 2004.

**Retail system: EuroElixir**

System launched in 7 March 2005 processing domestic and cross-border retail payments in euro. Since 8 June 2009 it has been settling its net positions in the TARGET2-NBP system.

**Retail system: Express Elixir**

System was launched on 12 June 2012. It offers immediate credit transfers between accounts kept by different banks. The system is available 24 hours a day, all year round.

**Retail system: BlueCash**

System was launched in November 2012. It offers immediate credit transfers. The system is available 24 hours a day, all year round.

**Retail system: BLIK**

System was launched officially in February 2015. It allows users of smartphones to make payments in POS terminals, cash withdrawals at ATMs and online payments. The system is available 24 hours a day, all year round.

**Retail system: Krajowy System Rozliczeń**

System was launched in March 1997. System for clearing of the card transactions.



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Poland

### 1. Basic statistical data

	2017	2018	2019	2020	2021
Population (thousands, annual average)	38,422	38,413	38,386	38,354	38,162
GDP (PLN billions)	1,983	2,127	2,288	2,338	2,631
GDP per capita (PLN)	51,606	55,359	59,618	60,950	68,951
HICP (annual percentage changes)	1.6	1.2	2.1	3.7	5.2
Exchange rate (national currency vis-à-vis the euro)					
End of period	-	4.301	4.257	4.560	4.628
Average	4.257	4.261	4.298	4.443	4.565

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Poland

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

(PLN millions; end of period)

	2017	2018	2019	2020	2021
Currency in circulation outside MFIs	184,486	203,212	224,072	306,809	340,406
Value of overnight deposits held at MFIs	785,774	889,118	1,012,167	1,353,877	1,540,558
<i>of which:</i>					
Transferable deposits	534,143	592,755	669,217	976,983	1,140,071
Narrow money supply (M1)	906,374	1,012,354	1,154,871	1,531,713	1,724,787
<i>Memorandum items:</i>					
Overnight deposits in foreign currencies held at MFIs	133,913	143,593	155,637	207,537	228,190
Outstanding value on e-money storages issued by MFIs	-	-	-	-	-
<i>of which:</i>					
Hardware-based electronic money	-	-	-	-	-
Software-based electronic money	-	-	-	-	-

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





EUROPEAN CENTRAL BANK

EUROSYSTEM

## Poland

### 3. Settlement media used by credit institutions

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

	2017	2018	2019	2020	2021
Overnight deposits held at the central bank	45,832	44,816	50,297	43,573	71,893
Overnight deposits held at other credit institutions (end of period)	13,995	22,379	23,929	37,173	25,958
<i>of which:</i>					
Transferable deposits at other MFIs (end of period)	7,409	8,133	7,673	13,387	8,374
<i>Memorandum items:</i>					
Non-intraday borrowing from the central bank	0	0	0	0	0
Intraday borrowing from the central bank (average for last reserve maintenance period)	46,526	48,925	49,941	74,699	74,200

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Poland

### 4. Banknotes and coins

(PLN millions; end period)

	2017	2018	2019	2020	2021
Currency in circulation	198,429	219,198	238,479	321,496	355,244
Total banknotes in circulation	193,950	214,403	233,356	316,044	349,463
of which:					
PLN 500	3,614	7,111	10,423	19,253	26,691
PLN 200	54,915	63,377	71,749	114,920	138,746
PLN 100	121,885	130,209	137,387	166,594	168,947
PLN 50	9,398	9,508	9,445	10,848	10,346
PLN 20	2,474	2,464	2,533	2,524	2,758
PLN 10	1,664	1,733	1,818	1,906	1,974
Total coins in circulation	4,479	4,795	5,123	5,452	5,781
of which:					
PLN 5	1,572	1,709	1,866	2,028	2,194
PLN 2	1,335	1,404	1,467		



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Poland

### 5. Institutions offering payment services to non-MFIs - page 1

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

	2017	2018	2019	2020	2021
<b>Institutions offering payment services to non-MFIs (total)</b>					
Number of institutions	691	689	668	662	648
Number of offices	53,210	53,302	53,389	51,396	54,315
Number of overnight deposits (thousands)	74,136.8	75,896.4	78,127.3	80,148.7	85,003.3
of which:					
Number of internet/PC-linked overnight deposits (thousands)	47,658.5	47,447.0	54,782.9	57,297.7	60,672.7
Value of overnight deposits	785,348	888,122	1,010,715	.	.
Number of payment accounts (thousands)	49,380.4	50,762.3	52,342.1	52,732.7	54,909.0
Number of e-money accounts (thousands)	-	-	-	-	-
Outstanding value on e-money storages issued	-	-	-	-	-
<b>Central bank</b>					
Number of offices	16	16	16	16	16
Number of overnight deposits (thousands)	14.1	14.4	23.1	25.7	27.6
Value of overnight deposits	24,386	30,037	29,168	67,868	47,485
of which:					
Value of transferable deposits	23,680	29,577	26,594	67,348	47,320
<b>Credit institutions irrespective of their legal incorporation</b>					
Number of institutions	645	647	628	621	604
Number of offices	14,216	14,181	13,652	12,241	11,226
Number of overnight deposits (thousands)	74,122.7	75,882.0	78,104.2	80,123.0	84,975.7
of which:					
Number of internet/PC-linked overnight deposits (thousands)	47,658.5	47,447.0	54,782.9	57,297.7	60,672.7
Number of transferable overnight deposits (thousands)	49,380.4	50,762.3	52,342.1	52,732.7	54,909.0
of which:					
Number of internet/PC-linked transferable overnight deposits (thousands)	38,159.8	38,441.2	41,776.2	42,722.1	45,974.0
Value of overnight deposits	760,962	858,085	981,547	.	.
of which:					
Value of transferable deposits	510,463	563,178	642,623	909,635	1,092,751
Number of payment accounts (thousands)	49,380.4	50,762.3	52,342.1	52,732.7	54,909.0
Number of e-money accounts (thousands)	-	-	-	-	-
Outstanding value on e-money storages issued	-	-	-	-	-
<b>Credit institutions irrespective of their legal incorporation</b>					
<b>Credit institutions legally incorporated in the reporting country</b>					
Number of institutions	622	616	594	589	570
Number of offices	14,201	14,165	13,636	12,225	11,209
Value of overnight deposits	754,956	851,024	970,385	1,264,693	1,472,043
<b>Branches of euro area-based credit institutions</b>					
Number of institutions	16	21	26	25	27
Number of offices	5	5	5	5	5
Value of overnight deposits	4,275	5,163	9,030	13,751	12,611
<b>Branches of EEA-based credit institutions outside the euro area</b>					
Number of institutions	7	10	8	5	5
Number of offices	10	11	11	11	12
Value of overnight deposits	1,731	1,898	2,132	3,394	4,109
<b>Branches of non-EEA-based credit institutions</b>					
Number of institutions	0	0	0	2	2
Number of offices	0	0	0	0	0
Value of overnight deposits	-	-	-	.	.
<b>Electronic money institutions</b>					
Number of institutions	-	-	-	-	-
Number of payment accounts (thousands)	-	-	-	-	-
Number of e-money accounts (thousands)	-	-	-	-	-
Outstanding value on e-money storages issued	-	-	-	-	-
<b>Other payment service providers</b>					
Number of institutions	45	41	39	40	43
Number of offices	38,978	39,105	39,721	39,139	43,073
Number of overnight deposits (thousands)	-	-	-	-	-
Value of overnight deposits	-	-	-	-	-
Number of payment accounts (thousands)	-	-	-	-	-
Number of e-money accounts (thousands)	-	-	-	-	-
Outstanding value on e-money storages issued	-	-	-	-	-

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Poland

### 5. Institutions offering payment services to non-MFIs - page 2

(original units, unless otherwise indicated; values in PLN millions; end of period)

	2017	2018	2019	2020	2021
<i>Memorandum items:</i>					
<b>Number of payment institutions operating in the country on a cross-border basis</b>	-	-	-	-	-
<i>of which:</i>					
Institutions providing services through an established branch	-	-	-	-	-
Institutions providing services through an agent	-	-	-	-	-
Institutions providing services neither establishing a branch nor through an agent	-	-	-	-	-

Explanatory information on certain data items is given in the notes accompanying these tables.



# EUROPEAN CENTRAL BANK

## EUROSYSTEM

### Poland

#### 6. Payment card functions and accepting devices

(original units, number of cards in thousands; end of period)

	2017	2018	2019	2020	2021
<b>Cards issued by resident PSPs</b>					
Cards with a cash function	38,131	39,667	40,922	41,213	42,451
Cards with a payment function*	39,096	41,237	42,990	43,675	43,262
<i>of which:</i>					
Cards with a debit function	33,040	35,129	36,985	38,062	37,901
Cards with a delayed debit function	240	233	219	196	182
Cards with a credit function	5,815	5,875	5,786	5,417	5,179
Cards with a debit and/or delayed debit function	-	-	-	-	-
Cards with a credit and/or delayed debit function	-	-	-	-	-
Cards with an e-money function	-	-	-	-	-
Cards on which e-money can be stored directly	-	-	-	-	-
Cards which give access to e-money stored on e-money accounts	-	-	-	-	-
Cards with an e-money function	-	-	-	-	-
<i>of which:</i>					
Cards with an e-money function which have been loaded at least once	-	-	-	-	-
Total number of cards (irrespective of the number of functions on the card)	39,096	41,237	42,990	43,675	43,262
<i>of which:</i>					
Cards with a combined debit, cash and e-money function	-	-	-	-	-
<b>Terminals provided by resident PSPs</b>					
ATMs	23,230	22,879	22,704	21,829	21,829
Located in the reporting country	23,230	22,879	22,704	21,829	21,829
Located abroad	-	-	-	-	-
ATMs					
<i>of which:</i>					
ATMs with a cash withdrawal function	23,230	22,879	22,704	21,829	21,829
Located in the reporting country	23,230	22,879	22,704	21,829	21,829
Located abroad	-	-	-	-	-
ATMs with a credit transfer function	-	-	-	-	-
Located in the reporting country	-	-	-	-	-
Located abroad	-	-	-	-	-
POS terminals	632,955	786,845	906,564	1,027,490	1,123,060
Located in the reporting country	632,955	786,845	906,564	1,027,490	1,123,060
Located abroad	-	-	-	-	-
POS terminals					
<i>of which:</i>					
EFTPOS terminals	632,955	786,845	906,564	1,027,490	1,123,060
Located in the reporting country	632,955	786,845	906,564	1,027,490	1,123,060
Located abroad	-	-	-	-	-
E-money card POS terminals	-	-	-	-	-
Located in the reporting country	-	-	-	-	-
Located abroad	-	-	-	-	-
E-money card terminals	-	-	-	-	-
Located in the reporting country	-	-	-	-	-
Located abroad	-	-	-	-	-
E-money card terminals					
<i>of which:</i>					
E-money card loading/unloading terminals	-	-	-	-	-
Located in the reporting country	-	-	-	-	-
Located abroad	-	-	-	-	-
E-money card accepting terminals	-	-	-	-	-
Located in the reporting country	-	-	-	-	-
Located abroad	-	-	-	-	-

Explanatory information on certain data items is given in the notes accompanying these tables.

\*Except cards with an e-money function only.



EUROPEAN CENTRAL BANK

EUROSYSTEM

Poland

7a. Payments per type of payment service involving non-MFIs - page 1

(number of payments sent, unless otherwise stated; millions; total for the period)

	2017	2018	2019	2020	2021
<b>Payments per type of payment service</b>					
<b>Total payments involving non-MFIs</b>	6,511.7	7,561.6	8,872.6	9,714.4	11,482.2
Domestic	6,284.5	7,258.7	8,472.3	9,280.0	10,939.6
Cross-border	227.2	302.9	400.2	434.3	542.7
<b>Credit transfers</b>	2,617.9	2,819.0	3,123.5	3,595.5	4,172.8
Domestic	2,534.9	2,727.8	3,006.4	3,466.7	4,024.0
Cross-border	82.9	91.2	117.1	128.7	148.7
Credit transfers					
Initiated in paper-based form	260.6	228.7	217.6	213.0	212.4
Initiated electronically	2,357.3	2,590.3	2,905.9	3,382.5	3,960.4
Initiated in a file/batch	-	-	-	-	-
Initiated on a single payment basis	-	-	-	-	-
of which (memorandum item):					
Online banking based e-payments	-	-	-	-	-
Credit transfers					
of which:					
Non-SEPA credit transfers	-	-	-	-	-
<b>Direct debits</b>	28.3	29.4	28.1	28.2	29.7
Domestic	28.3	29.4	28.1	28.2	29.7
Cross-border	0.0	0.0	-	-	-
Direct debits					
Initiated in a file/batch	-	-	-	-	-
Initiated on a single payment basis	-	-	-	-	-
Direct debits					
of which:					
Non-SEPA direct debits	-	-	-	-	-
<b>Card payments with cards issued by resident PSPs*</b>	3,865.5	4,713.2	5,720.8	6,090.7	7,279.8
Domestic card payments	3,721.2	4,501.4	5,437.7	5,785.1	6,885.9
Cross-border card payments	144.3	211.8	283.1	305.6	393.9
Card payments with cards issued by resident PSPs*					
Payments with cards with a debit function	3,480.4	4,282.6	5,242.2	5,648.6	6,804.9
Payments with cards with a delayed debit function	10.7	10.6	10.9	6.9	7.1
Payments with cards with a credit function	374.5	420.0	467.7	435.1	467.8
Payments with cards with a debit and/or delayed debit function	-	-	-	-	-
Payments with cards with a credit and/or delayed debit function	-	-	-	-	-
Card payments with cards issued by resident PSPs*					
Payments initiated at physical EFTPOS	-	-	-	-	-
Payments initiated remotely	-	-	-	-	-
<b>E-money payments with e-money issued by resident PSPs</b>	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
E-money payments with e-money issued by resident PSPs					
With cards on which e-money can be stored directly	-	-	-	-	-
With e-money accounts	-	-	-	-	-
of which:					
Accessed through a card	-	-	-	-	-
<b>Cheques</b>	0.1	0.1	0.1	0.1	0.0
Domestic	0.1	0.1	0.1	0.1	0.0
Cross-border	-	-	-	-	-
<b>Other payment services</b>	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-

Explanatory information on certain data items is given in the notes accompanying these tables.

\*Except cards with an e-money function only.



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Poland

### 7a. Payments per type of payment service involving non-MFIs - page 2

(number of payments sent, unless otherwise stated; millions; total for the period)

	2017	2018	2019	2020	2021
<b>Total cross-border payments received (excluding card payments)</b>	-	-	-	-	-
Cross-border credit transfers received	-	-	-	-	-
Cross-border direct debits received	-	-	-	-	-
Cross-border e-money payments with e-money issued by resident PSPs received	-	-	-	-	-
Cross-border cheques received	-	-	-	-	-
Other cross-border payment services received	-	-	-	-	-
<i>Memorandum items:</i>					
Credits to the accounts by simple book entry	-	-	-	-	-
Debits from the accounts by simple book entry	-	-	-	-	-
Money remittances	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Transactions via telecommunication, digital or IT device	-	-	-	-	-
Other services (not included in the Payment Services Directive)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Cross-border money remittances received	-	-	-	-	-
Cross-border transactions via telecommunication, digital or IT device received	-	-	-	-	-

Explanatory information on certain data items is given in the notes accompanying these tables.



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Poland

### 7b. Payments per type of terminal involving non-MFIs

(number of payments sent; millions; total for the period)

	2017	2018	2019	2020	2021
<b>a) At terminals provided by resident PSPs with cards issued by resident PSPs</b>	4,421.7	5,177.1	6,077.5	6,300.1	7,387.6
At terminals located in the reporting country	4,421.7	5,177.1	6,077.5	6,300.1	7,387.6
At terminals located abroad	-	-	-	-	-
At terminals provided by resident PSPs with cards issued by resident PSPs of which:					
ATM cash withdrawals (except e-money transactions)	667.7	639.6	601.6	474.2	453.2
At terminals located in the reporting country	667.7	639.6	601.6	474.2	453.2
At terminals located abroad	-	-	-	-	-
ATM cash deposits (except e-money transactions)	32.8	36.0	38.5	40.8	48.5
At terminals located in the reporting country	32.8	36.0	38.5	40.8	48.5
At terminals located abroad	-	-	-	-	-
POS transactions (except e-money transactions)	3,721.2	4,501.4	5,437.5	5,785.1	6,885.9
At terminals located in the reporting country	3,721.2	4,501.4	5,437.5	5,785.1	6,885.9
At terminals located abroad	-	-	-	-	-
E-money card-loading/unloading transactions	-	-	-	-	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	-	-
E-money payments with cards with an e-money function	-	-	-	-	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	-	-
<b>b) At terminals provided by resident PSPs with cards issued by non-resident PSPs</b>	94.9	122.5	158.6	120.6	156.2
At terminals located in the reporting country	94.9	122.5	158.6	120.6	156.2
At terminals located abroad	-	-	-	-	-
At terminals provided by resident PSPs with cards issued by non-resident PSPs of which:					





EUROPEAN CENTRAL BANK

EUROSYSTEM

Poland

8a. Payments per type of payment service involving non-MFIs - page 1

(value of payments sent, unless otherwise stated; PLN billions; total for the period)

	2017	2018	2019	2020	2021
<b>Payments per type of payment service</b>					
<b>Total payments involving non-MFIs</b>	56,920.5	63,920.5	68,894.9	82,044.2	102,223.9
Domestic	55,461.8	62,246.0	67,084.4	80,166.3	99,557.6
Cross-border	1,458.7	1,674.5	1,810.5	1,877.8	2,666.3
<b>Credit transfers</b>	56,631.3	63,577.9	68,492.7	81,609.1	101,696.0
Domestic	55,195.0	61,932.8	66,720.7	79,768.8	99,082.6
Cross-border	1,436.3	1,645.1	1,772.1	1,840.3	2,613.5
Credit transfers					
Initiated in paper-based form	21,926.0	23,319.5	13,454.6	6,034.0	7,421.8
Initiated electronically	34,705.2	40,258.4	55,038.1	75,575.0	94,274.2
Initiated in a file/batch	-	-	-	-	-
Initiated on a single payment basis	-	-	-	-	-
of which (memorandum item):					
Online banking based e-payments	-	-	-	-	-
Credit transfers					
of which:					
Non-SEPA credit transfers	-	-	-	-	-
<b>Direct debits</b>	28.2	30.1	30.4	26.9	34.6
Domestic	28.2	30.1	30.4	26.9	34.6
Cross-border	0.0	0.0	-	-	-
Direct debits					
Initiated in a file/batch	-	-	-	-	-
Initiated on a single payment basis	-	-	-	-	-
Direct debits					
of which:					
Non-SEPA direct debits	-	-	-	-	-
<b>Card payments with cards issued by resident PSPs*</b>	260.3	311.6	371.0	407.7	492.9
Domestic card payments	237.9	282.1	332.6	370.1	440.1
Cross-border card payments	22.4	29.5	38.5	37.5	52.8
Card payments with cards issued by resident PSPs*					
Payments with cards with a debit function	217.1	264.2	318.3	360.7	441.3
Payments with cards with a delayed debit function	3.6	3.4	3.8	1.8	2.0
Payments with cards with a credit function	39.6	44.0	48.9	45.2	49.5
Payments with cards with a debit and/or delayed debit function	-	-	-	-	-
Payments with cards with a credit and/or delayed debit function	-	-	-	-	-
Card payments with cards issued by resident PSPs*					
Payments initiated at physical EFTPOS	-	-	-	-	-
Payments initiated remotely	-	-	-	-	-
<b>E-money payments with e-money issued by resident PSPs</b>	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
E-money payments with e-money issued by resident PSPs					
With cards on which e-money can be stored directly	-	-	-	-	-
With e-money accounts	-	-	-	-	-
of which:					
Accessed through a card	-	-	-	-	-
<b>Cheques</b>	0.8	1.0	0.7	0.5	-
Domestic	0.8	1.0	0.7	0.5	-
Cross-border	-	-	-	-	-
<b>Other payment services</b>	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-

Explanatory information on certain data items is given in the notes accompanying these tables.

\*Except cards with an e-money function only.



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Poland

### 8a. Payments per type of payment service involving non-MFIs - page 2

(value of payments sent, unless otherwise stated; PLN billions; total for the period)

	2017	2018	2019	2020	2021
<b>Total cross-border payments received (excluding card payments)</b>	-	-	-	-	-
Cross-border credit transfers received	-	-	-	-	-
Cross-border direct debits received	-	-	-	-	-
Cross-border e-money payments with e-money issued by resident PSPs received	-	-	-	-	-
Cross-border cheques received	-	-	-	-	-
Other cross-border payment services received	-	-	-	-	-
<i>Memorandum items:</i>					
Credits to the accounts by simple book entry	-	-	-	-	-
Debits from the accounts by simple book entry	-	-	-	-	-
Money remittances	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Transactions via telecommunication, digital or IT device	-	-	-	-	-
Other services (not included in the Payment Services Directive)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Cross-border money remittances received	-	-	-	-	-
Cross-border transactions via telecommunication, digital or IT device received	-	-	-	-	-

Explanatory information on certain data items is given in the notes accompanying these tables.



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Poland

### 8b. Payments per type of terminal involving non-MFIs

(value of payments sent; PLN billions; total for the period)

	2017	2018	2019	2020	2021
<b>a) At terminals provided by resident PSPs with cards issued by resident PSPs</b>	614.9	676.7	745.4	766.2	870.5
At terminals located in the reporting country	614.9	676.7	745.4	766.2	870.5
At terminals located abroad	-	-	-	-	-
At terminals provided by resident PSPs with cards issued by resident PSPs of which:					
ATM cash withdrawals (except e-money transactions)	317.8	325.7	334.2	311.3	322.8
At terminals located in the reporting country	317.8	325.7	334.2	311.3	322.8
At terminals located abroad	-	-	-	-	-
ATM cash deposits (except e-money transactions)	59.2	68.9	78.7	84.8	107.6
At terminals located in the reporting country	59.2	68.9	78.7	84.8	107.6
At terminals located abroad	-	-	-	-	-
POS transactions (except e-money transactions)	237.9	282.1	332.6	370.1	440.1
At terminals located in the reporting country	237.9	282.1	332.6	370.1	440.1
At terminals located abroad	-	-	-	-	-
E-money card-loading/unloading transactions	-	-	-	-	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	-	-
E-money payments with cards with an e-money function	-	-	-	-	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	-	-
<b>b) At terminals provided by resident PSPs with cards issued by non-resident PSPs</b>	20.9	24.4	27.8	20.5	25.7
At terminals located in the reporting country	20.9	24.4	27.8	20.5	25.7
At terminals located abroad	-	-	-	-	-
At terminals provided by resident PSPs with cards issued by non-resident PSPs of which:					
ATM cash withdrawals (except e-money transactions)	7.4	7.7	7.9	5.9	5.8
At terminals located in the reporting country	7.4	7.7	7.9	5.9	5.8
At terminals located abroad	-	-	-	-	-
ATM cash deposits (except e-money transactions)	0.0	0.0	0.0	0.0	0.0
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	-	-	-	-	-
POS transactions (except e-money transactions)	13.4	16.6	19.9	14.6	19.9
At terminals located in the reporting country	13.4	16.6	19.9	14.6	19.9
At terminals located abroad	-	-	-	-	-
E-money card-loading/unloading transactions	-	-	-	-	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	-	-
E-money payments with cards with an e-money function	-	-	-	-	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	-	-
<b>c) At terminals provided by non-resident PSPs with cards issued by resident PSPs</b>	28.6	36.8	46.6	44.9	65.3
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	28.6	36.8	46.6	44.9	65.3
At terminals provided by non-resident PSPs with cards issued by resident PSPs of which:					
ATM cash withdrawals (except e-money transactions)	6.3	7.3	8.2	7.3	8.4
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	6.3	7.3	8.2	7.3	8.4
ATM cash deposits (except e-money transactions)	0.0	0.0	0.0	0.0	0.0
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
POS transactions (except e-money transactions)	22.4	29.5	38.5	37.5	52.8
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	22.4	29.5	38.5	37.5	52.8
E-money card-loading/unloading transactions	-	-	-	-	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	-	-
E-money payments with cards with an e-money function	-	-	-	-	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	-	-
<b>Memorandum items:</b>					
Cash advances at POS terminals	1.6	2.0	2.4	2.3	2.8
OTC cash withdrawals	-	-	-	-	-
OTC cash deposits	-	-	-	-	-

Explanatory information on certain data items is given in the notes accompanying these tables.



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Poland

### 9. Participation in selected payment systems – page 1

(original units; end of period)

	2017	2018	2019	2020	2021
<b>TARGET COMPONENT: TARGET2-NBP</b>					
Number of participants	22	21	20	20	19
of which:					
Direct participants	22	21	20	20	19
of which:					
Credit institutions	18	17	16	16	15
Central bank	1	1	1	1	1
Other direct participants	3	3	3	3	3
of which:					
Public administration	-	-	-	-	-
Clearing and settlement organisations	3	3	3	3	3
Other financial institutions	-	-	-	-	-
Others	-	-	-	-	-
Indirect participants	-	-	-	-	-
<b>LVPS (NON-TARGET SYSTEM): SORBNET2</b>					
Number of participants	49	48	49	50	45
of which:					
Direct participants	49	48	49	50	45
of which:					
Credit institutions	45	44	44	45	40
Central bank	1	1	1	1	1
Other direct participants	3	3	4	4	4
of which:					
Public administration	-	-	-	-	-
Clearing and settlement organisations	3	3	4	4	4
Other financial institutions	-	-	-	-	-
Others	-	-	-	-	-
Indirect participants	-	-	-	-	-
<b>RETAIL SYSTEM: Elixir</b>					
Number of participants	618	612	602	594	583
of which:					
Direct participants	40	40	39	38	40
of which:					
Credit institutions	39	39	38	37	39
Central bank	1	1	1	1	1
Other direct participants	-	-	-	-	-
of which:					
Public administration	-	-	-	-	-
Clearing and settlement organisations	-	-	-	-	-
Other financial institutions	-	-	-	-	-
Others	-	-	-	-	-
Indirect participants	578	572	563	556	543
<b>RETAIL SYSTEM: Euro Elixir</b>					
Number of participants	590	584	570	563	557
of which:					
Direct participants	20	20	19	19	19
of which:					
Credit institutions	19	19	18	18	18
Central bank	1	1	1	1	1
Other direct participants	-	-	-	-	-
of which:					
Public administration	-	-	-	-	-
Clearing and settlement organisations	-	-	-	-	-
Other financial institutions	-	-	-	-	-
Others	-	-	-	-	-
Indirect participants	570	564	551	544	538

Explanatory information on certain data items is given in the notes accompanying these tables.



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Poland

### 9. Participation in selected payment systems – page 2

(original units; end of period)

	2017	2018	2019	2020	2021
<b>RETAIL SYSTEM: Express Elixir</b>					
Number of participants	13	15	17	18	20
of which:					
Direct participants	13	15	17	18	20
of which:					
Credit institutions	12	14	16	17	19
Central bank	1	1	1	1	1
Other direct participants	-	-	-	-	-
of which:					
Public administration	-	-	-	-	-
Clearing and settlement organisations	-	-	-	-	-
Other financial institutions	-	-	-	-	-
Others	-	-	-	-	-
Indirect participants	-	-	-	-	-
<b>RETAIL SYSTEM: BlueCash</b>					
Number of participants	105	117	118	113	102
of which:					
Direct participants	105	117	118	113	102
of which:					
Credit institutions	105	117	118	113	102
Central bank	-	-	-	-	-
Other direct participants	-	-	-	-	-
of which:					
Public administration	-	-	-	-	-
Clearing and settlement organisations	-	-	-	-	-
Other financial institutions	-	-	-	-	-
Others	-	-	-	-	-
Indirect participants	-	-	-	-	-
<b>RETAIL SYSTEM: BLIK</b>					
Number of participants	25	31	33	34	41
of which:					
Direct participants	25	31	33	34	41
of which:					
Credit institutions	9	11	11	14	17
Central bank	-	-	-	-	-
Other direct participants	16	20	22	20	24
of which:					
Public administration	-	-	-	-	-
Clearing and settlement organisations	-	-	-	-	-
Other financial institutions	-	-	-	-	-
Others	16	20	22	20	24
Indirect participants	-	-	-	-	-
<b>RETAIL SYSTEM: KSR</b>					
Number of participants	13	13	12	9	11
of which:					
Direct participants	13	13	12	9	11
of which:					
Credit institutions	11	11	10	7	10
Central bank	-	-	-	-	-
Other direct participants	-	-	-	-	-
of which:					
Public administration	-	-	-	-	-
Clearing and settlement organisations	-	-	-	-	-
Other financial institutions	2	2	2	2	1
Others	-	-	-	-	-
Indirect participants	-	-	-	-	-

Explanatory information on certain data items is given in the notes accompanying these tables.



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Poland

### 10. Payments processed by selected payment systems – page 1

(number of transactions sent; millions; total for the period)

	2017	2018	2019	2020	2021
<b>TARGET COMPONENT: TARGET2-NBP</b>					
Credit transfers and direct debits	0.9	0.9	0.9	1.1	1.2
<i>of which:</i>					
Credit transfers and direct debits within the same TARGET component	0.2	0.2	0.3	0.3	0.4
Credit transfers and direct debits to another TARGET component	0.7	0.7	0.6	0.7	0.9
<i>of which:</i>					
Credit transfers and direct debits to a euro area TARGET component	0.7	0.7	0.6	0.7	0.8
Credit transfers and direct debits to a non-euro area TARGET component	0.0	0.0	0.0	0.0	0.0
Concentration ratio in terms of volume (percentages)	82.3	82.5	82.4	87.0	87.0
<b>LVPS (NON-TARGET SYSTEM): SORBNET2</b>					
<b>Total transactions</b>	4.0	4.1	4.2	4.1	4.4
Domestic	4.0	4.1	4.2	4.1	4.4
Cross-border	-	-	-	-	-
Credit transfers	4.0	4.1	4.2	4.1	4.4
Domestic	4.0	4.1	4.2	4.1	4.4
Cross-border	-	-	-	-	-
Credit transfers					
Initiated in a paper-based form	0.0	0.0	0.0	0.0	0.0
Initiated electronically	4.0	4.1	4.2	4.1	4.4
Direct debits	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Card payments (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
ATM transactions (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
E-money payment transactions	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Cheques	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Other payment services	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Concentration ratio in terms of volume (percentages)	55.3	54.2	55.9	57.7	58.4

Explanatory information on certain data items is given in the notes accompanying these tables.



# EUROPEAN CENTRAL BANK

## EUROSYSTEM

### Poland

#### 10. Payments processed by selected payment systems – page 2

(number of transactions sent; millions; total for the period)

	2017	2018	2019	2020	2021
<b>RETAIL SYSTEM: Elixir</b>					
<b>Total transactions</b>	1,798.5	1,844.6	1,923.9	2,014.7	2,115.9
Domestic	1,798.5	1,844.6	1,923.9	2,014.7	2,115.9
Cross-border	-	-	-	-	-
Credit transfers	1,776.8	1,823.0	1,902.8	1,994.2	2,095.9
Domestic	1,776.8	1,823.0	1,902.8	1,994.2	2,095.9
Cross-border	-	-	-	-	-
Credit transfers					
Initiated in a paper-based form	0.0	0.0	0.0	0.0	0.0
Initiated electronically	1,776.8	1,823.0	1,902.8	1,994.2	2,095.9
Direct debits	21.7	21.6	21.1	20.5	20.0
Domestic	21.7	21.6	21.1	20.5	20.0
Cross-border	-	-	-	-	-
Card payments (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
ATM transactions (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
E-money payment transactions	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Cheques	0.0	0.0	0.0	0.0	0.0
Domestic	0.0	0.0	0.0	0.0	0.0
Cross-border	-	-	-	-	-
Other payment services	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Concentration ratio in terms of volume (percentages)	57.0	57.9	59.5	60.8	61.2
<b>RETAIL SYSTEM: Euro Elixir</b>					
<b>Total transactions</b>	8.6	10.3	12.9	10.5	13.7
Domestic	2.8	3.5	4.6	2.9	3.8
Cross-border	5.8	6.8	8.2	7.6	9.9
Credit transfers	8.6	10.3	12.9	10.5	13.7
Domestic	2.8	3.5	4.6	2.9	3.8
Cross-border	5.8	6.8	8.2	7.6	9.9
Credit transfers					
Initiated in a paper-based form	0.0	0.0	0.0	0.0	0.0
Initiated electronically	8.6	10.3	12.9	10.5	13.7
Direct debits	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Card payments (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
ATM transactions (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
E-money payment transactions	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Cheques	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Other payment services	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Concentration ratio in terms of volume (percentages)	75.6	72.5	70.1	83.7	81.6

Explanatory information on certain data items is given in the notes accompanying these tables.



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Poland

### 10. Payments processed by selected payment systems – page 3

(number of transactions sent; millions; total for the period)

	2017	2018	2019	2020	2021
<b>RETAIL SYSTEM: Express Elixir</b>					
<b>Total transactions</b>	5.0	12.5	26.7	58.9	123.3
Domestic	5.0	12.5	26.7	58.9	123.3
Cross-border	-	-	-	-	-
Credit transfers	5.0	12.5	26.7	58.9	123.3
Domestic	5.0	12.5	26.7	58.9	123.3
Cross-border	-	-	-	-	-
Credit transfers					
Initiated in a paper-based form	0.0	0.0	0.0	0.0	0.0
Initiated electronically	5.0	12.5	26.7	58.9	123.3
Direct debits	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Card payments (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
ATM transactions (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
E-money payment transactions	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Cheques	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Other payment services	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Concentration ratio in terms of volume (percentages)	82.5	82.6	80.3	78.8	78.1
<b>RETAIL SYSTEM: BlueCash</b>					
<b>Total transactions</b>	3.5	8.3	11.7	9.8	11.6
Domestic	3.5	8.3	11.7	9.8	11.6
Cross-border	-	-	-	-	-
Credit transfers	3.5	8.3	11.7	9.8	11.6
Domestic	3.5	8.3	11.7	9.8	11.6
Cross-border	-	-	-	-	-
Credit transfers					
Initiated in a paper-based form	0.0	0.0	0.0	0.0	0.0
Initiated electronically	3.5	8.3	11.7	9.8	11.6
Direct debits	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Card payments (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
ATM transactions (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
E-money payment transactions	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Cheques	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Other payment services	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Concentration ratio in terms of volume (percentages)	90.6	86.0	87.4	89.5	94.4

Explanatory information on certain data items is given in the notes accompanying these tables.





# EUROPEAN CENTRAL BANK

## EUROSYSTEM

### Poland

#### 10. Payments processed by selected payment systems – page 4

(number of transactions sent; millions; total for the period)

	2017	2018	2019	2020	2021
<b>RETAIL SYSTEM: BLIK</b>					
<b>Total transactions</b>	33.0	90.8	217.8	424.1	758.4
Domestic	33.0	90.8	217.8	424.1	758.4
Cross-border	-	-	-	-	-
Credit transfers	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Credit transfers	-	-	-	-	-
Initiated in a paper-based form	-	-	-	-	-
Initiated electronically	-	-	-	-	-
Direct debits	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Card payments (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
ATM transactions (except e-money transactions)	8.1	14.5	24.3	26.2	37.4
Domestic	8.1	14.5	24.3	26.2	37.4
Cross-border	-	-	-	-	-
E-money payment transactions	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Cheques	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Other payment services	24.9	76.3	193.5	397.9	721.0
Domestic	24.9	76.3	193.5	397.9	721.0
Cross-border	-	-	-	-	-
Concentration ratio in terms of volume (percentages)	95.5	90.9	84.5	81.2	78.6
<b>RETAIL SYSTEM: KSR</b>					
<b>Total transactions</b>	67.4	75.5	66.8	47.2	51.8
Domestic	67.4	75.5	66.8	47.2	51.8
Cross-border	-	-	-	-	-
Credit transfers	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Credit transfers	-	-	-	-	-
Initiated in a paper-based form	-	-	-	-	-
Initiated electronically	-	-	-	-	-
Direct debits	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Card payments (except e-money transactions)	38.5	46.0	44.4	31.9	36.2
Domestic	38.5	46.0	44.4	31.9	36.2
Cross-border	-	-	-	-	-
ATM transactions (except e-money transactions)	28.8	29.4	22.3	15.2	15.6
Domestic	28.8	29.4	22.3	15.2	15.6
Cross-border	-	-	-	-	-
E-money payment transactions	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Cheques	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Other payment services	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Concentration ratio in terms of volume (percentages)	92.7	93.9	96.5	99.4	97.8

Explanatory information on certain data items is given in the notes accompanying these tables.



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Poland

### 11. Payments processed by selected payment systems – page 1

(value of transactions sent; EUR billions (TARGET2 component); PLN billions (other systems); total for the period)

	2017	2018	2019	2020	2021
<b>TARGET COMPONENT: TARGET2-NBP</b>					
Credit transfers and direct debits	593.1	834.7	1,026.2	944.8	1,152.9
<i>of which:</i>					
Credit transfers and direct debits within the same TARGET component	146.5	204.0	320.0	274.4	317.2
Credit transfers and direct debits to another TARGET component	446.6	630.7	706.2	670.3	835.7
<i>of which:</i>					
Credit transfers and direct debits to a euro area TARGET component	445.3	629.3	704.7	668.6	833.2
Credit transfers and direct debits to a non-euro area TARGET component	1.3	1.3	1.4	1.7	2.5
Concentration ratio in terms of value (percentages)	71.3	71.8	76.4	77.8	76.8
<b>LVPS (NON-TARGET SYSTEM): SORBNET2</b>					
<b>Total transactions</b>	73,098.3	77,884.5	79,288.5	96,739.0	121,389.8
Domestic	73,098.3	77,884.5	79,288.5	96,739.0	121,389.8
Cross-border	-	-	-	-	-
Credit transfers	73,098.3	77,884.5	79,288.5	96,739.0	121,389.8
Domestic	73,098.3	77,884.5	79,288.5	96,739.0	121,389.8
Cross-border	-	-	-	-	-
Credit transfers					
Initiated in a paper-based form	0.0	0.0	0.0	0.0	0.0
Initiated electronically	73,098.3	77,884.5	79,288.5	96,739.0	121,389.8
Direct debits	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Card payments (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
ATM transactions (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
E-money payment transactions	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Cheques	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Other payment services	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Concentration ratio in terms of value (percentages)	64.3	64.2	63.6	65.9	65.8

Explanatory information on certain data items is given in the notes accompanying these tables.



# EUROPEAN CENTRAL BANK

## EUROSYSTEM

### Poland

#### 11. Payments processed by selected payment systems – page 2

(value of transactions sent; PLN billions; total for the period)

	2017	2018	2019	2020	2021
<b>RETAIL SYSTEM: Elixir</b>					
<b>Total transactions</b>	4,762.7	5,263.5	5,654.2	5,955.9	6,801.8
Domestic	4,762.7	5,263.5	5,654.2	5,955.9	6,801.8
Cross-border	-	-	-	-	-
Credit transfers	4,745.0	5,244.3	5,634.3	5,938.7	6,782.5
Domestic	4,745.0	5,244.3	5,634.3	5,938.7	6,782.5
Cross-border	-	-	-	-	-
Credit transfers					
Initiated in a paper-based form	0.0	0.0	0.0	0.0	0.0
Initiated electronically	4,745.0	5,244.3	5,634.3	5,938.7	6,782.5
Direct debits	17.7	19.2	19.8	17.2	19.3
Domestic	17.7	19.2	19.8	17.2	19.3
Cross-border	-	-	-	-	-
Card payments (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
ATM transactions (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
E-money payment transactions	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Cheques	0.0	0.0	0.0	0.0	0.0
Domestic	0.0	0.0	0.0	0.0	0.0
Cross-border	-	-	-	-	-
Other payment services	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Concentration ratio in terms of value (percentages)	53.0	54.0	55.8	56.6	57.5
<b>RETAIL SYSTEM: Euro Elixir</b>					
<b>Total transactions</b>	314.6	374.5	428.2	346.3	510.3
Domestic	66.8	84.7	108.2	70.9	116.9
Cross-border	247.8	289.8	320.0	275.4	393.4
Credit transfers	314.6	374.5	428.2	346.3	510.3
Domestic	66.8	84.7	108.2	70.9	116.9
Cross-border	247.8	289.8	320.0	275.4	393.4
Credit transfers					
Initiated in a paper-based form	0.0	0.0	0.0	0.0	0.0
Initiated electronically	314.6	374.5	428.2	346.3	510.3
Direct debits	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Card payments (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
ATM transactions (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
E-money payment transactions	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Cheques	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Other payment services	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Concentration ratio in terms of value (percentages)	82.0	77.1	74.8	87.2	83.2

Explanatory information on certain data items is given in the notes accompanying these tables.



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Poland

### 11. Payments processed by selected payment systems – page 3

(value of transactions sent; PLN billions; total for the period)

	2017	2018	2019	2020	2021
<b>RETAIL SYSTEM: Express Elixir</b>					
<b>Total transactions</b>	17.0	29.8	44.0	64.9	98.7
Domestic	17.0	29.8	44.0	64.9	98.7
Cross-border	-	-	-	-	-
Credit transfers	17.0	29.8	44.0	64.9	98.7
Domestic	17.0	29.8	44.0	64.9	98.7
Cross-border	-	-	-	-	-
Credit transfers					
Initiated in a paper-based form	0.0	0.0	0.0	0.0	0.0
Initiated electronically	17.0	29.8	44.0	64.9	98.7
Direct debits	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Card payments (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
ATM transactions (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
E-money payment transactions	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Cheques	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Other payment services	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Concentration ratio in terms of value (percentages)	80.2	75.5	72.8	73.6	73.5
<b>RETAIL SYSTEM: BlueCash</b>					
<b>Total transactions</b>	5.7	9.6	13.1	10.4	13.3
Domestic	5.7	9.6	13.1	10.4	13.3
Cross-border	-	-	-	-	-
Credit transfers	5.7	9.6	13.1	10.4	13.3
Domestic	5.7	9.6	13.1	10.4	13.3
Cross-border	-	-	-	-	-
Credit transfers					
Initiated in a paper-based form	0.0	0.0	0.0	0.0	0.0
Initiated electronically	5.7	9.6	13.1	10.4	13.3
Direct debits	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Card payments (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
ATM transactions (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
E-money payment transactions	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Cheques	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Other payment services	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Concentration ratio in terms of value (percentages)	88.3	83.3	87.3	88.2	92.3

Explanatory information on certain data items is given in the notes accompanying these tables.



EUROPEAN CENTRAL BANK

EUROSYSTEM

Poland

11. Payments processed by selected payment systems – page 4

(value of transactions sent; PLN billions; total for the period)

	2017	2018	2019	2020	2021
<b>RETAIL SYSTEM: BLIK</b>					
<b>Total transactions</b>	4.7	12.1	28.7	56.9	103.0
Domestic	4.7	12.1	28.7	56.9	103.0
Cross-border	-	-	-	-	-
Credit transfers	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Credit transfers	-	-	-	-	-
Initiated in a paper-based form	-	-	-	-	-
Initiated electronically	-	-	-	-	-
Direct debits	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Card payments (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
ATM transactions (except e-money transactions)	2.6	5.5	10.7	14.7	23.9
Domestic	2.6	5.5	10.7	14.7	23.9
Cross-border	-	-	-	-	-
E-money payment transactions	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Cheques	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Other payment services	2.1	6.6	17.9	42.1	79.1
Domestic	2.1	6.6	17.9	42.1	79.1
Cross-border	-	-	-	-	-
Concentration ratio in terms of value (percentages)	96.1	91.6	84.9	81.8	79.6
<b>RETAIL SYSTEM: KSR</b>					
<b>Total transactions</b>	18.2	18.6	15.9	12.3	13.8
Domestic	18.2	18.6	15.9	12.3	13.8
Cross-border	-	-	-	-	-
Credit transfers	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Credit transfers	-	-	-	-	-
Initiated in a paper-based form	-	-	-	-	-
Initiated electronically	-	-	-	-	-
Direct debits	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Card payments (except e-money transactions)	2.9	3.1	3.0	2.4	2.8
Domestic	2.9	3.1	3.0	2.4	2.8
Cross-border	-	-	-	-	-
ATM transactions (except e-money transactions)	15.3	15.4	12.9	9.9	11.0
Domestic	15.3	15.4	12.9	9.9	11.0
Cross-border	-	-	-	-	-
E-money payment transactions	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Cheques	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Other payment services	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Concentration ratio in terms of value (percentages)	96.8	97.2	99.0	99.4	99.0

Explanatory information on certain data items is given in the notes accompanying these tables.

# General notes: Romania

Source for Table 1: Eurostat.

Source for all other tables: Banca Națională a României, unless otherwise indicated.

Methodology: the enhanced definitions have been used for all data provided.

## Table 1: Basic statistical data

### Population

Annual average.

## Table 3: Settlement media used by credit institutions

### Overnight deposits held at other credit institutions

Value for the last quarter of the period. Overnight deposits, denominated in euro only, held at other credit institutions operating in Romania.

## Table 4: Banknotes and coins

- ROL 1,000,000 banknote, ROL 500,000 banknote, ROL 100,000 banknote, ROL 50,000 banknote, ROL 10,000 banknote: withdrawn from circulation on 31 December 2006.
- ROL 5,000 banknote: withdrawn from circulation on 30 June 2002.
- ROL 2,000 banknote: withdrawn from circulation on 30 November 2004.
- ROL 1,000 banknote: withdrawn from circulation on 31 December 2001.
- ROL 5,000 coin, ROL 1,000 coin, ROL 500 coin, ROL 100 coin: withdrawn from circulation on 31 December 2006.
- ROL 50 coin, ROL 20 coin, ROL 10 coin, ROL 5 coin: withdrawn from circulation on 30 June 2003.
- ROL 1 coin: withdrawn from circulation on 31 December 2006.

## Table 5: Institutions offering payment services to non-MFIs

### **Credit institutions: number of e-money accounts**

Data are not shown on account of legal constraints in terms of confidentiality.

### **Credit institutions: outstanding value on e-money storages issued**

Data are not shown on account of legal constraints in terms of confidentiality.

### **Branches of EEA-based credit institutions outside the euro area: number of offices**

Data are not shown on account of legal constraints in terms of confidentiality.

### **Branches of EEA-based credit institutions outside the euro area: value of overnight deposits held by non-MFIs**

Data are not shown on account of legal constraints in terms of confidentiality.

### **Electronic money institutions: number of payment accounts and e-money accounts**

Data are not shown on account of legal constraints of confidentiality.

### **Electronic money institutions: outstanding value on e-money storages issued**

Data are not shown on account of legal constraints of confidentiality.

### **Other payment service providers offering payment services to non-MFIs: number of offices**

Data are not shown on account of legal constraints in terms of confidentiality.

### **Other payment service providers offering payment services to non-MFIs: number and value of overnight deposits held by non-MFIs**

Data are not shown on account of legal constraints in terms of confidentiality.

## Table 6: Payment card functions and accepting devices

### **Cards issued by resident PSPs: cards with an e-money function**

Data are not shown on account of legal constraints in terms of confidentiality.

### **Cards issued by resident PSPs: cards which give access to e-money stored on e-money accounts**

Data are not shown on account of legal constraints in terms of confidentiality.

### **Cards issued by resident PSPs: cards with an e-money function which have been loaded at least once**

Data are not shown on account of legal constraints in terms of confidentiality

### **Terminals provided by resident PSPs: POS and EFTPOS terminals**

The number of reported POS and EFTPOS terminals is likely underreported due to the fact that some terminals are owned by merchants which are not included in the reporting population.

According to the provisions of art. 3 of Regulation (EU) No 1409/2013 of the European Central Bank of 28 November 2013 on payments statistics “ The actual reporting population shall consist of payment service providers (including electronic money issuers) and/or payment system operators.”

### **Terminals provided by resident PSPs: e-money card POS terminals**

Data are not shown on account of legal constraints in terms of confidentiality.

### **Terminals provided by resident PSPs: e-money card terminals**

Data are not shown on account of legal constraints in terms of confidentiality.

### **Terminals provided by resident PSPs: e-money card loading and unloading terminals**

Data are not shown on account of legal constraints in terms of confidentiality.



**Terminals provided by resident PSPs: e-money card accepting terminals**

Data are not shown on account of legal constraints in terms of confidentiality.

**Tables 7a and 8a: Payments per type of payment service involving non-MFIs**

**E-money payment transactions with e-money issued by resident PSPs:**

Data are not shown on account of legal constraints in terms of confidentiality.

**E-money payment transactions with e-money issued by resident PSPs: with e-money accounts**

Data are not shown on account of legal constraints in terms of confidentiality.

**E-money payment transactions with e-money issued by resident PSPs: with e-money accounts accessed through a card**

Data are not shown on account of legal constraints in terms of confidentiality.

**Cross-border e-money payment transactions with e-money issued by resident PSPs received**

Data are not shown on account of legal constraints in terms of confidentiality

**E-money payment transactions received**

Data are not shown on account of legal constraints in terms of confidentiality.

**Credits to the accounts by simple book entry**

The data has been estimated.

**Debits from the accounts by simple book entry**

The data has been estimated.

## Tables 7b and 8b: Payments per type of terminal involving non-MFIs

**a) Transactions at terminals provided by resident PSPs with cards issued by resident PSPs: e-money card loading/unloading transactions and e-money payment transactions with cards with an e-money function**

Data are not shown on account of legal constraints in terms of confidentiality.

**b) Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs: e-money card loading/unloading transactions and e-money payment transactions with cards with an e-money function**

Data are not shown on account of legal constraints in terms of confidentiality.

**c) Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs: e-money card loading/unloading transactions and e-money payment transactions with cards with an e-money function**

Data are not shown on account of legal constraints in terms of confidentiality.

## Table 9: Participation in selected payment systems

### **TARGET component: TARGET2-RO**

The TARGET2-RO system processes domestic and cross-border payments in euro. It went live on 4 July 2011.

### **ReGIS**

ReGIS is the Romanian electronic RTGS. It went live on 8 April 2005.

### **SENT**

SENT is the Romanian ACH. It went live on 13 May 2005.

As of 1 November 2013, the SENT system also processes payments in euro.

## Tables 10 and 11: Payments processed by selected payment systems

### **TARGET component: TARGET2-RO**

The TARGET2-RO system processes domestic and cross-border payments in euro. It went live on 4 July 2011.

### **ReGIS**

ReGIS is the Romanian electronic RTGS ReGIS processes domestic payments denominated in domestic currency. It went live on 8 April 2005.

### **SENT**

SENT is the Romanian ACH. It went live on 13 May 2005.

As of 1 November 2013, the SENT system also processes payments in euro.



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Romania

### 1. Basic statistical data

	2017	2018	2019	2020	2021
Population (thousands, annual average)	19,593	19,484	19,394	19,269	19,126
GDP (RON billions)	852	959	1,064	1,067	1,187
GDP per capita (RON)	43,466	49,223	54,851	55,361	62,082
HICP (annual percentage changes)	1.1	4.1	3.9	2.3	4.1
Exchange rate (national currency vis-à-vis the euro)					
End of period	-	4.663	4.783	4.868	4.947
Average	4.568	4.654	4.745	4.838	4.921

Explanatory information on certain data items is given in the notes accompanying these tables.



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Romania

### 2. Settlement media used by non-MFIs

(RON millions; end of period)

	2017	2018	2019	2020	2021
Currency in circulation outside MFIs	63,273	67,704	74,125	88,181	96,101
Value of overnight deposits held at MFIs	.	.	.	.	.
<i>of which:</i>					
Transferable deposits	109,560	125,008	184,398	230,127	277,870
Narrow money supply (M1)	210,636	235,126	276,939	337,563	406,774
<i>Memorandum items:</i>					
Overnight deposits in foreign currencies held at MFIs	.	.	.	.	.
Outstanding value on e-money storages issued by MFIs	.	0	0	0	0
<i>of which:</i>					



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Romania

### 3. Settlement media used by credit institutions

(RON millions; average for the first reserve maintenance period, unless otherwise indicated)

	2017	2018	2019	2020	2021
Overnight deposits held at the central bank	30,984	20,666	21,197	31,183	28,606
Overnight deposits held at other credit institutions (end of period)	2,557	3,537	3,712	4,240	3,540
<i>of which:</i>					
Transferable deposits at other MFIs (end of period)	1,698	1,694	1,931	2,031	2,529
<i>Memorandum items:</i>					
Non-intraday borrowing from the central bank	89	2	56	12	200
Intraday borrowing from the central bank (average for last reserve maintenance period)	101	205	109	325	414

Explanatory information on certain data items is given in the notes accompanying these tables.



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Romania

### 4. Banknotes and coins

(RON millions; end period)

	2017	2018	2019	2020	2021
Currency in circulation	73,473	79,734	86,236	100,403	109,212
Total banknotes in circulation	72,957	79,172	85,627	99,749	108,517
of which:					
RON 500	5,503	5,902	6,361	6,827	7,274
RON 200	5,414	21,122	23,218	30,008	37,198
RON 100	30,766	33,722	36,438	43,508	46,382
RON 50	14,202	14,815	15,829	15,962	14,338
RON 10	2,295	2,288	2,395	2,157	2,034
RON 5	863	849	895	798	737
RON 1	367	390	407	407	420
ROL 1000000	10	10	10	10	10
ROL 500000	25	25	25	25	25
ROL 100000	22	22	22	22	22
ROL 50000	11	11	11	11	11
ROL 10000	16	16	16	16	16
ROL 2000	-	-	-	-	-
Total coins in circulation	515	562	609	653	696
of which:					
RON 0.50	-	-	-	-	-
RON 0.10	-	-	-	-	-
RON 0.05	-	-	-	-	-
RON 0.01	-	-	-	-	-
ROL 5000	-	-	-	-	-
ROL 1000	-	-	-	-	-
ROL 500	-	-	-	-	-
ROL 100	-	-	-	-	-
ROL 50	-	-	-	-	-
ROL 20	-	-	-	-	-
ROL 10	-	-	-	-	-
ROL 5	-	-	-	-	-
ROL 1	-	-	-	-	-
Currency in circulation held by MFIs	10,200	12,030	12,110	12,222	13,111
Currency in circulation outside MFIs	63,273	67,704	74,125	88,181	96,101
Memorandum items:					
Total commemorative coins	-	-	-	-	-

Explanatory information on certain data items is given in the notes accompanying these tables.



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Romania

### 5. Institutions offering payment services to non-MFIs - page 1

(original units, unless otherwise indicated; values in RON millions; end of period)

	2017	2018	2019	2020	2021
<b>Institutions offering payment services to non-MFIs (total)</b>					
Number of institutions	41	39	40	76	76
Number of offices	4,840	4,626	4,300	4,115	3,934
Number of overnight deposits (thousands)	.	.	.	.	.
of which:					
Number of internet/PC-linked overnight deposits (thousands)	7,536.5	8,320.2	9,299.7	10,268.0	11,551.2
Value of overnight deposits	277,428	287,015	311,137	412,217	501,131
Number of payment accounts (thousands)	23,760.2	24,819.6	.	.	.
Number of e-money accounts (thousands)	.	.	.	.	.
Outstanding value on e-money storages issued	.	.	.	.	.
<b>Central bank</b>					
Number of offices	1	1	1	1	1
Number of overnight deposits (thousands)	0.0	0.0	0.0	0.0	0.0
Value of overnight deposits	.	.	.	.	.
of which:					
Value of transferable deposits	3,075	5,029	301	11	437
<b>Credit institutions irrespective of their legal incorporation</b>					
Number of institutions	36	34	35	71	71
Number of offices	.	.	.	.	.
Number of overnight deposits (thousands)	17,924.0	18,684.3	19,189.1	19,687.1	20,767.5
of which:					
Number of internet/PC-linked overnight deposits (thousands)	7,536.5	8,320.2	9,299.7	10,268.0	11,551.2
Number of transferable overnight deposits (thousands)	17,000.5	17,736.9	18,176.3	18,650.9	19,077.2
of which:					
Number of internet/PC-linked transferable overnight deposits (thousands)	7,187.3	7,978.3	8,865.3	9,778.4	10,367.8
Value of overnight deposits	.	.	.	.	.
of which:					
Value of transferable deposits	106,485	119,979	184,097	230,115	277,433
Number of payment accounts (thousands)	22,695.8	23,574.7	24,402.7	24,624.8	25,133.1
Number of e-money accounts (thousands)	.	.	.	.	.
Outstanding value on e-money storages issued	.	.	.	.	.
<b>Credit institutions irrespective of their legal incorporation</b>					
<b>Credit institutions legally incorporated in the reporting country</b>					
Number of institutions	28	27	27	62	62
Number of offices	4,482	4,274	3,932	3,737	3,560
Value of overnight deposits	127,456	144,541	174,519	215,735	255,960
<b>Branches of euro area-based credit institutions</b>					
Number of institutions	6	5	5	5	5
Number of offices	70	50	43	45	44
Value of overnight deposits	19,130	21,820	26,551	32,911	50,271
<b>Branches of EEA-based credit institutions outside the euro area</b>					
Number of institutions	2	2	3	4	4
Number of offices	.	.	.	.	.
Value of overnight deposits	.	.	.	.	.
<b>Branches of non-EEA-based credit institutions</b>					
Number of institutions	0	0	0	0	0
Number of offices	0	0	0	0	0
Value of overnight deposits	0	0	0	0	0
<b>Electronic money institutions</b>					
Number of institutions	2	2	2	2	2
Number of payment accounts (thousands)	.	.	.	.	.
Number of e-money accounts (thousands)	.	.	.	.	.
Outstanding value on e-money storages issued	.	.	.	.	.
<b>Other payment service providers</b>					
Number of institutions	2	2	2	2	2
Number of offices	.	.	.	.	.
Number of overnight deposits (thousands)	.	.	.	.	.
Value of overnight deposits	.	.	.	.	.
Number of payment accounts (thousands)	.	.	858.4	1,347.3	1,508.0
Number of e-money accounts (thousands)	.	.	.	.	.
Outstanding value on e-money storages issued	.	.	.	.	.

Explanatory information on certain data items is given in the notes accompanying these tables.





EUROPEAN CENTRAL BANK

EUROSYSTEM

## Romania

### 5. Institutions offering payment services to non-MFIs - page 2

(original units, unless otherwise indicated; values in RON millions; end of period)

	2017	2018	2019	2020	2021
<i>Memorandum items:</i>					
<b>Number of payment institutions operating in the country on a cross-border basis</b>	344	376	442	509	254
<i>of which:</i>					
Institutions providing services through an established branch	4	3	4	3	4
Institutions providing services through an agent	7	7	8	7	3
Institutions providing services neither establishing a branch nor through an agent	333	366	430	499	247

Explanatory information on certain data items is given in the notes accompanying these tables.



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Romania

### 6. Payment card functions and accepting devices

(original units, number of cards in thousands; end of period)

	2017	2018	2019	2020	2021
<b>Cards issued by resident PSPs</b>					
Cards with a cash function	16,390	17,408	18,234	18,807	19,570
Cards with a payment function*	16,395	17,410	18,198	18,729	19,469
of which:					
Cards with a debit function	13,572	14,507	15,163	15,836	16,558
Cards with a delayed debit function	8	8	8	8	.
Cards with a credit function	2,815	2,899	3,027	2,886	2,904
Cards with a debit and/or delayed debit function	0	0	0	0	0
Cards with a credit and/or delayed debit function	0	0	0	0	0
Cards with an e-money function	.	.	.	.	.
Cards on which e-money can be stored directly	0	0	0	0	0
Cards which give access to e-money stored on e-money accounts	.	.	.	.	.
Cards with an e-money function					
of which:					
Cards with an e-money function which have been loaded at least once	.	.	.	.	.
Total number of cards (irrespective of the number of functions on the card)	16,432	17,429	18,247	18,830	19,598
of which:					
Cards with a combined debit, cash and e-money function	0	0	0	0	0
<b>Terminals provided by resident PSPs</b>					
ATMs	11,069	10,644	10,516	10,231	10,132
Located in the reporting country	11,069	10,644	10,516	10,231	10,132
Located abroad	0	0	0	0	0
ATMs					
of which:					
ATMs with a cash withdrawal function	10,293	9,892	9,761	9,509	9,464
Located in the reporting country	10,293	9,892	9,761	9,509	9,464
Located abroad	0	0	0	0	0
ATMs with a credit transfer function	9,701	9,299	8,507	8,362	8,355
Located in the reporting country	9,701	9,299	8,507	8,362	8,355
Located abroad	0	0	0	0	0
POS terminals	193,894	204,348	229,289	254,909	296,758
Located in the reporting country	193,894	204,348	229,289	254,909	296,758
Located abroad	0	0	0	0	0
POS terminals					
of which:					
EFTPOS terminals	192,782	200,903	228,430	254,582	296,083
Located in the reporting country	192,782	200,903	228,430	254,582	296,083
Located abroad	0	0	0	0	0
E-money card POS terminals	.	.	.	.	.
Located in the reporting country	.	.	.	.	.
Located abroad	.	.	.	.	.
E-money card terminals	.	.	.	.	.
Located in the reporting country	.	.	.	.	.
Located abroad	.	.	.	.	.
E-money card terminals					
of which:					
E-money card loading/unloading terminals	.	.	.	.	.
Located in the reporting country	.	.	.	.	.
Located abroad	.	.	.	.	.
E-money card accepting terminals	.	.	.	.	.
Located in the reporting country	.	.	.	.	.
Located abroad	.	.	.	.	.

Explanatory information on certain data items is given in the notes accompanying these tables.

\*Except cards with an e-money function only.



EUROPEAN CENTRAL BANK

EUROSYSTEM

Romania

7a. Payments per type of payment service involving non-MFIs - page 1

(number of payments sent, unless otherwise stated; millions; total for the period)

	2017	2018	2019	2020	2021
<b>Payments per type of payment service</b>					
<b>Total payments involving non-MFIs</b>	727.3	1,016.7	1,251.8	1,470.3	1,867.8
Domestic	658.7	918.8	1,118.8	1,330.0	1,690.4
Cross-border	68.6	97.9	133.0	140.3	177.4
<b>Credit transfers</b>	249.3	289.4	329.4	394.3	474.9
Domestic	245.7	285.1	325.0	389.2	468.6
Cross-border	3.7	4.2	4.4	5.1	6.3
Credit transfers					
Initiated in paper-based form	81.6	82.7	84.6	80.4	81.7
Initiated electronically	167.7	206.7	243.9	313.9	393.2
Initiated in a file/batch	20.2	27.8	30.1	31.4	33.1
Initiated on a single payment basis	147.5	178.9	213.8	282.6	360.1
of which (memorandum item):					
Online banking based e-payments	0.0	0.0	0.0	0.0	0.0
Credit transfers					
of which:					
Non-SEPA credit transfers	221.5	237.7	282.1	341.5	417.3
<b>Direct debits</b>	11.5	12.7	13.7	.	.
Domestic	11.5	12.7	13.6	.	.
Cross-border	0.0	0.0	0.1	0.0	0.0
Direct debits					
Initiated in a file/batch	11.3	.	.	.	.
Initiated on a single payment basis	0.2	0.3	0.3	0.2	0.2
Direct debits					
of which:					
Non-SEPA direct debits	11.3	.	.	.	.
<b>Card payments with cards issued by resident PSPs*</b>	464.7	634.8	842.2	1,015.8	1,340.3
Domestic card payments	399.8	541.3	713.6	880.6	1,169.3
Cross-border card payments	64.9	93.6	128.6	135.2	171.0
Card payments with cards issued by resident PSPs*					
Payments with cards with a debit function	406.1	564.2	760.4	935.6	1,243.1
Payments with cards with a delayed debit function	0.2	0.3	0.3	.	.
Payments with cards with a credit function	58.4	70.3	81.5	80.0	97.1
Payments with cards with a debit and/or delayed debit function	0.0	0.0	0.0	0.0	0.0
Payments with cards with a credit and/or delayed debit function	0.0	0.0	0.0	0.0	0.0
Card payments with cards issued by resident PSPs*					
Payments initiated at physical EFTPOS	400.0	533.5	695.7	804.8	1,060.5
Payments initiated remotely	60.9	101.3	146.5	211.0	279.8
<b>E-money payments with e-money issued by resident PSPs</b>	.	.	.	.	.
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
E-money payments with e-money issued by resident PSPs					
With cards on which e-money can be stored directly	0.0	0.0	0.0	0.0	0.0
With e-money accounts	.	.	.	.	.
of which:					
Accessed through a card	.	.	.	.	.
<b>Cheques</b>	1.4	1.3	1.1	0.9	.
Domestic	1.4	1.3	1.1	0.9	.
Cross-border	0.0	0.0	0.0	0.0	0.0
<b>Other payment services</b>	88.0	78.4	65.2	44.3	35.4
Domestic	88.0	78.4	65.2	44.3	35.3
Cross-border	0.0	0.0	0.0	0.1	0.0

Explanatory information on certain data items is given in the notes accompanying these tables.

\*Except cards with an e-money function only.



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Romania

### 7a. Payments per type of payment service involving non-MFIs - page 2

(number of payments sent, unless otherwise stated; millions; total for the period)

	2017	2018	2019	2020	2021
<b>Total cross-border payments received (excluding card payments)</b>	6.4	14.4	11.4	13.2	14.4
Cross-border credit transfers received	6.2	8.2	10.9	12.7	13.9
Cross-border direct debits received	0.0	0.0	0.0	0.0	0.0
Cross-border e-money payments with e-money issued by resident PSPs received	-	-	-	0.0	0.0
Cross-border cheques received	0.0	0.0	0.0	0.0	0.0
Other cross-border payment services received	-	-	-	-	-
<i>Memorandum items:</i>					
Credits to the accounts by simple book entry	48.9	49.9	54.1	55.1	60.6
Debits from the accounts by simple book entry	551.9	547.4	570.1	518.8	503.3
Money remittances	0.1	0.2	0.2	0.3	0.7
Domestic	0.1	0.2	0.1	0.2	0.6
Cross-border	0.0	0.0	0.0	0.1	0.0
Transactions via telecommunication, digital or IT device	-	-	0.0	0.0	0.0
Other services (not included in the Payment Services Directive)	3.9	3.7	3.5	2.9	2.7
Domestic	3.9	3.7	3.5	2.9	2.7
Cross-border	0.0	0.0	0.0	0.0	0.0
Cross-border money remittances received	0.3	0.4	0.5	0.5	0.5
Cross-border transactions via telecommunication, digital or IT device received	-	-	0.0	0.0	0.0

Explanatory information on certain data items is given in the notes accompanying these tables.



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Romania

### 7b. Payments per type of terminal involving non-MFIs

(number of payments sent; millions; total for the period)

	2017	2018	2019	2020	2021
<b>a) At terminals provided by resident PSPs with cards issued by resident PSPs</b>	633.2	762.5	925.3	1,006.5	1,258.6
At terminals located in the reporting country	633.2	762.5	925.3	1,006.5	1,258.6
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
At terminals provided by resident PSPs with cards issued by resident PSPs of which:					
ATM cash withdrawals (except e-money transactions)	252.4	269.5	284.8	252.9	267.7
At terminals located in the reporting country	252.4	269.5	284.8	252.9	267.7
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
ATM cash deposits (except e-money transactions)	11.0	14.6	19.4	29.5	40.5
At terminals located in the reporting country	11.0	14.6	19.4	29.5	40.5
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
POS transactions (except e-money transactions)	369.6	478.4	621.2	724.1	950.4
At terminals located in the reporting country	369.6	478.4	621.2	724.1	950.4
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
E-money card-loading/unloading transactions	.	.	.	.	.
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
E-money payments with cards with an e-money function	.	.	.	.	.
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
<b>b) At terminals provided by resident PSPs with cards issued by non-resident PSPs</b>	43.7	61.1	88.4	96.1	127.2
At terminals located in the reporting country	43.7	61.1	88.4	96.1	127.2
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
At terminals provided by resident PSPs with cards issued by non-resident PSPs of which:					
ATM cash withdrawals (except e-money transactions)	7.7	7.9	8.8	9.7	11.7
At terminals located in the reporting country	7.7	7.9	8.8	9.6	11.7
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
ATM cash deposits (except e-money transactions)	0.0	0.0	0.0	0.0	0.0
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
POS transactions (except e-money transactions)	16.0	.	.	50.3	71.7
At terminals located in the reporting country	16.0	.	.	50.3	71.7
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
E-money card-loading/unloading transactions	.	.	.	.	.
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
E-money payments with cards with an e-money function	.	.	.	.	.
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
<b>c) At terminals provided by non-resident PSPs with cards issued by resident PSPs</b>	38.0	47.2	59.4	47.6	73.5
At terminals located in the reporting country	0.9	2.0	3.1	4.0	7.2
At terminals located abroad	37.1	45.3	56.3	43.6	66.3
At terminals provided by non-resident PSPs with cards issued by resident PSPs of which:					
ATM cash withdrawals (except e-money transactions)	4.7	5.3	5.4	4.3	4.8
At terminals located in the reporting country	0.1	0.2	0.3	0.2	0.2
At terminals located abroad	4.6	5.1	5.2	4.1	4.6
ATM cash deposits (except e-money transactions)	0.0	0.0	0.0	0.0	0.0
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
POS transactions (except e-money transactions)	33.3	41.9	53.9	43.3	68.6
At terminals located in the reporting country	0.8	1.8	2.8	3.8	6.9
At terminals located abroad	32.5	40.2	51.1	39.5	61.7
E-money card-loading/unloading transactions	.	.	.	.	.
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	0.0	.
E-money payments with cards with an e-money function	.	.	.	.	.
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	0.0	.
<b>Memorandum items:</b>					
Cash advances at POS terminals	0.0	0.0	0.0	0.0	0.0
OTC cash withdrawals	19.4	17.5	15.5	11.1	10.2
OTC cash deposits	68.5	60.7	50.8	33.6	24.4

Explanatory information on certain data items is given in the notes accompanying these tables.



EUROPEAN CENTRAL BANK

EUROSYSTEM

Romania

8a. Payments per type of payment service involving non-MFIs - page 1

(value of payments sent, unless otherwise stated; RON billions; total for the period)

	2017	2018	2019	2020	2021
<b>Payments per type of payment service</b>					
<b>Total payments involving non-MFIs</b>	7,394.4	8,256.4	8,824.0	10,149.8	12,075.1
Domestic	6,959.6	7,764.4	8,271.0	9,524.0	11,289.4
Cross-border	434.8	492.0	553.0	625.7	785.7
<b>Credit transfers</b>	7,303.0	7,614.4	8,185.3	9,565.8	11,421.2
Domestic	6,881.5	7,140.5	7,658.2	8,963.8	10,669.5
Cross-border	421.4	473.9	527.2	602.0	751.6
Credit transfers					
Initiated in paper-based form	3,300.3	3,154.2	3,314.6	3,128.1	3,565.8
Initiated electronically	4,002.7	4,460.2	4,870.3	6,437.6	7,855.4
Initiated in a file/batch	245.8	312.4	265.8	346.8	380.5
Initiated on a single payment basis	3,756.9	4,147.9	4,538.2	6,090.9	7,474.9
of which (memorandum item):					
Online banking based e-payments	0.0	0.0	0.0	0.0	0.0
Credit transfers					
of which:					
Non-SEPA credit transfers	5,005.2	5,410.4	5,926.4	7,090.1	8,632.9
<b>Direct debits</b>	10.3	10.7	13.3	14.3	33.0
Domestic	10.3	10.7	13.3	14.3	33.0
Cross-border	0.0	0.0	0.0	0.0	0.0
Direct debits					
Initiated in a file/batch	5.1	6.3	8.0	.	20.9
Initiated on a single payment basis	5.2	4.5	5.3	4.5	12.1
Direct debits					
of which:					
Non-SEPA direct debits	10.8	11.2	13.2	14.3	32.8
<b>Card payments with cards issued by resident PSPs*</b>	63.1	83.2	108.7	128.1	171.2
Domestic card payments	49.9	65.2	83.1	104.4	137.2
Cross-border card payments	13.3	18.0	25.7	23.7	34.0
Card payments with cards issued by resident PSPs*					
Payments with cards with a debit function	53.2	71.1	94.5	114.1	154.1
Payments with cards with a delayed debit function	0.1	0.1	0.1	0.1	0.1
Payments with cards with a credit function	9.8	12.0	14.1	13.9	17.0
Payments with cards with a debit and/or delayed debit function	0.0	0.0	0.0	0.0	0.0
Payments with cards with a credit and/or delayed debit function	0.0	0.0	0.0	0.0	0.0
Card payments with cards issued by resident PSPs*					
Payments initiated at physical EFTPOS	50.5	64.3	80.4	89.6	117.6
Payments initiated remotely	12.1	19.0	28.4	38.5	53.6
<b>E-money payments with e-money issued by resident PSPs</b>	.	.	.	.	.
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
E-money payments with e-money issued by resident PSPs					
With cards on which e-money can be stored directly	0.0	0.0	0.0	0.0	0.0
With e-money accounts	.	.	.	.	.
of which:					
Accessed through a card	.	.	.	.	.
<b>Cheques</b>	17.9	17.1	16.0	13.1	12.1
Domestic	17.8	17.0	16.0	13.1	12.1
Cross-border	0.1	0.0	0.0	0.0	0.0
<b>Other payment services</b>	516.0	530.9	500.5	428.3	437.5
Domestic	515.9	530.9	500.4	428.2	437.4
Cross-border	0.0	0.1	0.1	0.1	0.1

Explanatory information on certain data items is given in the notes accompanying these tables.

\*Except cards with an e-money function only.



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Romania

### 8a. Payments per type of payment service involving non-MFIs - page 2

(value of payments sent, unless otherwise stated; RON billions; total for the period)

	2017	2018	2019	2020	2021
<b>Total cross-border payments received (excluding card payments)</b>	469.3	577.6	596.9	560.1	664.2
Cross-border credit transfers received	469.0	577.3	595.8	558.9	662.9
Cross-border direct debits received	0.2	0.2	0.3	.	0.3
Cross-border e-money payments with e-money issued by resident PSPs received	.	.	.	0.0	0.0
Cross-border cheques received	0.1	0.0	.	0.0	.
Other cross-border payment services received	-	.	.	.	1.0
<i>Memorandum items:</i>					
Credits to the accounts by simple book entry	1,201.0	1,248.3	1,381.7	1,595.5	1,693.9
Debits from the accounts by simple book entry	373.2	367.4	320.7	392.5	334.2
Money remittances	0.1	0.1	0.1	0.2	0.6
Domestic	0.0	0.1	0.0	0.1	0.5
Cross-border	0.0	0.1	0.1	0.1	0.1
Transactions via telecommunication, digital or IT device	-	-	0.0	0.0	0.0
Other services (not included in the Payment Services Directive)	44.8	46.7	49.2	44.1	44.7
Domestic	44.7	46.6	49.1	44.0	44.6
Cross-border	0.1	0.1	0.1	0.0	0.1
Cross-border money remittances received	0.5	0.6	0.8	0.9	1.0
Cross-border transactions via telecommunication, digital or IT device received	-	-	0.0	0.0	0.0

Explanatory information on certain data items is given in the notes accompanying these tables.



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Romania

### 8b. Payments per type of terminal involving non-MFIs

(value of payments sent; RON billions; total for the period)

	2017	2018	2019	2020	2021
<b>a) At terminals provided by resident PSPs with cards issued by resident PSPs</b>	225.6	266.4	312.2	340.0	415.9
At terminals located in the reporting country	225.6	266.4	312.2	340.0	415.9
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
At terminals provided by resident PSPs with cards issued by resident PSPs of which:					
ATM cash withdrawals (except e-money transactions)	169.0	193.1	216.1	210.8	236.1
At terminals located in the reporting country	169.0	193.1	216.1	210.8	236.1
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
ATM cash deposits (except e-money transactions)	15.5	23.5	34.5	56.1	85.5
At terminals located in the reporting country	15.5	23.5	34.5	56.1	85.5
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
POS transactions (except e-money transactions)	41.0	49.8	61.6	73.0	.
At terminals located in the reporting country	41.0	49.8	61.6	73.0	.
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
E-money card-loading/unloading transactions	.	.	.	.	.
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
E-money payments with cards with an e-money function	.	.	.	.	.
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
<b>b) At terminals provided by resident PSPs with cards issued by non-resident PSPs</b>	10.6	.	.	13.7	18.1
At terminals located in the reporting country	10.6	.	14.0	13.7	18.1
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
At terminals provided by resident PSPs with cards issued by non-resident PSPs of which:					
ATM cash withdrawals (except e-money transactions)	5.5	5.4	5.9	5.9	7.3
At terminals located in the reporting country	5.5	5.4	5.9	5.9	7.3
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
ATM cash deposits (except e-money transactions)	0.0	0.0	0.0	0.0	0.0
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
POS transactions (except e-money transactions)	3.9	.	.	.	8.2
At terminals located in the reporting country	3.9	.	.	.	8.2
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
E-money card-loading/unloading transactions	.	.	.	.	.
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
E-money payments with cards with an e-money function	.	.	.	.	.
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
<b>c) At terminals provided by non-resident PSPs with cards issued by resident PSPs</b>	11.2	13.1	15.6	11.3	16.9
At terminals located in the reporting country	0.2	0.3	0.4	0.4	0.7
At terminals located abroad	11.1	12.9	15.1	10.9	16.1
At terminals provided by non-resident PSPs with cards issued by resident PSPs of which:					
ATM cash withdrawals (except e-money transactions)	3.9	4.5	5.2	4.4	5.1
At terminals located in the reporting country	0.0	0.1	0.1	0.1	0.1
At terminals located abroad	3.9	4.5	5.1	4.3	5.0
ATM cash deposits (except e-money transactions)	0.0	0.0	0.0	0.0	0.0
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
POS transactions (except e-money transactions)	7.3	8.6	10.4	6.9	11.7
At terminals located in the reporting country	0.1	0.2	0.3	0.3	0.6
At terminals located abroad	7.2	8.4	10.0	6.6	11.1
E-money card-loading/unloading transactions	.	.	.	.	.
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
E-money payments with cards with an e-money function	.	.	.	.	.
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
<b>Memorandum items:</b>					
Cash advances at POS terminals	0.0	0.0	0.0	0.0	0.0
OTC cash withdrawals	202.9	210.5	198.7	175.3	187.9
OTC cash deposits	313.0	320.3	303.0	254.3	248.6

Explanatory information on certain data items is given in the notes accompanying these tables.





EUROPEAN CENTRAL BANK

EUROSYSTEM

## Romania

### 9. Participation in selected payment systems

(original units; end of period)

	2017	2018	2019	2020	2021
<b>TARGET COMPONENT: TARGET2-Romania</b>					
Number of participants	23	23	23	23	21
<i>of which:</i>					
Direct participants	23	23	23	23	21
<i>of which:</i>					
Credit institutions	21	21	21	20	18
Central bank	1	1	1	1	1
Other direct participants	1	1	1	2	2
<i>of which:</i>					
Public administration	0	0	0	0	0
Clearing and settlement organisations	1	1	1	2	2
Other financial institutions	0	0	0	0	0
Others	0	0	0	0	0
Indirect participants	0	0	0	0	0
<b>LVPS (NON-TARGET SYSTEM): REGIS (from Apr. 2005)</b>					
Number of participants	42	40	40	40	40
<i>of which:</i>					
Direct participants	42	40	40	40	40
<i>of which:</i>					
Credit institutions	35	33	33	33	33
Central bank	1	1	1	1	1
Other direct participants	6	6	6	6	6
<i>of which:</i>					
Public administration	1	1	1	1	1
Clearing and settlement organisations	5	5	5	5	5
Other financial institutions	0	0	0	0	0
Others	0	0	0	0	0
Indirect participants	0	0	0	0	0
<b>RETAIL SYSTEM: SENT</b>					
Number of participants	38	37	37	38	37
<i>of which:</i>					
Direct participants	38	37	37	37	36
<i>of which:</i>					
Credit institutions	35	33	33	32	32
Central bank	0	0	0	0	0
Other direct participants	3	4	4	5	4
<i>of which:</i>					
Public administration	1	1	1	1	1
Clearing and settlement organisations	0	0	0	0	0
Other financial institutions	0	0	0	0	0
Others	2	3	3	4	3
Indirect participants	0	0	0	1	1

Explanatory information on certain data items is given in the notes accompanying these tables.



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Romania

### 10. Payments processed by selected payment systems – page 1

(number of transactions sent; millions; total for the period)

	2017	2018	2019	2020	2021
<b>TARGET COMPONENT: TARGET2-Romania</b>					
Credit transfers and direct debits	0.1	0.1	0.1	0.1	0.1
<i>of which:</i>					
Credit transfers and direct debits within the same TARGET component	0.0	0.0	0.0	0.0	0.0
Credit transfers and direct debits to another TARGET component	0.1	0.1	0.1	0.1	0.1
<i>of which:</i>					
Credit transfers and direct debits to a euro area TARGET component	0.1	0.1	0.1	0.1	0.1
Credit transfers and direct debits to a non-euro area TARGET component	0.0	0.0	0.0	0.0	0.0
Concentration ratio in terms of volume (percentages)	61.1	66.8	70.5	71.3	70.5
<b>LVPS (NON-TARGET SYSTEM): REGIS (from Apr. 2005)</b>					
<b>Total transactions</b>	4.5	5.3	6.4	7.6	7.7
Domestic	4.5	5.3	6.4	7.6	7.7
Cross-border	-	-	-	0.0	0.0
Credit transfers	4.5	5.3	6.4	7.6	7.7
Domestic	4.5	5.3	6.4	7.6	7.7
Cross-border	-	-	-	0.0	0.0
Credit transfers					
Initiated in a paper-based form	0.0	0.0	0.0	0.0	0.0
Initiated electronically	4.5	5.3	6.4	7.6	7.7
Direct debits	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Card payments (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
ATM transactions (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
E-money payment transactions	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Cheques	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Other payment services	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Concentration ratio in terms of volume (percentages)	55.0	56.9	61.7	65.9	60.2

Explanatory information on certain data items is given in the notes accompanying these tables.



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Romania

### 10. Payments processed by selected payment systems – page 2

(number of transactions sent; millions; total for the period)

	2017	2018	2019	2020	2021
<b>RETAIL SYSTEM: SENT</b>					
<b>Total transactions</b>	91.6	106.0	119.7	136.3	165.3
Domestic	91.4	105.8	119.4	136.0	164.9
Cross-border	0.2	0.2	0.3	0.3	0.4
Credit transfers	87.7	102.5	116.3	133.5	162.7
Domestic	87.5	102.2	116.1	133.2	162.3
Cross-border	0.2	0.2	0.3	0.3	0.4
Credit transfers					
Initiated in a paper-based form	0.0	0.0	0.0	0.0	0.0
Initiated electronically	87.7	102.5	116.3	133.5	162.7
Direct debits	0.2	0.2	0.2	0.3	0.3
Domestic	0.2	0.2	0.2	0.3	0.3
Cross-border	0.0	0.0	0.0	0.0	0.0
Card payments (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
ATM transactions (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
E-money payment transactions	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Cheques	0.9	0.9	0.7	0.6	0.5
Domestic	0.9	0.9	0.7	0.6	0.5
Cross-border	0.0	0.0	0.0	0.0	0.0
Other payment services	2.7	2.5	2.4	1.9	1.8
Domestic	2.7	2.5	2.4	1.9	1.8
Cross-border	0.0	0.0	0.0	0.0	0.0
Concentration ratio in terms of volume (percentages)	60.9	61.9	63.6	64.6	64.2

Explanatory information on certain data items is given in the notes accompanying these tables.



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Romania

### 11. Payments processed by selected payment systems – page 1

(value of transactions sent; EUR billions (TARGET2 component); RON billions (other systems); total for the period)

	2017	2018	2019	2020	2021
<b>TARGET COMPONENT: TARGET2-Romania</b>					
Credit transfers and direct debits	82.6	91.5	87.0	141.7	119.3
<i>of which:</i>					
Credit transfers and direct debits within the same TARGET component	10.1	14.1	13.2	27.8	23.3
Credit transfers and direct debits to another TARGET component	72.4	77.4	73.8	113.9	96.0
<i>of which:</i>					
Credit transfers and direct debits to a euro area TARGET component	71.5	77.0	73.3	113.1	95.1
Credit transfers and direct debits to a non-euro area TARGET component	1.0	0.4	0.6	0.8	0.8
Concentration ratio in terms of value (percentages)	80.1	81.2	81.8	85.7	78.6
<b>LVPS (NON-TARGET SYSTEM): REGIS (from Apr. 2005)</b>					
<b>Total transactions</b>	9,178.0	10,018.8	8,595.0	9,248.1	10,128.3
Domestic	9,178.0	10,018.8	8,595.0	9,248.1	10,128.3
Cross-border	-	-	-	0.0	0.0
Credit transfers	9,178.0	10,018.8	8,595.0	9,248.1	10,128.3
Domestic	9,178.0	10,018.8	8,595.0	9,248.1	10,128.3
Cross-border	-	-	-	0.0	0.0
Credit transfers					
Initiated in a paper-based form	0.0	0.0	0.0	0.0	0.0
Initiated electronically	9,178.0	10,018.8	8,595.0	9,248.1	10,128.3
Direct debits	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Card payments (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
ATM transactions (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
E-money payment transactions	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Cheques	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Other payment services	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Concentration ratio in terms of value (percentages)	63.6	62.0	63.7	60.4	60.9

Explanatory information on certain data items is given in the notes accompanying these tables.



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Romania

### 11. Payments processed by selected payment systems – page 2

(value of transactions sent; RON billions; total for the period)

	2017	2018	2019	2020	2021
<b>RETAIL SYSTEM: SENT</b>					
<b>Total transactions</b>	349.7	390.1	436.3	455.1	542.4
Domestic	343.2	382.8	426.8	445.9	530.2
Cross-border	6.5	7.4	9.5	9.3	12.2
Credit transfers	302.7	343.6	387.9	413.0	493.7
Domestic	296.2	336.3	378.4	403.7	481.5
Cross-border	6.5	7.4	9.5	9.3	12.2
Credit transfers					
Initiated in a paper-based form	0.0	0.0	0.0	0.0	0.0
Initiated electronically	302.7	343.6	387.9	413.0	493.7
Direct debits	4.3	3.5	4.6	4.4	11.1
Domestic	4.3	3.5	4.6	4.4	11.1
Cross-border	0.0	0.0	0.0	0.0	0.0
Card payments (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
ATM transactions (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
E-money payment transactions	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Cheques	11.9	11.3	10.8	8.7	8.0
Domestic	11.9	11.3	10.8	8.7	8.0
Cross-border	0.0	0.0	0.0	0.0	0.0
Other payment services	30.8	31.7	32.9	29.1	29.6
Domestic	30.8	31.7	32.9	29.1	29.6
Cross-border	0.0	0.0	0.0	0.0	0.0
Concentration ratio in terms of value (percentages)	58.8	59.5	60.9	61.3	63.4

Explanatory information on certain data items is given in the notes accompanying these tables.

# General notes: Sweden

Source for Table 1: Eurostat.

Source for all other tables: Sveriges Riksbank, unless otherwise indicated.

## Table 2: Settlement media used by non-MFIs

### Value of overnight deposits held at MFIs

Overnight deposits held at MFIs (excluding the NBC). The counterpart sector “non-MFIs” includes the component sectors “Central government” and “Rest of the world”. Thus, this indicator is not synonymous with the same term used in the ECB concept of narrow money supply (M1).

### Narrow money supply (M1)

Source: ECB. This indicator cannot be calculated from the items “Value of overnight deposits held at MFIs” (Table 2) and “Currency in circulation” (Table 4). See the explanation above.

### Memo item: Overnight deposits in foreign currencies held at MFIs

Overnight deposits in foreign currencies held at MFIs with counterpart sector in the “Rest of the world” are based on best estimates for 2002-11.

## Table 3: Settlement media used by credit institutions

### Overnight deposits held at the central bank

Sweden does not apply reserve requirements; no national reserve maintenance periods are defined.

### Overnight deposits held at other credit institutions

Value for the last quarter of the period.

### **Memo item: Non-intraday borrowing from the central bank**

Sweden does not apply reserve requirements; no national reserve maintenance periods are defined.

### **Memo item: Intraday borrowing from the central bank**

Sweden does not apply reserve requirements; no national reserve maintenance periods are defined.

## **Table 4: Banknotes and coins**

### **Currency in circulation**

Includes commemorative coins.

Bank notes which has ceased to be legal tender but which are still recognised as banknote liabilities in the Riksbank's balance sheet are included under each relevant note. This is a difference compared to the statistics published by the Riksbank, where notes that has ceased to be legal tender is a separate category. Banknotes that has ceased to be legal tender may be redeemed by the Riksbank for a fee under the condition that the application complies with the Swedish Act on Measures against Money Laundering and that the notes doesn't come from companies that handle cash in their day-to-day operations or are bought with the purpose of making a profit.

A major changeover of banknotes and coins was implemented between 2015 and 2017.

### **Total banknotes in circulation, SEK 200, SEK 10 and SEK 5**

The SEK 10 and SEK 5 banknotes ceased to be legal tender in 1999. In December 2008 the Riksbank decided to remove the SEK 10 and SEK 5 banknotes from currency in circulation. The SEK 200 banknote was introduced in 2015.

### **Total coins in circulation, SEK 0.5**

Includes commemorative coins. The SEK 0.5 coin ceased to be legal tender in September 2010. In June 2011 the Riksbank decided to remove the SEK 0.5 coin from currency in circulation.

## Table 5: Institutions offering payment services to non-MFIs

### **Credit institutions irrespective of their legal incorporation: number of overnight deposits**

Data are based on best estimates for 2004-09. From 2010 data are based on the number of transferable overnight deposits.

### **Other payment service providers: number of institutions**

Includes the Swedish postal institution Svensk Kassaservice until 2007. In 2008 Svensk Kassaservice closed down.

### **Other payment service providers: number of offices**

Includes the offices of Svensk Kassaservice until 2007. In 2008 Svensk Kassaservice closed down.

## Tables 7a and 8a: Payments per type of payment service involving non-MFIs

### **Credit transfers**

The reduction in the number of credit transfers as from 2002 is attributable to the fact that since then credit transfers between two postal giro accounts have no longer been included in the statistics, as these are now internal transactions in Nordea (Plusgirot).

### **Card payments**

The reduction for card payments between 2019 and 2020 is due to the pandemic crises.

### **Cheques**

Does not include traveller's cheques.

### **Tables 7b and 8b: Payments per type of terminal involving non-MFIs**

Due to the pandemic crises, the figures for ATM transactions and POS-terminal transactions decreased between 2019 and 2020.





EUROPEAN CENTRAL BANK

EUROSYSTEM

## Sweden

### 1. Basic statistical data

	2017	2018	2019	2020	2021
Population (thousands, annual average)	10,058	10,175	10,279	10,353	10,416
GDP (SEK billions)	4,625	4,828	5,050	5,039	5,487
GDP per capita (SEK)	459,856	474,516	491,261	486,653	526,753
HICP (annual percentage changes)	1.9	2.0	1.7	0.7	2.7
Exchange rate (national currency vis-à-vis the euro)					
End of period	-	10.255	10.447	10.034	10.226
Average	9.635	10.258	10.589	10.485	10.146

Explanatory information on certain data items is given in the notes accompanying these tables.



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Sweden

### 2. Settlement media used by non-MFIs

(SEK millions; end of period)

	2017	2018	2019	2020	2021
Currency in circulation outside MFIs	56,248	60,695	62,359	62,095	60,718
Value of overnight deposits held at MFIs	2,792,516	3,018,905	3,429,734	4,119,184	4,655,134
<i>of which:</i>					
Transferable deposits	2,385,579	2,582,074	2,963,011	3,570,257	4,043,421
Narrow money supply (M1)	2,694,856	2,901,569	3,295,658	3,945,735	4,396,621
<i>Memorandum items:</i>					
Overnight deposits in foreign currencies held at MFIs	249,617	284,804	352,902	437,257	518,393
Outstanding value on e-money storages issued by MFIs	0	0	0	0	0
<i>of which:</i>					
Hardware-based electronic money	0	0	0	0	0
Software-based electronic money	-	-	-	-	-

Explanatory information on certain data items is given in the notes accompanying these tables.



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Sweden

### 3. Settlement media used by credit institutions

(SEK millions; average for the first reserve maintenance period, unless otherwise indicated)

	2017	2018	2019	2020	2021
Overnight deposits held at the central bank	-	-	-	-	-
Overnight deposits held at other credit institutions (end of period)	203,158	255,779	327,351	502,598	308,191
<i>of which:</i>					
Transferable deposits at other MFIs (end of period)	130,624	153,854	234,072	356,464	206,790
<i>Memorandum items:</i>					
Non-intraday borrowing from the central bank	-	-	-	-	-
Intraday borrowing from the central bank (average for last reserve maintenance period)	-	-	-	-	-

Explanatory information on certain data items is given in the notes accompanying these tables.



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Sweden

### 4. Banknotes and coins

(SEK millions; end period)

	2017	2018	2019	2020	2021
Currency in circulation	57,988	62,180	63,488	62,853	61,462
Total banknotes in circulation	55,215	59,147	60,383	59,717	58,315
of which:					
SEK 1,000	4,795	4,541	4,204	3,721	3,337
SEK 500	36,832	41,872	44,048	44,770	44,137
SEK 200	6,243	5,452	4,982	4,529	4,308
SEK 100	4,268	4,216	4,118	3,833	3,709
SEK 50	1,375	1,352	1,325	1,210	1,181
SEK 20	1,703	1,714	1,705	1,654	1,641
SEK 10	-	-	-	-	-
SEK 5	-	-	-	-	-
Total coins in circulation	2,773	3,034	3,105	3,137	3,147
of which:					
SEK 10	2,101	2,136	2,116	2,085	2,072
SEK 5	333	441	474	491	502
SEK 2	182	268	315	347	370
SEK 1	129	167	184	196	204
SEK 0.5	-	-	-	-	-
Currency in circulation held by MFIs	1,740	1,485	1,129	758	744
Currency in circulation outside MFIs	56,248	60,695	62,359	62,095	60,718
<i>Memorandum items:</i>					
Total commemorative coins	29	22	17	17	-

Explanatory information on certain data items is given in the notes accompanying these tables.



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Sweden

### 5. Institutions offering payment services to non-MFIs - page 1

(original units, unless otherwise indicated; values in SEK millions; end of period)

	2017	2018	2019	2020	2021
<b>Institutions offering payment services to non-MFIs (total)</b>					
Number of institutions	158	155	157	204	209
Number of offices	1,646	1,524	1,548	1,566	1,280
Number of overnight deposits (thousands)	-	-	-	-	-
of which:					
Number of internet/PC-linked overnight deposits (thousands)	-	-	-	-	-
Value of overnight deposits	-	-	-	-	-
Number of payment accounts (thousands)	-	-	-	-	-
Number of e-money accounts (thousands)	-	-	-	-	-
Outstanding value on e-money storages issued	0	0	-	0	0
<b>Central bank</b>					
Number of offices	1	1	1	1	1
Number of overnight deposits (thousands)	-	-	-	-	-
Value of overnight deposits	-	-	-	-	-
of which:					
Value of transferable deposits	-	-	-	-	-
<b>Credit institutions irrespective of their legal incorporation</b>					
Number of institutions	156	153	155	154	151
Number of offices	1,609	1,490	1,507	1,517	1,223
Number of overnight deposits (thousands)	-	-	-	-	-
of which:					
Number of internet/PC-linked overnight deposits (thousands)	-	-	-	-	-
Number of transferable overnight deposits (thousands)	29,047.5	28,975.6	30,288.7	29,098.8	31,306.6
of which:					
Number of internet/PC-linked transferable overnight deposits (thousands)	27,575.0	27,345.6	29,433.8	28,328.6	30,514.9
Value of overnight deposits	2,696,622	2,909,963	3,128,425	3,956,420	4,498,068
of which:					
Value of transferable deposits	2,385,579	2,582,074	2,963,011	3,570,257	4,043,421
Number of payment accounts (thousands)	-	-	-	-	-
Number of e-money accounts (thousands)	-	-	-	-	-
Outstanding value on e-money storages issued	0	0	-	0	0
<b>Credit institutions irrespective of their legal incorporation</b>					
<b>Credit institutions legally incorporated in the reporting country</b>					
Number of institutions	125	117	118	118	118
Number of offices	1,521	1,278	1,205	1,212	987
Value of overnight deposits	2,520,203	2,253,668	2,408,653	3,035,543	3,463,116
<b>Branches of euro area-based credit institutions</b>					
Number of institutions	17	21	26	26	26
Number of offices	21	105	188	224	174
Value of overnight deposits	29,382	504,841	552,232	680,673	761,355
<b>Branches of EEA-based credit institutions outside the euro area</b>					
Number of institutions	14	15	11	8	7
Number of offices	61	101	114	79	61
Value of overnight deposits	147,037	151,454	167,540	240,204	273,597
<b>Branches of non-EEA-based credit institutions</b>					
Number of institutions	0	0	0	2	0
Number of offices	6	6	0	2	1
Value of overnight deposits	0	0	0	0	0
<b>Electronic money institutions</b>					
Number of institutions	1	1	1	1	1
Number of payment accounts (thousands)	-	-	-	-	-
Number of e-money accounts (thousands)	-	-	-	-	-
Outstanding value on e-money storages issued	0	0	-	0	0
<b>Other payment service providers</b>					
Number of institutions	-	-	-	48	56
Number of offices	-	-	-	-	-
Number of overnight deposits (thousands)	-	-	-	-	-
Value of overnight deposits	-	-	-	-	-
Number of payment accounts (thousands)	-	-	-	-	-
Number of e-money accounts (thousands)	-	-	-	-	-
Outstanding value on e-money storages issued	-	-	-	-	-

Explanatory information on certain data items is given in the notes accompanying these tables.



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Sweden

### 5. Institutions offering payment services to non-MFIs - page 2

(original units, unless otherwise indicated; values in SEK millions; end of period)

	2017	2018	2019	2020	2021
<i>Memorandum items:</i>					
<b>Number of payment institutions operating in the country on a cross-border basis</b>	-	-	-	-	-
<i>of which:</i>					
Institutions providing services through an established branch	-	-	-	-	-
Institutions providing services through an agent	-	-	-	-	-
Institutions providing services neither establishing a branch nor through an agent	-	-	-	-	-

Explanatory information on certain data items is given in the notes accompanying these tables.



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Sweden

### 6. Payment card functions and accepting devices

(original units, number of cards in thousands; end of period)

	2017	2018	2019	2020	2021
<b>Cards issued by resident PSPs</b>					
Cards with a cash function	15,951	16,841	17,252	17,169	17,077
Cards with a payment function*	20,295	19,402	18,729	18,104	18,088
of which:					
Cards with a debit function	9,965	11,071	10,695	10,763	10,843
Cards with a delayed debit function	735	739	678	583	548
Cards with a credit function	8,152	7,590	7,355	6,741	6,674
Cards with a debit and/or delayed debit function	0	-	-	-	-
Cards with a credit and/or delayed debit function	654	-	-	-	-
Cards with an e-money function	78	59	0	0	0
Cards on which e-money can be stored directly	78	59	-	-	-
Cards which give access to e-money stored on e-money accounts	0	0	-	-	-
Cards with an e-money function					
of which:					
Cards with an e-money function which have been loaded at least once	78	-	-	-	-
Total number of cards (irrespective of the number of functions on the card)	20,905	19,402	18,729	18,104	18,088
of which:					
Cards with a combined debit, cash and e-money function	-	-	-	-	-
<b>Terminals provided by resident PSPs</b>					
ATMs	2,655	2,672	2,508	-	-
Located in the reporting country	-	-	-	-	-
Located abroad	-	-	-	-	-
ATMs					
of which:					
ATMs with a cash withdrawal function	2,655	2,507	2,497	-	-
Located in the reporting country	-	-	-	-	-
Located abroad	-	-	-	-	-
ATMs with a credit transfer function	0	1,736	1,622	1,561	-
Located in the reporting country	-	-	-	-	-
Located abroad	-	-	-	-	-
POS terminals	252,801	275,411	274,945	177,998	215,664
Located in the reporting country	-	-	-	-	-
Located abroad	-	-	-	-	-
POS terminals					
of which:					
EFTPOS terminals	-	-	-	-	-
Located in the reporting country	-	-	-	-	-
Located abroad	-	-	-	-	-
E-money card POS terminals	-	-	-	-	-
Located in the reporting country	-	-	-	-	-
Located abroad	-	-	-	-	-
E-money card terminals	-	-	-	-	-
Located in the reporting country	-	-	-	-	-
Located abroad	-	-	-	-	-
E-money card terminals					
of which:					
E-money card loading/unloading terminals	-	-	-	-	-
Located in the reporting country	-	-	-	-	-
Located abroad	-	-	-	-	-
E-money card accepting terminals	-	-	-	-	-
Located in the reporting country	-	-	-	-	-
Located abroad	-	-	-	-	-

Explanatory information on certain data items is given in the notes accompanying these tables.

\*Except cards with an e-money function only.



# EUROPEAN CENTRAL BANK

## EUROSYSTEM

### Sweden

#### 7a. Payments per type of payment service involving non-MFIs - page 1

(number of payments sent, unless otherwise stated; millions; total for the period)

	2017	2018	2019	2020	2021
<b>Payments per type of payment service</b>					
<b>Total payments involving non-MFIs</b>	5,008.0	5,379.8	5,601.5	5,564.8	5,927.4
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
<b>Credit transfers</b>	1,303.5	1,466.6	1,497.7	1,725.8	1,918.1
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Credit transfers					
Initiated in paper-based form	45.2	41.3	39.6	34.1	29.3
Initiated electronically	1,258.2	1,425.3	1,458.1	1,691.6	1,888.8
Initiated in a file/batch	981.9	1,031.3	933.0	1,068.9	1,112.5
Initiated on a single payment basis	276.4	394.0	525.1	622.7	776.3
of which (memorandum item):					
Online banking based e-payments	-	-	-	-	-
Credit transfers					
of which:					
Non-SEPA credit transfers	-	-	-	-	-
<b>Direct debits</b>	334.0	360.3	400.0	447.9	470.3
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Direct debits					
Initiated in a file/batch	334.0	360.3	400.0	447.9	470.3
Initiated on a single payment basis	0.0	0.0	0.0	0.0	0.0
Direct debits					
of which:					
Non-SEPA direct debits	0.0	0.0	-	-	-
<b>Card payments with cards issued by resident PSPs*</b>	3,352.0	3,547.6	3,702.8	3,390.6	3,538.3
Domestic card payments	-	-	-	-	-
Cross-border card payments	-	-	-	-	-
Card payments with cards issued by resident PSPs*					
Payments with cards with a debit function	2,778.0	2,953.9	3,074.0	2,835.8	2,969.6
Payments with cards with a delayed debit function	67.0	74.3	57.0	39.9	42.2
Payments with cards with a credit function	361.0	519.8	571.9	511.2	526.4
Payments with cards with a debit and/or delayed debit function	0.0	0.0	-	-	-
Payments with cards with a credit and/or delayed debit function	146.0	0.0	-	-	-
Card payments with cards issued by resident PSPs*					
Payments initiated at physical EFTPOS	2,503.0	2,655.4	2,732.9	2,920.1	3,090.5
Payments initiated remotely	90.0	187.2	181.6	264.2	446.4
<b>E-money payments with e-money issued by resident PSPs</b>	5.0	0.0	0.0	0.0	0.0
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
E-money payments with e-money issued by resident PSPs					
With cards on which e-money can be stored directly	5.0	0.0	-	-	-
With e-money accounts	0.0	0.0	-	-	-
of which:					
Accessed through a card	0.0	0.0	-	-	-
<b>Cheques</b>	0.1	0.0	0.0	0.0	.
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
<b>Other payment services</b>	0.0	0.9	-	-	.
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-

Explanatory information on certain data items is given in the notes accompanying these tables.

\*Except cards with an e-money function only.





EUROPEAN CENTRAL BANK

EUROSYSTEM

## Sweden

### 7a. Payments per type of payment service involving non-MFIs - page 2

(number of payments sent, unless otherwise stated; millions; total for the period)

	2017	2018	2019	2020	2021
<b>Total cross-border payments received (excluding card payments)</b>	-	-	10.1	10.1	10.9
Cross-border credit transfers received	-	8.9	10.1	10.1	10.8
Cross-border direct debits received	-	.	.	.	.
Cross-border e-money payments with e-money issued by resident PSPs received	-	-	0.0	0.0	0.0
Cross-border cheques received	-	-	0.0	0.0	0.0
Other cross-border payment services received	-	-	.	.	.
<i>Memorandum items:</i>					
Credits to the accounts by simple book entry	-	-	-	-	-
Debits from the accounts by simple book entry	-	-	-	-	-
Money remittances	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Transactions via telecommunication, digital or IT device	-	-	-	-	-
Other services (not included in the Payment Services Directive)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Cross-border money remittances received	-	-	-	-	-
Cross-border transactions via telecommunication, digital or IT device received	-	-	-	-	-

Explanatory information on certain data items is given in the notes accompanying these tables.



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Sweden

### 7b. Payments per type of terminal involving non-MFIs

(number of payments sent; millions; total for the period)

	2017	2018	2019	2020	2021
<b>a) At terminals provided by resident PSPs with cards issued by resident PSPs</b>	2,932.0	2,851.9	3,006.5	2,709.1	2,803.1
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	-	-
At terminals provided by resident PSPs with cards issued by resident PSPs of which:					
ATM cash withdrawals (except e-money transactions)	117.0	87.9	83.8	63.6	56.5
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	-	-
ATM cash deposits (except e-money transactions)	5.0	5.1	5.7	6.0	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	-	-
POS transactions (except e-money transactions)	2,810.0	2,758.9	2,917.1	2,639.5	2,740.3
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	-	-
E-money card-loading/unloading transactions	0.0	0.0	-	-	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	-	-
E-money payments with cards with an e-money function	0.0	0.0	-	-	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	-	-
<b>b) At terminals provided by resident PSPs with cards issued by non-resident PSPs</b>	198.0	253.6	311.6	184.4	168.2
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	-	-
At terminals provided by resident PSPs with cards issued by non-resident PSPs of which:					
ATM cash withdrawals (except e-money transactions)	4.0	-	-	1.4	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	-	-
ATM cash deposits (except e-money transactions)	0.0	0.0	0.0	0.0	0.0
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	-	-
POS transactions (except e-money transactions)	194.0	250.0	308.6	182.9	166.6
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	-	-
E-money card-loading/unloading transactions	0.0	0.0	-	-	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	-	-
E-money payments with cards with an e-money function	0.0	0.0	-	-	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	-	-
<b>c) At terminals provided by non-resident PSPs with cards issued by resident PSPs</b>	258.0	175.1	333.6	219.9	273.5
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	-	-
At terminals provided by non-resident PSPs with cards issued by resident PSPs of which:					
ATM cash withdrawals (except e-money transactions)	13.0	31.2	92.1	63.6	54.2
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	-	-
ATM cash deposits (except e-money transactions)	0.0	2.7	3.1	-	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	-	-
POS transactions (except e-money transactions)	245.0	141.1	238.4	153.4	216.5
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	-	-
E-money card-loading/unloading transactions	0.0	0.0	-	-	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	-	-
E-money payments with cards with an e-money function	0.0	0.0	-	-	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	-	-
<b>Memorandum items:</b>					
Cash advances at POS terminals	-	-	-	-	-
OTC cash withdrawals	-	-	-	-	-
OTC cash deposits	-	-	-	-	-

Explanatory information on certain data items is given in the notes accompanying these tables.



EUROPEAN CENTRAL BANK

EUROSYSTEM

Sweden

8a. Payments per type of payment service involving non-MFIs - page 1

(value of payments sent, unless otherwise stated; SEK billions; total for the period)

	2017	2018	2019	2020	2021
<b>Payments per type of payment service</b>					
<b>Total payments involving non-MFIs</b>	19,032.7	19,892.6	20,177.1	20,335.2	23,666.1
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
<b>Credit transfers</b>	16,191.1	18,231.6	18,425.9	18,674.2	21,849.5
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Credit transfers					
Initiated in paper-based form	369.8	596.5	628.9	567.6	733.2
Initiated electronically	15,821.4	17,635.0	17,797.1	18,106.6	21,116.3
Initiated in a file/batch	15,671.2	17,428.6	17,542.1	17,792.8	20,719.2
Initiated on a single payment basis	150.2	206.4	255.0	313.8	397.1
of which (memorandum item):					
Online banking based e-payments	-	-	-	-	-
Credit transfers					
of which:					
Non-SEPA credit transfers	-	-	-	-	-
<b>Direct debits</b>	545.3	580.9	622.0	634.7	700.1
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Direct debits					
Initiated in a file/batch	545.3	580.9	622.0	634.7	700.1
Initiated on a single payment basis	0.0	0.0	0.0	0.0	0.0
Direct debits					
of which:					
Non-SEPA direct debits	-	-	-	-	-
<b>Card payments with cards issued by resident PSPs*</b>	1,037.0	1,077.7	1,126.6	1,024.6	1,115.3
Domestic card payments	-	-	-	-	-
Cross-border card payments	-	-	-	-	-
Card payments with cards issued by resident PSPs*					
Payments with cards with a debit function	765.0	801.9	824.2	771.4	840.5
Payments with cards with a delayed debit function	43.8	50.8	44.1	30.8	34.9
Payments with cards with a credit function	174.5	226.5	258.3	223.3	239.9
Payments with cards with a debit and/or delayed debit function	0.0	0.0	-	-	-
Payments with cards with a credit and/or delayed debit function	53.6	0.0	-	-	-
Card payments with cards issued by resident PSPs*					
Payments initiated at physical EFTPOS	736.5	763.5	785.4	858.7	955.6
Payments initiated remotely	36.7	78.2	86.6	117.1	159.2
<b>E-money payments with e-money issued by resident PSPs</b>	0.0	0.0	0.0	0.0	0.0
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
E-money payments with e-money issued by resident PSPs					
With cards on which e-money can be stored directly	0.0	0.0	-	-	-
With e-money accounts	-	-	-	-	-
of which:					
Accessed through a card	-	-	-	-	-
<b>Cheques</b>	0.8	0.0	0.0	0.0	.
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
<b>Other payment services</b>	0.0	1.9	2.6	1.8	.
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-

Explanatory information on certain data items is given in the notes accompanying these tables.

\*Except cards with an e-money function only.



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Sweden

### 8a. Payments per type of payment service involving non-MFIs - page 2

(value of payments sent, unless otherwise stated; SEK billions; total for the period)

	2017	2018	2019	2020	2021
<b>Total cross-border payments received (excluding card payments)</b>	-	-	15,240.0	15,146.8	13,215.3
Cross-border credit transfers received	-	12,162.1	15,239.7	15,146.1	13,213.3
Cross-border direct debits received	-	-	.	.	.
Cross-border e-money payments with e-money issued by resident PSPs received	-	.	0.0	0.0	0.0
Cross-border cheques received	-	-	.	0.0	0.0
Other cross-border payment services received	-	-	.	.	.
<i>Memorandum items:</i>					
Credits to the accounts by simple book entry	-	-	-	-	-
Debits from the accounts by simple book entry	-	-	-	-	-
Money remittances	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Transactions via telecommunication, digital or IT device	-	-	-	-	-
Other services (not included in the Payment Services Directive)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Cross-border money remittances received	-	-	-	-	-
Cross-border transactions via telecommunication, digital or IT device received	-	-	-	-	-

Explanatory information on certain data items is given in the notes accompanying these tables.



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Sweden

### 8b. Payments per type of terminal involving non-MFIs

(value of payments sent; SEK billions; total for the period)

	2017	2018	2019	2020	2021
<b>a) At terminals provided by resident PSPs with cards issued by resident PSPs</b>	949.4	896.9	930.9	866.5	933.1
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	-	-
At terminals provided by resident PSPs with cards issued by resident PSPs of which:					
ATM cash withdrawals (except e-money transactions)	125.1	104.5	100.0	81.7	77.2
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	-	-
ATM cash deposits (except e-money transactions)	19.6	17.9	18.4	18.0	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	-	-
POS transactions (except e-money transactions)	804.7	774.4	812.5	766.8	837.5
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	-	-
E-money card-loading/unloading transactions	-	-	-	-	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	-	-
E-money payments with cards with an e-money function	0.0	0.0	-	-	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	-	-
<b>b) At terminals provided by resident PSPs with cards issued by non-resident PSPs</b>	81.1	106.6	111.3	65.5	67.2
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	-	-
At terminals provided by resident PSPs with cards issued by non-resident PSPs of which:					
ATM cash withdrawals (except e-money transactions)	4.4	3.7	-	1.9	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	-	-
ATM cash deposits (except e-money transactions)	0.0	0.0	0.0	0.0	0.0
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	-	-
POS transactions (except e-money transactions)	76.7	102.9	107.9	63.7	65.2
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	-	-
E-money card-loading/unloading transactions	-	-	-	-	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	-	-
E-money payments with cards with an e-money function	-	-	-	-	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	-	-
<b>c) At terminals provided by non-resident PSPs with cards issued by resident PSPs</b>	130.2	109.3	209.8	140.3	154.0
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	-	-
At terminals provided by non-resident PSPs with cards issued by resident PSPs of which:					
ATM cash withdrawals (except e-money transactions)	19.2	37.7	114.8	82.3	71.0
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	-	-
ATM cash deposits (except e-money transactions)	0.0	9.3	9.9	9.2	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	-	-
POS transactions (except e-money transactions)	110.9	62.3	85.0	48.7	74.3
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	-	-
E-money card-loading/unloading transactions	-	-	-	-	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	-	-
E-money payments with cards with an e-money function	-	-	-	-	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	-	-
<b>Memorandum items:</b>					
Cash advances at POS terminals	-	-	-	-	-
OTC cash withdrawals	-	-	-	-	-
OTC cash deposits	-	-	-	-	-

Explanatory information on certain data items is given in the notes accompanying these tables.



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Sweden

### 9. Participation in selected payment systems

(original units; end of period)

	2017	2018	2019	2020	2021
<b>LVPS (NON-TARGET SYSTEM): RIX</b>					
Number of participants	32	34	37	38	38
<i>of which:</i>					
Direct participants	32	34	37	38	38
<i>of which:</i>					
Credit institutions	25	25	28	29	29
Central bank	1	1	1	1	1
Other direct participants	6	8	8	8	8
<i>of which:</i>					
Public administration	1	1	1	1	1
Clearing and settlement organisations	5	7	7	7	7
Other financial institutions	0	0	0	0	0
Others	0	0	0	0	0
Indirect participants	0	0	0	0	0
<b>RETAIL SYSTEM: Bankgirot</b>					
Number of participants	23	25	27	26	24
<i>of which:</i>					
Direct participants	23	25	27	26	24
<i>of which:</i>					
Credit institutions	22	24	26	25	23
Central bank	0	0	0	0	0
Other direct participants	1	1	1	1	1
<i>of which:</i>					
Public administration	1	1	1	1	1
Clearing and settlement organisations	0	0	0	0	0
Other financial institutions	0	0	0	0	0
Others	0	0	0	0	0
Indirect participants	0	0	0	0	0
<b>RETAIL SYSTEM: Dataclearing</b>					
Number of participants	32	32	33	34	33
<i>of which:</i>					
Direct participants	31	32	33	34	33
<i>of which:</i>					
Credit institutions	31	31	32	33	32
Central bank	0	0	0	0	0
Other direct participants	1	1	1	1	1
<i>of which:</i>					
Public administration	1	1	1	1	1
Clearing and settlement organisations	0	0	0	0	0
Other financial institutions	0	0	0	0	0
Others	0	0	0	0	0
Indirect participants	0	0	0	0	0

Explanatory information on certain data items is given in the notes accompanying these tables.



EUROPEAN CENTRAL BANK

EUROSYSTEM

Sweden

10. Payments processed by selected payment systems – page 1

(number of transactions sent; millions; total for the period)

	2017	2018	2019	2020	2021
<b>LVPS (NON-TARGET SYSTEM): RIX</b>					
<b>Total transactions</b>	5.1	5.4	5.7	5.9	6.5
Domestic	-	5.4	5.7	5.9	6.5
Cross-border	-	-	-	-	-
Credit transfers	5.1	5.4	5.7	5.9	6.5
Domestic	-	5.4	5.7	5.9	6.5
Cross-border	-	-	-	-	-
Credit transfers	-	-	-	-	-
Initiated in a paper-based form	-	-	-	-	-
Initiated electronically	-	-	-	-	-
Direct debits	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Card payments (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
ATM transactions (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
E-money payment transactions	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Cheques	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Other payment services	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Concentration ratio in terms of volume (percentages)	90.0	89.4	88.6	87.2	84.1
<b>RETAIL SYSTEM: Bankgirot</b>					
<b>Total transactions</b>	1,041.6	1,082.6	1,140.1	1,180.0	1,216.6
Domestic	1,041.6	1,082.6	1,140.1	1,180.0	1,216.6
Cross-border	-	-	-	-	-
Credit transfers	707.8	722.2	740.3	732.1	746.2
Domestic	707.8	722.2	740.3	732.1	746.2
Cross-border	-	-	-	-	-
Credit transfers	-	-	-	-	-
Initiated in a paper-based form	22.0	22.4	23.2	20.3	18.0
Initiated electronically	685.8	699.8	717.1	711.8	728.2
Direct debits	334.0	360.3	399.8	447.9	470.3
Domestic	334.0	360.3	399.8	447.9	470.3
Cross-border	-	-	-	-	-
Card payments (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
ATM transactions (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
E-money payment transactions	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Cheques	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Other payment services	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Concentration ratio in terms of volume (percentages)	-	-	-	-	-

Explanatory information on certain data items is given in the notes accompanying these tables.



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Sweden

### 10. Payments processed by selected payment systems – page 2

(number of transactions sent; millions; total for the period)

	2017	2018	2019	2020	2021
<b>RETAIL SYSTEM: Dataclearing</b>					
<b>Total transactions</b>	157.4	165.4	167.6	170.6	176.4
Domestic	157.4	165.4	167.6	170.6	176.4
Cross-border	-	-	-	-	-
Credit transfers	157.4	165.4	167.6	170.6	176.4
Domestic	157.4	165.4	167.6	170.6	176.4
Cross-border	-	-	-	-	-
Credit transfers					
Initiated in a paper-based form	-	-	-	-	-
Initiated electronically	157.4	165.4	167.6	170.6	176.4
Direct debits	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Card payments (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
ATM transactions (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
E-money payment transactions	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Cheques	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Other payment services	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Concentration ratio in terms of volume (percentages)	-	-	-	-	-

Explanatory information on certain data items is given in the notes accompanying these tables.





# EUROPEAN CENTRAL BANK

## EUROSYSTEM

### Sweden

#### 11. Payments processed by selected payment systems – page 1

(value of transactions sent; SEK billions; total for the period)

	2017	2018	2019	2020	2021
<b>LVPS (NON-TARGET SYSTEM): RIX</b>					
<b>Total transactions</b>	157,406.0	153,491.8	140,687.0	128,162.8	132,409.9
Domestic	157,406.0	153,491.8	140,687.0	128,162.8	132,409.9
Cross-border	-	-	-	-	-
Credit transfers	157,406.0	153,491.8	140,687.0	128,162.8	132,409.9
Domestic	157,406.0	153,491.8	140,687.0	128,162.8	132,409.9
Cross-border	-	-	-	-	-
Credit transfers	-	-	-	-	-
Initiated in a paper-based form	-	-	-	-	-
Initiated electronically	-	-	-	-	-
Direct debits	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Card payments (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
ATM transactions (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
E-money payment transactions	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Cheques	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Other payment services	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Concentration ratio in terms of value (percentages)	70.0	69.6	68.9	68.3	69.7
<b>RETAIL SYSTEM: Bankgirot</b>					
<b>Total transactions</b>	11,467.6	12,321.6	12,936.2	12,914.8	14,095.8
Domestic	11,467.6	12,321.6	12,936.2	12,914.8	14,095.8
Cross-border	-	-	-	-	-
Credit transfers	10,922.3	11,740.7	12,314.7	12,280.2	13,395.8
Domestic	10,922.3	11,740.7	12,314.7	12,280.2	13,395.8
Cross-border	-	-	-	-	-
Credit transfers	-	-	-	-	-
Initiated in a paper-based form	39.9	42.9	44.5	36.7	31.6
Initiated electronically	10,882.4	11,697.8	12,270.2	12,243.5	13,364.2
Direct debits	545.3	580.9	621.5	634.6	700.1
Domestic	545.3	580.9	621.5	634.6	700.1
Cross-border	-	-	-	-	-
Card payments (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
ATM transactions (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
E-money payment transactions	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Cheques	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Other payment services	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Concentration ratio in terms of value (percentages)	-	-	-	-	-

Explanatory information on certain data items is given in the notes accompanying these tables.



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Sweden

### 11. Payments processed by selected payment systems – page 2

(value of transactions sent; SEK billions; total for the period)

	2017	2018	2019	2020	2021
<b>RETAIL SYSTEM: Dataclearing</b>					
<b>Total transactions</b>	3,836.7	4,026.9	4,190.8	4,461.8	4,864.2
Domestic	3,836.7	4,026.9	4,190.8	4,461.8	4,864.2
Cross-border	-	-	-	-	-
Credit transfers	3,836.7	4,026.9	4,190.8	4,461.8	4,864.2
Domestic	3,836.7	4,026.9	4,190.8	4,461.8	4,864.2
Cross-border	-	-	-	-	-
Credit transfers					
Initiated in a paper-based form	-	-	-	-	-
Initiated electronically	3,836.7	4,026.9	4,190.8	4,461.8	4,864.2
Direct debits	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Card payments (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
ATM transactions (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
E-money payment transactions	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Cheques	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Other payment services	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Concentration ratio in terms of value (percentages)	-	-	-	-	-

Explanatory information on certain data items is given in the notes accompanying these tables.