

# COMPARATIVE TABLES

## 1.1 Basic statistical data

|                        | GDP<br>(EUR billions) |                  |                  |                  |                  | Population<br>(millions) |               |               |               |               |
|------------------------|-----------------------|------------------|------------------|------------------|------------------|--------------------------|---------------|---------------|---------------|---------------|
|                        | 2009                  | 2010             | 2011             | 2012             | 2013             | 2009                     | 2010          | 2011          | 2012          | 2013          |
| Belgium                | 340.67                | 355.79           | 369.26           | 375.85           | 382.69           | 10.79                    | 10.88         | 10.98         | 11.05         | 11.11         |
| Bulgaria               | 34.93                 | 36.05            | 38.50            | 39.93            | 39.94            | 7.59                     | 7.53          | 7.35          | 7.31          | 7.27          |
| Czech Republic         | 142.20                | 149.93           | 155.49           | 152.93           | 149.49           | 10.49                    | 10.52         | 10.50         | 10.51         | 10.51         |
| Denmark                | 223.58                | 236.33           | 240.49           | 245.25           | 248.97           | 5.52                     | 5.55          | 5.57          | 5.59          | 5.61          |
| Germany                | 2,374.20              | 2,495.00         | 2,609.90         | 2,666.40         | 2,737.60         | 81.88                    | 81.76         | 81.78         | 81.92         | 82.10         |
| Estonia                | 13.97                 | 14.37            | 16.22            | 17.42            | 18.43            | 1.34                     | 1.34          | 1.34          | 1.34          | 1.34          |
| Ireland                | 162.28                | 158.10           | 162.60           | 163.94           | 164.05           | 4.54                     | 4.56          | 4.58          | 4.59          | 4.60          |
| Greece                 | 231.08                | 222.15           | 208.53           | 193.35           | 182.05           | 11.19                    | 11.15         | 11.12         | 11.09         | 11.29         |
| Spain                  | 1,046.89              | 1,045.62         | 1,046.33         | 1,029.28         | 1,022.99         | 45.93                    | 46.07         | 46.13         | 46.16         | 45.92         |
| France                 | 1,885.76              | 1,936.72         | 2,001.40         | 2,032.30         | 2,059.85         | 64.46                    | 64.78         | 65.11         | 65.43         | 65.74         |
| Croatia                | 44.78                 | 44.42            | 44.19            | 43.48            | 43.13            | 4.31                     | 4.30          | 4.28          | 4.27          | 4.25          |
| Italy                  | 1,519.70              | 1,551.89         | 1,579.95         | 1,566.91         | 1,560.02         | 60.19                    | 60.48         | 60.72         | 60.91         | 61.05         |
| Cyprus                 | 16.85                 | 17.41            | 17.88            | 17.72            | 16.50            | 0.81                     | 0.83          | 0.85          | 0.86          | 0.87          |
| Latvia                 | 18.52                 | 18.04            | 20.21            | 22.26            | 23.37            | 2.14                     | 2.10          | 2.06          | 2.03          | 2.01          |
| Lithuania              | 26.65                 | 27.71            | 30.96            | 32.94            | 34.63            | 3.16                     | 3.10          | 3.03          | 2.99          | 2.96          |
| Luxembourg             | 35.58                 | 39.30            | 41.73            | 42.92            | 45.48            | 0.50                     | 0.51          | 0.52          | 0.53          | 0.55          |
| Hungary                | 91.42                 | 96.24            | 98.92            | 96.97            | 97.95            | 10.02                    | 10.00         | 9.97          | 9.92          | 9.89          |
| Malta                  | 5.96                  | 6.46             | 6.69             | 6.89             | 7.22             | 0.41                     | 0.41          | 0.42          | 0.42          | 0.42          |
| Netherlands            | 573.24                | 586.79           | 599.05           | 599.34           | 602.66           | 16.53                    | 16.61         | 16.69         | 16.75         | 16.80         |
| Austria                | 276.23                | 285.17           | 299.24           | 307.00           | 313.07           | 8.34                     | 8.36          | 8.39          | 8.43          | 8.47          |
| Poland                 | 310.68                | 354.62           | 370.85           | 381.48           | 389.70           | 38.15                    | 38.51         | 38.53         | 38.54         | 38.51         |
| Portugal               | 168.53                | 172.86           | 171.13           | 165.11           | 165.69           | 10.63                    | 10.64         | 10.62         | 10.58         | 10.48         |
| Romania                | 118.20                | 124.33           | 131.48           | 131.58           | 142.25           | 20.37                    | 20.25         | 20.15         | 20.06         | 19.98         |
| Slovenia               | 35.42                 | 35.48            | 36.15            | 35.32            | 35.27            | 2.04                     | 2.05          | 2.05          | 2.06          | 2.06          |
| Slovakia               | 62.79                 | 65.90            | 68.97            | 71.10            | 72.13            | 5.42                     | 5.43          | 5.40          | 5.41          | 5.41          |
| Finland                | 172.32                | 178.72           | 188.74           | 192.35           | 193.44           | 5.34                     | 5.36          | 5.39          | 5.41          | 5.44          |
| Sweden                 | 292.47                | 349.95           | 385.45           | 407.82           | 420.85           | 9.30                     | 9.38          | 9.45          | 9.52          | 9.60          |
| United Kingdom         | 1,590.86              | 1,731.81         | 1,770.91         | 1,921.90         | 1,899.10         | 61.79                    | 62.26         | 62.74         | 63.71         | 64.09         |
| <b>Euro area total</b> | <b>8,907.50</b>       | <b>9,153.23</b>  | <b>9,424.21</b>  | <b>9,483.73</b>  | <b>9,588.97</b>  | <b>329.08</b>            | <b>330.05</b> | <b>332.27</b> | <b>333.14</b> | <b>333.99</b> |
| <b>EU total</b>        | <b>11,770.97</b>      | <b>12,292.73</b> | <b>12,667.02</b> | <b>12,916.23</b> | <b>13,069.35</b> | <b>498.87</b>            | <b>500.43</b> | <b>501.43</b> | <b>503.14</b> | <b>508.13</b> |

## 1.1 Basic statistical data (cont'd)

|                        | Comparison of GDP per capita<br>(EUR thousands) |       |       |       |       | HICP (annual percentage changes) |      |      |      |      | Exchange rate vis-à-vis the euro<br>(average for the year) |        |        |        |        |
|------------------------|---|-------|-------|-------|-------|----------------------------------|------|------|------|------|--|--------|--------|--------|--------|
|                        | 2009  | 2010  | 2011  | 2012  | 2013  | 2009                             | 2010 | 2011 | 2012 | 2013 | 2009   | 2010   | 2011   | 2012   | 2013   |
| Belgium                | 31.57   | 32.69 | 33.64 | 34.00 | 34.46 | 0.0                              | 2.3  | 3.4  | 2.6  | 1.2  | .  | .      | .      | .      | .      |
| Bulgaria               | 4.61  | 4.79  | 5.24  | 5.47  | 5.49  | 2.5                              | 3.0  | 3.4  | 2.4  | 0.4  | 1.96   | 1.96   | 1.96   | 1.96   | 1.96   |
| Czech Republic         | 13.55   | 14.26 | 14.81 | 14.55 | 14.22 | 0.6                              | 1.2  | 2.1  | 3.5  | 1.4  | 26.43  | 25.28  | 24.59  | 25.15  | 25.98  |
| Denmark                | 40.49   | 42.61 | 43.18 | 43.87 | 44.36 | 1.1                              | 2.2  | 2.7  | 2.4  | 0.5  | 7.45   | 7.45   | 7.45   | 7.44   | 7.46   |
| Germany                | 29.00   | 30.52 | 31.91 | 32.55 | 33.34 | 0.2                              | 1.2  | 2.5  | 2.1  | 1.6  | .  | .      | .      | .      | .      |
| Estonia                | 10.42   | 10.72 | 12.10 | 13.00 | 13.76 | 0.2                              | 2.7  | 5.1  | 4.2  | 3.2  | 15.65  | 15.65  | .      | .      | .      |
| Ireland                | 35.75   | 34.67 | 35.52 | 35.72 | 35.65 | -1.7                             | -1.6 | 1.2  | 1.9  | 0.5  | .  | .      | .      | .      | .      |
| Greece                 | 20.66   | 19.92 | 18.75 | 17.43 | 16.13 | 1.3                              | 4.7  | 3.1  | 1.0  | -0.9 | .  | .      | .      | .      | .      |
| Spain                  | 22.79   | 22.69 | 22.68 | 22.30 | 22.28 | -0.2                             | 2.0  | 3.1  | 2.4  | 1.5  | .  | .      | .      | .      | .      |
| France                 | 29.26   | 29.90 | 30.74 | 31.06 | 31.33 | 0.1                              | 1.7  | 2.3  | 2.2  | 1.0  | .  | .      | .      | .      | .      |
| Croatia                | 10.40   | 10.34 | 10.32 | 10.18 | 10.14 | 2.2                              | 1.1  | 2.2  | 3.4  | 2.3  | 7.34   | 7.29   | 7.44   | 7.52   | 7.58   |
| Italy                  | 25.25   | 25.66 | 26.02 | 25.73 | 25.55 | 0.8                              | 1.6  | 2.9  | 3.3  | 1.3  | .  | .      | .      | .      | .      |
| Cyprus                 | 20.86   | 20.99 | 21.01 | 20.51 | 19.03 | 0.2                              | 2.6  | 3.5  | 3.1  | 0.4  | .  | .      | .      | .      | .      |
| Latvia                 | 8.65  | 8.60  | 9.82  | 10.94 | 11.60 | 3.3                              | -1.2 | 4.2  | 2.3  | 0.0  | 0.71   | 0.71   | 0.71   | 0.70   | 0.70   |
| Lithuania              | 8.43  | 8.95  | 10.22 | 11.02 | 11.71 | 4.2                              | 1.2  | 4.1  | 3.2  | 1.2  | 3.45   | 3.45   | 3.45   | 3.45   | 3.45   |
| Luxembourg             | 71.41   | 77.44 | 80.34 | 80.75 | 83.42 | 0.0                              | 2.8  | 3.7  | 2.9  | 1.7  | .  | .      | .      | .      | .      |
| Hungary                | 9.12  | 9.62  | 9.92  | 9.77  | 9.90  | 4.0                              | 4.7  | 3.9  | 5.7  | 1.7  | 280.33   | 275.48 | 279.37 | 289.25 | 296.87 |
| Malta                  | 14.44   | 15.58 | 16.07 | 16.42 | 17.09 | 1.8                              | 2.0  | 2.5  | 3.2  | 1.0  | .  | .      | .      | .      | .      |
| Netherlands            | 34.69   | 35.32 | 35.89 | 35.78 | 35.87 | 1.0                              | 0.9  | 2.5  | 2.8  | 2.6  | .  | .      | .      | .      | .      |
| Austria                | 33.11   | 34.11 | 35.67 | 36.43 | 36.97 | 0.4                              | 1.7  | 3.6  | 2.6  | 2.1  | .  | .      | .      | .      | .      |
| Poland                 | 8.14  | 9.21  | 9.62  | 9.90  | 10.12 | 4.0                              | 2.7  | 3.9  | 3.7  | 0.8  | 4.33   | 3.99   | 4.12   | 4.18   | 4.20   |
| Portugal               | 15.85   | 16.25 | 16.11 | 15.61 | 15.81 | -0.9                             | 1.4  | 3.6  | 2.8  | 0.4  | .  | .      | .      | .      | .      |
| Romania                | 5.80  | 6.14  | 6.53  | 6.56  | 7.12  | 5.6                              | 6.1  | 5.8  | 3.4  | 3.2  | 4.24   | 4.21   | 4.24   | 4.46   | 4.42   |
| Slovenia               | 17.35   | 17.32 | 17.61 | 17.17 | 17.13 | 0.9                              | 2.1  | 2.1  | 2.8  | 1.9  | .  | .      | .      | .      | .      |
| Slovakia               | 11.59   | 12.14 | 12.78 | 13.15 | 13.33 | 0.9                              | 0.7  | 4.1  | 3.7  | 1.5  | .  | .      | .      | .      | .      |
| Finland                | 32.28   | 33.32 | 35.03 | 35.53 | 35.57 | 1.6                              | 1.7  | 3.3  | 3.2  | 2.2  | .  | .      | .      | .      | .      |
| Sweden                 | 31.45   | 37.31 | 40.79 | 42.84 | 43.84 | 1.9                              | 1.9  | 1.4  | 0.9  | 0.4  | 10.62  | 9.54   | 9.03   | 8.70   | 8.65   |
| United Kingdom         | 25.75   | 27.81 | 28.23 | 30.17 | 29.63 | 2.2                              | 3.3  | 4.5  | 2.8  | 2.6  | 0.89   | 0.86   | 0.87   | 0.81   | 0.85   |
| <b>Euro area total</b> | 27.07   | 27.73 | 28.36 | 28.47 | 28.71 | 0.3                              | 1.6  | 2.7  | 2.5  | 1.4  | .  | .      | .      | .      | .      |
| <b>EU total</b>        | 23.60   | 24.56 | 25.26 | 25.67 | 25.72 | 1.0                              | 2.1  | 3.1  | 2.6  | 1.5  | .  | .      | .      | .      | .      |

## 1.2 Comparison with EU totals

|                        | Share in total GDP<br>(percentages) |        |        |        |        | Share in the total population<br>(percentages) |        |        |        |        | Comparison of GDP per capita<br>with EU average |        |        |        |        |
|------------------------|-------------------------------------|--------|--------|--------|--------|--|--------|--------|--------|--------|---|--------|--------|--------|--------|
|                        | 2009                                | 2010   | 2011   | 2012   | 2013   | 2009   | 2010   | 2011   | 2012   | 2013   | 2009  | 2010   | 2011   | 2012   | 2013   |
| Belgium                | 2.89                                | 2.89   | 2.92   | 2.91   | 2.93   | 2.16   | 2.17   | 2.19   | 2.20   | 2.19   | 133.81  | 133.09 | 133.15 | 132.45 | 133.98 |
| Bulgaria               | 0.30                                | 0.29   | 0.30   | 0.31   | 0.31   | 1.52   | 1.51   | 1.47   | 1.45   | 1.43   | 19.52   | 19.48  | 20.74  | 21.29  | 21.36  |
| Czech Republic         | 1.21                                | 1.22   | 1.23   | 1.18   | 1.14   | 2.10   | 2.10   | 2.09   | 2.09   | 2.07   | 57.44   | 58.03  | 58.64  | 56.68  | 55.29  |
| Denmark                | 1.90                                | 1.92   | 1.90   | 1.90   | 1.91   | 1.11   | 1.11   | 1.11   | 1.11   | 1.10   | 171.59  | 173.48 | 170.94 | 170.90 | 172.49 |
| Germany                | 20.17                               | 20.30  | 20.60  | 20.64  | 20.95  | 16.41  | 16.34  | 16.31  | 16.28  | 16.16  | 122.90  | 124.23 | 126.33 | 126.79 | 129.64 |
| Estonia                | 0.12                                | 0.12   | 0.13   | 0.13   | 0.14   | 0.27   | 0.27   | 0.27   | 0.27   | 0.26   | 44.17   | 43.66  | 47.90  | 50.64  | 53.50  |
| Ireland                | 1.38                                | 1.29   | 1.28   | 1.27   | 1.26   | 0.91   | 0.91   | 0.91   | 0.91   | 0.91   | 151.52  | 141.15 | 140.62 | 139.12 | 138.60 |
| Greece                 | 1.96                                | 1.81   | 1.65   | 1.50   | 1.39   | 2.24   | 2.23   | 2.22   | 2.20   | 2.22   | 87.54   | 81.08  | 74.21  | 67.90  | 62.69  |
| Spain                  | 8.89                                | 8.51   | 8.26   | 7.97   | 7.83   | 9.21   | 9.21   | 9.20   | 9.18   | 9.04   | 96.60   | 92.39  | 89.80  | 86.85  | 86.62  |
| France                 | 16.02                               | 15.76  | 15.80  | 15.73  | 15.76  | 12.92  | 12.95  | 12.99  | 13.01  | 12.94  | 123.99  | 121.71 | 121.67 | 120.99 | 121.82 |
| Croatia                | 0.38                                | 0.36   | 0.35   | 0.34   | 0.33   | 0.86   | 0.86   | 0.85   | 0.85   | 0.84   | 44.07   | 42.09  | 40.84  | 39.67  | 39.43  |
| Italy                  | 12.91                               | 12.62  | 12.47  | 12.13  | 11.94  | 12.07  | 12.09  | 12.11  | 12.11  | 12.01  | 107.00  | 104.45 | 103.00 | 100.22 | 99.35  |
| Cyprus                 | 0.14                                | 0.14   | 0.14   | 0.14   | 0.13   | 0.16   | 0.17   | 0.17   | 0.17   | 0.17   | 88.40   | 85.43  | 83.17  | 79.90  | 74.00  |
| Latvia                 | 0.16                                | 0.15   | 0.16   | 0.17   | 0.18   | 0.43   | 0.42   | 0.41   | 0.40   | 0.40   | 36.65   | 35.01  | 38.86  | 42.63  | 45.11  |
| Lithuania              | 0.23                                | 0.23   | 0.24   | 0.26   | 0.26   | 0.63   | 0.62   | 0.60   | 0.59   | 0.58   | 35.72   | 36.42  | 40.47  | 42.95  | 45.52  |
| Luxembourg             | 0.30                                | 0.32   | 0.33   | 0.33   | 0.35   | 0.10   | 0.10   | 0.10   | 0.11   | 0.11   | 302.63  | 315.27 | 318.04 | 314.55 | 324.32 |
| Hungary                | 0.78                                | 0.78   | 0.78   | 0.75   | 0.75   | 2.01   | 2.00   | 1.99   | 1.97   | 1.95   | 38.66   | 39.18  | 39.27  | 38.08  | 38.49  |
| Malta                  | 0.05                                | 0.05   | 0.05   | 0.05   | 0.06   | 0.08   | 0.08   | 0.08   | 0.08   | 0.08   | 61.20   | 63.41  | 63.63  | 63.95  | 66.44  |
| Netherlands            | 4.87                                | 4.77   | 4.73   | 4.64   | 4.61   | 3.31   | 3.32   | 3.33   | 3.33   | 3.31   | 147.01  | 143.80 | 142.06 | 139.37 | 139.47 |
| Austria                | 2.35                                | 2.32   | 2.36   | 2.38   | 2.40   | 1.67   | 1.67   | 1.67   | 1.67   | 1.67   | 140.34  | 138.84 | 141.21 | 141.92 | 143.73 |
| Poland                 | 2.64                                | 2.88   | 2.93   | 2.95   | 2.98   | 7.65   | 7.70   | 7.68   | 7.66   | 7.58   | 34.51   | 37.48  | 38.10  | 38.56  | 39.34  |
| Portugal               | 1.43                                | 1.41   | 1.35   | 1.28   | 1.27   | 2.13   | 2.13   | 2.12   | 2.10   | 2.06   | 67.18   | 66.15  | 63.78  | 60.80  | 61.46  |
| Romania                | 1.00                                | 1.01   | 1.04   | 1.02   | 1.09   | 4.08   | 4.05   | 4.02   | 3.99   | 3.93   | 24.59   | 25.00  | 25.83  | 25.55  | 27.67  |
| Slovenia               | 0.30                                | 0.29   | 0.29   | 0.27   | 0.27   | 0.41   | 0.41   | 0.41   | 0.41   | 0.41   | 73.53   | 70.51  | 69.71  | 66.89  | 66.59  |
| Slovakia               | 0.53                                | 0.54   | 0.54   | 0.55   | 0.55   | 1.09   | 1.09   | 1.08   | 1.07   | 1.07   | 49.12   | 49.40  | 50.58  | 51.23  | 51.81  |
| Finland                | 1.46                                | 1.45   | 1.49   | 1.49   | 1.48   | 1.07   | 1.07   | 1.07   | 1.08   | 1.07   | 136.79  | 135.65 | 138.66 | 138.40 | 138.29 |
| Sweden                 | 2.48                                | 2.85   | 3.04   | 3.16   | 3.22   | 1.86   | 1.87   | 1.88   | 1.89   | 1.89   | 133.30  | 151.90 | 161.47 | 166.88 | 170.43 |
| United Kingdom         | 13.52                               | 14.09  | 13.98  | 14.88  | 14.53  | 12.39  | 12.44  | 12.51  | 12.66  | 12.61  | 109.11  | 113.23 | 111.74 | 117.52 | 115.21 |
| <b>Euro area total</b> | 75.67                               | 74.46  | 74.40  | 73.42  | 73.37  | 65.97  | 65.95  | 66.26  | 66.21  | 65.73  | 114.71  | 112.90 | 112.28 | 110.89 | 111.63 |
| <b>EU total</b>        | 100.00                              | 100.00 | 100.00 | 100.00 | 100.00 | 100.00   | 100.00 | 100.00 | 100.00 | 100.00 | 100.00  | 100.00 | 100.00 | 100.00 | 100.00 |

## 2. Currency in circulation outside MFIs

(end of period)

|                        | Total value<br>(EUR millions) |            |            |            |            | Value per capita<br>(EUR) |          |          |          |          |
|------------------------|-------------------------------|------------|------------|------------|------------|---------------------------|----------|----------|----------|----------|
|                        | 2009                          | 2010       | 2011       | 2012       | 2013       | 2009                      | 2010     | 2011     | 2012     | 2013     |
| <b>Euro area total</b> | 769,871.49                    | 808,562.25 | 857,481.67 | 876,786.97 | 921,221.18 | 2,339.43                  | 2,449.83 | 2,580.71 | 2,631.88 | 2,758.26 |
| Bulgaria               | 3,637.85                      | 3,761.45   | 3,984.75   | 4,345.65   | 4,640.12   | 479.60                    | 499.24   | 542.27   | 594.81   | 638.21   |
| Czech Republic         | 13,355.38                     | 14,265.63  | 14,656.30  | 15,461.77  | 14,782.70  | 1,272.97                  | 1,356.40 | 1,396.28 | 1,471.25 | 1,406.19 |
| Denmark                | 6,518.85                      | 7,063.12   | 7,059.54   | 7,315.64   | 7,476.04   | 1,180.52                  | 1,273.55 | 1,267.65 | 1,308.70 | 1,332.15 |
| Croatia                | .                             | .          | 2,214.28   | 2,242.41   | 2,284.14   | .                         | .        | 517.00   | 525.27   | 537.10   |
| Latvia                 | 940.36                        | 1,137.58   | 1,486.78   | 1,550.81   | 668.75     | 439.01                    | 542.41   | 722.15   | 762.57   | 332.00   |
| Lithuania              | 2,019.23                      | 2,272.65   | 2,813.37   | 2,991.49   | 3,169.02   | 638.41                    | 733.76   | 929.08   | 1,001.24 | 1,071.27 |
| Hungary                | 7,541.25                      | 7,981.02   | 8,110.71   | 8,737.37   | 10,102.88  | 752.42                    | 798.10   | 813.37   | 880.75   | 1,021.14 |
| Poland                 | 21,873.07                     | 23,322.52  | 22,846.12  | 25,152.43  | 27,537.97  | 573.32                    | 605.57   | 592.88   | 652.70   | 715.01   |
| Romania                | 5,652.72                      | 6,289.57   | 7,085.72   | 7,089.34   | 7,781.75   | 277.54                    | 310.65   | 351.69   | 353.40   | 389.41   |
| Sweden                 | 9,761.22                      | 10,751.66  | 10,334.61  | 10,254.25  | 9,296.77   | 1,049.71                  | 1,146.42 | 1,093.67 | 1,077.18 | 968.36   |
| United Kingdom         | 54,650.38                     | 58,719.72  | 63,741.17  | 68,641.10  | 70,427.01  | 884.42                    | 943.11   | 1,016.04 | 1,077.48 | 1,098.93 |

|                        | Value as a percentage of GDP |       |       |       |       | Value as a percentage of narrow money (M1) |       |       |       |       |
|------------------------|------------------------------|-------|-------|-------|-------|--|-------|-------|-------|-------|
|                        | 2009                         | 2010  | 2011  | 2012  | 2013  | 2009                                       | 2010  | 2011  | 2012  | 2013  |
| <b>Euro area total</b> | 8.64                         | 8.83  | 9.10  | 9.25  | 9.61  | 16.90                                      | 17.01 | 17.62 | 16.96 | 16.92 |
| Bulgaria               | 10.41                        | 10.43 | 10.35 | 10.88 | 11.62 | 39.25                                      | 40.01 | 37.06 | 36.93 | 33.56 |
| Czech Republic         | 9.39                         | 9.51  | 9.43  | 10.11 | 9.89  | 19.95                                      | 17.68 | 17.58 | 16.65 | 16.13 |
| Denmark                | 2.92                         | 2.99  | 2.94  | 2.98  | 3.00  | 6.12                                       | 6.58  | 6.73  | 6.41  | 6.35  |
| Croatia                | .                            | .     | 5.01  | 5.16  | 5.30  | .  | .     | 21.26 | 21.26 | 19.87 |
| Latvia                 | 5.08                         | 6.31  | 7.36  | 6.97  | 2.86  | 22.38                                      | 21.40 | 23.87 | 22.39 | 8.99  |
| Lithuania              | 7.58                         | 8.20  | 9.09  | 9.08  | 9.15  | 31.62                                      | 28.64 | 31.02 | 28.77 | 27.50 |
| Hungary                | 8.25                         | 8.29  | 8.20  | 9.01  | 10.31 | 33.31                                      | 33.43 | 34.75 | 35.00 | 33.73 |
| Poland                 | 7.04                         | 6.58  | 6.16  | 6.59  | 7.07  | 23.12                                      | 20.64 | 21.76 | 21.14 | 20.58 |
| Romania                | 4.78                         | 5.06  | 5.39  | 5.39  | 5.47  | 30.20                                      | 32.84 | 35.66 | 35.36 | 34.68 |
| Sweden                 | 3.34                         | 3.07  | 2.68  | 2.51  | 2.21  | 6.72                                       | 6.08  | 5.76  | 5.20  | 4.46  |
| United Kingdom         | 3.44                         | 3.39  | 3.60  | 3.57  | 3.71  | 4.58                                       | 4.69  | 4.93  | 4.86  | 4.60  |

### 3. Overnight deposit accounts held by credit institutions

Accounts held at the central bank (average for last reserve maintenance period)

(end of period)

|                        | Total value<br>(EUR billions) |               |               |                 |               | Value as a percentage of GDP |             |             |             |             |
|------------------------|-------------------------------|---------------|---------------|-----------------|---------------|------------------------------|-------------|-------------|-------------|-------------|
|                        | 2009                          | 2010          | 2011          | 2012            | 2013          | 2009                         | 2010        | 2011        | 2012        | 2013        |
| Belgium                | 16.78                         | 12.13         | 18.14         | 24.47           | 10.28         | 4.93                         | 3.41        | 4.91        | 6.51        | 2.69        |
| Bulgaria               | 1.09                          | 1.71          | 2.01          | 2.02            | 2.04          | 3.13                         | 4.75        | 5.22        | 5.06        | 5.10        |
| Czech Republic         | 1.99                          | 2.14          | 2.13          | 5.24            | 9.47          | 1.40                         | 1.43        | 1.37        | 3.43        | 6.33        |
| Denmark                | -                             | -             | -             | -               | -             | -                            | -           | -           | -           | -           |
| Germany                | 95.11                         | 79.49         | 156.18        | 214.32          | 86.08         | 4.01                         | 3.19        | 5.98        | 8.04        | 3.14        |
| Estonia                | 1.77                          | 1.06          | 0.36          | 0.38            | 0.40          | 12.67                        | 7.38        | 2.24        | 2.16        | 2.16        |
| Ireland                | 13.74                         | 9.15          | 7.72          | 5.32            | 3.87          | 8.47                         | 5.79        | 4.75        | 3.25        | 2.36        |
| Greece                 | 6.99                          | 7.19          | 4.78          | 2.60            | 1.99          | 3.02                         | 3.24        | 2.29        | 1.34        | 1.10        |
| Spain                  | 34.30                         | 28.67         | 47.35         | 64.22           | 19.63         | 3.28                         | 2.74        | 4.52        | 6.24        | 1.92        |
| France                 | 57.96                         | 46.75         | 86.84         | 140.09          | 61.74         | 3.07                         | 2.41        | 4.34        | 6.89        | 3.00        |
| Croatia                | .                             | .             | .             | .               | 1.97          | .                            | .           | .           | .           | 4.57        |
| Italy                  | 30.44                         | 26.37         | 36.99         | 38.03           | 23.95         | 2.00                         | 1.70        | 2.34        | 2.43        | 1.54        |
| Cyprus                 | 2.61                          | 1.61          | 2.70          | 3.36            | 1.86          | 15.48                        | 9.24        | 15.12       | 18.97       | 11.26       |
| Latvia                 | 1.53                          | 1.04          | 0.99          | 1.03            | 1.59          | 8.26                         | 5.78        | 4.91        | 4.64        | 6.78        |
| Lithuania              | 0.62                          | 0.63          | 1.21          | 1.29            | 1.24          | 2.32                         | 2.27        | 3.91        | 3.92        | 3.59        |
| Luxembourg             | 11.43                         | 10.08         | 38.00         | 31.22           | 19.27         | 32.12                        | 25.65       | 91.05       | 72.74       | 42.37       |
| Hungary                | 2.70                          | 2.78          | 4.19          | 3.48            | 2.85          | 2.96                         | 2.88        | 4.24        | 3.59        | 2.91        |
| Malta                  | 0.65                          | 0.71          | 1.10          | 0.93            | 0.45          | 10.94                        | 11.02       | 16.48       | 13.49       | 6.24        |
| Netherlands            | 57.49                         | 31.45         | 149.85        | 124.50          | 42.95         | 10.03                        | 5.36        | 25.01       | 20.77       | 7.13        |
| Austria                | 12.49                         | 10.44         | 14.87         | 24.95           | 11.95         | 4.52                         | 3.66        | 4.97        | 8.13        | 3.82        |
| Poland                 | 6.26                          | 6.31          | 6.53          | 8.44            | 8.16          | 2.01                         | 1.78        | 1.76        | 2.21        | 2.09        |
| Portugal               | 7.76                          | 4.69          | 5.70          | 5.78            | 5.85          | 4.60                         | 2.71        | 3.33        | 3.50        | 3.53        |
| Romania                | 4.43                          | 5.07          | 5.71          | 4.83            | 6.37          | 3.75                         | 4.08        | 4.34        | 3.67        | 4.48        |
| Slovenia               | 1.10                          | 0.62          | 0.85          | 1.41            | 1.64          | 3.10                         | 1.75        | 2.35        | 4.00        | 4.65        |
| Slovakia               | 1.17                          | 0.73          | 0.99          | 0.65            | 1.02          | 1.87                         | 1.10        | 1.43        | 0.92        | 1.41        |
| Finland                | 8.19                          | 8.62          | 39.18         | 45.15           | 14.38         | 4.75                         | 4.82        | 20.76       | 23.47       | 7.44        |
| Sweden                 | -                             | -             | -             | -               | -             | -                            | -           | -           | -           | -           |
| United Kingdom         | 173.50                        | 171.82        | 209.70        | 334.53          | 365.71        | 10.91                        | 9.92        | 11.84       | 17.41       | 19.26       |
| <b>Euro area total</b> | <b>358.21</b>                 | <b>278.68</b> | <b>611.60</b> | <b>727.39</b>   | <b>307.31</b> | <b>4.02</b>                  | <b>3.04</b> | <b>6.49</b> | <b>7.67</b> | <b>3.20</b> |
| <b>EU total</b>        | <b>552.10</b>                 | <b>471.25</b> | <b>844.08</b> | <b>1,088.26</b> | <b>706.71</b> | <b>4.69</b>                  | <b>3.83</b> | <b>6.66</b> | <b>8.43</b> | <b>5.41</b> |

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

Accounts held at other credit institutions (average of end-of-quarter figures)

(end of period)

|                        | Total value<br>(EUR billions) |          |          |          |          | Value as a percentage of GDP |       |       |       |       |
|------------------------|-------------------------------|----------|----------|----------|----------|------------------------------|-------|-------|-------|-------|
|                        | 2009                          | 2010     | 2011     | 2012     | 2013     | 2009                         | 2010  | 2011  | 2012  | 2013  |
| Belgium                | 23.51                         | 25.17    | 23.04    | 31.75    | 23.90    | 6.90                         | 7.07  | 6.24  | 8.45  | 6.24  |
| Bulgaria               | 0.14                          | 0.59     | 0.42     | 0.25     | 0.18     | 0.41                         | 1.64  | 1.09  | 0.63  | 0.44  |
| Czech Republic         | 0.90                          | 1.23     | 1.01     | 1.54     | 1.53     | 0.63                         | 0.82  | 0.65  | 1.01  | 1.02  |
| Denmark                | 160.75                        | 174.05   | 162.60   | 180.68   | 154.30   | 71.90                        | 73.64 | 67.61 | 73.67 | 61.97 |
| Germany                | 292.72                        | 352.71   | 332.62   | 387.87   | 389.15   | 12.33                        | 14.14 | 12.74 | 14.55 | 14.21 |
| Estonia                | 0.01                          | 0.03     | 0.77     | 0.76     | 0.91     | 0.07                         | 0.21  | 4.73  | 4.37  | 4.94  |
| Ireland                | -                             | -        | -        | -        | 7.33     | -                            | -     | -     | -     | 4.47  |
| Greece                 | 61.84                         | 6.18     | 4.52     | 3.51     | 4.08     | 26.76                        | 2.78  | 2.17  | 1.81  | 2.24  |
| Spain                  | -                             | 38.84    | 39.31    | 29.20    | 20.07    | -                            | 3.71  | 3.76  | 2.84  | 1.96  |
| France                 | 359.37                        | 350.43   | 255.04   | 133.15   | 107.44   | 19.06                        | 18.09 | 12.74 | 6.55  | 5.22  |
| Croatia                | .                             | .        | .        | .        | 0.13     | .                            | .     | .     | .     | 0.29  |
| Italy                  | 211.09                        | 111.12   | 101.57   | 116.78   | 106.88   | 13.89                        | 7.16  | 6.43  | 7.45  | 6.85  |
| Cyprus                 | 15.97                         | 0.73     | 0.93     | 0.80     | 0.54     | 94.78                        | 4.22  | 5.22  | 4.51  | 3.24  |
| Latvia                 | 0.09                          | 0.20     | 0.21     | 0.16     | 0.08     | 0.47                         | 1.13  | 1.02  | 0.70  | 0.33  |
| Lithuania              | 0.12                          | 0.11     | 0.11     | 0.15     | 0.12     | 0.47                         | 0.38  | 0.35  | 0.45  | 0.33  |
| Luxembourg             | 34.66                         | 25.35    | 24.79    | 28.39    | 21.84    | 97.44                        | 64.50 | 59.41 | 66.16 | 48.03 |
| Hungary                | 1.16                          | 1.25     | 1.61     | 2.02     | 2.22     | 1.27                         | 1.30  | 1.63  | 2.08  | 2.27  |
| Malta                  | 0.90                          | 0.62     | 0.72     | 0.59     | 0.40     | 15.11                        | 9.56  | 10.72 | 8.58  | 5.59  |
| Netherlands            | 45.78                         | 31.78    | 46.71    | 42.05    | 42.24    | 7.99                         | 5.42  | 7.80  | 7.02  | 7.01  |
| Austria                | 48.84                         | 46.10    | 47.28    | 47.59    | 43.82    | 17.68                        | 16.17 | 15.80 | 15.50 | 14.00 |
| Poland                 | 4.43                          | 5.10     | 3.53     | 4.14     | 4.78     | 1.42                         | 1.44  | 0.95  | 1.09  | 1.23  |
| Portugal               | 3.90                          | 3.85     | 2.93     | 2.74     | 2.75     | 2.32                         | 2.22  | 1.71  | 1.66  | 1.66  |
| Romania                | 1.33                          | 0.86     | 1.12     | 0.73     | 0.68     | 1.12                         | 0.69  | 0.85  | 0.55  | 0.48  |
| Slovenia               | 0.18                          | 0.08     | 0.08     | 0.16     | 0.07     | 0.52                         | 0.22  | 0.21  | 0.46  | 0.21  |
| Slovakia               | 0.41                          | 0.51     | 0.48     | 0.34     | 0.44     | 0.65                         | 0.78  | 0.70  | 0.48  | 0.61  |
| Finland                | -                             | 12.96    | 36.68    | 52.50    | 18.79    | -                            | 7.25  | 19.43 | 27.29 | 9.71  |
| Sweden                 | 41.38                         | 39.56    | 34.37    | 39.54    | 45.08    | 14.15                        | 11.31 | 8.92  | 9.70  | 10.71 |
| United Kingdom         | 233.07                        | 410.00   | 311.60   | 352.23   | 381.38   | 14.65                        | 23.67 | 17.60 | 18.33 | 20.08 |
| <b>Euro area total</b> | 1,099.19                      | 1,006.42 | 917.46   | 878.18   | 790.65   | 12.34                        | 11.00 | 9.74  | 9.26  | 8.25  |
| <b>EU total</b>        | 1,542.57                      | 1,639.40 | 1,434.04 | 1,459.62 | 1,381.11 | 13.10                        | 13.34 | 11.32 | 11.30 | 10.57 |

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

Number of institutions

(end of period)

|                        | Total number |       |       |       |       | Number per million inhabitants |      |      |      |      |
|------------------------|--------------|-------|-------|-------|-------|--------------------------------|------|------|------|------|
|                        | 2009         | 2010  | 2011  | 2012  | 2013  | 2009                           | 2010 | 2011 | 2012 | 2013 |
| Belgium                | 106          | 108   | 110   | 105   | 105   | 10                             | 10   | 10   | 9    | 9    |
| Bulgaria               | 31           | 31    | 40    | 41    | 38    | 4                              | 4    | 5    | 6    | 5    |
| Czech Republic         | 58           | 57    | 60    | 58    | 58    | 6                              | 5    | 6    | 6    | 6    |
| Denmark                | 165          | 162   | 151   | 138   | 124   | 30                             | 29   | 27   | 25   | 22   |
| Germany                | 1,940        | 1,931 | 1,942 | 1,915 | 1,889 | 24                             | 24   | 24   | 23   | 23   |
| Estonia                | 38           | 38    | 45    | 44    | 47    | 28                             | 28   | 34   | 33   | 35   |
| Ireland                | 500          | 489   | 483   | 474   | 458   | 110                            | 107  | 106  | 103  | 100  |
| Greece                 | 67           | 63    | 59    | 53    | 41    | 6                              | 6    | 5    | 5    | 4    |
| Spain                  | 354          | 339   | 337   | 317   | 294   | 8                              | 7    | 7    | 7    | 6    |
| France                 | 714          | 688   | 662   | 641   | 625   | 11                             | 11   | 10   | 10   | 10   |
| Croatia                | .            | .     | .     | .     | 36    | .                              | .    | .    | .    | 8    |
| Italy                  | 830          | 803   | 797   | 760   | 737   | 14                             | 13   | 13   | 12   | 12   |
| Cyprus                 | 162          | 158   | 151   | 149   | 113   | 200                            | 190  | 177  | 172  | 130  |
| Latvia                 | 34           | 34    | 28    | 27    | 26    | 16                             | 16   | 14   | 13   | 13   |
| Lithuania              | 86           | 88    | 114   | 123   | 124   | 27                             | 28   | 38   | 41   | 42   |
| Luxembourg             | 149          | 150   | 147   | 148   | 155   | 299                            | 296  | 283  | 278  | 284  |
| Hungary                | 193          | 191   | 186   | 181   | 176   | 19                             | 19   | 19   | 18   | 18   |
| Malta                  | 32           | 34    | 34    | 37    | 36    | 78                             | 82   | 82   | 88   | 85   |
| Netherlands            | 319          | 309   | 306   | 270   | 267   | 19                             | 19   | 18   | 16   | 16   |
| Austria                | 795          | 785   | 770   | 755   | 736   | 95                             | 94   | 92   | 90   | 87   |
| Poland                 | 936          | 945   | 1,096 | 1,736 | 1,639 | 25                             | 25   | 28   | 45   | 43   |
| Portugal               | 194          | 212   | 269   | 288   | 350   | 18                             | 20   | 25   | 27   | 33   |
| Romania                | 53           | 51    | 51    | 49    | 47    | 3                              | 3    | 3    | 2    | 2    |
| Slovenia               | 37           | 36    | 35    | 33    | 33    | 18                             | 18   | 17   | 16   | 16   |
| Slovakia               | 29           | 32    | 34    | 31    | 31    | 5                              | 6    | 6    | 6    | 6    |
| Finland                | 350          | 344   | 344   | 336   | 341   | 66                             | 64   | 64   | 62   | 63   |
| Sweden                 | 179          | 176   | 199   | 202   | 194   | 19                             | 19   | 21   | 21   | 20   |
| United Kingdom         | 391          | 377   | 375   | 375   | 359   | 6                              | 6    | 6    | 6    | 6    |
| <b>Euro area total</b> | 6,578        | 6,481 | 6,525 | 6,356 | 6,258 | 20                             | 20   | 20   | 19   | 19   |
| <b>EU total</b>        | 8,742        | 8,631 | 8,825 | 9,286 | 9,079 | 18                             | 17   | 18   | 18   | 18   |

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

Number of offices

(end of period)

|                        | Total number   |                |                |                |                | Number per million inhabitants |            |            |            |            |
|------------------------|----------------|----------------|----------------|----------------|----------------|--------------------------------|------------|------------|------------|------------|
|                        | 2009           | 2010           | 2011           | 2012           | 2013           | 2009                           | 2010       | 2011       | 2012       | 2013       |
| Belgium                | 5,608          | 5,487          | 5,260          | 5,166          | 5,086          | 520                            | 504        | 479        | 467        | 458        |
| Bulgaria               | 6,062          | 5,987          | 3,907          | 3,949          | 3,884          | 799                            | 795        | 532        | 541        | 534        |
| Czech Republic         | 5,420          | 5,422          | 5,523          | 5,584          | 5,712          | 517                            | 516        | 526        | 531        | 543        |
| Denmark                | 2,016          | 1,676          | 1,582          | 1,428          | 1,216          | 365                            | 302        | 284        | 255        | 217        |
| Germany                | 40,862         | 40,130         | 39,643         | 38,173         | 38,062         | 499                            | 491        | 485        | 466        | 464        |
| Estonia                | 567            | 556            | 530            | 461            | 430            | 423                            | 415        | 395        | 344        | 321        |
| Ireland                | 2,475          | 1,997          | 2,740          | 2,591          | 2,555          | 545                            | 438        | 599        | 564        | 555        |
| Greece                 | 4,412          | 4,023          | 3,862          | 3,646          | 3,125          | 394                            | 361        | 347        | 329        | 277        |
| Spain                  | 44,455         | 43,188         | 40,120         | 38,160         | 33,732         | 968                            | 937        | 870        | 827        | 735        |
| France                 | 38,334         | 38,823         | 38,171         | 38,026         | 37,863         | 595                            | 599        | 586        | 581        | 576        |
| Croatia                | .              | .              | .              | .              | 1,223          | .                              | .          | .          | .          | 288        |
| Italy                  | 48,258         | 48,042         | 46,967         | 46,087         | 44,753         | 802                            | 794        | 773        | 757        | 733        |
| Cyprus                 | 1,183          | .              | .              | 1,124          | 950            | 1,464                          | .          | .          | 1,301      | 1,096      |
| Latvia                 | 1,234          | 1,174          | 1,166          | 1,024          | 971            | 576                            | 560        | 566        | 504        | 482        |
| Lithuania              | 1,797          | 1,672          | 4,262          | 4,618          | 4,744          | 568                            | 540        | 1,407      | 1,546      | 1,604      |
| Luxembourg             | 485            | 473            | 470            | 468            | 491            | 974                            | 932        | 905        | 881        | 901        |
| Hungary                | 7,303          | 6,870          | 6,807          | 6,507          | 6,420          | 729                            | 687        | 683        | 656        | 649        |
| Malta                  | 139            | 133            | 141            | 130            | 132            | 337                            | 321        | 339        | 310        | 312        |
| Netherlands            | 3,562          | 2,917          | 2,706          | 2,515          | 2,218          | 216                            | 176        | 162        | 150        | 132        |
| Austria                | 4,971          | 4,964          | 5,208          | 5,216          | 5,094          | 596                            | 594        | 621        | 619        | 602        |
| Poland                 | 38,359         | 39,369         | 40,097         | 47,260         | 47,521         | 1,005                          | 1,022      | 1,041      | 1,226      | 1,234      |
| Portugal               | 7,346          | 8,046          | 8,095          | 7,920          | 7,674          | 691                            | 756        | 762        | 749        | 732        |
| Romania                | .              | .              | 7,110          | 6,967          | .              | .                              | .          | 353        | 347        | .          |
| Slovenia               | 710            | 698            | 691            | 699            | 634            | 348                            | 341        | 337        | 340        | 308        |
| Slovakia               | 2,829          | 2,823          | 2,804          | 2,830          | 2,841          | 522                            | 520        | 519        | 523        | 525        |
| Finland                | 1,622          | 1,547          | 1,529          | 1,485          | 1,384          | 304                            | 288        | 284        | 274        | 254        |
| Sweden                 | 1,946          | 1,935          | 1,889          | 1,889          | 1,952          | 209                            | 206        | 200        | 198        | 203        |
| United Kingdom         | 22,743         | 22,533         | 22,552         | 22,001         | -              | 368                            | 362        | 359        | 345        | -          |
| <b>Euro area total</b> | <b>207,251</b> | <b>204,394</b> | <b>200,083</b> | <b>194,697</b> | <b>187,024</b> | <b>630</b>                     | <b>619</b> | <b>602</b> | <b>584</b> | <b>560</b> |
| <b>EU total</b>        | <b>302,308</b> | <b>298,936</b> | <b>294,978</b> | <b>295,924</b> | <b>267,188</b> | <b>606</b>                     | <b>597</b> | <b>588</b> | <b>588</b> | <b>526</b> |

## 5. Overnight deposits held by non-MFIs

Number of overnight deposits

(end of period)

|                        | Total number<br>(thousands) |                   |                   |                   |                   | Number per capita |             |             |             |             |
|------------------------|-----------------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------|-------------|-------------|-------------|
|                        | 2009                        | 2010              | 2011              | 2012              | 2013              | 2009              | 2010        | 2011        | 2012        | 2013        |
| Belgium                | 15,833.94                   | 16,642.37         | 16,601.49         | 16,551.93         | 16,791.91         | 1.47              | 1.53        | 1.51        | 1.50        | 1.51        |
| Bulgaria               | -                           | -                 | -                 | -                 | -                 | -                 | -           | -           | -           | -           |
| Czech Republic         | 12,317.72                   | 13,074.66         | 14,030.19         | 15,081.36         | 16,708.50         | 1.17              | 1.24        | 1.34        | 1.44        | 1.59        |
| Denmark                | -                           | -                 | -                 | -                 | 12,950.00         | -                 | -           | -           | -           | 2.31        |
| Germany                | -                           | -                 | -                 | -                 | -                 | -                 | -           | -           | -           | -           |
| Estonia                | -                           | 2,786.81          | 2,763.10          | 2,233.73          | 2,283.41          | -                 | 2.08        | 2.06        | 1.67        | 1.70        |
| Ireland                | 7,728.00                    | 8,075.00          | 7,432.00          | 7,262.00          | 6,997.00          | 1.70              | 1.77        | 1.62        | 1.58        | 1.52        |
| Greece                 | 31,389.74                   | 35,001.75         | 34,077.74         | 32,622.46         | 33,385.25         | 2.81              | 3.14        | 3.06        | 2.94        | 2.96        |
| Spain                  | 81,332.00                   | 82,158.67         | 79,505.41         | 77,111.36         | 73,067.01         | 1.77              | 1.78        | 1.72        | 1.67        | 1.59        |
| France                 | 75,778.00                   | 76,875.00         | 77,795.00         | 78,412.00         | 79,510.00         | 1.18              | 1.19        | 1.19        | 1.20        | 1.21        |
| Croatia                | -                           | -                 | -                 | -                 | 5,972.00          | -                 | -           | -           | -           | 1.40        |
| Italy                  | 40,230.61                   | 41,925.95         | 44,042.08         | 44,851.07         | 48,619.90         | 0.67              | 0.69        | 0.73        | 0.74        | 0.80        |
| Cyprus                 | 2,368.29                    | 2,283.56          | 2,491.30          | 2,545.30          | 2,642.88          | 2.93              | 2.75        | 2.93        | 2.95        | 3.05        |
| Latvia                 | 4,928.53                    | 4,936.51          | 5,105.23          | 4,989.68          | 5,034.09          | 2.30              | 2.35        | 2.48        | 2.45        | 2.50        |
| Lithuania              | 10,168.42                   | 9,483.58          | 8,480.28          | 8,707.55          | 8,361.58          | 3.21              | 3.06        | 2.80        | 2.91        | 2.83        |
| Luxembourg             | -                           | -                 | -                 | -                 | -                 | -                 | -           | -           | -           | -           |
| Hungary                | 10,066.44                   | 10,205.11         | 10,542.62         | 10,757.46         | 10,613.22         | 1.00              | 1.02        | 1.06        | 1.08        | 1.07        |
| Malta                  | 1,644.87                    | 877.18            | 994.78            | 1,013.84          | 1,022.74          | 3.99              | 2.12        | 2.39        | 2.42        | 2.42        |
| Netherlands            | 23,819.00                   | 24,076.00         | 23,459.00         | 22,758.00         | 23,509.00         | 1.44              | 1.45        | 1.41        | 1.36        | 1.40        |
| Austria                | 9,624.27                    | 9,942.45          | 9,765.55          | 9,678.16          | 10,347.15         | 1.15              | 1.19        | 1.16        | 1.15        | 1.22        |
| Poland                 | 47,796.05                   | 51,954.43         | 56,362.24         | 58,499.64         | 60,636.49         | 1.25              | 1.35        | 1.46        | 1.52        | 1.57        |
| Portugal               | 25,102.83                   | 25,423.11         | 25,743.41         | 23,136.89         | 23,444.60         | 2.36              | 2.39        | 2.42        | 2.19        | 2.24        |
| Romania                | 35,141.80                   | 24,879.08         | 27,619.26         | 71,831.70         | 41,329.37         | 1.73              | 1.23        | 1.37        | 3.58        | 2.07        |
| Slovenia               | 2,454.71                    | 2,435.01          | 2,451.08          | 2,458.72          | 2,454.00          | 1.20              | 1.19        | 1.19        | 1.20        | 1.19        |
| Slovakia               | 8,695.67                    | 8,758.51          | 8,905.21          | 9,204.66          | 9,492.00          | 1.61              | 1.61        | 1.65        | 1.70        | 1.75        |
| Finland                | 15,596.00                   | 15,624.00         | 16,359.00         | 17,310.00         | 17,108.00         | 2.92              | 2.91        | 3.04        | 3.20        | 3.15        |
| Sweden                 | 15,106.00                   | -                 | -                 | -                 | -                 | 1.62              | -           | -           | -           | -           |
| United Kingdom         | 127,354.54                  | 133,185.19        | 128,260.72        | 128,409.82        | -                 | 2.06              | 2.14        | 2.04        | 2.02        | -           |
| <b>Euro area total</b> | <b>341,597.94</b>           | <b>350,098.55</b> | <b>352,386.15</b> | <b>347,150.12</b> | <b>350,674.85</b> | <b>1.04</b>       | <b>1.06</b> | <b>1.06</b> | <b>1.04</b> | <b>1.05</b> |
| <b>EU total</b>        | <b>604,477.45</b>           | <b>600,603.91</b> | <b>602,786.69</b> | <b>645,427.33</b> | <b>512,280.10</b> | <b>1.21</b>       | <b>1.20</b> | <b>1.20</b> | <b>1.28</b> | <b>1.01</b> |

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

Value of overnight deposits

(end of period)

|                        | Total value<br>(EUR billions) |                 |                 |                 |                 | Value per capita<br>(EUR thousands) |              |              |              |              | Value as a percentage of GDP |              |              |              |              |
|------------------------|-------------------------------|-----------------|-----------------|-----------------|-----------------|-------------------------------------|--------------|--------------|--------------|--------------|------------------------------|--------------|--------------|--------------|--------------|
|                        | 2009                          | 2010            | 2011            | 2012            | 2013            | 2009                                | 2010         | 2011         | 2012         | 2013         | 2009                         | 2010         | 2011         | 2012         | 2013         |
| Belgium                | 137.55                        | 142.73          | 143.81          | 156.09          | 167.25          | 12.75                               | 13.11        | 13.10        | 14.12        | 15.06        | 40.38                        | 40.12        | 38.94        | 41.53        | 43.70        |
| Bulgaria               | 6.99                          | 6.54            | 7.99            | 9.67            | 10.78           | 0.92                                | 0.87         | 1.09         | 1.32         | 1.48         | 20.01                        | 18.14        | 20.75        | 24.21        | 27.00        |
| Czech Republic         | 60.20                         | 74.42           | 75.71           | 86.82           | 83.11           | 5.74                                | 7.08         | 7.21         | 8.26         | 7.91         | 42.34                        | 49.63        | 48.69        | 56.77        | 55.60        |
| Denmark                | .                             | .               | .               | .               | .               | .                                   | .            | .            | .            | .            | .                            | .            | .            | .            | .            |
| Germany                | 1,118.24                      | 1,190.73        | 1,266.14        | 1,454.30        | 1,538.94        | 13.66                               | 14.56        | 15.48        | 17.75        | 18.74        | 47.10                        | 47.72        | 48.51        | 54.54        | 56.21        |
| Estonia                | 4.53                          | 5.99            | 6.26            | 8.05            | 8.99            | 3.38                                | 4.47         | 4.67         | 6.01         | 6.71         | 32.44                        | 41.69        | 38.59        | 46.21        | 48.75        |
| Ireland                | 150.96                        | 129.93          | .               | .               | .               | .                                   | .            | .            | .            | .            | .                            | .            | .            | .            | .            |
| Greece                 | 111.79                        | 96.48           | 86.52           | 81.91           | 85.45           | 9.99                                | 8.65         | 7.78         | 7.38         | 7.57         | 48.38                        | 43.43        | 41.49        | 42.36        | 46.93        |
| Spain                  | 558.46                        | 535.62          | 527.62          | 526.41          | 548.65          | 12.16                               | 11.63        | 11.44        | 11.40        | 11.95        | 53.34                        | 51.23        | 50.43        | 51.14        | 53.63        |
| France                 | 549.47                        | 575.71          | 609.04          | 637.40          | 666.70          | 8.52                                | 8.89         | 9.35         | 9.74         | 10.14        | 29.14                        | 29.73        | 30.43        | 31.36        | 32.37        |
| Croatia                | .                             | .               | .               | 10.90           | .               | .                                   | .            | .            | .            | 2.56         | .                            | .            | .            | .            | 25.28        |
| Italy                  | 855.99                        | 858.58          | 800.13          | 800.88          | 825.75          | 14.22                               | 14.20        | 13.18        | 13.15        | 13.53        | 56.33                        | 55.33        | 50.64        | 51.11        | 52.93        |
| Cyprus                 | 14.59                         | 17.08           | 19.60           | 20.11           | 14.49           | 18.06                               | 20.59        | 23.03        | 23.28        | 16.71        | 86.59                        | 98.11        | 109.62       | 113.48       | 87.82        |
| Latvia                 | 6.40                          | 8.66            | 10.79           | 13.74           | 15.30           | 2.99                                | 4.13         | 5.24         | 6.76         | 7.59         | 34.57                        | 48.03        | 53.39        | 61.72        | 65.45        |
| Lithuania              | 5.24                          | 6.66            | 7.24            | 9.43            | 9.36            | 1.66                                | 2.15         | 2.39         | 3.16         | 3.16         | 19.64                        | 24.03        | 23.39        | 28.64        | 27.02        |
| Luxembourg             | 119.64                        | 141.47          | 149.08          | 166.73          | 179.16          | 240.14                              | 278.76       | 287.02       | 313.70       | 328.62       | 336.30                       | 359.95       | 357.24       | 388.48       | 393.95       |
| Hungary                | .                             | .               | .               | .               | .               | .                                   | .            | .            | .            | .            | .                            | .            | .            | .            | .            |
| Malta                  | 5.35                          | 6.63            | 6.81            | 7.46            | 8.49            | 12.98                               | 15.99        | 16.36        | 17.77        | 20.09        | 89.86                        | 102.65       | 101.76       | 108.25       | 117.59       |
| Netherlands            | 278.29                        | 316.53          | 327.66          | 356.27          | 371.28          | 16.84                               | 19.05        | 19.63        | 21.27        | 22.10        | 48.55                        | 53.94        | 54.70        | 59.44        | 61.61        |
| Austria                | 118.28                        | 123.56          | 127.23          | 146.26          | 159.53          | 14.18                               | 14.78        | 15.17        | 17.36        | 18.84        | 42.82                        | 43.33        | 42.52        | 47.64        | 50.96        |
| Poland                 | 81.46                         | 98.62           | 94.39           | 106.24          | 116.46          | 2.14                                | 2.56         | 2.45         | 2.76         | 3.02         | 26.22                        | 27.81        | 25.45        | 27.85        | 29.89        |
| Portugal               | 57.29                         | 56.54           | 58.23           | 56.74           | 61.40           | 5.39                                | 5.32         | 5.48         | 5.36         | 5.86         | 33.99                        | 32.71        | 34.03        | 34.37        | 37.06        |
| Romania                | 20.42                         | 19.39           | 19.23           | 20.10           | 25.42           | 1.00                                | 0.96         | 0.95         | 1.00         | 1.27         | 17.28                        | 15.59        | 14.63        | 15.27        | 17.87        |
| Slovenia               | 7.67                          | 8.71            | 8.89            | 9.31            | 9.62            | 3.76                                | 4.25         | 4.33         | 4.53         | 4.67         | 21.66                        | 24.54        | 24.59        | 26.37        | 27.26        |
| Slovakia               | 20.17                         | 21.58           | 21.25           | 23.49           | 27.10           | 3.72                                | 3.98         | 3.94         | 4.34         | 5.01         | 32.12                        | 32.76        | 30.80        | 33.03        | 37.57        |
| Finland                | 66.46                         | 72.71           | 77.81           | 86.44           | 94.74           | 12.45                               | 13.56        | 14.44        | 15.97        | 17.42        | 38.57                        | 40.69        | 41.23        | 44.94        | 48.97        |
| Sweden                 | 137.99                        | 169.79          | 174.92          | .               | .               | .                                   | .            | .            | .            | .            | .                            | .            | .            | .            | .            |
| United Kingdom         | 2,792.65                      | 2,945.91        | 3,381.39        | 3,946.36        | 3,945.07        | 45.19                               | 47.31        | 53.90        | 61.95        | 61.56        | 175.54                       | 170.11       | 190.94       | 205.34       | 207.73       |
| <b>Euro area total</b> | <b>4,170.20</b>               | <b>4,294.59</b> | <b>4,358.06</b> | <b>4,663.90</b> | <b>4,907.31</b> | <b>12.67</b>                        | <b>13.01</b> | <b>13.12</b> | <b>14.00</b> | <b>14.69</b> | <b>46.82</b>                 | <b>46.92</b> | <b>46.24</b> | <b>49.18</b> | <b>51.18</b> |
| <b>EU total</b>        | <b>7,446.33</b>               | <b>7,782.06</b> | <b>8,285.53</b> | <b>9,211.35</b> | <b>9,497.65</b> | <b>14.93</b>                        | <b>15.55</b> | <b>16.52</b> | <b>18.31</b> | <b>18.69</b> | <b>63.26</b>                 | <b>63.31</b> | <b>65.41</b> | <b>71.32</b> | <b>72.67</b> |

## 6. Payment and terminal transactions involving non-MFIs

Total number of transactions

(total for the period)

|                        | Total number of transactions<br>(millions) |           |           |           |            | Increase in the number of transactions<br>(annual percentage changes) |       |       |       |
|------------------------|--|-----------|-----------|-----------|------------|---|-------|-------|-------|
|                        | 2009                                       | 2010      | 2011      | 2012      | 2013       | 2010  | 2011  | 2012  | 2013  |
| Belgium                | 2,289.54                                   | 2,386.39  | 2,502.64  | 2,510.91  | 2,701.80   | 4.23  | 4.87  | 0.33  | 7.60  |
| Bulgaria               | 67.43                                      | 189.51    | 214.01    | 226.33    | 256.58     | 181.04  | 12.93 | 5.76  | 13.36 |
| Czech Republic         | -  | 941.60    | 979.75    | 1,060.14  | 1,095.69   | -   | 4.05  | 8.21  | 3.35  |
| Denmark                | 1,429.35                                   | 1,532.84  | 1,640.28  | 1,766.61  | 1,899.93   | 7.24  | 7.01  | 7.70  | 7.55  |
| Germany                | 16,578.01                                  | 17,324.27 | 17,738.73 | 18,210.69 | 19,933.55  | 4.50  | 2.39  | 2.66  | 9.46  |
| Estonia                | 271.36                                     | 283.16    | 313.59    | 334.06    | 338.82     | 4.35  | 10.75 | 6.53  | 1.43  |
| Ireland                | 673.06                                     | 669.76    | 682.75    | 747.05    | 767.52     | -0.49   | 1.94  | 9.42  | 2.74  |
| Greece                 | 181.14                                     | 185.11    | 186.35    | 195.93    | 198.96     | 2.19  | 0.67  | 5.14  | 1.55  |
| Spain                  | 5,557.34                                   | 5,602.48  | 5,611.56  | 5,809.85  | 5,908.91   | 0.81  | 0.16  | 3.53  | 1.71  |
| France                 | 16,422.32                                  | 17,057.49 | 17,538.26 | 18,068.32 | 18,087.24  | 3.87  | 2.82  | 3.02  | 0.10  |
| Croatia                | .  | .         | .         | .         | 502.00     | .   | .     | .     | .     |
| Italy                  | 3,957.44                                   | 4,004.43  | 4,159.58  | 4,263.02  | 4,487.12   | 1.19  | 3.87  | 2.49  | 5.26  |
| Cyprus                 | 85.81                                      | 91.73     | 93.70     | 101.09    | 91.86      | 6.89  | 2.15  | 7.90  | -9.14 |
| Latvia                 | 217.21                                     | 222.89    | 238.58    | 263.99    | 297.74     | 2.61  | 7.04  | 10.65 | 12.78 |
| Lithuania              | 213.53                                     | 227.77    | 275.62    | 311.58    | 340.27     | 6.67  | 21.01 | 13.05 | 9.21  |
| Luxembourg             | 543.00                                     | 703.47    | 927.84    | 1,161.20  | 1,415.09   | 29.55   | 31.89 | 25.15 | 21.86 |
| Hungary                | 841.78                                     | 859.17    | 852.36    | 897.86    | 911.07     | 2.07  | -0.79 | 5.34  | 1.47  |
| Malta                  | 29.32                                      | 30.57     | 31.83     | 31.86     | 35.92      | 4.26  | 4.11  | 0.10  | 12.74 |
| Netherlands            | 5,090.73                                   | 5,441.90  | 5,604.45  | 5,783.28  | 6,069.77   | 6.90  | 2.99  | 3.19  | 4.95  |
| Austria                | 2,214.13                                   | 2,266.37  | 2,363.06  | 2,426.44  | 2,490.93   | 2.36  | 4.27  | 2.68  | 2.66  |
| Poland                 | 2,041.40                                   | 2,335.71  | 2,674.51  | 2,975.87  | 3,314.45   | 14.42   | 14.51 | 11.27 | 11.38 |
| Portugal               | 1,628.92                                   | 1,720.13  | 1,791.74  | 1,769.96  | 1,800.78   | 5.60  | 4.16  | -1.22 | 1.74  |
| Romania                | 286.75                                     | 302.98    | 320.60    | 365.80    | 378.92     | 5.66  | 5.82  | 14.10 | 3.59  |
| Slovenia               | 322.13                                     | 334.78    | 339.75    | 319.79    | 314.55     | 3.93  | 1.48  | -5.87 | -1.64 |
| Slovakia               | 414.50                                     | 414.63    | 452.64    | 496.69    | 596.29     | 0.03  | 9.17  | 9.73  | 20.05 |
| Finland                | 1,756.50                                   | 1,985.63  | 2,183.36  | 2,427.83  | 2,451.69   | 13.04   | 9.96  | 11.20 | 0.98  |
| Sweden                 | 2,740.80                                   | 2,980.70  | 3,102.70  | 3,346.20  | 3,604.10   | 8.75  | 4.09  | 7.85  | 7.71  |
| United Kingdom         | 15,890.75                                  | 16,545.64 | 17,794.86 | 18,503.75 | 19,722.01  | 4.12  | 7.55  | 3.98  | 6.58  |
| <b>Euro area total</b> | 57,743.89                                  | 60,219.13 | 62,521.80 | 64,657.98 | 67,690.80  | 4.29  | 3.34  | 3.42  | 4.69  |
| <b>EU total</b>        | 81,744.26                                  | 86,641.09 | 90,615.07 | 94,376.12 | 100,013.54 | .   | 4.59  | 4.15  | .     |

In cases where the composition of the underlying data has changed, the annual percentage change is not shown for the euro area total and/or the EU total.

## 6. Payment and terminal transactions involving non-MFIs (cont'd)

Total number of transactions

(total for the period)

|                        | Number per capita |          |          |          |          | Number per overnight deposit held by non-MFIs |        |        |        |        | Country's share in the total EU number of transactions (percentages) |        |        |        |        |
|------------------------|-------------------|----------|----------|----------|----------|---|--------|--------|--------|--------|--|--------|--------|--------|--------|
|                        | 2009              | 2010     | 2011     | 2012     | 2013     | 2009  | 2010   | 2011   | 2012   | 2013   | 2009   | 2010   | 2011   | 2012   | 2013   |
| Belgium                | 212.19            | 219.28   | 227.97   | 227.15   | 243.30   | 144.60  | 143.39 | 150.75 | 151.70 | 160.90 | 2.80   | 2.75   | 2.76   | 2.66   | 2.70   |
| Bulgaria               | 8.89              | 25.15    | 29.12    | 30.98    | 35.29    | -   | -      | -      | -      | -      | 0.08   | 0.22   | 0.24   | 0.24   | 0.26   |
| Czech Republic         | -                 | 89.53    | 93.34    | 100.88   | 104.23   | -   | 72.02  | 69.83  | 70.29  | 65.58  | -  | 1.09   | 1.08   | 1.12   | 1.10   |
| Denmark                | 258.85            | 276.39   | 294.54   | 316.03   | 338.55   | -   | -      | -      | -      | 146.71 | 1.75   | 1.77   | 1.81   | 1.87   | 1.90   |
| Germany                | 202.48            | 211.90   | 216.91   | 222.31   | 242.78   | -   | -      | -      | -      | -      | 20.28  | 20.00  | 19.58  | 19.30  | 19.93  |
| Estonia                | 202.45            | 211.30   | 233.99   | 249.35   | 252.91   | -   | 101.61 | 113.49 | 149.55 | 148.38 | 0.33   | 0.33   | 0.35   | 0.35   | 0.34   |
| Ireland                | 148.28            | 146.88   | 149.16   | 162.75   | 166.79   | 87.09   | 82.94  | 91.87  | 102.87 | 109.69 | 0.82   | 0.77   | 0.75   | 0.79   | 0.77   |
| Greece                 | 16.19             | 16.60    | 16.75    | 17.66    | 17.62    | 5.77  | 5.29   | 5.47   | 6.01   | 5.96   | 0.22   | 0.21   | 0.21   | 0.21   | 0.20   |
| Spain                  | 121.00            | 121.60   | 121.66   | 125.85   | 128.68   | 68.33   | 68.19  | 70.58  | 75.34  | 80.87  | 6.80   | 6.47   | 6.19   | 6.16   | 5.91   |
| France                 | 254.77            | 263.31   | 269.34   | 276.13   | 275.13   | 216.72  | 221.89 | 225.44 | 230.43 | 227.48 | 20.09  | 19.69  | 19.35  | 19.15  | 18.08  |
| Croatia                | .                 | .        | .        | .        | 118.04   | .   | .      | .      | .      | 84.06  | .  | .      | .      | .      | 0.50   |
| Italy                  | 65.75             | 66.21    | 68.50    | 69.99    | 73.50    | 98.37   | 95.51  | 94.45  | 95.05  | 92.29  | 4.84   | 4.62   | 4.59   | 4.52   | 4.49   |
| Cyprus                 | 106.20            | 110.59   | 110.12   | 117.01   | 105.93   | 36.23   | 40.17  | 37.61  | 39.72  | 34.76  | 0.10   | 0.11   | 0.10   | 0.11   | 0.09   |
| Latvia                 | 101.41            | 106.27   | 115.88   | 129.81   | 147.81   | 44.07   | 45.15  | 46.73  | 52.91  | 59.14  | 0.27   | 0.26   | 0.26   | 0.28   | 0.30   |
| Lithuania              | 67.51             | 73.54    | 91.02    | 104.28   | 115.03   | 21.00   | 24.02  | 32.50  | 35.78  | 40.69  | 0.26   | 0.26   | 0.30   | 0.33   | 0.34   |
| Luxembourg             | 1,089.92          | 1,386.16 | 1,786.37 | 2,184.76 | 2,595.54 | -   | -      | -      | -      | -      | 0.66   | 0.81   | 1.02   | 1.23   | 1.41   |
| Hungary                | 83.99             | 85.92    | 85.48    | 90.51    | 92.08    | 83.62   | 84.19  | 80.85  | 83.46  | 85.84  | 1.03   | 0.99   | 0.94   | 0.95   | 0.91   |
| Malta                  | 71.09             | 73.76    | 76.46    | 75.94    | 85.01    | 17.83   | 34.85  | 32.00  | 31.43  | 35.12  | 0.04   | 0.04   | 0.04   | 0.03   | 0.04   |
| Netherlands            | 308.05            | 327.59   | 335.75   | 345.24   | 361.30   | 213.73  | 226.03 | 238.90 | 254.12 | 258.19 | 6.23   | 6.28   | 6.18   | 6.13   | 6.07   |
| Austria                | 265.44            | 271.06   | 281.70   | 287.96   | 294.14   | 230.06  | 227.95 | 241.98 | 250.71 | 240.74 | 2.71   | 2.62   | 2.61   | 2.57   | 2.49   |
| Poland                 | 53.51             | 60.65    | 69.41    | 77.22    | 86.06    | 42.71   | 44.96  | 47.45  | 50.87  | 54.66  | 2.50   | 2.70   | 2.95   | 3.15   | 3.31   |
| Portugal               | 153.20            | 161.71   | 168.69   | 167.31   | 171.81   | 64.89   | 67.66  | 69.60  | 76.50  | 76.81  | 1.99   | 1.99   | 1.98   | 1.88   | 1.80   |
| Romania                | 14.08             | 14.96    | 15.91    | 18.24    | 18.96    | 8.16  | 12.18  | 11.61  | 5.09   | 9.17   | 0.35   | 0.35   | 0.35   | 0.39   | 0.38   |
| Slovenia               | 157.78            | 163.40   | 165.50   | 155.48   | 152.73   | 131.23  | 137.48 | 138.61 | 130.06 | 128.18 | 0.39   | 0.39   | 0.37   | 0.34   | 0.31   |
| Slovakia               | 76.51             | 76.36    | 83.85    | 91.87    | 110.16   | 47.67   | 47.34  | 50.83  | 53.96  | 62.82  | 0.51   | 0.48   | 0.50   | 0.53   | 0.60   |
| Finland                | 329.00            | 370.22   | 405.20   | 448.44   | 450.79   | 112.63  | 127.09 | 133.47 | 140.26 | 143.31 | 2.15   | 2.29   | 2.41   | 2.57   | 2.45   |
| Sweden                 | 294.74            | 317.82   | 328.35   | 351.51   | 375.41   | 181.44  | -      | -      | -      | -      | 3.35   | 3.44   | 3.42   | 3.55   | 3.60   |
| United Kingdom         | 257.17            | 265.74   | 283.65   | 290.46   | 307.74   | 124.78  | 124.23 | 138.74 | 144.10 | -      | 19.44  | 19.10  | 19.64  | 19.61  | 19.72  |
| <b>Euro area total</b> | 175.47            | 182.46   | 188.17   | 194.09   | 202.68   | 169.04  | 172.01 | 177.42 | 186.25 | 193.03 | 70.64  | 69.50  | 69.00  | 68.51  | 67.68  |
| <b>EU total</b>        | 163.86            | 173.13   | 180.71   | 187.58   | 196.83   | 135.23  | 144.26 | 150.33 | 146.22 | 195.23 | 100.00   | 100.00 | 100.00 | 100.00 | 100.00 |

## 7.1 Number of transactions per type of payment instrument

(millions; total for the period)

|                        | Credit transfers |           |           |           |           | Direct debits |           |           |           |           |
|------------------------|------------------|-----------|-----------|-----------|-----------|---------------|-----------|-----------|-----------|-----------|
|                        | 2009             | 2010      | 2011      | 2012      | 2013      | 2009          | 2010      | 2011      | 2012      | 2013      |
| Belgium                | 953.26           | 1,005.50  | 1,026.64  | 946.77    | 1,022.80  | 260.27        | 246.02    | 264.55    | 285.64    | 313.10    |
| Bulgaria               | 54.54            | 163.68    | 177.33    | 186.71    | 205.45    | 0.21          | 5.18      | 8.54      | 6.94      | 5.60      |
| Czech Republic         | -                | 514.41    | 539.67    | 589.89    | 553.23    | -             | 147.64    | 145.81    | 140.96    | 147.62    |
| Denmark                | 288.60           | 290.00    | 294.84    | 300.29    | 316.76    | 178.30        | 188.10    | 194.28    | 211.24    | 215.94    |
| Germany                | 5,829.65         | 5,871.73  | 6,072.48  | 6,151.03  | 6,272.42  | 8,189.07      | 8,687.26  | 8,648.30  | 8,809.46  | 9,931.66  |
| Estonia                | 97.21            | 96.92     | 97.33     | 102.10    | 107.22    | 18.67         | 18.88     | 18.87     | 19.50     | 5.04      |
| Ireland                | 155.86           | 155.57    | 152.33    | 152.71    | 153.72    | 110.90        | 108.00    | 107.01    | 109.09    | 108.57    |
| Greece                 | 54.76            | 63.39     | 69.06     | 85.70     | 91.19     | 14.03         | 17.04     | 18.53     | 16.34     | 14.30     |
| Spain                  | 808.74           | 807.93    | 812.34    | 848.34    | 885.61    | 2,431.32      | 2,364.86  | 2,286.63  | 2,437.18  | 2,431.11  |
| France                 | 2,789.45         | 2,989.65  | 2,977.54  | 3,097.20  | 3,096.06  | 3,265.48      | 3,411.19  | 3,533.32  | 3,543.38  | 3,437.54  |
| Croatia                | .                | .         | .         | .         | 280.31    | .             | .         | .         | .         | 18.19     |
| Italy                  | 1,204.56         | 1,227.20  | 1,261.72  | 1,261.27  | 1,261.07  | 575.83        | 593.17    | 600.70    | 602.27    | 624.34    |
| Cyprus                 | 23.16            | 25.50     | 26.26     | 31.15     | 28.65     | 7.29          | 7.90      | 7.70      | 7.13      | 5.87      |
| Latvia                 | 114.29           | 115.74    | 119.26    | 130.29    | 139.74    | 4.36          | 4.20      | 4.22      | 4.28      | 4.44      |
| Lithuania              | 108.28           | 114.99    | 153.57    | 167.41    | 171.38    | 12.05         | 13.95     | 14.80     | 13.18     | 13.80     |
| Luxembourg             | 65.07            | 66.80     | 68.90     | 67.46     | 68.68     | 14.92         | 15.72     | 16.72     | 15.46     | 15.39     |
| Hungary                | 577.56           | 572.78    | 545.22    | 551.86    | 523.95    | 67.73         | 65.03     | 63.66     | 64.39     | 64.42     |
| Malta                  | 5.51             | 6.10      | 6.90      | 7.02      | 7.02      | 1.20          | 1.21      | 1.33      | 1.40      | 2.33      |
| Netherlands            | 1,571.00         | 1,647.87  | 1,647.91  | 1,623.70  | 1,740.71  | 1,272.13      | 1,310.15  | 1,340.38  | 1,368.65  | 1,356.15  |
| Austria                | 950.00           | 959.00    | 1,002.00  | 996.00    | 981.00    | 841.00        | 843.00    | 871.00    | 893.00    | 902.00    |
| Poland                 | 1,314.77         | 1,468.69  | 1,625.13  | 1,736.93  | 1,842.58  | 22.53         | 22.59     | 23.28     | 23.25     | 23.11     |
| Portugal               | 180.59           | 182.57    | 201.99    | 205.74    | 216.99    | 231.91        | 236.94    | 243.04    | 252.37    | 266.10    |
| Romania                | 186.60           | 185.17    | 179.18    | 193.82    | 177.44    | 3.60          | 1.67      | 3.87      | 7.06      | 7.88      |
| Slovenia               | 164.66           | 167.72    | 167.37    | 150.69    | 143.37    | 46.30         | 50.00     | 51.43     | 41.54     | 39.03     |
| Slovakia               | 229.45           | 215.48    | 226.74    | 247.03    | 294.97    | 70.59         | 69.59     | 73.19     | 79.00     | 84.64     |
| Finland                | 773.00           | 861.23    | 1,009.32  | 1,190.98  | 1,157.11  | 84.00         | 84.00     | 81.85     | 80.90     | 71.77     |
| Sweden                 | 726.00           | 768.00    | 831.00    | 859.00    | 894.00    | 241.00        | 272.00    | 289.00    | 297.00    | 312.00    |
| United Kingdom         | 3,274.60         | 3,396.30  | 3,601.50  | 3,693.10  | 3,871.10  | 3,149.15      | 3,229.34  | 3,322.36  | 3,416.65  | 3,524.91  |
| <b>Euro area total</b> | 15,758.72        | 16,253.23 | 16,826.81 | 17,164.89 | 17,528.59 | 17,416.23     | 18,046.05 | 18,164.54 | 18,562.31 | 19,608.94 |
| <b>EU total</b>        | 22,501.17        | 23,939.92 | 24,893.51 | 25,574.18 | 26,504.53 | 21,113.82     | 22,014.61 | 22,234.36 | 22,747.24 | 23,946.82 |

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

(millions; total for the period)

|                        | Cheques         |                 |                 |                 |                 | E-money purchase transactions |                 |                 |                 |                 | Other payment instruments |               |               |               |               |
|------------------------|-----------------|-----------------|-----------------|-----------------|-----------------|-------------------------------|-----------------|-----------------|-----------------|-----------------|---------------------------|---------------|---------------|---------------|---------------|
|                        | 2009            | 2010            | 2011            | 2012            | 2013            | 2009                          | 2010            | 2011            | 2012            | 2013            | 2009                      | 2010          | 2011          | 2012          | 2013          |
| Belgium                | 7.94            | 7.20            | 6.50            | 5.44            | 4.28            | 70.49                         | 60.62           | 50.51           | 46.20           | 29.36           | 0.18                      | 0.16          | 0.12          | -             | -             |
| Bulgaria               | -               | -               | -               | -               | -               | -                             | -               | 0.01            | 0.01            | 0.11            | -                         | -             | -             | -             | -             |
| Czech Republic         | 0.28            | 0.67            | 0.66            | 0.63            | 0.60            | 57.63                         | 65.40           | 23.95           | 7.48            | 8.55            | -                         | 0.22          | 0.44          | 0.74          | 0.72          |
| Denmark                | 9.60            | 7.10            | 5.59            | 4.22            | 3.07            | -                             | -               | -               | -               | -               | -                         | -             | -             | -             | 0.00          |
| Germany                | 57.02           | 48.27           | 40.61           | 34.41           | 31.20           | 43.08                         | 38.94           | 35.92           | 33.60           | 31.77           | -                         | -             | -             | -             | -             |
| Estonia                | 0.00            | 0.00            | 0.00            | 0.00            | 0.00            | -                             | -               | -               | -               | -               | 0.00                      | 0.00          | 0.00          | 0.00          | 0.00          |
| Ireland                | 101.80          | 90.90           | 84.21           | 75.75           | 68.84           | -                             | -               | -               | -               | -               | -                         | -             | -             | -             | -             |
| Greece                 | 25.33           | 22.60           | 19.43           | 15.47           | 11.10           | 1.82                          | 2.56            | 3.95            | 4.51            | 4.41            | 0.74                      | 0.54          | 0.42          | 0.34          | 0.28          |
| Spain                  | 113.35          | 103.49          | 94.65           | 83.80           | 76.13           | 0.37                          | 0.30            | 0.15            | 0.12            | -               | 46.56                     | 39.02         | 31.53         | 24.70         | 19.76         |
| France                 | 3,302.56        | 3,122.80        | 2,971.44        | 2,805.62        | 2,455.57        | 36.04                         | 41.09           | 46.50           | 52.25           | 50.53           | 105.53                    | 101.11        | 98.45         | 94.89         | 86.42         |
| Croatia                | -               | -               | -               | -               | 0.16            | -                             | -               | -               | -               | 0.52            | -                         | -             | -             | -             | 0.31          |
| Italy                  | 335.20          | 315.43          | 291.62          | 275.69          | 252.41          | 89.71                         | 118.27          | 151.89          | 191.24          | 243.98          | 280.68                    | 247.94        | 286.77        | 303.58        | 292.11        |
| Cyprus                 | 23.49           | 22.56           | 20.08           | 20.34           | 15.05           | 0.00                          | 0.00            | 0.70            | 0.98            | 1.19            | 0.00                      | 0.00          | 0.00          | 0.00          | 0.00          |
| Latvia                 | 0.02            | 0.02            | 0.02            | 0.01            | 0.01            | 0.78                          | 1.07            | 1.11            | 1.46            | 1.92            | -                         | -             | -             | -             | -             |
| Lithuania              | 0.19            | 0.19            | 0.17            | 0.14            | 0.12            | 0.00                          | 0.00            | 0.00            | -               | -               | -                         | -             | -             | -             | -             |
| Luxembourg             | 0.21            | 0.19            | 0.20            | 0.33            | 0.29            | 408.64                        | 555.75          | 770.67          | 995.28          | 1,241.35        | -                         | -             | -             | -             | -             |
| Hungary                | 0.00            | 0.00            | 0.00            | 0.00            | 0.00            | -                             | -               | -               | -               | -               | 12.94                     | 11.89         | 11.94         | 11.32         | 10.89         |
| Malta                  | 11.37           | 10.27           | 9.75            | 7.59            | 9.44            | -                             | -               | -               | -               | -               | -                         | -             | -             | -             | -             |
| Netherlands            | -               | -               | -               | -               | -               | 177.05                        | 178.29          | 171.72          | 148.04          | 121.05          | -                         | -             | -             | -             | -             |
| Austria                | 2.00            | 2.00            | 2.00            | 1.78            | 1.61            | 27.06                         | 26.61           | 26.15           | 28.04           | 27.08           | 10.51                     | 14.30         | 15.59         | 18.88         | 21.65         |
| Poland                 | 0.25            | 0.19            | 0.11            | 0.11            | 0.10            | -                             | -               | -               | -               | -               | -                         | -             | -             | -             | -             |
| Portugal               | 144.08          | 127.53          | 106.66          | 88.69           | 75.08           | 2.18                          | 2.11            | 2.17            | 6.95            | 24.50           | 0.66                      | 0.50          | 0.41          | 0.33          | 0.29          |
| Romania                | 9.04            | 10.86           | 7.16            | 6.83            | 5.85            | -                             | -               | -               | -               | -               | 0.01                      | 0.01          | 0.01          | 0.02          | 0.08          |
| Slovenia               | 0.27            | 0.21            | 0.14            | 0.10            | 0.09            | -                             | -               | -               | 0.02            | 0.14            | 0.01                      | 0.00          | 0.00          | 0.00          | 0.00          |
| Slovakia               | 0.06            | 0.05            | 0.05            | 0.05            | 0.04            | 0.01                          | 0.02            | 0.05            | 0.07            | 0.07            | -                         | -             | -             | -             | -             |
| Finland                | 0.50            | 0.40            | 0.38            | 0.33            | 0.28            | -                             | -               | -               | -               | -               | -                         | -             | -             | -             | -             |
| Sweden                 | 0.70            | 0.40            | 0.40            | 0.20            | 0.10            | -                             | -               | -               | -               | -               | -                         | -             | -             | -             | 0.00          |
| United Kingdom         | 1,282.00        | 1,113.00        | 970.00          | 848.00          | 718.00          | -                             | -               | -               | -               | -               | -                         | -             | -             | -             | -             |
| <b>Euro area total</b> | <b>4,125.18</b> | <b>3,873.91</b> | <b>3,647.71</b> | <b>3,415.39</b> | <b>3,001.41</b> | <b>856.44</b>                 | <b>1,024.56</b> | <b>1,260.38</b> | <b>1,507.32</b> | <b>1,775.46</b> | <b>444.88</b>             | <b>403.57</b> | <b>433.28</b> | <b>442.71</b> | <b>420.51</b> |
| <b>EU total</b>        | <b>5,427.27</b> | <b>5,006.33</b> | <b>4,631.80</b> | <b>4,275.52</b> | <b>3,729.42</b> | <b>914.85</b>                 | <b>1,091.02</b> | <b>1,285.46</b> | <b>1,516.26</b> | <b>1,786.56</b> | <b>457.83</b>             | <b>415.69</b> | <b>445.67</b> | <b>454.78</b> | <b>432.51</b> |

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

Card payments (except with e-money cards)

(millions; total for the period)

|                        | Total card payments |                  |                  |                  |                  | With cards with a debit function |                  |                  |                  |                  | With cards with a delayed debit function |               |               |               |                 |
|------------------------|---------------------|------------------|------------------|------------------|------------------|----------------------------------|------------------|------------------|------------------|------------------|--|---------------|---------------|---------------|-----------------|
|                        | 2009                | 2010             | 2011             | 2012             | 2013             | 2009                             | 2010             | 2011             | 2012             | 2013             | 2009                                     | 2010          | 2011          | 2012          | 2013            |
| Belgium                | 997.40              | 1,066.89         | 1,154.32         | 1,226.88         | 1,332.25         | 885.20                           | 945.90           | 1,020.57         | 1,087.60         | 1,168.56         | -  | -             | -             | -             | -               |
| Bulgaria               | 12.68               | 20.65            | 28.12            | 32.68            | 45.42            | 8.43                             | 12.96            | 18.61            | 23.86            | 34.90            | -  | -             | -             | -             | -               |
| Czech Republic         | 175.18              | 213.27           | 269.23           | 320.45           | 384.97           | 159.66                           | 191.11           | 238.47           | 279.12           | 332.53           | 0.16                                     | 0.25          | 0.24          | 0.25          | 0.27            |
| Denmark                | 952.38              | 1,047.61         | 1,145.57         | 1,250.87         | 1,364.15         | 918.91                           | 1,008.80         | 1,097.90         | 1,203.31         | 1,318.19         | -  | -             | -             | -             | -               |
| Germany                | 2,459.19            | 2,678.08         | 2,941.42         | 3,182.20         | 3,666.50         | 2,007.03                         | 2,196.27         | 2,399.67         | 2,579.08         | 2,952.13         | 415.39                                   | 447.89        | 501.22        | 559.72        | 648.39          |
| Estonia                | 155.47              | 167.36           | 197.39           | 212.45           | 226.56           | 138.33                           | 149.91           | 179.14           | 193.49           | 206.64           | 0.00                                     | -             | -             | -             | -               |
| Ireland                | 304.50              | 315.29           | 339.20           | 409.50           | 436.40           | 195.10                           | 207.79           | 237.60           | 309.20           | 340.90           | -  | -             | -             | -             | -               |
| Greece                 | 84.47               | 78.99            | 74.97            | 73.99            | 77.69            | 9.24                             | 10.85            | 12.83            | 17.67            | 23.47            | 1.96                                     | 1.79          | 1.63          | 1.48          | 1.43            |
| Spain                  | 2,157.01            | 2,286.90         | 2,386.27         | 2,415.72         | 2,496.30         | 952.32                           | 997.12           | 1,062.30         | 1,096.29         | 1,174.66         | -  | -             | -             | -             | -               |
| France                 | 6,923.25            | 7,391.64         | 7,911.01         | 8,474.98         | 8,961.10         | -                                | -                | -                | -                | -                | -  | -             | -             | -             | -               |
| Croatia                | -                   | -                | -                | -                | 202.52           | -                                | -                | -                | -                | 115.32           | -  | -             | -             | -             | 67.19           |
| Italy                  | 1,471.46            | 1,502.41         | 1,566.87         | 1,628.98         | 1,813.21         | 902.16                           | 914.76           | 981.12           | 1,091.52         | 1,225.77         | -  | -             | -             | -             | -               |
| Cyprus                 | 31.87               | 35.78            | 38.96            | 41.50            | 41.10            | 14.95                            | 17.98            | 19.95            | 22.19            | 23.18            | 0.69                                     | 0.82          | 0.92          | 0.96          | 0.76            |
| Latvia                 | 97.75               | 101.86           | 113.97           | 127.96           | 151.63           | 74.16                            | 78.93            | 92.24            | 105.90           | 126.82           | 3.69                                     | 4.83          | 7.11          | 10.66         | 13.92           |
| Lithuania              | 93.02               | 98.65            | 107.08           | 130.85           | 154.98           | 84.60                            | 88.52            | 95.39            | 118.05           | 140.32           | -  | -             | -             | -             | -               |
| Luxembourg             | 54.37               | 65.01            | 71.36            | 82.67            | 89.38            | 34.04                            | 36.16            | 37.83            | 44.17            | 47.66            | -  | -             | -             | -             | -               |
| Hungary                | 183.56              | 209.46           | 231.54           | 270.29           | 311.81           | 157.60                           | 184.16           | 204.37           | 236.39           | 268.53           | 0.45                                     | 0.50          | 0.50          | 0.46          | 1.13            |
| Malta                  | 11.24               | 12.99            | 13.84            | 15.80            | 17.10            | 7.17                             | 8.07             | 8.88             | 10.30            | 11.33            | -  | -             | -             | -             | -               |
| Netherlands            | 2,070.56            | 2,305.59         | 2,444.44         | 2,642.89         | 2,851.86         | 1,978.12                         | 2,206.41         | 2,333.92         | 2,530.66         | 2,730.67         | -  | -             | -             | -             | -               |
| Austria                | 383.56              | 421.46           | 446.32           | 488.75           | 557.59           | 305.99                           | 341.79           | 360.85           | 394.79           | 453.70           | 43.60                                    | 43.51         | 47.26         | 53.80         | 59.92           |
| Poland                 | 703.91              | 844.23           | 1,025.99         | 1,215.59         | 1,448.66         | 528.83                           | 656.65           | 826.67           | 1,001.54         | 1,203.58         | 13.67                                    | 12.36         | 11.89         | 11.81         | 10.59           |
| Portugal               | 1,069.49            | 1,170.47         | 1,237.47         | 1,215.88         | 1,217.82         | -                                | -                | -                | -                | -                | -  | -             | -             | -             | -               |
| Romania                | 87.51               | 105.27           | 130.38           | 158.08           | 187.67           | 70.07                            | 87.15            | 107.44           | 130.33           | 155.71           | 0.26                                     | 0.46          | 0.51          | 0.46          | 0.40            |
| Slovenia               | 110.89              | 116.84           | 120.81           | 127.44           | 131.93           | 69.61                            | 74.93            | 79.67            | 85.37            | 90.12            | 38.35                                    | 38.93         | 38.07         | 38.83         | 38.31           |
| Slovakia               | 114.39              | 129.49           | 152.61           | 170.54           | 216.57           | 102.16                           | 116.98           | 139.58           | 156.59           | 199.11           | 0.17                                     | 0.19          | 0.17          | 0.14          | 0.14            |
| Finland                | 899.00              | 1,040.00         | 1,091.82         | 1,155.62         | 1,222.53         | 835.00                           | 953.00           | 994.96           | 1,053.23         | 1,110.98         | -  | -             | -             | -             | -               |
| Sweden                 | 1,773.10            | 1,940.30         | 1,982.30         | 2,190.00         | 2,398.00         | 1,306.30                         | 1,421.20         | 1,477.50         | 1,648.00         | 1,819.00         | 40.30                                    | 46.20         | 41.90         | 43.00         | 43.00           |
| United Kingdom         | 8,185.00            | 8,807.00         | 9,901.00         | 10,546.00        | 11,608.00        | 6,017.00                         | 6,604.00         | 7,612.00         | 8,155.00         | 9,040.00         | 166.00                                   | 170.00        | 166.00        | 167.00        | 164.00          |
| <b>Euro area total</b> | <b>19,142.64</b>    | <b>20,617.82</b> | <b>22,189.07</b> | <b>23,565.78</b> | <b>25,355.88</b> | <b>8,298.07</b>                  | <b>9,028.01</b>  | <b>9,868.86</b>  | <b>10,672.16</b> | <b>11,758.87</b> | <b>500.17</b>                            | <b>533.13</b> | <b>589.26</b> | <b>654.94</b> | <b>748.94</b>   |
| <b>EU total</b>        | <b>31,562.20</b>    | <b>34,173.50</b> | <b>37,124.25</b> | <b>39,808.55</b> | <b>43,613.69</b> | <b>17,761.96</b>                 | <b>19,511.41</b> | <b>21,639.44</b> | <b>23,573.66</b> | <b>26,313.76</b> | <b>724.70</b>                            | <b>767.72</b> | <b>817.41</b> | <b>888.57</b> | <b>1,049.44</b> |

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

Card payments (except with e-money cards)

(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 |                 |                 |                 |                 |
|------------------------|-----------------------------------|-----------------|-----------------|-----------------|-----------------|---|-----------------|-----------------|-----------------|-----------------|--|-----------------|-----------------|-----------------|-----------------|
|                        | 2009                              | 2010            | 2011            | 2012            | 2013            | 2009  | 2010            | 2011            | 2012            | 2013            | 2009   | 2010            | 2011            | 2012            | 2013            |
| Belgium                | -                                 | -               | -               | -               | -               | -   | -               | -               | -               | -               | 112.20   | 120.99          | 133.74          | 139.28          | 163.69          |
| Bulgaria               | 4.25                              | 7.69            | 9.51            | 8.82            | 10.53           | -   | -               | -               | -               | -               | -  | -               | -               | -               | -               |
| Czech Republic         | 15.36                             | 21.91           | 30.52           | 41.08           | 52.17           | -   | -               | -               | -               | -               | -  | -               | -               | -               | -               |
| Denmark                | 33.47                             | 38.80           | 47.67           | 47.56           | 45.96           | -   | -               | -               | -               | -               | -  | -               | -               | -               | -               |
| Germany                | 36.76                             | 33.92           | 40.53           | 43.40           | 65.97           | -   | -               | -               | -               | -               | -  | -               | -               | -               | -               |
| Estonia                | 17.14                             | 17.46           | 18.25           | 18.94           | 19.92           | -   | -               | -               | -               | -               | -  | -               | -               | -               | -               |
| Ireland                | 109.40                            | 107.50          | 101.60          | 100.30          | 95.50           | -   | -               | -               | -               | -               | -  | -               | -               | -               | -               |
| Greece                 | 73.27                             | 66.35           | 60.52           | 54.84           | 52.80           | -   | -               | -               | -               | -               | -  | -               | -               | -               | -               |
| Spain                  | -                                 | -               | -               | -               | -               | -   | -               | -               | -               | -               | 1,169.18   | 1,261.48        | 1,302.22        | 1,303.27        | 1,310.35        |
| France                 | -                                 | -               | -               | -               | -               | -   | -               | -               | -               | -               | -  | -               | -               | -               | -               |
| Croatia                | -                                 | -               | -               | -               | 11.48           | -   | -               | -               | -               | 0.87            | -  | -               | -               | -               | 7.66            |
| Italy                  | -                                 | -               | -               | -               | -               | -   | -               | -               | -               | -               | 569.30   | 587.66          | 585.76          | 537.46          | 587.45          |
| Cyprus                 | 16.14                             | 16.86           | 17.96           | 18.20           | 16.94           | 0.10  | 0.11            | 0.13            | 0.15            | 0.22            | 0.00   | 0.00            | 0.00            | 0.00            | 0.00            |
| Latvia                 | 19.90                             | 18.10           | 14.63           | 11.40           | 10.90           | -   | -               | -               | -               | -               | -  | -               | -               | -               | -               |
| Lithuania              | 8.42                              | 10.13           | 11.70           | 12.80           | 14.65           | -   | -               | -               | -               | -               | -  | -               | -               | -               | -               |
| Luxembourg             | 20.33                             | 28.85           | 33.53           | 38.50           | 41.72           | -   | -               | -               | -               | -               | -  | -               | -               | -               | -               |
| Hungary                | 25.51                             | 24.81           | 26.67           | 33.44           | 42.15           | -   | -               | -               | -               | -               | -  | -               | -               | -               | -               |
| Malta                  | 4.07                              | 4.92            | 4.96            | 5.50            | 5.77            | -   | -               | -               | -               | -               | -  | -               | -               | -               | -               |
| Netherlands            | -                                 | -               | -               | -               | -               | -   | -               | -               | -               | -               | 92.44  | 99.18           | 110.53          | 112.24          | 121.19          |
| Austria                | 33.97                             | 36.16           | 38.21           | 40.15           | 43.97           | -   | -               | -               | -               | -               | -  | -               | -               | -               | -               |
| Poland                 | 161.40                            | 175.23          | 187.43          | 202.24          | 234.41          | -   | -               | -               | -               | -               | -  | -               | -               | -               | -               |
| Portugal               | -                                 | -               | -               | -               | -               | 907.15  | 963.34          | 1,004.18        | 978.20          | 1,100.57        | 162.34   | 207.13          | 233.29          | 237.68          | 117.25          |
| Romania                | 17.18                             | 17.67           | 22.43           | 27.29           | 31.56           | -   | -               | -               | -               | -               | -  | -               | -               | -               | -               |
| Slovenia               | 2.93                              | 2.99            | 3.07            | 3.23            | 3.51            | -   | -               | -               | -               | -               | -  | -               | -               | -               | -               |
| Slovakia               | 12.06                             | 12.32           | 12.86           | 13.81           | 17.32           | -   | -               | -               | -               | -               | -  | -               | -               | -               | -               |
| Finland                | -                                 | -               | -               | -               | -               | -   | -               | -               | -               | -               | 64.00  | 87.00           | 96.86           | 102.38          | 111.56          |
| Sweden                 | 107.80                            | 139.40          | 115.20          | 123.00          | 132.00          | 132.20  | 136.80          | 151.50          | 162.00          | 168.00          | 186.60   | 196.70          | 196.30          | 214.00          | 236.00          |
| United Kingdom         | 1,819.00                          | 1,857.00        | 1,926.00        | 2,023.00        | 2,194.00        | -   | -               | -               | -               | -               | 183.00   | 176.00          | 197.00          | 201.00          | 210.00          |
| <b>Euro area total</b> | <b>308.93</b>                     | <b>309.87</b>   | <b>331.48</b>   | <b>336.88</b>   | <b>363.41</b>   | <b>907.25</b>   | <b>963.45</b>   | <b>1,004.31</b> | <b>978.35</b>   | <b>1,100.79</b> | <b>2,169.47</b>  | <b>2,363.43</b> | <b>2,462.40</b> | <b>2,432.31</b> | <b>2,411.47</b> |
| <b>EU total</b>        | <b>2,538.37</b>                   | <b>2,638.06</b> | <b>2,723.23</b> | <b>2,867.51</b> | <b>3,143.22</b> | <b>1,039.45</b>                                       | <b>1,100.25</b> | <b>1,155.81</b> | <b>1,140.35</b> | <b>1,269.66</b> | <b>2,539.07</b>  | <b>2,736.13</b> | <b>2,855.70</b> | <b>2,847.31</b> | <b>2,865.13</b> |

## 7.2 Relative importance of payment instruments

(as a percentage of the total number of transactions)

|                        | Credit transfers |       |       |       |       | Direct debits |       |       |       |       | Card payments (except with e-money cards) |       |       |       |       |
|------------------------|------------------|-------|-------|-------|-------|---------------|-------|-------|-------|-------|---|-------|-------|-------|-------|
|                        | 2009             | 2010  | 2011  | 2012  | 2013  | 2009          | 2010  | 2011  | 2012  | 2013  | 2009                                      | 2010  | 2011  | 2012  | 2013  |
| Belgium                | 41.64            | 42.13 | 41.02 | 37.71 | 37.86 | 11.37         | 10.31 | 10.57 | 11.38 | 11.59 | 43.56                                     | 44.71 | 46.12 | 48.86 | 49.31 |
| Bulgaria               | 80.89            | 86.37 | 82.86 | 82.49 | 80.07 | 0.31          | 2.73  | 3.99  | 3.06  | 2.18  | 18.80                                     | 10.90 | 13.14 | 14.44 | 17.70 |
| Czech Republic         | -                | 54.63 | 55.08 | 55.64 | 50.49 | -             | 15.68 | 14.88 | 13.30 | 13.47 | -   | 22.65 | 27.48 | 30.23 | 35.13 |
| Denmark                | 20.19            | 18.92 | 17.98 | 17.00 | 16.67 | 12.47         | 12.27 | 11.84 | 11.96 | 11.37 | 66.63                                     | 68.34 | 69.84 | 70.81 | 71.80 |
| Germany                | 35.16            | 33.89 | 34.23 | 33.78 | 31.47 | 49.40         | 50.15 | 48.75 | 48.38 | 49.82 | 14.83                                     | 15.46 | 16.58 | 17.47 | 18.39 |
| Estonia                | 35.82            | 34.23 | 31.04 | 30.56 | 31.64 | 6.88          | 6.67  | 6.02  | 5.84  | 1.49  | 57.29                                     | 59.10 | 62.94 | 63.59 | 66.87 |
| Ireland                | 23.16            | 23.23 | 22.31 | 20.44 | 20.03 | 16.48         | 16.13 | 15.67 | 14.60 | 14.15 | 45.24                                     | 47.08 | 49.68 | 54.82 | 56.86 |
| Greece                 | 30.23            | 34.24 | 37.06 | 43.74 | 45.83 | 7.74          | 9.20  | 9.95  | 8.34  | 7.19  | 46.63                                     | 42.67 | 40.23 | 37.76 | 39.05 |
| Spain                  | 14.55            | 14.42 | 14.48 | 14.60 | 14.99 | 43.75         | 42.21 | 40.75 | 41.95 | 41.14 | 38.81                                     | 40.82 | 42.52 | 41.58 | 42.25 |
| France                 | 16.99            | 17.53 | 16.98 | 17.14 | 17.12 | 19.88         | 20.00 | 20.15 | 19.61 | 19.01 | 42.16                                     | 43.33 | 45.11 | 46.91 | 49.54 |
| Croatia                | .                | .     | .     | .     | 55.84 | .             | .     | .     | .     | 3.62  | .   | .     | .     | .     | 40.34 |
| Italy                  | 30.44            | 30.65 | 30.33 | 29.59 | 28.10 | 14.55         | 14.81 | 14.44 | 14.13 | 13.91 | 37.18                                     | 37.52 | 37.67 | 38.21 | 40.41 |
| Cyprus                 | 26.99            | 27.79 | 28.02 | 30.81 | 31.19 | 8.49          | 8.61  | 8.22  | 7.06  | 6.39  | 37.14                                     | 39.00 | 41.58 | 41.05 | 44.74 |
| Latvia                 | 52.62            | 51.93 | 49.99 | 49.35 | 46.93 | 2.01          | 1.89  | 1.77  | 1.62  | 1.49  | 45.00                                     | 45.70 | 47.77 | 48.47 | 50.93 |
| Lithuania              | 50.71            | 50.49 | 55.72 | 53.73 | 50.36 | 5.64          | 6.12  | 5.37  | 4.23  | 4.06  | 43.56                                     | 43.31 | 38.85 | 42.00 | 45.55 |
| Luxembourg             | 11.98            | 9.50  | 7.43  | 5.81  | 4.85  | 2.75          | 2.23  | 1.80  | 1.33  | 1.09  | 10.01                                     | 9.24  | 7.69  | 7.12  | 6.32  |
| Hungary                | 68.61            | 66.67 | 63.97 | 61.46 | 57.51 | 8.05          | 7.57  | 7.47  | 7.17  | 7.07  | 21.81                                     | 24.38 | 27.16 | 30.10 | 34.23 |
| Malta                  | 18.80            | 19.96 | 21.67 | 22.04 | 19.54 | 4.08          | 3.97  | 4.18  | 4.40  | 6.49  | 38.34                                     | 42.48 | 43.47 | 49.59 | 47.59 |
| Netherlands            | 30.86            | 30.28 | 29.40 | 28.08 | 28.68 | 24.99         | 24.08 | 23.92 | 23.67 | 22.34 | 40.67                                     | 42.37 | 43.62 | 45.70 | 46.98 |
| Austria                | 42.91            | 42.31 | 42.40 | 41.05 | 39.38 | 37.98         | 37.20 | 36.86 | 36.80 | 36.21 | 17.32                                     | 18.60 | 18.89 | 20.14 | 22.38 |
| Poland                 | 64.41            | 62.88 | 60.76 | 58.37 | 55.59 | 1.10          | 0.97  | 0.87  | 0.78  | 0.70  | 34.48                                     | 36.14 | 38.36 | 40.85 | 43.71 |
| Portugal               | 11.09            | 10.61 | 11.27 | 11.62 | 12.05 | 14.24         | 13.77 | 13.56 | 14.26 | 14.78 | 65.66                                     | 68.05 | 69.07 | 68.70 | 67.63 |
| Romania                | 65.07            | 61.12 | 55.89 | 52.99 | 46.83 | 1.26          | 0.55  | 1.21  | 1.93  | 2.08  | 30.52                                     | 34.75 | 40.67 | 43.22 | 49.53 |
| Slovenia               | 51.12            | 50.10 | 49.26 | 47.12 | 45.58 | 14.37         | 14.94 | 15.14 | 12.99 | 12.41 | 34.42                                     | 34.90 | 35.56 | 39.85 | 41.94 |
| Slovakia               | 55.36            | 51.97 | 50.09 | 49.74 | 49.47 | 17.03         | 16.78 | 16.17 | 15.91 | 14.19 | 27.60                                     | 31.23 | 33.72 | 34.34 | 36.32 |
| Finland                | 44.01            | 43.37 | 46.23 | 49.06 | 47.20 | 4.78          | 4.23  | 3.75  | 3.33  | 2.93  | 51.18                                     | 52.38 | 50.01 | 47.60 | 49.86 |
| Sweden                 | 26.49            | 25.77 | 26.78 | 25.67 | 24.81 | 8.79          | 9.13  | 9.31  | 8.88  | 8.66  | 64.69                                     | 65.10 | 63.89 | 65.45 | 66.54 |
| United Kingdom         | 20.61            | 20.53 | 20.24 | 19.96 | 19.63 | 19.82         | 19.52 | 18.67 | 18.46 | 17.87 | 51.51                                     | 53.23 | 55.64 | 56.99 | 58.86 |
| <b>Euro area total</b> | 27.29            | 26.99 | 26.91 | 26.55 | 25.90 | 30.16         | 29.97 | 29.05 | 28.71 | 28.97 | 33.15                                     | 34.24 | 35.49 | 36.45 | 37.46 |
| <b>EU total</b>        | 27.53            | 27.63 | 27.47 | 27.10 | 26.50 | 25.83         | 25.41 | 24.54 | 24.10 | 23.94 | 38.61                                     | 39.44 | 40.97 | 42.18 | 43.61 |

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

(as a percentage of the total number of transactions)

|                        | Cheques     |             |             |             |             | E-money purchase transactions |             |             |             |             | Other payment instruments |             |             |             |             |
|------------------------|-------------|-------------|-------------|-------------|-------------|-------------------------------|-------------|-------------|-------------|-------------|---------------------------|-------------|-------------|-------------|-------------|
|                        | 2009        | 2010        | 2011        | 2012        | 2013        | 2009                          | 2010        | 2011        | 2012        | 2013        | 2009                      | 2010        | 2011        | 2012        | 2013        |
| Belgium                | 0.35        | 0.30        | 0.26        | 0.22        | 0.16        | 3.08                          | 2.54        | 2.02        | 1.84        | 1.09        | 0.01                      | 0.01        | 0.00        | -           | -           |
| Bulgaria               | -           | -           | -           | -           | -           | -                             | -           | 0.01        | 0.00        | 0.04        | -                         | -           | -           | -           | -           |
| Czech Republic         | -           | 0.07        | 0.07        | 0.06        | 0.05        | -                             | 6.95        | 2.44        | 0.71        | 0.78        | -                         | 0.02        | 0.04        | 0.07        | 0.07        |
| Denmark                | 0.67        | 0.46        | 0.34        | 0.24        | 0.16        | -                             | -           | -           | -           | -           | -                         | -           | -           | -           | 0.00        |
| Germany                | 0.34        | 0.28        | 0.23        | 0.19        | 0.16        | 0.26                          | 0.22        | 0.20        | 0.18        | 0.16        | -                         | -           | -           | -           | -           |
| Estonia                | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        | -                             | -           | -           | -           | -           | 0.00                      | 0.00        | 0.00        | 0.00        | 0.00        |
| Ireland                | 15.12       | 13.57       | 12.33       | 10.14       | 8.97        | -                             | -           | -           | -           | -           | -                         | -           | -           | -           | -           |
| Greece                 | 13.98       | 12.21       | 10.43       | 7.89        | 5.58        | 1.00                          | 1.38        | 2.12        | 2.30        | 2.22        | 0.41                      | 0.29        | 0.22        | 0.17        | 0.14        |
| Spain                  | 2.04        | 1.85        | 1.69        | 1.44        | 1.29        | 0.01                          | 0.01        | 0.00        | 0.00        | -           | 0.84                      | 0.70        | 0.56        | 0.43        | 0.33        |
| France                 | 20.11       | 18.31       | 16.94       | 15.53       | 13.58       | 0.22                          | 0.24        | 0.27        | 0.29        | 0.28        | 0.64                      | 0.59        | 0.56        | 0.53        | 0.48        |
| Croatia                | -           | -           | -           | -           | 0.03        | -                             | -           | -           | -           | 0.10        | -                         | -           | -           | -           | 0.06        |
| Italy                  | 8.47        | 7.88        | 7.01        | 6.47        | 5.63        | 2.27                          | 2.95        | 3.65        | 4.49        | 5.44        | 7.09                      | 6.19        | 6.89        | 7.12        | 6.51        |
| Cyprus                 | 27.38       | 24.59       | 21.44       | 20.12       | 16.38       | 0.00                          | 0.00        | 0.74        | 0.97        | 1.30        | 0.00                      | 0.00        | 0.00        | 0.00        | 0.00        |
| Latvia                 | 0.01        | 0.01        | 0.01        | 0.00        | 0.00        | 0.36                          | 0.48        | 0.47        | 0.55        | 0.64        | -                         | -           | -           | -           | -           |
| Lithuania              | 0.09        | 0.08        | 0.06        | 0.04        | 0.03        | 0.00                          | 0.00        | 0.00        | -           | -           | -                         | -           | -           | -           | -           |
| Luxembourg             | 0.04        | 0.03        | 0.02        | 0.03        | 0.02        | 75.26                         | 79.00       | 83.06       | 85.71       | 87.72       | -                         | -           | -           | -           | -           |
| Hungary                | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        | -                             | -           | -           | -           | -           | 1.54                      | 1.38        | 1.40        | 1.26        | 1.20        |
| Malta                  | 38.79       | 33.59       | 30.62       | 23.83       | 26.28       | -                             | -           | -           | -           | -           | -                         | -           | -           | -           | -           |
| Netherlands            | -           | -           | -           | -           | -           | 3.48                          | 3.28        | 3.06        | 2.56        | 1.99        | -                         | -           | -           | -           | -           |
| Austria                | 0.09        | 0.09        | 0.08        | 0.07        | 0.06        | 1.22                          | 1.17        | 1.11        | 1.16        | 1.09        | 0.47                      | 0.63        | 0.66        | 0.78        | 0.87        |
| Poland                 | 0.01        | 0.01        | 0.00        | 0.00        | 0.00        | -                             | -           | -           | -           | -           | -                         | -           | -           | -           | -           |
| Portugal               | 8.85        | 7.41        | 5.95        | 5.01        | 4.17        | 0.13                          | 0.12        | 0.12        | 0.39        | 1.36        | 0.04                      | 0.03        | 0.02        | 0.02        | 0.02        |
| Romania                | 3.15        | 3.58        | 2.23        | 1.87        | 1.54        | -                             | -           | -           | -           | -           | 0.00                      | 0.00        | 0.00        | 0.00        | 0.02        |
| Slovenia               | 0.08        | 0.06        | 0.04        | 0.03        | 0.03        | -                             | -           | -           | 0.01        | 0.04        | 0.00                      | 0.00        | 0.00        | 0.00        | 0.00        |
| Slovakia               | 0.02        | 0.01        | 0.01        | 0.01        | 0.01        | 0.00                          | 0.00        | 0.01        | 0.01        | 0.01        | -                         | -           | -           | -           | -           |
| Finland                | 0.03        | 0.02        | 0.02        | 0.01        | 0.01        | -                             | -           | -           | -           | -           | -                         | -           | -           | -           | -           |
| Sweden                 | 0.03        | 0.01        | 0.01        | 0.01        | 0.00        | -                             | -           | -           | -           | -           | -                         | -           | -           | -           | 0.00        |
| United Kingdom         | 8.07        | 6.73        | 5.45        | 4.58        | 3.64        | -                             | -           | -           | -           | -           | -                         | -           | -           | -           | -           |
| <b>Euro area total</b> | <b>7.14</b> | <b>6.43</b> | <b>5.83</b> | <b>5.28</b> | <b>4.43</b> | <b>1.48</b>                   | <b>1.70</b> | <b>2.02</b> | <b>2.33</b> | <b>2.62</b> | <b>0.77</b>               | <b>0.67</b> | <b>0.69</b> | <b>0.68</b> | <b>0.62</b> |
| <b>EU total</b>        | <b>6.64</b> | <b>5.78</b> | <b>5.11</b> | <b>4.53</b> | <b>3.73</b> | <b>1.12</b>                   | <b>1.26</b> | <b>1.42</b> | <b>1.61</b> | <b>1.79</b> | <b>0.56</b>               | <b>0.48</b> | <b>0.49</b> | <b>0.48</b> | <b>0.43</b> |

## 7.3 Increase in the number of transactions

(annual percentage changes)

|                        | Credit transfers |       |       |       | Direct debits |        |        |        | Card payments (except with e-money cards) |       |       |       |
|------------------------|------------------|-------|-------|-------|---------------|--------|--------|--------|---|-------|-------|-------|
|                        | 2010             | 2011  | 2012  | 2013  | 2010          | 2011   | 2012   | 2013   | 2010                                      | 2011  | 2012  | 2013  |
| Belgium                | 5.48             | 2.10  | -7.78 | 8.03  | -5.48         | 7.53   | 7.97   | 9.61   | 6.97                                      | 8.20  | 6.29  | 8.59  |
| Bulgaria               | 200.08           | 8.35  | 5.28  | 10.04 | 2,388.46      | 65.05  | -18.80 | -19.33 | 62.90                                     | 36.15 | 16.23 | 38.97 |
| Czech Republic         | -                | 4.91  | 9.30  | -6.21 | -             | -1.24  | -3.33  | 4.73   | 21.74                                     | 26.24 | 19.02 | 20.13 |
| Denmark                | 0.49             | 1.67  | 1.85  | 5.49  | 5.50          | 3.29   | 8.73   | 2.23   | 10.00                                     | 9.35  | 9.19  | 9.06  |
| Germany                | 0.72             | 3.42  | 1.29  | 1.97  | 6.08          | -0.45  | 1.86   | 12.74  | 8.90                                      | 9.83  | 8.19  | 15.22 |
| Estonia                | -0.30            | 0.42  | 4.90  | 5.01  | 1.10          | -0.03  | 3.33   | -74.17 | 7.65                                      | 17.94 | 7.63  | 6.64  |
| Ireland                | -0.19            | -2.08 | 0.25  | 0.66  | -2.61         | -0.92  | 1.94   | -0.47  | 3.54                                      | 7.58  | 20.73 | 6.57  |
| Greece                 | 15.76            | 8.94  | 24.10 | 6.40  | 21.47         | 8.78   | -11.85 | -12.46 | -6.49                                     | -5.09 | -1.31 | 5.00  |
| Spain                  | -0.10            | 0.55  | 4.43  | 4.39  | -2.73         | -3.31  | 6.58   | -0.25  | 6.02                                      | 4.35  | 1.23  | 3.34  |
| France                 | 7.18             | -0.41 | 4.02  | -0.04 | 4.46          | 3.58   | 0.28   | -2.99  | 6.77                                      | 7.03  | 7.13  | 5.74  |
| Croatia                | .                | .     | .     | .     | .             | .      | .      | .      | .   | .     | .     | .     |
| Italy                  | 1.88             | 2.81  | -0.04 | -0.02 | 3.01          | 1.27   | 0.26   | 3.66   | 2.10                                      | 4.29  | 3.96  | 11.31 |
| Cyprus                 | 10.07            | 2.98  | 18.63 | -8.02 | 8.41          | -2.51  | -7.36  | -17.73 | 12.25                                     | 8.90  | 6.52  | -0.96 |
| Latvia                 | 1.26             | 3.04  | 9.25  | 7.26  | -3.65         | 0.50   | 1.35   | 3.64   | 4.20                                      | 11.89 | 12.28 | 18.50 |
| Lithuania              | 6.20             | 33.55 | 9.01  | 2.37  | 15.73         | 6.10   | -10.94 | 4.71   | 6.06                                      | 8.55  | 22.20 | 18.44 |
| Luxembourg             | 2.64             | 3.15  | -2.09 | 1.82  | 5.38          | 6.32   | -7.49  | -0.46  | 19.58                                     | 9.76  | 15.85 | 8.11  |
| Hungary                | -0.83            | -4.81 | 1.22  | -5.06 | -3.98         | -2.11  | 1.15   | 0.03   | 14.11                                     | 10.54 | 16.73 | 15.36 |
| Malta                  | 10.70            | 13.01 | 1.84  | -0.06 | 1.51          | 9.72   | 5.33   | 66.22  | 15.53                                     | 6.53  | 14.22 | 8.19  |
| Netherlands            | 4.89             | 0.00  | -1.47 | 7.21  | 2.99          | 2.31   | 2.11   | -0.91  | 11.35                                     | 6.02  | 8.12  | 7.91  |
| Austria                | 0.95             | 4.48  | -0.60 | -1.51 | 0.24          | 3.32   | 2.53   | 1.01   | 9.88                                      | 5.90  | 9.51  | 14.09 |
| Poland                 | 11.71            | 10.65 | 6.88  | 6.08  | 0.30          | 3.05   | -0.13  | -0.62  | 19.94                                     | 21.53 | 18.48 | 19.17 |
| Portugal               | 1.09             | 10.64 | 1.86  | 5.46  | 2.17          | 2.57   | 3.84   | 5.44   | 9.44                                      | 5.72  | -1.74 | 0.16  |
| Romania                | -0.77            | -3.23 | 8.17  | -8.46 | -53.57        | 131.66 | 82.25  | 11.67  | 20.30                                     | 23.85 | 21.25 | 18.72 |
| Slovenia               | 1.86             | -0.21 | -9.97 | -4.86 | 7.99          | 2.86   | -19.22 | -6.05  | 5.37                                      | 3.39  | 5.49  | 3.53  |
| Slovakia               | -6.09            | 5.23  | 8.95  | 19.41 | -1.41         | 5.17   | 7.94   | 7.14   | 13.20                                     | 17.85 | 11.75 | 26.99 |
| Finland                | 11.41            | 17.19 | 18.00 | -2.84 | 0.00          | -2.56  | -1.15  | -11.29 | 15.68                                     | 4.98  | 5.84  | 5.79  |
| Sweden                 | 5.79             | 8.20  | 3.37  | 4.07  | 12.86         | 6.25   | 2.77   | 5.05   | 9.43                                      | 2.16  | 10.48 | 9.50  |
| United Kingdom         | 3.72             | 6.04  | 2.54  | 4.82  | 2.55          | 2.88   | 2.84   | 3.17   | 7.60                                      | 12.42 | 6.51  | 10.07 |
| <b>Euro area total</b> | 3.14             | 2.92  | 2.01  | 2.12  | 3.62          | 0.55   | 2.19   | 5.64   | 7.71                                      | 6.75  | 6.20  | 7.60  |
| <b>EU total</b>        | .                | 3.98  | 2.73  | .     | .             | 1.00   | 2.31   | .      | 8.27                                      | 8.63  | 7.23  | .     |

In cases where the composition of the underlying data has changed, the annual percentage change is not shown for the euro area total and/or the EU total.

### 7.3 Increase in the number of transactions (cont'd)

(annual percentage changes)

|                        | Cheques |        |        |        | E-money purchase transactions |        |        |          | Other payment instruments |        |        |        |
|------------------------|---------|--------|--------|--------|-------------------------------|--------|--------|----------|---------------------------|--------|--------|--------|
|                        | 2010    | 2011   | 2012   | 2013   | 2010                          | 2011   | 2012   | 2013     | 2010                      | 2011   | 2012   | 2013   |
| Belgium                | -9.30   | -9.81  | -16.35 | -21.21 | -14.01                        | -16.67 | -8.54  | -36.44   | -13.11                    | -22.64 | -      | -      |
| Bulgaria               | -       | -      | -      | -      | -                             | -      | -53.85 | 1,750.00 | -                         | -      | -      | -      |
| Czech Republic         | 138.08  | -1.94  | -3.35  | -5.05  | 13.47                         | -63.38 | -68.76 | 14.30    | -                         | 103.26 | 68.42  | -2.72  |
| Denmark                | -26.04  | -21.32 | -24.49 | -27.19 | -                             | -      | -      | -        | -                         | -      | -      | -      |
| Germany                | -15.35  | -15.87 | -15.27 | -9.33  | -9.61                         | -7.76  | -6.46  | -5.45    | -                         | -      | -      | -      |
| Estonia                | -75.00  | 0.00   | 200.00 | 33.33  | -                             | -      | -      | -        | 0.00                      | 0.00   | -25.00 | -66.67 |
| Ireland                | -10.71  | -7.36  | -10.04 | -9.13  | -                             | -      | -      | -        | -                         | -      | -      | -      |
| Greece                 | -10.77  | -14.03 | -20.39 | -28.26 | 40.67                         | 54.54  | 14.10  | -2.13    | -26.73                    | -22.96 | -19.23 | -17.26 |
| Spain                  | -8.70   | -8.54  | -11.46 | -9.14  | -18.63                        | -50.51 | -21.09 | -        | -16.20                    | -19.20 | -21.67 | -19.97 |
| France                 | -5.44   | -4.85  | -5.58  | -12.48 | 14.03                         | 13.16  | 12.36  | -3.30    | -4.19                     | -2.64  | -3.61  | -8.93  |
| Croatia                | -       | -      | -      | -      | -                             | -      | -      | -        | -                         | -      | -      | -      |
| Italy                  | -5.90   | -7.55  | -5.46  | -8.44  | 31.84                         | 28.43  | 25.90  | 27.58    | -11.67                    | 15.66  | 5.86   | -3.78  |
| Cyprus                 | -3.98   | -10.98 | 1.26   | -26.02 | -                             | -      | 40.11  | 21.88    | -                         | -      | -      | -      |
| Latvia                 | -23.81  | -6.25  | -20.00 | -25.00 | 36.53                         | 4.12   | 30.73  | 31.75    | -                         | -      | -      | -      |
| Lithuania              | -3.61   | -10.70 | -17.37 | -15.22 | -                             | -      | -      | -        | -                         | -      | -      | -      |
| Luxembourg             | -7.77   | 4.42   | 68.55  | -12.50 | 36.00                         | 38.67  | 29.15  | 24.72    | -                         | -      | -      | -      |
| Hungary                | -       | -      | -      | -      | -                             | -      | -      | -        | -8.11                     | 0.43   | -5.19  | -3.79  |
| Malta                  | -9.71   | -5.10  | -22.08 | 24.31  | -                             | -      | -      | -        | -                         | -      | -      | -      |
| Netherlands            | -       | -      | -      | -      | 0.70                          | -3.69  | -13.79 | -18.23   | -                         | -      | -      | -      |
| Austria                | 0.00    | 0.00   | -11.00 | -9.55  | -1.67                         | -1.72  | 7.23   | -3.42    | 36.06                     | 8.99   | 21.10  | 14.69  |
| Poland                 | -22.36  | -43.46 | -2.78  | -7.62  | -                             | -      | -      | -        | -                         | -      | -      | -      |
| Portugal               | -11.49  | -16.37 | -16.84 | -15.34 | -3.25                         | 2.79   | 219.89 | 252.65   | -24.16                    | -17.64 | -19.22 | -12.65 |
| Romania                | 20.10   | -34.05 | -4.68  | -14.23 | -                             | -      | -      | -        | 10.00                     | -9.09  | 60.00  | 406.25 |
| Slovenia               | -20.52  | -32.39 | -27.78 | -16.35 | -                             | -      | -      | 621.05   | -                         | -      | -      | -      |
| Slovakia               | -21.88  | 0.00   | 0.00   | -20.00 | 300.00                        | 150.00 | 40.00  | 0.00     | -                         | -      | -      | -      |
| Finland                | -20.00  | -5.50  | -12.70 | -15.15 | -                             | -      | -      | -        | -                         | -      | -      | -      |
| Sweden                 | -42.86  | 0.00   | -50.00 | -50.00 | -                             | -      | -      | -        | -                         | -      | -      | -      |
| United Kingdom         | -13.18  | -12.85 | -12.58 | -15.33 | -                             | -      | -      | -        | -                         | -      | -      | -      |
| <b>Euro area total</b> | -6.09   | -5.84  | -6.37  | -12.12 | 19.63                         | 23.02  | .      | .        | -9.29                     | 7.36   | .      | -5.02  |
| <b>EU total</b>        | -7.76   | -7.48  | -7.69  | .      | 19.26                         | .      | .      | .        | .                         | 7.21   | .      | .      |

In cases where the composition of the underlying data has changed, the annual percentage change is not shown for the euro area total and/or the EU total.

## 7.4 Number of transactions per capita

(total for the period)

|                        | Credit transfers |        |        |        |        | Direct debits |        |        |        |        | Card payments (except with e-money cards) |        |        |        |        |
|------------------------|------------------|--------|--------|--------|--------|---------------|--------|--------|--------|--------|---|--------|--------|--------|--------|
|                        | 2009             | 2010   | 2011   | 2012   | 2013   | 2009          | 2010   | 2011   | 2012   | 2013   | 2009                                      | 2010   | 2011   | 2012   | 2013   |
| Belgium                | 88.35            | 92.39  | 93.52  | 85.65  | 92.10  | 24.12         | 22.61  | 24.10  | 25.84  | 28.19  | 92.44                                     | 98.03  | 105.15 | 110.99 | 119.97 |
| Bulgaria               | 7.19             | 21.72  | 24.13  | 25.56  | 28.26  | 0.03          | 0.69   | 1.16   | 0.95   | 0.77   | 1.67                                      | 2.74   | 3.83   | 4.47   | 6.25   |
| Czech Republic         | -                | 48.91  | 51.41  | 56.13  | 52.63  | -             | 14.04  | 13.89  | 13.41  | 14.04  | 16.70                                     | 20.28  | 25.65  | 30.49  | 36.62  |
| Denmark                | 52.26            | 52.29  | 52.94  | 53.72  | 56.44  | 32.29         | 33.92  | 34.89  | 37.79  | 38.48  | 172.47                                    | 188.89 | 205.70 | 223.77 | 243.08 |
| Germany                | 71.20            | 71.82  | 74.25  | 75.09  | 76.40  | 100.02        | 106.26 | 105.75 | 107.54 | 120.96 | 30.04                                     | 32.76  | 35.97  | 38.85  | 44.66  |
| Estonia                | 72.52            | 72.32  | 72.62  | 76.21  | 80.03  | 13.93         | 14.08  | 14.08  | 14.55  | 3.76   | 115.99                                    | 124.89 | 147.28 | 158.58 | 169.11 |
| Ireland                | 34.34            | 34.12  | 33.28  | 33.27  | 33.40  | 24.43         | 23.69  | 23.38  | 23.76  | 23.59  | 67.08                                     | 69.15  | 74.11  | 89.21  | 94.83  |
| Greece                 | 4.90             | 5.68   | 6.21   | 7.73   | 8.08   | 1.25          | 1.53   | 1.67   | 1.47   | 1.27   | 7.55                                      | 7.08   | 6.74   | 6.67   | 6.88   |
| Spain                  | 17.61            | 17.54  | 17.61  | 18.38  | 19.29  | 52.94         | 51.33  | 49.57  | 52.79  | 52.94  | 46.96                                     | 49.64  | 51.73  | 52.33  | 54.36  |
| France                 | 43.28            | 46.15  | 45.73  | 47.33  | 47.09  | 50.66         | 52.66  | 54.26  | 54.15  | 52.29  | 107.41                                    | 114.10 | 121.49 | 129.52 | 136.31 |
| Croatia                | .                | .      | .      | .      | 65.91  | .             | .      | .      | .      | 4.28   | .   | .      | .      | .      | 47.62  |
| Italy                  | 20.01            | 20.29  | 20.78  | 20.71  | 20.66  | 9.57          | 9.81   | 9.89   | 9.89   | 10.23  | 24.45                                     | 24.84  | 25.80  | 26.75  | 29.70  |
| Cyprus                 | 28.67            | 30.74  | 30.86  | 36.05  | 33.04  | 9.02          | 9.52   | 9.05   | 8.26   | 6.77   | 39.44                                     | 43.13  | 45.79  | 48.03  | 47.40  |
| Latvia                 | 53.36            | 55.19  | 57.93  | 64.06  | 69.38  | 2.04          | 2.00   | 2.05   | 2.10   | 2.20   | 45.64                                     | 48.57  | 55.36  | 62.92  | 75.28  |
| Lithuania              | 34.23            | 37.13  | 50.71  | 56.03  | 57.93  | 3.81          | 4.50   | 4.89   | 4.41   | 4.66   | 29.41                                     | 31.85  | 35.36  | 43.80  | 52.39  |
| Luxembourg             | 130.62           | 131.62 | 132.65 | 126.92 | 125.97 | 29.95         | 30.98  | 32.18  | 29.09  | 28.23  | 109.13                                    | 128.10 | 137.39 | 155.55 | 163.93 |
| Hungary                | 57.63            | 57.28  | 54.68  | 55.63  | 52.96  | 6.76          | 6.50   | 6.38   | 6.49   | 6.51   | 18.31                                     | 20.95  | 23.22  | 27.25  | 31.52  |
| Malta                  | 13.37            | 14.72  | 16.57  | 16.74  | 16.61  | 2.90          | 2.93   | 3.20   | 3.34   | 5.52   | 27.25                                     | 31.33  | 33.24  | 37.66  | 40.46  |
| Netherlands            | 95.06            | 99.20  | 98.72  | 96.93  | 103.62 | 76.98         | 78.87  | 80.30  | 81.70  | 80.72  | 125.29                                    | 138.79 | 146.44 | 157.77 | 169.76 |
| Austria                | 113.89           | 114.70 | 119.45 | 118.20 | 115.84 | 100.82        | 100.82 | 103.83 | 105.98 | 106.51 | 45.98                                     | 50.41  | 53.21  | 58.00  | 65.84  |
| Poland                 | 34.46            | 38.13  | 42.17  | 45.07  | 47.84  | 0.59          | 0.59   | 0.60   | 0.60   | 0.60   | 18.45                                     | 21.92  | 26.63  | 31.54  | 37.61  |
| Portugal               | 16.99            | 17.16  | 19.02  | 19.45  | 20.70  | 21.81         | 22.27  | 22.88  | 23.86  | 25.39  | 100.59                                    | 110.03 | 116.50 | 114.94 | 116.19 |
| Romania                | 9.16             | 9.15   | 8.89   | 9.66   | 8.88   | 0.18          | 0.08   | 0.19   | 0.35   | 0.39   | 4.30                                      | 5.20   | 6.47   | 7.88   | 9.39   |
| Slovenia               | 80.65            | 81.86  | 81.53  | 73.26  | 69.61  | 22.68         | 24.41  | 25.05  | 20.20  | 18.95  | 54.31                                     | 57.03  | 58.85  | 61.96  | 64.06  |
| Slovakia               | 42.35            | 39.68  | 42.00  | 45.69  | 54.49  | 13.03         | 12.82  | 13.56  | 14.61  | 15.64  | 21.11                                     | 23.85  | 28.27  | 31.55  | 40.01  |
| Finland                | 144.79           | 160.58 | 187.32 | 219.98 | 212.76 | 15.73         | 15.66  | 15.19  | 14.94  | 13.20  | 168.39                                    | 193.91 | 202.63 | 213.45 | 224.79 |
| Sweden                 | 78.07            | 81.89  | 87.94  | 90.24  | 93.12  | 25.92         | 29.00  | 30.58  | 31.20  | 32.50  | 190.68                                    | 206.89 | 209.78 | 230.05 | 249.78 |
| United Kingdom         | 52.99            | 54.55  | 57.41  | 57.97  | 60.40  | 50.96         | 51.87  | 52.96  | 53.63  | 55.00  | 132.46                                    | 141.45 | 157.82 | 165.54 | 181.13 |
| <b>Euro area total</b> | 47.89            | 49.25  | 50.64  | 51.52  | 52.48  | 52.92         | 54.68  | 54.67  | 55.72  | 58.71  | 58.17                                     | 62.47  | 66.78  | 70.74  | 75.92  |
| <b>EU total</b>        | 45.10            | 47.84  | 49.65  | 50.83  | 52.16  | 42.32         | 43.99  | 44.34  | 45.21  | 47.13  | 63.27                                     | 68.29  | 74.04  | 79.12  | 85.83  |

## 7.4 Number of transactions per capita (cont'd)

(total for the period)

|                        | Cheques |       |       |       |       | E-money purchase transactions |          |          |          |          | Other payment instruments |      |      |      |      |
|------------------------|---------|-------|-------|-------|-------|-------------------------------|----------|----------|----------|----------|---------------------------|------|------|------|------|
|                        | 2009    | 2010  | 2011  | 2012  | 2013  | 2009                          | 2010     | 2011     | 2012     | 2013     | 2009                      | 2010 | 2011 | 2012 | 2013 |
| Belgium                | 0.74    | 0.66  | 0.59  | 0.49  | 0.39  | 6.53                          | 5.57     | 4.60     | 4.18     | 2.64     | 0.02                      | 0.01 | 0.01 | -    | -    |
| Bulgaria               | -       | -     | -     | -     | -     | -                             | -        | 0.00     | 0.00     | 0.02     | -                         | -    | -    | -    | -    |
| Czech Republic         | 0.03    | 0.06  | 0.06  | 0.06  | 0.06  | 5.49                          | 6.22     | 2.28     | 0.71     | 0.81     | -                         | 0.02 | 0.04 | 0.07 | 0.07 |
| Denmark                | 1.74    | 1.28  | 1.00  | 0.75  | 0.55  | -                             | -        | -        | -        | -        | -                         | -    | -    | -    | 0.00 |
| Germany                | 0.70    | 0.59  | 0.50  | 0.42  | 0.38  | 0.53                          | 0.48     | 0.44     | 0.41     | 0.39     | -                         | -    | -    | -    | -    |
| Estonia                | 0.00    | 0.00  | 0.00  | 0.00  | 0.00  | -                             | -        | -        | -        | -        | 0.00                      | 0.00 | 0.00 | 0.00 | 0.00 |
| Ireland                | 22.43   | 19.94 | 18.40 | 16.50 | 14.96 | -                             | -        | -        | -        | -        | -                         | -    | -    | -    | -    |
| Greece                 | 2.26    | 2.03  | 1.75  | 1.39  | 0.98  | 0.16                          | 0.23     | 0.36     | 0.41     | 0.39     | 0.07                      | 0.05 | 0.04 | 0.03 | 0.02 |
| Spain                  | 2.47    | 2.25  | 2.05  | 1.82  | 1.66  | 0.01                          | 0.01     | 0.00     | 0.00     | -        | 1.01                      | 0.85 | 0.68 | 0.53 | 0.43 |
| France                 | 51.24   | 48.21 | 45.63 | 42.88 | 37.35 | 0.56                          | 0.63     | 0.71     | 0.80     | 0.77     | 1.64                      | 1.56 | 1.51 | 1.45 | 1.31 |
| Croatia                | -       | -     | -     | -     | 0.04  | -                             | -        | -        | -        | 0.12     | -                         | -    | -    | -    | 0.07 |
| Italy                  | 5.57    | 5.22  | 4.80  | 4.53  | 4.13  | 1.49                          | 1.96     | 2.50     | 3.14     | 4.00     | 4.66                      | 4.10 | 4.72 | 4.98 | 4.78 |
| Cyprus                 | 29.08   | 27.20 | 23.60 | 23.54 | 17.35 | 0.00                          | 0.00     | 0.82     | 1.13     | 1.37     | 0.00                      | 0.00 | 0.00 | 0.00 | 0.00 |
| Latvia                 | 0.01    | 0.01  | 0.01  | 0.01  | 0.00  | 0.37                          | 0.51     | 0.54     | 0.72     | 0.95     | -                         | -    | -    | -    | -    |
| Lithuania              | 0.06    | 0.06  | 0.06  | 0.05  | 0.04  | 0.00                          | 0.00     | 0.00     | -        | -        | -                         | -    | -    | -    | -    |
| Luxembourg             | 0.41    | 0.37  | 0.38  | 0.63  | 0.54  | 820.23                        | 1,095.08 | 1,483.76 | 1,872.59 | 2,276.87 | -                         | -    | -    | -    | -    |
| Hungary                | 0.00    | 0.00  | 0.00  | 0.00  | 0.00  | -                             | -        | -        | -        | -        | 1.29                      | 1.19 | 1.20 | 1.14 | 1.10 |
| Malta                  | 27.57   | 24.78 | 23.41 | 18.10 | 22.34 | -                             | -        | -        | -        | -        | -                         | -    | -    | -    | -    |
| Netherlands            | -       | -     | -     | -     | -     | 10.71                         | 10.73    | 10.29    | 8.84     | 7.21     | -                         | -    | -    | -    | -    |
| Austria                | 0.24    | 0.24  | 0.24  | 0.21  | 0.19  | 3.24                          | 3.18     | 3.12     | 3.33     | 3.20     | 1.26                      | 1.71 | 1.86 | 2.24 | 2.56 |
| Poland                 | 0.01    | 0.00  | 0.00  | 0.00  | 0.00  | -                             | -        | -        | -        | -        | -                         | -    | -    | -    | -    |
| Portugal               | 13.55   | 11.99 | 10.04 | 8.38  | 7.16  | 0.21                          | 0.20     | 0.20     | 0.66     | 2.34     | 0.06                      | 0.05 | 0.04 | 0.03 | 0.03 |
| Romania                | 0.44    | 0.54  | 0.36  | 0.34  | 0.29  | -                             | -        | -        | -        | -        | 0.00                      | 0.00 | 0.00 | 0.00 | 0.00 |
| Slovenia               | 0.13    | 0.10  | 0.07  | 0.05  | 0.04  | -                             | -        | -        | 0.01     | 0.07     | 0.00                      | 0.00 | 0.00 | 0.00 | 0.00 |
| Slovakia               | 0.01    | 0.01  | 0.01  | 0.01  | 0.01  | 0.00                          | 0.00     | 0.01     | 0.01     | 0.01     | -                         | -    | -    | -    | -    |
| Finland                | 0.09    | 0.07  | 0.07  | 0.06  | 0.05  | -                             | -        | -        | -        | -        | -                         | -    | -    | -    | -    |
| Sweden                 | 0.08    | 0.04  | 0.04  | 0.02  | 0.01  | -                             | -        | -        | -        | -        | -                         | -    | -    | -    | 0.00 |
| United Kingdom         | 20.75   | 17.88 | 15.46 | 13.31 | 11.20 | -                             | -        | -        | -        | -        | -                         | -    | -    | -    | -    |
| <b>Euro area total</b> | 12.54   | 11.74 | 10.98 | 10.25 | 8.99  | 2.60                          | 3.10     | 3.79     | 4.52     | 5.32     | 1.35                      | 1.22 | 1.30 | 1.33 | 1.26 |
| <b>EU total</b>        | 10.88   | 10.00 | 9.24  | 8.50  | 7.34  | 1.83                          | 2.18     | 2.56     | 3.01     | 3.52     | 0.92                      | 0.83 | 0.89 | 0.90 | 0.85 |

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

(as a percentage; total for the period)

|                        | Credit transfers |               |               |               |               | Direct debits |               |               |               |               | Card payments (except with e-money cards) |               |               |               |               |
|------------------------|------------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---|---------------|---------------|---------------|---------------|
|                        | 2009             | 2010          | 2011          | 2012          | 2013          | 2009          | 2010          | 2011          | 2012          | 2013          | 2009                                      | 2010          | 2011          | 2012          | 2013          |
| Belgium                | 4.24             | 4.20          | 4.12          | 3.70          | 3.86          | 1.23          | 1.12          | 1.19          | 1.26          | 1.31          | 3.16                                      | 3.12          | 3.11          | 3.08          | 3.05          |
| Bulgaria               | 0.24             | 0.68          | 0.71          | 0.73          | 0.78          | 0.00          | 0.02          | 0.04          | 0.03          | 0.02          | 0.04                                      | 0.06          | 0.08          | 0.08          | 0.10          |
| Czech Republic         | -                | 2.15          | 2.17          | 2.31          | 2.09          | -             | 0.67          | 0.66          | 0.62          | 0.62          | 0.56                                      | 0.62          | 0.73          | 0.80          | 0.88          |
| Denmark                | 1.28             | 1.21          | 1.18          | 1.17          | 1.20          | 0.84          | 0.85          | 0.87          | 0.93          | 0.90          | 3.02                                      | 3.07          | 3.09          | 3.14          | 3.13          |
| Germany                | 25.91            | 24.53         | 24.39         | 24.05         | 23.67         | 38.79         | 39.46         | 38.90         | 38.73         | 41.47         | 7.79                                      | 7.84          | 7.92          | 7.99          | 8.41          |
| Estonia                | 0.43             | 0.40          | 0.39          | 0.40          | 0.40          | 0.09          | 0.09          | 0.08          | 0.09          | 0.02          | 0.49                                      | 0.49          | 0.53          | 0.53          | 0.52          |
| Ireland                | 0.69             | 0.65          | 0.61          | 0.60          | 0.58          | 0.53          | 0.49          | 0.48          | 0.48          | 0.45          | 0.96                                      | 0.92          | 0.91          | 1.03          | 1.00          |
| Greece                 | 0.24             | 0.26          | 0.28          | 0.34          | 0.34          | 0.07          | 0.08          | 0.08          | 0.07          | 0.06          | 0.27                                      | 0.23          | 0.20          | 0.19          | 0.18          |
| Spain                  | 3.59             | 3.37          | 3.26          | 3.32          | 3.34          | 11.52         | 10.74         | 10.28         | 10.71         | 10.15         | 6.83                                      | 6.69          | 6.43          | 6.07          | 5.72          |
| France                 | 12.40            | 12.49         | 11.96         | 12.11         | 11.68         | 15.47         | 15.50         | 15.89         | 15.58         | 14.35         | 21.94                                     | 21.63         | 21.31         | 21.29         | 20.55         |
| Croatia                | .                | .             | .             | .             | 1.06          | .             | .             | .             | .             | 0.08          | .   | .             | .             | .             | 0.46          |
| Italy                  | 5.35             | 5.13          | 5.07          | 4.93          | 4.76          | 2.73          | 2.69          | 2.70          | 2.65          | 2.61          | 4.66                                      | 4.40          | 4.22          | 4.09          | 4.16          |
| Cyprus                 | 0.10             | 0.11          | 0.11          | 0.12          | 0.11          | 0.03          | 0.04          | 0.03          | 0.03          | 0.02          | 0.10                                      | 0.10          | 0.10          | 0.10          | 0.09          |
| Latvia                 | 0.51             | 0.48          | 0.48          | 0.51          | 0.53          | 0.02          | 0.02          | 0.02          | 0.02          | 0.02          | 0.31                                      | 0.30          | 0.31          | 0.32          | 0.35          |
| Lithuania              | 0.48             | 0.48          | 0.62          | 0.65          | 0.65          | 0.06          | 0.06          | 0.07          | 0.06          | 0.06          | 0.29                                      | 0.29          | 0.29          | 0.33          | 0.36          |
| Luxembourg             | 0.29             | 0.28          | 0.28          | 0.26          | 0.26          | 0.07          | 0.07          | 0.08          | 0.07          | 0.06          | 0.17                                      | 0.19          | 0.19          | 0.21          | 0.20          |
| Hungary                | 2.57             | 2.39          | 2.19          | 2.16          | 1.98          | 0.32          | 0.30          | 0.29          | 0.28          | 0.27          | 0.58                                      | 0.61          | 0.62          | 0.68          | 0.71          |
| Malta                  | 0.02             | 0.03          | 0.03          | 0.03          | 0.03          | 0.01          | 0.01          | 0.01          | 0.01          | 0.01          | 0.04                                      | 0.04          | 0.04          | 0.04          | 0.04          |
| Netherlands            | 6.98             | 6.88          | 6.62          | 6.35          | 6.57          | 6.03          | 5.95          | 6.03          | 6.02          | 5.66          | 6.56                                      | 6.75          | 6.58          | 6.64          | 6.54          |
| Austria                | 4.22             | 4.01          | 4.03          | 3.89          | 3.70          | 3.98          | 3.83          | 3.92          | 3.93          | 3.77          | 1.22                                      | 1.23          | 1.20          | 1.23          | 1.28          |
| Poland                 | 5.84             | 6.13          | 6.53          | 6.79          | 6.95          | 0.11          | 0.10          | 0.10          | 0.10          | 0.10          | 2.23                                      | 2.47          | 2.76          | 3.05          | 3.32          |
| Portugal               | 0.80             | 0.76          | 0.81          | 0.80          | 0.82          | 1.10          | 1.08          | 1.09          | 1.11          | 1.11          | 3.39                                      | 3.43          | 3.33          | 3.05          | 2.79          |
| Romania                | 0.83             | 0.77          | 0.72          | 0.76          | 0.67          | 0.02          | 0.01          | 0.02          | 0.03          | 0.03          | 0.28                                      | 0.31          | 0.35          | 0.40          | 0.43          |
| Slovenia               | 0.73             | 0.70          | 0.67          | 0.59          | 0.54          | 0.22          | 0.23          | 0.23          | 0.18          | 0.16          | 0.35                                      | 0.34          | 0.33          | 0.32          | 0.30          |
| Slovakia               | 1.02             | 0.90          | 0.91          | 0.97          | 1.11          | 0.33          | 0.32          | 0.33          | 0.35          | 0.35          | 0.36                                      | 0.38          | 0.41          | 0.43          | 0.50          |
| Finland                | 3.44             | 3.60          | 4.05          | 4.66          | 4.37          | 0.40          | 0.38          | 0.37          | 0.36          | 0.30          | 2.85                                      | 3.04          | 2.94          | 2.90          | 2.80          |
| Sweden                 | 3.23             | 3.21          | 3.34          | 3.36          | 3.37          | 1.14          | 1.24          | 1.30          | 1.31          | 1.30          | 5.62                                      | 5.68          | 5.34          | 5.50          | 5.50          |
| United Kingdom         | 14.55            | 14.19         | 14.47         | 14.44         | 14.61         | 14.92         | 14.67         | 14.94         | 15.02         | 14.72         | 25.93                                     | 25.77         | 26.67         | 26.49         | 26.62         |
| <b>Euro area total</b> | <b>70.04</b>     | <b>67.89</b>  | <b>67.60</b>  | <b>67.12</b>  | <b>66.13</b>  | <b>82.49</b>  | <b>81.97</b>  | <b>81.70</b>  | <b>81.60</b>  | <b>81.89</b>  | <b>60.65</b>                              | <b>60.33</b>  | <b>59.77</b>  | <b>59.20</b>  | <b>58.14</b>  |
| <b>EU total</b>        | <b>100.00</b>    | <b>100.00</b> | <b>100.00</b> | <b>100.00</b> | <b>100.00</b> | <b>100.00</b> | <b>100.00</b> | <b>100.00</b> | <b>100.00</b> | <b>100.00</b> | <b>100.00</b>                             | <b>100.00</b> | <b>100.00</b> | <b>100.00</b> | <b>100.00</b> |

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

(as a percentage; total for the period)

|                        | Cheques       |               |               |               |               | E-money purchase transactions |               |               |               |               | Other payment instrument |               |               |               |               |
|------------------------|---------------|---------------|---------------|---------------|---------------|-------------------------------|---------------|---------------|---------------|---------------|--------------------------|---------------|---------------|---------------|---------------|
|                        | 2009          | 2010          | 2011          | 2012          | 2013          | 2009                          | 2010          | 2011          | 2012          | 2013          | 2009                     | 2010          | 2011          | 2012          | 2013          |
| Belgium                | 0.15          | 0.14          | 0.14          | 0.13          | 0.11          | 7.71                          | 5.56          | 3.93          | 3.05          | 1.64          | 0.04                     | 0.04          | 0.03          | -             | -             |
| Bulgaria               | -             | -             | -             | -             | -             | -                             | -             | 0.00          | 0.00          | 0.01          | -                        | -             | -             | -             | -             |
| Czech Republic         | 0.01          | 0.01          | 0.01          | 0.01          | 0.02          | 6.30                          | 5.99          | 1.86          | 0.49          | 0.48          | -                        | 0.05          | 0.10          | 0.16          | 0.17          |
| Denmark                | 0.18          | 0.14          | 0.12          | 0.10          | 0.08          | -                             | -             | -             | -             | -             | -                        | -             | -             | -             | 0.00          |
| Germany                | 1.05          | 0.96          | 0.88          | 0.80          | 0.84          | 4.71                          | 3.57          | 2.79          | 2.22          | 1.78          | -                        | -             | -             | -             | -             |
| Estonia                | 0.00          | 0.00          | 0.00          | 0.00          | 0.00          | -                             | -             | -             | -             | -             | 0.00                     | 0.00          | 0.00          | 0.00          | 0.00          |
| Ireland                | 1.88          | 1.82          | 1.82          | 1.77          | 1.85          | -                             | -             | -             | -             | -             | -                        | -             | -             | -             | -             |
| Greece                 | 0.47          | 0.45          | 0.42          | 0.36          | 0.30          | 0.20                          | 0.23          | 0.31          | 0.30          | 0.25          | 0.16                     | 0.13          | 0.09          | 0.07          | 0.06          |
| Spain                  | 2.09          | 2.07          | 2.04          | 1.96          | 2.04          | 0.04                          | 0.03          | 0.01          | 0.01          | -             | 10.17                    | 9.39          | 7.07          | 5.43          | 4.57          |
| France                 | 60.85         | 62.38         | 64.15         | 65.62         | 65.84         | 3.94                          | 3.77          | 3.62          | 3.45          | 2.83          | 23.05                    | 24.32         | 22.09         | 20.87         | 19.98         |
| Croatia                | -             | -             | -             | -             | 0.00          | -                             | -             | -             | -             | 0.03          | -                        | -             | -             | -             | 0.07          |
| Italy                  | 6.18          | 6.30          | 6.30          | 6.45          | 6.77          | 9.81                          | 10.84         | 11.82         | 12.61         | 13.66         | 61.31                    | 59.65         | 64.35         | 66.75         | 67.54         |
| Cyprus                 | 0.43          | 0.45          | 0.43          | 0.48          | 0.40          | 0.00                          | 0.00          | 0.05          | 0.06          | 0.07          | 0.00                     | 0.00          | 0.00          | 0.00          | 0.00          |
| Latvia                 | 0.00          | 0.00          | 0.00          | 0.00          | 0.00          | 0.09                          | 0.10          | 0.09          | 0.10          | 0.11          | -                        | -             | -             | -             | -             |
| Lithuania              | 0.00          | 0.00          | 0.00          | 0.00          | 0.00          | 0.00                          | 0.00          | 0.00          | -             | -             | -                        | -             | -             | -             | -             |
| Luxembourg             | 0.00          | 0.00          | 0.00          | 0.01          | 0.01          | 44.67                         | 50.94         | 59.95         | 65.64         | 69.48         | -                        | -             | -             | -             | -             |
| Hungary                | 0.00          | 0.00          | 0.00          | 0.00          | 0.00          | -                             | -             | -             | -             | -             | 2.83                     | 2.86          | 2.68          | 2.49          | 2.52          |
| Malta                  | 0.21          | 0.21          | 0.21          | 0.18          | 0.25          | -                             | -             | -             | -             | -             | -                        | -             | -             | -             | -             |
| Netherlands            | -             | -             | -             | -             | -             | 19.35                         | 16.34         | 13.36         | 9.76          | 6.78          | -                        | -             | -             | -             | -             |
| Austria                | 0.04          | 0.04          | 0.04          | 0.04          | 0.04          | 2.96                          | 2.44          | 2.03          | 1.85          | 1.52          | 2.30                     | 3.44          | 3.50          | 4.15          | 5.01          |
| Poland                 | 0.00          | 0.00          | 0.00          | 0.00          | 0.00          | -                             | -             | -             | -             | -             | -                        | -             | -             | -             | -             |
| Portugal               | 2.65          | 2.55          | 2.30          | 2.07          | 2.01          | 0.24                          | 0.19          | 0.17          | 0.46          | 1.37          | 0.14                     | 0.12          | 0.09          | 0.07          | 0.07          |
| Romania                | 0.17          | 0.22          | 0.15          | 0.16          | 0.16          | -                             | -             | -             | -             | -             | 0.00                     | 0.00          | 0.00          | 0.00          | 0.02          |
| Slovenia               | 0.00          | 0.00          | 0.00          | 0.00          | 0.00          | -                             | -             | -             | 0.00          | 0.01          | 0.00                     | 0.00          | 0.00          | 0.00          | 0.00          |
| Slovakia               | 0.00          | 0.00          | 0.00          | 0.00          | 0.00          | 0.00                          | 0.00          | 0.00          | 0.00          | 0.00          | -                        | -             | -             | -             | -             |
| Finland                | 0.01          | 0.01          | 0.01          | 0.01          | 0.01          | -                             | -             | -             | -             | -             | -                        | -             | -             | -             | -             |
| Sweden                 | 0.01          | 0.01          | 0.01          | 0.00          | 0.00          | -                             | -             | -             | -             | -             | -                        | -             | -             | -             | 0.00          |
| United Kingdom         | 23.62         | 22.23         | 20.94         | 19.83         | 19.25         | -                             | -             | -             | -             | -             | -                        | -             | -             | -             | -             |
| <b>Euro area total</b> | <b>76.01</b>  | <b>77.38</b>  | <b>78.75</b>  | <b>79.88</b>  | <b>80.48</b>  | <b>93.61</b>                  | <b>93.91</b>  | <b>98.05</b>  | <b>99.41</b>  | <b>99.38</b>  | <b>97.17</b>             | <b>97.09</b>  | <b>97.22</b>  | <b>97.35</b>  | <b>97.23</b>  |
| <b>EU total</b>        | <b>100.00</b> | <b>100.00</b> | <b>100.00</b> | <b>100.00</b> | <b>100.00</b> | <b>100.00</b>                 | <b>100.00</b> | <b>100.00</b> | <b>100.00</b> | <b>100.00</b> | <b>100.00</b>            | <b>100.00</b> | <b>100.00</b> | <b>100.00</b> | <b>100.00</b> |

## 8 Payment and terminal transactions involving non-MFIs

Total value of transactions

(total for the period)

|                        | Total value of transactions<br>(EUR trillions) |        |        |        |        | Increase in the real value of transactions<br>(annual percentage changes;<br>HICP adjusted) |        |        |        | Average value per transaction<br>(EUR) |          |          |          |          |
|------------------------|--|--------|--------|--------|--------|---|--------|--------|--------|--|----------|----------|----------|----------|
|                        | 2009   | 2010   | 2011   | 2012   | 2013   | 2010  | 2011   | 2012   | 2013   | 2009                                   | 2010     | 2011     | 2012     | 2013     |
| Belgium                | 4.10   | 3.84   | 4.07   | 3.83   | 4.16   | -9.38   | 2.65   | -7.74  | 7.29   | 1,790.64                               | 1,609.50 | 1,625.70 | 1,526.07 | 1,539.42 |
| Bulgaria               | 0.12   | 0.36   | 0.38   | 0.39   | 0.39   | 196.36  | 1.19   | 0.99   | 0.55   | 1,746.71                               | 1,923.86 | 1,759.04 | 1,726.20 | 1,517.95 |
| Czech Republic         | -  | 1.76   | 1.75   | 1.65   | 1.27   | -   | -5.65  | -5.98  | -21.59 | -                                      | 1,868.73 | 1,791.20 | 1,558.11 | 1,161.43 |
| Denmark                | 0.72   | 0.74   | 0.76   | 0.71   | 0.81   | -0.62   | 0.95   | -9.06  | 13.72  | 505.94                                 | 481.75   | 465.28   | 400.81   | 424.83   |
| Germany                | 61.42  | 62.94  | 70.81  | 71.69  | 70.57  | 0.62  | 9.99   | -0.78  | -2.75  | 3,704.92                               | 3,633.31 | 3,991.72 | 3,936.84 | 3,540.27 |
| Estonia                | 0.13   | 0.14   | 0.16   | 0.21   | 0.24   | 3.59  | 11.03  | 22.97  | 14.89  | 472.93                                 | 494.93   | 516.50   | 617.88   | 714.24   |
| Ireland                | 0.87   | 0.78   | 0.69   | 0.62   | 0.62   | -9.83   | -12.14 | -12.02 | -1.03  | 1,285.26                               | 1,162.47 | 1,016.20 | 830.83   | 803.25   |
| Greece                 | 1.13   | 1.19   | 1.24   | 0.94   | 0.87   | -0.43   | 2.73   | -24.78 | -6.13  | 6,250.66                               | 6,404.30 | 6,677.09 | 4,792.46 | 4,349.77 |
| Spain                  | 12.40  | 12.32  | 12.42  | 12.60  | 11.50  | -3.43   | -1.50  | -1.53  | -8.99  | 2,231.90                               | 2,199.24 | 2,213.64 | 2,168.52 | 1,946.31 |
| France                 | 24.15  | 25.10  | 28.42  | 27.83  | 26.30  | 1.88  | 10.30  | -3.56  | -6.30  | 1,470.73                               | 1,471.40 | 1,620.71 | 1,540.39 | 1,453.94 |
| Croatia                | -  | -      | -      | -      | 0.24   | -   | -      | -      | -      | -                                      | -        | -        | -        | 472.28   |
| Italy                  | 9.29   | 9.84   | 10.05  | 9.76   | 9.76   | 3.66  | -1.46  | -5.25  | -0.66  | 2,348.20                               | 2,456.05 | 2,415.11 | 2,290.34 | 2,176.01 |
| Cyprus                 | 0.41   | 0.49   | 0.63   | 0.54   | 0.32   | 18.60   | 23.31  | -15.51 | -40.23 | 4,757.33                               | 5,381.10 | 6,766.12 | 5,375.44 | 3,491.42 |
| Latvia                 | 0.35   | 0.37   | 0.42   | 0.50   | 0.58   | 4.85  | 9.71   | 13.82  | 18.25  | 1,593.54                               | 1,660.21 | 1,773.77 | 1,877.70 | 1,948.90 |
| Lithuania              | 0.27   | 0.25   | 0.22   | 0.21   | 0.20   | -11.93  | -13.67 | -6.70  | -9.14  | 1,282.66                               | 1,097.50 | 810.17   | 688.25   | 575.16   |
| Luxembourg             | 0.96   | 1.01   | 1.13   | 1.34   | 1.52   | 1.73  | 7.89   | 15.37  | 12.07  | 1,777.10                               | 1,438.86 | 1,217.16 | 1,149.93 | 1,073.70 |
| Hungary                | 1.74   | 1.73   | 1.67   | 1.97   | 1.97   | -6.78   | -5.68  | 15.68  | 2.33   | 2,070.70                               | 2,013.13 | 1,964.44 | 2,189.20 | 2,163.93 |
| Malta                  | 0.15   | 0.15   | 0.13   | 0.12   | 0.12   | -4.16   | -14.57 | -10.93 | 0.97   | 5,225.89                               | 4,998.00 | 4,161.67 | 3,805.09 | 3,442.15 |
| Netherlands            | 5.92   | 6.15   | 5.74   | 5.84   | 6.01   | 1.93  | -8.88  | -1.74  | 1.57   | 1,163.74                               | 1,130.15 | 1,025.07 | 1,008.96 | 990.22   |
| Austria                | 2.25   | 2.66   | 2.90   | 3.00   | 2.84   | 15.43   | 5.49   | 0.39   | -6.88  | 1,017.73                               | 1,172.65 | 1,226.71 | 1,234.36 | 1,141.86 |
| Poland                 | 6.16   | 7.79   | 7.93   | 8.54   | 8.49   | 13.56   | 0.42   | 6.98   | -0.79  | 3,015.64                               | 3,336.67 | 2,965.47 | 2,869.41 | 2,562.35 |
| Portugal               | 1.77   | 1.79   | 1.77   | 1.54   | 1.52   | -1.64   | -4.22  | -14.97 | -1.11  | 1,087.55                               | 1,037.77 | 987.61   | 867.81   | 844.90   |
| Romania                | 1.17   | 1.30   | 1.43   | 1.27   | 1.32   | 2.04  | 7.62   | -10.64 | 1.67   | 4,080.20                               | 4,281.73 | 4,464.46 | 3,475.49 | 3,487.73 |
| Slovenia               | 0.24   | 0.24   | 0.34   | 0.34   | 0.38   | -2.16   | 42.16  | -4.11  | 11.21  | 730.06                                 | 702.48   | 1,004.78 | 1,055.28 | 1,203.81 |
| Slovakia               | 1.14   | 0.97   | 0.86   | 0.86   | 1.18   | -15.88  | -16.11 | -2.59  | 36.80  | 2,759.95                               | 2,350.37 | 1,889.09 | 1,733.42 | 1,982.87 |
| Finland                | 4.24   | 3.74   | 4.47   | 4.59   | 4.02   | -14.24  | 16.43  | -0.70  | -13.96 | 2,415.38                               | 1,883.13 | 2,045.84 | 1,890.05 | 1,641.57 |
| Sweden                 | 1.12   | 1.35   | 1.55   | 1.73   | 1.81   | 5.95  | 8.33   | 6.81   | 3.26   | 407.87                                 | 451.74   | 498.74   | 517.76   | 501.20   |
| United Kingdom         | 79.02  | 78.72  | 80.69  | 95.58  | 91.30  | -7.51   | -0.48  | 7.79   | -1.95  | 4,972.94                               | 4,757.90 | 4,534.38 | 5,165.38 | 4,629.33 |
| <b>Euro area total</b> | 130.46   | 133.20 | 145.84 | 145.64 | 141.94 | -0.11   | 6.44   | -2.31  | -3.36  | 2,259.35                               | 2,212.00 | 2,332.64 | 2,252.44 | 2,096.90 |
| <b>EU total</b>        | 221.26   | 227.72 | 242.66 | 258.19 | 250.32 | -   | 3.42   | 3.96   | -      | 2,706.78                               | 2,628.28 | 2,677.87 | 2,735.72 | 2,502.81 |

In cases where the composition of the underlying data has changed, the annual percentage change is not shown for the euro area total and/or the EU total.

## 8 Payment and terminal transactions involving non-MFIs (cont'd)

Total value of transactions

(total for the period)

|                        | Value per capita<br>(EUR thousands) |          |          |          |          | Value as a ratio to GDP<br>(percentage of GDP) |          |          |          |          |
|------------------------|-------------------------------------|----------|----------|----------|----------|--|----------|----------|----------|----------|
|                        | 2009                                | 2010     | 2011     | 2012     | 2013     | 2009   | 2010     | 2011     | 2012     | 2013     |
| Belgium                | 379.96                              | 352.92   | 370.61   | 346.65   | 374.54   | 1,203.44                                       | 1,079.53 | 1,101.81 | 1,019.50 | 1,086.83 |
| Bulgaria               | 15.53                               | 48.39    | 51.23    | 53.48    | 53.57    | 337.17   | 1,011.25 | 977.67   | 978.52   | 975.14   |
| Czech Republic         | -                                   | 167.31   | 167.19   | 157.18   | 121.05   | -  | 1,173.59 | 1,128.68 | 1,080.15 | 851.27   |
| Denmark                | 130.96                              | 133.15   | 137.04   | 126.67   | 143.82   | 323.46   | 312.46   | 317.35   | 288.71   | 324.18   |
| Germany                | 750.17                              | 769.90   | 865.85   | 875.18   | 859.52   | 2,586.99                                       | 2,522.83 | 2,713.06 | 2,688.74 | 2,577.81 |
| Estonia                | 95.74                               | 104.58   | 120.85   | 154.07   | 180.64   | 918.66   | 975.18   | 998.80   | 1,185.24 | 1,312.74 |
| Ireland                | 190.58                              | 170.75   | 151.58   | 135.22   | 133.97   | 533.05   | 492.47   | 426.70   | 378.60   | 375.81   |
| Greece                 | 101.21                              | 106.29   | 111.86   | 84.65    | 76.65    | 489.97   | 533.65   | 596.70   | 485.66   | 475.37   |
| Spain                  | 270.05                              | 267.43   | 269.31   | 272.92   | 250.46   | 1,184.78                                       | 1,178.36 | 1,187.20 | 1,224.04 | 1,124.22 |
| France                 | 374.70                              | 387.44   | 436.53   | 425.35   | 400.02   | 1,280.80                                       | 1,295.92 | 1,420.23 | 1,369.50 | 1,276.68 |
| Croatia                | .                                   | .        | .        | .        | 55.75    | .  | .        | .        | .        | 549.72   |
| Italy                  | 154.39                              | 162.61   | 165.44   | 160.31   | 159.94   | 611.50   | 633.75   | 635.83   | 623.12   | 625.89   |
| Cyprus                 | 505.23                              | 595.09   | 745.06   | 629.00   | 369.86   | 2,422.29                                       | 2,835.78 | 3,546.04 | 3,066.69 | 1,943.29 |
| Latvia                 | 161.60                              | 176.44   | 205.55   | 243.75   | 288.07   | 1,868.87                                       | 2,051.36 | 2,093.82 | 2,227.17 | 2,482.72 |
| Lithuania              | 86.59                               | 80.71    | 73.74    | 71.77    | 66.16    | 1,027.54                                       | 902.12   | 721.29   | 651.01   | 565.12   |
| Luxembourg             | 1,936.90                            | 1,994.49 | 2,174.29 | 2,512.31 | 2,786.84 | 2,712.46                                       | 2,575.41 | 2,706.29 | 3,111.28 | 3,340.91 |
| Hungary                | 173.91                              | 172.96   | 167.92   | 198.14   | 199.27   | 1,906.75                                       | 1,797.14 | 1,692.69 | 2,027.05 | 2,012.78 |
| Malta                  | 371.53                              | 368.67   | 318.22   | 288.95   | 292.62   | 2,572.83                                       | 2,366.96 | 1,979.69 | 1,760.08 | 1,712.37 |
| Netherlands            | 358.49                              | 370.22   | 344.16   | 348.33   | 357.77   | 1,033.48                                       | 1,048.11 | 959.01   | 973.59   | 997.31   |
| Austria                | 270.14                              | 317.86   | 345.56   | 355.45   | 335.86   | 815.77   | 931.98   | 968.71   | 975.59   | 908.52   |
| Poland                 | 161.36                              | 202.36   | 205.82   | 221.59   | 220.51   | 1,981.50                                       | 2,197.73 | 2,138.65 | 2,238.39 | 2,179.34 |
| Portugal               | 166.61                              | 167.81   | 166.60   | 145.20   | 145.16   | 1,051.17                                       | 1,032.69 | 1,034.06 | 930.30   | 918.27   |
| Romania                | 57.44                               | 64.07    | 71.04    | 63.38    | 66.13    | 989.88   | 1,043.43 | 1,088.62 | 966.22   | 929.09   |
| Slovenia               | 115.19                              | 114.78   | 166.29   | 164.08   | 183.86   | 663.95   | 662.75   | 944.32   | 955.50   | 1,073.46 |
| Slovakia               | 211.15                              | 179.47   | 158.40   | 159.25   | 218.43   | 1,821.80                                       | 1,478.87 | 1,239.70 | 1,211.00 | 1,639.12 |
| Finland                | 794.66                              | 697.17   | 828.98   | 847.57   | 740.01   | 2,462.08                                       | 2,092.17 | 2,366.60 | 2,385.61 | 2,080.51 |
| Sweden                 | 120.22                              | 143.57   | 163.76   | 182.00   | 188.16   | 382.22   | 384.78   | 401.46   | 424.83   | 429.22   |
| United Kingdom         | 1,278.87                            | 1,264.38 | 1,286.18 | 1,500.34 | 1,424.62 | 4,967.37                                       | 4,545.68 | 4,556.34 | 4,973.14 | 4,807.53 |
| <b>Euro area total</b> | 396.44                              | 403.59   | 438.93   | 437.17   | 424.99   | 1,464.65                                       | 1,455.27 | 1,547.52 | 1,535.67 | 1,480.25 |
| <b>EU total</b>        | 443.53                              | 455.04   | 483.93   | 513.16   | 492.62   | 1,879.74                                       | 1,852.45 | 1,915.65 | 1,998.93 | 1,915.29 |

## 8 Payment and terminal transactions involving non-MFIs (cont'd)

Total value of transactions

(total for the period)

|                        | Value per euro in overnight deposit held by non-MFIs |       |       |       |       | Country's share in the total EU value of transactions (percentages) |        |        |        |        |
|------------------------|--|-------|-------|-------|-------|---|--------|--------|--------|--------|
|                        | 2009   | 2010  | 2011  | 2012  | 2013  | 2009  | 2010   | 2011   | 2012   | 2013   |
| Belgium                | 29.81  | 26.91 | 28.29 | 24.55 | 24.87 | 1.85  | 1.69   | 1.68   | 1.48   | 1.66   |
| Bulgaria               | 16.85  | 55.76 | 47.12 | 40.42 | 36.11 | 0.05  | 0.16   | 0.16   | 0.15   | 0.16   |
| Czech Republic         | -  | 23.65 | 23.18 | 19.03 | 15.31 | -   | 0.77   | 0.72   | 0.64   | 0.51   |
| Denmark                | .  | .     | .     | .     | .     | 0.33  | 0.32   | 0.31   | 0.27   | 0.32   |
| Germany                | 54.93  | 52.86 | 55.92 | 49.30 | 45.86 | 27.76   | 27.64  | 29.18  | 27.77  | 28.19  |
| Estonia                | 28.32  | 23.39 | 25.88 | 25.65 | 26.93 | 0.06  | 0.06   | 0.07   | 0.08   | 0.10   |
| Ireland                | .  | .     | .     | .     | .     | 0.39  | 0.34   | 0.29   | 0.24   | 0.25   |
| Greece                 | 10.13  | 12.29 | 14.38 | 11.46 | 10.13 | 0.51  | 0.52   | 0.51   | 0.36   | 0.35   |
| Spain                  | 22.21  | 23.00 | 23.54 | 23.93 | 20.96 | 5.61  | 5.41   | 5.12   | 4.88   | 4.59   |
| France                 | 43.96  | 43.60 | 46.67 | 43.67 | 39.44 | 10.92   | 11.02  | 11.71  | 10.78  | 10.51  |
| Croatia                | .  | .     | .     | .     | 21.74 | .   | .      | .      | .      | 0.09   |
| Italy                  | 10.86  | 11.45 | 12.56 | 12.19 | 11.82 | 4.20  | 4.32   | 4.14   | 3.78   | 3.90   |
| Cyprus                 | 27.97  | 28.90 | 32.35 | 27.02 | 22.13 | 0.18  | 0.22   | 0.26   | 0.21   | 0.13   |
| Latvia                 | 54.06  | 42.71 | 39.22 | 36.08 | 37.93 | 0.16  | 0.16   | 0.17   | 0.19   | 0.23   |
| Lithuania              | 52.31  | 37.54 | 30.84 | 22.73 | 20.92 | 0.12  | 0.11   | 0.09   | 0.08   | 0.08   |
| Luxembourg             | 8.07   | 7.15  | 7.58  | 8.01  | 8.48  | 0.44  | 0.44   | 0.47   | 0.52   | 0.61   |
| Hungary                | .  | .     | .     | .     | .     | 0.79  | 0.76   | 0.69   | 0.76   | 0.79   |
| Malta                  | 28.63  | 23.06 | 19.46 | 16.26 | 14.56 | 0.07  | 0.07   | 0.05   | 0.05   | 0.05   |
| Netherlands            | 21.29  | 19.43 | 17.53 | 16.38 | 16.19 | 2.68  | 2.70   | 2.37   | 2.26   | 2.40   |
| Austria                | 19.05  | 21.51 | 22.78 | 20.48 | 17.83 | 1.02  | 1.17   | 1.19   | 1.16   | 1.14   |
| Poland                 | 75.57  | 79.03 | 84.02 | 80.37 | 72.92 | 2.78  | 3.42   | 3.27   | 3.31   | 3.39   |
| Portugal               | 30.92  | 31.57 | 30.39 | 27.07 | 24.78 | 0.80  | 0.78   | 0.73   | 0.59   | 0.61   |
| Romania                | 57.29  | 66.92 | 74.42 | 63.26 | 52.00 | 0.53  | 0.57   | 0.59   | 0.49   | 0.53   |
| Slovenia               | 30.66  | 27.01 | 38.40 | 36.23 | 39.38 | 0.11  | 0.10   | 0.14   | 0.13   | 0.15   |
| Slovakia               | 56.72  | 45.15 | 40.24 | 36.66 | 43.63 | 0.52  | 0.43   | 0.35   | 0.33   | 0.47   |
| Finland                | 63.84  | 51.42 | 57.40 | 53.09 | 42.48 | 1.92  | 1.64   | 1.84   | 1.78   | 1.61   |
| Sweden                 | .  | .     | .     | .     | .     | 0.51  | 0.59   | 0.64   | 0.67   | 0.72   |
| United Kingdom         | 28.30  | 26.72 | 23.86 | 24.22 | 23.14 | 35.71   | 34.57  | 33.25  | 37.02  | 36.47  |
| <b>Euro area total</b> | 31.28  | 31.02 | 33.46 | 31.23 | 28.92 | 58.96   | 58.50  | 60.10  | 56.41  | 56.70  |
| <b>EU total</b>        | 29.71  | 29.26 | 29.29 | 28.03 | 26.36 | 100.00  | 100.00 | 100.00 | 100.00 | 100.00 |

## 9.1 Value of transactions per type of payment instrument

(EUR billions; total for the period)

|                        | Credit transfers |            |            |            |            | Direct debits |           |           |           |           |
|------------------------|------------------|------------|------------|------------|------------|---------------|-----------|-----------|-----------|-----------|
|                        | 2009             | 2010       | 2011       | 2012       | 2013       | 2009          | 2010      | 2011      | 2012      | 2013      |
| Belgium                | 3,936.54         | 3,684.19   | 3,890.46   | 3,656.32   | 3,975.33   | 63.05         | 55.31     | 66.77     | 71.25     | 78.28     |
| Bulgaria               | 116.61           | 363.08     | 374.65     | 388.56     | 387.19     | 0.18          | 0.69      | 0.68      | 0.75      | 0.53      |
| Czech Republic         | -                | 1,728.70   | 1,722.98   | 1,616.66   | 1,239.21   | -             | 20.43     | 19.29     | 20.94     | 17.15     |
| Denmark                | 577.43           | 591.22     | 615.14     | 552.84     | 652.49     | 79.42         | 79.38     | 82.98     | 85.57     | 90.00     |
| Germany                | 50,893.90        | 51,005.19  | 57,082.06  | 58,042.07  | 57,058.26  | 10,070.80     | 11,506.32 | 13,287.07 | 13,225.05 | 13,089.32 |
| Estonia                | 124.17           | 135.55     | 157.09     | 194.36     | 228.08     | 1.58          | 1.87      | 1.73      | 8.56      | 10.17     |
| Ireland                | 197.80           | 205.20     | 194.22     | 197.71     | 208.24     | 98.20         | 93.60     | 97.71     | 96.99     | 95.90     |
| Greece                 | 721.66           | 778.57     | 905.32     | 696.60     | 666.97     | 8.36          | 7.78      | 6.98      | 6.43      | 5.87      |
| Spain                  | 10,630.36        | 10,636.84  | 10,597.47  | 10,979.35  | 10,166.89  | 838.95        | 854.06    | 1,098.92  | 988.41    | 778.55    |
| France                 | 20,513.17        | 21,403.78  | 24,540.85  | 24,114.69  | 22,982.82  | 1,069.33      | 1,128.13  | 1,325.14  | 1,310.88  | 1,326.23  |
| Croatia                | .                | .          | .          | .          | 227.00     | .             | .         | .         | .         | 1.70      |
| Italy                  | 7,224.18         | 7,938.22   | 8,075.30   | 7,853.08   | 8,033.85   | 353.54        | 364.80    | 356.56    | 385.42    | 356.66    |
| Cyprus                 | 362.46           | 448.20     | 589.50     | 485.88     | 287.16     | 2.07          | 2.62      | 2.40      | 3.82      | 2.10      |
| Latvia                 | 343.89           | 367.81     | 420.61     | 492.71     | 576.78     | 0.29          | 0.23      | 0.22      | 0.22      | 0.22      |
| Lithuania              | 271.12           | 247.13     | 220.29     | 211.13     | 192.00     | 0.62          | 0.63      | 0.66      | 0.60      | 0.65      |
| Luxembourg             | 940.13           | 980.86     | 1,089.47   | 1,285.47   | 1,458.75   | 6.59          | 7.02      | 7.66      | 8.59      | 10.55     |
| Hungary                | 1,729.18         | 1,715.86   | 1,660.90   | 1,950.83   | 1,955.62   | 2.14          | 2.18      | 2.19      | 2.21      | 2.20      |
| Malta                  | 137.89           | 136.46     | 117.75     | 108.38     | 108.29     | 0.21          | 1.34      | 1.23      | 1.59      | 1.35      |
| Netherlands            | 5,558.17         | 5,766.96   | 5,350.99   | 5,437.88   | 5,616.73   | 277.67        | 288.68    | 297.21    | 298.09    | 293.33    |
| Austria                | 1,900.33         | 2,307.76   | 2,577.00   | 2,633.80   | 2,424.87   | 312.71        | 307.61    | 278.00    | 312.33    | 366.89    |
| Poland                 | 6,133.53         | 7,765.55   | 7,900.35   | 8,505.28   | 8,456.15   | 4.15          | 4.66      | 4.76      | 4.68      | 4.64      |
| Portugal               | 1,397.18         | 1,417.60   | 1,445.76   | 1,260.53   | 1,266.73   | 32.97         | 33.25     | 34.66     | 35.70     | 35.90     |
| Romania                | 1,151.09         | 1,270.31   | 1,407.61   | 1,247.80   | 1,298.71   | 0.87          | 0.81      | 1.27      | 1.35      | 1.25      |
| Slovenia               | 228.72           | 228.31     | 334.17     | 330.53     | 371.96     | 2.22          | 2.39      | 2.60      | 2.17      | 1.91      |
| Slovakia               | 984.97           | 849.63     | 717.02     | 731.95     | 1,040.10   | 152.48        | 117.98    | 130.31    | 120.65    | 131.21    |
| Finland                | 4,144.44         | 3,639.78   | 4,368.30   | 4,495.04   | 3,931.99   | 44.04         | 45.74     | 47.87     | 44.57     | 44.75     |
| Sweden                 | 999.62           | 1,208.73   | 1,395.82   | 1,567.77   | 1,638.44   | 44.17         | 52.85     | 60.13     | 62.61     | 63.92     |
| United Kingdom         | 76,121.46        | 75,811.08  | 77,797.29  | 92,567.43  | 88,462.89  | 994.13        | 1,105.26  | 1,203.71  | 1,326.36  | 1,312.99  |
| <b>Euro area total</b> | 109,771.89       | 111,427.56 | 122,032.74 | 122,503.66 | 119,827.02 | 13,333.18     | 14,816.62 | 17,042.80 | 16,920.51 | 16,628.99 |
| <b>EU total</b>        | 197,339.99       | 202,632.59 | 215,548.37 | 231,604.67 | 224,913.51 | 14,460.73     | 16,085.62 | 18,418.69 | 18,425.82 | 18,124.26 |

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

(EUR billions; total for the period)

|                        | Cheques         |                 |                 |                 |                 | E-money purchase transactions |              |              |              |              | Other payment instruments |                 |                 |                 |                 |
|------------------------|-----------------|-----------------|-----------------|-----------------|-----------------|-------------------------------|--------------|--------------|--------------|--------------|---------------------------|-----------------|-----------------|-----------------|-----------------|
|                        | 2009            | 2010            | 2011            | 2012            | 2013            | 2009                          | 2010         | 2011         | 2012         | 2013         | 2009                      | 2010            | 2011            | 2012            | 2013            |
| Belgium                | 43.34           | 40.89           | 46.58           | 37.13           | 33.95           | 0.31                          | 0.26         | 0.23         | 0.23         | 0.14         | 1.75                      | 1.49            | 1.19            | -               | -               |
| Bulgaria               | -               | -               | -               | -               | -               | -                             | -            | 0.00         | 0.00         | 0.02         | -                         | -               | -               | -               | -               |
| Czech Republic         | 1.13            | 1.54            | 1.59            | 1.45            | 1.34            | 0.03                          | 0.03         | 0.01         | 0.01         | 0.04         | -                         | 0.76            | 0.93            | 1.28            | 2.53            |
| Denmark                | 22.78           | 20.60           | 15.30           | 16.78           | 9.51            | -                             | -            | -            | -            | -            | 0.00                      | 0.00            | 0.00            | 0.00            | 0.00            |
| Germany                | 299.50          | 263.80          | 251.98          | 226.94          | 198.64          | 0.15                          | 0.14         | 0.12         | 0.12         | 0.11         | -                         | -               | -               | -               | -               |
| Estonia                | 0.00            | 0.00            | 0.00            | 0.00            | 0.01            | -                             | -            | -            | -            | -            | 0.00                      | 0.00            | 0.00            | 0.00            | 0.00            |
| Ireland                | 546.00          | 457.00          | 378.31          | 300.05          | 284.75          | -                             | -            | -            | -            | -            | -                         | -               | -               | -               | -               |
| Greece                 | 392.76          | 391.25          | 325.00          | 229.56          | 186.44          | 0.11                          | 0.14         | 0.19         | 0.20         | 0.19         | 0.82                      | 0.53            | 0.47            | 0.28            | 0.23            |
| Spain                  | 597.98          | 543.40          | 462.10          | 403.16          | 344.33          | 0.00                          | 0.00         | 0.00         | 0.00         | -            | 237.47                    | 183.23          | 156.17          | 121.15          | 102.15          |
| France                 | 1,834.46        | 1,828.39        | 1,787.53        | 1,628.46        | 1,241.50        | 0.08                          | 0.09         | 0.10         | 0.11         | 0.11         | 396.25                    | 374.84          | 377.21          | 356.54          | 308.83          |
| Croatia                | -               | -               | -               | -               | 0.03            | -                             | -            | -            | -            | 0.01         | -                         | -               | -               | -               | 3.14            |
| Italy                  | 909.04          | 845.22          | 793.31          | 679.75          | 582.12          | 5.20                          | 7.42         | 9.71         | 12.69        | 11.75        | 682.56                    | 559.43          | 688.35          | 709.52          | 649.99          |
| Cyprus                 | 40.92           | 39.78           | 38.71           | 50.15           | 28.18           | 0.00                          | 0.00         | 0.04         | 0.06         | 0.06         | 0.00                      | 0.00            | 0.00            | 0.00            | 0.00            |
| Latvia                 | 0.02            | 0.02            | 0.01            | 0.01            | 0.01            | 0.01                          | 0.01         | 0.01         | 0.01         | 0.04         | -                         | -               | -               | -               | -               |
| Lithuania              | 0.49            | 0.48            | 0.40            | 0.34            | 0.28            | 0.00                          | 0.00         | 0.00         | -            | -            | -                         | -               | -               | -               | -               |
| Luxembourg             | -               | -               | -               | -               | -               | 14.11                         | 19.49        | 26.53        | 34.86        | 43.43        | -                         | -               | -               | -               | -               |
| Hungary                | 0.00            | 0.00            | 0.00            | 0.00            | 0.00            | -                             | -            | -            | -            | -            | 6.75                      | 5.82            | 4.92            | 5.52            | 5.82            |
| Malta                  | 14.43           | 14.20           | 12.62           | 10.29           | 12.96           | -                             | -            | -            | -            | -            | -                         | -               | -               | -               | -               |
| Netherlands            | -               | -               | -               | -               | -               | 0.48                          | 0.47         | 0.43         | 0.34         | 0.27         | -                         | -               | -               | -               | -               |
| Austria                | 14.17           | 13.36           | 12.90           | 15.10           | 15.10           | 0.19                          | 0.19         | 0.21         | 0.18         | 0.16         | 1.92                      | 2.39            | 2.70            | 3.28            | 3.87            |
| Poland                 | 0.54            | 0.81            | 0.48            | 0.37            | 0.20            | -                             | -            | -            | -            | -            | -                         | -               | -               | -               | -               |
| Portugal               | 290.00          | 273.42          | 227.41          | 180.05          | 158.15          | 0.06                          | 0.07         | 0.08         | 0.19         | 0.49         | 8.67                      | 7.16            | 5.89            | 4.44            | 4.06            |
| Romania                | 14.43           | 21.77           | 17.49           | 16.25           | 14.86           | -                             | -            | -            | -            | -            | 0.22                      | 0.40            | 0.12            | 0.48            | 0.47            |
| Slovenia               | 0.11            | 0.07            | 0.06            | 0.05            | 0.03            | -                             | -            | -            | 0.00         | 0.01         | 0.00                      | 0.00            | 0.00            | 0.00            | 0.00            |
| Slovakia               | 0.06            | 0.04            | 0.03            | 0.06            | 0.03            | 0.00                          | 0.00         | 0.00         | 0.00         | 0.00         | -                         | -               | -               | -               | -               |
| Finland                | 20.74           | 15.28           | 12.64           | 10.16           | 8.27            | -                             | -            | -            | -            | -            | -                         | -               | -               | -               | -               |
| Sweden                 | 3.94            | 2.83            | 3.33            | 4.63            | 0.00            | -                             | -            | -            | -            | -            | -                         | -               | -               | -               | -               |
| United Kingdom         | 1,435.15        | 1,275.58        | 1,109.41        | 1,054.90        | 863.55          | -                             | -            | -            | -            | -            | -                         | -               | -               | -               | -               |
| <b>Euro area total</b> | <b>5,003.51</b> | <b>4,726.10</b> | <b>4,349.18</b> | <b>3,770.89</b> | <b>3,094.45</b> | <b>20.68</b>                  | <b>28.28</b> | <b>37.65</b> | <b>48.98</b> | <b>56.72</b> | <b>1,329.45</b>           | <b>1,129.08</b> | <b>1,231.98</b> | <b>1,195.21</b> | <b>1,069.12</b> |
| <b>EU total</b>        | <b>6,481.99</b> | <b>6,049.74</b> | <b>5,497.18</b> | <b>4,865.61</b> | <b>3,984.24</b> | <b>20.72</b>                  | <b>28.32</b> | <b>37.67</b> | <b>49.00</b> | <b>56.83</b> | <b>1,336.42</b>           | <b>1,136.06</b> | <b>1,237.95</b> | <b>1,202.48</b> | <b>1,081.09</b> |

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

Card payments (except with e-money cards)

(EUR billions; total for the period)

|                        | Total card payments |                 |                 |                 |                 | With cards with a debit function |               |                 |                 |                 | With cards with a delayed debit function |              |              |              |              |
|------------------------|---------------------|-----------------|-----------------|-----------------|-----------------|----------------------------------|---------------|-----------------|-----------------|-----------------|--|--------------|--------------|--------------|--------------|
|                        | 2009                | 2010            | 2011            | 2012            | 2013            | 2009                             | 2010          | 2011            | 2012            | 2013            | 2009                                     | 2010         | 2011         | 2012         | 2013         |
| Belgium                | 54.74               | 58.74           | 63.30           | 66.90           | 71.51           | 43.68                            | 46.80         | 50.38           | 53.82           | 56.72           | -  | -            | -            | -            | -            |
| Bulgaria               | 0.99                | 0.81            | 1.12            | 1.38            | 1.73            | 0.63                             | 0.46          | 0.71            | 0.93            | 1.26            | -  | -            | -            | -            | -            |
| Czech Republic         | 6.72                | 8.13            | 10.13           | 11.48           | 12.29           | 6.05                             | 7.21          | 8.88            | 9.84            | 10.52           | 0.02                                     | 0.03         | 0.03         | 0.03         | 0.03         |
| Denmark                | 43.54               | 47.25           | 49.77           | 52.89           | 55.13           | 40.41                            | 43.67         | 45.76           | 48.69           | 50.80           | -  | -            | -            | -            | -            |
| Germany                | 155.88              | 169.07          | 186.83          | 198.33          | 223.79          | 116.04                           | 125.60        | 137.89          | 145.89          | 164.71          | 37.13                                    | 40.89        | 45.80        | 49.16        | 54.63        |
| Estonia                | 2.58                | 2.72            | 3.15            | 3.48            | 3.74            | 2.11                             | 2.24          | 2.64            | 2.97            | 3.22            | 0.00                                     | -            | -            | -            | -            |
| Ireland                | 23.06               | 22.78           | 23.57           | 25.93           | 27.63           | 11.20                            | 11.50         | 12.90           | 15.40           | 17.60           | -  | -            | -            | -            | -            |
| Greece                 | 8.51                | 7.24            | 6.35            | 5.93            | 5.76            | 1.06                             | 1.05          | 0.90            | 1.11            | 1.35            | 0.33                                     | 0.31         | 0.27         | 0.24         | 0.23         |
| Spain                  | 98.66               | 103.64          | 107.29          | 106.71          | 108.68          | 41.15                            | 42.60         | 44.87           | 45.41           | 47.93           | -  | -            | -            | -            | -            |
| France                 | 339.59              | 363.20          | 393.59          | 421.57          | 438.25          | -                                | -             | -               | -               | -               | -  | -            | -            | -            | -            |
| Croatia                | .                   | .               | .               | .               | 5.19            | .                                | .             | .               | .               | 2.62            | .  | .            | .            | .            | 2.17         |
| Italy                  | 118.36              | 119.98          | 122.61          | 123.28          | 129.63          | 62.65                            | 63.20         | 67.01           | 73.70           | 78.79           | -  | -            | -            | -            | -            |
| Cyprus                 | 2.79                | 3.00            | 3.30            | 3.51            | 3.20            | 1.21                             | 1.41          | 1.60            | 1.75            | 1.69            | 0.08                                     | 0.09         | 0.09         | 0.09         | 0.05         |
| Latvia                 | 1.94                | 1.97            | 2.34            | 2.75            | 3.22            | 1.33                             | 1.32          | 1.58            | 1.86            | 2.18            | 0.17                                     | 0.22         | 0.33         | 0.46         | 0.59         |
| Lithuania              | 1.65                | 1.72            | 1.96            | 2.37            | 2.77            | 1.32                             | 1.33          | 1.48            | 1.84            | 2.22            | -  | -            | -            | -            | -            |
| Luxembourg             | 4.13                | 4.83            | 5.67            | 6.38            | 6.66            | 2.17                             | 2.31          | 2.39            | 2.68            | 2.83            | -  | -            | -            | -            | -            |
| Hungary                | 5.00                | 5.76            | 6.41            | 7.04            | 7.84            | 4.17                             | 4.88          | 5.45            | 5.96            | 6.55            | 0.06                                     | 0.09         | 0.10         | 0.08         | 0.10         |
| Malta                  | 0.71                | 0.80            | 0.86            | 0.98            | 1.04            | 0.36                             | 0.41          | 0.45            | 0.52            | 0.57            | -  | -            | -            | -            | -            |
| Netherlands            | 87.98               | 94.08           | 96.32           | 98.75           | 100.04          | 77.90                            | 83.59         | 85.11           | 87.49           | 88.71           | -  | -            | -            | -            | -            |
| Austria                | 24.08               | 26.35           | 27.97           | 30.43           | 33.39           | 15.48                            | 17.66         | 18.71           | 20.30           | 22.56           | 4.86                                     | 4.48         | 4.82         | 5.40         | 5.81         |
| Poland                 | 17.91               | 22.49           | 25.59           | 28.66           | 31.79           | 12.37                            | 16.08         | 18.97           | 21.57           | 24.07           | 0.84                                     | 0.82         | 0.82         | 0.87         | 0.72         |
| Portugal               | 42.65               | 53.60           | 55.73           | 55.08           | 56.16           | -                                | -             | -               | -               | -               | -  | -            | -            | -            | -            |
| Romania                | 3.39                | 3.98            | 4.82            | 5.47            | 6.29            | 2.79                             | 3.30          | 3.97            | 4.50            | 5.20            | 0.02                                     | 0.03         | 0.03         | 0.02         | 0.02         |
| Slovenia               | 4.13                | 4.40            | 4.54            | 4.72            | 4.75            | 2.42                             | 2.63          | 2.82            | 2.99            | 3.08            | 1.59                                     | 1.65         | 1.60         | 1.61         | 1.54         |
| Slovakia               | 6.48                | 6.89            | 7.72            | 8.30            | 11.03           | 5.86                             | 6.28          | 7.10            | 7.64            | 10.23           | 0.02                                     | 0.02         | 0.02         | 0.01         | 0.02         |
| Finland                | 29.78               | 35.49           | 36.10           | 38.96           | 39.59           | 25.68                            | 30.00         | 30.48           | 32.96           | 33.17           | -  | -            | -            | -            | -            |
| Sweden                 | 70.17               | 82.10           | 88.15           | 97.51           | 104.03          | 41.36                            | 49.17         | 53.71           | 59.40           | 63.63           | 2.89                                     | 3.60         | 3.88         | 4.16         | 4.10         |
| United Kingdom         | 473.02              | 530.63          | 578.33          | 630.28          | 660.26          | 310.73                           | 356.05        | 401.74          | 440.24          | 472.22          | 18.46                                    | 21.92        | 21.41        | 23.07        | 21.82        |
| <b>Euro area total</b> | <b>1,001.52</b>     | <b>1,074.06</b> | <b>1,144.90</b> | <b>1,199.25</b> | <b>1,264.86</b> | <b>406.86</b>                    | <b>435.03</b> | <b>465.24</b>   | <b>494.62</b>   | <b>533.17</b>   | <b>44.02</b>                             | <b>47.43</b> | <b>52.60</b> | <b>56.52</b> | <b>62.27</b> |
| <b>EU total</b>        | <b>1,628.43</b>     | <b>1,781.61</b> | <b>1,913.53</b> | <b>2,039.09</b> | <b>2,155.39</b> | <b>830.13</b>                    | <b>920.74</b> | <b>1,007.51</b> | <b>1,089.47</b> | <b>1,174.45</b> | <b>66.47</b>                             | <b>74.13</b> | <b>79.19</b> | <b>85.22</b> | <b>91.84</b> |

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

Card payments (except with e-money cards)

(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 |        |        |        |        |
|------------------------|-----------------------------------|--------|--------|--------|--------|---|-------|-------|-------|-------|--|--------|--------|--------|--------|
|                        | 2009                              | 2010   | 2011   | 2012   | 2013   | 2009  | 2010  | 2011  | 2012  | 2013  | 2009   | 2010   | 2011   | 2012   | 2013   |
| Belgium                | -                                 | -      | -      | -      | -      | -   | -     | -     | -     | -     | 11.06  | 11.94  | 12.92  | 13.09  | 14.79  |
| Bulgaria               | 0.36                              | 0.36   | 0.41   | 0.45   | 0.47   | -   | -     | -     | -     | -     | -  | -      | -      | -      | -      |
| Czech Republic         | 0.66                              | 0.88   | 1.22   | 1.61   | 1.74   | -   | -     | -     | -     | -     | -  | -      | -      | -      | -      |
| Denmark                | 3.13                              | 3.58   | 4.01   | 4.20   | 4.33   | -   | -     | -     | -     | -     | -  | -      | -      | -      | -      |
| Germany                | 2.71                              | 2.58   | 3.14   | 3.28   | 4.45   | -   | -     | -     | -     | -     | -  | -      | -      | -      | -      |
| Estonia                | 0.47                              | 0.48   | 0.51   | 0.52   | 0.52   | -   | -     | -     | -     | -     | -  | -      | -      | -      | -      |
| Ireland                | 11.86                             | 11.27  | 10.67  | 10.53  | 10.03  | -   | -     | -     | -     | -     | -  | -      | -      | -      | -      |
| Greece                 | 7.12                              | 5.88   | 5.17   | 4.58   | 4.18   | -   | -     | -     | -     | -     | -  | -      | -      | -      | -      |
| Spain                  | -                                 | -      | -      | -      | -      | -   | -     | -     | -     | -     | 57.02  | 60.64  | 62.10  | 61.05  | 60.56  |
| France                 | -                                 | -      | -      | -      | -      | -   | -     | -     | -     | -     | -  | -      | -      | -      | -      |
| Croatia                | -                                 | -      | -      | -      | 0.20   | -   | -     | -     | -     | 0.02  | -  | -      | -      | -      | 0.18   |
| Italy                  | -                                 | -      | -      | -      | -      | -   | -     | -     | -     | -     | 55.71  | 56.77  | 55.60  | 49.58  | 50.85  |
| Cyprus                 | 1.49                              | 1.49   | 1.60   | 1.65   | 1.44   | 0.01  | 0.01  | 0.01  | 0.02  | 0.01  | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   |
| Latvia                 | 0.44                              | 0.43   | 0.43   | 0.44   | 0.45   | -   | -     | -     | -     | -     | -  | -      | -      | -      | -      |
| Lithuania              | 0.33                              | 0.40   | 0.48   | 0.53   | 0.55   | -   | -     | -     | -     | -     | -  | -      | -      | -      | -      |
| Luxembourg             | 1.96                              | 2.52   | 3.27   | 3.70   | 3.83   | -   | -     | -     | -     | -     | -  | -      | -      | -      | -      |
| Hungary                | 0.76                              | 0.79   | 0.86   | 1.00   | 1.18   | -   | -     | -     | -     | -     | -  | -      | -      | -      | -      |
| Malta                  | 0.34                              | 0.39   | 0.42   | 0.46   | 0.47   | -   | -     | -     | -     | -     | -  | -      | -      | -      | -      |
| Netherlands            | -                                 | -      | -      | -      | -      | -   | -     | -     | -     | -     | 10.08  | 10.49  | 11.20  | 11.27  | 11.34  |
| Austria                | 3.74                              | 4.22   | 4.45   | 4.73   | 5.01   | -   | -     | -     | -     | -     | -  | -      | -      | -      | -      |
| Poland                 | 4.71                              | 5.59   | 5.80   | 6.22   | 7.00   | -   | -     | -     | -     | -     | -  | -      | -      | -      | -      |
| Portugal               | -                                 | -      | -      | -      | -      | 34.95   | 44.41 | 46.12 | 45.50 | 50.42 | 7.69   | 9.19   | 9.62   | 9.58   | 5.74   |
| Romania                | 0.58                              | 0.65   | 0.82   | 0.94   | 1.07   | -   | -     | -     | -     | -     | -  | -      | -      | -      | -      |
| Slovenia               | 0.11                              | 0.11   | 0.12   | 0.12   | 0.13   | -   | -     | -     | -     | -     | -  | -      | -      | -      | -      |
| Slovakia               | 0.60                              | 0.59   | 0.60   | 0.65   | 0.79   | -   | -     | -     | -     | -     | -  | -      | -      | -      | -      |
| Finland                | -                                 | -      | -      | -      | -      | -   | -     | -     | -     | -     | 4.10   | 5.49   | 5.62   | 5.99   | 6.42   |
| Sweden                 | 5.90                              | 7.53   | 7.53   | 8.16   | 8.70   | 9.45  | 9.85  | 10.19 | 11.50 | 12.41 | 10.57  | 11.96  | 12.85  | 14.28  | 15.19  |
| United Kingdom         | 120.97                            | 130.41 | 135.39 | 148.09 | 149.02 | -   | -     | -     | -     | -     | 22.86  | 22.24  | 19.80  | 18.88  | 17.19  |
| <b>Euro area total</b> | 29.93                             | 29.06  | 29.96  | 30.22  | 30.85  | 34.97   | 44.42 | 46.13 | 45.51 | 50.43 | 145.67   | 154.52 | 157.06 | 150.56 | 149.69 |
| <b>EU total</b>        | 168.24                            | 180.14 | 186.90 | 201.84 | 205.54 | 44.42   | 54.27 | 56.32 | 57.01 | 62.86 | 179.10   | 188.72 | 189.70 | 183.73 | 182.26 |

## 9.2 Relative importance of payment instruments

(as a percentage of the total value of transactions)

|                        | Credit transfers |       |       |       |       | Direct debits |       |       |       |       | Card payments (except with e-money cards) |      |      |      |      |
|------------------------|------------------|-------|-------|-------|-------|---------------|-------|-------|-------|-------|---|------|------|------|------|
|                        | 2009             | 2010  | 2011  | 2012  | 2013  | 2009          | 2010  | 2011  | 2012  | 2013  | 2009                                      | 2010 | 2011 | 2012 | 2013 |
| Belgium                | 96.02            | 95.92 | 95.62 | 95.42 | 95.58 | 1.54          | 1.44  | 1.64  | 1.86  | 1.88  | 1.34                                      | 1.53 | 1.56 | 1.75 | 1.72 |
| Bulgaria               | 99.00            | 99.59 | 99.52 | 99.45 | 99.41 | 0.15          | 0.19  | 0.18  | 0.19  | 0.14  | 0.84                                      | 0.22 | 0.30 | 0.35 | 0.44 |
| Czech Republic         | -                | 98.24 | 98.18 | 97.87 | 97.38 | -             | 1.16  | 1.10  | 1.27  | 1.35  | -   | 0.46 | 0.58 | 0.70 | 0.97 |
| Denmark                | 79.85            | 80.06 | 80.60 | 78.08 | 80.84 | 10.98         | 10.75 | 10.87 | 12.08 | 11.15 | 6.02                                      | 6.40 | 6.52 | 7.47 | 6.83 |
| Germany                | 82.86            | 81.03 | 80.62 | 80.96 | 80.85 | 16.40         | 18.28 | 18.76 | 18.45 | 18.55 | 0.25                                      | 0.27 | 0.26 | 0.28 | 0.32 |
| Estonia                | 96.76            | 96.72 | 96.99 | 94.16 | 94.25 | 1.23          | 1.34  | 1.07  | 4.15  | 4.20  | 2.01                                      | 1.94 | 1.95 | 1.69 | 1.55 |
| Ireland                | 22.87            | 26.36 | 27.99 | 31.85 | 33.78 | 11.35         | 12.02 | 14.08 | 15.63 | 15.55 | 2.67                                      | 2.93 | 3.40 | 4.18 | 4.48 |
| Greece                 | 63.74            | 65.67 | 72.76 | 74.19 | 77.07 | 0.74          | 0.66  | 0.56  | 0.68  | 0.68  | 0.75                                      | 0.61 | 0.51 | 0.63 | 0.67 |
| Spain                  | 85.71            | 86.33 | 85.31 | 87.15 | 88.40 | 6.76          | 6.93  | 8.85  | 7.85  | 6.77  | 0.80                                      | 0.84 | 0.86 | 0.85 | 0.94 |
| France                 | 84.93            | 85.28 | 86.34 | 86.64 | 87.39 | 4.43          | 4.49  | 4.66  | 4.71  | 5.04  | 1.41                                      | 1.45 | 1.38 | 1.51 | 1.67 |
| Croatia                | .                | .     | .     | .     | 95.75 | .             | .     | .     | .     | 0.72  | .   | .    | .    | .    | 2.19 |
| Italy                  | 77.74            | 80.71 | 80.38 | 80.43 | 82.28 | 3.80          | 3.71  | 3.55  | 3.95  | 3.65  | 1.27                                      | 1.22 | 1.22 | 1.26 | 1.33 |
| Cyprus                 | 88.79            | 90.80 | 92.99 | 89.41 | 89.54 | 0.51          | 0.53  | 0.38  | 0.70  | 0.66  | 0.68                                      | 0.61 | 0.52 | 0.65 | 1.00 |
| Latvia                 | 99.35            | 99.40 | 99.39 | 99.40 | 99.40 | 0.08          | 0.06  | 0.05  | 0.04  | 0.04  | 0.56                                      | 0.53 | 0.55 | 0.56 | 0.55 |
| Lithuania              | 98.99            | 98.86 | 98.65 | 98.45 | 98.11 | 0.23          | 0.25  | 0.29  | 0.28  | 0.33  | 0.60                                      | 0.69 | 0.88 | 1.11 | 1.41 |
| Luxembourg             | 97.43            | 96.90 | 96.47 | 96.27 | 96.01 | 0.68          | 0.69  | 0.68  | 0.64  | 0.69  | 0.43                                      | 0.48 | 0.50 | 0.48 | 0.44 |
| Hungary                | 99.20            | 99.20 | 99.19 | 99.25 | 99.20 | 0.12          | 0.13  | 0.13  | 0.11  | 0.11  | 0.29                                      | 0.33 | 0.38 | 0.36 | 0.40 |
| Malta                  | 89.99            | 89.31 | 88.89 | 89.39 | 87.58 | 0.13          | 0.88  | 0.93  | 1.31  | 1.10  | 0.46                                      | 0.52 | 0.65 | 0.81 | 0.84 |
| Netherlands            | 93.82            | 93.77 | 93.14 | 93.19 | 93.45 | 4.69          | 4.69  | 5.17  | 5.11  | 4.88  | 1.49                                      | 1.53 | 1.68 | 1.69 | 1.66 |
| Austria                | 84.33            | 86.83 | 88.90 | 87.94 | 85.25 | 13.88         | 11.57 | 9.59  | 10.43 | 12.90 | 1.07                                      | 0.99 | 0.96 | 1.02 | 1.17 |
| Poland                 | 99.63            | 99.64 | 99.61 | 99.61 | 99.57 | 0.07          | 0.06  | 0.06  | 0.05  | 0.05  | 0.29                                      | 0.29 | 0.32 | 0.34 | 0.37 |
| Portugal               | 78.87            | 79.41 | 81.70 | 82.07 | 83.26 | 1.86          | 1.86  | 1.96  | 2.32  | 2.36  | 2.41                                      | 3.00 | 3.15 | 3.59 | 3.69 |
| Romania                | 98.38            | 97.92 | 98.34 | 98.15 | 98.27 | 0.07          | 0.06  | 0.09  | 0.11  | 0.09  | 0.29                                      | 0.31 | 0.34 | 0.43 | 0.48 |
| Slovenia               | 97.25            | 97.08 | 97.89 | 97.95 | 98.23 | 0.94          | 1.02  | 0.76  | 0.64  | 0.50  | 1.75                                      | 1.87 | 1.33 | 1.40 | 1.25 |
| Slovakia               | 86.10            | 87.18 | 83.85 | 85.02 | 87.97 | 13.33         | 12.11 | 15.24 | 14.01 | 11.10 | 0.57                                      | 0.71 | 0.90 | 0.96 | 0.93 |
| Finland                | 97.69            | 97.34 | 97.79 | 97.96 | 97.70 | 1.04          | 1.22  | 1.07  | 0.97  | 1.11  | 0.70                                      | 0.95 | 0.81 | 0.85 | 0.98 |
| Sweden                 | 89.42            | 89.77 | 90.20 | 90.49 | 90.70 | 3.95          | 3.92  | 3.89  | 3.61  | 3.54  | 6.28                                      | 6.10 | 5.70 | 5.63 | 5.76 |
| United Kingdom         | 96.33            | 96.30 | 96.42 | 96.85 | 96.89 | 1.26          | 1.40  | 1.49  | 1.39  | 1.44  | 0.60                                      | 0.67 | 0.72 | 0.66 | 0.72 |
| <b>Euro area total</b> | 84.14            | 83.65 | 83.68 | 84.11 | 84.42 | 10.22         | 11.12 | 11.69 | 11.62 | 11.72 | 0.77                                      | 0.81 | 0.79 | 0.82 | 0.89 |
| <b>EU total</b>        | 89.19            | 88.98 | 88.83 | 89.70 | 89.85 | 6.54          | 7.06  | 7.59  | 7.14  | 7.24  | 0.74                                      | 0.78 | 0.79 | 0.79 | 0.86 |

## 9.2 Relative importance of payment instruments (cont'd)

(as a percentage of the total value of transactions)

|                        | Cheques     |             |             |             |             | E-money purchase transactions |             |             |             |             | Other payment instruments |             |             |             |             |
|------------------------|-------------|-------------|-------------|-------------|-------------|-------------------------------|-------------|-------------|-------------|-------------|---------------------------|-------------|-------------|-------------|-------------|
|                        | 2009        | 2010        | 2011        | 2012        | 2013        | 2009                          | 2010        | 2011        | 2012        | 2013        | 2009                      | 2010        | 2011        | 2012        | 2013        |
| Belgium                | 1.06        | 1.06        | 1.14        | 0.97        | 0.82        | 0.01                          | 0.01        | 0.01        | 0.01        | 0.00        | 0.04                      | 0.04        | 0.03        | -           | -           |
| Bulgaria               | -           | -           | -           | -           | -           | -                             | -           | 0.00        | 0.00        | 0.01        | -                         | -           | -           | -           | -           |
| Czech Republic         | -           | 0.09        | 0.09        | 0.09        | 0.11        | -                             | 0.00        | 0.00        | 0.00        | 0.00        | -                         | 0.04        | 0.05        | 0.08        | 0.20        |
| Denmark                | 3.15        | 2.79        | 2.00        | 2.37        | 1.18        | -                             | -           | -           | -           | -           | 0.00                      | 0.00        | 0.00        | 0.00        | 0.00        |
| Germany                | 0.49        | 0.42        | 0.36        | 0.32        | 0.28        | 0.00                          | 0.00        | 0.00        | 0.00        | 0.00        | -                         | -           | -           | -           | -           |
| Estonia                | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        | -                             | -           | -           | -           | -           | 0.00                      | 0.00        | 0.00        | 0.00        | 0.00        |
| Ireland                | 63.12       | 58.70       | 54.53       | 48.34       | 46.19       | -                             | -           | -           | -           | -           | -                         | -           | -           | -           | -           |
| Greece                 | 34.69       | 33.00       | 26.12       | 24.45       | 21.54       | 0.01                          | 0.01        | 0.02        | 0.02        | 0.02        | 0.07                      | 0.04        | 0.04        | 0.03        | 0.03        |
| Spain                  | 4.82        | 4.41        | 3.72        | 3.20        | 2.99        | 0.00                          | 0.00        | 0.00        | 0.00        | -           | 1.91                      | 1.49        | 1.26        | 0.96        | 0.89        |
| France                 | 7.60        | 7.28        | 6.29        | 5.85        | 4.72        | 0.00                          | 0.00        | 0.00        | 0.00        | 0.00        | 1.64                      | 1.49        | 1.33        | 1.28        | 1.17        |
| Croatia                | -           | -           | -           | -           | 0.01        | -                             | -           | -           | -           | 0.00        | -                         | -           | -           | -           | 1.33        |
| Italy                  | 9.78        | 8.59        | 7.90        | 6.96        | 5.96        | 0.06                          | 0.08        | 0.10        | 0.13        | 0.12        | 7.34                      | 5.69        | 6.85        | 7.27        | 6.66        |
| Cyprus                 | 10.02       | 8.06        | 6.11        | 9.23        | 8.79        | 0.00                          | 0.00        | 0.01        | 0.01        | 0.02        | 0.00                      | 0.00        | 0.00        | 0.00        | 0.00        |
| Latvia                 | 0.00        | 0.01        | 0.00        | 0.00        | 0.00        | 0.00                          | 0.00        | 0.00        | 0.00        | 0.01        | -                         | -           | -           | -           | -           |
| Lithuania              | 0.18        | 0.19        | 0.18        | 0.16        | 0.15        | 0.00                          | 0.00        | 0.00        | -           | -           | -                         | -           | -           | -           | -           |
| Luxembourg             | -           | -           | -           | -           | -           | 1.46                          | 1.93        | 2.35        | 2.61        | 2.86        | -                         | -           | -           | -           | -           |
| Hungary                | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        | -                             | -           | -           | -           | -           | 0.39                      | 0.34        | 0.29        | 0.28        | 0.30        |
| Malta                  | 9.42        | 9.29        | 9.53        | 8.49        | 10.48       | -                             | -           | -           | -           | -           | -                         | -           | -           | -           | -           |
| Netherlands            | -           | -           | -           | -           | -           | 0.01                          | 0.01        | 0.01        | 0.01        | 0.00        | -                         | -           | -           | -           | -           |
| Austria                | 0.63        | 0.50        | 0.45        | 0.50        | 0.53        | 0.01                          | 0.01        | 0.01        | 0.01        | 0.01        | 0.09                      | 0.09        | 0.09        | 0.11        | 0.14        |
| Poland                 | 0.01        | 0.01        | 0.01        | 0.00        | 0.00        | -                             | -           | -           | -           | -           | -                         | -           | -           | -           | -           |
| Portugal               | 16.37       | 15.32       | 12.85       | 11.72       | 10.39       | 0.00                          | 0.00        | 0.00        | 0.01        | 0.03        | 0.49                      | 0.40        | 0.33        | 0.29        | 0.27        |
| Romania                | 1.23        | 1.68        | 1.22        | 1.28        | 1.12        | -                             | -           | -           | -           | -           | 0.02                      | 0.03        | 0.01        | 0.04        | 0.04        |
| Slovenia               | 0.05        | 0.03        | 0.02        | 0.01        | 0.01        | -                             | -           | -           | 0.00        | 0.00        | 0.00                      | 0.00        | 0.00        | 0.00        | 0.00        |
| Slovakia               | 0.00        | 0.00        | 0.00        | 0.01        | 0.00        | 0.00                          | 0.00        | 0.00        | 0.00        | 0.00        | -                         | -           | -           | -           | -           |
| Finland                | 0.49        | 0.41        | 0.28        | 0.22        | 0.21        | -                             | -           | -           | -           | -           | -                         | -           | -           | -           | -           |
| Sweden                 | 0.35        | 0.21        | 0.22        | 0.27        | 0.00        | -                             | -           | -           | -           | -           | -                         | -           | -           | -           | -           |
| United Kingdom         | 1.82        | 1.62        | 1.37        | 1.10        | 0.95        | -                             | -           | -           | -           | -           | -                         | -           | -           | -           | -           |
| <b>Euro area total</b> | <b>3.84</b> | <b>3.55</b> | <b>2.98</b> | <b>2.59</b> | <b>2.18</b> | <b>0.02</b>                   | <b>0.02</b> | <b>0.03</b> | <b>0.03</b> | <b>0.04</b> | <b>1.02</b>               | <b>0.85</b> | <b>0.84</b> | <b>0.82</b> | <b>0.75</b> |
| <b>EU total</b>        | <b>2.93</b> | <b>2.66</b> | <b>2.27</b> | <b>1.88</b> | <b>1.59</b> | <b>0.01</b>                   | <b>0.01</b> | <b>0.02</b> | <b>0.02</b> | <b>0.02</b> | <b>0.60</b>               | <b>0.50</b> | <b>0.51</b> | <b>0.47</b> | <b>0.43</b> |

### 9.3 Increase in the real value of transactions

(annual percentage changes; HICP-adjusted)

|                        | Credit transfers |        |        |        | Direct debits |        |        |        | Card payments (except with e-money cards) |        |       |       |
|------------------------|------------------|--------|--------|--------|---------------|--------|--------|--------|---|--------|-------|-------|
|                        | 2010             | 2011   | 2012   | 2013   | 2010          | 2011   | 2012   | 2013   | 2010                                      | 2011   | 2012  | 2013  |
| Belgium                | -9.47            | 2.33   | -7.93  | 7.47   | -15.14        | 16.98  | 4.53   | 8.60   | 3.78                                      | 4.44   | 3.54  | 5.66  |
| Bulgaria               | 198.12           | 1.12   | 0.92   | 0.51   | 261.39        | -2.93  | 8.09   | -28.86 | -21.60                                    | 35.15  | 20.02 | 26.30 |
| Czech Republic         | -                | -5.71  | -6.27  | -21.98 | -             | -10.67 | 8.43   | -16.63 | 12.99                                     | 17.89  | 13.24 | 8.98  |
| Denmark                | -0.35            | 1.63   | -11.91 | 17.75  | -2.71         | 2.11   | 1.07   | 4.93   | 5.61                                      | 2.90   | 4.16  | 3.99  |
| Germany                | -1.60            | 9.43   | -0.36  | -2.88  | 12.18         | 12.91  | -2.46  | -2.22  | 6.49                                      | 8.05   | 4.03  | 11.48 |
| Estonia                | 3.55             | 11.33  | 19.38  | 15.00  | 12.51         | -11.44 | 378.80 | 16.39  | 0.00                                      | 11.42  | 6.61  | 5.23  |
| Ireland                | 3.94             | -6.68  | 0.11   | 4.94   | -4.50         | 2.93   | -2.38  | -1.49  | -1.04                                     | 2.04   | 8.18  | 6.17  |
| Greece                 | 2.60             | 13.81  | -23.30 | -2.48  | -11.48        | -12.27 | -8.12  | -7.12  | -19.16                                    | -14.13 | -6.91 | -1.05 |
| Spain                  | -2.72            | -2.66  | 0.59   | -7.68  | -1.03         | 25.71  | -12.67 | -21.47 | 2.13                                      | 1.14   | -3.44 | 1.53  |
| France                 | 2.30             | 11.67  | -3.21  | -5.49  | 3.43          | 14.40  | -2.56  | 0.33   | 4.86                                      | 5.54   | 5.50  | 3.09  |
| Croatia                | -                | -      | -      | -      | -             | -      | -      | -      | -   | -      | -     | -     |
| Italy                  | 7.63             | -1.86  | -5.20  | 1.62   | 1.07          | -5.70  | 5.38   | -8.08  | -0.71                                     | -1.41  | -1.98 | 4.45  |
| Cyprus                 | 21.29            | 26.28  | -18.76 | -40.15 | 24.22         | -12.21 | 57.23  | -44.25 | 5.52                                      | 5.77   | 4.86  | -7.72 |
| Latvia                 | 4.90             | 9.71   | 13.83  | 18.25  | -20.42        | -10.56 | -4.17  | 2.76   | -0.16                                     | 13.75  | 14.49 | 18.04 |
| Lithuania              | -12.04           | -13.85 | -6.88  | -9.46  | -2.17         | 0.21   | -10.51 | 7.42   | 0.72                                      | 9.78   | 17.77 | 16.10 |
| Luxembourg             | 1.18             | 7.41   | 15.13  | 11.77  | 3.26          | 5.53   | 9.48   | 20.95  | 13.47                                     | 13.43  | 9.86  | 2.77  |
| Hungary                | -6.78            | -5.70  | 15.74  | 2.27   | -4.13         | -2.23  | -0.54  | 1.62   | 8.25                                      | 8.54   | 8.16  | 13.56 |
| Malta                  | -4.88            | -14.97 | -10.42 | -1.08  | 523.02        | -9.26  | 25.28  | -15.47 | 8.48                                      | 6.63   | 10.72 | 5.18  |
| Netherlands            | 1.88             | -9.49  | -1.69  | 1.85   | 2.08          | 0.43   | -2.97  | -2.96  | 5.00                                      | -0.13  | -0.81 | -0.10 |
| Austria                | 18.86            | 8.00   | -0.70  | -9.72  | -3.72         | -12.60 | 9.16   | 15.19  | 7.11                                      | 2.66   | 5.69  | 7.60  |
| Poland                 | 13.57            | 0.39   | 6.97   | -0.83  | 0.63          | 0.77   | -2.19  | -1.08  | 12.59                                     | 12.32  | 11.26 | 10.64 |
| Portugal               | -0.96            | -1.46  | -14.60 | 0.32   | -1.58         | 0.74   | 0.90   | 0.38   | 22.68                                     | 0.47   | -3.19 | 1.78  |
| Romania                | 1.56             | 8.08   | -10.82 | 1.80   | -14.38        | 52.95  | 6.97   | -9.57  | 7.99                                      | 18.06  | 14.15 | 12.44 |
| Slovenia               | -2.33            | 43.35  | -4.06  | 11.53  | 5.51          | 6.53   | -19.25 | -12.67 | 4.25                                      | 1.06   | 0.89  | -0.25 |
| Slovakia               | -14.82           | -19.31 | -1.25  | 41.55  | -23.59        | 5.61   | -10.43 | 8.33   | 5.01                                      | 7.15   | 4.09  | 32.33 |
| Finland                | -14.54           | 16.97  | -0.53  | -14.19 | 1.07          | 2.00   | -10.00 | -1.50  | 15.95                                     | -0.87  | 4.31  | -0.29 |
| Sweden                 | 6.37             | 8.85   | 7.16   | 3.50   | 5.25          | 7.26   | -0.66  | 1.10   | 2.92                                      | 1.21   | 5.53  | 5.66  |
| United Kingdom         | -7.53            | -0.36  | 8.27   | -1.91  | 3.23          | 5.74   | 0.27   | 1.61   | 4.15                                      | 5.82   | -0.83 | 7.53  |
| <b>Euro area total</b> | -0.69            | 6.46   | -1.80  | -3.01  | 8.72          | 11.93  | -2.87  | -2.55  | 4.92                                      | 3.48   | 2.47  | 4.58  |
| <b>EU total</b>        | .                | 3.24   | 4.99   | .      | .             | 11.13  | -2.25  | .      | 6.56                                      | 4.24   | 4.12  | .     |

In cases where the composition of the underlying data has changed, the annual percentage change is not shown for the euro area total and/or the EU total.

### 9.3 Increase in the real value of transactions (cont'd)

(annual percentage changes; HICP-adjusted)

|                        | Cheques |        |        |         | E-money purchase transactions |        |        |          | Other payment instruments |        |        |        |
|------------------------|---------|--------|--------|---------|-------------------------------|--------|--------|----------|---------------------------|--------|--------|--------|
|                        | 2010    | 2011   | 2012   | 2013    | 2010                          | 2011   | 2012   | 2013     | 2010                      | 2011   | 2012   | 2013   |
| Belgium                | -8.75   | 10.40  | -21.92 | -9.61   | -18.73                        | -14.91 | -3.69  | -39.04   | -17.94                    | -22.63 | -      | -      |
| Bulgaria               | -       | -      | -      | -       | -                             | -      | 228.88 | 2,586.01 | -                         | -      | -      | -      |
| Czech Republic         | 27.45   | -2.74  | -8.94  | -5.69   | 12.12                         | -61.23 | -18.59 | 291.64   | -                         | 16.16  | 36.66  | 101.87 |
| Denmark                | -12.00  | -27.47 | 7.50   | -43.42  | -                             | -      | -      | -        | -                         | -      | -      | -      |
| Germany                | -13.52  | -6.60  | -11.74 | -13.52  | -5.20                         | -14.79 | -2.81  | -11.82   | -                         | -      | -      | -      |
| Estonia                | -56.05  | -50.16 | 488.65 | 44.09   | -                             | -      | -      | -        | -23.70                    | -29.54 | -17.29 | -67.34 |
| Ireland                | -16.14  | -18.38 | -22.00 | -5.45   | -                             | -      | -      | -        | -                         | -      | -      | -      |
| Greece                 | -5.27   | -18.70 | -29.60 | -17.28  | 21.84                         | 33.72  | 6.96   | -5.98    | -38.58                    | -13.43 | -40.56 | -17.55 |
| Spain                  | -11.65  | -16.92 | -15.29 | -14.85  | -8.97                         | -31.54 | -49.73 | -        | -24.99                    | -16.73 | -24.68 | -15.94 |
| France                 | -2.28   | -4.79  | -10.27 | -24.40  | 10.77                         | 8.20   | 9.87   | -4.23    | -7.26                     | -1.99  | -6.90  | -14.10 |
| Croatia                | -       | -      | -      | -       | -                             | -      | -      | -        | -                         | -      | -      | -      |
| Italy                  | -8.93   | -9.45  | -16.47 | -14.93  | 39.90                         | 26.25  | 27.35  | -8.00    | -19.72                    | 18.71  | 0.48   | -9.00  |
| Cyprus                 | -4.64   | -6.57  | 27.69  | -43.09  | -                             | -      | 27.18  | 13.30    | -                         | -      | -      | -      |
| Latvia                 | 10.92   | -35.49 | 3.63   | -16.41  | -2.49                         | -14.93 | 4.22   | 307.28   | -                         | -      | -      | -      |
| Lithuania              | -4.03   | -20.39 | -17.65 | -15.93  | -                             | -      | -      | -        | -                         | -      | -      | -      |
| Luxembourg             | -       | -      | -      | -       | 33.97                         | 31.64  | 28.18  | 22.72    | -                         | -      | -      | -      |
| Hungary                | -       | -      | -      | -       | -                             | -      | -      | -        | -19.06                    | -17.67 | 10.60  | 7.57   |
| Malta                  | -5.40   | -12.44 | -20.64 | 24.66   | -                             | -      | -      | -8.93    | -                         | -      | -      | -      |
| Netherlands            | -       | -      | -      | -       | -3.32                         | -11.11 | -22.48 | -21.07   | -                         | -      | -      | -      |
| Austria                | -7.72   | -6.62  | 13.73  | -1.97   | 0.48                          | 3.23   | -16.52 | -11.36   | 22.03                     | 8.87   | 18.07  | 15.93  |
| Poland                 | 33.71   | -42.00 | -23.81 | -46.16  | -                             | -      | -      | -        | -                         | -      | -      | -      |
| Portugal               | -7.97   | -19.64 | -22.44 | -12.32  | 5.20                          | 18.72  | 126.71 | 158.87   | -19.41                    | -20.49 | -26.24 | -8.77  |
| Romania                | 38.87   | -21.63 | -6.55  | -10.52  | -                             | -      | -      | -        | 67.65                     | -72.21 | 320.91 | -4.25  |
| Slovenia               | -34.80  | -18.13 | -24.80 | -28.80  | -                             | -      | -      | 596.15   | -99.56                    | -      | -      | -      |
| Slovakia               | -31.18  | -26.25 | 85.92  | -53.32  | 211.59                        | 155.95 | 60.12  | -27.36   | -                         | -      | -      | -      |
| Finland                | -28.30  | -19.40 | -22.30 | -20.13  | -                             | -      | -      | -        | -                         | -      | -      | -      |
| Sweden                 | -36.74  | 10.99  | 32.61  | -100.00 | -                             | -      | -      | -        | -                         | -      | -      | -      |
| United Kingdom         | -17.48  | -15.55 | -13.48 | -15.97  | -                             | -      | -      | -        | -                         | -      | -      | -      |
| <b>Euro area total</b> | -7.59   | -10.44 | -15.18 | -18.63  | 33.76                         | 29.59  | .      | .        | -16.91                    | 6.19   | .      | -11.30 |
| <b>EU total</b>        | -9.10   | -11.81 | -13.52 | .       | 33.13                         | .      | .      | .        | .                         | 5.76   | .      | .      |

In cases where the composition of the underlying data has changed, the annual percentage change is not shown for the euro area total and/or the EU total.

## 9.4 Average value per transaction

(EUR; total for the period)

|                        | Credit transfers |                |                |                |                | Direct debits |              |              |              |              | Card payments (except with e-money cards) |             |             |             |             |
|------------------------|------------------|----------------|----------------|----------------|----------------|---------------|--------------|--------------|--------------|--------------|---|-------------|-------------|-------------|-------------|
|                        | 2009             | 2010           | 2011           | 2012           | 2013           | 2009          | 2010         | 2011         | 2012         | 2013         | 2009                                      | 2010        | 2011        | 2012        | 2013        |
| Belgium                | 4,129.6          | 3,664.0        | 3,789.5        | 3,861.9        | 3,886.7        | 242.2         | 224.8        | 252.4        | 249.4        | 250.0        | 54.9                                      | 55.1        | 54.8        | 54.5        | 53.7        |
| Bulgaria               | 2,137.9          | 2,218.3        | 2,112.7        | 2,081.1        | 1,884.6        | 872.7         | 132.4        | 79.4         | 108.7        | 95.0         | 78.4                                      | 39.4        | 39.9        | 42.3        | 38.1        |
| Czech Republic         | -                | 3,360.5        | 3,192.6        | 2,740.6        | 2,239.9        | -             | 138.4        | 132.3        | 148.6        | 116.2        | 38.4                                      | 38.1        | 37.6        | 35.8        | 31.9        |
| Denmark                | 2,000.8          | 2,038.7        | 2,086.3        | 1,841.0        | 2,059.9        | 445.4         | 422.0        | 427.1        | 405.1        | 416.8        | 45.7                                      | 45.1        | 43.4        | 42.3        | 40.4        |
| Germany                | 8,730.2          | 8,686.6        | 9,400.1        | 9,436.2        | 9,096.7        | 1,229.8       | 1,324.5      | 1,536.4      | 1,501.2      | 1,317.9      | 63.4                                      | 63.1        | 63.5        | 62.3        | 61.0        |
| Estonia                | 1,277.4          | 1,398.6        | 1,614.0        | 1,903.6        | 2,127.3        | 84.5          | 99.2         | 91.4         | 439.1        | 2,018.9      | 16.6                                      | 16.2        | 16.0        | 16.4        | 16.5        |
| Ireland                | 1,269.1          | 1,319.0        | 1,275.0        | 1,294.7        | 1,354.7        | 885.5         | 866.7        | 913.1        | 889.1        | 883.2        | 75.7                                      | 72.2        | 69.5        | 63.3        | 63.3        |
| Greece                 | 13,178.3         | 12,282.0       | 13,110.0       | 8,128.4        | 7,314.4        | 596.2         | 456.9        | 376.5        | 393.7        | 410.1        | 100.8                                     | 91.6        | 84.7        | 80.1        | 74.1        |
| Spain                  | 13,144.4         | 13,165.6       | 13,045.6       | 12,942.2       | 11,480.1       | 345.1         | 361.1        | 480.6        | 405.6        | 320.2        | 45.7                                      | 45.3        | 45.0        | 44.2        | 43.5        |
| France                 | 7,353.8          | 7,159.3        | 8,242.0        | 7,786.0        | 7,423.2        | 327.5         | 330.7        | 375.0        | 370.0        | 385.8        | 49.1                                      | 49.1        | 49.8        | 49.7        | 48.9        |
| Croatia                | -                | -              | -              | -              | 809.8          | -             | -            | -            | -            | 93.7         | -   | -           | -           | -           | 25.6        |
| Italy                  | 5,997.4          | 6,468.5        | 6,400.2        | 6,226.3        | 6,370.7        | 614.0         | 615.0        | 593.6        | 640.0        | 571.3        | 80.4                                      | 79.9        | 78.2        | 75.7        | 71.5        |
| Cyprus                 | 15,648.3         | 17,579.8       | 22,452.2       | 15,599.7       | 10,023.5       | 284.1         | 331.8        | 311.2        | 535.9        | 358.6        | 87.4                                      | 83.7        | 84.7        | 84.6        | 77.8        |
| Latvia                 | 3,008.8          | 3,177.9        | 3,526.9        | 3,781.8        | 4,127.4        | 66.2          | 55.7         | 51.7         | 50.3         | 49.4         | 19.8                                      | 19.4        | 20.5        | 21.5        | 21.2        |
| Lithuania              | 2,504.0          | 2,149.2        | 1,434.4        | 1,261.1        | 1,120.4        | 51.8          | 45.4         | 44.4         | 45.9         | 47.3         | 17.8                                      | 17.5        | 18.3        | 18.1        | 17.9        |
| Luxembourg             | 14,447.1         | 14,684.7       | 15,812.8       | 19,056.4       | 21,239.5       | 441.7         | 446.3        | 458.0        | 555.6        | 685.4        | 75.9                                      | 74.3        | 79.4        | 77.2        | 74.5        |
| Hungary                | 2,994.0          | 2,995.6        | 3,046.3        | 3,535.0        | 3,732.5        | 31.6          | 33.6         | 34.4         | 34.4         | 34.2         | 27.2                                      | 27.5        | 27.7        | 26.0        | 25.1        |
| Malta                  | 25,012.6         | 22,360.2       | 17,072.7       | 15,430.1       | 15,425.9       | 172.7         | 1,102.9      | 925.6        | 1,131.2      | 581.0        | 62.9                                      | 61.5        | 62.5        | 62.2        | 61.1        |
| Netherlands            | 3,538.0          | 3,499.6        | 3,247.1        | 3,349.1        | 3,226.7        | 218.3         | 220.3        | 221.7        | 217.8        | 216.3        | 42.5                                      | 40.8        | 39.4        | 37.4        | 35.1        |
| Austria                | 2,000.3          | 2,406.4        | 2,571.9        | 2,644.4        | 2,471.8        | 371.8         | 364.9        | 319.2        | 349.8        | 406.8        | 62.8                                      | 62.5        | 62.7        | 62.3        | 59.9        |
| Poland                 | 4,665.1          | 5,287.4        | 4,861.4        | 4,896.7        | 4,589.3        | 184.4         | 206.2        | 204.3        | 201.4        | 201.0        | 25.4                                      | 26.6        | 24.9        | 23.6        | 21.9        |
| Portugal               | 7,736.6          | 7,764.7        | 7,157.5        | 6,126.7        | 5,837.8        | 142.2         | 140.3        | 142.6        | 141.5        | 134.9        | 39.9                                      | 45.8        | 45.0        | 45.3        | 46.1        |
| Romania                | 6,168.9          | 6,860.3        | 7,855.8        | 6,437.8        | 7,319.3        | 242.2         | 485.4        | 328.5        | 191.7        | 158.7        | 38.8                                      | 37.8        | 37.0        | 34.6        | 33.5        |
| Slovenia               | 1,389.0          | 1,361.3        | 1,996.7        | 2,193.5        | 2,594.4        | 47.9          | 47.9         | 50.6         | 52.2         | 48.9         | 37.2                                      | 37.6        | 37.6        | 37.0        | 36.0        |
| Slovakia               | 4,292.8          | 3,943.0        | 3,162.3        | 2,963.0        | 3,526.1        | 2,160.2       | 1,695.4      | 1,780.4      | 1,527.3      | 1,550.2      | 56.6                                      | 53.2        | 50.6        | 48.7        | 50.9        |
| Finland                | 5,361.5          | 4,226.3        | 4,328.0        | 3,774.2        | 3,398.1        | 524.3         | 544.5        | 584.9        | 550.9        | 623.6        | 33.1                                      | 34.1        | 33.1        | 33.7        | 32.4        |
| Sweden                 | 1,376.9          | 1,573.9        | 1,679.7        | 1,825.1        | 1,832.7        | 183.3         | 194.3        | 208.1        | 210.8        | 204.9        | 39.6                                      | 42.3        | 44.5        | 44.5        | 43.4        |
| United Kingdom         | 23,246.0         | 22,321.7       | 21,601.4       | 25,065.0       | 22,852.1       | 315.7         | 342.3        | 362.3        | 388.2        | 372.5        | 57.8                                      | 60.3        | 58.4        | 59.8        | 56.9        |
| <b>Euro area total</b> | <b>6,965.8</b>   | <b>6,855.7</b> | <b>7,252.3</b> | <b>7,136.9</b> | <b>6,836.1</b> | <b>765.6</b>  | <b>821.0</b> | <b>938.2</b> | <b>911.6</b> | <b>848.0</b> | <b>52.3</b>                               | <b>52.1</b> | <b>51.6</b> | <b>50.9</b> | <b>49.9</b> |
| <b>EU total</b>        | <b>8,770.2</b>   | <b>8,464.2</b> | <b>8,658.8</b> | <b>9,056.2</b> | <b>8,485.9</b> | <b>684.9</b>  | <b>730.7</b> | <b>828.4</b> | <b>810.0</b> | <b>756.9</b> | <b>51.6</b>                               | <b>52.1</b> | <b>51.5</b> | <b>51.2</b> | <b>49.4</b> |

## 9.4 Average value per transaction (cont'd)

(EUR; total for the period)

|                        | Cheques  |          |          |          |          | E-money purchase transactions |      |      |       |       | Other payment instruments |          |          |          |          |
|------------------------|----------|----------|----------|----------|----------|-------------------------------|------|------|-------|-------|---------------------------|----------|----------|----------|----------|
|                        | 2009     | 2010     | 2011     | 2012     | 2013     | 2009                          | 2010 | 2011 | 2012  | 2013  | 2009                      | 2010     | 2011     | 2012     | 2013     |
| Belgium                | 5,456.8  | 5,675.5  | 7,169.5  | 6,831.1  | 7,929.0  | 4.5                           | 4.4  | 4.6  | 4.9   | 4.8   | 9,584.7                   | 9,358.5  | 9,658.5  | -        | -        |
| Bulgaria               | -        | -        | -        | -        | -        | -                             | -    | 17.8 | 130.5 | 187.8 | -                         | -        | -        | -        | -        |
| Czech Republic         | 4,028.4  | 2,307.3  | 2,419.0  | 2,281.6  | 2,226.5  | 0.4                           | 0.5  | 0.5  | 1.4   | 4.6   | -                         | 3,533.9  | 2,134.8  | 1,734.1  | 3,535.4  |
| Denmark                | 2,373.3  | 2,901.5  | 2,738.4  | 3,977.2  | 3,098.2  | -                             | -    | -    | -     | -     | -                         | -        | -        | -        | -        |
| Germany                | 5,252.5  | 5,465.0  | 6,204.8  | 6,595.1  | 6,366.8  | 3.4                           | 3.6  | 3.4  | 3.6   | 3.4   | -                         | -        | -        | -        | -        |
| Estonia                | 661.5    | 1,226.0  | 636.0    | 1,293.3  | 1,426.3  | -                             | -    | -    | -     | -     | 8.9                       | 7.2      | 5.3      | 6.0      | 6.0      |
| Ireland                | 5,363.5  | 5,027.5  | 4,492.5  | 3,960.9  | 4,136.7  | -                             | -    | -    | -     | -     | -                         | -        | -        | -        | -        |
| Greece                 | 15,507.1 | 17,312.6 | 16,727.5 | 14,840.9 | 16,802.0 | 58.9                          | 53.7 | 47.4 | 44.6  | 42.1  | 1,119.1                   | 986.6    | 1,132.7  | 836.3    | 818.2    |
| Spain                  | 5,275.7  | 5,250.9  | 4,882.5  | 4,811.2  | 4,522.7  | 2.6                           | 3.0  | 4.2  | 2.8   | -     | 5,099.9                   | 4,696.0  | 4,953.5  | 4,905.9  | 5,168.4  |
| France                 | 555.5    | 585.5    | 601.6    | 580.4    | 505.6    | 2.2                           | 2.2  | 2.2  | 2.2   | 2.2   | 3,754.7                   | 3,707.1  | 3,831.7  | 3,757.4  | 3,573.6  |
| Croatia                | -        | -        | -        | -        | 210.9    | -                             | -    | -    | -     | -     | 15.7                      | -        | -        | -        | 10,137.2 |
| Italy                  | 2,712.0  | 2,679.6  | 2,720.4  | 2,465.7  | 2,306.2  | 57.9                          | 62.8 | 64.0 | 66.4  | 48.2  | 2,431.8                   | 2,256.3  | 2,400.4  | 2,337.2  | 2,225.2  |
| Cyprus                 | 1,741.9  | 1,763.5  | 1,927.6  | 2,465.9  | 1,873.0  | -                             | -    | 63.3 | 58.3  | 53.5  | -                         | -        | -        | -        | -        |
| Latvia                 | 818.2    | 1,214.6  | 871.2    | 1,161.4  | 1,281.4  | 11.9                          | 8.7  | 7.4  | 6.1   | 18.5  | -                         | -        | -        | -        | -        |
| Lithuania              | 2,503.9  | 2,583.3  | 2,382.7  | 2,444.1  | 2,434.4  | -                             | -    | -    | -     | -     | -                         | -        | -        | -        | -        |
| Luxembourg             | -        | -        | -        | -        | -        | 34.5                          | 35.1 | 34.4 | 35.0  | 35.0  | -                         | -        | -        | -        | -        |
| Hungary                | -        | -        | -        | -        | -        | -                             | -    | -    | -     | -     | 521.9                     | 489.4    | 411.8    | 487.5    | 534.3    |
| Malta                  | 1,268.8  | 1,383.0  | 1,294.8  | 1,355.1  | 1,372.5  | -                             | -    | -    | 20.2  | 22.9  | -                         | -        | -        | -        | -        |
| Netherlands            | -        | -        | -        | -        | -        | 2.7                           | 2.6  | 2.5  | 2.3   | 2.3   | -                         | -        | -        | -        | -        |
| Austria                | 7,085.0  | 6,680.0  | 6,450.0  | 8,483.1  | 9,376.4  | 6.9                           | 7.3  | 7.9  | 6.3   | 5.9   | 182.7                     | 167.4    | 172.9    | 173.5    | 178.9    |
| Poland                 | 2,211.3  | 4,245.5  | 4,413.2  | 3,480.8  | 2,033.8  | -                             | -    | -    | -     | -     | -                         | -        | -        | -        | -        |
| Portugal               | 2,012.7  | 2,143.9  | 2,132.2  | 2,030.1  | 2,106.3  | 28.2                          | 31.5 | 37.6 | 27.2  | 20.0  | 13,181.3                  | 14,350.7 | 14,338.2 | 13,365.6 | 13,983.7 |
| Romania                | 1,596.0  | 2,005.2  | 2,442.7  | 2,380.3  | 2,539.1  | -                             | -    | -    | -     | -     | 24.0                      | 22,183.1 | 36,737.0 | 11,514.1 | 30,108.5 |
| Slovenia               | 403.3    | 338.2    | 418.1    | 448.8    | 385.5    | -                             | -    | -    | 48.3  | 47.1  | 352.3                     | -        | -        | -        | -        |
| Slovakia               | 863.0    | 769.8    | 593.8    | 1,141.2  | 668.5    | 41.2                          | 32.5 | 34.8 | 41.1  | 30.0  | -                         | -        | -        | -        | -        |
| Finland                | 41,479.2 | 38,206.1 | 33,434.3 | 30,782.8 | 29,535.7 | -                             | -    | -    | -     | -     | -                         | -        | -        | -        | -        |
| Sweden                 | 5,623.3  | 7,077.5  | 8,333.5  | 23,167.3 | 0.2      | -                             | -    | -    | -     | -     | -                         | -        | -        | -        | -        |
| United Kingdom         | 1,119.5  | 1,146.1  | 1,143.7  | 1,244.0  | 1,202.7  | -                             | -    | -    | -     | -     | -                         | -        | -        | -        | -        |
| <b>Euro area total</b> | 1,212.9  | 1,220.0  | 1,192.3  | 1,104.1  | 1,031.0  | 24.1                          | 27.6 | 29.9 | 32.5  | 31.9  | 2,988.4                   | 2,797.7  | 2,843.4  | 2,699.7  | 2,542.4  |
| <b>EU total</b>        | 1,194.3  | 1,208.4  | 1,186.8  | 1,138.0  | 1,068.3  | 22.6                          | 26.0 | 29.3 | 32.3  | 31.8  | 2,919.1                   | 2,733.0  | 2,777.7  | 2,644.1  | 2,499.6  |

## 9.5 Value of transactions per capita

(EUR thousands; total for the period)

|                        | Credit transfers |               |               |               |               | Direct debits |              |              |              |              | Card payments (except with e-money cards) |             |             |             |             |
|------------------------|------------------|---------------|---------------|---------------|---------------|---------------|--------------|--------------|--------------|--------------|---|-------------|-------------|-------------|-------------|
|                        | 2009             | 2010          | 2011          | 2012          | 2013          | 2009          | 2010         | 2011         | 2012         | 2013         | 2009                                      | 2010        | 2011        | 2012        | 2013        |
| Belgium                | 364.83           | 338.53        | 354.39        | 330.77        | 357.98        | 5.84          | 5.08         | 6.08         | 6.45         | 7.05         | 5.07                                      | 5.40        | 5.77        | 6.05        | 6.44        |
| Bulgaria               | 15.37            | 48.19         | 50.98         | 53.18         | 53.25         | 0.02          | 0.09         | 0.09         | 0.10         | 0.07         | 0.13                                      | 0.11        | 0.15        | 0.19        | 0.24        |
| Czech Republic         | -                | 164.37        | 164.15        | 153.83        | 117.88        | -             | 1.94         | 1.84         | 1.99         | 1.63         | 0.64                                      | 0.77        | 0.96        | 1.09        | 1.17        |
| Denmark                | 104.57           | 106.60        | 110.46        | 98.90         | 116.27        | 14.38         | 14.31        | 14.90        | 15.31        | 16.04        | 7.88                                      | 8.52        | 8.94        | 9.46        | 9.82        |
| Germany                | 621.60           | 623.86        | 698.00        | 708.55        | 694.95        | 123.00        | 140.74       | 162.48       | 161.44       | 159.42       | 1.90                                      | 2.07        | 2.28        | 2.42        | 2.73        |
| Estonia                | 92.64            | 101.15        | 117.21        | 145.08        | 170.25        | 1.18          | 1.40         | 1.29         | 6.39         | 7.59         | 1.92                                      | 2.03        | 2.35        | 2.60        | 2.79        |
| Ireland                | 43.58            | 45.00         | 42.43         | 43.07         | 45.25         | 21.63         | 20.53        | 21.35        | 21.13        | 20.84        | 5.08                                      | 4.99        | 5.15        | 5.65        | 6.00        |
| Greece                 | 64.51            | 69.81         | 81.39         | 62.80         | 59.08         | 0.75          | 0.70         | 0.63         | 0.58         | 0.52         | 0.76                                      | 0.65        | 0.57        | 0.53        | 0.51        |
| Spain                  | 231.45           | 230.87        | 229.75        | 237.84        | 221.42        | 18.27         | 18.54        | 23.82        | 21.41        | 16.96        | 2.15                                      | 2.25        | 2.33        | 2.31        | 2.37        |
| France                 | 318.24           | 330.40        | 376.89        | 368.54        | 349.60        | 16.59         | 17.41        | 20.35        | 20.03        | 20.17        | 5.27                                      | 5.61        | 6.04        | 6.44        | 6.67        |
| Croatia                | .                | .             | .             | .             | 53.38         | .             | .            | .            | .            | 0.40         | .   | .           | .           | .           | 1.22        |
| Italy                  | 120.02           | 131.25        | 132.98        | 128.94        | 131.60        | 5.87          | 6.03         | 5.87         | 6.33         | 5.84         | 1.97                                      | 1.98        | 2.02        | 2.02        | 2.12        |
| Cyprus                 | 448.57           | 540.36        | 692.82        | 562.40        | 331.17        | 2.56          | 3.16         | 2.82         | 4.42         | 2.43         | 3.45                                      | 3.61        | 3.88        | 4.06        | 3.69        |
| Latvia                 | 160.55           | 175.37        | 204.30        | 242.28        | 286.34        | 0.13          | 0.11         | 0.11         | 0.11         | 0.11         | 0.90                                      | 0.94        | 1.14        | 1.35        | 1.60        |
| Lithuania              | 85.72            | 79.79         | 72.75         | 70.66         | 64.91         | 0.20          | 0.20         | 0.22         | 0.20         | 0.22         | 0.52                                      | 0.56        | 0.65        | 0.79        | 0.94        |
| Luxembourg             | 1,887.06         | 1,932.74      | 2,097.56      | 2,418.57      | 2,675.62      | 13.23         | 13.82        | 14.74        | 16.16        | 19.35        | 8.29                                      | 9.52        | 10.91       | 12.00       | 12.21       |
| Hungary                | 172.53           | 171.59        | 166.56        | 196.65        | 197.66        | 0.21          | 0.22         | 0.22         | 0.22         | 0.22         | 0.50                                      | 0.58        | 0.64        | 0.71        | 0.79        |
| Malta                  | 334.33           | 329.25        | 282.87        | 258.30        | 256.28        | 0.50          | 3.23         | 2.96         | 3.78         | 3.21         | 1.72                                      | 1.93        | 2.08        | 2.34        | 2.47        |
| Netherlands            | 336.33           | 347.16        | 320.56        | 324.62        | 334.34        | 16.80         | 17.38        | 17.80        | 17.79        | 17.46        | 5.32                                      | 5.66        | 5.77        | 5.90        | 5.96        |
| Austria                | 227.82           | 276.01        | 307.21        | 312.57        | 286.34        | 37.49         | 36.79        | 33.14        | 37.07        | 43.32        | 2.89                                      | 3.15        | 3.33        | 3.61        | 3.94        |
| Poland                 | 160.77           | 201.63        | 205.02        | 220.71        | 219.56        | 0.11          | 0.12         | 0.12         | 0.12         | 0.12         | 0.47                                      | 0.58        | 0.66        | 0.74        | 0.83        |
| Portugal               | 131.41           | 133.27        | 136.11        | 119.16        | 120.85        | 3.10          | 3.13         | 3.26         | 3.38         | 3.43         | 4.01                                      | 5.04        | 5.25        | 5.21        | 5.36        |
| Romania                | 56.52            | 62.74         | 69.86         | 62.20         | 64.99         | 0.04          | 0.04         | 0.06         | 0.07         | 0.06         | 0.17                                      | 0.20        | 0.24        | 0.27        | 0.31        |
| Slovenia               | 112.02           | 111.44        | 162.78        | 160.71        | 180.61        | 1.09          | 1.17         | 1.27         | 1.05         | 0.93         | 2.02                                      | 2.15        | 2.21        | 2.29        | 2.31        |
| Slovakia               | 181.80           | 156.47        | 132.83        | 135.39        | 192.15        | 28.15         | 21.73        | 24.14        | 22.32        | 24.24        | 1.20                                      | 1.27        | 1.43        | 1.54        | 2.04        |
| Finland                | 776.27           | 678.63        | 810.70        | 830.26        | 722.98        | 8.25          | 8.53         | 8.88         | 8.23         | 8.23         | 5.58                                      | 6.62        | 6.70        | 7.20        | 7.28        |
| Sweden                 | 107.50           | 128.88        | 147.71        | 164.69        | 170.66        | 4.75          | 5.63         | 6.36         | 6.58         | 6.66         | 7.55                                      | 8.75        | 9.33        | 10.24       | 10.84       |
| United Kingdom         | 1,231.90         | 1,217.61      | 1,240.09      | 1,453.06      | 1,380.36      | 16.09         | 17.75        | 19.19        | 20.82        | 20.49        | 7.65                                      | 8.52        | 9.22        | 9.89        | 10.30       |
| <b>Euro area total</b> | <b>333.57</b>    | <b>337.61</b> | <b>367.27</b> | <b>367.72</b> | <b>358.78</b> | <b>40.52</b>  | <b>44.89</b> | <b>51.29</b> | <b>50.79</b> | <b>49.79</b> | <b>3.04</b>                               | <b>3.25</b> | <b>3.45</b> | <b>3.60</b> | <b>3.79</b> |
| <b>EU total</b>        | <b>395.58</b>    | <b>404.92</b> | <b>429.87</b> | <b>460.32</b> | <b>442.63</b> | <b>28.99</b>  | <b>32.14</b> | <b>36.73</b> | <b>36.62</b> | <b>35.67</b> | <b>3.26</b>                               | <b>3.56</b> | <b>3.82</b> | <b>4.05</b> | <b>4.24</b> |

## 9.5 Value of transactions per capita (cont'd)

(EUR thousands; total for the period)

|                        | Cheques      |              |              |              |             | E-money purchase transactions |             |             |             |             | Other payment instruments |             |             |             |             |
|------------------------|--------------|--------------|--------------|--------------|-------------|-------------------------------|-------------|-------------|-------------|-------------|---------------------------|-------------|-------------|-------------|-------------|
|                        | 2009         | 2010         | 2011         | 2012         | 2013        | 2009                          | 2010        | 2011        | 2012        | 2013        | 2009                      | 2010        | 2011        | 2012        | 2013        |
| Belgium                | 4.02         | 3.76         | 4.24         | 3.36         | 3.06        | 0.03                          | 0.02        | 0.02        | 0.02        | 0.01        | 0.16                      | 0.14        | 0.11        | -           | -           |
| Bulgaria               | -            | -            | -            | -            | -           | -                             | -           | 0.00        | 0.00        | 0.00        | -                         | -           | -           | -           | -           |
| Czech Republic         | 0.11         | 0.15         | 0.15         | 0.14         | 0.13        | 0.00                          | 0.00        | 0.00        | 0.00        | 0.00        | -                         | 0.07        | 0.09        | 0.12        | 0.24        |
| Denmark                | 4.13         | 3.71         | 2.75         | 3.00         | 1.70        | -                             | -           | -           | -           | -           | 0.00                      | 0.00        | 0.00        | 0.00        | 0.00        |
| Germany                | 3.66         | 3.23         | 3.08         | 2.77         | 2.42        | 0.00                          | 0.00        | 0.00        | 0.00        | 0.00        | -                         | -           | -           | -           | -           |
| Estonia                | 0.00         | 0.00         | 0.00         | 0.00         | 0.00        | -                             | -           | -           | -           | -           | 0.00                      | 0.00        | 0.00        | 0.00        | 0.00        |
| Ireland                | 120.29       | 100.22       | 82.65        | 65.37        | 61.88       | -                             | -           | -           | -           | -           | -                         | -           | -           | -           | -           |
| Greece                 | 35.11        | 35.08        | 29.22        | 20.69        | 16.51       | 0.01                          | 0.01        | 0.02        | 0.02        | 0.02        | 0.07                      | 0.05        | 0.04        | 0.03        | 0.02        |
| Spain                  | 13.02        | 11.79        | 10.02        | 8.73         | 7.50        | 0.00                          | 0.00        | 0.00        | 0.00        | -           | 5.17                      | 3.98        | 3.39        | 2.62        | 2.22        |
| France                 | 28.46        | 28.22        | 27.45        | 24.89        | 18.88       | 0.00                          | 0.00        | 0.00        | 0.00        | 0.00        | 6.15                      | 5.79        | 5.79        | 5.45        | 4.70        |
| Croatia                | -            | -            | -            | -            | 0.01        | -                             | -           | -           | -           | 0.00        | -                         | -           | -           | -           | 0.74        |
| Italy                  | 15.10        | 13.97        | 13.06        | 11.16        | 9.54        | 0.09                          | 0.12        | 0.16        | 0.21        | 0.19        | 11.34                     | 9.25        | 11.34       | 11.65       | 10.65       |
| Cyprus                 | 50.65        | 47.96        | 45.50        | 58.05        | 32.50       | 0.00                          | 0.00        | 0.05        | 0.07        | 0.07        | 0.00                      | 0.00        | 0.00        | 0.00        | 0.00        |
| Latvia                 | 0.01         | 0.01         | 0.01         | 0.01         | 0.01        | 0.00                          | 0.00        | 0.00        | 0.00        | 0.02        | -                         | -           | -           | -           | -           |
| Lithuania              | 0.15         | 0.16         | 0.13         | 0.11         | 0.10        | 0.00                          | 0.00        | 0.00        | -           | -           | -                         | -           | -           | -           | -           |
| Luxembourg             | -            | -            | -            | -            | -           | 28.32                         | 38.41       | 51.09       | 65.58       | 79.66       | -                         | -           | -           | -           | -           |
| Hungary                | 0.00         | 0.00         | 0.00         | 0.00         | 0.00        | -                             | -           | -           | -           | -           | 0.67                      | 0.58        | 0.49        | 0.56        | 0.59        |
| Malta                  | 34.99        | 34.27        | 30.31        | 24.52        | 30.66       | -                             | -           | -           | -           | -           | -                         | -           | -           | -           | -           |
| Netherlands            | -            | -            | -            | -            | -           | 0.03                          | 0.03        | 0.03        | 0.02        | 0.02        | -                         | -           | -           | -           | -           |
| Austria                | 1.70         | 1.60         | 1.54         | 1.79         | 1.78        | 0.02                          | 0.02        | 0.02        | 0.02        | 0.02        | 0.23                      | 0.29        | 0.32        | 0.39        | 0.46        |
| Poland                 | 0.01         | 0.02         | 0.01         | 0.01         | 0.01        | -                             | -           | -           | -           | -           | -                         | -           | -           | -           | -           |
| Portugal               | 27.27        | 25.70        | 21.41        | 17.02        | 15.09       | 0.01                          | 0.01        | 0.01        | 0.02        | 0.05        | 0.82                      | 0.67        | 0.55        | 0.42        | 0.39        |
| Romania                | 0.71         | 1.08         | 0.87         | 0.81         | 0.74        | -                             | -           | -           | -           | -           | 0.01                      | 0.02        | 0.01        | 0.02        | 0.02        |
| Slovenia               | 0.05         | 0.04         | 0.03         | 0.02         | 0.02        | -                             | -           | -           | 0.00        | 0.00        | 0.00                      | 0.00        | 0.00        | 0.00        | 0.00        |
| Slovakia               | 0.01         | 0.01         | 0.01         | 0.01         | 0.00        | 0.00                          | 0.00        | 0.00        | 0.00        | 0.00        | -                         | -           | -           | -           | -           |
| Finland                | 3.88         | 2.85         | 2.35         | 1.88         | 1.52        | -                             | -           | -           | -           | -           | -                         | -           | -           | -           | -           |
| Sweden                 | 0.42         | 0.30         | 0.35         | 0.49         | 0.00        | -                             | -           | -           | -           | -           | -                         | -           | -           | -           | -           |
| United Kingdom         | 23.23        | 20.49        | 17.68        | 16.56        | 13.47       | -                             | -           | -           | -           | -           | -                         | -           | -           | -           | -           |
| <b>Euro area total</b> | <b>15.20</b> | <b>14.32</b> | <b>13.09</b> | <b>11.32</b> | <b>9.27</b> | <b>0.06</b>                   | <b>0.09</b> | <b>0.11</b> | <b>0.15</b> | <b>0.17</b> | <b>4.04</b>               | <b>3.42</b> | <b>3.71</b> | <b>3.59</b> | <b>3.20</b> |
| <b>EU total</b>        | <b>12.99</b> | <b>12.09</b> | <b>10.96</b> | <b>9.67</b>  | <b>7.84</b> | <b>0.04</b>                   | <b>0.06</b> | <b>0.08</b> | <b>0.10</b> | <b>0.11</b> | <b>2.68</b>               | <b>2.27</b> | <b>2.47</b> | <b>2.39</b> | <b>2.13</b> |

## 9.6 Value of transactions as a ratio to GDP

(percentages; total for the period)

|                        | Credit transfers |          |          |          |          | Direct debits |        |        |        |        | Card payments (except with e-money cards) |       |       |       |       |
|------------------------|------------------|----------|----------|----------|----------|---------------|--------|--------|--------|--------|---|-------|-------|-------|-------|
|                        | 2009             | 2010     | 2011     | 2012     | 2013     | 2009          | 2010   | 2011   | 2012   | 2013   | 2009                                      | 2010  | 2011  | 2012  | 2013  |
| Belgium                | 1,155.53         | 1,035.49 | 1,053.59 | 972.81   | 1,038.78 | 18.51         | 15.55  | 18.08  | 18.96  | 20.46  | 16.07                                     | 16.51 | 17.14 | 17.80 | 18.69 |
| Bulgaria               | 333.81           | 1,007.10 | 973.00   | 973.17   | 969.42   | 0.52          | 1.90   | 1.76   | 1.89   | 1.33   | 2.84                                      | 2.26  | 2.91  | 3.47  | 4.34  |
| Czech Republic         | -                | 1,152.99 | 1,108.12 | 1,057.16 | 828.95   | -             | 13.63  | 12.41  | 13.69  | 11.47  | 4.73                                      | 5.42  | 6.51  | 7.51  | 8.22  |
| Denmark                | 258.27           | 250.16   | 255.79   | 225.42   | 262.07   | 35.52         | 33.59  | 34.51  | 34.89  | 36.15  | 19.47                                     | 19.99 | 20.70 | 21.57 | 22.14 |
| Germany                | 2,143.62         | 2,044.30 | 2,187.14 | 2,176.80 | 2,084.24 | 424.18        | 461.18 | 509.10 | 495.99 | 478.13 | 6.57                                      | 6.78  | 7.16  | 7.44  | 8.17  |
| Estonia                | 888.89           | 943.23   | 968.72   | 1,116.05 | 1,237.26 | 11.30         | 13.02  | 10.64  | 49.16  | 55.16  | 18.46                                     | 18.91 | 19.44 | 20.00 | 20.29 |
| Ireland                | 121.89           | 129.79   | 119.45   | 120.60   | 126.94   | 60.51         | 59.20  | 60.09  | 59.16  | 58.46  | 14.21                                     | 14.41 | 14.50 | 15.82 | 16.84 |
| Greece                 | 312.30           | 350.47   | 434.14   | 360.29   | 366.36   | 3.62          | 3.50   | 3.35   | 3.33   | 3.22   | 3.68                                      | 3.26  | 3.04  | 3.07  | 3.16  |
| Spain                  | 1,015.42         | 1,017.28 | 1,012.83 | 1,066.70 | 993.84   | 80.14         | 81.68  | 105.03 | 96.03  | 76.11  | 9.42                                      | 9.91  | 10.25 | 10.37 | 10.62 |
| France                 | 1,087.79         | 1,105.16 | 1,226.19 | 1,186.57 | 1,115.75 | 56.71         | 58.25  | 66.21  | 64.50  | 64.38  | 18.01                                     | 18.75 | 19.67 | 20.74 | 21.28 |
| Croatia                | .                | .        | .        | .        | 526.34   | .             | .      | .      | .      | 3.95   | .   | .     | .     | .     | 12.04 |
| Italy                  | 475.37           | 511.52   | 511.11   | 501.18   | 514.98   | 23.26         | 23.51  | 22.57  | 24.60  | 22.86  | 7.79                                      | 7.73  | 7.76  | 7.87  | 8.31  |
| Cyprus                 | 2,150.66         | 2,574.95 | 3,297.38 | 2,741.96 | 1,739.99 | 12.28         | 15.06  | 13.40  | 21.57  | 12.75  | 16.53                                     | 17.21 | 18.46 | 19.82 | 19.39 |
| Latvia                 | 1,856.71         | 2,038.97 | 2,081.06 | 2,213.73 | 2,467.81 | 1.56          | 1.30   | 1.08   | 0.97   | 0.94   | 10.46                                     | 10.93 | 11.57 | 12.38 | 13.77 |
| Lithuania              | 1,017.18         | 891.87   | 711.55   | 640.95   | 554.42   | 2.34          | 2.29   | 2.12   | 1.84   | 1.88   | 6.20                                      | 6.22  | 6.33  | 7.21  | 7.99  |
| Luxembourg             | 2,642.66         | 2,495.67 | 2,610.78 | 2,995.19 | 3,207.58 | 18.52         | 17.85  | 18.35  | 20.02  | 23.20  | 11.61                                     | 12.29 | 13.58 | 14.87 | 14.64 |
| Hungary                | 1,891.56         | 1,782.84 | 1,679.02 | 2,011.82 | 1,996.59 | 2.34          | 2.27   | 2.22   | 2.28   | 2.25   | 5.46                                      | 5.98  | 6.48  | 7.26  | 8.00  |
| Malta                  | 2,315.21         | 2,113.86 | 1,759.76 | 1,573.38 | 1,499.71 | 3.47          | 20.74  | 18.43  | 23.04  | 18.77  | 11.88                                     | 12.37 | 12.91 | 14.27 | 14.46 |
| Netherlands            | 969.61           | 982.80   | 893.25   | 907.31   | 931.99   | 48.44         | 49.20  | 49.61  | 49.74  | 48.67  | 15.35                                     | 16.03 | 16.08 | 16.48 | 16.60 |
| Austria                | 687.96           | 809.27   | 861.18   | 857.90   | 774.55   | 113.21        | 107.87 | 92.90  | 101.73 | 117.19 | 8.72                                      | 9.24  | 9.35  | 9.91  | 10.66 |
| Poland                 | 1,974.22         | 2,189.85 | 2,130.33 | 2,229.55 | 2,169.94 | 1.34          | 1.31   | 1.28   | 1.23   | 1.19   | 5.77                                      | 6.34  | 6.90  | 7.51  | 8.16  |
| Portugal               | 829.04           | 820.09   | 844.85   | 763.46   | 764.52   | 19.57         | 19.23  | 20.25  | 21.63  | 21.67  | 25.31                                     | 31.01 | 32.57 | 33.36 | 33.89 |
| Romania                | 973.88           | 1,021.75 | 1,070.60 | 948.33   | 913.01   | 0.74          | 0.65   | 0.97   | 1.03   | 0.88   | 2.87                                      | 3.20  | 3.67  | 4.16  | 4.42  |
| Slovenia               | 645.72           | 643.41   | 924.40   | 935.87   | 1,054.47 | 6.27          | 6.74   | 7.20   | 6.14   | 5.41   | 11.65                                     | 12.39 | 12.55 | 13.36 | 13.46 |
| Slovakia               | 1,568.57         | 1,289.33 | 1,039.54 | 1,029.53 | 1,441.90 | 242.83        | 179.04 | 188.93 | 169.70 | 181.90 | 10.31                                     | 10.45 | 11.19 | 11.68 | 15.29 |
| Finland                | 2,405.11         | 2,036.54 | 2,314.40 | 2,336.91 | 2,032.64 | 25.56         | 25.59  | 25.36  | 23.17  | 23.13  | 17.28                                     | 19.86 | 19.13 | 20.25 | 20.47 |
| Sweden                 | 341.78           | 345.41   | 362.13   | 384.43   | 389.32   | 15.10         | 15.10  | 15.60  | 15.35  | 15.19  | 23.99                                     | 23.46 | 22.87 | 23.91 | 24.72 |
| United Kingdom         | 4,784.93         | 4,377.57 | 4,393.07 | 4,816.44 | 4,658.15 | 62.49         | 63.82  | 67.97  | 69.01  | 69.14  | 29.73                                     | 30.64 | 32.66 | 32.79 | 34.77 |
| <b>Euro area total</b> | 1,232.35         | 1,217.36 | 1,294.89 | 1,291.72 | 1,249.63 | 149.68        | 161.87 | 180.84 | 178.42 | 173.42 | 11.24                                     | 11.73 | 12.15 | 12.65 | 13.19 |
| <b>EU total</b>        | 1,676.50         | 1,648.39 | 1,701.65 | 1,793.13 | 1,720.92 | 122.85        | 130.85 | 145.41 | 142.66 | 138.68 | 13.83                                     | 14.49 | 15.11 | 15.79 | 16.49 |

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

(percentages; total for the period)

|                        | Cheques |        |        |        |        | E-money purchase transactions |       |       |       |       | Other payment instruments |       |       |       |       |
|------------------------|---------|--------|--------|--------|--------|-------------------------------|-------|-------|-------|-------|---------------------------|-------|-------|-------|-------|
|                        | 2009    | 2010   | 2011   | 2012   | 2013   | 2009                          | 2010  | 2011  | 2012  | 2013  | 2009                      | 2010  | 2011  | 2012  | 2013  |
| Belgium                | 12.72   | 11.49  | 12.61  | 9.88   | 8.87   | 0.09                          | 0.07  | 0.06  | 0.06  | 0.04  | 0.51                      | 0.42  | 0.32  | -     | -     |
| Bulgaria               | -       | -      | -      | -      | -      | -                             | -     | 0.00  | 0.00  | 0.05  | -                         | -     | -     | -     | -     |
| Czech Republic         | 0.80    | 1.03   | 1.02   | 0.95   | 0.90   | 0.02                          | 0.02  | 0.01  | 0.01  | 0.03  | -                         | 0.51  | 0.60  | 0.83  | 1.69  |
| Denmark                | 10.19   | 8.72   | 6.36   | 6.84   | 3.82   | -                             | -     | -     | -     | -     | 0.00                      | 0.00  | 0.00  | 0.00  | 0.00  |
| Germany                | 12.61   | 10.57  | 9.65   | 8.51   | 7.26   | 0.01                          | 0.01  | 0.00  | 0.00  | 0.00  | -                         | -     | -     | -     | -     |
| Estonia                | 0.02    | 0.01   | 0.00   | 0.02   | 0.03   | -                             | -     | -     | -     | -     | 0.00                      | 0.00  | 0.00  | 0.00  | 0.00  |
| Ireland                | 336.45  | 289.06 | 232.66 | 183.03 | 173.58 | -                             | -     | -     | -     | -     | -                         | -     | -     | -     | -     |
| Greece                 | 169.97  | 176.12 | 155.85 | 118.73 | 102.41 | 0.05                          | 0.06  | 0.09  | 0.10  | 0.10  | 0.36                      | 0.24  | 0.23  | 0.15  | 0.12  |
| Spain                  | 57.12   | 51.97  | 44.16  | 39.17  | 33.66  | 0.00                          | 0.00  | 0.00  | 0.00  | -     | 22.68                     | 17.52 | 14.93 | 11.77 | 9.99  |
| France                 | 97.28   | 94.41  | 89.31  | 80.13  | 60.27  | 0.00                          | 0.00  | 0.01  | 0.01  | 0.01  | 21.01                     | 19.35 | 18.85 | 17.54 | 14.99 |
| Croatia                | -       | -      | -      | -      | 0.08   | -                             | -     | -     | -     | 0.02  | -                         | -     | -     | -     | 7.29  |
| Italy                  | 59.82   | 54.46  | 50.21  | 43.38  | 37.31  | 0.34                          | 0.48  | 0.61  | 0.81  | 0.75  | 44.91                     | 36.05 | 43.57 | 45.28 | 41.67 |
| Cyprus                 | 242.83  | 228.57 | 216.54 | 283.02 | 170.77 | 0.00                          | 0.00  | 0.25  | 0.32  | 0.39  | 0.00                      | 0.00  | 0.00  | 0.00  | 0.00  |
| Latvia                 | 0.09    | 0.11   | 0.06   | 0.06   | 0.05   | 0.05                          | 0.05  | 0.04  | 0.04  | 0.15  | -                         | -     | -     | -     | -     |
| Lithuania              | 1.82    | 1.74   | 1.29   | 1.02   | 0.82   | 0.00                          | 0.00  | 0.00  | -     | -     | -                         | -     | -     | -     | -     |
| Luxembourg             | -       | -      | -      | -      | -      | 39.66                         | 49.59 | 63.59 | 81.22 | 95.50 | -                         | -     | -     | -     | -     |
| Hungary                | 0.00    | 0.00   | 0.00   | 0.00   | 0.00   | -                             | -     | -     | -     | -     | 7.39                      | 6.04  | 4.97  | 5.69  | 5.94  |
| Malta                  | 242.27  | 219.99 | 188.58 | 149.37 | 179.42 | -                             | -     | -     | -     | -     | -                         | -     | -     | -     | -     |
| Netherlands            | -       | -      | -      | -      | -      | 0.08                          | 0.08  | 0.07  | 0.06  | 0.05  | -                         | -     | -     | -     | -     |
| Austria                | 5.13    | 4.69   | 4.31   | 4.92   | 4.82   | 0.07                          | 0.07  | 0.07  | 0.06  | 0.05  | 0.70                      | 0.84  | 0.90  | 1.07  | 1.24  |
| Poland                 | 0.18    | 0.23   | 0.13   | 0.10   | 0.05   | -                             | -     | -     | -     | -     | -                         | -     | -     | -     | -     |
| Portugal               | 172.07  | 158.18 | 132.89 | 109.05 | 95.45  | 0.04                          | 0.04  | 0.05  | 0.11  | 0.30  | 5.15                      | 4.14  | 3.44  | 2.69  | 2.45  |
| Romania                | 12.21   | 17.51  | 13.30  | 12.35  | 10.45  | -                             | -     | -     | -     | -     | 0.19                      | 0.33  | 0.09  | 0.37  | 0.33  |
| Slovenia               | 0.31    | 0.20   | 0.17   | 0.13   | 0.10   | -                             | -     | -     | 0.00  | 0.02  | 0.01                      | 0.00  | 0.00  | 0.00  | 0.00  |
| Slovakia               | 0.09    | 0.06   | 0.04   | 0.08   | 0.04   | 0.00                          | 0.00  | 0.00  | 0.00  | 0.00  | -                         | -     | -     | -     | -     |
| Finland                | 12.04   | 8.55   | 6.70   | 5.28   | 4.28   | -                             | -     | -     | -     | -     | -                         | -     | -     | -     | -     |
| Sweden                 | 1.35    | 0.81   | 0.86   | 1.14   | 0.00   | -                             | -     | -     | -     | -     | -                         | -     | -     | -     | -     |
| United Kingdom         | 90.21   | 73.66  | 62.65  | 54.89  | 45.47  | -                             | -     | -     | -     | -     | -                         | -     | -     | -     | -     |
| <b>Euro area total</b> | 56.17   | 51.63  | 46.15  | 39.76  | 32.27  | 0.23                          | 0.31  | 0.40  | 0.52  | 0.59  | 14.93                     | 12.34 | 13.07 | 12.60 | 11.15 |
| <b>EU total</b>        | 55.07   | 49.21  | 43.40  | 37.67  | 30.49  | 0.18                          | 0.23  | 0.30  | 0.38  | 0.43  | 11.35                     | 9.24  | 9.77  | 9.31  | 8.27  |

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

(percentages; total for the period)

|                        | Credit transfers |               |               |               |               | Direct debits |               |               |               |               | Card payments (except with e-money cards) |               |               |               |               |
|------------------------|------------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---|---------------|---------------|---------------|---------------|
|                        | 2009             | 2010          | 2011          | 2012          | 2013          | 2009          | 2010          | 2011          | 2012          | 2013          | 2009                                      | 2010          | 2011          | 2012          | 2013          |
| Belgium                | 1.99             | 1.82          | 1.80          | 1.58          | 1.77          | 0.44          | 0.34          | 0.36          | 0.39          | 0.43          | 3.36                                      | 3.30          | 3.31          | 3.28          | 3.32          |
| Bulgaria               | 0.06             | 0.18          | 0.17          | 0.17          | 0.17          | 0.00          | 0.00          | 0.00          | 0.00          | 0.00          | 0.06                                      | 0.05          | 0.06          | 0.07          | 0.08          |
| Czech Republic         | -                | 0.85          | 0.80          | 0.70          | 0.55          | -             | 0.13          | 0.10          | 0.11          | 0.09          | 0.41                                      | 0.46          | 0.53          | 0.56          | 0.57          |
| Denmark                | 0.29             | 0.29          | 0.29          | 0.24          | 0.29          | 0.55          | 0.49          | 0.45          | 0.46          | 0.50          | 2.67                                      | 2.65          | 2.60          | 2.59          | 2.56          |
| Germany                | 25.79            | 25.17         | 26.48         | 25.06         | 25.37         | 69.64         | 71.53         | 72.14         | 71.77         | 72.22         | 9.57                                      | 9.49          | 9.76          | 9.73          | 10.38         |
| Estonia                | 0.06             | 0.07          | 0.07          | 0.08          | 0.10          | 0.01          | 0.01          | 0.01          | 0.05          | 0.06          | 0.16                                      | 0.15          | 0.16          | 0.17          | 0.17          |
| Ireland                | 0.10             | 0.10          | 0.09          | 0.09          | 0.09          | 0.68          | 0.58          | 0.53          | 0.53          | 0.53          | 1.42                                      | 1.28          | 1.23          | 1.27          | 1.28          |
| Greece                 | 0.37             | 0.38          | 0.42          | 0.30          | 0.30          | 0.06          | 0.05          | 0.04          | 0.03          | 0.03          | 0.52                                      | 0.41          | 0.33          | 0.29          | 0.27          |
| Spain                  | 5.39             | 5.25          | 4.92          | 4.74          | 4.52          | 5.80          | 5.31          | 5.97          | 5.36          | 4.30          | 6.06                                      | 5.82          | 5.61          | 5.23          | 5.04          |
| France                 | 10.39            | 10.56         | 11.39         | 10.41         | 10.22         | 7.39          | 7.01          | 7.19          | 7.11          | 7.32          | 20.85                                     | 20.39         | 20.57         | 20.67         | 20.33         |
| Croatia                | .                | .             | .             | .             | 0.10          | .             | .             | .             | .             | 0.01          | .   | .             | .             | .             | 0.24          |
| Italy                  | 3.66             | 3.92          | 3.75          | 3.39          | 3.57          | 2.44          | 2.27          | 1.94          | 2.09          | 1.97          | 7.27                                      | 6.73          | 6.41          | 6.05          | 6.01          |
| Cyprus                 | 0.18             | 0.22          | 0.27          | 0.21          | 0.13          | 0.01          | 0.02          | 0.01          | 0.02          | 0.01          | 0.17                                      | 0.17          | 0.17          | 0.17          | 0.15          |
| Latvia                 | 0.17             | 0.18          | 0.20          | 0.21          | 0.26          | 0.00          | 0.00          | 0.00          | 0.00          | 0.00          | 0.12                                      | 0.11          | 0.12          | 0.14          | 0.15          |
| Lithuania              | 0.14             | 0.12          | 0.10          | 0.09          | 0.09          | 0.00          | 0.00          | 0.00          | 0.00          | 0.00          | 0.10                                      | 0.10          | 0.10          | 0.12          | 0.13          |
| Luxembourg             | 0.48             | 0.48          | 0.51          | 0.56          | 0.65          | 0.05          | 0.04          | 0.04          | 0.05          | 0.06          | 0.25                                      | 0.27          | 0.30          | 0.31          | 0.31          |
| Hungary                | 0.88             | 0.85          | 0.77          | 0.84          | 0.87          | 0.01          | 0.01          | 0.01          | 0.01          | 0.01          | 0.31                                      | 0.32          | 0.34          | 0.35          | 0.36          |
| Malta                  | 0.07             | 0.07          | 0.05          | 0.05          | 0.05          | 0.00          | 0.01          | 0.01          | 0.01          | 0.01          | 0.04                                      | 0.04          | 0.05          | 0.05          | 0.05          |
| Netherlands            | 2.82             | 2.85          | 2.48          | 2.35          | 2.50          | 1.92          | 1.79          | 1.61          | 1.62          | 1.62          | 5.40                                      | 5.28          | 5.03          | 4.84          | 4.64          |
| Austria                | 0.96             | 1.14          | 1.20          | 1.14          | 1.08          | 2.16          | 1.91          | 1.51          | 1.70          | 2.02          | 1.48                                      | 1.48          | 1.46          | 1.49          | 1.55          |
| Poland                 | 3.11             | 3.83          | 3.67          | 3.67          | 3.76          | 0.03          | 0.03          | 0.03          | 0.03          | 0.03          | 1.10                                      | 1.26          | 1.34          | 1.41          | 1.47          |
| Portugal               | 0.71             | 0.70          | 0.67          | 0.54          | 0.56          | 0.23          | 0.21          | 0.19          | 0.19          | 0.20          | 2.62                                      | 3.01          | 2.91          | 2.70          | 2.61          |
| Romania                | 0.58             | 0.63          | 0.65          | 0.54          | 0.58          | 0.01          | 0.01          | 0.01          | 0.01          | 0.01          | 0.21                                      | 0.22          | 0.25          | 0.27          | 0.29          |
| Slovenia               | 0.12             | 0.11          | 0.16          | 0.14          | 0.17          | 0.02          | 0.01          | 0.01          | 0.01          | 0.01          | 0.25                                      | 0.25          | 0.24          | 0.23          | 0.22          |
| Slovakia               | 0.50             | 0.42          | 0.33          | 0.32          | 0.46          | 1.05          | 0.73          | 0.71          | 0.65          | 0.72          | 0.40                                      | 0.39          | 0.40          | 0.41          | 0.51          |
| Finland                | 2.10             | 1.80          | 2.03          | 1.94          | 1.75          | 0.30          | 0.28          | 0.26          | 0.24          | 0.25          | 1.83                                      | 1.99          | 1.89          | 1.91          | 1.84          |
| Sweden                 | 0.51             | 0.60          | 0.65          | 0.68          | 0.73          | 0.31          | 0.33          | 0.33          | 0.34          | 0.35          | 4.31                                      | 4.61          | 4.61          | 4.78          | 4.83          |
| United Kingdom         | 38.57            | 37.41         | 36.09         | 39.97         | 39.33         | 6.87          | 6.87          | 6.54          | 7.20          | 7.24          | 29.05                                     | 29.78         | 30.22         | 30.91         | 30.63         |
| <b>Euro area total</b> | <b>55.63</b>     | <b>54.99</b>  | <b>56.62</b>  | <b>52.89</b>  | <b>53.28</b>  | <b>92.20</b>  | <b>92.11</b>  | <b>92.53</b>  | <b>91.83</b>  | <b>91.75</b>  | <b>61.50</b>                              | <b>60.29</b>  | <b>59.83</b>  | <b>58.81</b>  | <b>58.68</b>  |
| <b>EU total</b>        | <b>100.00</b>    | <b>100.00</b> | <b>100.00</b> | <b>100.00</b> | <b>100.00</b> | <b>100.00</b> | <b>100.00</b> | <b>100.00</b> | <b>100.00</b> | <b>100.00</b> | <b>100.00</b>                             | <b>100.00</b> | <b>100.00</b> | <b>100.00</b> | <b>100.00</b> |

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

(percentages; total for the period)

|                        | Cheques       |               |               |               |               | E-money purchase transactions |               |               |               |               | Other payment instruments |               |               |               |               |
|------------------------|---------------|---------------|---------------|---------------|---------------|-------------------------------|---------------|---------------|---------------|---------------|---------------------------|---------------|---------------|---------------|---------------|
|                        | 2009          | 2010          | 2011          | 2012          | 2013          | 2009                          | 2010          | 2011          | 2012          | 2013          | 2009                      | 2010          | 2011          | 2012          | 2013          |
| Belgium                | 0.67          | 0.68          | 0.85          | 0.76          | 0.85          | 1.52                          | 0.93          | 0.62          | 0.47          | 0.25          | 0.13                      | 0.13          | 0.10          | -             | -             |
| Bulgaria               | -             | -             | -             | -             | -             | -                             | -             | 0.00          | 0.00          | 0.04          | -                         | -             | -             | -             | -             |
| Czech Republic         | 0.02          | 0.03          | 0.03          | 0.03          | 0.03          | 0.12                          | 0.11          | 0.03          | 0.02          | 0.07          | -                         | 0.07          | 0.08          | 0.11          | 0.23          |
| Denmark                | 0.35          | 0.34          | 0.28          | 0.34          | 0.24          | -                             | -             | -             | -             | -             | 0.00                      | 0.00          | 0.00          | 0.00          | 0.00          |
| Germany                | 4.62          | 4.36          | 4.58          | 4.66          | 4.99          | 0.70                          | 0.49          | 0.32          | 0.25          | 0.19          | -                         | -             | -             | -             | -             |
| Estonia                | 0.00          | 0.00          | 0.00          | 0.00          | 0.00          | -                             | -             | -             | -             | -             | 0.00                      | 0.00          | 0.00          | 0.00          | 0.00          |
| Ireland                | 8.42          | 7.55          | 6.88          | 6.17          | 7.15          | -                             | -             | -             | -             | -             | -                         | -             | -             | -             | -             |
| Greece                 | 6.06          | 6.47          | 5.91          | 4.72          | 4.68          | 0.52                          | 0.48          | 0.50          | 0.41          | 0.33          | 0.06                      | 0.05          | 0.04          | 0.02          | 0.02          |
| Spain                  | 9.23          | 8.98          | 8.41          | 8.29          | 8.64          | 0.00                          | 0.00          | 0.00          | 0.00          | -             | 17.77                     | 16.13         | 12.62         | 10.08         | 9.45          |
| France                 | 28.30         | 30.22         | 32.52         | 33.47         | 31.16         | 0.39                          | 0.32          | 0.27          | 0.23          | 0.19          | 29.65                     | 32.99         | 30.47         | 29.65         | 28.57         |
| Croatia                | -             | -             | -             | -             | 0.00          | -                             | -             | -             | -             | 0.01          | -                         | -             | -             | -             | 0.29          |
| Italy                  | 14.02         | 13.97         | 14.43         | 13.97         | 14.61         | 25.09                         | 26.21         | 25.78         | 25.90         | 20.68         | 51.07                     | 49.24         | 55.60         | 59.00         | 60.12         |
| Cyprus                 | 0.63          | 0.66          | 0.70          | 1.03          | 0.71          | 0.00                          | 0.00          | 0.12          | 0.12          | 0.11          | 0.00                      | 0.00          | 0.00          | 0.00          | 0.00          |
| Latvia                 | 0.00          | 0.00          | 0.00          | 0.00          | 0.00          | 0.04                          | 0.03          | 0.02          | 0.02          | 0.06          | -                         | -             | -             | -             | -             |
| Lithuania              | 0.01          | 0.01          | 0.01          | 0.01          | 0.01          | 0.00                          | 0.00          | 0.00          | -             | -             | -                         | -             | -             | -             | -             |
| Luxembourg             | -             | -             | -             | -             | -             | 68.11                         | 68.83         | 70.43         | 71.14         | 76.42         | -                         | -             | -             | -             | -             |
| Hungary                | 0.00          | 0.00          | 0.00          | 0.00          | 0.00          | -                             | -             | -             | -             | -             | 0.51                      | 0.51          | 0.40          | 0.46          | 0.54          |
| Malta                  | 0.22          | 0.23          | 0.23          | 0.21          | 0.33          | -                             | -             | -             | -             | -             | -                         | -             | -             | -             | -             |
| Netherlands            | -             | -             | -             | -             | -             | 2.30                          | 1.66          | 1.14          | 0.70          | 0.48          | -                         | -             | -             | -             | -             |
| Austria                | 0.22          | 0.22          | 0.23          | 0.31          | 0.38          | 0.91                          | 0.68          | 0.55          | 0.36          | 0.28          | 0.14                      | 0.21          | 0.22          | 0.27          | 0.36          |
| Poland                 | 0.01          | 0.01          | 0.01          | 0.01          | 0.00          | -                             | -             | -             | -             | -             | -                         | -             | -             | -             | -             |
| Portugal               | 4.47          | 4.52          | 4.14          | 3.70          | 3.97          | 0.30                          | 0.23          | 0.22          | 0.39          | 0.86          | 0.65                      | 0.63          | 0.48          | 0.37          | 0.38          |
| Romania                | 0.22          | 0.36          | 0.32          | 0.33          | 0.37          | -                             | -             | -             | -             | -             | 0.02                      | 0.04          | 0.01          | 0.04          | 0.04          |
| Slovenia               | 0.00          | 0.00          | 0.00          | 0.00          | 0.00          | -                             | -             | -             | 0.00          | 0.01          | 0.00                      | 0.00          | 0.00          | 0.00          | 0.00          |
| Slovakia               | 0.00          | 0.00          | 0.00          | 0.00          | 0.00          | 0.00                          | 0.00          | 0.00          | 0.01          | 0.00          | -                         | -             | -             | -             | -             |
| Finland                | 0.32          | 0.25          | 0.23          | 0.21          | 0.21          | -                             | -             | -             | -             | -             | -                         | -             | -             | -             | -             |
| Sweden                 | 0.06          | 0.05          | 0.06          | 0.10          | 0.00          | -                             | -             | -             | -             | -             | -                         | -             | -             | -             | -             |
| United Kingdom         | 22.14         | 21.08         | 20.18         | 21.68         | 21.67         | -                             | -             | -             | -             | -             | -                         | -             | -             | -             | -             |
| <b>Euro area total</b> | <b>77.19</b>  | <b>78.12</b>  | <b>79.12</b>  | <b>77.50</b>  | <b>77.67</b>  | <b>99.83</b>                  | <b>99.86</b>  | <b>99.94</b>  | <b>99.96</b>  | <b>99.82</b>  | <b>99.48</b>              | <b>99.39</b>  | <b>99.52</b>  | <b>99.39</b>  | <b>98.89</b>  |
| <b>EU total</b>        | <b>100.00</b> | <b>100.00</b> | <b>100.00</b> | <b>100.00</b> | <b>100.00</b> | <b>100.00</b>                 | <b>100.00</b> | <b>100.00</b> | <b>100.00</b> | <b>100.00</b> | <b>100.00</b>             | <b>100.00</b> | <b>100.00</b> | <b>100.00</b> | <b>100.00</b> |

## 10.1 Number of cards issued in the country

(thousands; end of period)

|                        | Cards with a cash function |                   |                   |                   |                   | Cards with an e-money function |                   |                   |                   |                   |
|------------------------|----------------------------|-------------------|-------------------|-------------------|-------------------|--------------------------------|-------------------|-------------------|-------------------|-------------------|
|                        | 2009                       | 2010              | 2011              | 2012              | 2013              | 2009                           | 2010              | 2011              | 2012              | 2013              |
| Belgium                | 19,258.48                  | 19,447.94         | 20,005.19         | 20,647.08         | 20,041.34         | 11,315.50                      | 11,659.50         | 12,446.60         | 13,009.65         | 13,461.00         |
| Bulgaria               | 7,681.78                   | 7,615.85          | 7,985.70          | 8,259.63          | 7,736.46          | -                              | -                 | -                 | -                 | -                 |
| Czech Republic         | 9,256.64                   | 9,463.12          | 9,702.30          | 10,068.86         | 10,309.54         | 1,244.83                       | 1,984.27          | 720.99            | 360.56            | 392.38            |
| Denmark                | 7,450.39                   | 7,996.06          | 8,111.46          | 8,275.45          | 8,449.68          | -                              | -                 | -                 | -                 | 0.00              |
| Germany                | 129,448.22                 | 130,085.81        | 132,700.55        | 135,344.14        | 137,299.66        | 85,954.58                      | 95,125.53         | 96,509.85         | 97,990.02         | 99,025.62         |
| Estonia                | 1,833.99                   | 1,793.20          | 1,776.28          | 1,791.65          | 1,797.41          | -                              | -                 | -                 | -                 | -                 |
| Ireland                | 4,777.23                   | 5,013.89          | 6,524.06          | 6,538.46          | 6,536.52          | -                              | -                 | -                 | -                 | -                 |
| Greece                 | 15,074.15                  | 14,077.48         | 13,476.77         | 12,615.39         | 12,231.58         | -                              | -                 | -                 | -                 | -                 |
| Spain                  | 75,272.61                  | 72,405.40         | 69,403.08         | 69,138.60         | 69,749.37         | 3,338.70                       | 2,780.73          | 1,912.20          | 717.18            | -                 |
| France                 | 95,144.65                  | 96,066.02         | 92,739.44         | 92,608.54         | 88,183.31         | 30,745.45                      | 37,257.53         | 33,089.38         | 26,721.56         | 23,102.24         |
| Croatia                | .                          | .                 | .                 | .                 | 8,729.27          | .                              | .                 | .                 | .                 | 83.05             |
| Italy                  | 44,820.86                  | 49,714.80         | 53,281.79         | 60,041.93         | 65,821.58         | 10,626.91                      | 12,362.33         | 14,202.90         | 18,803.78         | 21,605.95         |
| Cyprus                 | 1,154.71                   | 1,254.20          | 1,252.99          | 1,265.78          | 1,145.83          | 0.00                           | 0.00              | 69.29             | 93.11             | 95.10             |
| Latvia                 | 2,475.22                   | 2,426.26          | 2,322.49          | 2,377.58          | 2,398.39          | -                              | -                 | -                 | -                 | -                 |
| Lithuania              | 4,295.96                   | 4,270.34          | 3,886.10          | 3,632.63          | 3,534.67          | 0.00                           | 0.00              | 0.00              | -                 | -                 |
| Luxembourg             | 992.35                     | 1,339.16          | 1,693.51          | 1,953.74          | 2,009.91          | 572.37                         | 595.41            | 0.00              | 0.00              | 0.00              |
| Hungary                | 8,473.75                   | 8,629.03          | 8,508.00          | 8,340.98          | 8,311.56          | -                              | -                 | -                 | -                 | -                 |
| Malta                  | 640.92                     | 687.68            | 737.14            | 797.90            | 817.49            | -                              | -                 | -                 | -                 | -                 |
| Netherlands            | 30,240.70                  | 30,256.68         | 30,455.79         | 30,510.47         | 30,453.66         | 24,065.52                      | 23,822.64         | 24,010.66         | 24,305.88         | 24,472.86         |
| Austria                | 10,359.94                  | 10,788.40         | 11,053.43         | 12,214.79         | 12,643.27         | 8,461.68                       | 8,890.98          | 9,521.42          | 9,818.17          | 9,798.82          |
| Poland                 | 32,441.88                  | 31,171.11         | 31,624.43         | 33,291.11         | 34,398.52         | -                              | -                 | -                 | -                 | -                 |
| Portugal               | 19,161.86                  | 18,669.67         | 19,066.88         | 18,708.49         | 17,968.02         | 656.36                         | 300.18            | 316.46            | 554.75            | 1,150.08          |
| Romania                | 12,974.56                  | 12,809.40         | 13,323.79         | 13,684.25         | 14,129.74         | 0.00                           | 0.00              | -                 | -                 | -                 |
| Slovenia               | 3,215.47                   | 3,375.36          | 3,132.70          | 3,170.76          | 3,266.38          | -                              | -                 | -                 | 5.64              | 11.17             |
| Slovakia               | 5,100.28                   | 5,169.81          | 5,311.05          | 4,597.17          | 4,824.63          | -                              | -                 | 6.39              | 13.78             | 14.36             |
| Finland                | 7,227.96                   | 7,447.54          | 7,853.32          | 7,873.87          | 7,795.99          | -                              | -                 | -                 | -                 | -                 |
| Sweden                 | 10,875.00                  | 11,100.00         | 11,865.00         | 12,034.00         | 12,600.00         | -                              | -                 | -                 | -                 | -                 |
| United Kingdom         | 162,208.00                 | 165,065.00        | 165,100.00        | 168,993.00        | 175,593.00        | -                              | -                 | -                 | -                 | -                 |
| <b>Euro area total</b> | <b>461,890.39</b>          | <b>465,799.84</b> | <b>470,463.97</b> | <b>479,818.75</b> | <b>482,585.92</b> | <b>175,737.06</b>              | <b>192,794.85</b> | <b>192,090.61</b> | <b>192,044.86</b> | <b>192,743.55</b> |
| <b>EU total</b>        | <b>721,857.58</b>          | <b>728,139.21</b> | <b>732,893.23</b> | <b>748,776.25</b> | <b>768,776.76</b> | <b>176,981.89</b>              | <b>194,779.12</b> | <b>192,811.60</b> | <b>192,405.42</b> | <b>193,234.19</b> |

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

Cards with a payment function

(thousands; end of period)

|                        | Total cards       |                   |                   |                   |                   | Cards with a debit function |                   |                   |                   |                   |
|------------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-----------------------------|-------------------|-------------------|-------------------|-------------------|
|                        | 2009              | 2010              | 2011              | 2012              | 2013              | 2009                        | 2010              | 2011              | 2012              | 2013              |
| Belgium                | 19,258.48         | 19,447.94         | 20,005.19         | 20,647.08         | 20,041.34         | 14,992.19                   | 15,132.40         | 15,706.96         | 16,196.78         | 15,684.40         |
| Bulgaria               | 7,681.78          | 7,615.85          | 7,985.70          | 8,259.63          | 7,736.46          | 6,631.21                    | 6,623.42          | 7,007.16          | 7,282.18          | 6,934.15          |
| Czech Republic         | 9,353.01          | 9,571.29          | 9,814.91          | 10,166.59         | 10,391.88         | 7,811.61                    | 7,888.88          | 7,988.05          | 8,279.53          | 8,777.34          |
| Denmark                | 7,450.39          | 7,996.06          | 8,111.46          | 8,275.45          | 8,449.68          | 5,499.40                    | 5,978.16          | 6,096.86          | 6,466.76          | 6,681.53          |
| Germany                | 126,134.10        | 127,755.03        | 130,096.63        | 133,188.18        | 133,924.59        | 101,908.66                  | 102,413.71        | 103,957.38        | 105,593.64        | 105,233.09        |
| Estonia                | 1,834.44          | 1,794.95          | 1,778.06          | 1,787.33          | 1,790.79          | 1,405.58                    | 1,401.00          | 1,408.71          | 1,431.70          | 1,442.84          |
| Ireland                | 5,440.17          | 5,613.43          | 5,907.21          | 6,044.44          | 6,238.04          | 3,107.01                    | 3,385.41          | 3,769.94          | 3,988.95          | 4,236.55          |
| Greece                 | 15,264.75         | 14,216.39         | 13,836.55         | 13,367.31         | 13,859.27         | 9,055.83                    | 9,013.37          | 9,656.39          | 9,982.30          | 10,894.32         |
| Spain                  | 74,518.21         | 71,580.78         | 68,969.51         | 68,799.65         | 69,749.37         | 30,744.62                   | 28,616.90         | 27,078.95         | 27,467.96         | 26,484.90         |
| France                 | 86,954.48         | 84,863.87         | 83,005.30         | 82,313.04         | 82,222.68         | 70,771.20                   | 71,054.43         | 69,091.44         | 80,109.81         | 80,084.76         |
| Croatia                | .                 | .                 | .                 | .                 | 8,687.69          | .                           | .                 | .                 | .                 | 6,798.98          |
| Italy                  | 68,214.35         | 70,038.43         | 67,355.24         | 68,180.10         | 71,786.32         | 33,185.06                   | 36,173.67         | 37,550.47         | 39,707.21         | 44,215.63         |
| Cyprus                 | 1,229.47          | 1,373.10          | 1,313.82          | 1,271.57          | 1,120.06          | 729.71                      | 804.58            | 756.37            | 782.67            | 715.00            |
| Latvia                 | 2,476.52          | 2,426.88          | 2,322.86          | 2,380.86          | 2,393.91          | 1,994.21                    | 1,946.35          | 1,841.09          | 1,873.57          | 1,857.33          |
| Lithuania              | 4,295.96          | 4,270.34          | 3,886.10          | 3,632.63          | 3,534.67          | 3,719.14                    | 3,704.50          | 3,480.31          | 3,233.06          | 3,057.86          |
| Luxembourg             | 992.35            | 1,339.16          | 1,693.51          | 1,953.74          | 2,009.91          | 507.92                      | 535.24            | 782.42            | 610.17            | 636.06            |
| Hungary                | 8,729.04          | 8,892.42          | 8,887.85          | 8,908.45          | 8,932.24          | 7,266.08                    | 7,553.21          | 7,680.69          | 7,676.93          | 7,595.44          |
| Malta                  | 638.91            | 681.69            | 729.16            | 786.55            | 811.13            | 475.12                      | 508.41            | 552.70            | 601.22            | 624.98            |
| Netherlands            | 30,240.70         | 30,256.68         | 30,455.79         | 30,510.47         | 30,453.66         | 24,390.94                   | 24,412.72         | 24,444.92         | 24,662.62         | 24,493.95         |
| Austria                | 10,351.14         | 10,759.98         | 11,014.16         | 11,413.78         | 11,840.46         | 7,816.90                    | 8,104.58          | 8,302.51          | 8,559.50          | 8,863.41          |
| Poland                 | 33,212.66         | 31,983.79         | 32,044.95         | 33,100.06         | 34,658.65         | 21,981.11                   | 22,751.64         | 24,785.33         | 26,549.62         | 28,235.52         |
| Portugal               | 20,417.59         | 19,694.55         | 20,119.63         | 20,317.11         | 19,774.42         | -                           | -                 | -                 | -                 | -                 |
| Romania                | 13,036.84         | 12,831.36         | 13,348.53         | 13,705.01         | 14,147.05         | 10,703.41                   | 10,582.57         | 11,182.11         | 11,421.19         | 11,911.01         |
| Slovenia               | 3,397.46          | 3,544.18          | 3,284.97          | 3,294.11          | 3,266.38          | 2,611.31                    | 2,742.47          | 2,502.53          | 2,528.67          | 2,530.18          |
| Slovakia               | 5,105.85          | 5,198.92          | 5,337.23          | 4,603.65          | 4,782.24          | 4,042.62                    | 4,341.59          | 4,521.50          | 3,978.69          | 4,159.21          |
| Finland                | 7,069.20          | 7,335.09          | 7,824.71          | 7,862.36          | 7,788.70          | 6,170.53                    | 6,326.01          | 6,743.35          | 6,804.72          | 6,732.40          |
| Sweden                 | 20,218.00         | 20,034.00         | 21,107.00         | 21,336.00         | 21,969.00         | 8,021.00                    | 8,155.00          | 8,657.00          | 8,857.00          | 8,995.00          |
| United Kingdom         | 143,693.00        | 146,798.00        | 147,235.00        | 151,600.00        | 157,339.00        | 79,270.00                   | 84,642.00         | 86,325.00         | 88,553.00         | 95,689.00         |
| <b>Euro area total</b> | <b>475,227.19</b> | <b>473,699.20</b> | <b>472,726.65</b> | <b>476,340.46</b> | <b>481,459.34</b> | <b>310,509.62</b>           | <b>313,565.51</b> | <b>316,826.55</b> | <b>333,006.62</b> | <b>337,031.69</b> |
| <b>EU total</b>        | <b>727,208.85</b> | <b>727,914.14</b> | <b>727,471.01</b> | <b>737,705.14</b> | <b>759,699.58</b> | <b>464,812.35</b>           | <b>474,792.24</b> | <b>481,870.15</b> | <b>503,199.46</b> | <b>523,564.87</b> |

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

Cards with a payment function

(thousands; end of period)

|                        | Cards with a delayed debit function |           |           |           |           | Cards with a credit function |            |            |            |            |
|------------------------|-------------------------------------|-----------|-----------|-----------|-----------|------------------------------|------------|------------|------------|------------|
|                        | 2009                                | 2010      | 2011      | 2012      | 2013      | 2009                         | 2010       | 2011       | 2012       | 2013       |
| Belgium                | -                                   | -         | -         | -         | -         | -                            | -          | -          | -          | -          |
| Bulgaria               | -                                   | -         | -         | -         | -         | 1,050.57                     | 992.43     | 978.55     | 977.45     | 802.31     |
| Czech Republic         | 4.52                                | 4.89      | 5.05      | 4.96      | 4.87      | 1,536.88                     | 1,677.51   | 1,821.81   | 1,882.09   | 1,609.67   |
| Denmark                | -                                   | -         | -         | -         | -         | 1,951.00                     | 2,017.90   | 2,014.60   | 1,808.69   | 1,768.16   |
| Germany                | 20,668.45                           | 21,751.93 | 22,680.80 | 23,909.57 | 24,789.37 | 3,556.99                     | 3,589.39   | 3,458.46   | 3,684.98   | 3,902.13   |
| Estonia                | 0.00                                | -         | -         | -         | -         | 428.87                       | 393.96     | 369.36     | 355.63     | 347.94     |
| Ireland                | -                                   | -         | -         | -         | -         | 2,333.16                     | 2,228.02   | 2,137.27   | 2,055.49   | 2,001.49   |
| Greece                 | 63.16                               | 75.68     | 49.85     | 42.57     | 38.46     | 6,145.75                     | 5,127.35   | 4,130.31   | 3,342.44   | 2,926.49   |
| Spain                  | -                                   | -         | -         | -         | -         | -                            | -          | -          | -          | -          |
| France                 | 30,863.50                           | 24,279.12 | 22,300.28 | 23,379.33 | 23,808.89 | 34,506.34                    | 31,612.57  | 27,562.07  | 26,842.71  | 19,611.13  |
| Croatia                | -                                   | -         | -         | -         | 1,226.77  | -                            | -          | -          | -          | 360.13     |
| Italy                  | -                                   | -         | -         | -         | -         | -                            | -          | -          | -          | -          |
| Cyprus                 | 62.56                               | 73.96     | 71.83     | 52.93     | 50.29     | 434.19                       | 492.14     | 482.69     | 433.00     | 350.67     |
| Latvia                 | 92.79                               | 104.39    | 167.74    | 193.15    | 211.44    | 430.33                       | 395.17     | 332.00     | 331.46     | 348.18     |
| Lithuania              | -                                   | -         | -         | -         | -         | 576.83                       | 565.83     | 405.79     | 399.57     | 476.80     |
| Luxembourg             | -                                   | -         | -         | -         | -         | 484.43                       | 803.91     | 911.08     | 1,343.57   | 1,373.85   |
| Hungary                | 17.44                               | 16.51     | 16.59     | 15.73     | 21.96     | 1,505.44                     | 1,367.93   | 1,305.96   | 1,256.60   | 1,351.03   |
| Malta                  | -                                   | -         | -         | -         | -         | 163.79                       | 173.28     | 176.46     | 185.33     | 186.15     |
| Netherlands            | -                                   | -         | -         | -         | -         | -                            | -          | -          | -          | -          |
| Austria                | 1,333.19                            | 1,400.35  | 1,414.03  | 1,482.98  | 1,588.00  | 1,201.04                     | 1,255.04   | 1,297.61   | 1,371.30   | 1,389.05   |
| Poland                 | 373.14                              | 330.86    | 310.45    | 293.35    | 289.48    | 10,858.42                    | 8,901.29   | 6,949.17   | 6,448.14   | 6,133.65   |
| Portugal               | -                                   | -         | -         | -         | -         | -                            | -          | -          | -          | -          |
| Romania                | 14.69                               | 19.52     | 20.79     | 17.49     | 16.16     | 2,335.05                     | 2,241.01   | 2,156.29   | 2,273.25   | 2,227.32   |
| Slovenia               | 663.34                              | 679.07    | 661.52    | 653.39    | 623.62    | 122.81                       | 122.64     | 120.92     | 112.05     | 112.58     |
| Slovakia               | 6.53                                | 4.62      | 4.36      | 7.25      | 3.85      | 1,056.70                     | 852.71     | 811.37     | 617.70     | 619.18     |
| Finland                | -                                   | -         | -         | -         | -         | -                            | -          | -          | -          | -          |
| Sweden                 | 707.00                              | 665.00    | 656.00    | 709.00    | 688.00    | 5,615.00                     | 5,548.00   | 5,591.00   | 5,361.00   | 5,749.00   |
| United Kingdom         | 2,309.00                            | 2,403.00  | 2,192.00  | 2,324.00  | 2,262.00  | 58,604.00                    | 55,601.00  | 54,483.00  | 56,443.00  | 55,362.00  |
| <b>Euro area total</b> | 53,660.73                           | 48,264.73 | 47,182.67 | 49,528.02 | 50,902.48 | 50,005.20                    | 46,257.04  | 41,457.60  | 40,344.20  | 32,820.66  |
| <b>EU total</b>        | 57,179.30                           | 51,808.90 | 50,551.30 | 53,085.70 | 55,623.16 | 134,897.58                   | 125,959.07 | 117,495.77 | 117,525.45 | 109,008.91 |

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

Cards with a payment function

(thousands; end of period)

|                        | Cards with a debit and/or delayed debit function |                  |                  |                  |                  | Cards with a credit and/or delayed debit function |                   |                   |                   |                   |
|------------------------|--|------------------|------------------|------------------|------------------|---|-------------------|-------------------|-------------------|-------------------|
|                        | 2009   | 2010             | 2011             | 2012             | 2013             | 2009  | 2010              | 2011              | 2012              | 2013              |
| Belgium                | -  | -                | -                | -                | -                | 4,266.29  | 4,315.54          | 4,298.22          | 4,450.30          | 4,356.94          |
| Bulgaria               | -  | -                | -                | -                | -                | -   | -                 | -                 | -                 | -                 |
| Czech Republic         | -  | -                | -                | -                | -                | -   | -                 | -                 | -                 | -                 |
| Denmark                | -  | -                | -                | -                | -                | -   | -                 | -                 | -                 | -                 |
| Germany                | -  | -                | -                | -                | -                | -   | -                 | -                 | -                 | -                 |
| Estonia                | -  | -                | -                | -                | -                | -   | -                 | -                 | -                 | -                 |
| Ireland                | -  | -                | -                | -                | -                | -   | -                 | -                 | -                 | -                 |
| Greece                 | -  | -                | -                | -                | -                | -   | -                 | -                 | -                 | -                 |
| Spain                  | -  | -                | -                | -                | -                | 43,773.59   | 42,963.88         | 41,890.56         | 41,331.69         | 43,264.47         |
| France                 | 13,838.97  | 12,785.54        | 7,862.82         | 11,661.10        | 11,607.59        | 15,496.76   | 8,594.20          | 7,483.89          | 8,105.83          | 7,512.71          |
| Croatia                | -  | -                | -                | -                | 28.06            | -   | -                 | -                 | -                 | 273.75            |
| Italy                  | -  | -                | -                | -                | -                | 35,029.29   | 33,864.75         | 29,804.77         | 28,472.89         | 27,570.69         |
| Cyprus                 | 3.01   | 2.42             | 2.92             | 2.96             | 4.10             | 0.00  | 0.00              | 0.00              | 0.00              | 0.00              |
| Latvia                 | -  | -                | -                | -                | -                | -   | -                 | -                 | -                 | -                 |
| Lithuania              | -  | -                | -                | -                | -                | -   | -                 | -                 | -                 | -                 |
| Luxembourg             | -  | -                | -                | -                | -                | -   | -                 | -                 | -                 | -                 |
| Hungary                | -  | -                | -                | -                | -                | -   | -                 | -                 | -                 | -                 |
| Malta                  | -  | -                | -                | -                | -                | -   | -                 | -                 | -                 | -                 |
| Netherlands            | -  | -                | -                | -                | -                | 5,849.76  | 5,843.96          | 6,010.87          | 5,847.85          | 5,959.71          |
| Austria                | -  | -                | -                | -                | -                | -   | -                 | -                 | -                 | -                 |
| Poland                 | -  | -                | -                | -                | -                | -   | -                 | -                 | -                 | -                 |
| Portugal               | 10,902.66  | 10,391.15        | 10,005.51        | 10,226.90        | 13,510.16        | 9,514.93  | 9,303.40          | 10,114.12         | 10,090.21         | 6,264.25          |
| Romania                | 0.00   | 0.00             | -                | -                | -                | 0.00  | 0.00              | -                 | -                 | -                 |
| Slovenia               | -  | -                | -                | -                | -                | -   | -                 | -                 | -                 | -                 |
| Slovakia               | -  | -                | -                | -                | -                | -   | -                 | -                 | -                 | -                 |
| Finland                | -  | -                | -                | -                | -                | 3,407.28  | 3,458.17          | 3,632.28          | 3,582.28          | 3,700.82          |
| Sweden                 | 1,654.00   | 1,675.00         | 1,619.00         | 1,687.00         | 1,746.00         | 4,221.00  | 3,991.00          | 4,584.00          | 4,722.00          | 4,791.00          |
| United Kingdom         | -  | -                | -                | -                | -                | 4,050.00  | 4,151.00          | 4,236.00          | 4,280.00          | 4,026.00          |
| <b>Euro area total</b> | <b>24,744.64</b>                                 | <b>23,179.10</b> | <b>17,871.26</b> | <b>21,890.96</b> | <b>25,121.85</b> | <b>117,337.90</b>                                 | <b>108,343.90</b> | <b>103,234.70</b> | <b>101,881.05</b> | <b>98,629.58</b>  |
| <b>EU total</b>        | <b>26,398.64</b>                                 | <b>24,854.10</b> | <b>19,490.26</b> | <b>23,577.96</b> | <b>26,895.91</b> | <b>125,608.90</b>                                 | <b>116,485.90</b> | <b>112,054.70</b> | <b>110,883.05</b> | <b>107,720.33</b> |

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

(annual percentage changes)

|                        | Cards with a cash function |       |        |       | Cards with an e-money function |        |        |        | Cards with a payment function |       |        |        |
|------------------------|----------------------------|-------|--------|-------|--------------------------------|--------|--------|--------|-------------------------------|-------|--------|--------|
|                        | 2010                       | 2011  | 2012   | 2013  | 2010                           | 2011   | 2012   | 2013   | 2010                          | 2011  | 2012   | 2013   |
| Belgium                | 0.98                       | 2.87  | 3.21   | -2.93 | 3.04                           | 6.75   | 4.52   | 3.47   | 0.98                          | 2.87  | 3.21   | -2.93  |
| Bulgaria               | -0.86                      | 4.86  | 3.43   | -6.33 | -                              | -      | -      | -      | -0.86                         | 4.86  | 3.43   | -6.33  |
| Czech Republic         | 2.23                       | 2.53  | 3.78   | 2.39  | 59.40                          | -63.66 | -49.99 | 8.83   | 2.33                          | 2.55  | 3.58   | 2.22   |
| Denmark                | 7.32                       | 1.44  | 2.02   | 2.11  | -                              | -      | -      | -      | 7.32                          | 1.44  | 2.02   | 2.11   |
| Germany                | 0.49                       | 2.01  | 1.99   | 1.44  | 10.67                          | 1.46   | 1.53   | 1.06   | 1.29                          | 1.83  | 2.38   | 0.55   |
| Estonia                | -2.22                      | -0.94 | 0.87   | 0.32  | -                              | -      | -      | -      | -2.15                         | -0.94 | 0.52   | 0.19   |
| Ireland                | 4.95                       | 30.12 | 0.22   | -0.03 | -                              | -      | -      | -      | 3.18                          | 5.23  | 2.32   | 3.20   |
| Greece                 | -6.61                      | -4.27 | -6.39  | -3.04 | -                              | -      | -      | -      | -6.87                         | -2.67 | -3.39  | 3.68   |
| Spain                  | -3.81                      | -4.15 | -0.38  | 0.88  | -16.71                         | -31.23 | -62.49 | -      | -3.94                         | -3.65 | -0.25  | 1.38   |
| France                 | 0.97                       | -3.46 | -0.14  | -4.78 | 21.18                          | -11.19 | -19.24 | -13.54 | -2.40                         | -2.19 | -0.83  | -0.11  |
| Croatia                | .                          | .     | .      | .     | .                              | .      | .      | .      | .                             | .     | .      | .      |
| Italy                  | 10.92                      | 7.17  | 12.69  | 9.63  | 16.33                          | 14.89  | 32.39  | 14.90  | 2.67                          | -3.83 | 1.22   | 5.29   |
| Cyprus                 | 8.62                       | -0.10 | 1.02   | -9.48 | -                              | -      | 34.38  | 2.14   | 11.68                         | -4.32 | -3.22  | -11.92 |
| Latvia                 | -1.98                      | -4.28 | 2.37   | 0.88  | -                              | -      | -      | -      | -2.00                         | -4.29 | 2.50   | 0.55   |
| Lithuania              | -0.60                      | -9.00 | -6.52  | -2.70 | -                              | -      | -      | -      | -0.60                         | -9.00 | -6.52  | -2.70  |
| Luxembourg             | 34.95                      | 26.46 | 15.37  | 2.87  | 4.03                           | -      | -      | -      | 34.95                         | 26.46 | 15.37  | 2.87   |
| Hungary                | 1.83                       | -1.40 | -1.96  | -0.35 | -                              | -      | -      | -      | 1.87                          | -0.05 | 0.23   | 0.27   |
| Malta                  | 7.30                       | 7.19  | 8.24   | 2.46  | -                              | .      | .      | .      | 6.70                          | 6.96  | 7.87   | 3.13   |
| Netherlands            | 0.05                       | 0.66  | 0.18   | -0.19 | -1.01                          | 0.79   | 1.23   | 0.69   | 0.05                          | 0.66  | 0.18   | -0.19  |
| Austria                | 4.14                       | 2.46  | 10.51  | 3.51  | 5.07                           | 7.09   | 3.12   | -0.20  | 3.95                          | 2.36  | 3.63   | 3.74   |
| Poland                 | -3.92                      | 1.45  | 5.27   | 3.33  | -                              | -      | -      | -      | -3.70                         | 0.19  | 3.29   | 4.71   |
| Portugal               | -2.57                      | 2.13  | -1.88  | -3.96 | -54.27                         | 5.42   | 75.29  | 107.32 | -3.54                         | 2.16  | 0.98   | -2.67  |
| Romania                | -1.27                      | 4.02  | 2.71   | 3.26  | -                              | -      | -      | -      | -1.58                         | 4.03  | 2.67   | 3.23   |
| Slovenia               | 4.97                       | -7.19 | 1.21   | 3.02  | -                              | -      | -      | 97.96  | 4.32                          | -7.31 | 0.28   | -0.84  |
| Slovakia               | 1.36                       | 2.73  | -13.44 | 4.95  | -                              | -      | 115.50 | 4.19   | 1.82                          | 2.66  | -13.74 | 3.88   |
| Finland                | 3.04                       | 5.45  | 0.26   | -0.99 | -                              | -      | -      | -      | 3.76                          | 6.67  | 0.48   | -0.94  |
| Sweden                 | 2.07                       | 6.89  | 1.42   | 4.70  | -                              | -      | -      | -      | -0.91                         | 5.36  | 1.08   | 2.97   |
| United Kingdom         | 1.76                       | 0.02  | 2.36   | 3.91  | -                              | -      | -      | -      | 2.16                          | 0.30  | 2.96   | 3.79   |
| <b>Euro area total</b> | 0.85                       | 0.61  | 1.99   | 0.58  | 9.71                           | .      | .      | .      | -0.32                         | -0.58 | 0.76   | 1.07   |
| <b>EU total</b>        | 0.87                       | 0.65  | 2.17   | .     | 10.06                          | .      | .      | .      | 0.10                          | -0.06 | 1.41   | .      |

In cases where the composition of the underlying data has changed, the annual percentage change is not shown for the euro area total and/or the EU total.

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

(end of period)

|                        | Cards with a cash function |      |      |      |      | Cards with an e-money function |      |      |      |      | Cards with a payment function |      |      |      |      |
|------------------------|----------------------------|------|------|------|------|--------------------------------|------|------|------|------|-------------------------------|------|------|------|------|
|                        | 2009                       | 2010 | 2011 | 2012 | 2013 | 2009                           | 2010 | 2011 | 2012 | 2013 | 2009                          | 2010 | 2011 | 2012 | 2013 |
| Belgium                | 1.78                       | 1.79 | 1.82 | 1.87 | 1.80 | 1.05                           | 1.07 | 1.13 | 1.18 | 1.21 | 1.78                          | 1.79 | 1.82 | 1.87 | 1.80 |
| Bulgaria               | 1.01                       | 1.01 | 1.09 | 1.13 | 1.06 | -                              | -    | -    | -    | -    | 1.01                          | 1.01 | 1.09 | 1.13 | 1.06 |
| Czech Republic         | 0.88                       | 0.90 | 0.92 | 0.96 | 0.98 | 0.12                           | 0.19 | 0.07 | 0.03 | 0.04 | 0.89                          | 0.91 | 0.94 | 0.97 | 0.99 |
| Denmark                | 1.35                       | 1.44 | 1.46 | 1.48 | 1.51 | -                              | -    | -    | -    | 0.00 | 1.35                          | 1.44 | 1.46 | 1.48 | 1.51 |
| Germany                | 1.58                       | 1.59 | 1.62 | 1.65 | 1.67 | 1.05                           | 1.16 | 1.18 | 1.20 | 1.21 | 1.54                          | 1.56 | 1.59 | 1.63 | 1.63 |
| Estonia                | 1.37                       | 1.34 | 1.33 | 1.34 | 1.34 | -                              | -    | -    | -    | -    | 1.37                          | 1.34 | 1.33 | 1.33 | 1.34 |
| Ireland                | 1.05                       | 1.10 | 1.43 | 1.42 | 1.42 | -                              | -    | -    | -    | -    | 1.20                          | 1.23 | 1.29 | 1.32 | 1.36 |
| Greece                 | 1.35                       | 1.26 | 1.21 | 1.14 | 1.08 | -                              | -    | -    | -    | -    | 1.36                          | 1.27 | 1.24 | 1.21 | 1.23 |
| Spain                  | 1.64                       | 1.57 | 1.50 | 1.50 | 1.52 | 0.07                           | 0.06 | 0.04 | 0.02 | -    | 1.62                          | 1.55 | 1.50 | 1.49 | 1.52 |
| France                 | 1.48                       | 1.48 | 1.42 | 1.42 | 1.34 | 0.48                           | 0.58 | 0.51 | 0.41 | 0.35 | 1.35                          | 1.31 | 1.27 | 1.26 | 1.25 |
| Croatia                | .                          | .    | .    | .    | 2.05 | .                              | .    | .    | .    | 0.02 | .                             | .    | .    | .    | 2.04 |
| Italy                  | 0.74                       | 0.82 | 0.88 | 0.99 | 1.08 | 0.18                           | 0.20 | 0.23 | 0.31 | 0.35 | 1.13                          | 1.16 | 1.11 | 1.12 | 1.18 |
| Cyprus                 | 1.43                       | 1.51 | 1.47 | 1.47 | 1.32 | 0.00                           | 0.00 | 0.08 | 0.11 | 0.11 | 1.52                          | 1.66 | 1.54 | 1.47 | 1.29 |
| Latvia                 | 1.16                       | 1.16 | 1.13 | 1.17 | 1.19 | -                              | -    | -    | -    | -    | 1.16                          | 1.16 | 1.13 | 1.17 | 1.19 |
| Lithuania              | 1.36                       | 1.38 | 1.28 | 1.22 | 1.19 | 0.00                           | 0.00 | 0.00 | -    | -    | 1.36                          | 1.38 | 1.28 | 1.22 | 1.19 |
| Luxembourg             | 1.99                       | 2.64 | 3.26 | 3.68 | 3.69 | 1.15                           | 1.17 | 0.00 | 0.00 | 0.00 | 1.99                          | 2.64 | 3.26 | 3.68 | 3.69 |
| Hungary                | 0.85                       | 0.86 | 0.85 | 0.84 | 0.84 | -                              | -    | -    | -    | -    | 0.87                          | 0.89 | 0.89 | 0.90 | 0.90 |
| Malta                  | 1.55                       | 1.66 | 1.77 | 1.90 | 1.93 | -                              | -    | .    | .    | .    | 1.55                          | 1.64 | 1.75 | 1.87 | 1.92 |
| Netherlands            | 1.83                       | 1.82 | 1.82 | 1.82 | 1.81 | 1.46                           | 1.43 | 1.44 | 1.45 | 1.46 | 1.83                          | 1.82 | 1.82 | 1.82 | 1.81 |
| Austria                | 1.24                       | 1.29 | 1.32 | 1.45 | 1.49 | 1.01                           | 1.06 | 1.14 | 1.17 | 1.16 | 1.24                          | 1.29 | 1.31 | 1.35 | 1.40 |
| Poland                 | 0.85                       | 0.81 | 0.82 | 0.86 | 0.89 | -                              | -    | -    | -    | -    | 0.87                          | 0.83 | 0.83 | 0.86 | 0.90 |
| Portugal               | 1.80                       | 1.76 | 1.80 | 1.77 | 1.71 | 0.06                           | 0.03 | 0.03 | 0.05 | 0.11 | 1.92                          | 1.85 | 1.89 | 1.92 | 1.89 |
| Romania                | 0.64                       | 0.63 | 0.66 | 0.68 | 0.71 | 0.00                           | 0.00 | -    | -    | .    | 0.64                          | 0.63 | 0.66 | 0.68 | 0.71 |
| Slovenia               | 1.57                       | 1.65 | 1.53 | 1.54 | 1.59 | -                              | -    | -    | 0.00 | 0.01 | 1.66                          | 1.73 | 1.60 | 1.60 | 1.59 |
| Slovakia               | 0.94                       | 0.95 | 0.98 | 0.85 | 0.89 | -                              | -    | 0.00 | 0.00 | 0.00 | 0.94                          | 0.96 | 0.99 | 0.85 | 0.88 |
| Finland                | 1.35                       | 1.39 | 1.46 | 1.45 | 1.43 | -                              | -    | -    | -    | -    | 1.32                          | 1.37 | 1.45 | 1.45 | 1.43 |
| Sweden                 | 1.17                       | 1.18 | 1.26 | 1.26 | 1.31 | -                              | -    | -    | -    | -    | 2.17                          | 2.14 | 2.23 | 2.24 | 2.29 |
| United Kingdom         | 2.63                       | 2.65 | 2.63 | 2.65 | 2.74 | -                              | -    | -    | -    | -    | 2.33                          | 2.36 | 2.35 | 2.38 | 2.46 |
| <b>Euro area total</b> | 1.40                       | 1.41 | 1.42 | 1.44 | 1.44 | 0.53                           | 0.58 | 0.58 | 0.58 | 0.58 | 1.44                          | 1.44 | 1.42 | 1.43 | 1.44 |
| <b>EU total</b>        | 1.45                       | 1.46 | 1.46 | 1.49 | 1.51 | 0.35                           | 0.39 | 0.38 | 0.38 | 0.38 | 1.46                          | 1.45 | 1.45 | 1.47 | 1.50 |

## 11.1 Number of terminals located in the country

(thousands; end of period)

|                        | ATMs          |               |               |               |               | POS terminals   |                 |                 |                 |                 |
|------------------------|---------------|---------------|---------------|---------------|---------------|-----------------|-----------------|-----------------|-----------------|-----------------|
|                        | 2009          | 2010          | 2011          | 2012          | 2013          | 2009            | 2010            | 2011            | 2012            | 2013            |
| Belgium                | 15.27         | 15.58         | 15.77         | 15.66         | 14.86         | 135.08          | 138.26          | 140.93          | 136.25          | -               |
| Bulgaria               | 5.47          | 5.72          | 5.79          | 5.64          | 5.85          | 59.45           | 60.76           | 64.43           | 68.92           | 70.75           |
| Czech Republic         | 3.57          | 3.74          | 3.94          | 4.11          | 4.40          | 77.80           | 96.96           | 102.60          | 108.73          | 95.72           |
| Denmark                | 2.95          | 2.87          | 2.80          | 2.71          | 2.61          | 104.00          | 110.39          | 125.45          | 132.20          | 144.98          |
| Germany                | 79.39         | 82.48         | 84.10         | 82.61         | 82.84         | 645.43          | 678.18          | 710.91          | 720.00          | 743.62          |
| Estonia                | 0.92          | 0.91          | 0.88          | 0.83          | 0.77          | 26.63           | 25.90           | 29.77           | 27.16           | 27.46           |
| Ireland                | 3.40          | 3.27          | 3.19          | 3.06          | 3.07          | 80.00           | 80.00           | 153.11          | 152.14          | 154.16          |
| Greece                 | 9.18          | 8.65          | 8.55          | 8.32          | 7.24          | 426.50          | 412.90          | 361.87          | 321.19          | 279.16          |
| Spain                  | 61.37         | 59.26         | 57.24         | 56.26         | 52.22         | 1,392.81        | 1,389.03        | 1,362.82        | 1,316.26        | 1,125.05        |
| France                 | 54.92         | 56.24         | 58.17         | 58.54         | 58.64         | 1,391.67        | 1,426.71        | 1,443.73        | 1,400.00        | 1,344.40        |
| Croatia                | .             | .             | .             | .             | 4.12          | .               | .               | .               | .               | 92.22           |
| Italy                  | 54.34         | 51.36         | 51.84         | 50.75         | 50.04         | 1,458.69        | 1,348.33        | 1,434.96        | 1,510.61        | 1,584.19        |
| Cyprus                 | 0.67          | 0.67          | 0.70          | 0.70          | 0.66          | .               | .               | 24.32           | 26.11           | 21.49           |
| Latvia                 | 1.32          | 1.36          | 1.21          | 1.27          | 1.18          | 23.84           | 23.86           | 24.72           | 24.61           | 25.92           |
| Lithuania              | 1.54          | 1.57          | 1.31          | 1.32          | 1.26          | 38.76           | 36.84           | 38.15           | 32.42           | 34.64           |
| Luxembourg             | 0.44          | 0.44          | 0.45          | 0.44          | 0.46          | 10.64           | 12.83           | 12.72           | 11.79           | 11.61           |
| Hungary                | 4.75          | 4.84          | 4.91          | 4.79          | 4.83          | 70.96           | 78.44           | 84.68           | 85.54           | 90.80           |
| Malta                  | 0.18          | 0.19          | 0.20          | 0.22          | 0.22          | 11.44           | 11.98           | .               | .               | .               |
| Netherlands            | 8.51          | 7.92          | 7.80          | 7.57          | 7.38          | 244.24          | 258.59          | 279.61          | 267.57          | 249.19          |
| Austria                | 7.97          | 8.19          | 8.25          | 8.35          | 8.53          | 123.70          | 107.63          | 107.40          | 112.61          | 118.75          |
| Poland                 | 15.88         | 16.90         | 17.50         | 18.67         | 18.90         | 230.58          | 252.65          | 267.41          | 298.35          | 326.35          |
| Portugal               | 17.21         | 17.63         | 17.30         | 16.76         | 16.14         | 255.10          | 278.43          | 274.08          | 259.83          | 256.49          |
| Romania                | 9.90          | 10.36         | 11.01         | 10.99         | 10.77         | 103.73          | 113.95          | 124.92          | 126.26          | 128.04          |
| Slovenia               | 1.79          | 1.81          | 1.85          | 1.79          | 1.78          | 36.72           | 35.62           | 34.17           | 38.67           | 35.59           |
| Slovakia               | 2.28          | 2.34          | 2.41          | 2.51          | 2.58          | 35.96           | 37.45           | 39.75           | 40.34           | 41.89           |
| Finland                | 2.93          | 2.86          | 2.28          | 2.27          | 2.24          | 176.00          | 197.00          | 190.00          | 175.00          | 196.00          |
| Sweden                 | 3.32          | 3.57          | 3.57          | 3.42          | 3.24          | 217.76          | 203.12          | 205.53          | 213.39          | 214.71          |
| United Kingdom         | 62.19         | 63.14         | 64.37         | 66.13         | 67.96         | 1,179.18        | 1,252.70        | 1,360.57        | 1,639.27        | 1,653.91        |
| <b>Euro area total</b> | <b>319.84</b> | <b>318.88</b> | <b>320.97</b> | <b>316.62</b> | <b>309.67</b> | <b>6,445.64</b> | <b>6,437.32</b> | <b>6,612.60</b> | <b>6,528.82</b> | <b>6,202.40</b> |
| <b>EU total</b>        | <b>431.65</b> | <b>433.87</b> | <b>437.35</b> | <b>435.66</b> | <b>434.79</b> | <b>8,578.31</b> | <b>8,692.88</b> | <b>9,011.05</b> | <b>9,258.50</b> | <b>9,080.43</b> |

## 11.1 Number of terminals located in the country (cont'd)

(thousands; end of period)

|                        | E-money card-loading/unloading terminals |               |               |               |               | E-money card-accepting terminals |               |               |               |               |
|------------------------|--|---------------|---------------|---------------|---------------|----------------------------------|---------------|---------------|---------------|---------------|
|                        | 2009                                     | 2010          | 2011          | 2012          | 2013          | 2009                             | 2010          | 2011          | 2012          | 2013          |
| Belgium                | 117.61                                   | 112.39        | 107.52        | -             | -             | 73.46                            | 65.58         | 61.58         | -             | -             |
| Bulgaria               | -  | -             | -             | -             | -             | -                                | -             | -             | -             | -             |
| Czech Republic         | 4.50                                     | 6.47          | 2.86          | 0.06          | 1.47          | 9.78                             | 9.56          | 3.87          | 1.30          | 5.56          |
| Denmark                | 0.00                                     | 0.00          | 0.00          | 0.00          | -             | 0.00                             | 0.00          | 0.00          | 0.00          | -             |
| Germany                | 49.30                                    | 52.55         | 52.64         | 53.83         | 53.95         | 302.05                           | 236.58        | 236.09        | 218.60        | 217.42        |
| Estonia                | -  | -             | -             | -             | -             | -                                | -             | -             | -             | -             |
| Ireland                | -  | -             | -             | -             | -             | -                                | -             | -             | -             | -             |
| Greece                 | -  | -             | -             | -             | -             | -                                | -             | -             | -             | -             |
| Spain                  | 23.17                                    | 22.24         | 20.43         | 10.48         | -             | 14.46                            | 23.46         | 16.31         | 5.02          | -             |
| France                 | 101.19                                   | 106.77        | 96.01         | 39.18         | 29.54         | 127.82                           | 133.71        | 124.73        | 70.98         | 46.95         |
| Croatia                | -  | -             | -             | -             | -             | -                                | -             | -             | -             | -             |
| Italy                  | -  | -             | -             | -             | -             | -                                | -             | -             | -             | -             |
| Cyprus                 | 0.00                                     | 0.00          | 0.00          | 0.00          | 0.00          | 0.00                             | 0.00          | 0.00          | 0.00          | 0.00          |
| Latvia                 | -  | -             | -             | -             | -             | -                                | -             | -             | -             | -             |
| Lithuania              | 0.00                                     | 0.00          | 0.00          | -             | -             | 0.00                             | 0.00          | 0.00          | -             | -             |
| Luxembourg             | 0.44                                     | 0.49          | 0.00          | 0.00          | 0.00          | 10.66                            | 8.46          | 0.00          | 0.00          | 0.00          |
| Hungary                | -  | -             | -             | -             | -             | -                                | -             | -             | -             | -             |
| Malta                  | -  | -             | -             | -             | -             | -                                | -             | -             | -             | -             |
| Netherlands            | 4.13                                     | 3.76          | 2.91          | 2.68          | 2.44          | 82.20                            | 68.27         | 42.51         | 36.76         | 30.96         |
| Austria                | 5.57                                     | 6.49          | 7.97          | 8.11          | 8.16          | 101.02                           | 79.16         | 78.05         | 85.37         | 87.73         |
| Poland                 | -  | -             | -             | -             | -             | -                                | -             | -             | -             | -             |
| Portugal               | -  | -             | -             | -             | -             | 255.10                           | 278.43        | 274.08        | 259.83        | 256.49        |
| Romania                | -  | 0.00          | -             | -             | -             | -                                | 0.00          | -             | -             | -             |
| Slovenia               | -  | -             | -             | -             | -             | -                                | -             | -             | -             | -             |
| Slovakia               | -  | -             | -             | -             | -             | -                                | -             | -             | 4.12          | 4.22          |
| Finland                | -  | -             | -             | -             | -             | -                                | -             | -             | -             | -             |
| Sweden                 | -  | -             | -             | -             | -             | -                                | -             | -             | -             | -             |
| United Kingdom         | -  | -             | -             | -             | -             | -                                | -             | -             | -             | -             |
| <b>Euro area total</b> | <b>301.41</b>                            | <b>304.69</b> | <b>287.48</b> | <b>114.28</b> | <b>94.09</b>  | <b>966.77</b>                    | <b>893.65</b> | <b>833.34</b> | <b>680.68</b> | <b>643.76</b> |
| <b>EU total</b>        | <b>305.90</b>                            | <b>311.15</b> | <b>290.34</b> | <b>114.34</b> | <b>119.40</b> | <b>976.55</b>                    | <b>903.21</b> | <b>837.21</b> | <b>681.98</b> | <b>673.17</b> |

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

(annual percentage changes)

|                        | ATMs  |        |       |        | POS terminals |        |        |        |
|------------------------|-------|--------|-------|--------|---------------|--------|--------|--------|
|                        | 2010  | 2011   | 2012  | 2013   | 2010          | 2011   | 2012   | 2013   |
| Belgium                | 2.00  | 1.23   | -0.69 | -5.09  | 2.35          | 1.93   | -3.32  | -      |
| Bulgaria               | 4.51  | 1.29   | -2.59 | 3.65   | 2.21          | 6.03   | 6.98   | 2.66   |
| Czech Republic         | 4.73  | 5.16   | 4.35  | 7.14   | 24.63         | 5.82   | 5.97   | -11.96 |
| Denmark                | -2.44 | -2.75  | -3.18 | -3.66  | 6.14          | 13.64  | 5.39   | 9.66   |
| Germany                | 3.89  | 1.97   | -1.77 | 0.27   | 5.07          | 4.83   | 1.28   | 3.28   |
| Estonia                | -0.65 | -3.72  | -5.91 | -6.88  | -2.74         | 14.96  | -8.77  | 1.09   |
| Ireland                | -3.86 | -2.24  | -4.10 | 0.36   | 0.00          | 91.38  | -0.63  | 1.32   |
| Greece                 | -5.70 | -1.18  | -2.65 | -13.00 | -3.19         | -12.36 | -11.24 | -13.09 |
| Spain                  | -3.44 | -3.41  | -1.72 | -7.18  | -0.27         | -1.89  | -3.42  | -14.53 |
| France                 | 2.40  | 3.43   | 0.63  | 0.17   | 2.52          | 1.19   | -3.03  | -3.97  |
| Croatia                | .     | .      | .     | .      | .             | .      | .      | .      |
| Italy                  | -5.49 | 0.94   | -2.11 | -1.39  | -7.57         | 6.42   | 5.27   | 4.87   |
| Cyprus                 | 0.75  | 3.56   | 0.57  | -5.41  | .             | -0.24  | 7.36   | -17.68 |
| Latvia                 | 3.11  | -11.32 | 5.22  | -7.32  | 0.09          | 3.60   | -0.43  | 5.31   |
| Lithuania              | 1.81  | -16.93 | 1.38  | -4.69  | -4.96         | 3.57   | -15.03 | 6.83   |
| Luxembourg             | 0.68  | 2.95   | -2.42 | 3.84   | 20.62         | -0.87  | -7.32  | -1.55  |
| Hungary                | 2.00  | 1.32   | -2.49 | 0.94   | 10.54         | 7.95   | 1.02   | 6.14   |
| Malta                  | 3.35  | 5.41   | 10.77 | 0.00   | 4.77          | .      | .      | .      |
| Netherlands            | -6.90 | -1.52  | -2.95 | -2.46  | 5.87          | 8.13   | -4.31  | -6.87  |
| Austria                | 2.66  | 0.75   | 1.22  | 2.16   | -12.99        | -0.22  | 4.86   | 5.45   |
| Poland                 | 6.42  | 3.54   | 6.67  | 1.26   | 9.57          | 5.84   | 11.57  | 9.39   |
| Portugal               | 2.43  | -1.91  | -3.10 | -3.68  | 9.15          | -1.56  | -5.20  | -1.29  |
| Romania                | 4.71  | 6.23   | -0.17 | -1.96  | 9.85          | 9.62   | 1.07   | 1.42   |
| Slovenia               | 1.57  | 1.71   | -3.04 | -0.78  | -2.99         | -4.08  | 13.16  | -7.94  |
| Slovakia               | 2.63  | 2.82   | 4.28  | 2.91   | 4.15          | 6.15   | 1.46   | 3.84   |
| Finland                | -2.36 | -20.18 | -0.74 | -1.06  | 11.93         | -3.55  | -7.89  | 12.00  |
| Sweden                 | 7.44  | 0.00   | -4.21 | -5.24  | -6.72         | 1.19   | 3.82   | 0.62   |
| United Kingdom         | 1.52  | 1.95   | 2.74  | 2.77   | 6.23          | 8.61   | 20.48  | 0.89   |
| <b>Euro area total</b> | -0.30 | 0.37   | -1.35 | -2.19  | -0.13         | 2.31   | -1.27  | .      |
| <b>EU total</b>        | 0.52  | 0.80   | -0.39 | .      | 1.34          | 3.66   | 2.75   | .      |

In cases where the composition of the underlying data has changed, the annual percentage change is not shown for the euro area total and/or the EU total.

## 11.2 Increase in the number of terminals located in the country (cont'd)

(annual percentage changes)

|                        | E-money card-loading/unloading terminals |        |        |          | E-money card-accepting terminals |        |        |        |
|------------------------|--|--------|--------|----------|----------------------------------|--------|--------|--------|
|                        | 2010                                     | 2011   | 2012   | 2013     | 2010                             | 2011   | 2012   | 2013   |
| Belgium                | -4.44                                    | -4.33  | -      | -        | -10.72                           | -6.10  | -      | -      |
| Bulgaria               | -  | -      | -      | -        | -                                | -      | -      | -      |
| Czech Republic         | 43.85                                    | -55.72 | -97.90 | 2,343.33 | -2.26                            | -59.48 | -66.35 | 326.71 |
| Denmark                | -  | -      | -      | -        | -                                | -      | -      | -      |
| Germany                | 6.60                                     | 0.18   | 2.26   | 0.22     | -21.68                           | -0.21  | -7.41  | -0.54  |
| Estonia                | -  | -      | -      | -        | -                                | -      | -      | -      |
| Ireland                | -  | -      | -      | -        | -                                | -      | -      | -      |
| Greece                 | -  | -      | -      | -        | -                                | -      | -      | -      |
| Spain                  | -4.01                                    | -8.16  | -48.72 | -        | 62.27                            | -30.47 | -69.22 | -      |
| France                 | 5.51                                     | -10.08 | -59.19 | -24.61   | 4.61                             | -6.72  | -43.09 | -33.85 |
| Croatia                | -  | -      | -      | -        | -                                | -      | -      | -      |
| Italy                  | -  | -      | -      | -        | -                                | -      | -      | -      |
| Cyprus                 | -  | -      | -      | -        | -                                | -      | -      | -      |
| Latvia                 | -  | -      | -      | -        | -                                | -      | -      | -      |
| Lithuania              | -  | -      | -      | -        | -                                | -      | -      | -      |
| Luxembourg             | 11.42                                    | -      | -      | -        | -20.63                           | -      | -      | -      |
| Hungary                | -  | -      | -      | -        | -                                | -      | -      | -      |
| Malta                  | -  | -      | -      | -        | -                                | -      | -      | -      |
| Netherlands            | -8.97                                    | -22.80 | -7.64  | -9.06    | -16.95                           | -37.73 | -13.53 | -15.76 |
| Austria                | 16.53                                    | 22.88  | 1.68   | 0.68     | -21.64                           | -1.41  | 9.39   | 2.75   |
| Poland                 | -  | -      | -      | -        | -                                | -      | -      | -      |
| Portugal               | -  | -      | -      | -        | 9.15                             | -1.56  | -5.20  | -1.29  |
| Romania                | -  | -      | -      | -        | -                                | -      | -      | -      |
| Slovenia               | -  | -      | -      | -        | -                                | -      | -      | -      |
| Slovakia               | -  | -      | -      | -        | -                                | -      | -      | 2.36   |
| Finland                | -  | -      | -      | -        | -                                | -      | -      | -      |
| Sweden                 | -  | -      | -      | -        | -                                | -      | -      | -      |
| United Kingdom         | -  | -      | -      | -        | -                                | -      | -      | -      |
| <b>Euro area total</b> | 1.09                                     | -5.65  | .      | .        | -7.56                            | -6.75  | .      | .      |
| <b>EU total</b>        | .  | .      | .      | .        | .                                | .      | .      | .      |

In cases where the composition of the underlying data has changed, the annual percentage change is not shown for the euro area total and/or the EU total.

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

(end of period)

|                        | ATMs     |          |          |          |          | POS terminals |           |           |           |           |
|------------------------|----------|----------|----------|----------|----------|---------------|-----------|-----------|-----------|-----------|
|                        | 2009     | 2010     | 2011     | 2012     | 2013     | 2009          | 2010      | 2011      | 2012      | 2013      |
| Belgium                | 1,415.29 | 1,431.22 | 1,436.24 | 1,416.50 | 1,338.23 | 12,518.72     | 12,703.76 | 12,837.31 | 12,326.13 | -         |
| Bulgaria               | 721.28   | 758.93   | 788.21   | 772.25   | 804.34   | 7,837.57      | 8,064.73  | 8,767.30  | 9,433.35  | 9,731.29  |
| Czech Republic         | 340.56   | 355.80   | 374.88   | 390.70   | 418.45   | 7,415.25      | 9,218.95  | 9,774.91  | 10,346.18 | 9,105.53  |
| Denmark                | 533.50   | 518.21   | 501.89   | 484.08   | 464.54   | 18,833.76     | 19,904.26 | 22,525.59 | 23,650.09 | 25,833.57 |
| Germany                | 969.60   | 1,008.81 | 1,028.41 | 1,008.46 | 1,008.90 | 7,883.08      | 8,295.07  | 8,693.09  | 8,789.38  | 9,057.10  |
| Estonia                | 686.36   | 682.04   | 656.62   | 618.05   | 575.50   | 19,864.22     | 19,323.93 | 22,213.85 | 20,273.94 | 20,494.89 |
| Ireland                | 748.16   | 716.04   | 697.38   | 666.86   | 667.56   | 17,624.47     | 17,544.73 | 33,450.04 | 33,145.60 | 33,499.31 |
| Greece                 | 820.23   | 775.81   | 768.75   | 750.40   | 641.45   | 38,124.35     | 37,019.96 | 32,532.82 | 28,955.22 | 24,725.81 |
| Spain                  | 1,336.27 | 1,286.29 | 1,241.04 | 1,218.68 | 1,137.27 | 30,324.86     | 30,148.66 | 29,546.13 | 28,513.29 | 24,501.29 |
| France                 | 852.08   | 868.21   | 893.35   | 894.59   | 891.95   | 21,590.16     | 22,023.69 | 22,172.03 | 21,395.81 | 20,449.98 |
| Croatia                | .        | .        | .        | .        | 969.50   | .             | .         | .         | .         | 21,685.24 |
| Italy                  | 902.75   | 849.09   | 853.72   | 833.19   | 819.71   | 24,233.74     | 22,292.53 | 23,630.98 | 24,802.55 | 25,949.59 |
| Cyprus                 | 827.93   | 812.59   | 820.33   | 812.55   | 765.75   | .             | .         | 28,580.96 | 30,220.67 | 24,786.42 |
| Latvia                 | 616.25   | 648.93   | 586.26   | 624.49   | 584.31   | 11,127.98     | 11,375.17 | 12,004.91 | 12,101.39 | 12,866.34 |
| Lithuania              | 487.84   | 507.22   | 430.96   | 442.80   | 426.28   | 12,254.20     | 11,893.65 | 12,599.92 | 10,851.23 | 11,708.20 |
| Luxembourg             | 879.16   | 868.97   | 874.09   | 833.49   | 843.73   | 21,356.88     | 25,288.67 | 24,493.65 | 22,184.38 | 21,291.27 |
| Hungary                | 473.73   | 484.30   | 492.09   | 482.34   | 488.19   | 7,079.96      | 7,844.08  | 8,491.81  | 8,623.07  | 9,177.01  |
| Malta                  | 433.99   | 446.35   | 468.44   | 514.78   | 511.19   | 27,731.73     | 28,914.05 | .         | .         | .         |
| Netherlands            | 514.71   | 476.70   | 467.22   | 451.84   | 439.47   | 14,779.30     | 15,566.11 | 16,750.73 | 15,972.73 | 14,833.30 |
| Austria                | 955.83   | 978.94   | 983.01   | 990.59   | 1,006.90 | 14,829.98     | 12,872.63 | 12,802.84 | 13,364.57 | 14,022.67 |
| Poland                 | 416.31   | 438.86   | 454.14   | 484.41   | 490.81   | 6,043.68      | 6,560.09  | 6,939.48  | 7,742.03  | 8,473.44  |
| Portugal               | 1,618.91 | 1,657.56 | 1,628.36 | 1,584.31 | 1,540.15 | 23,992.42     | 26,174.67 | 25,803.75 | 24,561.63 | 24,470.88 |
| Romania                | 485.82   | 511.74   | 546.27   | 547.70   | 539.04   | 5,092.98      | 5,628.20  | 6,200.22  | 6,293.81  | 6,407.43  |
| Slovenia               | 874.78   | 885.39   | 898.76   | 869.81   | 861.86   | 17,985.37     | 17,386.59 | 16,644.75 | 18,799.40 | 17,282.89 |
| Slovakia               | 420.65   | 430.76   | 445.53   | 463.91   | 476.81   | 6,636.88      | 6,896.90  | 7,364.43  | 7,461.00  | 7,737.85  |
| Finland                | 548.43   | 533.06   | 423.51   | 418.36   | 412.05   | 32,965.59     | 36,730.43 | 35,261.59 | 32,323.61 | 36,038.69 |
| Sweden                 | 356.92   | 380.23   | 377.37   | 358.84   | 337.17   | 23,417.57     | 21,657.73 | 21,750.46 | 22,415.88 | 22,364.36 |
| United Kingdom         | 1,006.47 | 1,014.05 | 1,026.05 | 1,038.13 | 1,060.48 | 19,082.97     | 20,119.75 | 21,687.53 | 25,732.16 | 25,807.23 |
| <b>Euro area total</b> | 971.90   | 966.16   | 965.99   | 950.41   | 927.20   | 19,586.58     | 19,504.17 | 19,901.56 | 19,597.80 | 18,570.80 |
| <b>EU total</b>        | 865.26   | 867.00   | 872.20   | 865.88   | 855.67   | 17,195.64     | 17,370.91 | 17,970.75 | 18,401.61 | 17,870.27 |

### 11.3 Number of terminals located in the country per million inhabitants (cont'd)

(end of period)

|                        | E-money card-loading/unloading terminals |           |          |        |        | E-money card-accepting terminals |           |           |           |           |
|------------------------|--|-----------|----------|--------|--------|----------------------------------|-----------|-----------|-----------|-----------|
|                        | 2009                                     | 2010      | 2011     | 2012   | 2013   | 2009                             | 2010      | 2011      | 2012      | 2013      |
| Belgium                | 10,899.54                                | 10,326.84 | 9,793.95 | -      | -      | 6,807.78                         | 6,025.91  | 5,609.40  | -         | -         |
| Bulgaria               | -  | -         | -        | -      | -      | -                                | -         | -         | -         | -         |
| Czech Republic         | 428.44                                   | 614.80    | 272.75   | 5.71   | 139.45 | 931.90                           | 908.60    | 368.88    | 123.99    | 528.89    |
| Denmark                | 0.00                                     | 0.00      | 0.00     | 0.00   | -      | 0.00                             | 0.00      | 0.00      | 0.00      | -         |
| Germany                | 602.10                                   | 642.76    | 643.73   | 657.18 | 657.13 | 3,689.18                         | 2,893.67  | 2,886.88  | 2,668.59  | 2,648.09  |
| Estonia                | -  | -         | -        | -      | -      | -                                | -         | -         | -         | -         |
| Ireland                | -  | -         | -        | -      | -      | -                                | -         | -         | -         | -         |
| Greece                 | -  | -         | -        | -      | -      | -                                | -         | -         | -         | -         |
| Spain                  | 504.49                                   | 482.78    | 442.90   | 226.96 | -      | 314.77                           | 509.17    | 353.60    | 108.77    | -         |
| France                 | 1,569.89                                 | 1,648.13  | 1,474.46 | 598.79 | 449.32 | 1,983.01                         | 2,064.06  | 1,915.47  | 1,084.69  | 714.20    |
| Croatia                | -  | -         | -        | -      | -      | -                                | -         | -         | -         | -         |
| Italy                  | -  | -         | -        | -      | -      | -                                | -         | -         | -         | -         |
| Cyprus                 | 0.00                                     | 0.00      | 0.00     | 0.00   | 0.00   | 0.00                             | 0.00      | 0.00      | 0.00      | 0.00      |
| Latvia                 | -  | -         | -        | -      | -      | -                                | -         | -         | -         | -         |
| Lithuania              | 0.00                                     | 0.00      | 0.00     | -      | -      | 0.00                             | 0.00      | 0.00      | -         | -         |
| Luxembourg             | 879.16                                   | 961.58    | 0.00     | 0.00   | 0.00   | 21,405.06                        | 16,677.83 | 0.00      | 0.00      | 0.00      |
| Hungary                | -  | -         | -        | -      | -      | -                                | -         | -         | -         | -         |
| Malta                  | -  | -         | -        | -      | -      | -                                | -         | -         | -         | -         |
| Netherlands            | 250.15                                   | 226.52    | 174.03   | 160.16 | 145.24 | 4,974.04                         | 4,109.43  | 2,546.59  | 2,194.18  | 1,843.02  |
| Austria                | 667.39                                   | 775.86    | 950.23   | 961.87 | 963.56 | 12,111.04                        | 9,467.93  | 9,303.89  | 10,131.84 | 10,358.89 |
| Poland                 | -  | -         | -        | -      | -      | -                                | -         | -         | -         | -         |
| Portugal               | -  | -         | -        | -      | -      | 23,992.42                        | 26,174.67 | 25,803.75 | 24,561.63 | 24,470.88 |
| Romania                | -  | 0.00      | -        | -      | -      | -                                | 0.00      | -         | -         | -         |
| Slovenia               | -  | -         | -        | -      | -      | -                                | -         | -         | -         | -         |
| Slovakia               | -  | -         | -        | -      | -      | -                                | -         | -         | 761.71    | 778.68    |
| Finland                | -  | -         | -        | -      | -      | -                                | -         | -         | -         | -         |
| Sweden                 | -  | -         | -        | -      | -      | -                                | -         | -         | -         | -         |
| United Kingdom         | -  | -         | -        | -      | -      | -                                | -         | -         | -         | -         |
| <b>Euro area total</b> | 915.89                                   | 923.15    | 865.20   | 343.04 | 281.72 | 2,937.77                         | 2,707.63  | 2,508.04  | 2,043.22  | 1,927.51  |
| <b>EU total</b>        | 613.19                                   | 621.77    | 579.02   | 227.25 | 234.98 | 1,957.54                         | 1,804.87  | 1,669.65  | 1,355.46  | 1,324.80  |

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

Cash withdrawals at ATMs located in the country

(millions; total for the period)

|                        | Cards issued outside the country |               |               |               |               | Cards issued in the country |                  |                  |                  |                  |
|------------------------|----------------------------------|---------------|---------------|---------------|---------------|-----------------------------|------------------|------------------|------------------|------------------|
|                        | 2009                             | 2010          | 2011          | 2012          | 2013          | 2009                        | 2010             | 2011             | 2012             | 2013             |
| Belgium                | 8.91                             | 9.25          | 9.05          | 8.84          | 8.80          | 375.70                      | 391.12           | 405.67           | 411.26           | 420.25           |
| Bulgaria               | 3.45                             | 3.91          | 4.31          | 4.78          | 4.18          | 100.62                      | 104.46           | 99.43            | 103.79           | 111.89           |
| Czech Republic         | 12.10                            | 11.66         | 8.66          | 9.51          | 9.08          | 154.61                      | 156.69           | 165.62           | 170.01           | 173.39           |
| Denmark                | -                                | -             | -             | -             | -             | -                           | -                | -                | -                | -                |
| Germany                | -                                | -             | -             | -             | -             | 2,045.98                    | 2,040.19         | 2,097.47         | 2,127.64         | 2,116.41         |
| Estonia                | 0.98                             | 1.11          | 1.20          | 1.27          | 1.28          | 45.76                       | 43.77            | 41.24            | 39.92            | 38.86            |
| Ireland                | 12.05                            | 10.33         | 10.46         | 13.24         | 25.58         | 187.90                      | 178.11           | 173.72           | 166.62           | 166.70           |
| Greece                 | 8.60                             | 8.06          | 8.72          | 8.36          | 7.13          | 187.66                      | 189.44           | 185.65           | 181.86           | 174.24           |
| Spain                  | 39.14                            | 39.76         | 41.64         | 41.69         | 42.48         | 949.69                      | 947.70           | 927.52           | 886.50           | 858.59           |
| France                 | 32.85                            | 35.24         | 37.14         | 39.41         | 40.49         | 1,614.47                    | 1,601.74         | 1,630.14         | 1,622.49         | 1,606.32         |
| Croatia                | -                                | -             | -             | -             | 2.38          | -                           | -                | -                | -                | 95.69            |
| Italy                  | 1.14                             | 1.26          | 1.46          | 3.35          | 4.69          | 539.19                      | 708.73           | 700.51           | 743.99           | 794.17           |
| Cyprus                 | 1.48                             | 1.53          | 1.59          | 1.61          | 1.60          | 10.93                       | 11.81            | 12.55            | 13.20            | 13.54            |
| Latvia                 | 1.04                             | 1.25          | 1.50          | 2.88          | 3.59          | 48.19                       | 46.09            | 48.54            | 48.36            | 49.73            |
| Lithuania              | 1.19                             | 1.30          | 1.47          | 1.61          | 1.91          | 63.80                       | 62.88            | 64.54            | 66.09            | 66.42            |
| Luxembourg             | 1.37                             | 1.39          | 1.50          | 1.64          | 1.61          | 5.10                        | 5.23             | 5.51             | 14.30            | 13.52            |
| Hungary                | 4.11                             | 4.22          | 4.60          | 5.56          | 6.02          | 118.09                      | 117.17           | 119.40           | 119.29           | 111.51           |
| Malta                  | 0.89                             | 1.02          | 1.37          | 1.19          | 1.37          | 10.41                       | 10.78            | 10.89            | 11.76            | 11.82            |
| Netherlands            | 16.26                            | 17.36         | 19.73         | 19.62         | 19.02         | 454.93                      | 434.35           | 437.29           | 419.25           | 395.45           |
| Austria                | -                                | -             | -             | -             | -             | 142.30                      | 159.61           | 150.90           | 151.74           | 153.15           |
| Poland                 | -                                | -             | -             | -             | -             | 671.56                      | 686.52           | 726.14           | 747.72           | 770.42           |
| Portugal               | 9.15                             | 9.92          | 10.81         | 11.91         | 12.99         | 445.56                      | 454.44           | 444.55           | 438.08           | 442.47           |
| Romania                | 4.20                             | 4.29          | 4.50          | 5.05          | 5.62          | 210.36                      | 208.78           | 215.98           | 224.31           | 226.84           |
| Slovenia               | 0.99                             | 1.11          | 1.61          | 2.01          | 1.88          | 59.30                       | 58.72            | 73.69            | 57.85            | 55.41            |
| Slovakia               | 4.40                             | 3.33          | 3.28          | 3.63          | 3.90          | 88.38                       | 86.16            | 86.26            | 86.98            | 86.81            |
| Finland                | 1.50                             | 1.50          | 1.60          | 1.57          | 1.50          | 180.00                      | 172.00           | 165.00           | 156.69           | 149.86           |
| Sweden                 | 6.00                             | 5.00          | 5.00          | 5.00          | 4.02          | 253.00                      | 230.00           | 213.00           | 202.00           | 225.35           |
| United Kingdom         | -                                | -             | -             | -             | -             | 2,916.00                    | 2,786.00         | 2,874.00         | 2,915.00         | 2,899.00         |
| <b>Euro area total</b> | <b>138.73</b>                    | <b>141.06</b> | <b>151.15</b> | <b>159.35</b> | <b>174.33</b> | <b>7,297.49</b>             | <b>7,450.12</b>  | <b>7,548.54</b>  | <b>7,530.14</b>  | <b>7,497.57</b>  |
| <b>EU total</b>        | <b>171.78</b>                    | <b>173.79</b> | <b>181.18</b> | <b>193.74</b> | <b>211.13</b> | <b>11,879.48</b>            | <b>11,892.48</b> | <b>12,075.18</b> | <b>12,126.72</b> | <b>12,227.82</b> |

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

Cards issued in the country

(millions; total for the period)

|                        | Cash withdrawals at ATMs located outside the country |               |               |               |               | E-money card-loading/unloading transactions at terminals located in the country |              |              |              |              |
|------------------------|--|---------------|---------------|---------------|---------------|---|--------------|--------------|--------------|--------------|
|                        | 2009   | 2010          | 2011          | 2012          | 2013          | 2009  | 2010         | 2011         | 2012         | 2013         |
| Belgium                | 14.16  | 14.63         | 14.08         | 14.34         | 14.93         | 11.08   | 9.36         | 8.28         | 6.77         | 4.81         |
| Bulgaria               | 0.76   | 0.93          | 1.02          | 1.30          | 1.39          | -   | -            | -            | -            | -            |
| Czech Republic         | 1.88   | 1.99          | 2.26          | 2.37          | 2.44          | 3.53  | 3.98         | 2.27         | 0.70         | 0.51         |
| Denmark                | -  | -             | -             | -             | -             | -   | -            | -            | -            | -            |
| Germany                | 39.92  | 40.20         | 41.51         | 42.68         | 43.58         | 7.59  | 7.56         | 6.42         | 6.20         | 6.63         |
| Estonia                | 0.91   | 0.96          | 1.13          | 1.21          | 1.25          | -   | -            | -            | -            | -            |
| Ireland                | 7.65   | 6.17          | 5.83          | 7.05          | 7.67          | -   | -            | -            | -            | -            |
| Greece                 | 2.35   | 2.07          | 5.06          | 1.84          | 1.55          | -   | -            | -            | -            | -            |
| Spain                  | 9.45   | 10.10         | 10.21         | 8.95          | 8.65          | 0.07  | 0.03         | 0.05         | 0.11         | -            |
| France                 | 41.78  | 44.04         | 47.04         | 46.69         | 48.71         | 4.47  | 5.01         | 5.56         | 6.06         | 5.91         |
| Croatia                | -  | -             | -             | -             | -             | -   | -            | -            | -            | 0.29         |
| Italy                  | 5.49   | 5.89          | 6.49          | 7.00          | 7.55          | -   | 17.84        | 23.37        | 25.84        | 36.71        |
| Cyprus                 | 2.55   | 2.66          | 2.80          | 2.84          | 2.78          | 0.00  | 0.00         | 0.00         | 0.00         | 0.00         |
| Latvia                 | 2.19   | 2.25          | 2.42          | 2.47          | 2.76          | -   | -            | -            | -            | -            |
| Lithuania              | 1.29   | 1.41          | 1.47          | 1.31          | 1.36          | 0.00  | 0.00         | 0.00         | -            | -            |
| Luxembourg             | 2.99   | 3.37          | 3.58          | 4.24          | 4.50          | 0.14  | 0.10         | 0.03         | 0.00         | 0.00         |
| Hungary                | 1.19   | 1.26          | 1.41          | 1.39          | 1.45          | -   | -            | -            | -            | -            |
| Malta                  | 0.16   | 0.19          | 0.22          | 0.25          | 0.70          | -   | -            | -            | -            | -            |
| Netherlands            | 40.12  | 44.26         | 38.13         | 35.90         | 32.16         | 27.14   | 26.96        | 25.77        | 21.82        | 17.59        |
| Austria                | 8.60   | 9.10          | -             | -             | -             | 4.21  | 4.81         | 5.45         | 4.28         | 4.17         |
| Poland                 | 4.91   | 5.98          | 7.18          | 7.81          | 8.40          | -   | -            | -            | -            | -            |
| Portugal               | 3.78   | 3.56          | 3.51          | 3.60          | 3.87          | -   | -            | -            | -            | -            |
| Romania                | 1.62   | 1.92          | 2.37          | 2.65          | 2.85          | -   | -            | -            | -            | -            |
| Slovenia               | 1.41   | 1.55          | 1.74          | 1.93          | 2.04          | -   | -            | -            | -            | -            |
| Slovakia               | 1.97   | 1.99          | 2.06          | 2.40          | 2.54          | 0.00  | 0.00         | 0.00         | 0.00         | 0.03         |
| Finland                | 1.00   | 0.80          | 0.70          | 0.64          | 0.60          | -   | -            | -            | -            | -            |
| Sweden                 | 9.00   | 6.00          | 7.30          | 8.00          | 7.00          | -   | -            | -            | -            | -            |
| United Kingdom         | 3.00   | 3.00          | 1.00          | 1.00          | 1.00          | -   | -            | -            | -            | -            |
| <b>Euro area total</b> | <b>183.38</b>  | <b>190.56</b> | <b>184.10</b> | <b>181.56</b> | <b>183.10</b> | <b>54.70</b>  | <b>71.68</b> | <b>74.93</b> | <b>71.07</b> | <b>75.85</b> |
| <b>EU total</b>        | <b>210.13</b>  | <b>216.26</b> | <b>210.51</b> | <b>209.85</b> | <b>211.74</b> | <b>58.22</b>  | <b>75.66</b> | <b>77.21</b> | <b>71.77</b> | <b>76.66</b> |

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

Cash withdrawals at ATMs located in the country

(annual percentage changes)

|                        | Cards issued outside the country |        |        |        | Cards issued in the country |       |        |       |
|------------------------|----------------------------------|--------|--------|--------|-----------------------------|-------|--------|-------|
|                        | 2010                             | 2011   | 2012   | 2013   | 2010                        | 2011  | 2012   | 2013  |
| Belgium                | 3.79                             | -2.14  | -2.32  | -0.45  | 4.10                        | 3.72  | 1.38   | 2.19  |
| Bulgaria               | 13.36                            | 10.25  | 10.78  | -12.52 | 3.81                        | -4.82 | 4.38   | 7.80  |
| Czech Republic         | -3.63                            | -25.76 | 9.86   | -4.46  | 1.35                        | 5.70  | 2.65   | 1.98  |
| Denmark                | -                                | -      | -      | -      | -                           | -     | -      | -     |
| Germany                | -                                | -      | -      | -      | -0.28                       | 2.81  | 1.44   | -0.53 |
| Estonia                | 13.60                            | 8.28   | 5.82   | 0.55   | -4.33                       | -5.79 | -3.18  | -2.66 |
| Ireland                | -14.27                           | 1.19   | 26.64  | 93.18  | -5.21                       | -2.47 | -4.08  | 0.05  |
| Greece                 | -6.25                            | 8.18   | -4.14  | -14.75 | 0.95                        | -2.00 | -2.04  | -4.19 |
| Spain                  | 1.59                             | 4.72   | 0.12   | 1.89   | -0.21                       | -2.13 | -4.42  | -3.15 |
| France                 | 7.27                             | 5.39   | 6.11   | 2.75   | -0.79                       | 1.77  | -0.47  | -1.00 |
| Croatia                | .                                | .      | .      | .      | .                           | .     | .      | .     |
| Italy                  | 10.45                            | 15.66  | 129.97 | 40.11  | 31.44                       | -1.16 | 6.21   | 6.75  |
| Cyprus                 | 2.76                             | 4.07   | 1.64   | -0.62  | 8.11                        | 6.26  | 5.15   | 2.57  |
| Latvia                 | 20.39                            | 20.14  | 92.52  | 24.60  | -4.36                       | 5.31  | -0.37  | 2.83  |
| Lithuania              | 9.59                             | 12.66  | 9.33   | 19.07  | -1.45                       | 2.64  | 2.41   | 0.50  |
| Luxembourg             | 1.99                             | 7.81   | 9.32   | -2.01  | 2.45                        | 5.43  | 159.47 | -5.47 |
| Hungary                | 2.58                             | 8.99   | 21.00  | 8.29   | -0.77                       | 1.90  | -0.09  | -6.52 |
| Malta                  | 14.30                            | 35.17  | -13.12 | 15.10  | 3.57                        | 0.99  | 8.02   | 0.48  |
| Netherlands            | 6.82                             | 13.61  | -0.53  | -3.06  | -4.52                       | 0.68  | -4.12  | -5.68 |
| Austria                | -                                | -      | -      | -      | 12.16                       | -5.46 | 0.55   | 0.93  |
| Poland                 | -                                | -      | -      | -      | 2.23                        | 5.77  | 2.97   | 3.04  |
| Portugal               | 8.35                             | 8.95   | 10.18  | 9.12   | 1.99                        | -2.18 | -1.46  | 1.00  |
| Romania                | 2.21                             | 4.85   | 12.31  | 11.14  | -0.75                       | 3.45  | 3.86   | 1.13  |
| Slovenia               | 12.28                            | 45.75  | 24.81  | -6.46  | -0.98                       | 25.49 | -21.50 | -4.22 |
| Slovakia               | -24.27                           | -1.50  | 10.73  | 7.38   | -2.51                       | 0.12  | 0.83   | -0.19 |
| Finland                | 0.00                             | 6.67   | -1.63  | -4.70  | -4.44                       | -4.07 | -5.04  | -4.36 |
| Sweden                 | -16.67                           | 0.00   | 0.00   | -19.60 | -9.09                       | -7.39 | -5.16  | 11.56 |
| United Kingdom         | -                                | -      | -      | -      | -4.46                       | 3.16  | 1.43   | -0.55 |
| <b>Euro area total</b> | 1.68                             | 6.32   | 5.43   | 9.40   | 2.09                        | 0.73  | -0.24  | -0.43 |
| <b>EU total</b>        | 1.17                             | 4.25   | 6.93   | .      | 0.11                        | 1.54  | 0.43   | .     |

In cases where the composition of the underlying data has changed, the annual percentage change is not shown for the euro area total and/or the EU total.

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

Cards issued in the country

(annual percentage changes)

|                        | Cash withdrawals at ATMs located outside the country |        |        |        | E-money card-loading/unloading transactions at terminals located in the country |        |        |          |
|------------------------|--|--------|--------|--------|---|--------|--------|----------|
|                        | 2010   | 2011   | 2012   | 2013   | 2010  | 2011   | 2012   | 2013     |
| Belgium                | 3.29   | -3.73  | 1.85   | 4.11   | -15.50  | -11.51 | -18.29 | -28.88   |
| Bulgaria               | 21.49  | 10.03  | 27.45  | 6.69   | -   | -      | -      | -        |
| Czech Republic         | 5.63   | 13.37  | 4.83   | 3.21   | 12.67   | -42.82 | -69.07 | -28.02   |
| Denmark                | -  | -      | -      | -      | -   | -      | -      | -        |
| Germany                | 0.70   | 3.26   | 2.82   | 2.11   | -0.40   | -15.08 | -3.43  | 6.94     |
| Estonia                | 6.06   | 17.26  | 7.45   | 3.38   | -   | -      | -      | -        |
| Ireland                | -19.39   | -5.43  | 20.84  | 8.89   | -   | -      | -      | -        |
| Greece                 | -12.09   | 145.23 | -63.59 | -15.73 | -   | -      | -      | -        |
| Spain                  | 6.92   | 1.05   | -12.34 | -3.32  | -52.31  | 58.06  | 118.37 | -        |
| France                 | 5.41   | 6.81   | -0.75  | 4.34   | 12.07   | 10.81  | 9.04   | -2.39    |
| Croatia                | .  | .      | .      | .      | .   | .      | .      | .        |
| Italy                  | 7.28   | 10.13  | 7.83   | 7.93   | -   | 31.00  | 10.57  | 42.06    |
| Cyprus                 | 4.24   | 5.39   | 1.50   | -2.15  | -   | -      | -      | -        |
| Latvia                 | 2.74   | 7.33   | 2.15   | 11.63  | -   | -      | -      | -        |
| Lithuania              | 9.13   | 4.32   | -11.35 | 4.29   | -   | -      | -      | -        |
| Luxembourg             | 12.46  | 6.30   | 18.47  | 6.18   | -27.27  | -70.19 | -      | -        |
| Hungary                | 6.23   | 11.57  | -1.14  | 3.95   | -   | -      | -      | -        |
| Malta                  | 20.13  | 17.28  | 12.05  | 176.89 | -   | -      | -      | -        |
| Netherlands            | 10.30  | -13.84 | -5.85  | -10.42 | -0.67   | -4.41  | -15.35 | -19.35   |
| Austria                | 5.81   | -      | -      | -      | 14.38   | 13.30  | -21.48 | -2.69    |
| Poland                 | 21.83  | 20.04  | 8.81   | 7.58   | -   | -      | -      | -        |
| Portugal               | -5.82  | -1.49  | 2.77   | 7.49   | -   | -      | -      | -        |
| Romania                | 18.53  | 23.40  | 11.78  | 7.48   | -   | -      | -      | -        |
| Slovenia               | 9.57   | 12.81  | 10.78  | 5.69   | -   | -      | -      | -        |
| Slovakia               | 1.22   | 3.52   | 16.31  | 6.01   | 0.00  | 50.00  | -33.33 | 1,400.00 |
| Finland                | -20.00   | -12.50 | -8.43  | -6.40  | -   | -      | -      | -        |
| Sweden                 | -33.33   | 21.67  | 9.59   | -12.50 | -   | -      | -      | -        |
| United Kingdom         | 0.00   | -66.67 | 0.00   | 0.00   | -   | -      | -      | -        |
| <b>Euro area total</b> | 3.92   | .      | -1.38  | 0.85   | .   | 4.54   | -5.16  | .        |
| <b>EU total</b>        | 2.92   | .      | -0.32  | 0.90   | .   | 2.05   | .      | .        |

In cases where the composition of the underlying data has changed, the annual percentage change is not shown for the euro area total and/or the EU total.

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

(thousands; total for the period)

|                        | Cash withdrawals at ATMs with a cash withdrawal function located in the country |             |             |             |             |                             |              |              |              |              | E-money card-loading/unloading transactions at terminals located in the country |             |             |             |             |
|------------------------|---|-------------|-------------|-------------|-------------|-----------------------------|--------------|--------------|--------------|--------------|---|-------------|-------------|-------------|-------------|
|                        | Cards issued outside the country  |             |             |             |             | Cards issued in the country |              |              |              |              | 2009  | 2010        | 2011        | 2012        | 2013        |
|                        | 2009  | 2010        | 2011        | 2012        | 2013        | 2009                        | 2010         | 2011         | 2012         | 2013         |   |             |             |             |             |
| Belgium                | 1.09  | 1.12        | 1.05        | 1.02        | 1.01        | 46.10                       | 47.20        | 47.18        | 47.31        | 48.27        | 0.09  | 0.08        | 0.08        | -           | -           |
| Bulgaria               | 0.63  | 0.68        | 0.74        | 0.85        | 0.71        | 18.39                       | 18.27        | 17.17        | 18.40        | 19.13        | -   | -           | -           | -           | -           |
| Czech Republic         | 3.39  | 3.14        | 2.22        | 2.34        | 2.08        | 43.38                       | 42.17        | 42.49        | 41.91        | 39.73        | 0.78  | 0.61        | 0.79        | 11.72       | 0.35        |
| Denmark                | -   | -           | -           | -           | -           | -                           | -            | -            | -            | -            | -   | -           | -           | -           | -           |
| Germany                | -   | -           | -           | -           | -           | 36.48                       | 36.36        | 37.18        | 37.98        | 37.74        | 0.15  | 0.14        | 0.12        | 0.12        | 0.12        |
| Estonia                | 1.16  | 1.32        | 1.49        | 1.68        | 1.80        | 54.08                       | 51.99        | 51.03        | 52.67        | 54.66        | -   | -           | -           | -           | -           |
| Ireland                | 3.55  | 3.16        | 3.28        | 4.33        | 8.33        | 55.33                       | 54.55        | 54.42        | 54.43        | 54.27        | -   | -           | -           | -           | -           |
| Greece                 | 1.15  | 1.09        | 1.23        | 1.22        | 1.18        | 25.03                       | 25.73        | 26.09        | 26.46        | 28.90        | -   | -           | -           | -           | -           |
| Spain                  | 0.64  | 0.67        | 0.73        | 0.74        | 0.81        | 15.47                       | 15.99        | 16.20        | 15.76        | 16.44        | 0.00  | 0.00        | 0.00        | 0.01        | -           |
| France                 | 0.60  | 0.63        | 0.64        | 0.67        | -           | 29.39                       | 28.48        | 28.02        | 27.72        | -            | 0.04  | 0.05        | 0.06        | 0.15        | 0.20        |
| Croatia                | -   | -           | -           | -           | 0.58        | -                           | -            | -            | -            | 23.21        | -   | -           | -           | -           | -           |
| Italy                  | 0.02  | 0.02        | 0.03        | 0.07        | 0.09        | 9.92                        | 13.80        | 13.51        | 14.66        | 15.87        | -   | -           | -           | -           | -           |
| Cyprus                 | 2.22  | 2.26        | 2.27        | 2.30        | 2.41        | 16.33                       | 17.53        | 17.98        | 18.80        | 20.39        | -   | -           | -           | -           | -           |
| Latvia                 | 0.83  | 0.97        | 1.33        | 2.45        | 3.35        | 38.80                       | 35.98        | 43.19        | 41.16        | 46.39        | -   | -           | -           | -           | -           |
| Lithuania              | 0.80  | 0.86        | 1.22        | 1.33        | 1.62        | 43.02                       | 41.64        | 53.51        | 54.58        | 56.24        | -   | -           | -           | -           | -           |
| Luxembourg             | 3.12  | 3.16        | 3.31        | 3.71        | 3.50        | 11.65                       | 11.85        | 12.14        | 32.28        | 29.39        | 0.33  | 0.21        | -           | -           | -           |
| Hungary                | 0.87  | 0.87        | 0.94        | 1.16        | 1.25        | 24.87                       | 24.19        | 24.33        | 24.93        | 23.09        | -   | -           | -           | -           | -           |
| Malta                  | 4.96  | 5.49        | 7.04        | 5.52        | 6.35        | 58.15                       | 58.28        | 55.84        | 54.45        | 54.71        | -   | -           | -           | -           | -           |
| Netherlands            | 1.91  | 2.19        | 2.53        | 2.59        | 2.58        | 53.48                       | 54.85        | 56.07        | 55.39        | 53.56        | 6.57  | 7.16        | 8.87        | 8.13        | 7.21        |
| Austria                | -   | -           | -           | -           | -           | 17.85                       | 19.50        | 18.30        | 18.18        | 17.96        | 0.76  | 0.74        | 0.68        | 0.53        | 0.51        |
| Poland                 | -   | -           | -           | -           | -           | 42.28                       | 40.62        | 41.49        | 40.06        | 40.76        | -   | -           | -           | -           | -           |
| Portugal               | 0.57  | 0.61        | 0.68        | 0.77        | 0.87        | 27.96                       | 27.73        | 27.81        | 28.47        | 29.66        | -   | -           | -           | -           | -           |
| Romania                | 0.42  | 0.41        | 0.42        | 0.47        | 0.53        | 21.26                       | 20.15        | 20.01        | 20.80        | 21.47        | -   | -           | -           | -           | 0.00        |
| Slovenia               | 0.55  | 0.61        | 0.88        | 1.14        | 1.07        | 33.20                       | 32.37        | 40.29        | 32.64        | 31.52        | -   | -           | -           | -           | -           |
| Slovakia               | 1.93  | 1.42        | 1.36        | 1.45        | 1.51        | 38.78                       | 36.84        | 35.87        | 34.68        | 33.63        | -   | -           | -           | -           | -           |
| Finland                | 0.88  | 0.89        | 0.95        | 0.94        | 0.91        | 105.57                      | 102.02       | 98.10        | 93.88        | 90.71        | -   | -           | -           | -           | -           |
| Sweden                 | 1.81  | 1.40        | 1.40        | 1.46        | 1.24        | 76.23                       | 64.50        | 59.73        | 59.13        | 69.62        | -   | -           | -           | -           | -           |
| United Kingdom         | -   | -           | -           | -           | -           | 46.89                       | 44.13        | 44.65        | 44.08        | 42.66        | -   | -           | -           | -           | -           |
| <b>Euro area total</b> | <b>0.49</b>   | <b>0.50</b> | <b>0.53</b> | <b>0.57</b> | <b>0.81</b> | <b>25.58</b>                | <b>26.47</b> | <b>26.70</b> | <b>26.94</b> | <b>34.87</b> | <b>0.18</b>   | <b>0.24</b> | <b>0.26</b> | <b>0.62</b> | <b>0.81</b> |
| <b>EU total</b>        | <b>0.43</b>   | <b>0.44</b> | <b>0.45</b> | <b>0.49</b> | <b>0.62</b> | <b>29.94</b>                | <b>30.01</b> | <b>30.29</b> | <b>30.46</b> | <b>35.99</b> | <b>0.19</b>   | <b>0.24</b> | <b>0.27</b> | <b>0.63</b> | <b>0.64</b> |

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

Cards issued in the country

(total for the period)

|                        | Cash withdrawals at ATMs located in the country |       |       |       |       | Cash withdrawals at ATMs located outside the country |      |      |      |      | E-money card-loading/unloading transactions at terminals located in the country |      |      |      |      |
|------------------------|---|-------|-------|-------|-------|--|------|------|------|------|---|------|------|------|------|
|                        | 2009  | 2010  | 2011  | 2012  | 2013  | 2009   | 2010 | 2011 | 2012 | 2013 | 2009  | 2010 | 2011 | 2012 | 2013 |
| Belgium                | 19.51   | 20.11 | 20.28 | 19.92 | 20.97 | 0.74   | 0.75 | 0.70 | 0.69 | 0.74 | 0.98  | 0.80 | 0.67 | 0.52 | 0.36 |
| Bulgaria               | 13.10   | 13.72 | 12.45 | 12.57 | 14.46 | 0.10   | 0.12 | 0.13 | 0.16 | 0.18 | -   | -    | -    | -    | -    |
| Czech Republic         | 16.70   | 16.56 | 17.07 | 16.89 | 16.82 | 0.20   | 0.21 | 0.23 | 0.23 | 0.24 | 2.83  | 2.00 | 3.15 | 1.95 | 1.29 |
| Denmark                | -   | -     | -     | -     | -     | -  | -    | -    | -    | -    | -   | -    | -    | -    | -    |
| Germany                | 15.81   | 15.68 | 15.81 | 15.72 | 15.41 | 0.31   | 0.31 | 0.31 | 0.32 | 0.32 | 0.09  | 0.08 | 0.07 | 0.06 | 0.07 |
| Estonia                | 24.95   | 24.41 | 23.21 | 22.28 | 21.62 | 0.49   | 0.54 | 0.64 | 0.68 | 0.70 | -   | -    | -    | -    | -    |
| Ireland                | 39.33   | 35.52 | 26.63 | 25.48 | 25.50 | 1.60   | 1.23 | 0.89 | 1.08 | 1.17 | -   | -    | -    | -    | -    |
| Greece                 | 12.45   | 13.46 | 13.78 | 14.42 | 14.24 | 0.16   | 0.15 | 0.38 | 0.15 | 0.13 | -   | -    | -    | -    | -    |
| Spain                  | 12.62   | 13.09 | 13.36 | 12.82 | 12.31 | 0.13   | 0.14 | 0.15 | 0.13 | 0.12 | 0.02  | 0.01 | 0.03 | 0.15 | -    |
| France                 | 16.97   | 16.67 | 17.58 | 17.52 | 18.22 | 0.44   | 0.46 | 0.51 | 0.50 | 0.55 | 0.15  | 0.13 | 0.17 | 0.23 | 0.26 |
| Croatia                | -   | -     | -     | -     | 10.96 | -  | -    | -    | -    | -    | -   | -    | -    | -    | 3.53 |
| Italy                  | 12.03   | 14.26 | 13.15 | 12.39 | 12.07 | 0.12   | 0.12 | 0.12 | 0.12 | 0.11 | -   | 1.44 | 1.65 | 1.37 | 1.70 |
| Cyprus                 | 9.46  | 9.42  | 10.02 | 10.43 | 11.81 | 2.21   | 2.12 | 2.23 | 2.24 | 2.43 | -   | -    | 0.00 | 0.00 | 0.00 |
| Latvia                 | 19.47   | 19.00 | 20.90 | 20.34 | 20.74 | 0.89   | 0.93 | 1.04 | 1.04 | 1.15 | -   | -    | -    | -    | -    |
| Lithuania              | 14.85   | 14.72 | 16.61 | 18.19 | 18.79 | 0.30   | 0.33 | 0.38 | 0.36 | 0.39 | -   | -    | -    | -    | -    |
| Luxembourg             | 5.14  | 3.90  | 3.25  | 7.32  | 6.73  | 3.02   | 2.51 | 2.11 | 2.17 | 2.24 | 0.25  | 0.17 | -    | -    | -    |
| Hungary                | 13.94   | 13.58 | 14.03 | 14.30 | 13.42 | 0.14   | 0.15 | 0.17 | 0.17 | 0.17 | -   | -    | -    | -    | -    |
| Malta                  | 16.24   | 15.68 | 14.77 | 14.74 | 14.46 | 0.25   | 0.28 | 0.30 | 0.31 | 0.85 | -   | -    | -    | -    | -    |
| Netherlands            | 15.04   | 14.36 | 14.36 | 13.74 | 12.99 | 1.33   | 1.46 | 1.25 | 1.18 | 1.06 | 1.13  | 1.13 | 1.07 | 0.90 | 0.72 |
| Austria                | 13.74   | 14.79 | 13.65 | 12.42 | 12.11 | 0.83   | 0.84 | -    | -    | -    | 0.50  | 0.54 | 0.57 | 0.44 | 0.43 |
| Poland                 | 20.70   | 22.02 | 22.96 | 22.46 | 22.40 | 0.15   | 0.19 | 0.23 | 0.23 | 0.24 | -   | -    | -    | -    | -    |
| Portugal               | 23.25   | 24.34 | 23.32 | 23.42 | 24.63 | 0.20   | 0.19 | 0.18 | 0.19 | 0.22 | -   | -    | -    | -    | -    |
| Romania                | 16.21   | 16.30 | 16.21 | 16.39 | 16.05 | 0.12   | 0.15 | 0.18 | 0.19 | 0.20 | -   | -    | -    | -    | 0.26 |
| Slovenia               | 18.44   | 17.40 | 23.52 | 18.24 | 16.96 | 0.44   | 0.46 | 0.56 | 0.61 | 0.63 | -   | -    | -    | -    | -    |
| Slovakia               | 17.33   | 16.67 | 16.24 | 18.92 | 17.99 | 0.39   | 0.38 | 0.39 | 0.52 | 0.53 | -   | -    | 0.47 | 0.15 | 2.09 |
| Finland                | 24.90   | 23.09 | 21.01 | 19.90 | 19.22 | 0.14   | 0.11 | 0.09 | 0.08 | 0.08 | -   | -    | -    | -    | -    |
| Sweden                 | 23.26   | 20.72 | 17.95 | 16.79 | 17.88 | 0.83   | 0.54 | 0.62 | 0.66 | 0.56 | -   | -    | -    | -    | -    |
| United Kingdom         | 17.98   | 16.88 | 17.41 | 17.25 | 16.51 | 0.02   | 0.02 | 0.01 | 0.01 | 0.01 | -   | -    | -    | -    | -    |
| <b>Euro area total</b> | 15.80   | 15.99 | 16.04 | 15.69 | 15.54 | 0.40   | 0.41 | 0.39 | 0.38 | 0.38 | 0.31  | 0.37 | 0.39 | 0.37 | 0.39 |
| <b>EU total</b>        | 16.46   | 16.33 | 16.48 | 16.20 | 15.91 | 0.29   | 0.30 | 0.29 | 0.28 | 0.28 | 0.33  | 0.39 | 0.40 | 0.37 | 0.40 |

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

Cash withdrawals at ATMs located in the country

(EUR billions; total for the period)

|                        | Cards issued outside the country |       |       |       |       | Cards issued in the country |          |          |          |          |
|------------------------|----------------------------------|-------|-------|-------|-------|-----------------------------|----------|----------|----------|----------|
|                        | 2009                             | 2010  | 2011  | 2012  | 2013  | 2009                        | 2010     | 2011     | 2012     | 2013     |
| Belgium                | 1.26                             | 1.33  | 1.31  | 1.27  | 1.29  | 43.45                       | 46.00    | 49.33    | 51.19    | 53.23    |
| Bulgaria               | 0.37                             | 0.42  | 0.46  | 0.52  | 0.48  | 6.57                        | 7.13     | 7.13     | 7.77     | 8.80     |
| Czech Republic         | 1.49                             | 1.70  | 1.12  | 1.41  | 1.28  | 21.62                       | 22.81    | 25.09    | 24.63    | 24.29    |
| Denmark                | -                                | -     | -     | -     | -     | -                           | -        | -        | -        | -        |
| Germany                | -                                | -     | -     | -     | -     | 317.44                      | 315.48   | 333.09   | 342.27   | 345.39   |
| Estonia                | 0.12                             | 0.14  | 0.18  | 0.21  | 0.22  | 2.97                        | 2.88     | 3.04     | 3.25     | 3.41     |
| Ireland                | 1.49                             | 1.30  | 1.38  | 1.75  | 2.92  | 25.42                       | 22.32    | 21.16    | 20.08    | 20.44    |
| Greece                 | 1.80                             | 1.73  | 1.91  | 1.71  | 1.77  | 47.66                       | 47.17    | 46.16    | 41.19    | 37.83    |
| Spain                  | 6.02                             | 6.19  | 6.49  | 6.66  | 6.84  | 107.17                      | 107.98   | 107.08   | 103.91   | 102.39   |
| France                 | 5.29                             | 5.58  | 6.14  | 6.17  | 6.33  | 120.86                      | 123.35   | 127.84   | 129.23   | 129.59   |
| Croatia                | .                                | .     | .     | .     | 0.34  | .                           | .        | .        | .        | 8.89     |
| Italy                  | 0.25                             | 0.28  | 0.32  | 0.61  | 1.14  | 91.87                       | 122.91   | 123.84   | 136.39   | 146.17   |
| Cyprus                 | 0.25                             | 0.26  | 0.27  | 0.28  | 0.27  | 1.64                        | 1.75     | 1.86     | 1.48     | 1.83     |
| Latvia                 | 0.15                             | 0.19  | 0.24  | 0.35  | 0.43  | 4.25                        | 3.99     | 4.36     | 4.43     | 4.50     |
| Lithuania              | 0.19                             | 0.22  | 0.24  | 0.29  | 0.34  | 6.40                        | 6.28     | 6.82     | 7.06     | 7.37     |
| Luxembourg             | 0.14                             | 0.14  | 0.16  | 0.17  | 0.17  | 0.76                        | 0.77     | 0.80     | 2.22     | 2.12     |
| Hungary                | 0.64                             | 0.66  | 0.70  | 0.82  | 0.87  | 14.90                       | 15.99    | 17.23    | 17.42    | 17.37    |
| Malta                  | 0.13                             | 0.15  | 0.18  | 0.18  | 0.20  | 1.12                        | 1.19     | 1.08     | 1.32     | 1.38     |
| Netherlands            | 2.58                             | 2.82  | 3.27  | 3.32  | 3.19  | 53.81                       | 52.02    | 51.91    | 49.20    | 46.61    |
| Austria                | -                                | -     | -     | -     | -     | 17.80                       | 20.47    | 19.09    | 19.28    | 19.46    |
| Poland                 | -                                | -     | -     | -     | -     | 56.49                       | 63.99    | 66.57    | 67.34    | 69.09    |
| Portugal               | 1.20                             | 1.31  | 1.43  | 1.59  | 1.72  | 29.57                       | 30.33    | 29.73    | 29.07    | 28.85    |
| Romania                | 0.55                             | 0.59  | 0.67  | 0.74  | 0.85  | 20.08                       | 20.95    | 22.75    | 23.86    | 25.95    |
| Slovenia               | 0.16                             | 0.19  | 0.27  | 0.30  | 0.31  | 5.01                        | 5.10     | 6.53     | 5.35     | 5.32     |
| Slovakia               | 0.42                             | 0.44  | 0.49  | 0.56  | 0.61  | 9.75                        | 10.30    | 10.94    | 11.35    | 11.47    |
| Finland                | 0.22                             | 0.22  | 0.24  | 0.24  | 0.23  | 16.40                       | 15.70    | 15.20    | 14.59    | 14.37    |
| Sweden                 | 0.64                             | 0.67  | 1.02  | 0.73  | 1.39  | 20.29                       | 21.77    | 21.84    | 20.24    | 23.86    |
| United Kingdom         | -                                | -     | -     | -     | -     | 216.40                      | 216.57   | 220.44   | 238.76   | 225.88   |
| <b>Euro area total</b> | 21.22                            | 21.95 | 24.04 | 25.01 | 27.22 | 889.74                      | 922.85   | 948.68   | 961.39   | 969.84   |
| <b>EU total</b>        | 25.36                            | 26.54 | 28.49 | 29.87 | 33.20 | 1,259.72                    | 1,305.21 | 1,340.91 | 1,372.91 | 1,385.84 |

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

Cards issued in the country

(EUR billions; total for the period)

|                        | Cash withdrawals at ATMs located outside the country |       |       |       |       | E-money card-loading/unloading transactions at terminals located in the country |      |      |      |       |
|------------------------|--|-------|-------|-------|-------|---|------|------|------|-------|
|                        | 2009   | 2010  | 2011  | 2012  | 2013  | 2009  | 2010 | 2011 | 2012 | 2013  |
| Belgium                | 1.92   | 2.03  | 1.97  | 2.02  | 2.09  | 0.32  | 0.27 | 0.24 | 0.20 | 0.14  |
| Bulgaria               | 0.08   | 0.08  | 0.10  | 0.18  | 0.24  | -   | -    | -    | -    | -     |
| Czech Republic         | 0.30   | 0.34  | 0.41  | 0.40  | 0.41  | 0.03  | 0.03 | 0.01 | 0.00 | 0.00  |
| Denmark                | -  | -     | -     | -     | -     | -   | -    | -    | -    | -     |
| Germany                | 8.27   | 8.61  | 9.00  | 8.52  | 8.66  | 0.20  | 0.21 | 0.19 | 0.18 | 0.16  |
| Estonia                | 0.11   | 0.12  | 0.15  | 0.18  | 0.19  | -   | -    | -    | -    | -     |
| Ireland                | 1.04   | 0.82  | 0.75  | 0.89  | 0.96  | -   | -    | -    | -    | -     |
| Greece                 | 0.48   | 0.42  | 0.43  | 0.36  | 0.28  | -   | -    | -    | -    | -     |
| Spain                  | 1.20   | 1.32  | 1.33  | 1.27  | 1.21  | 0.00  | 0.00 | 0.00 | 0.00 | -     |
| France                 | 4.92   | 5.37  | 5.68  | 5.83  | 6.02  | 0.09  | 0.10 | 0.11 | 0.12 | 0.11  |
| Croatia                | -  | -     | -     | -     | -     | -   | -    | -    | -    | 0.02  |
| Italy                  | 0.39   | 0.80  | 0.88  | 0.97  | 1.05  | -   | 5.85 | 7.83 | 8.24 | 11.22 |
| Cyprus                 | 0.48   | 0.53  | 0.59  | 0.66  | 0.56  | 0.00  | 0.00 | 0.00 | 0.00 | 0.00  |
| Latvia                 | 0.41   | 0.45  | 0.51  | 0.59  | 0.60  | -   | -    | -    | -    | -     |
| Lithuania              | 0.20   | 0.23  | 0.26  | 0.19  | 0.18  | 0.00  | 0.00 | 0.00 | -    | -     |
| Luxembourg             | 0.57   | 0.62  | 0.65  | 0.86  | 0.94  | 0.01  | 0.00 | 0.00 | 0.00 | 0.00  |
| Hungary                | 0.18   | 0.20  | 0.23  | 0.23  | 0.25  | -   | -    | -    | -    | -     |
| Malta                  | 0.03   | 0.04  | 0.05  | 0.06  | 0.06  | -   | -    | -    | -    | -     |
| Netherlands            | 6.05   | 6.25  | 5.88  | 5.44  | 4.91  | 0.52  | 0.50 | 0.45 | 0.37 | 0.29  |
| Austria                | 1.30   | 1.40  | -     | -     | -     | 0.24  | 0.26 | 0.28 | 0.25 | 0.26  |
| Poland                 | 0.56   | 0.70  | 0.84  | 0.92  | 1.01  | -   | -    | -    | -    | -     |
| Portugal               | 0.40   | 0.38  | 0.38  | 0.39  | 0.41  | -   | -    | -    | -    | -     |
| Romania                | 0.28   | 0.33  | 0.41  | 0.47  | 0.51  | -   | -    | -    | -    | -     |
| Slovenia               | 0.14   | 0.16  | 0.19  | 0.23  | 0.25  | -   | -    | -    | -    | -     |
| Slovakia               | 0.23   | 0.25  | 0.27  | 0.33  | 0.36  | 0.00  | 0.00 | 0.00 | 0.00 | 0.00  |
| Finland                | 0.15   | 0.13  | 0.12  | 0.11  | 0.10  | -   | -    | -    | -    | -     |
| Sweden                 | 0.93   | 0.91  | 0.90  | 1.26  | 0.91  | -   | -    | -    | -    | -     |
| United Kingdom         | 0.28   | 0.22  | 0.17  | 0.10  | 0.09  | -   | -    | -    | -    | -     |
| <b>Euro area total</b> | 27.57  | 29.15 | 28.32 | 28.11 | 28.04 | 1.37  | 7.19 | 9.10 | 9.36 | 12.19 |
| <b>EU total</b>        | 30.91  | 32.74 | 32.14 | 32.44 | 32.26 | 1.40  | 7.22 | 9.11 | 9.36 | 12.21 |

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

Cash withdrawals at ATMs located in the country

(annual percentage changes; HICP-adjusted)

|                        | Cards issued outside the country |        |        |       | Cards issued in the country |        |        |       |
|------------------------|----------------------------------|--------|--------|-------|-----------------------------|--------|--------|-------|
|                        | 2010                             | 2011   | 2012   | 2013  | 2010                        | 2011   | 2012   | 2013  |
| Belgium                | 2.65                             | -4.92  | -4.64  | 0.47  | 2.41                        | 3.92   | 1.66   | 2.79  |
| Bulgaria               | 8.96                             | 7.74   | 11.27  | -6.97 | 3.97                        | -2.05  | 6.03   | 14.24 |
| Czech Republic         | 6.13                             | -37.56 | 25.58  | -7.77 | -1.40                       | 4.08   | -1.94  | 0.40  |
| Denmark                | -                                | -      | -      | -     | -                           | -      | -      | -     |
| Germany                | -                                | -      | -      | -     | -2.42                       | 3.24   | 0.70   | -0.31 |
| Estonia                | 7.01                             | 28.07  | 11.41  | 1.42  | -7.90                       | 1.46   | 3.12   | 2.79  |
| Ireland                | -12.66                           | 4.75   | 24.54  | 66.44 | -12.05                      | -6.52  | -6.66  | 1.39  |
| Greece                 | -8.71                            | 7.97   | -10.87 | 5.67  | -5.87                       | -4.22  | -11.06 | -6.47 |
| Spain                  | -0.12                            | 2.56   | -0.44  | 2.32  | -2.06                       | -3.12  | -5.78  | -1.77 |
| France                 | 3.39                             | 7.12   | -0.91  | 1.67  | 0.06                        | 0.93   | -0.43  | -0.56 |
| Croatia                | -                                | -      | -      | -     | -                           | -      | -      | -     |
| Italy                  | 11.69                            | 8.64   | 85.94  | 86.96 | 31.05                       | -2.80  | 7.37   | 6.46  |
| Cyprus                 | 3.18                             | 0.53   | -0.40  | -1.16 | 4.64                        | 2.09   | -21.67 | 25.18 |
| Latvia                 | 25.16                            | 16.93  | 43.97  | 22.85 | -7.86                       | 4.63   | -1.15  | 2.69  |
| Lithuania              | 15.33                            | 6.65   | 15.14  | 16.23 | -5.35                       | 5.00   | 0.45   | 4.01  |
| Luxembourg             | -0.33                            | 4.23   | 7.43   | -2.24 | -1.29                       | 0.58   | 169.76 | -5.91 |
| Hungary                | -2.03                            | 3.14   | 15.24  | 8.24  | 0.77                        | 5.02   | -0.40  | 1.75  |
| Malta                  | 10.78                            | 13.23  | -1.65  | 12.72 | 1.91                        | -10.41 | 19.01  | 3.37  |
| Netherlands            | 7.38                             | 13.15  | -1.76  | -5.21 | -5.08                       | -2.67  | -8.30  | -6.58 |
| Austria                | -                                | -      | -      | -     | 12.55                       | -9.81  | -1.87  | -1.03 |
| Poland                 | -                                | -      | -      | -     | 1.60                        | 2.66   | 0.51   | 2.33  |
| Portugal               | 6.49                             | 5.48   | 8.58   | 8.06  | 0.12                        | -5.28  | -4.23  | -0.92 |
| Romania                | -1.03                            | 9.99   | 11.60  | 13.13 | -3.99                       | 5.93   | 5.53   | 6.36  |
| Slovenia               | 12.03                            | 43.90  | 6.85   | 3.59  | -0.46                       | 25.27  | -20.42 | -1.53 |
| Slovakia               | 2.94                             | 6.44   | 9.36   | 8.89  | 4.29                        | 1.62   | 0.35   | 0.65  |
| Finland                | 0.16                             | 3.97   | -2.04  | -5.21 | -6.85                       | -5.64  | -7.19  | -3.43 |
| Sweden                 | -8.57                            | 44.93  | -32.21 | 89.94 | -5.61                       | -5.43  | -11.57 | 16.74 |
| United Kingdom         | -                                | -      | -      | -     | -7.08                       | -1.17  | -1.44  | -2.89 |
| <b>Euro area total</b> | 1.23                             | 5.92   | 1.78   | 7.91  | 1.47                        | -0.26  | -0.86  | 0.03  |
| <b>EU total</b>        | 1.92                             | 4.20   | 2.44   | .     | 0.92                        | -0.29  | 0.04   | .     |

In cases where the composition of the underlying data has changed, the annual percentage change is not shown for the euro area total and/or the EU total.

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

Cards issued in the country

(annual percentage changes; HICP-adjusted)

|                        | Cash withdrawals at ATMs located outside the country |        |        |        | E-money card-loading/unloading transactions at terminals located in the country |        |        |          |
|------------------------|--|--------|--------|--------|---|--------|--------|----------|
|                        | 2010   | 2011   | 2012   | 2013   | 2010  | 2011   | 2012   | 2013     |
| Belgium                | 2.46   | -6.34  | 0.68   | 2.48   | -18.59  | -13.66 | -18.32 | -29.46   |
| Bulgaria               | -6.36  | 17.64  | 72.05  | 40.25  | -   | -      | -      | -        |
| Czech Republic         | 6.85   | 12.71  | -1.23  | 4.21   | 3.92  | -65.11 | -72.20 | -0.06    |
| Denmark                | -  | -      | -      | -      | -   | -      | -      | -        |
| Germany                | 2.21   | 2.17   | -7.19  | 0.46   | 0.12  | -12.61 | -3.06  | -13.62   |
| Estonia                | 5.57   | 17.36  | 12.46  | 3.67   | -   | -      | -      | -        |
| Ireland                | -21.17   | -9.59  | 17.41  | 6.57   | -   | -      | -      | -        |
| Greece                 | -16.41   | -0.80  | -17.08 | -21.36 | -   | -      | -      | -        |
| Spain                  | 6.40   | -1.23  | -7.54  | -5.01  | -3.10   | -30.97 | -24.40 | -        |
| France                 | 7.01   | 3.09   | 1.16   | 2.34   | 8.46  | 7.22   | 6.42   | -5.25    |
| Croatia                | -  | -      | -      | -      | -   | -      | -      | -        |
| Italy                  | 101.74   | 6.06   | 6.67   | 7.51   | -   | 29.17  | 2.50   | 35.37    |
| Cyprus                 | 7.62   | 8.07   | 9.18   | -12.93 | -   | -      | -      | -        |
| Latvia                 | 7.61   | 9.67   | 11.67  | 3.24   | -   | -      | -      | -        |
| Lithuania              | 12.48  | 5.60   | -29.43 | -1.85  | -   | -      | -      | -        |
| Luxembourg             | 6.27   | 0.13   | 30.09  | 7.67   | -33.21  | -77.14 | -      | -        |
| Hungary                | 1.13   | 12.96  | -1.63  | 10.49  | -   | -      | -      | -        |
| Malta                  | 21.98  | 19.04  | 16.27  | 4.06   | -   | -      | -      | -        |
| Netherlands            | 1.48   | -8.26  | -10.46 | -11.04 | -5.39   | -12.43 | -20.99 | -22.23   |
| Austria                | 5.40   | -      | -      | -      | 7.87  | 4.18   | -11.54 | 0.37     |
| Poland                 | 11.66  | 18.91  | 8.24   | 9.85   | -   | -      | -      | -        |
| Portugal               | -5.18  | -4.38  | 0.00   | 4.68   | -   | -      | -      | -        |
| Romania                | 10.55  | 20.52  | 14.60  | 6.19   | -   | -      | -      | -        |
| Slovenia               | 11.95  | 16.02  | 14.67  | 8.86   | -   | -      | -      | -        |
| Slovakia               | 6.11   | 3.76   | 17.08  | 7.90   | 533.02  | 22.38  | -91.74 | 1,369.95 |
| Finland                | -13.14   | -15.58 | -9.35  | -12.46 | -   | -      | -      | -        |
| Sweden                 | -13.83   | -7.30  | 34.36  | -28.50 | -   | -      | -      | -        |
| United Kingdom         | -25.26   | -27.90 | -44.92 | -4.38  | -   | -      | -      | -        |
| <b>Euro area total</b> | 3.41   | .      | -2.88  | -1.08  | .   | 23.13  | 0.62   | .        |
| <b>EU total</b>        | 3.17   | .      | -1.37  | -1.55  | .   | 22.40  | .      | .        |

In cases where the composition of the underlying data has changed, the annual percentage change is not shown for the euro area total and/or the EU total.

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

(EUR thousands; total for the period)

|                        | Cash withdrawals at ATMs with a cash withdrawal function located in the country |              |              |              |               |                             |                 |                 |                 |                 | E-money card-loading/unloading transactions at terminals located in the country |              |              |              |               |
|------------------------|---|--------------|--------------|--------------|---------------|-----------------------------|-----------------|-----------------|-----------------|-----------------|---|--------------|--------------|--------------|---------------|
|                        | Cards issued outside the country  |              |              |              |               | Cards issued in the country |                 |                 |                 |                 | 2009  | 2010         | 2011         | 2012         | 2013          |
|                        | 2009  | 2010         | 2011         | 2012         | 2013          | 2009                        | 2010            | 2011            | 2012            | 2013            |   |              |              |              |               |
| Belgium                | 154.16  | 160.89       | 152.11       | 146.46       | 148.63        | 5,331.98                    | 5,551.89        | 5,736.83        | 5,889.04        | 6,113.81        | 2.74  | 2.42         | 2.25         | -            | -             |
| Bulgaria               | 67.01   | 72.97        | 79.20        | 92.97        | 82.73         | 1,200.48                    | 1,247.30        | 1,230.74        | 1,376.63        | 1,504.22        | -   | -            | -            | -            | -             |
| Czech Republic         | 419.00  | 456.29       | 287.11       | 346.80       | 292.16        | 6,065.77                    | 6,137.17        | 6,436.38        | 6,070.43        | 5,566.71        | 6.43  | 4.97         | 4.14         | 54.95        | 2.21          |
| Denmark                | -   | -            | -            | -            | -             | -                           | -               | -               | -               | -               | -   | -            | -            | -            | -             |
| Germany                | -   | -            | -            | -            | -             | 5,660.55                    | 5,623.18        | 5,904.93        | 6,109.24        | 6,158.26        | 4.12  | 3.94         | 3.51         | 3.40         | 2.97          |
| Estonia                | 143.03  | 162.12       | 225.22       | 277.20       | 305.84        | 3,510.03                    | 3,423.96        | 3,768.34        | 4,292.95        | 4,800.59        | -   | -            | -            | -            | -             |
| Ireland                | 439.10  | 398.16       | 432.67       | 571.36       | 951.04        | 7,485.82                    | 6,834.94        | 6,628.00        | 6,560.14        | 6,652.05        | -   | -            | -            | -            | -             |
| Greece                 | 240.53  | 235.14       | 268.34       | 248.43       | 293.89        | 6,356.97                    | 6,407.59        | 6,487.29        | 5,993.43        | 6,275.13        | -   | -            | -            | -            | -             |
| Spain                  | 98.12   | 104.40       | 113.46       | 118.38       | 130.90        | 1,746.25                    | 1,821.96        | 1,870.54        | 1,847.03        | 1,960.66        | 0.04  | 0.04         | 0.03         | 0.05         | -             |
| France                 | 96.31   | 99.18        | 105.47       | 105.44       | -             | 2,200.54                    | 2,193.22        | 2,197.66        | 2,207.76        | -               | 0.88  | 0.92         | 1.13         | 2.99         | 3.78          |
| Croatia                | -   | -            | -            | -            | 82.21         | -                           | -               | -               | -               | 2,155.43        | -   | -            | -            | -            | -             |
| Italy                  | 4.55  | 5.49         | 6.12         | 11.93        | 22.77         | 1,690.69                    | 2,393.36        | 2,388.83        | 2,687.73        | 2,920.95        | -   | -            | -            | -            | -             |
| Cyprus                 | 373.02  | 389.48       | 393.78       | 395.61       | 408.22        | 2,451.08                    | 2,595.29        | 2,664.63        | 2,105.49        | 2,751.51        | -   | -            | -            | -            | -             |
| Latvia                 | 122.11  | 151.09       | 209.87       | 297.44       | 396.50        | 3,423.48                    | 3,118.29        | 3,875.89        | 3,771.52        | 4,202.39        | -   | -            | -            | -            | -             |
| Lithuania              | 124.86  | 146.56       | 202.50       | 238.99       | 286.10        | 4,318.67                    | 4,160.34        | 5,659.11        | 5,826.85        | 6,242.20        | -   | -            | -            | -            | -             |
| Luxembourg             | 321.56  | 328.21       | 343.61       | 387.73       | 370.61        | 1,732.97                    | 1,751.86        | 1,770.01        | 5,015.07        | 4,613.72        | 14.85   | 9.18         | -            | -            | -             |
| Hungary                | 134.12  | 137.12       | 143.27       | 171.82       | 180.59        | 3,138.79                    | 3,300.94        | 3,512.03        | 3,640.12        | 3,596.56        | -   | -            | -            | -            | -             |
| Malta                  | 746.36  | 832.35       | 907.29       | 827.74       | 942.38        | 6,261.59                    | 6,423.97        | 5,540.61        | 6,116.64        | 6,385.99        | -   | -            | -            | -            | -             |
| Netherlands            | 302.98  | 355.90       | 419.19       | 438.62       | 432.24        | 6,326.62                    | 6,569.58        | 6,655.66        | 6,500.20        | 6,313.15        | 125.12  | 132.44       | 154.01       | 136.19       | 118.10        |
| Austria                | -   | -            | -            | -            | -             | 2,232.53                    | 2,500.92        | 2,315.06        | 2,309.81        | 2,282.16        | 42.21   | 39.93        | 35.00        | 31.34        | 31.86         |
| Poland                 | -   | -            | -            | -            | -             | 3,556.93                    | 3,786.01        | 3,804.13        | 3,607.68        | 3,655.01        | -   | -            | -            | -            | -             |
| Portugal               | 75.36   | 79.96        | 89.47        | 103.05       | 115.06        | 1,855.19                    | 1,850.71        | 1,859.52        | 1,889.06        | 1,933.96        | -   | -            | -            | -            | -             |
| Romania                | 55.48   | 56.98        | 61.68        | 68.47        | 80.86         | 2,029.39                    | 2,021.84        | 2,107.96        | 2,212.53        | 2,456.46        | -   | -            | -            | -            | 0.01          |
| Slovenia               | 90.94   | 102.53       | 149.41       | 169.88       | 178.98        | 2,807.91                    | 2,812.40        | 3,567.62        | 3,021.19        | 3,025.53        | -   | -            | -            | -            | -             |
| Slovakia               | 186.28  | 189.20       | 204.84       | 222.05       | 235.86        | 4,278.37                    | 4,402.50        | 4,550.52        | 4,526.70        | 4,444.27        | -   | -            | -            | -            | -             |
| Finland                | 127.98  | 133.21       | 142.45       | 145.48       | 142.01        | 9,618.77                    | 9,311.98        | 9,036.86        | 8,744.70        | 8,696.73        | -   | -            | -            | -            | -             |
| Sweden                 | 192.82  | 186.53       | 286.80       | 212.73       | 430.53        | 6,111.96                    | 6,104.14        | 6,123.99        | 5,925.38        | 7,370.71        | -   | -            | -            | -            | -             |
| United Kingdom         | -   | -            | -            | -            | -             | 3,479.58                    | 3,430.17        | 3,424.66        | 3,610.29        | 3,323.53        | -   | -            | -            | -            | -             |
| <b>Euro area total</b> | <b>74.39</b>  | <b>77.99</b> | <b>85.05</b> | <b>89.47</b> | <b>126.58</b> | <b>3,119.38</b>             | <b>3,278.22</b> | <b>3,356.10</b> | <b>3,438.93</b> | <b>4,510.41</b> | <b>4.56</b>   | <b>23.60</b> | <b>31.64</b> | <b>81.88</b> | <b>129.53</b> |
| <b>EU total</b>        | <b>63.91</b>  | <b>66.97</b> | <b>71.47</b> | <b>75.02</b> | <b>97.73</b>  | <b>3,174.54</b>             | <b>3,293.83</b> | <b>3,363.87</b> | <b>3,448.30</b> | <b>4,079.43</b> | <b>4.59</b>   | <b>23.21</b> | <b>31.37</b> | <b>81.86</b> | <b>102.24</b> |

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

Cards issued in the country

(EUR; total for the period)

|                        | Cash withdrawals at ATMs located in the country |          |          |          |          | Cash withdrawals at ATMs located outside the country |        |        |        |        | E-money card-loading/unloading transactions at terminals located in the country |        |        |        |        |
|------------------------|---|----------|----------|----------|----------|--|--------|--------|--------|--------|---|--------|--------|--------|--------|
|                        | 2009  | 2010     | 2011     | 2012     | 2013     | 2009   | 2010   | 2011   | 2012   | 2013   | 2009  | 2010   | 2011   | 2012   | 2013   |
| Belgium                | 2,256.17  | 2,365.44 | 2,465.91 | 2,479.45 | 2,656.16 | 99.71  | 104.58 | 98.26  | 97.85  | 104.51 | 28.51   | 23.29  | 19.44  | 15.50  | 10.69  |
| Bulgaria               | 854.99  | 936.47   | 892.65   | 940.35   | 1,137.04 | 10.98  | 10.83  | 12.40  | 21.19  | 31.46  | -   | -      | -      | -      | -      |
| Czech Republic         | 2,335.45  | 2,409.96 | 2,585.88 | 2,445.93 | 2,356.37 | 32.37  | 36.19  | 42.06  | 40.07  | 40.07  | 23.21   | 16.19  | 16.43  | 9.14   | 8.25   |
| Denmark                | -   | -        | -        | -        | -        | -  | -      | -      | -      | -      | -   | -      | -      | -      | -      |
| Germany                | 2,452.24  | 2,425.19 | 2,510.10 | 2,528.89 | 2,515.56 | 63.89  | 66.18  | 67.79  | 62.95  | 63.10  | 2.36  | 2.18   | 1.92   | 1.87   | 1.62   |
| Estonia                | 1,619.14  | 1,607.73 | 1,714.15 | 1,816.24 | 1,898.97 | 60.23  | 68.55  | 84.54  | 97.69  | 103.02 | -   | -      | -      | -      | -      |
| Ireland                | 5,321.47  | 4,450.85 | 3,242.85 | 3,071.15 | 3,126.29 | 217.52   | 163.07 | 114.91 | 136.88 | 146.46 | -   | -      | -      | -      | -      |
| Greece                 | 3,161.58  | 3,350.94 | 3,425.41 | 3,265.29 | 3,092.52 | 32.05  | 30.17  | 31.94  | 28.38  | 22.60  | -   | -      | -      | -      | -      |
| Spain                  | 1,423.81  | 1,491.26 | 1,542.80 | 1,502.93 | 1,467.93 | 15.98  | 18.18  | 19.18  | 18.33  | 17.32  | 0.28  | 0.33   | 0.34   | 0.71   | -      |
| France                 | 1,270.30  | 1,284.05 | 1,378.46 | 1,395.48 | 1,469.53 | 51.66  | 55.85  | 61.23  | 62.98  | 68.26  | 2.89  | 2.64   | 3.27   | 4.38   | 4.84   |
| Croatia                | -   | -        | -        | -        | 1,018.05 | -  | -      | -      | -      | -      | -   | -      | -      | -      | 197.80 |
| Italy                  | 2,049.72  | 2,472.37 | 2,324.23 | 2,271.61 | 2,220.71 | 8.70   | 16.16  | 16.58  | 16.10  | 15.89  | -   | 473.21 | 551.47 | 437.95 | 519.41 |
| Cyprus                 | 1,420.07  | 1,394.69 | 1,484.38 | 1,167.70 | 1,594.48 | 415.29   | 419.48 | 472.63 | 518.22 | 492.18 | -   | -      | 0.00   | 0.00   | 0.00   |
| Latvia                 | 1,717.81  | 1,646.37 | 1,875.79 | 1,863.88 | 1,878.33 | 164.33   | 183.95 | 219.68 | 246.60 | 249.84 | -   | -      | -      | -      | -      |
| Lithuania              | 1,490.84  | 1,471.10 | 1,756.23 | 1,942.48 | 2,085.64 | 46.70  | 54.75  | 65.74  | 51.08  | 51.76  | -   | -      | -      | -      | -      |
| Luxembourg             | 764.89  | 576.91   | 474.51   | 1,137.14 | 1,055.93 | 574.61   | 466.58 | 382.05 | 441.53 | 469.16 | 11.36   | 7.52   | -      | -      | -      |
| Hungary                | 1,758.72  | 1,852.64 | 2,025.57 | 2,088.24 | 2,090.03 | 21.77  | 23.01  | 27.06  | 27.56  | 29.95  | -   | -      | -      | -      | -      |
| Malta                  | 1,748.77  | 1,728.18 | 1,465.68 | 1,655.85 | 1,687.33 | 50.56  | 59.80  | 67.38  | 74.37  | 76.30  | -   | -      | -      | -      | -      |
| Netherlands            | 1,779.53  | 1,719.44 | 1,704.36 | 1,612.56 | 1,530.52 | 200.12   | 206.72 | 193.13 | 178.44 | 161.28 | 21.49   | 20.92  | 18.63  | 15.03  | 11.78  |
| Austria                | 1,718.16  | 1,897.41 | 1,727.07 | 1,578.41 | 1,539.16 | 125.48   | 129.77 | -      | -      | -      | 27.77   | 29.13  | 29.30  | 25.87  | 26.53  |
| Poland                 | 1,741.42  | 2,052.90 | 2,105.09 | 2,022.90 | 2,008.54 | 17.34  | 22.47  | 26.69  | 27.61  | 29.43  | -   | -      | -      | -      | -      |
| Portugal               | 1,542.97  | 1,624.33 | 1,559.15 | 1,553.58 | 1,605.47 | 20.61  | 20.55  | 19.92  | 20.72  | 22.62  | -   | -      | -      | -      | -      |
| Romania                | 1,547.70  | 1,635.38 | 1,707.40 | 1,743.77 | 1,836.55 | 21.34  | 25.97  | 30.85  | 34.22  | 35.98  | -   | -      | -      | -      | 9.87   |
| Slovenia               | 1,559.63  | 1,511.45 | 2,082.92 | 1,688.41 | 1,628.37 | 44.16  | 48.14  | 61.44  | 71.77  | 76.52  | -   | -      | -      | -      | -      |
| Slovakia               | 1,911.74  | 1,991.84 | 2,060.61 | 2,469.56 | 2,377.52 | 45.79  | 48.54  | 51.27  | 71.69  | 73.99  | -   | -      | 150.14 | 5.95   | 84.29  |
| Finland                | 2,268.97  | 2,108.08 | 1,935.49 | 1,853.59 | 1,842.87 | 20.61  | 17.86  | 14.67  | 13.72  | 12.37  | -   | -      | -      | -      | -      |
| Sweden                 | 1,865.34  | 1,961.02 | 1,840.55 | 1,681.99 | 1,893.57 | 85.73  | 82.28  | 75.70  | 105.11 | 72.47  | -   | -      | -      | -      | -      |
| United Kingdom         | 1,334.10  | 1,312.03 | 1,335.20 | 1,412.86 | 1,286.37 | 1.72   | 1.36   | 1.01   | 0.60   | 0.54   | -   | -      | -      | -      | -      |
| <b>Euro area total</b> | 1,926.30  | 1,981.21 | 2,016.47 | 2,003.66 | 2,009.68 | 59.70  | 62.57  | 60.19  | 58.58  | 58.11  | 7.82  | 37.30  | 47.36  | 48.72  | 63.23  |
| <b>EU total</b>        | 1,745.11  | 1,792.52 | 1,829.61 | 1,833.53 | 1,802.66 | 42.82  | 44.97  | 43.85  | 43.33  | 41.96  | 7.93  | 37.08  | 47.24  | 48.65  | 63.17  |

## 14.1 Number of payment transactions at terminals

POS transactions at terminals located in the country

(millions; total for the period)

|                        | Cards issued outside the country |        |        |          |          | Cards issued in the country |           |           |           |           |
|------------------------|----------------------------------|--------|--------|----------|----------|-----------------------------|-----------|-----------|-----------|-----------|
|                        | 2009                             | 2010   | 2011   | 2012     | 2013     | 2009                        | 2010      | 2011      | 2012      | 2013      |
| Belgium                | 42.58                            | 50.05  | 56.06  | 59.41    | 70.01    | 924.09                      | 983.89    | 1,048.50  | 1,118.63  | 1,205.74  |
| Bulgaria               | 4.54                             | 6.76   | 7.64   | 4.94     | 5.74     | 12.15                       | 16.26     | 24.56     | 31.28     | 38.00     |
| Czech Republic         | 20.53                            | 30.70  | 27.57  | 32.30    | 27.76    | 182.50                      | 209.55    | 249.98    | 286.30    | 352.62    |
| Denmark                | 20.15                            | 25.22  | 29.87  | 35.74    | 41.39    | 892.46                      | 982.47    | 1,074.78  | 1,163.67  | 1,250.69  |
| Germany                | -                                | -      | -      | -        | -        | 2,306.24                    | 2,503.14  | 2,714.85  | 2,907.25  | 3,288.37  |
| Estonia                | 5.95                             | 7.90   | 7.64   | 9.71     | 10.87    | 146.18                      | 156.53    | 184.64    | 200.85    | 215.18    |
| Ireland                | -                                | -      | -      | -        | -        | 304.50                      | 315.50    | 339.20    | 392.92    | 418.82    |
| Greece                 | 9.55                             | 10.66  | 14.56  | 15.42    | 19.97    | 66.94                       | 62.11     | 57.61     | 57.00     | 58.33     |
| Spain                  | 107.09                           | 115.90 | 130.41 | 147.22   | 170.18   | 1,989.38                    | 2,099.42  | 2,173.26  | 2,188.19  | 2,232.63  |
| France                 | 175.20                           | 249.22 | 281.46 | 347.03   | 405.11   | 6,712.64                    | 7,147.60  | 7,624.79  | 8,152.67  | 8,575.29  |
| Croatia                | -                                | -      | -      | -        | 9.19     | -                           | -         | -         | -         | 188.21    |
| Italy                  | 70.32                            | 83.72  | 92.11  | 96.19    | 112.95   | 1,444.37                    | 1,381.80  | 1,745.99  | 2,038.73  | 2,274.07  |
| Cyprus                 | 3.57                             | 9.19   | 11.38  | 6.98     | 5.76     | 24.72                       | 27.12     | 29.87     | 31.65     | 31.49     |
| Latvia                 | 2.85                             | 6.52   | 8.38   | 10.29    | 16.14    | 85.47                       | 87.88     | 96.50     | 106.14    | 116.12    |
| Lithuania              | 4.45                             | 5.55   | 7.38   | 6.66     | 8.36     | 87.94                       | 90.62     | 99.88     | 117.94    | 136.04    |
| Luxembourg             | 15.78                            | 15.20  | 15.98  | 14.43    | 12.88    | 40.17                       | 40.68     | 42.40     | 42.27     | 43.28     |
| Hungary                | 10.08                            | 9.97   | 12.30  | 14.48    | 16.99    | 179.00                      | 201.62    | 227.72    | 257.60    | 293.97    |
| Malta                  | 2.38                             | 2.92   | -      | -        | -        | 8.56                        | 9.37      | 10.45     | 8.93      | 14.19     |
| Netherlands            | 30.93                            | 34.43  | 29.58  | 24.69    | 25.88    | 1,980.96                    | 2,189.46  | 2,323.96  | 2,512.31  | 2,699.27  |
| Austria                | -                                | -      | -      | -        | -        | 383.56                      | 421.46    | 446.32    | 488.75    | 557.59    |
| Poland                 | -                                | -      | -      | -        | -        | 686.73                      | 822.96    | 995.86    | 1,179.24  | 1,402.76  |
| Portugal               | 20.23                            | 20.75  | 22.77  | 24.52    | 26.07    | 1,061.31                    | 1,161.03  | 1,226.65  | 1,208.67  | 1,225.99  |
| Romania                | 2.90                             | 3.27   | 4.54   | 5.11     | 5.82     | 77.96                       | 90.32     | 111.49    | 135.90    | 161.39    |
| Slovenia               | 4.50                             | 5.04   | 6.15   | 6.64     | 11.39    | 105.22                      | 110.25    | 113.30    | 118.51    | 122.13    |
| Slovakia               | 6.89                             | 5.74   | 5.86   | 7.13     | 8.73     | 65.67                       | 81.03     | 102.70    | 116.16    | 137.94    |
| Finland                | 11.60                            | 14.00  | 17.50  | 19.64    | 20.60    | 899.00                      | 1,040.80  | 1,068.99  | 1,053.21  | 1,129.23  |
| Sweden                 | 73.00                            | 88.00  | 81.00  | 94.00    | 100.53   | 1,379.00                    | 1,513.00  | 1,661.00  | 1,885.00  | 2,138.73  |
| United Kingdom         | 155.00                           | 178.00 | 87.00  | 439.00   | 196.00   | 7,886.00                    | 8,425.00  | 9,434.00  | 9,853.00  | 10,668.00 |
| <b>Euro area total</b> | 500.61                           | 616.83 | 694.36 | 781.44   | 904.02   | 18,317.33                   | 19,574.64 | 21,253.49 | 22,636.68 | 24,229.53 |
| <b>EU total</b>        | 800.05                           | 978.71 | 960.03 | 1,423.96 | 1,331.93 | 29,932.70                   | 32,170.84 | 35,229.25 | 37,652.75 | 40,976.06 |

## 14.1 Number of payment transactions at terminals (cont'd)

Cards issued in the country

(millions; total for the period)

|                        | POS transactions at terminals located outside the country |          |          |          |          | E-money card purchase transactions |        |        |        |        |
|------------------------|---|----------|----------|----------|----------|------------------------------------|--------|--------|--------|--------|
|                        | 2009  | 2010     | 2011     | 2012     | 2013     | 2009                               | 2010   | 2011   | 2012   | 2013   |
| Belgium                | 73.31   | 82.99    | 105.83   | 108.25   | 126.51   | 70.49                              | 60.62  | 50.51  | 46.20  | 29.36  |
| Bulgaria               | 3.41  | 6.93     | 6.16     | 8.53     | 10.94    | -                                  | -      | -      | -      | -      |
| Czech Republic         | 11.73   | 14.86    | 19.33    | 21.88    | 25.30    | 57.57                              | 65.32  | 23.88  | 7.04   | 7.20   |
| Denmark                | 59.92   | 65.13    | 70.79    | 87.20    | 113.46   | -                                  | -      | -      | -      | -      |
| Germany                | 196.03  | 213.87   | 262.49   | 308.55   | 409.90   | 43.08                              | 38.94  | 35.92  | 33.60  | 31.77  |
| Estonia                | 9.29  | 10.83    | 13.20    | 11.60    | 11.38    | -                                  | -      | -      | -      | -      |
| Ireland                | -   | -        | -        | -        | -        | -                                  | -      | -      | -      | -      |
| Greece                 | 8.43  | 8.66     | 9.95     | 9.19     | 8.75     | -                                  | -      | -      | -      | -      |
| Spain                  | 49.87   | 56.56    | 59.45    | 59.83    | 63.36    | 0.37                               | 0.30   | 0.15   | 0.12   | -      |
| France                 | 210.61  | 244.04   | 286.22   | 322.31   | 385.81   | 36.04                              | 41.09  | 46.50  | 52.24  | 50.53  |
| Croatia                | -   | -        | -        | -        | -        | -                                  | -      | -      | -      | 0.28   |
| Italy                  | 116.80  | 15.26    | 21.98    | 26.46    | 42.21    | 89.71                              | 118.27 | 151.89 | 191.24 | 243.98 |
| Cyprus                 | 5.44  | 6.36     | 7.17     | 7.98     | 8.18     | 0.00                               | 0.00   | 0.70   | 0.98   | 1.19   |
| Latvia                 | 5.59  | 6.85     | 7.92     | 9.63     | 11.54    | -                                  | -      | -      | -      | -      |
| Lithuania              | 4.64  | 6.11     | 7.80     | 10.98    | 13.43    | 0.00                               | 0.00   | 0.00   | -      | -      |
| Luxembourg             | 16.29   | 18.66    | 22.60    | 25.15    | 24.45    | 2.10                               | 1.72   | 0.60   | 0.00   | 0.00   |
| Hungary                | 8.75  | 11.37    | 14.49    | 18.55    | 28.39    | -                                  | -      | -      | -      | -      |
| Malta                  | 2.71  | 3.30     | 3.71     | 5.00     | 5.92     | -                                  | -      | -      | -      | -      |
| Netherlands            | 89.59   | 116.14   | 120.48   | 130.59   | 152.59   | 177.05                             | 178.29 | 171.72 | 148.04 | 121.05 |
| Austria                | -   | -        | -        | -        | -        | 25.79                              | 24.92  | 24.18  | 27.42  | 27.08  |
| Poland                 | 17.17   | 21.28    | 30.14    | 36.35    | 45.81    | -                                  | -      | -      | -      | -      |
| Portugal               | 10.37   | 11.55    | 12.99    | 14.16    | 16.32    | 2.18                               | 2.11   | 2.17   | 6.95   | 24.50  |
| Romania                | 7.64  | 10.27    | 13.04    | 15.36    | 19.32    | -                                  | -      | -      | -      | -      |
| Slovenia               | 4.28  | 4.90     | 5.16     | 5.88     | 9.94     | -                                  | -      | -      | -      | -      |
| Slovakia               | 10.49   | 9.66     | 11.66    | 14.87    | 20.92    | -                                  | -      | 0.03   | 0.05   | 0.06   |
| Finland                | 12.20   | 12.30    | 12.80    | 13.75    | 15.60    | -                                  | -      | -      | -      | -      |
| Sweden                 | 38.00   | 44.00    | 57.40    | 70.00    | 88.30    | -                                  | -      | -      | -      | -      |
| United Kingdom         | 236.00  | 325.00   | 415.00   | 639.00   | 891.00   | -                                  | -      | -      | -      | -      |
| <b>Euro area total</b> | 806.42  | 804.25   | 955.67   | 1,063.57 | 1,301.85 | 446.81                             | 466.25 | 484.37 | 506.86 | 529.55 |
| <b>EU total</b>        | 1,208.57  | 1,326.88 | 1,597.74 | 1,981.05 | 2,549.34 | 504.38                             | 531.57 | 508.26 | 513.90 | 537.03 |

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

POS transactions at terminals located in the country

(annual percentage changes)

|                        | Cards issued outside the country |        |        |        | Cards issued in the country |       |        |       |
|------------------------|----------------------------------|--------|--------|--------|-----------------------------|-------|--------|-------|
|                        | 2010                             | 2011   | 2012   | 2013   | 2010                        | 2011  | 2012   | 2013  |
| Belgium                | 17.55                            | 12.00  | 5.98   | 17.84  | 6.47                        | 6.57  | 6.69   | 7.79  |
| Bulgaria               | 49.01                            | 12.91  | -35.34 | 16.35  | 33.84                       | 51.10 | 27.35  | 21.48 |
| Czech Republic         | 49.53                            | -10.21 | 17.17  | -14.05 | 14.82                       | 19.29 | 14.53  | 23.16 |
| Denmark                | 25.16                            | 18.43  | 19.66  | 15.79  | 10.09                       | 9.40  | 8.27   | 7.48  |
| Germany                | -                                | -      | -      | -      | 8.54                        | 8.46  | 7.09   | 13.11 |
| Estonia                | 32.69                            | -3.27  | 27.09  | 11.94  | 7.08                        | 17.96 | 8.78   | 7.13  |
| Ireland                | -                                | -      | -      | -      | 3.61                        | 7.51  | 15.84  | 6.59  |
| Greece                 | 11.60                            | 36.58  | 5.90   | 29.51  | -7.22                       | -7.25 | -1.06  | 2.34  |
| Spain                  | 8.22                             | 12.53  | 12.89  | 15.60  | 5.53                        | 3.52  | 0.69   | 2.03  |
| France                 | 42.25                            | 12.93  | 23.30  | 16.74  | 6.48                        | 6.68  | 6.92   | 5.18  |
| Croatia                | .                                | .      | .      | .      | .                           | .     | .      | .     |
| Italy                  | 19.05                            | 10.02  | 4.43   | 17.42  | -4.33                       | 26.36 | 16.77  | 11.54 |
| Cyprus                 | 157.51                           | 23.74  | -38.64 | -17.49 | 9.73                        | 10.14 | 5.94   | -0.49 |
| Latvia                 | 129.08                           | 28.41  | 22.89  | 56.77  | 2.82                        | 9.81  | 9.99   | 9.41  |
| Lithuania              | 24.76                            | 33.08  | -9.77  | 25.43  | 3.05                        | 10.21 | 18.09  | 15.34 |
| Luxembourg             | -3.66                            | 5.14   | -9.73  | -10.74 | 1.26                        | 4.24  | -0.33  | 2.40  |
| Hungary                | -1.07                            | 23.37  | 17.75  | 17.35  | 12.64                       | 12.95 | 13.12  | 14.12 |
| Malta                  | 22.78                            | .      | .      | .      | 9.43                        | 11.55 | -14.57 | 59.01 |
| Netherlands            | 11.31                            | -14.10 | -16.54 | 4.83   | 10.52                       | 6.14  | 8.10   | 7.44  |
| Austria                | -                                | -      | -      | -      | 9.88                        | 5.90  | 9.51   | 14.09 |
| Poland                 | -                                | -      | -      | -      | 19.84                       | 21.01 | 18.41  | 18.95 |
| Portugal               | 2.58                             | 9.75   | 7.68   | 6.34   | 9.40                        | 5.65  | -1.47  | 1.43  |
| Romania                | 12.78                            | 39.13  | 12.41  | 13.96  | 15.85                       | 23.44 | 21.90  | 18.76 |
| Slovenia               | 12.07                            | 21.98  | 7.89   | 71.68  | 4.78                        | 2.77  | 4.60   | 3.05  |
| Slovakia               | -16.68                           | 2.09   | 21.69  | 22.42  | 23.39                       | 26.74 | 13.11  | 18.75 |
| Finland                | 20.69                            | 25.00  | 12.21  | 4.91   | 15.77                       | 2.71  | -1.48  | 7.22  |
| Sweden                 | 20.55                            | -7.95  | 16.05  | 6.95   | 9.72                        | 9.78  | 13.49  | 13.46 |
| United Kingdom         | 14.84                            | -51.12 | 404.60 | -55.35 | 6.83                        | 11.98 | 4.44   | 8.27  |
| <b>Euro area total</b> | 23.21                            | 11.15  | 12.54  | 15.69  | 6.86                        | 7.72  | 6.51   | 7.04  |
| <b>EU total</b>        | 22.33                            | -1.91  | 48.32  | .      | 7.48                        | 9.51  | 6.88   | .     |

In cases where the composition of the underlying data has changed, the annual percentage change is not shown for the euro area total and/or the EU total.

## 14.2 Increase in the number of payment transactions at terminals (cont'd)

Cards issued in the country

(annual percentage changes)

|                        | POS transactions at terminals located outside the country |        |        |       | E-money card purchase transactions |        |        |        |
|------------------------|---|--------|--------|-------|------------------------------------|--------|--------|--------|
|                        | 2010  | 2011   | 2012   | 2013  | 2010                               | 2011   | 2012   | 2013   |
| Belgium                | 13.21   | 27.52  | 2.29   | 16.87 | -14.01                             | -16.67 | -8.54  | -36.44 |
| Bulgaria               | 103.05  | -11.21 | 38.59  | 28.30 | -                                  | -      | -      | -      |
| Czech Republic         | 26.67   | 30.07  | 13.23  | 15.63 | 13.46                              | -63.44 | -70.52 | 2.24   |
| Denmark                | 8.69  | 8.68   | 23.19  | 30.12 | -                                  | -      | -      | -      |
| Germany                | 9.10  | 22.73  | 17.55  | 32.85 | -9.61                              | -7.76  | -6.46  | -5.45  |
| Estonia                | 16.57   | 21.85  | -12.14 | -1.85 | -                                  | -      | -      | -      |
| Ireland                | -   | -      | -      | -     | -                                  | -      | -      | -      |
| Greece                 | 2.75  | 14.81  | -7.62  | -4.75 | -                                  | -      | -      | -      |
| Spain                  | 13.43   | 5.10   | 0.64   | 5.90  | -18.63                             | -50.51 | -21.09 | -      |
| France                 | 15.87   | 17.29  | 12.61  | 19.70 | 14.03                              | 13.16  | 12.35  | -3.29  |
| Croatia                | .   | .      | .      | .     | .                                  | .      | .      | .      |
| Italy                  | -86.93  | 44.01  | 20.41  | 59.50 | 31.84                              | 28.43  | 25.90  | 27.58  |
| Cyprus                 | 16.81   | 12.76  | 11.34  | 2.51  | -                                  | -      | 40.11  | 21.88  |
| Latvia                 | 22.52   | 15.68  | 21.53  | 19.82 | -                                  | -      | -      | -      |
| Lithuania              | 31.55   | 27.73  | 40.77  | 22.22 | -                                  | -      | -      | -      |
| Luxembourg             | 14.53   | 21.11  | 11.30  | -2.81 | -18.32                             | -64.80 | -      | -      |
| Hungary                | 30.04   | 27.44  | 27.98  | 53.05 | -                                  | -      | -      | -      |
| Malta                  | 21.82   | 12.37  | 34.83  | 18.53 | -                                  | -      | -      | -      |
| Netherlands            | 29.63   | 3.74   | 8.39   | 16.84 | 0.70                               | -3.69  | -13.79 | -18.23 |
| Austria                | -   | -      | -      | -     | -3.39                              | -2.95  | 13.39  | -1.22  |
| Poland                 | 23.92   | 41.65  | 20.59  | 26.04 | -                                  | -      | -      | -      |
| Portugal               | 11.42   | 12.43  | 9.03   | 15.29 | -3.25                              | 2.79   | 219.89 | 252.65 |
| Romania                | 34.41   | 26.95  | 17.83  | 25.75 | -                                  | -      | -      | -      |
| Slovenia               | 14.29   | 5.33   | 14.04  | 69.05 | -                                  | -      | -      | -      |
| Slovakia               | -7.90   | 20.70  | 27.54  | 40.68 | -                                  | -      | 66.67  | 20.00  |
| Finland                | 0.82  | 4.07   | 7.41   | 13.46 | -                                  | -      | -      | -      |
| Sweden                 | 15.79   | 30.45  | 21.95  | 26.14 | -                                  | -      | -      | -      |
| United Kingdom         | 37.71   | 27.69  | 53.98  | 39.44 | -                                  | -      | -      | -      |
| <b>Euro area total</b> | -0.27   | 17.25  | 11.29  | 22.40 | 4.35                               | .      | .      | .      |
| <b>EU total</b>        | 9.79  | 20.41  | 23.99  | 28.69 | 5.39                               | .      | .      | .      |

In cases where the composition of the underlying data has changed, the annual percentage change is not shown for the euro area total and/or the EU total.

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

(total for the period)

|                        | POS transactions at terminals located in the country |               |               |               |               |                             |                 |                 |                 |                 | E-money card purchase transactions |               |               |               |               |
|------------------------|--|---------------|---------------|---------------|---------------|-----------------------------|-----------------|-----------------|-----------------|-----------------|------------------------------------|---------------|---------------|---------------|---------------|
|                        | Cards issued outside the country                     |               |               |               |               | Cards issued in the country |                 |                 |                 |                 | 2009                               | 2010          | 2011          | 2012          | 2013          |
|                        | 2009   | 2010          | 2011          | 2012          | 2013          | 2009                        | 2010            | 2011            | 2012            | 2013            |                                    |               |               |               |               |
| Belgium                | 315.23   | 362.03        | 397.79        | 436.03        | -             | 6,841.21                    | 7,116.52        | 7,439.97        | 8,209.93        | -               | 959.64                             | 924.34        | 820.27        | -             | -             |
| Bulgaria               | 76.33  | 111.29        | 118.51        | 71.63         | 81.18         | 204.31                      | 267.54          | 381.27          | 453.87          | 537.06          | -                                  | -             | -             | -             | -             |
| Czech Republic         | 263.92   | 316.64        | 268.66        | 297.06        | 290.02        | 2,345.85                    | 2,161.27        | 2,436.39        | 2,633.13        | 3,683.72        | 5,888.72                           | 6,835.60      | 6,167.61      | 5,402.15      | 1,294.42      |
| Denmark                | 193.75   | 228.46        | 238.10        | 270.35        | 285.46        | 8,581.31                    | 8,900.11        | 8,567.73        | 8,802.09        | 8,626.75        | -                                  | -             | -             | -             | -             |
| Germany                | -  | -             | -             | -             | -             | 3,573.20                    | 3,690.97        | 3,818.83        | 4,037.85        | 4,422.09        | 142.62                             | 164.60        | 152.15        | 153.70        | 146.12        |
| Estonia                | 223.54   | 304.99        | 256.63        | 357.50        | 395.86        | 5,490.08                    | 6,044.52        | 6,202.01        | 7,394.87        | 7,836.91        | -                                  | -             | -             | -             | -             |
| Ireland                | -  | -             | -             | -             | -             | 3,806.25                    | 3,943.75        | 2,215.46        | 2,582.58        | 2,716.84        | -                                  | -             | -             | -             | -             |
| Greece                 | 22.39  | 25.81         | 40.23         | 48.00         | 71.52         | 156.96                      | 150.43          | 159.19          | 177.45          | 208.94          | -                                  | -             | -             | -             | -             |
| Spain                  | 76.89  | 83.44         | 95.69         | 111.85        | 151.27        | 1,428.32                    | 1,511.42        | 1,594.68        | 1,662.43        | 1,984.48        | 25.25                              | 12.66         | 9.01          | 23.10         | -             |
| France                 | 125.89   | 174.68        | 194.95        | 247.88        | 301.33        | 4,823.43                    | 5,009.84        | 5,281.33        | 5,823.34        | 6,378.52        | 281.95                             | 307.33        | 372.82        | 736.08        | 1,076.10      |
| Croatia                | -  | -             | -             | -             | -             | 99.62                       | -               | -               | -               | 2,040.88        | -                                  | -             | -             | -             | -             |
| Italy                  | 48.21  | 62.09         | 64.19         | 63.68         | 71.30         | 990.18                      | 1,024.82        | 1,216.75        | 1,349.61        | 1,435.48        | -                                  | -             | -             | -             | -             |
| Cyprus                 | -  | -             | 467.74        | 267.34        | 267.95        | -                           | -               | 1,228.30        | 1,212.03        | 1,465.13        | -                                  | -             | -             | -             | -             |
| Latvia                 | 119.44   | 273.38        | 338.85        | 418.20        | 622.56        | 3,585.63                    | 3,683.66        | 3,904.31        | 4,312.76        | 4,480.57        | -                                  | -             | -             | -             | -             |
| Lithuania              | 114.71   | 150.58        | 193.48        | 205.45        | 241.23        | 2,269.00                    | 2,460.01        | 2,617.73        | 3,637.83        | 3,927.70        | -                                  | -             | -             | -             | -             |
| Luxembourg             | 1,482.99   | 1,184.51      | 1,256.33      | 1,223.65      | 1,109.41      | 3,775.66                    | 3,169.55        | 3,333.12        | 3,584.60        | 3,728.64        | 197.02                             | 202.74        | -             | -             | -             |
| Hungary                | 141.98   | 127.06        | 145.21        | 169.25        | 187.12        | 2,522.48                    | 2,570.31        | 2,689.27        | 3,011.33        | 3,237.73        | -                                  | -             | -             | -             | -             |
| Malta                  | 207.99   | 243.74        | 233.28        | 184.52        | 271.27        | 748.21                      | 781.46          | -               | -               | -               | -                                  | -             | -             | -             | -             |
| Netherlands            | 126.65   | 133.16        | 105.78        | 92.26         | 103.84        | 8,110.72                    | 8,467.06        | 8,311.39        | 9,389.37        | 10,832.01       | 2,153.86                           | 2,611.67      | 4,039.54      | 4,027.53      | 3,909.53      |
| Austria                | -  | -             | -             | -             | -             | 3,100.63                    | 3,915.87        | 4,155.77        | 4,340.00        | 4,695.38        | 255.29                             | 314.75        | 309.82        | 321.14        | 308.71        |
| Poland                 | -  | -             | -             | -             | -             | 2,978.32                    | 3,257.27        | 3,724.13        | 3,952.59        | 4,298.38        | -                                  | -             | -             | -             | -             |
| Portugal               | 79.28  | 74.51         | 83.07         | 94.36         | 101.65        | 4,160.38                    | 4,169.94        | 4,475.53        | 4,651.74        | 4,779.87        | 8.56                               | 7.59          | 7.92          | 26.74         | 95.53         |
| Romania                | 27.92  | 28.66         | 36.38         | 40.46         | 45.46         | 751.57                      | 792.56          | 892.45          | 1,076.39        | 1,260.45        | -                                  | -             | -             | -             | 0.04          |
| Slovenia               | 122.52   | 141.54        | 179.99        | 171.60        | 320.03        | 2,865.44                    | 3,094.94        | 3,315.93        | 3,065.02        | 3,431.08        | -                                  | -             | -             | -             | -             |
| Slovakia               | 191.59   | 153.27        | 147.41        | 176.79        | 208.43        | 1,826.32                    | 2,163.68        | 2,583.39        | 2,879.83        | 3,293.30        | -                                  | -             | -             | 12.14         | 14.23         |
| Finland                | 65.91  | 71.07         | 92.11         | 112.21        | 105.10        | 5,107.95                    | 5,283.23        | 5,626.27        | 6,018.35        | 5,761.37        | -                                  | -             | -             | -             | -             |
| Sweden                 | 335.23   | 433.25        | 394.10        | 440.51        | 468.22        | 6,332.66                    | 7,448.91        | 8,081.51        | 8,833.67        | 9,961.06        | -                                  | -             | -             | -             | -             |
| United Kingdom         | 131.45   | 142.09        | 63.94         | 267.80        | 118.51        | 6,687.73                    | 6,725.49        | 6,933.87        | 6,010.61        | 6,450.18        | -                                  | -             | -             | -             | -             |
| <b>Euro area total</b> | <b>77.67</b>   | <b>95.82</b>  | <b>105.01</b> | <b>119.69</b> | <b>145.75</b> | <b>2,841.82</b>             | <b>3,040.81</b> | <b>3,214.09</b> | <b>3,467.19</b> | <b>3,906.48</b> | <b>462.16</b>                      | <b>521.74</b> | <b>581.25</b> | <b>744.64</b> | <b>822.59</b> |
| <b>EU total</b>        | <b>93.26</b>   | <b>112.59</b> | <b>106.54</b> | <b>153.80</b> | <b>146.68</b> | <b>3,489.35</b>             | <b>3,700.83</b> | <b>3,909.56</b> | <b>4,066.83</b> | <b>4,512.57</b> | <b>516.49</b>                      | <b>588.54</b> | <b>607.08</b> | <b>753.54</b> | <b>797.77</b> |

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

Cards issued in the country

(total for the period)

|                        | POS transactions at terminals located in the country |        |        |        |        | POS transactions at terminals located outside the country |       |       |       |       | E-money card purchase transactions |      |      |      |      |
|------------------------|--|--------|--------|--------|--------|---|-------|-------|-------|-------|------------------------------------|------|------|------|------|
|                        | 2009   | 2010   | 2011   | 2012   | 2013   | 2009  | 2010  | 2011  | 2012  | 2013  | 2009                               | 2010 | 2011 | 2012 | 2013 |
| Belgium                | 47.98  | 50.59  | 52.41  | 54.18  | 60.16  | 3.81  | 4.27  | 5.29  | 5.24  | 6.31  | 3.66                               | 3.12 | 2.52 | 2.24 | 1.47 |
| Bulgaria               | 1.58   | 2.13   | 3.08   | 3.79   | 4.91   | 0.44  | 0.91  | 0.77  | 1.03  | 1.41  | -                                  | -    | -    | -    | -    |
| Czech Republic         | 19.51  | 21.89  | 25.47  | 28.16  | 33.93  | 1.25  | 1.55  | 1.97  | 2.15  | 2.43  | 6.16                               | 6.82 | 2.43 | 0.69 | 0.69 |
| Denmark                | 119.79   | 122.87 | 132.50 | 140.62 | 148.02 | 8.04  | 8.15  | 8.73  | 10.54 | 13.43 | -                                  | -    | -    | -    | -    |
| Germany                | 18.28  | 19.59  | 20.87  | 21.83  | 24.55  | 1.55  | 1.67  | 2.02  | 2.32  | 3.06  | 0.34                               | 0.30 | 0.28 | 0.25 | 0.24 |
| Estonia                | 79.69  | 87.21  | 103.84 | 112.38 | 120.16 | 5.07  | 6.04  | 7.42  | 6.49  | 6.36  | -                                  | -    | -    | -    | -    |
| Ireland                | 55.97  | 56.20  | 57.42  | 65.01  | 67.14  | -   | -     | -     | -     | -     | -                                  | -    | -    | -    | -    |
| Greece                 | 4.39   | 4.37   | 4.16   | 4.26   | 4.21   | 0.55  | 0.61  | 0.72  | 0.69  | 0.63  | -                                  | -    | -    | -    | -    |
| Spain                  | 26.70  | 29.33  | 31.51  | 31.81  | 32.01  | 0.67  | 0.79  | 0.86  | 0.87  | 0.91  | 0.00                               | 0.00 | 0.00 | 0.00 | -    |
| France                 | 77.20  | 84.22  | 91.86  | 99.04  | 104.29 | 2.42  | 2.88  | 3.45  | 3.92  | 4.69  | 0.41                               | 0.48 | 0.56 | 0.63 | 0.61 |
| Croatia                | -  | -      | -      | -      | 21.66  | -   | -     | -     | -     | -     | -                                  | -    | -    | -    | 0.03 |
| Italy                  | 21.17  | 19.73  | 25.92  | 29.90  | 31.68  | 1.71  | 0.22  | 0.33  | 0.39  | 0.59  | 1.32                               | 1.69 | 2.26 | 2.80 | 3.40 |
| Cyprus                 | 20.10  | 19.75  | 22.74  | 24.89  | 28.11  | 4.43  | 4.63  | 5.46  | 6.28  | 7.30  | 0.00                               | 0.00 | 0.53 | 0.77 | 1.06 |
| Latvia                 | 34.51  | 36.21  | 41.54  | 44.58  | 48.51  | 2.26  | 2.82  | 3.41  | 4.04  | 4.82  | -                                  | -    | -    | -    | -    |
| Lithuania              | 20.47  | 21.22  | 25.70  | 32.47  | 38.49  | 1.08  | 1.43  | 2.01  | 3.02  | 3.80  | 0.00                               | 0.00 | 0.00 | -    | -    |
| Luxembourg             | 40.48  | 30.38  | 25.04  | 21.63  | 21.53  | 16.42   | 13.93 | 13.35 | 12.87 | 12.16 | 2.12                               | 1.28 | 0.36 | 0.00 | 0.00 |
| Hungary                | 20.51  | 22.67  | 25.62  | 28.92  | 32.91  | 1.00  | 1.28  | 1.63  | 2.08  | 3.18  | -                                  | -    | -    | -    | -    |
| Malta                  | 13.39  | 13.74  | 14.33  | 11.35  | 17.50  | 4.24  | 4.84  | 5.08  | 6.35  | 7.30  | -                                  | -    | -    | -    | -    |
| Netherlands            | 65.51  | 72.36  | 76.31  | 82.34  | 88.64  | 2.96  | 3.84  | 3.96  | 4.28  | 5.01  | 5.85                               | 5.89 | 5.64 | 4.85 | 3.97 |
| Austria                | 37.05  | 39.17  | 40.52  | 42.82  | 47.09  | -   | -     | -     | -     | -     | 2.49                               | 2.32 | 2.20 | 2.40 | 2.29 |
| Poland                 | 20.68  | 25.73  | 31.08  | 35.63  | 40.47  | 0.52  | 0.67  | 0.94  | 1.10  | 1.32  | -                                  | -    | -    | -    | -    |
| Portugal               | 51.98  | 58.95  | 60.97  | 59.49  | 62.00  | 0.51  | 0.59  | 0.65  | 0.70  | 0.83  | 0.11                               | 0.11 | 0.11 | 0.34 | 1.24 |
| Romania                | 5.98   | 7.04   | 8.35   | 9.92   | 11.41  | 0.59  | 0.80  | 0.98  | 1.12  | 1.37  | -                                  | -    | -    | -    | -    |
| Slovenia               | 30.97  | 31.11  | 34.49  | 35.98  | 37.39  | 1.26  | 1.38  | 1.57  | 1.79  | 3.04  | -                                  | -    | -    | -    | -    |
| Slovakia               | 12.86  | 15.59  | 19.24  | 25.23  | 28.84  | 2.05  | 1.86  | 2.18  | 3.23  | 4.37  | -                                  | -    | 0.01 | 0.01 | 0.01 |
| Finland                | 127.17   | 141.89 | 136.62 | 133.96 | 144.98 | 1.73  | 1.68  | 1.64  | 1.75  | 2.00  | -                                  | -    | -    | -    | -    |
| Sweden                 | 68.21  | 75.52  | 78.69  | 88.35  | 97.35  | 1.88  | 2.20  | 2.72  | 3.28  | 4.02  | -                                  | -    | -    | -    | -    |
| United Kingdom         | 54.88  | 57.39  | 64.07  | 64.99  | 67.80  | 1.64  | 2.21  | 2.82  | 4.22  | 5.66  | -                                  | -    | -    | -    | -    |
| <b>Euro area total</b> | 38.54  | 41.32  | 44.96  | 47.52  | 50.33  | 1.70  | 1.70  | 2.02  | 2.23  | 2.70  | 0.94                               | 0.98 | 1.02 | 1.06 | 1.10 |
| <b>EU total</b>        | 41.16  | 44.20  | 48.43  | 51.04  | 53.94  | 1.66  | 1.82  | 2.20  | 2.69  | 3.36  | 0.69                               | 0.73 | 0.70 | 0.70 | 0.71 |

## 15.1 Value of payment transactions at terminals

POS transactions at terminals located in the country

(EUR billions; total for the period)

|                        | Cards issued outside the country |              |              |               |               | Cards issued in the country |                 |                 |                 |                 |
|------------------------|----------------------------------|--------------|--------------|---------------|---------------|-----------------------------|-----------------|-----------------|-----------------|-----------------|
|                        | 2009                             | 2010         | 2011         | 2012          | 2013          | 2009                        | 2010            | 2011            | 2012            | 2013            |
| Belgium                | 3.44                             | 4.05         | 4.43         | 4.34          | 4.68          | 48.72                       | 51.99           | 55.07           | 58.62           | 61.96           |
| Bulgaria               | 0.32                             | 0.41         | 0.43         | 0.37          | 0.41          | 0.80                        | 0.81            | 1.12            | 1.02            | 1.13            |
| Czech Republic         | 1.26                             | 2.01         | 1.25         | 1.84          | 0.88          | 6.73                        | 7.00            | 9.62            | 9.86            | 10.90           |
| Denmark                | 1.37                             | 1.65         | 2.02         | 2.29          | 2.71          | 39.50                       | 42.84           | 45.06           | 47.51           | 49.17           |
| Germany                | -                                | -            | -            | -             | -             | 139.29                      | 150.83          | 165.42          | 174.62          | 194.36          |
| Estonia                | 0.26                             | 0.33         | 0.35         | 0.42          | 0.46          | 2.25                        | 2.34            | 2.69            | 3.05            | 3.33            |
| Ireland                | -                                | -            | -            | -             | -             | 23.05                       | 22.77           | 23.57           | 25.21           | 26.87           |
| Greece                 | 1.40                             | 1.57         | 2.02         | 2.18          | 2.86          | 5.93                        | 5.46            | 4.87            | 4.45            | 4.33            |
| Spain                  | 8.61                             | 9.28         | 10.49        | 11.58         | 12.95         | 87.96                       | 91.53           | 93.75           | 92.75           | 93.16           |
| France                 | 17.06                            | 22.85        | 25.36        | 30.70         | 34.96         | 323.76                      | 345.07          | 373.12          | 398.97          | 390.79          |
| Croatia                | -                                | -            | -            | -             | 0.54          | -                           | -               | -               | -               | 5.29            |
| Italy                  | 7.61                             | 10.35        | 11.04        | 12.06         | 13.62         | 114.18                      | 120.56          | 141.75          | 160.54          | 165.45          |
| Cyprus                 | 0.41                             | 0.55         | 0.62         | 0.64          | 0.57          | 1.85                        | 1.98            | 2.19            | 2.26            | 2.15            |
| Latvia                 | 0.12                             | 0.22         | 0.33         | 0.39          | 0.68          | 1.32                        | 1.32            | 1.49            | 1.66            | 1.81            |
| Lithuania              | 0.14                             | 0.17         | 0.24         | 0.26          | 0.32          | 1.38                        | 1.37            | 1.53            | 1.82            | 2.14            |
| Luxembourg             | 1.08                             | 1.08         | 1.14         | 1.01          | 0.89          | 2.69                        | 2.89            | 2.94            | 2.95            | 3.00            |
| Hungary                | 0.68                             | 0.68         | 0.81         | 0.89          | 0.98          | 8.50                        | 9.38            | 10.26           | 9.54            | 9.63            |
| Malta                  | 0.24                             | 0.32         | -            | -             | -             | 0.50                        | 0.54            | 0.75            | 0.51            | 0.81            |
| Netherlands            | 2.70                             | 3.17         | 3.13         | 3.09          | 3.36          | 79.94                       | 85.16           | 87.03           | 88.89           | 89.45           |
| Austria                | -                                | -            | -            | -             | -             | 24.08                       | 26.35           | 27.97           | 30.43           | 33.39           |
| Poland                 | -                                | -            | -            | -             | -             | 16.77                       | 21.00           | 23.81           | 26.58           | 29.29           |
| Portugal               | 1.49                             | 1.63         | 1.82         | 1.98          | 2.15          | 41.91                       | 52.75           | 54.85           | 54.26           | 55.52           |
| Romania                | 0.25                             | 0.24         | 0.29         | 0.33          | 0.38          | 2.66                        | 2.88            | 3.50            | 4.03            | 4.67            |
| Slovenia               | 0.37                             | 0.40         | 0.48         | 0.52          | 0.90          | 3.73                        | 3.95            | 4.06            | 4.19            | 4.19            |
| Slovakia               | 0.31                             | 0.29         | 0.32         | 0.35          | 0.39          | 2.47                        | 2.88            | 3.45            | 3.75            | 4.00            |
| Finland                | 0.65                             | 0.79         | 1.04         | 1.18          | 1.24          | 29.70                       | 35.49           | 35.50           | 34.11           | 35.62           |
| Sweden                 | 2.13                             | 4.08         | 4.15         | 5.26          | 5.21          | 42.86                       | 52.99           | 59.26           | 66.70           | 71.75           |
| United Kingdom         | 8.06                             | 2.14         | 16.67        | 37.91         | 16.08         | 444.61                      | 498.83          | 546.13          | 588.06          | 612.73          |
| <b>Euro area total</b> | <b>45.39</b>                     | <b>56.34</b> | <b>62.55</b> | <b>70.32</b>  | <b>79.37</b>  | <b>929.76</b>               | <b>1,000.20</b> | <b>1,078.97</b> | <b>1,139.54</b> | <b>1,168.37</b> |
| <b>EU total</b>        | <b>59.97</b>                     | <b>68.26</b> | <b>88.75</b> | <b>119.86</b> | <b>107.55</b> | <b>1,497.15</b>             | <b>1,640.98</b> | <b>1,780.76</b> | <b>1,896.32</b> | <b>1,966.89</b> |

## 15.1 Value of payment transactions at terminals (cont'd)

Cards issued in the country

(EUR billions; total for the period)

|                        | POS transactions at terminals located outside the country |        |        |        |        | E-money card purchase transactions |      |       |       |       |
|------------------------|---|--------|--------|--------|--------|------------------------------------|------|-------|-------|-------|
|                        | 2009  | 2010   | 2011   | 2012   | 2013   | 2009                               | 2010 | 2011  | 2012  | 2013  |
| Belgium                | 6.02  | 6.75   | 8.23   | 8.28   | 9.55   | 0.31                               | 0.26 | 0.23  | 0.23  | 0.14  |
| Bulgaria               | 0.26  | 0.33   | 0.42   | 0.54   | 0.63   | -                                  | -    | -     | -     | -     |
| Czech Republic         | 0.87  | 1.05   | 1.33   | 1.42   | 1.49   | 0.02                               | 0.03 | 0.01  | 0.00  | 0.00  |
| Denmark                | 8.05  | 4.40   | 9.50   | 5.38   | 5.96   | -                                  | -    | -     | -     | -     |
| Germany                | 16.73   | 18.38  | 21.53  | 23.83  | 29.54  | 0.15                               | 0.14 | 0.12  | 0.12  | 0.11  |
| Estonia                | 0.33  | 0.38   | 0.47   | 0.44   | 0.41   | -                                  | -    | -     | -     | -     |
| Ireland                | -   | -      | -      | -      | -      | -                                  | -    | -     | -     | -     |
| Greece                 | 1.04  | 0.99   | 0.90   | 0.79   | 0.71   | -                                  | -    | -     | -     | -     |
| Spain                  | 3.99  | 4.14   | 4.12   | 3.72   | 3.90   | 0.00                               | 0.00 | 0.00  | 0.00  | -     |
| France                 | 15.83   | 18.12  | 20.48  | 22.60  | 25.00  | 0.08                               | 0.09 | 0.10  | 0.11  | 0.11  |
| Croatia                | -   | -      | -      | -      | -      | -                                  | -    | -     | -     | 0.00  |
| Italy                  | 9.37  | 1.09   | 1.49   | 1.71   | 2.23   | 5.20                               | 7.42 | 9.71  | 12.69 | 11.75 |
| Cyprus                 | 0.70  | 0.79   | 0.85   | 0.92   | 0.83   | 0.00                               | 0.00 | 0.04  | 0.06  | 0.06  |
| Latvia                 | 0.41  | 0.51   | 0.63   | 0.80   | 0.92   | -                                  | -    | -     | -     | -     |
| Lithuania              | 0.27  | 0.34   | 0.42   | 0.52   | 0.59   | 0.00                               | 0.00 | 0.00  | -     | -     |
| Luxembourg             | 1.45  | 1.73   | 1.82   | 2.39   | 2.17   | 0.01                               | 0.00 | 0.00  | 0.00  | 0.00  |
| Hungary                | 0.53  | 0.68   | 0.81   | 0.96   | 1.20   | -                                  | -    | -     | -     | -     |
| Malta                  | 0.21  | 0.25   | 0.28   | 0.33   | 0.41   | -                                  | -    | -     | -     | -     |
| Netherlands            | 8.04  | 8.92   | 9.29   | 9.87   | 10.60  | 0.48                               | 0.47 | 0.43  | 0.34  | 0.27  |
| Austria                | -   | -      | -      | -      | -      | 0.14                               | 0.13 | 0.14  | 0.16  | 0.16  |
| Poland                 | 1.14  | 1.48   | 1.78   | 2.08   | 2.49   | -                                  | -    | -     | -     | -     |
| Portugal               | 0.80  | 0.91   | 0.97   | 1.01   | 1.13   | 0.06                               | 0.07 | 0.08  | 0.19  | 0.49  |
| Romania                | 0.62  | 0.81   | 0.97   | 1.08   | 1.27   | -                                  | -    | -     | -     | -     |
| Slovenia               | 0.31  | 0.33   | 0.34   | 0.36   | 0.56   | -                                  | -    | -     | -     | -     |
| Slovakia               | 0.57  | 0.54   | 0.67   | 0.81   | 0.95   | -                                  | -    | 0.00  | 0.00  | 0.00  |
| Finland                | 0.87  | 0.89   | 0.92   | 0.98   | 1.03   | -                                  | -    | -     | -     | -     |
| Sweden                 | 1.68  | 2.04   | 2.77   | 3.19   | 3.69   | -                                  | -    | -     | -     | -     |
| United Kingdom         | 28.68   | 32.02  | 32.37  | 42.33  | 47.63  | -                                  | -    | -     | -     | -     |
| <b>Euro area total</b> | 65.94   | 63.83  | 72.35  | 78.02  | 89.03  | 6.42                               | 8.59 | 10.87 | 13.90 | 13.10 |
| <b>EU total</b>        | 108.78  | 107.88 | 123.35 | 136.32 | 154.89 | 6.44                               | 8.62 | 10.88 | 13.90 | 13.11 |

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

POS transactions at terminals located in the country

(annual percentage changes; HICP-adjusted)

|                        | Cards issued outside the country |        |        |        | Cards issued in the country |        |        |       |
|------------------------|----------------------------------|--------|--------|--------|-----------------------------|--------|--------|-------|
|                        | 2010                             | 2011   | 2012   | 2013   | 2010                        | 2011   | 2012   | 2013  |
| Belgium                | 13.82                            | 5.88   | -3.90  | 6.58   | 3.22                        | 2.66   | 4.26   | 4.48  |
| Bulgaria               | 22.58                            | 2.61   | -15.36 | 10.66  | -3.27                       | 35.23  | -11.25 | 11.71 |
| Czech Republic         | 48.99                            | -41.00 | 46.61  | -51.32 | -2.77                       | 29.96  | 2.47   | 12.46 |
| Denmark                | 17.07                            | 19.75  | 11.24  | 18.24  | 5.56                        | 2.73   | 3.35   | 3.24  |
| Germany                | -                                | -      | -      | -      | 6.31                        | 7.24   | 3.45   | 9.96  |
| Estonia                | 20.48                            | 2.17   | 15.13  | 6.88   | -1.63                       | 10.60  | 9.39   | 7.08  |
| Ireland                | -                                | -      | -      | -      | -1.04                       | 2.06   | 5.20   | 6.19  |
| Greece                 | 6.73                             | 25.35  | 7.79   | 33.43  | -12.48                      | -12.69 | -8.83  | -1.01 |
| Spain                  | 4.83                             | 10.42  | 7.19   | 11.47  | 1.16                        | 0.07   | -3.95  | 0.14  |
| France                 | 31.34                            | 8.07   | 19.26  | 12.92  | 4.50                        | 5.31   | 5.32   | -2.87 |
| Croatia                | -                                | -      | -      | -      | -                           | -      | -      | -     |
| Italy                  | 33.25                            | 2.83   | 6.53   | 12.15  | 3.42                        | 13.43  | 10.40  | 2.37  |
| Cyprus                 | 30.98                            | 7.65   | 1.53   | -8.74  | 4.96                        | 6.49   | 1.49   | -3.61 |
| Latvia                 | 70.41                            | 47.49  | 12.92  | 76.47  | -2.12                       | 8.46   | 8.31   | 9.67  |
| Lithuania              | 15.80                            | 34.15  | 7.18   | 22.02  | -4.23                       | 8.32   | 15.54  | 16.91 |
| Luxembourg             | -3.02                            | 1.81   | -13.14 | -13.49 | 4.32                        | -1.69  | -2.14  | 0.16  |
| Hungary                | -5.75                            | 16.69  | 7.46   | 12.43  | 3.70                        | 6.59   | -8.45  | 2.97  |
| Malta                  | 25.41                            | 5.07   | -21.28 | 27.42  | 4.06                        | 35.75  | -33.23 | 57.61 |
| Netherlands            | 15.04                            | -3.52  | -4.74  | 7.44   | 4.61                        | -0.32  | -1.19  | -0.77 |
| Austria                | -                                | -      | -      | -      | 7.11                        | 2.66   | 5.69   | 7.60  |
| Poland                 | -                                | -      | -      | -      | 12.33                       | 11.87  | 10.91  | 9.95  |
| Portugal               | 7.01                             | 7.53   | 6.66   | 8.29   | 22.86                       | 0.46   | -3.09  | 2.15  |
| Romania                | -11.88                           | 20.30  | 13.32  | 11.61  | -0.26                       | 18.54  | 15.68  | 13.35 |
| Slovenia               | 4.64                             | 18.13  | 5.31   | 71.50  | 3.79                        | 0.54   | 0.02   | -0.72 |
| Slovakia               | -6.79                            | 3.76   | 7.69   | 9.35   | 15.07                       | 14.72  | 5.12   | 6.32  |
| Finland                | 17.11                            | 28.17  | 9.94   | 2.98   | 16.28                       | -2.51  | -7.13  | 2.44  |
| Sweden                 | 68.86                            | -4.15  | 21.00  | -1.91  | 8.75                        | 5.41   | 7.38   | 6.54  |
| United Kingdom         | -75.35                           | 656.74 | 106.92 | -56.47 | 4.17                        | 6.30   | -2.02  | 6.95  |
| <b>Euro area total</b> | 21.44                            | 7.43   | 9.98   | 11.92  | 5.25                        | 4.74   | 3.32   | 1.67  |
| <b>EU total</b>        | 10.86                            | 26.20  | 31.96  | .      | 6.76                        | 5.32   | 4.05   | .     |

In cases where the composition of the underlying data has changed, the annual percentage change is not shown for the euro area total and/or the EU total.

## 15.2 Increase in the real value of payment transactions at terminals (cont'd)

Cards issued in the country

(annual percentage changes; HICP-adjusted)

|                        | POS transactions at terminals located outside the country |        |        |        | E-money card purchase transactions |        |        |        |
|------------------------|---|--------|--------|--------|------------------------------------|--------|--------|--------|
|                        | 2010  | 2011   | 2012   | 2013   | 2010                               | 2011   | 2012   | 2013   |
| Belgium                | 8.36  | 18.12  | -1.44  | 14.09  | -18.73                             | -14.91 | -3.69  | -39.04 |
| Bulgaria               | 20.65   | 25.34  | 25.93  | 18.34  | -                                  | -      | -      | -      |
| Czech Republic         | 12.91   | 19.32  | 7.09   | 6.54   | 11.39                              | -62.97 | -72.34 | 4.07   |
| Denmark                | -46.77  | 110.87 | -44.54 | 10.60  | -                                  | -      | -      | -      |
| Germany                | 7.84  | 14.56  | 8.47   | 22.47  | -5.20                              | -14.79 | -2.81  | -11.82 |
| Estonia                | 11.25   | 18.67  | -11.06 | -7.94  | -                                  | -      | -      | -      |
| Ireland                | -   | -      | -      | -      | -                                  | -      | -      | -      |
| Greece                 | -9.26   | -10.99 | -13.00 | -8.57  | -                                  | -      | -      | -      |
| Spain                  | 0.94  | -2.88  | -12.22 | 4.47   | -8.97                              | -31.54 | -49.73 | -      |
| France                 | 12.22   | 10.04  | 8.68   | 9.74   | 10.77                              | 8.20   | 9.56   | -3.99  |
| Croatia                | -   | -      | -      | -      | -                                  | -      | -      | -      |
| Italy                  | -88.60  | 32.21  | 11.72  | 29.38  | 39.90                              | 26.25  | 27.35  | -8.00  |
| Cyprus                 | 10.48   | 3.35   | 6.96   | -8.17  | -                                  | -      | 27.18  | 13.30  |
| Latvia                 | 23.49   | 18.57  | 22.91  | 16.19  | -                                  | -      | -      | -      |
| Lithuania              | 20.98   | 18.85  | 21.68  | 12.71  | -                                  | -      | -      | -      |
| Luxembourg             | 16.16   | 1.56   | 28.08  | -10.68 | -31.08                             | -71.91 | -      | -      |
| Hungary                | 19.79   | 15.54  | 17.31  | 27.72  | -                                  | -      | -      | -      |
| Malta                  | 15.97   | 9.82   | 14.17  | 24.68  | -                                  | -      | -      | -8.93  |
| Netherlands            | 8.87  | 1.63   | 2.77   | 5.89   | -3.32                              | -11.11 | -22.41 | -21.14 |
| Austria                | -   | -      | -      | -      | -7.84                              | 7.21   | 6.67   | -0.07  |
| Poland                 | 16.36   | 18.66  | 15.91  | 19.40  | -                                  | -      | -      | -      |
| Portugal               | 11.72   | 2.21   | 2.22   | 11.69  | 5.20                               | 18.72  | 126.71 | 158.87 |
| Romania                | 20.23   | 15.72  | 12.44  | 14.75  | -                                  | -      | -      | -      |
| Slovenia               | 6.29  | -0.94  | 3.89   | 54.94  | -                                  | -      | -      | -      |
| Slovakia               | -7.51   | 19.04  | 16.68  | 16.86  | -                                  | -      | 54.78  | -2.72  |
| Finland                | -0.48   | 1.21   | 2.23   | 3.39   | -                                  | -      | -      | -      |
| Sweden                 | 7.02  | 28.22  | 9.68   | 14.50  | -                                  | -      | -      | -      |
| United Kingdom         | 3.64  | -1.84  | 18.98  | 15.50  | -                                  | -      | -      | -      |
| <b>Euro area total</b> | -5.28   | 9.66   | 5.49   | 13.15  | 30.89                              | .      | .      | .      |
| <b>EU total</b>        | -3.40   | 10.97  | 7.98   | 12.52  | 30.26                              | .      | .      | .      |

In cases where the composition of the underlying data has changed, the annual percentage change is not shown for the euro area total and/or the EU total.

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

(EUR thousands; total for the period)

|                        | POS transactions at terminals located in the country |       |       |       |       |                             |        |        |        |        | E-money card purchase transactions |      |       |       |       |
|------------------------|--|-------|-------|-------|-------|-----------------------------|--------|--------|--------|--------|------------------------------------|------|-------|-------|-------|
|                        | Cards issued outside the country                     |       |       |       |       | Cards issued in the country |        |        |        |        |                                    |      |       |       |       |
|                        | 2009   | 2010  | 2011  | 2012  | 2013  | 2009                        | 2010   | 2011   | 2012   | 2013   | 2009                               | 2010 | 2011  | 2012  | 2013  |
| Belgium                | 25.50  | 29.32 | 31.43 | 31.88 | -     | 360.68                      | 376.02 | 390.79 | 430.20 | -      | 4.28                               | 4.03 | 3.76  | -     | -     |
| Bulgaria               | 5.36   | 6.72  | 6.63  | 5.39  | 5.76  | 13.54                       | 13.38  | 17.42  | 14.85  | 16.02  | -                                  | -    | -     | -     | -     |
| Czech Republic         | 16.19  | 20.71 | 12.21 | 16.90 | 9.18  | 86.51                       | 72.20  | 93.72  | 90.72  | 113.86 | 2.54                               | 3.10 | 2.99  | 2.46  | 0.59  |
| Denmark                | 13.15  | 14.91 | 16.08 | 17.32 | 18.72 | 379.83                      | 388.12 | 359.20 | 359.39 | 339.16 | -                                  | -    | -     | -     | -     |
| Germany                | -  | -     | -     | -     | -     | 215.82                      | 222.40 | 232.69 | 242.53 | 261.37 | 0.48                               | 0.59 | 0.52  | 0.55  | 0.50  |
| Estonia                | 9.76   | 12.74 | 11.79 | 15.41 | 16.63 | 84.59                       | 90.19  | 90.32  | 112.24 | 121.33 | -                                  | -    | -     | -     | -     |
| Ireland                | -  | -     | -     | -     | -     | 288.18                      | 284.65 | 153.96 | 165.72 | 174.32 | -                                  | -    | -     | -     | -     |
| Greece                 | 3.29   | 3.81  | 5.57  | 6.79  | 10.23 | 13.90                       | 13.21  | 13.45  | 13.86  | 15.50  | -                                  | -    | -     | -     | -     |
| Spain                  | 6.18   | 6.68  | 7.70  | 8.80  | 11.51 | 63.16                       | 65.89  | 68.79  | 70.46  | 82.81  | 0.07                               | 0.04 | 0.04  | 0.06  | -     |
| France                 | 12.26  | 16.02 | 17.56 | 21.93 | 26.01 | 232.64                      | 241.87 | 258.44 | 284.98 | 290.68 | 0.63                               | 0.68 | 0.81  | 1.59  | 2.32  |
| Croatia                | -  | -     | -     | -     | 5.90  | -                           | -      | -      | -      | 57.39  | -                                  | -    | -     | -     | -     |
| Italy                  | 5.22   | 7.68  | 7.69  | 7.98  | 8.59  | 78.28                       | 89.42  | 98.78  | 106.27 | 104.44 | -                                  | -    | -     | -     | -     |
| Cyprus                 | -  | -     | 25.38 | 24.35 | 26.66 | -                           | -      | 90.22  | 86.52  | 100.03 | -                                  | -    | -     | -     | -     |
| Latvia                 | 5.23   | 9.08  | 13.48 | 15.73 | 26.10 | 55.48                       | 55.32  | 60.37  | 67.58  | 69.67  | -                                  | -    | -     | -     | -     |
| Lithuania              | 3.66   | 4.62  | 6.19  | 8.04  | 9.22  | 35.56                       | 37.13  | 40.18  | 56.23  | 61.81  | -                                  | -    | -     | -     | -     |
| Luxembourg             | 101.59   | 84.22 | 89.45 | 85.92 | 76.66 | 252.53                      | 225.20 | 230.95 | 249.91 | 258.13 | 0.51                               | 0.46 | -     | -     | -     |
| Hungary                | 9.52   | 8.64  | 9.59  | 10.35 | 10.75 | 119.78                      | 119.61 | 121.22 | 111.49 | 106.01 | -                                  | -    | -     | -     | -     |
| Malta                  | 21.37  | 26.62 | 27.30 | 20.72 | 26.52 | 43.68                       | 45.13  | -      | -      | -      | -                                  | -    | -     | -     | -     |
| Netherlands            | 11.07  | 12.25 | 11.21 | 11.53 | 13.49 | 327.30                      | 329.34 | 311.24 | 332.20 | 358.94 | 5.80                               | 6.88 | 10.07 | 9.34  | 8.86  |
| Austria                | -  | -     | -     | -     | -     | 194.66                      | 244.84 | 260.46 | 270.19 | 281.16 | 1.36                               | 1.63 | 1.83  | 1.84  | 1.82  |
| Poland                 | -  | -     | -     | -     | -     | 72.73                       | 83.12  | 89.04  | 89.08  | 89.76  | -                                  | -    | -     | -     | -     |
| Portugal               | 5.84   | 5.87  | 6.64  | 7.62  | 8.38  | 164.29                      | 189.46 | 200.11 | 208.82 | 216.45 | 0.24                               | 0.24 | 0.30  | 0.73  | 1.91  |
| Romania                | 2.40   | 2.09  | 2.35  | 2.62  | 2.95  | 25.65                       | 25.30  | 28.05  | 31.91  | 36.47  | -                                  | -    | -     | -     | 0.00  |
| Slovenia               | 10.12  | 11.16 | 14.03 | 13.46 | 25.30 | 101.51                      | 111.00 | 118.79 | 108.25 | 117.79 | -                                  | -    | -     | -     | -     |
| Slovakia               | 8.57   | 7.77  | 7.94  | 8.71  | 9.21  | 68.67                       | 76.83  | 86.84  | 93.00  | 95.59  | -                                  | -    | -     | 0.31  | 0.30  |
| Finland                | 3.72   | 3.99  | 5.45  | 6.73  | 6.30  | 168.74                      | 180.16 | 186.85 | 194.90 | 181.71 | -                                  | -    | -     | -     | -     |
| Sweden                 | 9.76   | 20.10 | 20.19 | 24.67 | 24.28 | 196.84                      | 260.90 | 288.33 | 312.58 | 334.19 | -                                  | -    | -     | -     | -     |
| United Kingdom         | 6.83   | 1.71  | 12.25 | 23.13 | 9.72  | 377.05                      | 398.21 | 401.40 | 358.73 | 370.48 | -                                  | -    | -     | -     | -     |
| <b>Euro area total</b> | 7.04   | 8.75  | 9.46  | 10.77 | 12.80 | 144.25                      | 155.38 | 163.17 | 174.54 | 188.37 | 6.64                               | 9.61 | 13.04 | 20.42 | 20.35 |
| <b>EU total</b>        | 6.99   | 7.85  | 9.85  | 12.95 | 11.84 | 174.53                      | 188.77 | 197.62 | 204.82 | 216.61 | 6.60                               | 9.54 | 13.00 | 20.39 | 19.47 |

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

Cards issued in the country

(EUR; total for the period)

|                        | POS transactions at terminals located in the country |          |          |          |          | POS transactions at terminals located outside the country |          |          |          |          | E-money card purchase transactions |        |        |        |        |
|------------------------|--|----------|----------|----------|----------|---|----------|----------|----------|----------|------------------------------------|--------|--------|--------|--------|
|                        | 2009   | 2010     | 2011     | 2012     | 2013     | 2009  | 2010     | 2011     | 2012     | 2013     | 2009                               | 2010   | 2011   | 2012   | 2013   |
| Belgium                | 2,529.74   | 2,673.09 | 2,752.94 | 2,838.92 | 3,091.49 | 312.82  | 347.03   | 411.19   | 400.84   | 476.65   | 16.31                              | 13.57  | 11.59  | 11.04  | 7.01   |
| Bulgaria               | 104.76   | 106.76   | 140.50   | 123.89   | 146.48   | 33.58   | 42.68    | 52.06    | 65.14    | 81.60    | -                                  | -      | -      | -      | -      |
| Czech Republic         | 719.58   | 731.42   | 979.78   | 970.27   | 1,048.84 | 93.07   | 109.86   | 135.12   | 139.84   | 143.21   | 2.66                               | 3.09   | 1.18   | 0.32   | 0.32   |
| Denmark                | 5,302.10   | 5,358.22 | 5,555.15 | 5,741.43 | 5,819.15 | 1,080.15  | 550.40   | 1,171.26 | 649.61   | 705.33   | -                                  | -      | -      | -      | -      |
| Germany                | 1,104.32   | 1,180.62 | 1,271.52 | 1,311.08 | 1,451.26 | 132.64  | 143.83   | 165.48   | 178.92   | 220.57   | 1.15                               | 1.10   | 0.94   | 0.91   | 0.81   |
| Estonia                | 1,227.80   | 1,301.25 | 1,512.35 | 1,705.68 | 1,860.24 | 177.80  | 213.11   | 265.75   | 243.68   | 228.47   | -                                  | -      | -      | -      | -      |
| Ireland                | 4,237.83   | 4,056.70 | 3,990.38 | 4,171.41 | 4,307.82 | -   | -        | -        | -        | -        | -                                  | -      | -      | -      | -      |
| Greece                 | 388.35   | 383.74   | 351.70   | 332.98   | 312.14   | 67.98   | 69.64    | 65.07    | 58.79    | 50.90    | -                                  | -      | -      | -      | -      |
| Spain                  | 1,180.44   | 1,278.69 | 1,359.26 | 1,348.05 | 1,335.63 | 53.57   | 57.90    | 59.73    | 54.14    | 55.96    | 0.01                               | 0.01   | 0.01   | 0.00   | -      |
| France                 | 3,723.29   | 4,066.19 | 4,495.09 | 4,847.02 | 4,752.83 | 182.09  | 213.57   | 246.70   | 274.51   | 304.11   | 0.93                               | 1.07   | 1.22   | 1.37   | 1.33   |
| Croatia                | -  | -        | -        | -        | 609.22   | -   | -        | -        | -        | -        | -                                  | -      | -      | -      | 0.54   |
| Italy                  | 1,673.84   | 1,721.36 | 2,104.54 | 2,354.61 | 2,304.75 | 137.40  | 15.57    | 22.19    | 25.12    | 31.08    | 76.19                              | 105.98 | 144.22 | 186.12 | 163.72 |
| Cyprus                 | 1,503.65   | 1,440.68 | 1,669.96 | 1,776.53 | 1,919.57 | 568.10  | 572.94   | 644.55   | 722.68   | 743.96   | 0.00                               | 0.00   | 33.64  | 44.84  | 56.96  |
| Latvia                 | 534.01   | 543.83   | 642.36   | 698.53   | 754.26   | 163.84  | 210.51   | 271.83   | 335.46   | 383.76   | -                                  | -      | -      | -      | -      |
| Lithuania              | 320.84   | 320.34   | 394.52   | 501.88   | 605.69   | 63.03   | 79.50    | 107.43   | 143.92   | 167.46   | 0.00                               | 0.00   | 0.00   | -      | -      |
| Luxembourg             | 2,707.67   | 2,158.21 | 1,734.93 | 1,508.22 | 1,490.83 | 1,458.81  | 1,294.73 | 1,075.28 | 1,223.44 | 1,078.51 | 5.53                               | 2.91   | 0.67   | 0.00   | 0.00   |
| Hungary                | 973.71   | 1,055.09 | 1,154.93 | 1,070.56 | 1,077.57 | 61.16   | 76.56    | 90.84    | 107.89   | 134.71   | -                                  | -      | -      | -      | -      |
| Malta                  | 781.93   | 793.43   | 1,021.78 | 649.86   | 1,003.18 | 326.71  | 369.46   | 384.90   | 418.61   | 511.19   | -                                  | -      | -      | -      | -      |
| Netherlands            | 2,643.44   | 2,814.70 | 2,857.47 | 2,913.29 | 2,937.09 | 265.93  | 294.69   | 305.02   | 323.45   | 347.99   | 15.77                              | 15.52  | 14.05  | 11.25  | 9.01   |
| Austria                | 2,326.31   | 2,449.08 | 2,539.73 | 2,665.81 | 2,819.82 | -   | -        | -        | -        | -        | 13.24                              | 11.99  | 12.98  | 13.76  | 13.51  |
| Poland                 | 504.93   | 656.62   | 742.98   | 802.89   | 845.22   | 34.44   | 46.40    | 55.68    | 62.89    | 71.90    | -                                  | -      | -      | -      | -      |
| Portugal               | 2,052.67   | 2,678.47 | 2,726.03 | 2,670.61 | 2,807.59 | 39.14   | 46.44    | 48.09    | 49.70    | 57.13    | 3.02                               | 3.38   | 4.06   | 9.31   | 24.80  |
| Romania                | 204.08   | 224.72   | 262.52   | 294.00   | 330.08   | 47.82   | 63.47    | 72.38    | 78.79    | 89.55    | -                                  | -      | -      | -      | -      |
| Slovenia               | 1,097.15   | 1,115.62 | 1,235.65 | 1,270.60 | 1,283.56 | 90.06   | 93.78    | 102.34   | 109.31   | 172.33   | -                                  | -      | -      | -      | -      |
| Slovakia               | 483.58   | 553.43   | 646.81   | 814.81   | 837.18   | 112.50  | 103.48   | 125.49   | 175.48   | 198.16   | -                                  | -      | 0.15   | 0.28   | 0.26   |
| Finland                | 4,201.13   | 4,838.47 | 4,537.11 | 4,338.14 | 4,572.65 | 122.81  | 121.06   | 117.86   | 124.05   | 131.97   | -                                  | -      | -      | -      | -      |
| Sweden                 | 2,120.06   | 2,645.16 | 2,807.61 | 3,126.17 | 3,266.13 | 82.91   | 101.80   | 131.43   | 149.48   | 167.84   | -                                  | -      | -      | -      | -      |
| United Kingdom         | 3,094.16   | 3,398.08 | 3,709.22 | 3,878.99 | 3,894.35 | 199.62  | 218.12   | 219.86   | 279.20   | 302.70   | -                                  | -      | -      | -      | -      |
| <b>Euro area total</b> | 1,956.44   | 2,111.48 | 2,282.45 | 2,392.28 | 2,426.72 | 138.74  | 134.76   | 153.06   | 163.79   | 184.91   | 13.51                              | 18.13  | 22.99  | 29.18  | 27.21  |
| <b>EU total</b>        | 2,058.76   | 2,254.36 | 2,447.88 | 2,570.57 | 2,589.03 | 149.58  | 148.21   | 169.56   | 184.78   | 203.89   | 8.86                               | 11.84  | 14.96  | 18.85  | 17.26  |

## 16.1 Participation in selected interbank funds transfer systems

(end of period)

|                                    | Number of participants |       |       |       |       | of which: Direct participants |       |       |       |       |
|------------------------------------|------------------------|-------|-------|-------|-------|-------------------------------|-------|-------|-------|-------|
|                                    | 2009                   | 2010  | 2011  | 2012  | 2013  | 2009                          | 2010  | 2011  | 2012  | 2013  |
| <b>A. PROCESSING THE EURO</b>      |                        |       |       |       |       |                               |       |       |       |       |
| <b>I. LVPS</b>                     |                        |       |       |       |       |                               |       |       |       |       |
| <b>1. TARGET</b>                   |                        |       |       |       |       |                               |       |       |       |       |
| TARGET as a whole                  | 4,556                  | 4,511 | 4,483 | 4,483 | 2,333 | 989                           | 1,055 | 1,103 | 1,171 | 1,540 |
| <b>EURO AREA</b>                   |                        |       |       |       |       |                               |       |       |       |       |
| RECOUR & TARGET2-BE                | 50                     | 47    | 48    | 48    | 46    | 10                            | 11    | 12    | 14    | 14    |
| TARGET2-DE                         | 2,787                  | 2,730 | 2,745 | 2,744 | 874   | 184                           | 219   | 280   | 283   | 644   |
| TARGET2-EE                         | 9                      | 17    | 18    | 17    | 16    | 9                             | 17    | 18    | 17    | 16    |
| TARGET2-IE                         | 33                     | 32    | 29    | 28    | 28    | 21                            | 22    | 17    | 17    | 17    |
| HERMES & TARGET2-GR                | 52                     | 50    | 53    | 50    | 36    | 21                            | 25    | 25    | 30    | 31    |
| SLBE & TARGET2-ES                  | 229                    | 232   | 210   | 191   | 182   | 132                           | 133   | 112   | 101   | 96    |
| TBF & TARGET2-FR                   | 293                    | 306   | 308   | 320   | 328   | 83                            | 83    | 89    | 114   | 124   |
| TARGET2-IT                         | 479                    | 462   | 441   | 426   | 170   | 100                           | 102   | 101   | 103   | 102   |
| TARGET2-CY                         | 20                     | 20    | 21    | 22    | 20    | 15                            | 15    | 15    | 16    | 16    |
| LIPS-Gross & TARGET2-LU            | 71                     | 71    | 73    | 69    | 66    | 27                            | 26    | 29    | 31    | 32    |
| TARGET2-MT                         | 2                      | 2     | 4     | 5     | 5     | 2                             | 2     | 4     | 5     | 5     |
| TARGET2-NL                         | 103                    | 99    | 100   | 107   | 114   | 61                            | 55    | 54    | 61    | 66    |
| HOAM.AT & TARGET2-AT               | 94                     | 94    | 95    | 100   | 97    | 94                            | 94    | 95    | 100   | 97    |
| SPGT2 & TARGET2-PT                 | 53                     | 56    | 58    | 59    | 59    | 43                            | 45    | 46    | 49    | 49    |
| TARGET2-SI                         | 24                     | 25    | 25    | 25    | 24    | 24                            | 25    | 25    | 25    | 24    |
| TARGET2-SK                         | 31                     | 33    | 35    | 33    | 32    | 31                            | 33    | 35    | 33    | 32    |
| BoF-RTGS & TARGET2-FI              | 21                     | 22    | 25    | 25    | 26    | 19                            | 20    | 23    | 23    | 24    |
| EPM & TARGET2-ECB EU               | 4                      | 4     | 4     | 4     | 4     | 4                             | 4     | 4     | 4     | 4     |
| <b>EU NON-EA</b>                   |                        |       |       |       |       |                               |       |       |       |       |
| TARGET2-BG                         | -                      | 19    | 19    | 22    | 26    | .                             | 19    | 19    | 22    | 26    |
| KRONOS & TARGET2-DK                | 123                    | 115   | 111   | 102   | 95    | 40                            | 39    | 39    | 37    | 36    |
| TARGET2-LV                         | 25                     | 26    | 25    | 27    | 26    | 25                            | 26    | 25    | 27    | 26    |
| LITAS-PHA & TARGET2-LT             | 14                     | 14    | 13    | 13    | 12    | 5                             | 5     | 13    | 13    | 12    |
| TARGET2-PL                         | 39                     | 35    | 23    | 23    | 23    | 39                            | 35    | 23    | 23    | 23    |
| TARGET2-RO                         | -                      | -     | -     | 23    | 24    | -                             | -     | -     | 23    | 24    |
| <b>2. NON-TARGET</b>               |                        |       |       |       |       |                               |       |       |       |       |
| <b>EURO AREA</b>                   |                        |       |       |       |       |                               |       |       |       |       |
| <b>Estonia</b>                     |                        |       |       |       |       |                               |       |       |       |       |
| ESTA                               | 13                     | 15    | 15    | 16    | 15    | 13                            | 15    | 15    | 16    | 15    |
| <b>Cyprus</b>                      |                        |       |       |       |       |                               |       |       |       |       |
| Large-value Credit Transfer System | 33                     | 30    | 30    | 29    | -     | 33                            | 30    | 30    | 29    | -     |
| <b>Finland</b>                     |                        |       |       |       |       |                               |       |       |       |       |
| POPS                               | 10                     | 10    | 12    | 12    | 12    | 9                             | 9     | 10    | 10    | 10    |
| <b>3. EUROPEAN UNION</b>           |                        |       |       |       |       |                               |       |       |       |       |
| EURO1/STEP1                        | 283                    | 274   | 259   | 235   | 212   | 283                           | 274   | 259   | 235   | 212   |
| <b>II. MULTI-CURRENCY SYSTEMS</b>  |                        |       |       |       |       |                               |       |       |       |       |
| CLS                                | 59                     | 61    | 63    | 64    | 65    | 57                            | 59    | 61    | 62    | 63    |
| <b>III. RETAIL SYSTEMS</b>         |                        |       |       |       |       |                               |       |       |       |       |
| <b>EURO AREA</b>                   |                        |       |       |       |       |                               |       |       |       |       |
| <b>Belgium</b>                     |                        |       |       |       |       |                               |       |       |       |       |
| Clearing House                     | 73                     | -     | -     | -     | -     | 24                            | -     | -     | -     | -     |
| CEC                                | 76                     | 75    | 74    | 72    | 70    | 20                            | 19    | 18    | 15    | 14    |
| <b>Germany</b>                     |                        |       |       |       |       |                               |       |       |       |       |
| RPS                                | 223                    | 221   | 212   | 204   | 202   | 223                           | 221   | 212   | 204   | 202   |

## 16.1 Participation in selected interbank funds transfer systems (cont'd)

(end of period)

|                                       | Number of participants |       |       |       |       | of which: Direct participants |      |      |      |      |
|---------------------------------------|------------------------|-------|-------|-------|-------|-------------------------------|------|------|------|------|
|                                       | 2009                   | 2010  | 2011  | 2012  | 2013  | 2009                          | 2010 | 2011 | 2012 | 2013 |
| <b>A. PROCESSING THE EURO (cont.)</b> |                        |       |       |       |       |                               |      |      |      |      |
| <b>III. RETAIL SYSTEMS (cont.)</b>    |                        |       |       |       |       |                               |      |      |      |      |
| <b>EURO AREA (cont.)</b>              |                        |       |       |       |       |                               |      |      |      |      |
| <b>Ireland</b>                        |                        |       |       |       |       |                               |      |      |      |      |
| IRECC                                 | 37                     | 48    | 53    | 60    | 58    | 7                             | 7    | 6    | 6    | 6    |
| IPCC                                  | 17                     | 17    | 15    | 14    | 14    | 8                             | 8    | 7    | 7    | 7    |
| <b>Greece</b>                         |                        |       |       |       |       |                               |      |      |      |      |
| DIAS                                  | 56                     | 58    | 60    | 57    | 39    | 43                            | 45   | 46   | 44   | 27   |
| ACO                                   | 51                     | 50    | 48    | 45    | 27    | 51                            | 50   | 48   | 45   | 27   |
| <b>Spain</b>                          |                        |       |       |       |       |                               |      |      |      |      |
| SNCE                                  | 218                    | 212   | 204   | 187   | 172   | 22                            | 22   | 20   | 20   | 18   |
| <b>France</b>                         |                        |       |       |       |       |                               |      |      |      |      |
| CORE                                  | 423                    | 421   | 402   | 419   | 380   | 11                            | 11   | 10   | 10   | 10   |
| <b>Italy</b>                          |                        |       |       |       |       |                               |      |      |      |      |
| Italian CSMs                          | 337                    | -     | -     | -     | -     | 114                           | 88   | 88   | 86   | 83   |
| <b>Cyprus</b>                         |                        |       |       |       |       |                               |      |      |      |      |
| Cyprus Clearing House                 | 17                     | 18    | 19    | 20    | 19    | 16                            | 17   | 19   | 20   | 19   |
| JCC Payment Cards System              | 14                     | 19    | 21    | 21    | .     | 13                            | 18   | 20   | 20   | .    |
| JCC Transfer System                   | 13                     | 13    | 14    | 14    | 14    | 13                            | 13   | 14   | 14   | 14   |
| Government Payments System            | 18                     | 21    | 21    | 22    | 22    | 18                            | 21   | 21   | 22   | 22   |
| FBMECS Payment Cards System           | .                      | .     | .     | .     | .     | .                             | .    | .    | .    | .    |
| <b>Malta</b>                          |                        |       |       |       |       |                               |      |      |      |      |
| Malta Clearing House                  | 8                      | 8     | 8     | 9     | 9     | 8                             | 8    | 8    | 9    | 9    |
| <b>Netherlands</b>                    |                        |       |       |       |       |                               |      |      |      |      |
| Equens                                | 53                     | 48    | 47    | 64    | 29    | 53                            | 48   | 44   | 61   | 29   |
| <b>Austria</b>                        |                        |       |       |       |       |                               |      |      |      |      |
| STEP.AT                               | 183                    | 270   | 270   | 262   | 257   | 34                            | 36   | 36   | 33   | 34   |
| CS                                    | -                      | -     | -     | 42    | 100   | -                             | -    | -    | 36   | 42   |
| <b>Portugal</b>                       |                        |       |       |       |       |                               |      |      |      |      |
| SICOI                                 | 69                     | 68    | 66    | 68    | 61    | 36                            | 36   | 35   | 34   | 33   |
| SLOD                                  | 62                     | .     | .     | .     | .     | 62                            | .    | .    | .    | .    |
| <b>Slovenia</b>                       |                        |       |       |       |       |                               |      |      |      |      |
| Giro Clearing System                  | 23                     | .     | .     | .     | .     | 23                            | .    | .    | .    | .    |
| SEPA IKP System                       | 23                     | 23    | 23    | 23    | 22    | 23                            | 23   | 23   | 23   | 22   |
| SEPA IDD Core System                  | .                      | .     | 20    | 21    | 20    | .                             | .    | 20   | 21   | 20   |
| SEPA IDD B2B System                   | .                      | .     | 11    | 12    | 12    | .                             | .    | 11   | 12   | 12   |
| <b>Slovakia</b>                       |                        |       |       |       |       |                               |      |      |      |      |
| SIPS                                  | 28                     | 30    | 32    | 29    | 28    | 28                            | 30   | 32   | 29   | 28   |
| <b>Finland</b>                        |                        |       |       |       |       |                               |      |      |      |      |
| PMJ                                   | 12                     | 12    | 11    | 11    | -     | 12                            | 12   | 11   | 11   | -    |
| <b>EU NON-EA</b>                      |                        |       |       |       |       |                               |      |      |      |      |
| <b>Denmark</b>                        |                        |       |       |       |       |                               |      |      |      |      |
| The Sumclearing Euro                  | 138                    | 133   | 121   | 115   | -     | 29                            | 29   | 29   | 25   | -    |
| <b>Poland</b>                         |                        |       |       |       |       |                               |      |      |      |      |
| EuroELIXIR                            | 624                    | 623   | 619   | 618   | 617   | 29                            | 27   | 25   | 25   | 24   |
| <b>Bulgaria</b>                       |                        |       |       |       |       |                               |      |      |      |      |
| BISERA7-EUR                           | .                      | 14    | 14    | 15    | 15    | .                             | 14   | 14   | 15   | 15   |
| <b>EUROPEAN UNION</b>                 |                        |       |       |       |       |                               |      |      |      |      |
| STEP2 XCT Service                     | 1,818                  | 1,789 | 1,673 | .     | .     | 106                           | 103  | 97   | .    | .    |
| STEP2 ICT Service                     | 78                     | 76    | 73    | 68    | 70    | 7                             | 6    | 6    | 6    | 6    |
| STEP2 SCT Service                     | 4,472                  | 4,638 | 4,669 | 4,696 | 4,823 | 117                           | 124  | 123  | 125  | 127  |
| STEP2 SDD CORE Service                | .                      | 3,894 | 3,935 | 3,874 | 4,024 | .                             | 91   | 87   | 90   | 93   |
| STEP2 SDD B2B Service                 | .                      | 3,341 | 3,405 | 3,366 | 3,438 | .                             | 66   | 71   | 74   | 78   |
| <b>B. PROCESSING OTHER CURRENCIES</b> |                        |       |       |       |       |                               |      |      |      |      |
| <b>I. LVPS</b>                        |                        |       |       |       |       |                               |      |      |      |      |
| <b>EURO AREA</b>                      |                        |       |       |       |       |                               |      |      |      |      |
| <b>Estonia</b>                        |                        |       |       |       |       |                               |      |      |      |      |
| Estonian RTGS                         | 16                     | 20    | -     | -     | -     | 16                            | 20   | -    | -    | -    |

## 16.1 Participation in selected interbank funds transfer systems (cont'd)

(end of period)

|   | Number of participants |        |        |        |        | of which: Direct participants |      |      |      |      |
|---|------------------------|--------|--------|--------|--------|-------------------------------|------|------|------|------|
|   | 2009                   | 2010   | 2011   | 2012   | 2013   | 2009                          | 2010 | 2011 | 2012 | 2013 |
| <b>B. PROCESSING OTHER CURRENCIES (cont.)</b> |                        |        |        |        |        |                               |      |      |      |      |
| <b>I. LVPS (cont.)</b>                        |                        |        |        |        |        |                               |      |      |      |      |
| <b>EU NON-EA</b>                              |                        |        |        |        |        |                               |      |      |      |      |
| <b>Bulgaria</b>                               |                        |        |        |        |        |                               |      |      |      |      |
| RINGS   | 31                     | 31     | 37     | 37     | 36     | 31                            | 31   | 37   | 37   | 36   |
| <b>Czech Republic</b>                         |                        |        |        |        |        |                               |      |      |      |      |
| CERTIS  | 51                     | 54     | 55     | 53     | 52     | 51                            | 54   | 55   | 53   | 52   |
| <b>Denmark</b>                                |                        |        |        |        |        |                               |      |      |      |      |
| KRONOS DKK                                    | 120                    | 119    | 111    | 105    | 102    | 120                           | 119  | 111  | 105  | 102  |
| <b>Croatia</b>                                |                        |        |        |        |        |                               |      |      |      |      |
| Croatian Large Value Payment System           | .                      | .      | .      | .      | 33     | .                             | .    | .    | .    | 33   |
| <b>Latvia</b>                                 |                        |        |        |        |        |                               |      |      |      |      |
| SAMS  | 25                     | 25     | 26     | 28     | 27     | 25                            | 25   | 26   | 28   | 27   |
| <b>Lithuania</b>                              |                        |        |        |        |        |                               |      |      |      |      |
| LITAS-RLS                                     | 24                     | 24     | 24     | 24     | 23     | 24                            | 24   | 24   | 24   | 23   |
| <b>Hungary</b>                                |                        |        |        |        |        |                               |      |      |      |      |
| VIBER   | 189                    | 189    | 189    | 186    | 177    | 56                            | 56   | 54   | 60   | 44   |
| <b>Poland</b>                                 |                        |        |        |        |        |                               |      |      |      |      |
| SORBNET                                       | 57                     | 57     | 55     | 54     | 51     | 57                            | 57   | 55   | 54   | 51   |
| <b>Romania</b>                                |                        |        |        |        |        |                               |      |      |      |      |
| REGIS   | 48                     | 49     | 48     | 47     | 47     | 48                            | 49   | 48   | 47   | 47   |
| <b>Sweden</b>                                 |                        |        |        |        |        |                               |      |      |      |      |
| RIX   | 23                     | 24     | 25     | 25     | 27     | 23                            | 24   | 25   | 25   | 27   |
| <b>United Kingdom</b>                         |                        |        |        |        |        |                               |      |      |      |      |
| CHAPS Sterling                                | -                      | -      | -      | -      | -      | 15                            | 18   | 18   | 19   | 20   |
| <b>II. RETAIL SYSTEMS</b>                     |                        |        |        |        |        |                               |      |      |      |      |
| <b>EU NON-EA</b>                              |                        |        |        |        |        |                               |      |      |      |      |
| <b>Bulgaria</b>                               |                        |        |        |        |        |                               |      |      |      |      |
| BISERA  | 32                     | 32     | 33     | 33     | 32     | 32                            | 32   | 33   | 33   | 32   |
| BORICA  | 23                     | 24     | 24     | 26     | 26     | 23                            | 24   | 24   | 26   | 26   |
| SEP   | 4                      | 5      | 7      | 7      | 7      | 4                             | 5    | 7    | 7    | 7    |
| <b>Denmark</b>                                |                        |        |        |        |        |                               |      |      |      |      |
| The Sumclearing DKK                           | 139                    | 132    | 121    | 115    | 106    | 67                            | 66   | 63   | 57   | 56   |
| The IntradagClearing                          | .                      | .      | .      | .      | 106    | .                             | .    | .    | .    | 56   |
| <b>Croatia</b>                                |                        |        |        |        |        |                               |      |      |      |      |
| National Clearing System                      | .                      | .      | .      | .      | 32     | .                             | .    | .    | .    | 32   |
| <b>Latvia</b>                                 |                        |        |        |        |        |                               |      |      |      |      |
| EKS   | 26                     | 26     | 26     | 27     | 26     | 26                            | 26   | 26   | 27   | 25   |
| <b>Lithuania</b>                              |                        |        |        |        |        |                               |      |      |      |      |
| LITAS-MMS                                     | 24                     | 24     | 24     | 23     | 21     | 24                            | 24   | 24   | 23   | 21   |
| <b>Hungary</b>                                |                        |        |        |        |        |                               |      |      |      |      |
| ICS   | 188                    | 188    | 188    | 185    | 176    | 57                            | 55   | 53   | 53   | 38   |
| <b>Poland</b>                                 |                        |        |        |        |        |                               |      |      |      |      |
| ELIXIR  | 649                    | 649    | 645    | 643    | 644    | 53                            | 52   | 50   | 49   | 46   |
| Express ELIXIR                                | .                      | .      | .      | 6      | 8      | .                             | .    | .    | 6    | 8    |
| BlueCash                                      | .                      | .      | .      | .      | 16     | .                             | .    | .    | .    | 16   |
| <b>Romania</b>                                |                        |        |        |        |        |                               |      |      |      |      |
| PCH   | 35                     | -      | .      | -      | -      | 35                            | -    | .    | -    | -    |
| SENT  | 44                     | 42     | 41     | 41     | 40     | 44                            | 42   | 41   | 41   | 40   |
| VISA CARD CLEARING                            | 30                     | 29     | 29     | 28     | 28     | 30                            | 29   | 29   | 28   | 28   |
| MASTER CARD CLEARING                          | 35                     | 33     | 33     | 33     | 33     | 30                            | 28   | 29   | 29   | 29   |
| <b>Sweden</b>                                 |                        |        |        |        |        |                               |      |      |      |      |
| Bankgirot                                     | 20                     | 20     | 20     | 21     | 21     | 20                            | 20   | 20   | 21   | 21   |
| Dataclearing                                  | 20                     | 20     | 20     | 27     | 21     | 20                            | 20   | 20   | 27   | 21   |
| <b>United Kingdom</b>                         |                        |        |        |        |        |                               |      |      |      |      |
| Cheque and Credit Clearings                   | 12                     | 10     | 11     | 11     | 11     | 12                            | 10   | 11   | 11   | 11   |
| BACS  | 60,615                 | 62,616 | 63,416 | 63,416 | 63,016 | 15                            | 16   | 16   | 16   | 16   |
| Faster Payments Service                       | .                      | .      | .      | -      | -      | .                             | .    | .    | 10   | 10   |

## 16.1 Participation in selected interbank funds transfer systems (cont'd)

(end of period)

|                                    | Concentration ratio in terms of volume<br>(percentages) |      |      |      |      | Concentration ratio in terms of value<br>(percentages) |      |      |      |      |
|------------------------------------|---|------|------|------|------|--|------|------|------|------|
|                                    | 2009  | 2010 | 2011 | 2012 | 2013 | 2009   | 2010 | 2011 | 2012 | 2013 |
| <b>A. PROCESSING THE EURO</b>      |   |      |      |      |      |  |      |      |      |      |
| <b>I. LVPS</b>                     |   |      |      |      |      |  |      |      |      |      |
| <b>1. TARGET</b>                   |   |      |      |      |      |  |      |      |      |      |
| TARGET as a whole                  | -   | -    | -    | -    | -    | 15   | 16   | 16   | 13   | 117  |
| <b>EURO AREA</b>                   |   |      |      |      |      |  |      |      |      |      |
| RECOUR & TARGET2-BE                | 93  | 91   | 92   | 91   | 90   | 89   | 92   | 92   | 91   | 90   |
| TARGET2-DE                         | 54  | 51   | 50   | 50   | 50   | 31   | 34   | 33   | 29   | 30   |
| TARGET2-EE                         | 98  | 97   | 75   | 78   | 79   | 98   | 100  | 86   | 80   | 86   |
| TARGET2-IE                         | 87  | 87   | 91   | 91   | 92   | 79   | 79   | 74   | 81   | 85   |
| HERMES & TARGET2-GR                | 75  | 74   | 70   | 66   | 67   | 74   | 74   | 79   | 86   | 91   |
| SLBE & TARGET2-ES                  | 47  | 47   | 48   | 50   | 53   | 65   | 63   | 65   | 63   | 64   |
| TBF & TARGET2-FR                   | 54  | 52   | 53   | 54   | 54   | 62   | 61   | 64   | 55   | 63   |
| TARGET2-IT                         | 55  | 43   | 44   | 42   | 45   | 58   | 58   | 57   | 52   | 51   |
| TARGET2-CY                         | 90  | 90   | 91   | 90   | 91   | 92   | 97   | 97   | 96   | 98   |
| LIPS-Gross & TARGET2-LU            | 58  | 62   | 63   | 60   | 69   | 83   | 85   | 90   | 88   | 84   |
| TARGET2-MT                         | 100   | 100  | 100  | 100  | 100  | 100  | 100  | 100  | 100  | 100  |
| TARGET2-NL                         | 63  | 63   | 69   | 68   | 68   | 68   | 66   | 67   | 76   | 66   |
| HOAM.AT & TARGET2-AT               | 24  | 27   | 24   | 35   | 36   | 32   | 30   | 34   | 27   | 28   |
| SPGT2 & TARGET2-PT                 | 63  | 64   | 64   | 64   | 64   | 66   | 68   | 66   | 60   | 52   |
| TARGET2-SI                         | 62  | 62   | 61   | 58   | 56   | 71   | 70   | 69   | 76   | 80   |
| TARGET2-SK                         | -   | -    | -    | 74   | 74   | -  | -    | -    | 64   | 56   |
| BoF-RTGS & TARGET2-FI              | 70  | 73   | 74   | 78   | -    | 76   | 73   | 77   | 86   | -    |
| EPM & TARGET2-ECB EU               | 100   | 100  | 100  | 100  | 100  | 100  | 100  | 100  | 100  | 100  |
| <b>EU NON-EA</b>                   |   |      |      |      |      |  |      |      |      |      |
| TARGET2-BG                         | -   | 77   | 70   | 63   | 68   | -  | 96   | 95   | 95   | 92   |
| KRONOS & TARGET2-DK                | 76  | 76   | 77   | -    | 82   | 97   | 98   | 98   | 99   | 98   |
| TARGET2-LV                         | 60  | 63   | 64   | 62   | 60   | 92   | 91   | 86   | 82   | 73   |
| LITAS-PHA & TARGET2-LT             | 100   | 100  | 94   | 94   | 91   | 100  | 100  | 99   | 98   | 85   |
| TARGET2-PL                         | 92  | 93   | 80   | 76   | 73   | 82   | 86   | 85   | 72   | 68   |
| TARGET2-RO                         | -   | -    | 78   | 77   | 80   | -  | -    | 83   | 78   | 83   |
| <b>2. NON-TARGET</b>               |   |      |      |      |      |  |      |      |      |      |
| <b>EURO AREA</b>                   |   |      |      |      |      |  |      |      |      |      |
| <b>Estonia</b>                     |   |      |      |      |      |  |      |      |      |      |
| ESTA                               | 99  | 98   | 98   | 97   | 96   | 98   | 97   | 96   | 94   | 93   |
| <b>Cyprus</b>                      |   |      |      |      |      |  |      |      |      |      |
| Large-value Credit Transfer System | 87  | 85   | 82   | 88   | -    | 80   | 86   | 87   | 82   | -    |
| <b>Finland</b>                     |   |      |      |      |      |  |      |      |      |      |
| POPS                               | 91  | 92   | 92   | 92   | 93   | 93   | 93   | 92   | 91   | 92   |
| <b>3. EUROPEAN UNION</b>           |   |      |      |      |      |  |      |      |      |      |
| EURO1/STEP1                        | 31  | 30   | 31   | 33   | 32   | 47   | 49   | 51   | 52   | 47   |
| <b>II. MULTI-CURRENCY SYSTEMS</b>  |   |      |      |      |      |  |      |      |      |      |
| <b>CLS</b>                         | -   | -    | -    | -    | -    | -  | -    | -    | -    | -    |
| <b>III. RETAIL SYSTEMS</b>         |   |      |      |      |      |  |      |      |      |      |
| <b>EURO AREA</b>                   |   |      |      |      |      |  |      |      |      |      |
| <b>Belgium</b>                     |   |      |      |      |      |  |      |      |      |      |
| Clearing House                     | 82  | -    | -    | -    | -    | 86   | -    | -    | -    | -    |
| CEC                                | 81  | 82   | 85   | 86   | 87   | 82   | 83   | 85   | 85   | 86   |
| <b>Germany</b>                     |   |      |      |      |      |  |      |      |      |      |
| RPS                                | 32  | 32   | 32   | 32   | 29   | 15   | 14   | 18   | 15   | 18   |

## 16.1 Participation in selected interbank funds transfer systems (cont'd)

(end of period)

|                                       | Concentration ratio in terms of volume<br>(percentages) |      |      |      |      | Concentration ratio in terms of value<br>(percentages) |      |      |      |      |
|---------------------------------------|---|------|------|------|------|--|------|------|------|------|
|                                       | 2009  | 2010 | 2011 | 2012 | 2013 | 2009   | 2010 | 2011 | 2012 | 2013 |
| <b>A. PROCESSING THE EURO (cont.)</b> |   |      |      |      |      |  |      |      |      |      |
| <b>III. RETAIL SYSTEMS (cont.)</b>    |   |      |      |      |      |  |      |      |      |      |
| <b>EURO AREA (cont.)</b>              |   |      |      |      |      |  |      |      |      |      |
| <b>Ireland</b>                        |   |      |      |      |      |  |      |      |      |      |
| IRECC                                 | 98  | 99   | 99   | 99   | 98   | 95   | 96   | 96   | 96   | 97   |
| IPCC                                  | 99  | 99   | 99   | 99   | 99   | 97   | 97   | 98   | 98   | 98   |
| <b>Greece</b>                         |   |      |      |      |      |  |      |      |      |      |
| DIAS                                  | 73  | 75   | 68   | 73   | 84   | 67   | 67   | 66   | 68   | 77   |
| ACO                                   | 53  | 55   | 58   | 59   | 63   | 63   | 62   | 67   | 66   | 71   |
| <b>Spain</b>                          |   |      |      |      |      |  |      |      |      |      |
| SNCE                                  | 62  | 61   | 61   | 62   | 61   | 59   | 58   | 58   | 57   | 58   |
| <b>France</b>                         |   |      |      |      |      |  |      |      |      |      |
| CORE                                  | 68  | 80   | 73   | 83   | 83   | 75   | 81   | 81   | 75   | 75   |
| <b>Italy</b>                          |   |      |      |      |      |  |      |      |      |      |
| Italian CSMs                          | 52  | 49   | 52   | 52   | 53   | 52   | 54   | 57   | 58   | 58   |
| <b>Cyprus</b>                         |   |      |      |      |      |  |      |      |      |      |
| Cyprus Clearing House                 | 91  | 90   | 90   | 89   | 86   | 86   | 86   | 86   | 85   | 80   |
| JCC Payment Cards System              | -   | -    | -    | -    | -    | -  | -    | -    | -    | -    |
| JCC Transfer System                   | 95  | 94   | 94   | 93   | 95   | 92   | 90   | 90   | 88   | 92   |
| Government Payments System            | 98  | 94   | 94   | 95   | 100  | 98   | 92   | 95   | 99   | 99   |
| FBMECS Payment Cards System           | -   | -    | -    | -    | -    | -  | -    | -    | -    | -    |
| <b>Malta</b>                          |   |      |      |      |      |  |      |      |      |      |
| Malta Clearing House                  | 99  | 98   | 97   | 96   | 96   | 98   | 97   | 95   | 92   | 92   |
| <b>Netherlands</b>                    |   |      |      |      |      |  |      |      |      |      |
| Equens                                | 96  | 95   | 97   | 98   | 99   | 93   | 88   | 89   | 94   | 93   |
| <b>Austria</b>                        |   |      |      |      |      |  |      |      |      |      |
| STEP.AT                               | 96  | 97   | 97   | 97   | 56   | 96   | 88   | 91   | 89   | 58   |
| CS                                    | -   | -    | -    | 63   | 73   | -  | -    | -    | 62   | 65   |
| <b>Portugal</b>                       |   |      |      |      |      |  |      |      |      |      |
| SICOI                                 | 78  | 78   | 77   | 77   | 77   | 69   | 69   | 69   | 69   | 70   |
| SLOD                                  | 88  | -    | -    | -    | -    | 84   | -    | -    | -    | -    |
| <b>Slovenia</b>                       |   |      |      |      |      |  |      |      |      |      |
| Giro Clearing System                  | 68  | -    | -    | -    | -    | 69   | -    | -    | -    | -    |
| SEPA IKP System                       | 62  | 61   | 61   | 67   | 66   | 62   | 63   | 61   | 62   | 63   |
| SEPA IDD Core System                  | -   | -    | 78   | 78   | 77   | -  | -    | 91   | 78   | 77   |
| SEPA IDD B2B System                   | -   | -    | 0    | 85   | 85   | -  | -    | 0    | 91   | 87   |
| <b>Slovakia</b>                       |   |      |      |      |      |  |      |      |      |      |
| SIPS                                  | -   | -    | -    | -    | 78   | -  | -    | -    | -    | 69   |
| <b>Finland</b>                        |   |      |      |      |      |  |      |      |      |      |
| PMJ                                   | 95  | 96   | -    | -    | -    | 88   | 97   | -    | -    | -    |
| <b>EU NON-EA</b>                      |   |      |      |      |      |  |      |      |      |      |
| <b>Denmark</b>                        |   |      |      |      |      |  |      |      |      |      |
| The Sumclearing Euro                  | -   | -    | -    | -    | -    | -  | -    | -    | -    | -    |
| <b>Poland</b>                         |   |      |      |      |      |  |      |      |      |      |
| EuroELIXIR                            | 72  | 68   | 72   | 72   | 79   | 76   | 77   | 78   | 77   | 79   |
| <b>Bulgaria</b>                       |   |      |      |      |      |  |      |      |      |      |
| BISERA7-EUR                           | -   | 92   | 89   | 94   | 95   | -  | 89   | 92   | 95   | 95   |
| <b>EUROPEAN UNION</b>                 |   |      |      |      |      |  |      |      |      |      |
| STEP2 XCT Service                     | 35  | 37   | 43   | -    | -    | 30   | 29   | 38   | -    | -    |
| STEP2 ICT Service                     | 99  | 100  | 100  | 100  | 100  | 99   | 100  | 100  | 100  | 100  |
| STEP2 SCT Service                     | 25  | 31   | 51   | 46   | 38   | 23   | 27   | 29   | 27   | 27   |
| STEP2 SDD CORE Service                | -   | 77   | 80   | 93   | 84   | -  | 76   | 84   | 85   | 71   |
| STEP2 SDD B2B Service                 | -   | 92   | 89   | 85   | 74   | -  | 91   | 81   | 76   | 81   |
| <b>B. PROCESSING OTHER CURRENCIES</b> |   |      |      |      |      |  |      |      |      |      |
| <b>I. LVPS</b>                        |   |      |      |      |      |  |      |      |      |      |
| <b>EURO AREA</b>                      |   |      |      |      |      |  |      |      |      |      |
| <b>Estonia</b>                        |   |      |      |      |      |  |      |      |      |      |
| Estonian RTGS                         | 84  | 83   | -    | -    | -    | 84   | 84   | -    | -    | -    |

## 16.1 Participation in selected interbank funds transfer systems (cont'd)

(end of period)

|   | Concentration ratio in terms of volume<br>(percentages) |      |      |      |      | Concentration ratio in terms of value<br>(percentages) |      |      |      |      |
|---|---|------|------|------|------|--|------|------|------|------|
|   | 2009  | 2010 | 2011 | 2012 | 2013 | 2009   | 2010 | 2011 | 2012 | 2013 |
| <b>B. PROCESSING OTHER CURRENCIES (cont.)</b> |   |      |      |      |      |  |      |      |      |      |
| <b>I. LVPS (cont.)</b>                        |   |      |      |      |      |  |      |      |      |      |
| <b>EU NON-EA</b>                              |   |      |      |      |      |  |      |      |      |      |
| <b>Bulgaria</b>                               |   |      |      |      |      |  |      |      |      |      |
| RINGS   | 53  | 52   | 51   | 50   | 50   | 63   | 63   | 68   | 74   | 74   |
| <b>Czech Republic</b>                         |   |      |      |      |      |  |      |      |      |      |
| CERTIS  | -   | -    | -    | -    | -    | -  | -    | -    | -    | -    |
| <b>Denmark</b>                                |   |      |      |      |      |  |      |      |      |      |
| KRONOS DKK                                    | 75  | 76   | 78   | 80   | 82   | 67   | 70   | 70   | 72   | 76   |
| <b>Croatia</b>                                |   |      |      |      |      |  |      |      |      |      |
| Croatian Large Value Payment System           | .   | .    | .    | .    | 68   | .  | .    | .    | .    | 51   |
| <b>Latvia</b>                                 |   |      |      |      |      |  |      |      |      |      |
| SAMS  | 72  | 73   | 72   | 70   | 72   | 85   | 81   | 78   | 77   | 79   |
| <b>Lithuania</b>                              |   |      |      |      |      |  |      |      |      |      |
| LITAS-RLS                                     | 80  | 78   | 76   | 82   | 83   | 81   | 77   | 76   | 82   | 87   |
| <b>Hungary</b>                                |   |      |      |      |      |  |      |      |      |      |
| VIBER   | 54  | 53   | 62   | 65   | 59   | 54   | 58   | 58   | 55   | 55   |
| <b>Poland</b>                                 |   |      |      |      |      |  |      |      |      |      |
| SORBNET                                       | 54  | 54   | 54   | 56   | 56   | 53   | 53   | 57   | 58   | 57   |
| <b>Romania</b>                                |   |      |      |      |      |  |      |      |      |      |
| REGIS   | 56  | 56   | 58   | 59   | 53   | 55   | 62   | 65   | 62   | 61   |
| <b>Sweden</b>                                 |   |      |      |      |      |  |      |      |      |      |
| RIX   | 88  | 87   | 88   | 89   | 87   | 80   | 77   | 80   | 74   | 74   |
| <b>United Kingdom</b>                         |   |      |      |      |      |  |      |      |      |      |
| CHAPS Sterling                                | 79  | 76   | 73   | 73   | 73   | 74   | 70   | 67   | 68   | 68   |
| <b>II. RETAIL SYSTEMS</b>                     |   |      |      |      |      |  |      |      |      |      |
| <b>EU NON-EA</b>                              |   |      |      |      |      |  |      |      |      |      |
| <b>Bulgaria</b>                               |   |      |      |      |      |  |      |      |      |      |
| BISERA  | 51  | 49   | 47   | 47   | 47   | 61   | 61   | 61   | 60   | 60   |
| BORICA  | 62  | 64   | 69   | 59   | 57   | 67   | 70   | 72   | 57   | 55   |
| SEP   | 100   | 100  | 100  | 100  | 100  | 100  | 100  | 100  | 100  | 100  |
| <b>Denmark</b>                                |   |      |      |      |      |  |      |      |      |      |
| The Sumclearing DKK                           | -   | -    | -    | -    | -    | -  | -    | -    | -    | -    |
| The Intradag Clearing                         | .   | .    | .    | .    | .    | .  | .    | .    | .    | 80   |
| <b>Croatia</b>                                |   |      |      |      |      |  |      |      |      |      |
| National Clearing System                      | .   | .    | .    | .    | 76   | .  | .    | .    | .    | 63   |
| <b>Latvia</b>                                 |   |      |      |      |      |  |      |      |      |      |
| EKS   | 80  | 78   | 69   | 80   | 83   | 77   | 75   | 61   | 62   | 60   |
| <b>Lithuania</b>                              |   |      |      |      |      |  |      |      |      |      |
| LITAS-MMS                                     | 83  | 80   | 82   | 84   | 87   | 84   | 81   | 78   | 79   | 85   |
| <b>Hungary</b>                                |   |      |      |      |      |  |      |      |      |      |
| ICS   | 67  | 61   | 60   | 60   | 60   | 55   | 55   | 54   | 52   | 55   |
| <b>Poland</b>                                 |   |      |      |      |      |  |      |      |      |      |
| ELIXIR  | 57  | 56   | 54   | 52   | 52   | 45   | 46   | 45   | 46   | 48   |
| Express ELIXIR                                | .   | .    | .    | 100  | 100  | .  | .    | .    | 100  | 99   |
| BlueCash                                      | .   | .    | .    | .    | 100  | .  | .    | .    | .    | 100  |
| <b>Romania</b>                                |   |      |      |      |      |  |      |      |      |      |
| PCH   | 49  | -    | -    | -    | -    | 49   | -    | -    | -    | -    |
| SENT  | 58  | 58   | 58   | 58   | 57   | 56   | 57   | 58   | 58   | 58   |
| VISA CARD CLEARING                            | 81  | 80   | 79   | 77   | 75   | 78   | 76   | 77   | 75   | 73   |
| MASTER CARD CLEARING                          | 78  | 76   | 73   | 76   | 74   | 76   | 75   | 74   | 70   | 69   |
| <b>Sweden</b>                                 |   |      |      |      |      |  |      |      |      |      |
| Bankgirot                                     | -   | -    | -    | -    | -    | -  | -    | -    | -    | -    |
| Dataclearing                                  | -   | -    | -    | -    | -    | -  | -    | -    | -    | -    |
| <b>United Kingdom</b>                         |   |      |      |      |      |  |      |      |      |      |
| Cheque and Credit Clearings                   | 75  | 75   | 77   | 79   | 79   | 77   | 79   | 86   | 83   | 81   |
| BACS  | 78  | 80   | 80   | 81   | 81   | -  | -    | -    | -    | -    |
| Faster Payments Service                       | .   | .    | .    | 88   | 88   | .  | .    | .    | 87   | 87   |

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

(total for the period)

|                                    | Number of transactions<br>(millions) |          |          |          |          | Increase in the number of transactions<br>(percentages per annum) |        |        |        |
|------------------------------------|--------------------------------------|----------|----------|----------|----------|---|--------|--------|--------|
|                                    | 2009                                 | 2010     | 2011     | 2012     | 2013     | 2010  | 2011   | 2012   | 2013   |
| <b>A. PROCESSING THE EURO</b>      |                                      |          |          |          |          |   |        |        |        |
| <b>I. LVPS</b>                     |                                      |          |          |          |          |   |        |        |        |
| <b>1. TARGET</b>                   |                                      |          |          |          |          |   |        |        |        |
| TARGET as a whole                  | 87.84                                | 87.18    | 88.98    | 89.62    | 91.34    | -0.75   | 2.06   | 0.72   | 1.92   |
| <b>EURO AREA</b>                   |                                      |          |          |          |          |   |        |        |        |
| RECOUR & TARGET2-BE                | 2.12                                 | 2.39     | 2.59     | 2.49     | 2.31     | 12.73   | 8.36   | -3.90  | -7.35  |
| TARGET2-DE                         | 44.70                                | 43.80    | 43.85    | 43.81    | 44.40    | -2.01   | 0.11   | -0.09  | 1.35   |
| TARGET2-EE                         | 0.02                                 | 0.03     | 0.09     | 0.09     | 0.11     | 83.33   | 160.61 | 8.14   | 13.98  |
| TARGET2-IE                         | 1.24                                 | 1.28     | 1.12     | 1.02     | 0.92     | 3.64  | -12.42 | -8.65  | -10.28 |
| HERMES & TARGET2-GR                | 1.46                                 | 1.52     | 1.51     | 1.11     | 1.10     | 4.46  | -0.92  | -26.33 | -1.44  |
| SLBE & TARGET2-ES                  | 7.57                                 | 7.53     | 7.58     | 7.62     | 7.67     | -0.53   | 0.69   | 0.46   | 0.63   |
| TBF & TARGET2-FR                   | 7.62                                 | 8.22     | 8.77     | 8.66     | 9.12     | 7.85  | 6.78   | -1.30  | 5.28   |
| TARGET2-IT                         | 8.66                                 | 8.68     | 8.65     | 8.92     | 10.38    | 0.25  | -0.40  | 3.15   | 16.41  |
| TARGET2-CY                         | 0.09                                 | 0.11     | 0.13     | 0.15     | 0.22     | 20.65   | 12.61  | 23.20  | 41.56  |
| LIPS-Gross & TARGET2-LU            | 0.76                                 | 0.78     | 0.82     | 0.88     | 0.91     | 3.58  | 5.24   | 7.08   | 3.06   |
| TARGET2-MT                         | 0.01                                 | 0.02     | 0.02     | 0.04     | 0.06     | 21.43   | 0.00   | 135.29 | 50.00  |
| TARGET2-NL                         | 9.39                                 | 8.59     | 8.35     | 8.52     | 7.98     | -8.44   | -2.84  | 2.05   | -6.34  |
| HOAM.AT & TARGET2-AT               | 1.09                                 | 0.90     | 1.67     | 1.80     | 1.68     | -17.43  | 85.56  | 7.78   | -6.67  |
| SPGT2 & TARGET2-PT                 | 1.06                                 | 1.09     | 1.07     | 1.07     | 1.09     | 2.26  | -1.29  | -0.37  | 2.25   |
| TARGET2-SI                         | 0.79                                 | 0.78     | 0.78     | 0.71     | 0.69     | -1.27   | 0.77   | -8.71  | -3.51  |
| TARGET2-SK                         | 0.16                                 | 0.15     | 0.19     | 0.28     | 0.32     | -3.36   | 24.67  | 49.20  | 14.70  |
| BoF-RTGS & TARGET2-FI              | 0.44                                 | 0.41     | 0.41     | 0.47     | 0.39     | -6.18   | -1.22  | 16.05  | -16.17 |
| EPM & TARGET2-ECB EU               | 0.08                                 | 0.09     | 0.10     | 0.14     | 0.15     | 7.80  | 13.17  | 45.53  | 6.24   |
| <b>EU NON-EA</b>                   |                                      |          |          |          |          |   |        |        |        |
| TARGET2-BG                         | -                                    | 0.07     | 0.11     | 0.14     | 0.18     | -   | 61.54  | 34.29  | 28.37  |
| KRONOS & TARGET2-DK                | 0.21                                 | 0.23     | 0.20     | 0.20     | 0.20     | 7.66  | -10.22 | -0.50  | -2.99  |
| TARGET2-LV                         | 0.17                                 | 0.29     | 0.31     | 0.33     | 0.35     | 69.82   | 6.97   | 6.84   | 6.71   |
| LITAS-PHA & TARGET2-LT             | 0.02                                 | 0.04     | 0.06     | 0.13     | 0.11     | 79.17   | 27.91  | 129.09 | -11.90 |
| TARGET2-PL                         | 0.20                                 | 0.20     | 0.51     | 0.82     | 0.81     | -2.48   | 160.41 | 58.87  | -0.49  |
| TARGET2-RO                         | -                                    | -        | 0.11     | 0.22     | 0.21     | -   | -      | 96.43  | -4.09  |
| <b>2. NON-TARGET</b>               |                                      |          |          |          |          |   |        |        |        |
| <b>EURO AREA</b>                   |                                      |          |          |          |          |   |        |        |        |
| <b>Estonia</b>                     |                                      |          |          |          |          |   |        |        |        |
| ESTA                               | 24.79                                | 24.39    | 24.37    | 25.50    | 26.66    | -1.65   | -0.09  | 4.66   | 4.54   |
| <b>Cyprus</b>                      |                                      |          |          |          |          |   |        |        |        |
| Large-value Credit Transfer System | 0.00                                 | 0.00     | 0.00     | 0.00     | -        | -25.00  | 0.00   | -33.33 | -      |
| <b>Finland</b>                     |                                      |          |          |          |          |   |        |        |        |
| POPS                               | 0.57                                 | 0.55     | 0.56     | 0.53     | 0.49     | -4.55   | 2.01   | -5.39  | -7.59  |
| <b>3. EUROPEAN UNION</b>           |                                      |          |          |          |          |   |        |        |        |
| EURO1/STEP1                        | 58.29                                | 59.37    | 62.32    | 66.59    | 64.14    | 1.85  | 4.97   | 6.85   | -3.68  |
| <b>II. MULTI-CURRENCY SYSTEMS</b>  |                                      |          |          |          |          |   |        |        |        |
| <b>CLS</b>                         | 150.09                               | 198.11   | 206.86   | 176.63   | 204.97   | 31.99   | 4.42   | -14.61 | 16.04  |
| Euro processing                    | 31.83                                | 42.16    | 45.49    | 37.39    | 36.88    | 32.45   | 7.90   | -17.81 | -1.35  |
| GBP processing                     | 11.99                                | 14.61    | 13.14    | 10.97    | 13.48    | 21.85   | -10.06 | -16.51 | 22.84  |
| DKK processing                     | 0.25                                 | 0.31     | 0.38     | 0.40     | 0.46     | 24.00   | 22.58  | 5.26   | 15.50  |
| SEK processing                     | 1.00                                 | 1.46     | 1.42     | 2.29     | 2.85     | 46.00   | -2.74  | 61.27  | 24.24  |
| <b>III. RETAIL SYSTEMS</b>         |                                      |          |          |          |          |   |        |        |        |
| <b>EURO AREA</b>                   |                                      |          |          |          |          |   |        |        |        |
| <b>Belgium</b>                     |                                      |          |          |          |          |   |        |        |        |
| Clearing House                     | 0.24                                 | -        | -        | -        | -        | -   | -      | -      | -      |
| CEC                                | 1,122.91                             | 1,170.22 | 1,224.94 | 1,295.12 | 1,365.56 | 4.21  | 4.68   | 5.73   | 5.44   |
| <b>Germany</b>                     |                                      |          |          |          |          |   |        |        |        |
| RPS                                | 2,585.55                             | 2,662.93 | 2,690.06 | 2,817.08 | 3,115.51 | 2.99  | 1.02   | 4.72   | 10.59  |

## 16.2 Payments processed by selected interbank funds transfer systems: Number of transactions (cont'd)

(total for the period)

|                                       | Number of transactions<br>(millions) |           |           |           |           | Increase in the number of transactions<br>(percentages per annum) |          |          |          |
|---------------------------------------|--------------------------------------|-----------|-----------|-----------|-----------|---|----------|----------|----------|
|                                       | 2009                                 | 2010      | 2011      | 2012      | 2013      | 2010  | 2011     | 2012     | 2013     |
| <b>A. PROCESSING THE EURO (cont.)</b> |                                      |           |           |           |           |   |          |          |          |
| <b>III. RETAIL SYSTEMS (cont.)</b>    |                                      |           |           |           |           |   |          |          |          |
| <b>EURO AREA (cont.)</b>              |                                      |           |           |           |           |   |          |          |          |
| <b>Ireland</b>                        |                                      |           |           |           |           |   |          |          |          |
| IRECC                                 | 155.71                               | 155.48    | 157.48    | 154.94    | 154.42    | -0.15   | 1.29     | -1.62    | -0.33    |
| IPCC                                  | 54.41                                | 48.63     | 44.06     | 38.96     | 35.32     | -10.62  | -9.40    | -11.58   | -9.33    |
| <b>Greece</b>                         |                                      |           |           |           |           |   |          |          |          |
| DIAS                                  | 74.76                                | 78.16     | 100.64    | 132.61    | 136.96    | 4.55  | 28.75    | 31.77    | 3.28     |
| ACO                                   | 2.57                                 | 2.38      | 2.06      | 1.50      | 1.13      | -7.51   | -13.34   | -26.99   | -24.93   |
| <b>Spain</b>                          |                                      |           |           |           |           |   |          |          |          |
| SNCE                                  | 1,543.87                             | 1,586.48  | 1,614.65  | 1,637.44  | 1,611.57  | 2.76  | 1.78     | 1.41     | -1.58    |
| <b>France</b>                         |                                      |           |           |           |           |   |          |          |          |
| CORE                                  | 12,737.70                            | 12,816.57 | 13,177.62 | 13,432.05 | 13,635.44 | 0.62  | 2.82     | 1.93     | 1.51     |
| <b>Italy</b>                          |                                      |           |           |           |           |   |          |          |          |
| Italian CSMs                          | 2,003.85                             | 2,041.15  | 2,106.14  | 2,248.93  | 2,302.07  | 1.86  | 3.18     | 6.78     | 2.36     |
| <b>Cyprus</b>                         |                                      |           |           |           |           |   |          |          |          |
| Cyprus Clearing House                 | 16.46                                | 15.60     | 14.50     | 12.88     | 10.62     | -5.24   | -7.06    | -11.18   | -17.51   |
| JCC Payment Cards System              | 30.35                                | 32.29     | 36.49     | 39.97     | .         | 6.39  | 13.02    | 9.54     | .        |
| JCC Transfer System                   | 0.93                                 | 0.97      | 1.11      | 1.07      | 0.60      | 4.20  | 14.89    | -3.42    | -44.18   |
| Government Payments System            | 3.14                                 | 3.96      | 4.40      | 4.63      | 0.41      | 26.07   | 11.11    | 5.25     | -91.11   |
| FBMECS Payment Cards System           | .                                    | .         | .         | .         | .         | .   | .        | .        | .        |
| <b>Malta</b>                          |                                      |           |           |           |           |   |          |          |          |
| Malta Clearing House                  | 5.57                                 | 5.50      | 5.36      | 5.32      | 5.21      | -1.29   | -2.51    | -0.77    | -2.07    |
| <b>Netherlands</b>                    |                                      |           |           |           |           |   |          |          |          |
| Equens                                | 4,273.44                             | 4,483.97  | 4,021.42  | 2,755.43  | 2,574.86  | 4.93  | -10.32   | -31.48   | -6.55    |
| <b>Austria</b>                        |                                      |           |           |           |           |   |          |          |          |
| STEP.AT                               | 6.48                                 | 6.62      | 7.46      | 7.56      | 4.21      | 2.05  | 12.73    | 1.35     | -44.29   |
| CS                                    | .                                    | .         | .         | 99.01     | 400.16    | .   | .        | .        | 304.14   |
| <b>Portugal</b>                       |                                      |           |           |           |           |   |          |          |          |
| SICOI                                 | 1,830.71                             | 1,937.27  | 2,005.81  | 1,983.91  | 2,014.57  | 5.82  | 3.54     | -1.09    | 1.55     |
| SLOD                                  | 0.01                                 | .         | .         | .         | .         | .   | .        | .        | .        |
| <b>Slovenia</b>                       |                                      |           |           |           |           |   |          |          |          |
| Giro Clearing System                  | 10.80                                | .         | .         | .         | .         | .   | .        | .        | .        |
| SEPA IKP System                       | 44.34                                | 56.13     | 64.92     | 115.96    | 121.33    | 26.60   | 15.67    | 78.61    | 4.63     |
| SEPA IDD Core System                  | .                                    | .         | 0.00      | 1.21      | 25.94     | .   | .        | .        | 2,038.50 |
| SEPA IDD B2B System                   | .                                    | .         | 0.00      | 0.00      | 0.01      | .   | .        | .        | 133.33   |
| <b>Slovakia</b>                       |                                      |           |           |           |           |   |          |          |          |
| SIPS                                  | 147.87                               | 154.86    | 162.30    | 171.00    | 180.97    | 4.73  | 4.80     | 5.36     | 5.83     |
| <b>Finland</b>                        |                                      |           |           |           |           |   |          |          |          |
| PMJ                                   | 256.38                               | 261.26    | 89.41     | 20.93     | 18.06     | 1.90  | -65.78   | -76.59   | -13.72   |
| <b>EU NON-EA</b>                      |                                      |           |           |           |           |   |          |          |          |
| <b>Denmark</b>                        |                                      |           |           |           |           |   |          |          |          |
| The Sumclearing Euro                  | 0.16                                 | 0.14      | 0.15      | 0.08      | .         | -12.50  | 7.14     | -48.67   | .        |
| <b>Poland</b>                         |                                      |           |           |           |           |   |          |          |          |
| EuroELIXIR                            | 1.56                                 | 1.79      | 2.03      | 2.03      | 3.32      | 14.74   | 13.41    | 0.00     | 63.55    |
| <b>Bulgaria</b>                       |                                      |           |           |           |           |   |          |          |          |
| BISERA7-EUR                           | .                                    | 0.00      | 0.01      | 0.02      | 0.03      | .   | 233.33   | 110.00   | 23.81    |
| <b>EUROPEAN UNION</b>                 |                                      |           |           |           |           |   |          |          |          |
| STEP2 XCT Service                     | 54.24                                | 46.48     | 32.78     | .         | .         | -14.31  | -29.47   | .        | .        |
| STEP2 ICT Service                     | 286.90                               | 301.60    | 308.10    | 309.70    | 277.96    | 5.12  | 2.16     | 0.52     | -10.25   |
| STEP2 SCT Service                     | 89.02                                | 176.56    | 439.38    | 641.43    | 1,082.98  | 98.34   | 148.86   | 45.99    | 68.84    |
| STEP2 SDD CORE Service                | .                                    | 0.16      | 4.98      | 64.09     | 440.91    | .   | 2,949.25 | 1,186.73 | 587.93   |
| STEP2 SDD B2B Service                 | .                                    | 0.22      | 0.96      | 1.65      | 5.21      | .   | 336.51   | 71.51    | 216.25   |
| <b>B. PROCESSING OTHER CURRENCIES</b> |                                      |           |           |           |           |   |          |          |          |
| <b>I. LVPS</b>                        |                                      |           |           |           |           |   |          |          |          |
| <b>EURO AREA</b>                      |                                      |           |           |           |           |   |          |          |          |
| <b>Estonia</b>                        |                                      |           |           |           |           |   |          |          |          |
| Estonian RTGS                         | 0.05                                 | 0.05      | .         | .         | .         | 12.50   | .        | .        | .        |

## 16.2 Payments processed by selected interbank funds transfer systems: Number of transactions (cont'd)

(total for the period)

|   | Number of transactions<br>(millions) |          |          |          |          | Increase in the number of transactions<br>(percentages per annum) |        |        |          |
|---|--------------------------------------|----------|----------|----------|----------|---|--------|--------|----------|
|   | 2009                                 | 2010     | 2011     | 2012     | 2013     | 2010  | 2011   | 2012   | 2013     |
| <b>B. PROCESSING OTHER CURRENCIES (cont.)</b> |                                      |          |          |          |          |   |        |        |          |
| <b>I. LVPS (cont.)</b>                        |                                      |          |          |          |          |   |        |        |          |
| <b>EU NON-EA</b>                              |                                      |          |          |          |          |   |        |        |          |
| <b>Bulgaria</b>                               |                                      |          |          |          |          |   |        |        |          |
| RINGS   | 0.99                                 | 0.99     | 1.06     | 1.04     | 1.03     | 0.10  | 6.24   | -1.42  | -1.25    |
| <b>Czech Republic</b>                         |                                      |          |          |          |          |   |        |        |          |
| CERTIS  | 450.40                               | 468.86   | 490.16   | 509.62   | 528.33   | 4.10  | 4.54   | 3.97   | 3.67     |
| <b>Denmark</b>                                |                                      |          |          |          |          |   |        |        |          |
| KRONOS DKK                                    | 0.74                                 | 0.77     | 0.82     | 0.89     | 1.03     | 3.49  | 6.88   | 7.78   | 16.01    |
| <b>Croatia</b>                                |                                      |          |          |          |          |   |        |        |          |
| Croatian Large Value Payment System           | .                                    | .        | .        | .        | 0.30     | .   | .      | .      | .        |
| <b>Latvia</b>                                 |                                      |          |          |          |          |   |        |        |          |
| SAMS  | 0.20                                 | 0.19     | 0.22     | 0.23     | 0.24     | -3.50   | 11.92  | 6.48   | 2.17     |
| <b>Lithuania</b>                              |                                      |          |          |          |          |   |        |        |          |
| LITAS-RLS                                     | 0.30                                 | 0.31     | 0.39     | 0.45     | 0.53     | 2.65  | 26.77  | 13.49  | 18.61    |
| <b>Hungary</b>                                |                                      |          |          |          |          |   |        |        |          |
| VIBER   | 0.98                                 | 1.10     | 1.29     | 1.55     | 1.41     | 11.93   | 17.76  | 20.11  | -8.95    |
| <b>Poland</b>                                 |                                      |          |          |          |          |   |        |        |          |
| SORBNET                                       | 1.81                                 | 2.17     | 2.62     | 2.97     | 3.08     | 19.98   | 20.52  | 13.17  | 3.84     |
| <b>Romania</b>                                |                                      |          |          |          |          |   |        |        |          |
| REGIS   | 2.52                                 | 2.62     | 2.95     | 3.17     | 3.32     | 3.85  | 12.76  | 7.49   | 4.73     |
| <b>Sweden</b>                                 |                                      |          |          |          |          |   |        |        |          |
| RIX   | 2.60                                 | 2.96     | 3.46     | 3.62     | 3.81     | 13.85   | 16.89  | 4.62   | 5.25     |
| <b>United Kingdom</b>                         |                                      |          |          |          |          |   |        |        |          |
| CHAPS Sterling                                | 31.91                                | 32.15    | 34.02    | 33.94    | 34.98    | 0.75  | 5.83   | -0.26  | 3.06     |
| <b>II. RETAIL SYSTEMS</b>                     |                                      |          |          |          |          |   |        |        |          |
| <b>EU NON-EA</b>                              |                                      |          |          |          |          |   |        |        |          |
| <b>Bulgaria</b>                               |                                      |          |          |          |          |   |        |        |          |
| BISERA  | 53.76                                | 51.84    | 53.92    | 56.16    | 53.40    | -3.56   | 4.00   | 4.16   | -4.92    |
| BORICA  | 66.08                                | 66.23    | 96.80    | 73.40    | 79.60    | 0.23  | 46.16  | -24.17 | 8.45     |
| SEP   | 0.00                                 | 0.00     | 0.00     | 0.00     | 0.00     | 50.00   | -33.33 | -50.00 | -        |
| <b>Denmark</b>                                |                                      |          |          |          |          |   |        |        |          |
| The Sumclearing DKK                           | 1,502.80                             | 1,607.50 | 1,743.01 | 1,823.61 | 1,937.10 | 6.97  | 8.43   | 4.62   | 6.22     |
| The Intradag Clearing                         | .                                    | .        | .        | .        | 52.35    | .   | .      | .      | .        |
| <b>Croatia</b>                                |                                      |          |          |          |          |   |        |        |          |
| National Clearing System                      | .                                    | .        | .        | .        | 146.10   | .   | .      | .      | .        |
| <b>Latvia</b>                                 |                                      |          |          |          |          |   |        |        |          |
| EKS   | 32.06                                | 33.11    | 35.06    | 34.25    | 34.56    | 3.27  | 5.91   | -2.32  | 0.92     |
| <b>Lithuania</b>                              |                                      |          |          |          |          |   |        |        |          |
| LITAS-MMS                                     | 27.17                                | 28.26    | 30.21    | 31.17    | 31.40    | 4.02  | 6.87   | 3.19   | 0.75     |
| <b>Hungary</b>                                |                                      |          |          |          |          |   |        |        |          |
| ICS   | 241.23                               | 238.92   | 239.29   | 254.89   | 264.40   | -0.96   | 0.16   | 6.52   | 3.73     |
| <b>Poland</b>                                 |                                      |          |          |          |          |   |        |        |          |
| ELIXIR  | 1,259.06                             | 1,331.15 | 1,402.38 | 1,462.59 | 1,527.88 | 5.73  | 5.35   | 4.29   | 4.46     |
| Express ELIXIR                                | .                                    | .        | .        | 0.02     | 0.33     | .   | .      | .      | 1,400.00 |
| BlueCash                                      | .                                    | .        | .        | .        | 0.96     | .   | .      | .      | .        |
| <b>Romania</b>                                |                                      |          |          |          |          |   |        |        |          |
| PCH   | 0.24                                 | -        | -        | -        | -        | -   | -      | -      | -        |
| SENT  | 55.13                                | 56.42    | 57.15    | 58.60    | 61.78    | 2.33  | 1.31   | 2.53   | 5.44     |
| VISA CARD CLEARING                            | 47.43                                | 59.20    | 73.58    | 86.97    | 93.96    | 24.82   | 24.29  | 18.21  | 8.03     |
| MASTER CARD CLEARING                          | 36.16                                | 42.63    | 50.71    | 60.15    | 71.06    | 17.90   | 18.96  | 18.60  | 18.15    |
| <b>Sweden</b>                                 |                                      |          |          |          |          |   |        |        |          |
| Bankgirot                                     | 697.70                               | 751.00   | 791.00   | 808.00   | 850.00   | 7.64  | 5.33   | 2.15   | 5.20     |
| Dataclearing                                  | 104.10                               | 109.90   | 125.50   | 135.00   | 140.00   | 5.57  | 14.19  | 7.57   | 3.70     |
| <b>United Kingdom</b>                         |                                      |          |          |          |          |   |        |        |          |
| Cheque and Credit Clearings                   | 980.04                               | 865.72   | 762.64   | 667.42   | 587.26   | -11.66  | -11.91 | -12.49 | -12.01   |
| BACS  | 5,638.73                             | 5,672.59 | 5,717.00 | 5,616.39 | 5,695.03 | 0.60  | 0.78   | -1.76  | 1.40     |
| Faster Payments Service                       | .                                    | .        | .        | 811.09   | 967.63   | .   | .      | .      | 19.30    |

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

(total for the period)

|                                    | Value of transactions<br>(EUR billions) |            |            |            |            | Average value per transaction<br>(EUR millions) |        |       |       |       |
|------------------------------------|---|------------|------------|------------|------------|---|--------|-------|-------|-------|
|                                    | 2009                                    | 2010       | 2011       | 2012       | 2013       | 2009  | 2010   | 2011  | 2012  | 2013  |
| <b>A. PROCESSING THE EURO</b>      |   |            |            |            |            |   |        |       |       |       |
| <b>I. LVPS</b>                     |   |            |            |            |            |   |        |       |       |       |
| <b>1. TARGET</b>                   |   |            |            |            |            |   |        |       |       |       |
| TARGET as a whole                  | 536,027.13                              | 631,439.95 | 651,274.94 | 711,025.77 | 559,695.98 | 6.10  | 7.24   | 7.32  | 7.93  | 6.13  |
| <b>EURO AREA</b>                   |   |            |            |            |            |   |        |       |       |       |
| RECOUR & TARGET2-BE                | 20,835.17                               | 20,199.74  | 22,163.17  | 18,712.57  | 16,177.33  | 9.82  | 8.45   | 8.55  | 7.52  | 7.01  |
| TARGET2-DE                         | 171,298.98                              | 258,596.82 | 252,915.18 | 275,656.97 | 224,328.70 | 3.83  | 5.90   | 5.77  | 6.29  | 5.05  |
| TARGET2-EE                         | 84.56                                   | 83.64      | 314.27     | 361.67     | 274.28     | 4.70  | 2.53   | 3.65  | 3.89  | 2.59  |
| TARGET2-IE                         | 7,752.00                                | 7,641.99   | 5,311.88   | 4,565.27   | 4,517.92   | 6.28  | 5.97   | 4.74  | 4.46  | 4.92  |
| HERMES & TARGET2-GR                | 7,463.62                                | 7,180.43   | 6,004.53   | 5,089.57   | 8,618.17   | 5.12  | 4.72   | 3.98  | 4.58  | 7.87  |
| SLBE & TARGET2-ES                  | 91,063.12                               | 88,310.86  | 94,393.33  | 88,333.37  | 65,079.15  | 12.03   | 11.72  | 12.45 | 11.59 | 8.49  |
| TBF & TARGET2-FR                   | 93,756.66                               | 94,072.11  | 102,300.96 | 110,243.10 | 87,565.14  | 12.31   | 11.45  | 11.66 | 12.73 | 9.60  |
| TARGET2-IT                         | 32,236.12                               | 33,176.67  | 33,051.54  | 32,663.33  | 37,465.23  | 3.72  | 3.82   | 3.82  | 3.66  | 3.61  |
| TARGET2-CY                         | 302.86                                  | 445.08     | 412.25     | 687.99     | 479.53     | 3.29  | 4.01   | 3.30  | 4.47  | 2.20  |
| LIPS-Gross & TARGET2-LU            | 10,089.43                               | 7,901.44   | 10,938.84  | 10,699.55  | 7,945.48   | 13.36   | 10.10  | 13.29 | 12.14 | 8.75  |
| TARGET2-MT                         | 90.01                                   | 76.45      | 109.13     | 197.89     | 97.91      | 6.43  | 4.50   | 6.42  | 4.95  | 1.63  |
| TARGET2-NL                         | 63,683.02                               | 77,458.60  | 79,205.58  | 105,830.29 | 69,177.62  | 6.78  | 9.01   | 9.49  | 12.42 | 8.67  |
| HOAM.AT & TARGET2-AT               | 6,588.33                                | 6,836.29   | 11,367.35  | 16,501.92  | 12,138.59  | 6.04  | 7.60   | 6.81  | 9.17  | 7.23  |
| SPGT2 & TARGET2-PT                 | 4,249.86                                | 5,153.08   | 5,663.82   | 3,711.94   | 2,774.85   | 4.01  | 4.75   | 5.29  | 3.48  | 2.54  |
| TARGET2-SI                         | 571.60                                  | 593.55     | 594.51     | 713.55     | 608.45     | 0.73  | 0.77   | 0.76  | 1.00  | 0.88  |
| TARGET2-SK                         | 880.12                                  | 682.25     | 699.61     | 840.30     | 627.24     | 5.67  | 4.55   | 3.74  | 3.01  | 1.96  |
| BoF-RTGS & TARGET2-FI              | 8,835.52                                | 9,060.65   | 12,139.31  | 23,371.99  | 9,893.75   | 20.22   | 22.10  | 29.97 | 49.73 | 25.11 |
| EPM & TARGET2-ECB EU               | 11,942.15                               | 9,502.47   | 9,358.58   | 8,893.01   | 7,513.45   | 149.66  | 110.47 | 96.13 | 62.77 | 49.92 |
| <b>EU NON-EA</b>                   |   |            |            |            |            |   |        |       |       |       |
| TARGET2-BG                         | .                                       | 181.16     | 286.31     | 313.39     | 335.82     | .   | 2.79   | 2.73  | 2.22  | 1.86  |
| KRONOS & TARGET2-DK                | 3,868.02                                | 3,788.41   | 3,328.52   | 2,898.02   | 3,442.37   | 18.51   | 16.84  | 16.48 | 14.42 | 17.65 |
| TARGET2-LV                         | 200.49                                  | 199.99     | 227.76     | 185.93     | 131.95     | 1.19  | 0.70   | 0.74  | 0.57  | 0.38  |
| LITAS-PHA & TARGET2-LT             | 95.56                                   | 97.24      | 123.21     | 137.39     | 75.72      | 3.98  | 2.26   | 2.24  | 1.09  | 0.68  |
| TARGET2-PL                         | 139.92                                  | 201.05     | 315.25     | 301.15     | 322.80     | 0.69  | 1.02   | 0.61  | 0.37  | 0.40  |
| TARGET2-RO                         | -                                       | -          | 50.06      | 115.60     | 104.52     | -   | -      | 0.45  | 0.53  | 0.50  |
| <b>2. NON-TARGET</b>               |   |            |            |            |            |   |        |       |       |       |
| <b>EURO AREA</b>                   |   |            |            |            |            |   |        |       |       |       |
| <b>Estonia</b>                     |   |            |            |            |            |   |        |       |       |       |
| ESTA                               | 24.23                                   | 25.72      | 31.09      | 33.81      | 35.86      | 0.00  | 0.00   | 0.00  | 0.00  | 0.00  |
| <b>Cyprus</b>                      |   |            |            |            |            |   |        |       |       |       |
| Large-value Credit Transfer System | 13.20                                   | 4.92       | 9.74       | 14.01      | -          | 3.30  | 1.64   | 3.25  | 7.00  | -     |
| <b>Finland</b>                     |   |            |            |            |            |   |        |       |       |       |
| POPS                               | 376.23                                  | 325.07     | 376.85     | 338.26     | 282.96     | 0.66  | 0.60   | 0.68  | 0.64  | 0.58  |
| <b>3. EUROPEAN UNION</b>           |   |            |            |            |            |   |        |       |       |       |
| EURO1/STEP1                        | 65,204.24                               | 62,207.65  | 64,020.31  | 57,907.27  | 48,677.70  | 1.12  | 1.05   | 1.03  | 0.87  | 0.76  |
| <b>II. MULTI-CURRENCY SYSTEMS</b>  |   |            |            |            |            |   |        |       |       |       |
| <b>CLS</b>                         |   |            |            |            |            |   |        |       |       |       |
| Euro processing                    | 607,499.88                              | 781,426.90 | 893,590.43 | 878,468.97 | 897,145.61 | 4.05  | 3.94   | 4.32  | 4.97  | 4.38  |
| GBP processing                     | 131,665.94                              | 161,791.10 | 182,481.95 | 185,881.30 | 182,305.80 | 4.14  | 3.84   | 4.01  | 4.97  | 4.94  |
| DKK processing                     | 45,635.65                               | 57,769.82  | 64,084.92  | 65,332.03  | 74,615.06  | 3.81  | 3.95   | 4.88  | 5.96  | 5.54  |
| SEK processing                     | 7,036.56                                | 7,040.51   | 7,098.66   | 7,577.69   | 7,429.23   | 28.15   | 22.71  | 18.68 | 18.94 | 16.08 |
| Other processing                   | 10,016.32                               | 12,275.68  | 12,790.82  | 13,164.25  | 11,975.06  | 10.02   | 8.41   | 9.01  | 5.75  | 4.21  |
| <b>III. RETAIL SYSTEMS</b>         |   |            |            |            |            |   |        |       |       |       |
| <b>EURO AREA</b>                   |   |            |            |            |            |   |        |       |       |       |
| <b>Belgium</b>                     |   |            |            |            |            |   |        |       |       |       |
| Clearing House                     | 21.57                                   | -          | -          | -          | -          | 0.09  | -      | -     | -     | -     |
| CEC                                | 804.85                                  | 846.92     | 886.67     | 909.13     | 911.61     | 0.00  | 0.00   | 0.00  | 0.00  | 0.00  |
| <b>Germany</b>                     |   |            |            |            |            |   |        |       |       |       |
| RPS                                | 2,295.27                                | 2,299.96   | 2,412.34   | 2,511.11   | 2,741.43   | 0.00  | 0.00   | 0.00  | 0.00  | 0.00  |

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

(total for the period)

|                                       | Value of transactions<br>(EUR billions) |          |          |          |          | Average value per transaction<br>(EUR thousands) |          |       |       |       |
|---------------------------------------|---|----------|----------|----------|----------|--|----------|-------|-------|-------|
|                                       | 2009                                    | 2010     | 2011     | 2012     | 2013     | 2009   | 2010     | 2011  | 2012  | 2013  |
| <b>A. PROCESSING THE EURO (cont.)</b> |   |          |          |          |          |  |          |       |       |       |
| <b>III. RETAIL SYSTEMS (cont.)</b>    |   |          |          |          |          |  |          |       |       |       |
| <b>EURO AREA (cont.)</b>              |   |          |          |          |          |  |          |       |       |       |
| <b>Ireland</b>                        |   |          |          |          |          |  |          |       |       |       |
| IRECC                                 | 171.05                                  | 163.60   | 163.28   | 158.12   | 155.87   | 1.10   | 1.05     | 1.04  | 1.02  | 1.01  |
| IPCC                                  | 136.79                                  | 122.34   | 98.95    | 81.09    | 73.98    | 2.51   | 2.52     | 2.25  | 2.08  | 2.09  |
| <b>Greece</b>                         |   |          |          |          |          |  |          |       |       |       |
| DIAS                                  | 208.87                                  | 198.72   | 186.32   | 193.16   | 185.33   | 2.79   | 2.54     | 1.85  | 1.46  | 1.35  |
| ACO                                   | 198.24                                  | 171.55   | 138.43   | 89.40    | 73.76    | 77.14  | 72.17    | 67.20 | 59.44 | 65.33 |
| <b>Spain</b>                          |   |          |          |          |          |  |          |       |       |       |
| SNCE                                  | 1,690.86                                | 1,669.71 | 1,624.26 | 1,575.06 | 1,490.41 | 1.10   | 1.05     | 1.01  | 0.96  | 0.92  |
| <b>France</b>                         |   |          |          |          |          |  |          |       |       |       |
| CORE                                  | 5,004.90                                | 5,119.77 | 5,373.14 | 5,405.64 | 5,376.66 | 0.39   | 0.40     | 0.41  | 0.40  | 0.39  |
| <b>Italy</b>                          |   |          |          |          |          |  |          |       |       |       |
| Italian CSMS                          | 3,094.11                                | 3,047.84 | 3,098.21 | 2,792.01 | 2,556.04 | 1.54   | 1.49     | 1.47  | 1.24  | 1.11  |
| <b>Cyprus</b>                         |   |          |          |          |          |  |          |       |       |       |
| Cyprus Clearing House                 | 30.86                                   | 29.22    | 27.50    | 25.36    | 18.41    | 1.88   | 1.87     | 1.90  | 1.97  | 1.73  |
| JCC Payment Cards System              | 2.59                                    | 2.70     | 3.04     | 3.17     | .        | 0.09   | 0.08     | 0.08  | 0.08  | 0.08  |
| JCC Transfer System                   | 1.27                                    | 1.36     | 1.59     | 1.49     | 0.84     | 1.37   | 1.41     | 1.43  | 1.39  | 1.40  |
| Government Payments System            | 3.50                                    | 4.96     | 5.72     | 4.71     | 0.41     | 1.12   | 1.25     | 1.30  | 1.02  | 0.99  |
| FBMECS Payment Cards System           | .                                       | .        | .        | .        | .        | .  | .        | .     | .     | 0.12  |
| <b>Malta</b>                          |   |          |          |          |          |  |          |       |       |       |
| Malta Clearing House                  | 7.15                                    | 7.37     | 7.64     | 7.88     | 7.81     | 1.28   | 1.34     | 1.42  | 1.48  | 1.50  |
| <b>Netherlands</b>                    |   |          |          |          |          |  |          |       |       |       |
| Equens                                | 1,955.30                                | 2,004.96 | 2,049.86 | 2,209.20 | 2,081.36 | 0.46   | 0.45     | 0.51  | 0.80  | 0.81  |
| <b>Austria</b>                        |   |          |          |          |          |  |          |       |       |       |
| STEP.AT                               | 95.51                                   | 98.47    | 104.50   | 104.34   | 38.35    | 14.73  | 14.88    | 14.01 | 13.80 | 9.11  |
| CS                                    | .                                       | .        | .        | 112.20   | 449.47   | .  | .        | .     | 1.13  | 1.12  |
| <b>Portugal</b>                       |   |          |          |          |          |  |          |       |       |       |
| SICOI                                 | 339.53                                  | 346.59   | 343.83   | 323.73   | 322.18   | 0.19   | 0.18     | 0.17  | 0.16  | 0.16  |
| SLOD                                  | 10.98                                   | .        | .        | .        | .        | 844.85   | .        | .     | .     | .     |
| <b>Slovenia</b>                       |   |          |          |          |          |  |          |       |       |       |
| Giro Clearing System                  | 8.84                                    | .        | .        | .        | .        | 0.82   | .        | .     | .     | .     |
| SEPA IKP System                       | 36.04                                   | 45.43    | 46.74    | 51.99    | 54.89    | 0.81   | 0.81     | 0.72  | 0.45  | 0.45  |
| SEPA IDD Core System                  | .                                       | .        | 0.00     | 0.07     | 1.11     | .  | .        | -     | 0.06  | 0.04  |
| SEPA IDD B2B System                   | .                                       | .        | 0.00     | 0.01     | 0.02     | .  | .        | -     | 3.83  | 2.59  |
| <b>Slovakia</b>                       |   |          |          |          |          |  |          |       |       |       |
| SIPS                                  | 154.80                                  | 164.59   | 176.71   | 178.38   | 178.32   | 1.05   | 1.06     | 1.09  | 1.04  | 0.99  |
| <b>Finland</b>                        |   |          |          |          |          |  |          |       |       |       |
| PMJ                                   | 252.21                                  | 233.35   | 93.35    | 4.21     | 3.89     | 0.98   | 0.89     | 1.04  | 0.20  | 0.22  |
| <b>EU NON-EA</b>                      |   |          |          |          |          |  |          |       |       |       |
| <b>Denmark</b>                        |   |          |          |          |          |  |          |       |       |       |
| The Sumclearing Euro                  | 3.80                                    | 3.64     | 4.01     | 0.44     | -        | 23.76  | 26.01    | 26.73 | 5.67  | -     |
| <b>Poland</b>                         |   |          |          |          |          |  |          |       |       |       |
| EuroELIXIR                            | 11.22                                   | 15.94    | 19.78    | 24.09    | 33.41    | 7.20   | 8.91     | 9.75  | 11.87 | 10.06 |
| <b>Bulgaria</b>                       |   |          |          |          |          |  |          |       |       |       |
| BISERA7-EUR                           | .                                       | 0.03     | 0.08     | 0.24     | 0.30     | .  | 9.31     | 8.44  | 11.35 | 11.64 |
| <b>EUROPEAN UNION</b>                 |   |          |          |          |          |  |          |       |       |       |
| STEP2 XCT Service                     | 224.17                                  | 204.20   | 156.32   | .        | .        | 4.13   | 4.39     | 4.77  | .     | .     |
| STEP2 ICT Service                     | 1,193.03                                | 1,231.03 | 1,239.11 | 1,044.00 | 919.57   | 4.16   | 4.08     | 4.02  | 3.37  | 3.31  |
| STEP2 SCT Service                     | 518.40                                  | 948.54   | 1,579.69 | 2,445.60 | 3,661.73 | 5.82   | 5.37     | 3.60  | 3.81  | 3.38  |
| STEP2 SDD CORE Service                | .                                       | 0.07     | 3.08     | 11.13    | 73.30    | .  | 0.41     | 0.62  | 0.17  | 0.17  |
| STEP2 SDD B2B Service                 | .                                       | 1.22     | 5.80     | 11.10    | 94.23    | .  | 5.56     | 6.04  | 6.74  | 18.10 |
| <b>B. PROCESSING OTHER CURRENCIES</b> |   |          |          |          |          |  |          |       |       |       |
| <b>I. LVPS</b>                        |   |          |          |          |          |  |          |       |       |       |
| <b>EURO AREA</b>                      |   |          |          |          |          |  |          |       |       |       |
| <b>Estonia</b>                        |   |          |          |          |          |  |          |       |       |       |
| Estonian RTGS                         | 92.25                                   | 79.14    | -        | -        | -        | 1,921.97   | 1,465.63 | -     | -     | -     |

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

(total for the period)

|   | Value of transactions<br>(EUR billions) |           |           |           |           | Average value per transaction<br>(EUR thousands) |           |          |          |          |
|---|---|-----------|-----------|-----------|-----------|--|-----------|----------|----------|----------|
|   | 2009                                    | 2010      | 2011      | 2012      | 2013      | 2009   | 2010      | 2011     | 2012     | 2013     |
| <b>B. PROCESSING OTHER CURRENCIES (cont.)</b> |   |           |           |           |           |  |           |          |          |          |
| <b>I. LVPS (cont.)</b>                        |   |           |           |           |           |  |           |          |          |          |
| <b>EU NON-EA</b>                              |   |           |           |           |           |  |           |          |          |          |
| <b>Bulgaria</b>                               |   |           |           |           |           |  |           |          |          |          |
| RINGS   | 357.23                                  | 302.69    | 348.74    | 445.23    | 407.54    | 359.74   | 304.51    | 330.25   | 427.70   | 396.44   |
| <b>Czech Republic</b>                         |   |           |           |           |           |  |           |          |          |          |
| CERTIS  | 4,981.24                                | 5,255.56  | 5,486.41  | 5,591.09  | 7,187.78  | 11.06  | 11.21     | 11.19    | 10.97    | 13.60    |
| <b>Denmark</b>                                |   |           |           |           |           |  |           |          |          |          |
| KRONOS DKK                                    | 9,230.67                                | 8,070.55  | 7,195.78  | 7,848.69  | 9,625.29  | 12,406.82  | 10,481.23 | 8,743.35 | 8,848.58 | 9,354.02 |
| <b>Croatia</b>                                |   |           |           |           |           |  |           |          |          |          |
| Croatian Large Value Payment System           | .                                       | .         | .         | .         | 407.33    | .  | .         | .        | .        | 1,344.31 |
| <b>Latvia</b>                                 |   |           |           |           |           |  |           |          |          |          |
| SAMS  | 237.33                                  | 234.63    | 195.14    | 159.47    | 179.08    | 1,186.66   | 1,215.70  | 903.44   | 693.36   | 762.04   |
| <b>Lithuania</b>                              |   |           |           |           |           |  |           |          |          |          |
| LITAS-RLS                                     | 95.62                                   | 83.08     | 94.63     | 77.00     | 70.10     | 316.63   | 267.99    | 240.80   | 172.64   | 132.52   |
| <b>Hungary</b>                                |   |           |           |           |           |  |           |          |          |          |
| VIBER   | 3,352.97                                | 3,788.38  | 4,462.62  | 4,298.85  | 4,337.94  | 3,417.91   | 3,450.25  | 3,451.37 | 2,768.09 | 3,067.85 |
| <b>Poland</b>                                 |   |           |           |           |           |  |           |          |          |          |
| SORBNET                                       | 9,748.88                                | 13,398.37 | 15,434.93 | 16,192.85 | 16,657.57 | 5,380.18   | 6,163.00  | 5,891.19 | 5,461.33 | 5,410.06 |
| <b>Romania</b>                                |   |           |           |           |           |  |           |          |          |          |
| REGIS   | 1,207.47                                | 1,407.41  | 1,501.51  | 1,706.17  | 1,528.55  | 478.97   | 537.59    | 508.64   | 537.71   | 459.99   |
| <b>Sweden</b>                                 |   |           |           |           |           |  |           |          |          |          |
| RIX   | 16,438.56                               | 14,403.50 | 12,554.26 | 14,298.38 | 12,944.06 | 6,322.52   | 4,866.05  | 3,628.40 | 3,949.83 | 3,397.39 |
| <b>United Kingdom</b>                         |   |           |           |           |           |  |           |          |          |          |
| CHAPS Sterling                                | 66,794.79                               | 66,120.15 | 73,600.55 | 88,444.27 | 82,588.75 | 2,093.22   | 2,056.68  | 2,163.20 | 2,606.21 | 2,361.30 |
| <b>II. RETAIL SYSTEMS</b>                     |   |           |           |           |           |  |           |          |          |          |
| <b>EU NON-EA</b>                              |   |           |           |           |           |  |           |          |          |          |
| <b>Bulgaria</b>                               |   |           |           |           |           |  |           |          |          |          |
| BISERA  | 44.05                                   | 44.11     | 48.34     | 52.73     | 56.07     | 0.82   | 0.85      | 0.90     | 0.94     | 1.05     |
| BORICA  | 3.70                                    | 3.62      | 6.04      | 3.95      | 4.30      | 0.06   | 0.05      | 0.06     | 0.05     | 0.05     |
| SEP   | 0.00                                    | 0.00      | 0.00      | 0.00      | 0.00      | 0.01   | 0.02      | 0.02     | 0.13     | -        |
| <b>Denmark</b>                                |   |           |           |           |           |  |           |          |          |          |
| The Sumclearing DKK                           | 725.84                                  | 742.19    | 767.22    | 711.89    | 677.57    | 0.48   | 0.46      | 0.44     | 0.39     | 0.35     |
| The Intradag Clearing                         | .                                       | .         | .         | .         | 132.41    | .  | .         | .        | .        | 2.53     |
| <b>Croatia</b>                                |   |           |           |           |           |  |           |          |          |          |
| National Clearing System                      | .                                       | .         | .         | .         | 95.17     | .  | .         | .        | .        | 0.65     |
| <b>Latvia</b>                                 |   |           |           |           |           |  |           |          |          |          |
| EKS   | 15.75                                   | 16.39     | 19.89     | 23.68     | 26.01     | 0.49   | 0.49      | 0.57     | 0.69     | 0.75     |
| <b>Lithuania</b>                              |   |           |           |           |           |  |           |          |          |          |
| LITAS-MMS                                     | 57.33                                   | 59.92     | 56.33     | 54.69     | 54.22     | 2.11   | 2.12      | 1.86     | 1.75     | 1.73     |
| <b>Hungary</b>                                |   |           |           |           |           |  |           |          |          |          |
| ICS   | 226.46                                  | 209.27    | 212.45    | 225.00    | 253.43    | 0.94   | 0.88      | 0.89     | 0.88     | 0.96     |
| <b>Poland</b>                                 |   |           |           |           |           |  |           |          |          |          |
| ELIXIR  | 718.75                                  | 835.72    | 876.81    | 899.92    | 916.71    | 0.57   | 0.63      | 0.63     | 0.62     | 0.60     |
| Express ELIXIR                                | .                                       | .         | .         | 0.02      | 0.43      | .  | .         | .        | 0.85     | 1.30     |
| BlueCash                                      | .                                       | .         | .         | .         | 0.17      | .  | .         | .        | .        | 0.17     |
| <b>Romania</b>                                |   |           |           |           |           |  |           |          |          |          |
| PCH   | 0.50                                    | -         | -         | -         | -         | 2.11   | -         | -        | -        | -        |
| SENT  | 54.00                                   | 54.02     | 57.73     | 57.10     | 58.72     | 0.98   | 0.96      | 1.01     | 0.97     | 0.95     |
| VISA CARD CLEARING                            | 1.94                                    | 2.34      | 2.94      | 3.21      | 3.38      | 0.04   | 0.04      | 0.04     | 0.04     | 0.04     |
| MASTER CARD CLEARING                          | 1.35                                    | 1.54      | 1.78      | 1.95      | 2.27      | 0.04   | 0.04      | 0.04     | 0.03     | 0.03     |
| <b>Sweden</b>                                 |   |           |           |           |           |  |           |          |          |          |
| Bankgirot                                     | 658.25                                  | 789.74    | 908.54    | 995.74    | 1,045.36  | 0.94   | 1.05      | 1.15     | 1.23     | 1.23     |
| Dataclearing                                  | 210.47                                  | 254.06    | 286.83    | 309.51    | 314.39    | 2.02   | 2.31      | 2.29     | 2.29     | 2.25     |
| <b>United Kingdom</b>                         |   |           |           |           |           |  |           |          |          |          |
| Cheque and Credit Clearings                   | 1,057.24                                | 954.71    | 838.19    | 796.67    | 678.36    | 1.08   | 1.10      | 1.10     | 1.19     | 1.16     |
| BACS  | 4,327.36                                | 4,732.04  | 5,027.41  | 5,071.37  | 4,967.46  | 0.77   | 0.83      | 0.88     | 0.90     | 0.87     |
| Faster Payments Service                       | .                                       | .         | .         | 762.03    | 908.28    | .  | .         | .        | 0.94     | 0.94     |

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

(total for the period)

|                                    | Increase in the real value of transactions<br>(percentages per annum; HICP-adjusted) |        |        |        | Value of transactions as a percentage of GDP |           |           |           |           |
|------------------------------------|--|--------|--------|--------|--|-----------|-----------|-----------|-----------|
|                                    | 2010   | 2011   | 2012   | 2013   | 2009   | 2010      | 2011      | 2012      | 2013      |
| <b>A. PROCESSING THE EURO</b>      |  |        |        |        |  |           |           |           |           |
| <b>I. LVPS</b>                     |  |        |        |        |  |           |           |           |           |
| <b>1. TARGET</b>                   |  |        |        |        |  |           |           |           |           |
| TARGET as a whole                  | 15.25  | 0.38   | 6.80   | -21.94 | 6,017.71                                     | 6,898.55  | 6,910.66  | 7,497.32  | 5,836.87  |
| <b>EURO AREA</b>                   |  |        |        |        |  |           |           |           |           |
| RECOUR & TARGET2-BE                | -6.22  | 6.33   | -17.29 | -14.54 | 6,115.96                                     | 5,677.42  | 6,002.08  | 4,978.71  | 4,227.24  |
| TARGET2-DE                         | 48.22  | -4.37  | 6.81   | -19.60 | 7,215.02                                     | 10,364.60 | 9,690.61  | 10,338.17 | 8,194.36  |
| TARGET2-EE                         | -6.17  | 260.97 | 11.04  | -25.68 | 605.29                                       | 582.00    | 1,938.00  | 2,076.77  | 1,487.85  |
| TARGET2-IE                         | -1.23  | -31.47 | -15.48 | -1.40  | 4,776.82                                     | 4,833.74  | 3,266.85  | 2,784.74  | 2,753.99  |
| HERMES & TARGET2-GR                | -8.51  | -18.15 | -15.51 | 72.46  | 3,229.87                                     | 3,232.22  | 2,879.43  | 2,632.35  | 4,733.85  |
| SLBE & TARGET2-ES                  | -5.72  | 4.43   | -9.14  | -26.55 | 8,698.41                                     | 8,445.79  | 9,021.40  | 8,582.06  | 6,361.67  |
| TBF & TARGET2-FR                   | -1.63  | 5.91   | 6.14   | -21.23 | 4,971.82                                     | 4,857.29  | 5,111.47  | 5,424.56  | 4,251.04  |
| TARGET2-IT                         | 0.81   | -3.89  | -3.66  | 13.94  | 2,121.22                                     | 2,137.83  | 2,091.94  | 2,084.57  | 2,401.58  |
| TARGET2-CY                         | 44.15  | -11.07 | 64.50  | -29.41 | 1,797.02                                     | 2,557.04  | 2,305.90  | 3,882.52  | 2,905.57  |
| LIPS-Gross & TARGET2-LU            | -24.05   | 33.88  | -4.56  | -26.86 | 28,360.85                                    | 20,104.13 | 26,213.56 | 24,930.33 | 17,470.97 |
| TARGET2-MT                         | -18.37   | 40.68  | 76.48  | -51.02 | 1,511.28                                     | 1,184.22  | 1,630.97  | 2,872.87  | 1,355.96  |
| TARGET2-NL                         | 19.43  | -0.25  | 29.26  | -35.54 | 11,109.41                                    | 13,200.42 | 13,221.93 | 17,657.86 | 11,478.75 |
| HOAM.AT & TARGET2-AT               | 1.56   | 60.81  | 41.05  | -27.87 | 2,385.11                                     | 2,397.31  | 3,798.73  | 5,375.15  | 3,877.32  |
| SPGT2 & TARGET2-PT                 | 18.36  | 6.20   | -35.80 | -25.37 | 2,521.74                                     | 2,981.08  | 3,309.73  | 2,248.20  | 1,674.73  |
| TARGET2-SI                         | 1.60   | -1.90  | 16.42  | -15.49 | 1,613.76                                     | 1,672.69  | 1,644.56  | 2,020.31  | 1,724.89  |
| TARGET2-SK                         | -23.45   | -1.95  | 16.19  | -25.64 | 1,401.60                                     | 1,035.32  | 1,014.31  | 1,181.92  | 869.54    |
| BoF-RTGS & TARGET2-FI              | -0.22  | 30.58  | 86.11  | -58.47 | 5,127.45                                     | 5,069.63  | 6,431.63  | 12,150.76 | 5,114.56  |
| EPM & TARGET2-ECB EU               | -22.15   | -4.15  | -7.04  | -16.22 | 134.07                                       | 103.82    | 99.30     | 93.77     | 78.36     |
| <b>EU NON-EA</b>                   |  |        |        |        |  |           |           |           |           |
| TARGET2-BG                         | -  | 54.87  | 6.51   | 8.08   | -  | 502.49    | 743.56    | 784.91    | 840.81    |
| KRONOS & TARGET2-DK                | -4.69  | -14.21 | -14.58 | 18.28  | 1,730.07                                     | 1,602.99  | 1,384.07  | 1,181.65  | 1,382.62  |
| TARGET2-LV                         | -2.58  | 9.63   | -19.65 | -28.74 | 1,082.48                                     | 1,108.68  | 1,126.89  | 835.36    | 564.58    |
| LITAS-PHA & TARGET2-LT             | -1.81  | 22.46  | 8.34   | -45.14 | 358.51                                       | 350.91    | 397.99    | 417.11    | 218.63    |
| TARGET2-PL                         | 39.63  | 50.00  | -6.54  | 6.59   | 45.04  | 56.69     | 85.01     | 78.94     | 82.83     |
| TARGET2-RO                         | -  | -      | 120.83 | -10.76 | -  | -         | 38.08     | 87.85     | 73.48     |
| <b>2. NON-TARGET</b>               |  |        |        |        |  |           |           |           |           |
| <b>EURO AREA</b>                   |  |        |        |        |  |           |           |           |           |
| <b>Estonia</b>                     |  |        |        |        |  |           |           |           |           |
| ESTA                               | 0.71   | 16.11  | 4.92   | 3.94   | 173.44                                       | 179.00    | 191.73    | 194.12    | 194.52    |
| <b>Cyprus</b>                      |  |        |        |        |  |           |           |           |           |
| Large-value Credit Transfer System | -63.45   | 90.25  | 41.70  | -      | 78.31  | 28.25     | 54.50     | 79.05     | -         |
| <b>Finland</b>                     |  |        |        |        |  |           |           |           |           |
| POPS                               | -15.93   | 12.98  | -13.24 | -17.94 | 218.34                                       | 181.89    | 199.66    | 175.86    | 146.28    |
| <b>3. EUROPEAN UNION</b>           |  |        |        |        |  |           |           |           |           |
| EURO1/STEP1                        | -6.66  | 0.16   | -11.51 | -16.64 | 732.02                                       | 679.63    | 679.32    | 610.60    | 507.64    |
| <b>II. MULTI-CURRENCY SYSTEMS</b>  |  |        |        |        |  |           |           |           |           |
| <b>CLS</b>                         |  |        |        |        |  |           |           |           |           |
| Euro processing                    | 25.84  | 11.29  | -3.83  | 1.27   | 6,820.10                                     | 8,537.17  | 9,481.86  | 9,262.90  | 9,356.01  |
| GBP processing                     | 20.22  | 9.77   | -0.35  | -2.75  | 1,478.15                                     | 1,767.59  | 1,936.31  | 1,960.00  | 1,901.20  |
| DKK processing                     | 23.85  | 7.96   | -0.27  | 13.25  | 512.33                                       | 631.14    | 680.00    | 688.89    | 778.13    |
| SEK processing                     | -2.11  | -1.87  | 4.43   | -2.78  | 79.00  | 76.92     | 75.32     | 79.90     | 77.48     |
| Other processing                   | 19.90  | 1.41   | 0.68   | -9.80  | 112.45                                       | 134.11    | 135.72    | 138.81    | 124.88    |
| <b>III. RETAIL SYSTEMS</b>         |  |        |        |        |  |           |           |           |           |
| <b>EURO AREA</b>                   |  |        |        |        |  |           |           |           |           |
| <b>Belgium</b>                     |  |        |        |        |  |           |           |           |           |
| Clearing House                     | -  | -      | -      | -      | 6.33   | -         | -         | -         | -         |
| CEC                                | 1.79   | 1.46   | 0.44   | -0.88  | 236.26                                       | 238.04    | 240.12    | 241.88    | 238.21    |
| <b>Germany</b>                     |  |        |        |        |  |           |           |           |           |
| RPS                                | -1.62  | 2.56   | 2.01   | 7.86   | 96.68  | 92.18     | 92.43     | 94.18     | 100.14    |

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

(total for the period)

|                                       | Increase in the real value of transactions<br>(percentages per annum; HICP-adjusted) |          |              |          | Value of transactions as a percentage of GDP |        |        |        |        |
|---------------------------------------|--|----------|--------------|----------|--|--------|--------|--------|--------|
|                                       | 2010   | 2011     | 2012         | 2013     | 2009   | 2010   | 2011   | 2012   | 2013   |
| <b>A. PROCESSING THE EURO (cont.)</b> |  |          |              |          |  |        |        |        |        |
| <b>III. RETAIL SYSTEMS (cont.)</b>    |  |          |              |          |  |        |        |        |        |
| <b>EURO AREA (cont.)</b>              |  |          |              |          |  |        |        |        |        |
| <b>Ireland</b>                        |  |          |              |          |  |        |        |        |        |
| IRECC                                 | -4.17  | -1.60    | -4.76        | -1.78    | 105.40                                       | 103.48 | 100.42 | 96.45  | 95.02  |
| IPCC                                  | -10.39   | -20.25   | -19.40       | -9.10    | 84.29  | 77.38  | 60.85  | 49.47  | 45.10  |
| <b>Greece</b>                         |  |          |              |          |  |        |        |        |        |
| DIAS                                  | -9.52  | -8.23    | 3.34         | -2.28    | 90.39  | 89.45  | 89.35  | 99.90  | 101.80 |
| ACO                                   | -17.70   | -21.02   | -35.63       | -15.97   | 85.79  | 77.22  | 66.38  | 46.24  | 40.52  |
| <b>Spain</b>                          |  |          |              |          |  |        |        |        |        |
| SNCE                                  | -4.00  | -4.96    | -5.85        | -5.66    | 161.51                                       | 159.69 | 155.23 | 153.03 | 145.69 |
| <b>France</b>                         |  |          |              |          |  |        |        |        |        |
| CORE                                  | 0.29   | 2.21     | -0.91        | -1.36    | 265.40                                       | 264.35 | 268.47 | 265.99 | 261.02 |
| <b>Italy</b>                          |  |          |              |          |  |        |        |        |        |
| Italian CSMs                          | -3.51  | -1.93    | -12.15       | -9.06    | 203.60                                       | 196.40 | 196.10 | 178.19 | 163.85 |
| <b>Cyprus</b>                         |  |          |              |          |  |        |        |        |        |
| Cyprus Clearing House                 | -7.12  | -9.64    | -9.12        | -26.47   | 183.14                                       | 167.90 | 153.84 | 143.11 | 111.57 |
| JCC Payment Cards System              | 2.22   | 8.21     | 2.84         | -1.18    | 15.36  | 15.50  | 17.01  | 17.90  | .      |
| JCC Transfer System                   | 4.86   | 12.11    | -7.43        | -42.96   | 7.56   | 7.83   | 8.90   | 8.43   | 5.10   |
| Government Payments System            | 38.94  | 10.57    | -18.79       | -91.21   | 20.79  | 28.52  | 31.98  | 26.58  | 2.48   |
| FBMECS Payment Cards System           | -  | -        | -            | -        | .  | .      | .      | .      | .      |
| <b>Malta</b>                          |  |          |              |          |  |        |        |        |        |
| Malta Clearing House                  | -0.89  | 2.07     | 0.39         | -1.82    | 120.03                                       | 114.20 | 114.12 | 114.34 | 108.17 |
| <b>Netherlands</b>                    |  |          |              |          |  |        |        |        |        |
| Equens                                | 0.68   | -0.27    | 4.26         | -7.10    | 341.10                                       | 341.68 | 342.19 | 368.61 | 345.36 |
| <b>Austria</b>                        |  |          |              |          |  |        |        |        |        |
| STEP.AT                               | 0.90   | 2.64     | -2.99        | -63.97   | 34.58  | 34.53  | 34.92  | 33.99  | 12.25  |
| CS                                    | -  | -        | -            | 292.82   | .  | .      | .      | 36.55  | 143.57 |
| <b>Portugal</b>                       |  |          |              |          |  |        |        |        |        |
| SICOI                                 | -0.36  | -4.15    | -7.77        | -0.65    | 201.47                                       | 200.51 | 200.92 | 196.08 | 194.45 |
| SLOD                                  | -  | -        | -            | -        | 6.52   | .      | .      | .      | .      |
| <b>Slovenia</b>                       |  |          |              |          |  |        |        |        |        |
| Giro Clearing System                  | -  | -        | -            | -        | 24.95  | .      | .      | .      | .      |
| SEPA IKP System                       | 23.36  | 0.75     | 7.90         | 4.64     | 101.74                                       | 128.04 | 129.29 | 147.20 | 155.61 |
| SEPA IDD Core System                  | -  | -        | 1,312,979.18 | 1,525.66 | .  | .      | 0.00   | 0.19   | 3.15   |
| SEPA IDD B2B System                   | -  | -        | -            | 56.46    | .  | .      | 0.00   | 0.03   | 0.05   |
| <b>Slovakia</b>                       |  |          |              |          |  |        |        |        |        |
| SIPS                                  | 4.99   | 2.66     | -2.35        | -0.42    | 246.52                                       | 249.76 | 256.20 | 250.91 | 247.21 |
| <b>Finland</b>                        |  |          |              |          |  |        |        |        |        |
| PMJ                                   | -9.97  | -61.01   | -95.64       | -9.32    | 146.36                                       | 130.56 | 49.46  | 2.19   | 2.01   |
| <b>EU NON-EA</b>                      |  |          |              |          |  |        |        |        |        |
| <b>Denmark</b>                        |  |          |              |          |  |        |        |        |        |
| The Sumclearing Euro                  | -6.80  | 7.56     | -89.32       | -        | 1.70   | 1.54   | 1.67   | 0.18   | -      |
| <b>Poland</b>                         |  |          |              |          |  |        |        |        |        |
| EuroELIXIR                            | 27.42  | 22.45    | 20.99        | 38.33    | 3.61   | 4.50   | 5.34   | 6.32   | 8.57   |
| <b>Bulgaria</b>                       |  |          |              |          |  |        |        |        |        |
| BISERA7-EUR                           | -  | 196.08   | 174.75       | 28.06    | .  | 0.08   | 0.22   | 0.60   | 0.76   |
| <b>EUROPEAN UNION</b>                 |  |          |              |          |  |        |        |        |        |
| STEP2 XCT Service                     | -10.88   | -25.50   | -            | -        | 2.52   | 2.23   | 1.66   | .      | .      |
| STEP2 ICT Service                     | 0.95   | -2.04    | -17.58       | -12.66   | 13.39  | 13.45  | 13.15  | 11.01  | 9.59   |
| STEP2 SCT Service                     | 79.01  | 62.08    | 51.45        | 48.47    | 5.82   | 10.36  | 16.76  | 25.79  | 38.19  |
| STEP2 SDD CORE Service                | -  | 4,346.94 | 253.62       | 553.07   | .  | 0.00   | 0.03   | 0.12   | 0.76   |
| STEP2 SDD B2B Service                 | -  | 361.03   | 87.30        | 742.00   | .  | 0.01   | 0.06   | 0.12   | 0.98   |
| <b>B. PROCESSING OTHER CURRENCIES</b> |  |          |              |          |  |        |        |        |        |
| <b>I. LVPS</b>                        |  |          |              |          |  |        |        |        |        |
| <b>EURO AREA</b>                      |  |          |              |          |  |        |        |        |        |
| <b>Estonia</b>                        |  |          |              |          |  |        |        |        |        |
| Estonian RTGS                         | -18.62   | -        | -            | -        | 660.39                                       | 550.72 | -      | -      | -      |

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

(total for the period)

|   | Increase in the real value of transactions<br>(percentages per annum; HICP-adjusted) |        |        |          | Value of transactions as a percentage of GDP |          |          |          |          |
|---|--|--------|--------|----------|--|----------|----------|----------|----------|
|   | 2010   | 2011   | 2012   | 2013     | 2009   | 2010     | 2011     | 2012     | 2013     |
| <b>B. PROCESSING OTHER CURRENCIES (cont.)</b> |  |        |        |          |  |          |          |          |          |
| <b>I. LVPS (cont.)</b>                        |  |        |        |          |  |          |          |          |          |
| <b>EU NON-EA</b>                              |  |        |        |          |  |          |          |          |          |
| <b>Bulgaria</b>                               |  |        |        |          |  |          |          |          |          |
| RINGS   | -18.87   | 12.91  | 24.23  | -7.68    | 1,022.61                                     | 839.57   | 905.70   | 1,115.11 | 1,020.36 |
| <b>Czech Republic</b>                         |  |        |        |          |  |          |          |          |          |
| CERTIS  | -1.38  | -1.24  | 1.80   | 30.85    | 3,503.05                                     | 3,505.30 | 3,528.55 | 3,656.08 | 4,808.16 |
| <b>Denmark</b>                                |  |        |        |          |  |          |          |          |          |
| KRONOS DKK                                    | -14.91   | -12.91 | 6.91   | 22.35    | 4,128.66                                     | 3,414.89 | 2,992.17 | 3,200.25 | 3,865.97 |
| <b>Croatia</b>                                |  |        |        |          |  |          |          |          |          |
| Croatian Large Value Payment System           | -  | -      | -      | -        | .  | .        | .        | .        | 944.46   |
| <b>Latvia</b>                                 |  |        |        |          |  |          |          |          |          |
| SAMS  | -3.04  | -20.21 | -20.59 | 13.43    | 1,281.40                                     | 1,300.69 | 965.51   | 716.50   | 766.21   |
| <b>Lithuania</b>                              |  |        |        |          |  |          |          |          |          |
| LITAS-RLS                                     | -16.16   | 10.09  | -20.95 | -9.36    | 358.74                                       | 299.81   | 305.68   | 233.75   | 202.42   |
| <b>Hungary</b>                                |  |        |        |          |  |          |          |          |          |
| VIBER   | 6.14   | 14.76  | -5.07  | 2.95     | 3,667.84                                     | 3,936.26 | 4,511.31 | 4,433.26 | 4,428.83 |
| <b>Poland</b>                                 |  |        |        |          |  |          |          |          |          |
| SORBNET                                       | 23.28  | 13.68  | 4.24   | 2.61     | 3,137.90                                     | 3,778.28 | 4,162.03 | 4,244.75 | 4,274.51 |
| <b>Romania</b>                                |  |        |        |          |  |          |          |          |          |
| REGIS   | 7.27   | 4.06   | 14.32  | -12.38   | 1,021.59                                     | 1,132.02 | 1,142.02 | 1,296.69 | 1,074.59 |
| <b>Sweden</b>                                 |  |        |        |          |  |          |          |          |          |
| RIX   | -22.93   | -17.84 | 8.66   | -10.34   | 5,620.56                                     | 4,115.93 | 3,257.03 | 3,506.05 | 3,075.70 |
| <b>United Kingdom</b>                         |  |        |        |          |  |          |          |          |          |
| CHAPS Sterling                                | -8.09  | 8.08   | 9.35   | -4.15    | 4,198.66                                     | 3,817.98 | 4,156.09 | 4,601.91 | 4,348.84 |
| <b>II. RETAIL SYSTEMS</b>                     |  |        |        |          |  |          |          |          |          |
| <b>EU NON-EA</b>                              |  |        |        |          |  |          |          |          |          |
| <b>Bulgaria</b>                               |  |        |        |          |  |          |          |          |          |
| BISERA  | -4.12  | 7.38   | 6.15   | 7.26     | 126.09                                       | 122.35   | 125.53   | 132.06   | 140.38   |
| BORICA  | -6.26  | 63.68  | -36.34 | 9.56     | 10.58  | 10.04    | 15.70    | 9.90     | 10.75    |
| SEP   | 295.33   | -28.80 | 175.19 | -96.93   | 0.00   | 0.00     | 0.00     | 0.00     | 0.00     |
| <b>Denmark</b>                                |  |        |        |          |  |          |          |          |          |
| The Sumclearing DKK                           | -0.48  | 0.98   | -9.05  | -5.05    | 324.65                                       | 314.04   | 319.03   | 290.27   | 272.14   |
| The IntradagClearing                          | -  | -      | -      | -        | .  | .        | .        | .        | 53.18    |
| <b>Croatia</b>                                |  |        |        |          |  |          |          |          |          |
| National Clearing System                      | -  | -      | -      | -        | .  | .        | .        | .        | 220.67   |
| <b>Latvia</b>                                 |  |        |        |          |  |          |          |          |          |
| EKS   | 2.03   | 16.43  | 15.69  | 10.94    | 85.05  | 90.84    | 98.40    | 106.39   | 111.27   |
| <b>Lithuania</b>                              |  |        |        |          |  |          |          |          |          |
| LITAS-MMS                                     | 0.85   | -9.14  | -5.68  | -1.30    | 215.09                                       | 216.23   | 181.96   | 166.02   | 156.55   |
| <b>Hungary</b>                                |  |        |        |          |  |          |          |          |          |
| ICS   | -13.19   | -1.09  | 4.36   | 14.92    | 247.72                                       | 217.44   | 214.77   | 232.03   | 258.74   |
| <b>Poland</b>                                 |  |        |        |          |  |          |          |          |          |
| ELIXIR  | 4.30   | 3.53   | 1.98   | 1.61     | 231.35                                       | 235.67   | 236.43   | 235.90   | 235.24   |
| Express ELIXIR                                | -  | -      | -      | 2,182.69 | .  | .        | .        | 0.00     | 0.11     |
| BlueCash                                      | -  | -      | -      | -        | .  | .        | .        | .        | 0.04     |
| <b>Romania</b>                                |  |        |        |          |  |          |          |          |          |
| PCH   | -  | -      | -      | -        | 0.43   | -        | -        | -        | -        |
| SENT  | -7.94  | 4.23   | -0.49  | 0.58     | 45.69  | 43.45    | 43.91    | 43.40    | 41.28    |
| VISA CARD CLEARING                            | 10.88  | 22.32  | 10.10  | 2.88     | 1.65   | 1.88     | 2.23     | 2.44     | 2.38     |
| MASTER CARD CLEARING                          | 4.91   | 12.58  | 10.15  | 13.78    | 1.15   | 1.24     | 1.35     | 1.48     | 1.59     |
| <b>Sweden</b>                                 |  |        |        |          |  |          |          |          |          |
| Bankgirot                                     | 5.54   | 8.44   | 4.56   | 3.98     | 225.06                                       | 225.68   | 235.71   | 244.16   | 248.39   |
| Dataclearing                                  | 6.18   | 6.42   | 2.95   | 0.60     | 71.96  | 72.60    | 74.41    | 75.89    | 74.70    |
| <b>United Kingdom</b>                         |  |        |        |          |  |          |          |          |          |
| Cheque and Credit Clearings                   | -16.16   | -14.76 | -13.51 | -12.60   | 66.46  | 55.13    | 47.33    | 41.45    | 35.72    |
| BACS  | 1.53   | 3.16   | -8.21  | 0.54     | 272.01                                       | 273.24   | 283.89   | 263.87   | 261.57   |
| Faster Payments Service                       | -  | -      | -      | 22.35    | .  | .        | .        | 39.65    | 47.83    |

## COMPARATIVE TABLES: NOTES

**Source:** Country tables.

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

### Tables 7.1 to 7.5, 8 and 9.1 to 9.7

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

### Table 16.1d

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

# **SELECTED INTERNATIONAL SYSTEMS**

## I. Participation in selected interbank funds transfer systems

(end of period)

|  | 2009  | 2010  | 2011  | 2012  | 2013  |
|--|-------|-------|-------|-------|-------|
| <b>TARGET AS A WHOLE</b>                       |       |       |       |       |       |
| Number of participants                         | 4,556 | 4,511 | 4,483 | 4,483 | 2,333 |
| <i>of which:</i>                               |       |       |       |       |       |
| Direct participants                            | 989   | 1,055 | 1,103 | 1,171 | 1,540 |
| <i>of which:</i>                               |       |       |       |       |       |
| Credit institutions                            | 888   | 953   | 1,000 | 1,063 | 1,428 |
| Central bank                                   | 25    | 26    | 26    | 28    | 29    |
| Other direct participants                      | 76    | 76    | 77    | 80    | 83    |
| <i>of which:</i>                               |       |       |       |       |       |
| Public administration                          | 8     | 8     | 8     | 8     | 8     |
| Clearing and settlement organisations          | 41    | 42    | 43    | 45    | 47    |
| Other financial institutions                   | 17    | 16    | 16    | 17    | 17    |
| Others   | 10    | 10    | 10    | 10    | 11    |
| Indirect participants                          | 3,567 | 3,456 | 3,380 | 3,312 | 793   |
| <b>TARGET COMPONENT: EPM &amp; TARGET2-ECB</b> |       |       |       |       |       |
| Number of participants                         | 4     | 4     | 4     | 4     | 4     |
| <i>of which:</i>                               |       |       |       |       |       |
| Direct participants                            | 4     | 4     | 4     | 4     | 4     |
| <i>of which:</i>                               |       |       |       |       |       |
| Credit institutions                            | 0     | 0     | 0     | 0     | 0     |
| Central bank                                   | 0     | 0     | 0     | 0     | 0     |
| Other direct participants                      | 4     | 4     | 4     | 4     | 4     |
| <i>of which:</i>                               |       |       |       |       |       |
| 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     | 1     | 1     | 1     | 1     |
| Indirect participants                          | 0     | 0     | 0     | 0     | 0     |
| <b>CLS</b>                                     |       |       |       |       |       |
| Number of participants                         | 59    | 61    | 63    | 64    | 65    |
| <i>of which:</i>                               |       |       |       |       |       |
| Direct participants                            | 57    | 59    | 61    | 62    | 63    |
| <i>of which:</i>                               |       |       |       |       |       |
| Credit institutions                            | 54    | 56    | 58    | 59    | 60    |
| Central bank                                   | 1     | 1     | 1     | 1     | 1     |
| Other direct participants                      | 2     | 2     | 2     | 2     | 2     |
| <i>of which:</i>                               |       |       |       |       |       |
| Public administration                          | 0     | 0     | 0     | 0     | 0     |
| Clearing and settlement organisations          | 0     | 0     | 0     | 0     | 0     |
| Other financial institutions                   | 2     | 2     | 2     | 2     | 2     |
| Others   | 0     | 0     | 0     | 0     | 0     |
| Indirect participants                          | 2     | 2     | 2     | 2     | 2     |

## I. Participation in selected interbank funds transfer systems (cont'd)

(end of period)

|   | 2009  | 2010  | 2011  | 2012  | 2013  |
|---|-------|-------|-------|-------|-------|
| <b>EURO 1 / STEP 1</b>                      |       |       |       |       |       |
| Number of participants                      | 283   | 274   | 259   | 235   | 212   |
| <i>of which:</i>                            |       |       |       |       |       |
| Direct participants                         | 283   | 274   | 259   | 235   | 212   |
| <i>of which:</i>                            |       |       |       |       |       |
| Credit institutions                         | 276   | 267   | 259   | 235   | 212   |
| Central bank                                | 7     | 7     | 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 XCT Service (closed Dec. 2011)</b> |       |       |       |       |       |
| Number of participants                      | 1,818 | 1,789 | 1,673 | .     | .     |
| <i>of which:</i>                            |       |       |       |       |       |
| Direct participants                         | 106   | 103   | 97    | .     | .     |
| <i>of which:</i>                            |       |       |       |       |       |
| Credit institutions                         | 98    | 95    | 89    | .     | .     |
| Central bank                                | 7     | 7     | 7     | .     | .     |
| Other direct participants                   | 1     | 1     | 1     | .     | .     |
| <i>of which:</i>                            |       |       |       |       |       |
| Public administration                       | 0     | 0     | 0     | .     | .     |
| Clearing and settlement organisations       | 0     | 0     | 0     | .     | .     |
| Other financial institutions                | 0     | 0     | 0     | .     | .     |
| Others                                      | 1     | 1     | 1     | .     | .     |
| Indirect participants                       | 1,712 | 1,686 | 1,576 | .     | .     |
| <b>STEP2 ICT Service</b>                    |       |       |       |       |       |
| Number of participants                      | 78    | 76    | 73    | 68    | 70    |
| <i>of which:</i>                            |       |       |       |       |       |
| Direct participants                         | 7     | 6     | 6     | 6     | 6     |
| <i>of which:</i>                            |       |       |       |       |       |
| Credit institutions                         | 7     | 6     | 6     | 6     | 6     |
| 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                       | 71    | 70    | 67    | 62    | 64    |
| <b>STEP2 SCT Service</b>                    |       |       |       |       |       |
| Number of participants                      | 4,472 | 4,638 | 4,669 | 4,696 | 4,823 |
| <i>of which:</i>                            |       |       |       |       |       |
| Direct participants                         | 117   | 124   | 123   | 125   | 127   |
| <i>of which:</i>                            |       |       |       |       |       |
| Credit institutions                         | 106   | 113   | 112   | 113   | 114   |
| Central bank                                | 8     | 8     | 8     | 9     | 10    |
| 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                | 0     | 0     | 0     | 0     | 0     |
| Others                                      | 3     | 3     | 3     | 3     | 3     |
| Indirect participants                       | 4,355 | 4,514 | 4,546 | 4,571 | 4,696 |

## I. Participation in selected interbank funds transfer systems (cont'd)

(end of period)

|                                       | 2009 | 2010  | 2011  | 2012  | 2013  |
|---------------------------------------|------|-------|-------|-------|-------|
| <b>STEP2 SDD CORE Service</b>         |      |       |       |       |       |
| Number of participants                | .    | 3,894 | 3,935 | 3,874 | 4,024 |
| <i>of which:</i>                      |      |       |       |       |       |
| Direct participants                   | .    | 91    | 87    | 90    | 93    |
| <i>of which:</i>                      |      |       |       |       |       |
| Credit institutions                   | .    | 80    | 76    | 79    | 81    |
| Central bank                          | .    | 8     | 8     | 8     | 9     |
| Other direct participants             | .    | 3     | 3     | 3     | 3     |
| <i>of which:</i>                      |      |       |       |       |       |
| Public administration                 | .    | 0     | 0     | 0     | 0     |
| Clearing and settlement organisations | .    | 0     | 0     | 0     | 0     |
| Other financial institutions          | .    | 0     | 0     | 0     | 0     |
| Others                                | .    | 3     | 3     | 3     | 3     |
| Indirect participants                 | .    | 3,803 | 3,848 | 3,784 | 3,931 |
| <b>STEP2 SDD B2B Service</b>          |      |       |       |       |       |
| Number of participants                | .    | 3,341 | 3,405 | 3,366 | 3,438 |
| <i>of which:</i>                      |      |       |       |       |       |
| Direct participants                   | .    | 66    | 71    | 74    | 78    |
| <i>of which:</i>                      |      |       |       |       |       |
| Credit institutions                   | .    | 60    | 63    | 66    | 70    |
| Central bank                          | .    | 6     | 7     | 7     | 7     |
| Other direct participants             | .    | 0     | 1     | 1     | 1     |
| <i>of which:</i>                      |      |       |       |       |       |
| Public administration                 | .    | 0     | 0     | 0     | 0     |
| Clearing and settlement organisations | .    | 0     | 0     | 0     | 0     |
| Other financial institutions          | .    | 0     | 0     | 0     | 0     |
| Others                                | .    | 0     | 1     | 1     | 1     |
| Indirect participants                 | .    | 3,275 | 3,334 | 3,292 | 3,360 |

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

Number of transactions

(millions; total for the period)

|  | 2009   | 2010   | 2011   | 2012   | 2013     |
|--|--------|--------|--------|--------|----------|
| <b>TARGET as a whole</b>                             |        |        |        |        |          |
| Credit transfers sent                                | 87.84  | 87.18  | 88.98  | 89.62  | 91.34    |
| <i>of which:</i>                                     |        |        |        |        |          |
| Intra-Member State                                   | 61.81  | 58.77  | 57.91  | 56.37  | 56.61    |
| Inter-Member State                                   | 26.02  | 28.41  | 31.07  | 33.25  | 34.73    |
| Concentration ratio in terms of volume (percentages) | -      | -      | -      | -      | -        |
| <b>TARGET COMPONENT: EPM &amp; TARGET2-ECB</b>       |        |        |        |        |          |
| Credit transfers sent                                | 0.08   | 0.09   | 0.10   | 0.14   | 0.15     |
| <i>of which:</i>                                     |        |        |        |        |          |
| Intra-Member State                                   | 0.00   | 0.00   | 0.00   | 0.00   | 0.00     |
| Inter-Member State                                   | 0.08   | 0.09   | 0.10   | 0.14   | 0.15     |
| Concentration ratio in terms of volume (percentages) | 100.0  | 100.0  | 100.0  | 100.0  | 100.0    |
| <b>CLS (EURO PROCESSING)</b>                         |        |        |        |        |          |
| Total transactions sent                              | 31.83  | 42.16  | 45.49  | 37.39  | 36.88    |
| <i>of which:</i>                                     |        |        |        |        |          |
| Credit transfers                                     | 31.83  | 42.16  | 45.49  | 37.39  | 36.88    |
| Concentration ratio in terms of volume (percentages) | 56.0   | 55.0   | 50.0   | 49.0   | 48.0     |
| <i>Memorandum item:</i>                              |        |        |        |        |          |
| Total CLS transactions (all currencies)              | 150.09 | 198.11 | 206.86 | 176.63 | 204.97   |
| <b>EURO 1 / STEP 1</b>                               |        |        |        |        |          |
| Total transactions sent                              | 58.29  | 59.37  | 62.32  | 66.59  | 64.14    |
| <i>of which:</i>                                     |        |        |        |        |          |
| Credit transfers                                     | 58.21  | 59.29  | 62.24  | 66.49  | 64.04    |
| Direct debits  | 0.02   | 0.02   | 0.03   | 0.03   | 0.03     |
| Other payment instruments                            | 0.06   | 0.06   | 0.05   | 0.07   | 0.07     |
| Concentration ratio in terms of volume (percentages) | 30.7   | 30.1   | 30.5   | 32.7   | 31.6     |
| <b>STEP2 XCT Service (closed Dec. 2011)</b>          |        |        |        |        |          |
| Total transactions sent                              | 54.24  | 46.48  | 32.78  | .      | .        |
| <i>of which:</i>                                     |        |        |        |        |          |
| Credit transfers                                     | 54.24  | 46.48  | 32.78  | .      | .        |
| Concentration ratio in terms of volume (percentages) | 34.9   | 36.8   | 43.4   | .      | .        |
| <b>STEP2 ICT Service</b>                             |        |        |        |        |          |
| Total transactions sent                              | 286.90 | 301.60 | 308.10 | 309.70 | 277.96   |
| <i>of which:</i>                                     |        |        |        |        |          |
| Credit transfers                                     | 286.90 | 301.60 | 308.10 | 309.70 | 277.96   |
| Concentration ratio in terms of volume (percentages) | 99.3   | 99.9   | 99.9   | 99.9   | 99.9     |
| <b>STEP2 SCT Service</b>                             |        |        |        |        |          |
| Total transactions sent                              | 89.02  | 176.56 | 439.38 | 641.43 | 1,082.98 |
| <i>of which:</i>                                     |        |        |        |        |          |
| Credit transfers                                     | 89.02  | 176.56 | 439.38 | 641.43 | 1,082.98 |
| Concentration ratio in terms of volume (percentages) | 25.2   | 31.0   | 51.0   | 46.4   | 37.7     |
| <b>STEP2 SDD CORE Service</b>                        |        |        |        |        |          |
| Total transactions sent                              | .      | 0.16   | 4.98   | 64.09  | 440.91   |
| <i>of which:</i>                                     |        |        |        |        |          |
| Credit transfers                                     | .      | 0.01   | 0.42   | 2.41   | 14.31    |
| Direct Debits  | .      | 0.15   | 4.56   | 61.68  | 426.59   |
| Concentration ratio in terms of volume (percentages) | .      | 76.7   | 79.5   | 92.5   | 83.7     |
| <b>STEP2 SDD B2B Service</b>                         |        |        |        |        |          |
| Total transactions sent                              | .      | 0.22   | 0.96   | 1.65   | 5.21     |
| <i>of which:</i>                                     |        |        |        |        |          |
| Credit transfers                                     | .      | 0.00   | 0.05   | 0.07   | 0.28     |
| Direct Debits  | .      | 0.22   | 0.91   | 1.58   | 4.93     |
| Concentration ratio in terms of volume (percentages) | .      | 91.7   | 88.9   | 84.8   | 74.3     |

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

Value of transactions

(EUR billions; total for the period)

|   | 2009       | 2010       | 2011       | 2012       | 2013       |
|---|------------|------------|------------|------------|------------|
| <b>TARGET as a whole</b>                            |            |            |            |            |            |
| Credit transfers sent                               | 536,027.13 | 631,439.95 | 651,274.94 | 711,025.77 | 559,695.98 |
| of which:   |            |            |            |            |            |
| Intra-Member State                                  | 354,229.71 | 450,165.75 | 454,336.47 | 522,985.11 | 389,611.00 |
| Inter-Member State                                  | 181,023.06 | 180,490.00 | 196,626.34 | 187,856.69 | 170,004.76 |
| Concentration ratio in terms of value (percentages) | 14.6       | 15.6       | 15.6       | 13.0       | 117.2      |
| <b>TARGET COMPONENT: EPM &amp; TARGET2-ECB</b>      |            |            |            |            |            |
| Credit transfers sent                               | 11,942.15  | 9,502.47   | 9,358.58   | 8,893.01   | 7,513.45   |
| of which:   |            |            |            |            |            |
| Intra-Member State                                  | 774.37     | 784.20     | 312.14     | 183.97     | 80.22      |
| Inter-Member State                                  | 11,167.78  | 8,718.26   | 9,046.44   | 8,709.04   | 7,433.24   |
| 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                             | 131,665.94 | 161,791.10 | 182,481.95 | 185,881.30 | 182,305.80 |
| of which:   |            |            |            |            |            |
| Credit transfers                                    | 131,665.94 | 161,791.10 | 182,481.95 | 185,881.30 | 182,305.80 |
| Concentration ratio in terms of value (percentages) | 42.0       | 41.0       | 39.0       | 39.0       | 39.0       |
| <i>Memorandum item:</i>                             |            |            |            |            |            |
| Total CLS transactions (all currencies)             | 607,499.88 | 781,426.90 | 893,590.43 | 878,468.97 | 897,145.61 |
| <b>EURO 1 / STEP 1</b>                              |            |            |            |            |            |
| Total transactions sent                             | 65,204.24  | 62,207.65  | 64,020.31  | 57,907.27  | 48,677.70  |
| of which:   |            |            |            |            |            |
| Credit transfers                                    | 60,686.26  | 57,689.95  | 59,483.26  | 54,177.72  | 45,619.38  |
| Direct debits                                       | 4,515.76   | 4,516.23   | 4,535.82   | 3,728.11   | 2,827.55   |
| Other payment instruments                           | 2.21       | 1.47       | 1.23       | 1.44       | 230.78     |
| Concentration ratio in terms of value (percentages) | 46.7       | 48.5       | 51.4       | 51.9       | 47.4       |
| <b>STEP2 XCT Service (closed Dec. 2011)</b>         |            |            |            |            |            |
| Total transactions sent                             | 224.17     | 204.20     | 156.32     | .          | .          |
| of which:   |            |            |            |            |            |
| Credit transfers                                    | 224.17     | 204.20     | 156.32     | .          | .          |
| Concentration ratio in terms of value (percentages) | 30.2       | 28.8       | 38.3       | .          | .          |
| <b>STEP2 ICT Service</b>                            |            |            |            |            |            |
| Total transactions sent                             | 1,193.03   | 1,231.03   | 1,239.11   | 1,044.00   | 919.57     |
| of which:   |            |            |            |            |            |
| Credit transfers                                    | 1,193.03   | 1,231.03   | 1,239.11   | 1,044.00   | 919.57     |
| Concentration ratio in terms of value (percentages) | 99.2       | 99.9       | 99.9       | 99.9       | 99.9       |
| <b>STEP2 SCT Service</b>                            |            |            |            |            |            |
| Total transactions sent                             | 518.40     | 948.54     | 1,579.69   | 2,445.60   | 3,661.73   |
| of which:   |            |            |            |            |            |
| Credit transfers                                    | 518.40     | 948.54     | 1,579.69   | 2,445.60   | 3,661.73   |
| Concentration ratio in terms of value (percentages) | 22.5       | 27.0       | 29.0       | 26.6       | 27.0       |
| <b>STEP2 SDD CORE Service</b>                       |            |            |            |            |            |
| Total transactions sent                             | .          | 0.07       | 3.08       | 11.13      | 73.30      |
| of which:   |            |            |            |            |            |
| Credit transfers                                    | .          | 0.00       | 0.19       | 0.50       | 3.36       |
| Direct Debits                                       | .          | 0.07       | 2.89       | 10.63      | 69.94      |
| Concentration ratio in terms of value (percentages) | .          | 76.4       | 84.0       | 85.3       | 71.0       |
| <b>STEP2 SDD B2B Service</b>                        |            |            |            |            |            |
| Total transactions sent                             | .          | 1.22       | 5.80       | 11.10      | 94.23      |
| of which:   |            |            |            |            |            |
| Credit transfers                                    | .          | 0.02       | 0.23       | 0.42       | 3.60       |
| Direct Debits                                       | .          | 1.21       | 5.56       | 10.68      | 90.63      |
| Concentration ratio in terms of value (percentages) | .          | 90.9       | 80.6       | 76.3       | 81.2       |

## NOTES: 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.

**Details on items in each table:** Please refer to the “Reporting requirements for general and payments data”, available at: [http://www.ecb.europa.eu/stats/pdf/reportingrequirements\\_paym\\_data.pdf](http://www.ecb.europa.eu/stats/pdf/reportingrequirements_paym_data.pdf).

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

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

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

|   |  |
|---|--|
| TARGET/TARGET2 as a whole –<br>Concentration ratio in terms of volume | Calculation excludes traffic in SLBE (ES) for 2003. Collection of this series stopped in 2007. No data available for 2008-13.  |
| EURO1/STEP1   | <ul style="list-style-type: none"> <li>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: <ul style="list-style-type: none"> <li>2003: two central banks</li> <li>2004: four central banks, one credit institution</li> <li>2005: six central banks, two credit institutions</li> <li>2006-10: seven central banks, two credit institutions.</li> </ul> </li> <li>On 9 December 2011, pre-funding participants were withdrawn from the system.</li> <li>The Flexible Settlement Capability (FSC) 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.</li> <li>Introduction of two additional distribution windows for the Liquidity Bridge on 2 May 2011 (making a total of six windows).</li> </ul> |
| STEP2   | STEP2 Pan-European Automated Clearing House (PE-ACH) for retail payments in euro was developed in 2003. In 2014, STEP2 reaches nearly 100 percent of all banks that have signed the SCT and SDD Scheme Adherence Agreements of the European Payments Council (EPC) and thereby enables banks to offer SEPA-compliant payment services to their customers across all SEPA countries. STEP2 is processing over 36 million transactions per day. STEP2 data do not represent the total retail payment systems statistics for the euro area as a whole.  |
| STEP2 XCT Service   | <p>The first settlement date for STEP2 XCT Service for credit transfers was 29 April 2003.</p> <p>In 2004, there were 1,373 reachable BICs.</p> <p>In 2005, there were 1,528 reachable BICs.</p> <p>In 2006, there were 1,621 reachable BICs.</p> <p>In 2007, there were 1,684 reachable BICs.</p> <p>In 2008, there were 1,696 reachable BICs.</p> <p>In 2009, there were 1,712 reachable BICs.</p> <p>In 2010, there were 1,686 reachable BIC.</p> <p>STEP2 XCT is currently closed, its last settlement date having been 5 December 2011.</p>   |
| STEP 2 ICT Service  | <p>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.</p> <p>STEP2 ICT closes on 26 September 2014 (last settlement date).</p>   |
| STEP 2 SCT Service  | <p>The first settlement date was 28 January 2008.</p> <p>A second processing and settlement cycle allowing for same-day processing of SCT</p>  |

|                    |   |
|--------------------|---|
|                    | <p>payments was launched on 5 May 2008. The SCT settlement migrated from EURO1/STEP1 to TARGET2 based on 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 7 clearing and settlement cycles (2 optional night time cycles and 5 mandatory day time cycles) for SEPA Credit Transfers throughout the business day.</p> <p>In 2008, there were 4,024 reachable BICs.<br/> In 2009, there were 4,355 reachable BICs.<br/> In 2010, there were 4,514 reachable BICs.<br/> In 2011, there were 4,546 reachable BICs.<br/> In 2012, there were 4,571 reachable BICs.<br/> In 2013, there were 4,696 reachable BICs.</p> |
| STEP 2 SDD Service | <p>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.</p> <p>In 2010, there were 3,894 reachable BICs in Core and 3,341 reachable BICs in B2B.<br/> In 2011, there were 3,935 reachable BICs in Core and 3,405 reachable BICs in B2B.<br/> In 2012, there were 3,874 reachable BICs in Core and 3,366 reachable BICs in B2B.<br/> In 2013, there were 4,024 Participants in Core and 3,438 reachable BICs in B2B.</p>  |

# **EURO AREA AGGREGATE**

## I. Basic statistical data

|  | 2009      | 2010      | 2011      | 2012      | 2013      |
|--|-----------|-----------|-----------|-----------|-----------|
| Population (thousands, annual average) | 329,084.6 | 330,048.4 | 332,265.5 | 333,140.3 | 333,986.6 |
| GDP (EUR billions)                     | 8,907.5   | 9,153.2   | 9,424.2   | 9,483.7   | 9,589.0   |
| GDP per capita (EUR)                   | 27,068    | 27,733    | 28,364    | 28,468    | 28,711    |
| HICP (annual percentage changes)       | 0.3       | 1.6       | 2.7       | 2.5       | 1.4       |

## 2. Settlement media used by non-MFIs

(EUR millions; end of period)

|   | 2009         | 2010         | 2011         | 2012         | 2013         |
|---|--------------|--------------|--------------|--------------|--------------|
| <b>Currency in circulation outside MFIs</b>               | 769,871.49   | 808,562.25   | 857,481.67   | 876,786.97   | 921,221.18   |
| <b>Value of overnight deposits held by non-MFIs</b>       | 4,049,765.81 | 4,224,513.31 | 4,282,052.22 | 4,590,927.33 | 4,828,428.07 |
| <b>Narrow money supply (M1)</b>                           | 4,556,170.83 | 4,754,389.92 | 4,866,628.05 | 5,168,711.39 | 5,445,105.36 |
| <i>Memorandum items:</i>                                  |              |              |              |              |              |
| Overnight deposits in foreign currencies held by non-MFIs | 226,906.08   | 250,275.69   | 274,806.54   | 318,428.57   | 347,908.65   |
| Outstanding value on e-money storages issued by MFIs      | 1,723.00     | 2,449.00     | 3,039.13     | 3,946.72     | 4,596.16     |
| <i>of which:</i>  |              |              |              |              |              |
| on card-based e-money schemes                             | 1,058.00     | 1,535.00     | 1,915.13     | 2,379.72     | 2,666.72     |
| on software-based e-money schemes                         | 665.00       | 914.00       | 1,124.00     | 1,567.00     | 1,929.44     |

## 3. Banknotes and coins

(EUR millions; end of period)

|                                      | 2009       | 2010       | 2011       | 2012       | 2013       |
|--------------------------------------|------------|------------|------------|------------|------------|
| Currency in circulation              | 829,280.62 | 863,719.12 | 913,625.32 | 938,172.98 | 982,425.43 |
| Total banknotes in circulation       | 806,411.53 | 839,702.31 | 888,629.02 | 912,593.02 | 956,186.66 |
| <i>of which:</i>                     |            |            |            |            |            |
| Euro 500                             | 281,891.17 | 287,925.86 | 299,588.26 | 293,733.07 | 291,570.39 |
| Euro 200                             | 35,647.33  | 36,121.52  | 36,262.16  | 36,846.87  | 39,777.10  |
| Euro 100                             | 147,186.11 | 155,106.69 | 164,994.56 | 170,614.16 | 185,002.54 |
| Euro 50                              | 259,972.04 | 277,508.04 | 302,257.29 | 321,858.91 | 348,142.15 |
| Euro 20                              | 53,804.18  | 55,036.17  | 57,069.05  | 59,767.69  | 61,776.87  |
| Euro 10                              | 20,422.77  | 20,392.66  | 20,729.32  | 21,706.80  | 21,555.61  |
| Euro 5                               | 7,487.93   | 7,611.36   | 7,728.39   | 8,065.52   | 8,362.01   |
| Total coins in circulation           | 21,316.24  | 22,271.01  | 23,072.73  | 23,658.31  | 24,207.70  |
| <i>of which:</i>                     |            |            |            |            |            |
| Euro 2                               | 8,528.84   | 9,042.87   | 9,484.51   | 9,866.23   | 10,188.83  |
| Euro 1                               | 6,184.31   | 6,345.15   | 6,457.80   | 6,464.90   | 6,512.87   |
| Euro 0.50                            | 2,502.47   | 2,571.48   | 2,632.73   | 2,669.93   | 2,716.02   |
| Euro 0.20                            | 1,733.00   | 1,804.17   | 1,862.73   | 1,914.77   | 1,951.28   |
| Euro 0.10                            | 1,106.15   | 1,156.64   | 1,205.85   | 1,240.82   | 1,272.37   |
| Euro 0.05                            | 710.88     | 755.90     | 793.94     | 828.50     | 857.18     |
| Euro 0.02                            | 340.01     | 365.98     | 389.47     | 411.45     | 432.40     |
| Euro 0.01                            | 210.59     | 228.80     | 245.70     | 261.70     | 276.75     |
| Currency in circulation held by MFIs | 59,409.13  | 55,156.86  | 56,143.65  | 61,386.01  | 61,204.25  |
| Currency in circulation outside MFIs | 769,871.49 | 808,562.25 | 857,481.67 | 876,786.97 | 921,221.18 |
| <i>Memorandum item:</i>              |            |            |            |            |            |
| Total commemorative coins            | 1,910.35   | 2,257.86   | 2,584.66   | 2,833.84   | 3,066.55   |

## NOTES: EURO AREA AGGREGATES

**Source:** Euro area country tables, 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**

|            |                                      |
|------------|--------------------------------------|
| Population | Source: Eurostat.<br>Annual average. |
|------------|--------------------------------------|

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

|  |   |
|--|---|
| Value of overnight deposits held by non-MFIs         | Held at MFIs, to the exclusion of other institutions offering payment services to non-MFIs. The counterpart sector “non-MFIs” includes the component sectors “Central government” and “Rest of the world”. Thus, this indicator is not synonymous with the same term used in the ECB concept of narrow money supply (M1). |
| 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 8(1) of Regulation ECB/2008/32.   |

**SPAIN**

## I. Basic statistical data

|  | 2009     | 2010     | 2011     | 2012     | 2013     |
|--|----------|----------|----------|----------|----------|
| Population (thousands, annual average) | 45,929.5 | 46,072.8 | 46,125.2 | 46,163.1 | 45,917.8 |
| GDP (EUR billions)                     | 1,046.9  | 1,045.6  | 1,046.3  | 1,029.3  | 1,023.0  |
| GDP per capita (EUR)                   | 22,794   | 22,695   | 22,685   | 22,297   | 22,279   |
| HICP (annual percentage changes)       | -0.2     | 2.0      | 3.1      | 2.4      | 1.5      |

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

## 2. Settlement media used by non-MFIs

(EUR millions; end of period)

|   | 2009       | 2010       | 2011       | 2012       | 2013       |
|---|------------|------------|------------|------------|------------|
| Currency in circulation outside MFIs                      | .          | .          | .          | .          | .          |
| Value of overnight deposits held by non-MFIs              | 558,464.00 | 535,624.00 | 527,628.00 | 526,408.00 | 548,656.00 |
| of which:   |            |            |            |            |            |
| Transferable deposits                                     | -          | 493,252.00 | 487,802.00 | 486,485.00 | 509,586.00 |
| Narrow money supply (M1)                                  | .          | .          | .          | .          | .          |
| <i>Memorandum items:</i>                                  |            |            |            |            |            |
| Overnight deposits in foreign currencies held by non-MFIs | 7,112.00   | 6,577.00   | 7,045.00   | 7,776.00   | 10,640.00  |
| Outstanding value on e-money storages issued by MFIs      | .          | .          | .          | .          | .          |
| of which:   |            |            |            |            |            |
| On card-based e-money schemes                             | .          | .          | .          | .          | .          |
| On software-based e-money schemes                         | .          | .          | .          | .          | .          |

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

### 3. Settlement media used by credit institutions

(EUR millions; average for last reserve maintenance period)

|   | 2009      | 2010      | 2011       | 2012       | 2013       |
|---|-----------|-----------|------------|------------|------------|
| Overnight deposits held at the central bank                                   | 34,304.70 | 28,665.38 | 47,345.22  | 64,219.53  | 19,627.20  |
| Overnight deposits held at other credit institutions (in Euro, end of period) | -         | 38,835.00 | 39,305.00  | 29,197.00  | 20,069.00  |
| <i>of which:</i>  |           |           |            |            |            |
| Transferable deposits at other MFIs (end of period)                           | -         | 36,743.00 | 37,390.00  | 22,140.00  | 16,310.00  |
| <i>Memorandum items:</i>  |           |           |            |            |            |
| Non-intraday borrowing from the central bank                                  | 85,878.95 | 65,968.41 | 155,222.80 | 357,745.08 | 200,220.72 |
| Intraday borrowing from the central bank                                      | 30,006.00 | 2,009.00  | 2,796.00   | 3,628.00   | 3,227.00   |

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

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

(end of period)

|  | 2009       | 2010       | 2011       | 2012       | 2013       |
|--|------------|------------|------------|------------|------------|
| <b>Central bank</b>  |            |            |            |            |            |
| Number of offices  | 23         | 23         | 16         | 16         | 16         |
| Number of overnight deposits (thousands)   | -          | 2,671      | 2,408      | 2,360      | 2,007      |
| Value of overnight deposits (EUR millions)   | 32,764.00  | 9,536.00   | 5,695.00   | 11,015.00  | 4,245.00   |
| <i>of which:</i>   |            |            |            |            |            |
| Transferable deposits (EUR millions)   | -          | 9,508.00   | 5,680.00   | 10,993.00  | 4,227.00   |
| <b>Credit institutions irrespective of their legal incorporation</b>                         |            |            |            |            |            |
| Number of institutions   | 352        | 337        | 335        | 314        | 290        |
| Number of offices  | 44,431     | 43,164     | 40,103     | 38,142     | 33,713     |
| Number of overnight deposits (thousands)   | 81,332     | 82,156     | 79,503     | 77,109     | 73,065     |
| <i>of which:</i>   |            |            |            |            |            |
| Number of internet/PC-linked overnight deposits (thousands)                                  | -          | 24,677     | 26,399     | 29,876     | 34,185     |
| Number of overnight transferable deposits (thousands)  | -          | 68,199     | 64,167     | 65,398     | 66,610     |
| <i>of which:</i>   |            |            |            |            |            |
| Number of internet/PC-linked overnight transferable deposits (thousands)                     | -          | 24,677     | 26,399     | 29,876     | 34,185     |
| Value of overnight deposits (EUR millions)   | 525,700.00 | 526,086.00 | 521,927.00 | 515,390.00 | 544,408.00 |
| <i>of which:</i>   |            |            |            |            |            |
| Transferable deposits (EUR millions)   | -          | 483,744.00 | 482,122.00 | 475,492.00 | 505,359.00 |
| <b>Credit institutions legally incorporated in the reporting country</b>                     |            |            |            |            |            |
| Number of institutions   | 271        | 255        | 249        | 229        | 204        |
| Number of offices  | 44,146     | 42,922     | 39,831     | 37,904     | 33,482     |
| Value of overnight deposits (EUR millions)   | 508,997.00 | 508,274.00 | 503,699.00 | 488,259.00 | 514,060.00 |
| <b>Branches of euro area-based credit institutions</b>                                       |            |            |            |            |            |
| Number of institutions   | 61         | 62         | 64         | 65         | 66         |
| Number of offices  | 185        | 206        | 238        | 207        | 204        |
| Value of overnight deposits (EUR millions)   | 15,524.00  | 16,180.00  | 16,951.00  | 18,832.00  | 23,681.00  |
| <b>Branches of EEA-based credit institutions (outside the euro area)</b>                     |            |            |            |            |            |
| Number of institutions   | 13         | 13         | 14         | 12         | 12         |
| Number of offices  | 87         | 25         | 23         | 21         | 17         |
| Value of overnight deposits (EUR millions)   | 924.00     | 1,426.00   | 1,089.00   | 7,782.00   | 6,414.00   |
| <b>Branches of non-EEA-based banks</b>   |            |            |            |            |            |
| Number of institutions   | 7          | 7          | 8          | 8          | 8          |
| Number of offices  | 13         | 11         | 11         | 10         | 10         |
| Value of overnight deposits (EUR millions)   | 255.00     | 206.00     | 188.00     | 517.00     | 253.00     |
| <b>Other institutions offering payment services to non-MFIs</b>                              |            |            |            |            |            |
| Number of institutions   | 1          | 1          | 1          | 2          | 3          |
| Number of offices  | 1          | 1          | 1          | 2          | 3          |
| Number of overnight deposits (thousands)   | 0          | 0          | 0          | 0          | 0          |
| Value of overnight deposits (EUR millions)   | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       |
| <b>Institutions offering payment services to non-MFIs (total)</b>                            |            |            |            |            |            |
| Number of institutions   | 354        | 339        | 337        | 317        | 294        |
| Number of offices  | 44,455     | 43,188     | 40,120     | 38,160     | 33,732     |
| Number of overnight deposits (thousands)   | 81,332     | 82,159     | 79,505     | 77,111     | 73,067     |
| <i>of which:</i>   |            |            |            |            |            |
| Number of internet/PC-linked overnight deposits (thousands)                                  | -          | 24,677     | 26,399     | 29,876     | 34,185     |
| Value of overnight deposits (EUR millions)   | 558,464.00 | 535,622.00 | 527,622.00 | 526,405.00 | 548,653.00 |
| <i>Memorandum items:</i>   |            |            |            |            |            |
| <b>Electronic money institutions</b>   |            |            |            |            |            |
| Number of institutions   | 1          | 1          | 1          | 2          | 3          |
| Outstanding value on e-money storages issued by electronic money institutions (EUR millions) | 0.00       | -          | -          | -          | -          |

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

## 6. Payment card functions and accepting devices

(original units; end of period)

|   | 2009       | 2010       | 2011       | 2012       | 2013       |
|---|------------|------------|------------|------------|------------|
| <b>CARDS ISSUED IN THE COUNTRY</b>  |            |            |            |            |            |
| Cards with a cash function  | 75,272,608 | 72,405,397 | 69,403,082 | 69,138,598 | 69,749,369 |
| Cards with a payment function (except cards with an e-money function only)  | 74,518,207 | 71,580,776 | 68,969,510 | 68,799,650 | 69,749,369 |
| <i>of which:</i>  |            |            |            |            |            |
| Cards with a debit function   | 30,744,621 | 28,616,895 | 27,078,950 | 27,467,964 | 26,484,898 |
| 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                           | 43,773,586 | 42,963,881 | 41,890,560 | 41,331,686 | 43,264,471 |
| Cards with an e-money function  | 3,338,697  | 2,780,734  | 1,912,195  | 717,181    | -          |
| <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) | 76,996,126 | 73,435,501 | 70,398,024 | 69,138,598 | 69,749,369 |
| <i>of which:</i>  |            |            |            |            |            |
| Cards with a combined debit, cash and e-money function                      | 860,778    | 926,009    | 483,681    | 378,233    | -          |
| <b>TERMINALS LOCATED IN THE COUNTRY</b>                                     |            |            |            |            |            |
| ATMs  | 61,374     | 59,263     | 57,243     | 56,258     | 52,221     |
| <i>of which:</i>  |            |            |            |            |            |
| ATMs with a cash withdrawal function  | 61,374     | 59,263     | 57,243     | 56,258     | 52,221     |
| ATMs with a credit transfer function  | -          | -          | -          | -          | -          |
| POS terminals   | 1,392,805  | 1,389,034  | 1,362,821  | 1,316,262  | 1,125,045  |
| <i>of which:</i>  |            |            |            |            |            |
| EFTPOS terminals  | 1,392,805  | 1,389,034  | 1,362,821  | 1,316,262  | 1,125,045  |
| E-money card terminals  | 37,628     | 45,702     | 36,739     | 15,498     | -          |
| <i>of which:</i>  |            |            |            |            |            |
| E-money card-loading/unloading terminals                                    | 23,171     | 22,243     | 20,429     | 10,477     | -          |
| E-money card-accepting terminals  | 14,457     | 23,459     | 16,310     | 5,021      | -          |

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

## 7. Payment and terminal transactions involving non-MFIs

Number of transactions

(millions; total for the period)

|  | 2009     | 2010     | 2011     | 2012     | 2013     |
|--|----------|----------|----------|----------|----------|
| <b>TRANSACTIONS PER TYPE OF PAYMENT INSTRUMENT</b>   |          |          |          |          |          |
| Credit transfers   | 808.74   | 807.93   | 812.34   | 848.34   | 885.61   |
| <i>of which:</i>   |          |          |          |          |          |
| Paper-based  | 112.41   | 113.45   | 111.44   | 115.70   | 116.60   |
| Non-paper-based  | 696.33   | 694.47   | 700.90   | 732.64   | 769.01   |
| Direct debits  | 2,431.32 | 2,364.86 | 2,286.63 | 2,437.18 | 2,431.11 |
| Card payments with cards issued in the country (except cards with an e-money function only)      | 2,157.01 | 2,286.90 | 2,386.27 | 2,415.72 | 2,496.30 |
| <i>of which:</i>   |          |          |          |          |          |
| Payments with cards with a debit function  | 952.32   | 997.12   | 1,062.30 | 1,096.29 | 1,174.66 |
| 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                                  | 1,169.18 | 1,261.48 | 1,302.22 | 1,303.27 | 1,310.35 |
| E-money purchase transactions  | 0.37     | 0.30     | 0.15     | 0.12     | -        |
| <i>of which:</i>   |          |          |          |          |          |
| With cards with an e-money function  | 0.37     | 0.30     | 0.15     | 0.12     | -        |
| With other e-money storages  | -        | -        | -        | -        | -        |
| Cheques  | 113.35   | 103.49   | 94.65    | 83.80    | 76.13    |
| Other payment instruments  | 46.56    | 39.02    | 31.53    | 24.70    | 19.76    |
| Total number of transactions with payment instruments  | 5,557.34 | 5,602.48 | 5,611.56 | 5,809.85 | 5,908.91 |
| <i>of which:</i>   |          |          |          |          |          |
| Cross-border transactions sent   | 105.43   | 128.08   | 151.04   | 169.87   | 202.58   |
| <i>Memorandum items:</i>   |          |          |          |          |          |
| Cross-border transactions received   | 129.04   | 144.90   | 168.81   | 189.16   | 217.76   |
| Credits to the accounts by simple book entry   | 491.07   | 500.56   | 550.14   | 677.70   | 451.78   |
| Debits from the accounts by simple book entry  | 1,241.09 | 1,280.99 | 1,386.31 | 1,430.68 | 1,288.56 |
| <b>TRANSACTIONS PER TYPE OF TERMINAL</b>   |          |          |          |          |          |
| <b>a) Transactions at terminals located in the country with cards issued in the country</b>      | 2,939.12 | 3,047.14 | 3,100.83 | 3,074.80 | 3,091.22 |
| ATM cash withdrawals   | 949.69   | 947.70   | 927.52   | 886.50   | 858.59   |
| ATM cash deposits  | -        | -        | -        | -        | -        |
| POS transactions (irrespective of type of card used)   | 1,989.38 | 2,099.42 | 2,173.26 | 2,188.19 | 2,232.63 |
| E-money card-loading/unloading transactions  | 0.07     | 0.03     | 0.05     | 0.11     | -        |
| <b>b) Transactions at terminals located in the country with cards issued outside the country</b> | 146.23   | 155.66   | 172.05   | 188.91   | 212.66   |
| ATM cash withdrawals   | 39.14    | 39.76    | 41.64    | 41.69    | 42.48    |
| ATM cash deposits  | -        | -        | -        | -        | -        |
| POS transactions (irrespective of type of card used)   | 107.09   | 115.90   | 130.41   | 147.22   | 170.18   |
| E-money card-loading/unloading transactions  | 0.00     | 0.00     | 0.00     | 0.00     | -        |
| <b>c) Transactions at terminals located outside the country with cards issued in the country</b> | 59.32    | 66.67    | 69.66    | 68.78    | 72.01    |
| ATM cash withdrawals   | 9.45     | 10.10    | 10.21    | 8.95     | 8.65     |
| ATM cash deposits  | -        | -        | -        | -        | -        |
| POS transactions (irrespective of type of card used)   | 49.87    | 56.56    | 59.45    | 59.83    | 63.36    |
| E-money card-loading/unloading transactions  | 0.00     | 0.00     | 0.00     | 0.00     | -        |
| <i>Memorandum items:</i>   |          |          |          |          |          |
| Cash advances at POS terminals   | -        | -        | -        | -        | -        |
| OTC cash withdrawals   | 245.47   | 238.05   | 226.18   | 227.74   | 218.34   |
| OTC cash deposits  | 364.90   | 360.48   | 338.73   | 348.10   | 344.98   |

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

## 8. Payment and terminal transactions involving non-MFIs

Value of transactions

(EUR billions; total for the period)

|  | 2009      | 2010      | 2011      | 2012      | 2013      |
|--|-----------|-----------|-----------|-----------|-----------|
| <b>TRANSACTIONS PER TYPE OF PAYMENT INSTRUMENT</b>   |           |           |           |           |           |
| Credit transfers   | 10,630.36 | 10,636.84 | 10,597.47 | 10,979.35 | 10,166.89 |
| <i>of which:</i>   |           |           |           |           |           |
| Paper-based  | 2,041.62  | 1,075.03  | 1,217.91  | 1,671.11  | 1,260.50  |
| Non-paper-based  | 8,588.74  | 9,561.81  | 9,379.56  | 9,308.24  | 8,906.38  |
| Direct debits  | 838.95    | 854.06    | 1,098.92  | 988.41    | 778.55    |
| Card payments with cards issued in the country (except cards with an e-money function only)      | 98.66     | 103.64    | 107.29    | 106.71    | 108.68    |
| <i>of which:</i>   |           |           |           |           |           |
| Payments with cards with a debit function  | 41.15     | 42.60     | 44.87     | 45.41     | 47.93     |
| 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                                  | 57.02     | 60.64     | 62.10     | 61.05     | 60.56     |
| E-money purchase transactions  | 0.00      | 0.00      | 0.00      | 0.00      | -         |
| <i>of which:</i>   |           |           |           |           |           |
| With cards with an e-money function  | 0.00      | 0.00      | 0.00      | 0.00      | -         |
| With other e-money storages  | -         | -         | -         | -         | -         |
| Cheques  | 597.98    | 543.40    | 462.10    | 403.16    | 344.33    |
| Other payment instruments  | 237.47    | 183.23    | 156.17    | 121.15    | 102.15    |
| Total value of transactions with payment instruments   | 12,403.42 | 12,321.18 | 12,421.95 | 12,598.78 | 11,500.60 |
| <i>of which:</i>   |           |           |           |           |           |
| Cross-border transactions sent   | 1,848.40  | 1,784.44  | 2,066.21  | 2,401.93  | 2,589.73  |
| <i>Memorandum items:</i>   |           |           |           |           |           |
| Cross-border transactions received   | 2,157.79  | 2,004.47  | 2,279.28  | 2,075.93  | 2,121.06  |
| Credits to the accounts by simple book entry   | 1,925.93  | 1,861.54  | 1,869.49  | 2,269.40  | 1,896.98  |
| Debits from the accounts by simple book entry  | 2,216.60  | 1,613.00  | 1,628.23  | 1,721.07  | 1,517.15  |
| <b>TRANSACTIONS PER TYPE OF TERMINAL</b>   |           |           |           |           |           |
| <b>a) Transactions at terminals located in the country with cards issued in the country</b>      | 195.14    | 199.51    | 200.82    | 196.66    | 195.55    |
| ATM cash withdrawals   | 107.17    | 107.98    | 107.08    | 103.91    | 102.39    |
| ATM cash deposits  | -         | -         | -         | -         | -         |
| POS transactions (irrespective of type of card used)   | 87.96     | 91.53     | 93.75     | 92.75     | 93.16     |
| E-money card-loading/unloading transactions  | 0.00      | 0.00      | 0.00      | 0.00      | -         |
| <b>b) Transactions at terminals located in the country with cards issued outside the country</b> | 14.63     | 15.47     | 16.98     | 18.24     | 19.78     |
| ATM cash withdrawals   | 6.02      | 6.19      | 6.49      | 6.66      | 6.84      |
| ATM cash deposits  | -         | -         | -         | -         | -         |
| POS transactions (irrespective of type of card used)   | 8.61      | 9.28      | 10.49     | 11.58     | 12.95     |
| E-money card-loading/unloading transactions  | 0.00      | 0.00      | 0.00      | 0.00      | -         |
| <b>c) Transactions at terminals located outside the country with cards issued in the country</b> | 5.19      | 5.46      | 5.45      | 4.99      | 5.11      |
| ATM cash withdrawals   | 1.20      | 1.32      | 1.33      | 1.27      | 1.21      |
| ATM cash deposits  | -         | -         | -         | -         | -         |
| POS transactions (irrespective of type of card used)   | 3.99      | 4.14      | 4.12      | 3.72      | 3.90      |
| E-money card-loading/unloading transactions  | 0.00      | 0.00      | 0.00      | 0.00      | -         |
| <i>Memorandum items:</i>   |           |           |           |           |           |
| Cash advances at POS terminals   | -         | -         | -         | -         | -         |
| OTC cash withdrawals   | 249.19    | 248.94    | 229.32    | 208.42    | 214.98    |
| OTC cash deposits  | 385.54    | 386.75    | 363.89    | 351.82    | 342.45    |

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

## 9. Participation in selected interbank funds transfer systems

(end of period)

|   | 2009 | 2010 | 2011 | 2012 | 2013 |
|---|------|------|------|------|------|
| <b>TARGET COMPONENT: SLBE &amp; TARGET2-ES (from Feb. 2008)</b> |      |      |      |      |      |
| Number of participants  | 229  | 232  | 210  | 191  | 182  |
| <i>of which:</i>  |      |      |      |      |      |
| Direct participants   | 132  | 133  | 112  | 101  | 96   |
| <i>of which:</i>  |      |      |      |      |      |
| Credit institutions   | 114  | 114  | 93   | 81   | 78   |
| Central bank  | 1    | 1    | 1    | 1    | 1    |
| Other direct participants                                       | 17   | 18   | 18   | 19   | 17   |
| <i>of which:</i>  |      |      |      |      |      |
| Public administration   | 1    | 1    | 1    | 1    | 1    |
| Clearing and settlement organisations                           | 3    | 4    | 4    | 5    | 3    |
| Other financial institutions                                    | 10   | 10   | 10   | 10   | 10   |
| Others  | 3    | 3    | 3    | 3    | 3    |
| Indirect participants   | 97   | 99   | 98   | 90   | 86   |
| <b>RETAIL SYSTEM: SNCE</b>                                      |      |      |      |      |      |
| Number of participants  | 218  | 212  | 204  | 187  | 172  |
| <i>of which:</i>  |      |      |      |      |      |
| Direct participants   | 22   | 22   | 20   | 20   | 18   |
| <i>of which:</i>  |      |      |      |      |      |
| Credit institutions   | 21   | 21   | 19   | 19   | 17   |
| 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   | 196  | 190  | 184  | 167  | 154  |

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

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

Number of transactions

(millions; total for the period)

|   | 2009     | 2010     | 2011     | 2012     | 2013     |
|---|----------|----------|----------|----------|----------|
| <b>TARGET COMPONENT: SLBE &amp; TARGET2-ES (from Feb. 2008)</b> |          |          |          |          |          |
| Credit transfers sent   | 7.57     | 7.53     | 7.58     | 7.62     | 7.67     |
| <i>of which:</i>  |          |          |          |          |          |
| Credit transfers sent within the same TARGET component          | 6.05     | 5.98     | 6.02     | 5.90     | 5.80     |
| Credit transfers sent to another TARGET component               | 1.53     | 1.56     | 1.56     | 1.72     | 1.87     |
| <i>of which:</i>  |          |          |          |          |          |
| Credit transfers sent to a euro area TARGET component           | 1.50     | 1.53     | 1.52     | 1.66     | 1.81     |
| Credit transfers sent to a non-euro area TARGET component       | 0.03     | 0.03     | 0.04     | 0.06     | 0.06     |
| <i>Memorandum item:</i>   |          |          |          |          |          |
| Credit transfers received from another TARGET component         | 1.78     | 1.93     | 2.11     | 2.35     | 2.54     |
| Concentration ratio in terms of volume (percentages)            | 46.5     | 47.0     | 47.5     | 49.5     | 53.2     |
| <b>RETAIL SYSTEM: SNCE</b>                                      |          |          |          |          |          |
| Total transactions sent   | 1,543.87 | 1,586.48 | 1,614.65 | 1,637.44 | 1,611.57 |
| <i>of which:</i>  |          |          |          |          |          |
| Credit transfers  | 366.81   | 375.88   | 387.62   | 398.22   | 406.10   |
| <i>of which:</i>  |          |          |          |          |          |
| Paper-based credit transfers                                    | -        | -        | -        | -        | -        |
| Non-paper-based credit transfers                                | 366.81   | 375.88   | 387.62   | 398.22   | 406.10   |
| Direct debits   | 1,075.76 | 1,119.61 | 1,144.67 | 1,167.46 | 1,141.60 |
| Card payments   | -        | -        | -        | -        | -        |
| ATM transactions  | -        | -        | -        | -        | -        |
| E-money transactions  | -        | -        | -        | -        | -        |
| Cheques   | 80.56    | 73.35    | 66.84    | 59.18    | 53.88    |
| Other payment instruments                                       | 20.74    | 17.63    | 15.52    | 12.59    | 9.99     |
| Concentration ratio in terms of volume (percentages)            | 62.2     | 61.4     | 61.4     | 61.6     | 60.8     |

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

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

Value of transactions

(EUR billions; total for the period)

|   | 2009      | 2010      | 2011      | 2012      | 2013      |
|---|-----------|-----------|-----------|-----------|-----------|
| <b>TARGET COMPONENT: SLBE &amp; TARGET2-ES (from Feb. 2008)</b> |           |           |           |           |           |
| Credit transfers sent   | 91,063.12 | 88,310.86 | 94,393.33 | 88,333.37 | 65,079.15 |
| <i>of which:</i>  |           |           |           |           |           |
| Credit transfers sent within the same TARGET component          | 84,225.21 | 81,270.43 | 85,204.19 | 79,764.89 | 58,307.15 |
| Credit transfers sent to another TARGET component               | 6,837.90  | 7,040.43  | 9,189.13  | 8,568.48  | 6,772.00  |
| <i>of which:</i>  |           |           |           |           |           |
| Credit transfers sent to a euro area TARGET component           | 6,788.95  | 6,996.45  | 9,140.68  | 8,529.65  | 6,751.32  |
| Credit transfers sent to a non-euro area TARGET component       | 48.95     | 43.98     | 48.46     | 38.82     | 20.68     |
| <i>Memorandum item:</i>   |           |           |           |           |           |
| Credit transfers received from another TARGET component         | 6,952.11  | 7,031.71  | 9,027.54  | 9,409.60  | 8,065.62  |
| Concentration ratio in terms of value (percentages)             | 65.2      | 63.2      | 64.5      | 63.1      | 63.6      |
| <b>RETAIL SYSTEM: SNCE</b>                                      |           |           |           |           |           |
| Total transactions sent   | 1,690.86  | 1,669.71  | 1,624.26  | 1,575.06  | 1,490.41  |
| <i>of which:</i>  |           |           |           |           |           |
| Credit transfers  | 857.05    | 887.03    | 903.78    | 920.74    | 895.03    |
| <i>of which:</i>  |           |           |           |           |           |
| Paper-based credit transfers                                    | -         | -         | -         | -         | -         |
| Non-paper-based credit transfers                                | 857.05    | 887.03    | 903.78    | 920.74    | 895.03    |
| Direct debits   | 314.48    | 316.61    | 317.10    | 307.13    | 293.78    |
| Card payments   | -         | -         | -         | -         | -         |
| ATM transactions  | -         | -         | -         | -         | -         |
| E-money transactions  | -         | -         | -         | -         | -         |
| Cheques   | 410.99    | 379.51    | 323.72    | 282.37    | 247.94    |
| Other payment instruments                                       | 108.34    | 86.55     | 79.66     | 64.82     | 53.66     |
| Concentration ratio in terms of value (percentages)             | 59.4      | 58.3      | 58.0      | 57.1      | 57.5      |

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 1 – Basic statistical data**

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

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

|   |   |
|---|---|
| Currency in circulation outside MFIs  | Source: ECB.<br>Following the introduction of the euro on 1 January 2002, these figures are provided solely at an aggregated euro area level.   |
| Value of overnight deposits held by non-MFIs  | The counterpart sector “non-MFIs” includes the component sectors “Central government” and “Rest of the world”. Thus, this indicator is not synonymous with the same term used in the ECB concept of narrow money supply (M1).<br>Data do not include overnight deposits of “Central Government” and “Rest of the world” for 2002.<br>The value of overnight deposits has increased significantly since 2005 following the rising trend in credit institutions’ overnight deposits. Savings accounts were classified until 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)  | Source: ECB.<br>Following the introduction of the euro on 1 January 2002, these figures are provided solely at an aggregated euro area level.   |
| <i>Memorandum items:</i><br>Overnight deposits in foreign currencies held by non-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 as from June 2010 have been estimated based on the information collected under Regulation ECB/2008/32. |
|--|--|

**Table 4 – Banknotes and coins** Refer to Table 3 in the “Euro area aggregate data” section.

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

|  |   |
|--|---|
| <b>Central bank</b>  |   |
| Number of overnight deposits   | Figures as from 2010 have been estimated based on the information collected under Regulation ECB/2008/32. |
| <b>Credit Institutions irrespective of their legal incorporation</b> |   |
| Number of internet/PC-linked overnight deposits                      | Figures as from 2010 have been estimated based on the information collected under Regulation ECB/2008/32. |

**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.<br>The increase in 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 until May 2005 as deposits redeemable at up to three months' notice. After this date, these deposits are included within overnight deposits. |             |             |             |
|   | <u>2010</u>   | <u>2011</u> | <u>2012</u> | <u>2013</u> |
| Total number of payment institutions resident in the country                          | 2   | 41          | 46          | 48          |
|   | <u>2010</u>   | <u>2011</u> | <u>2012</u> | <u>2013</u> |
| Total number of payment institutions operating in the country on a cross-border basis | 46  | 108         | 160         | 229         |
| <i>of which:</i>  |   |             |             |             |
| – number of payment institutions providing services through an established branch     | 0   | 2           | 7           | 6           |
| – number of payment institutions providing services through an agent                  | 1   | 1           | 2           | 2           |
| – number of payment institutions providing services without establishing a branch     | 45  | 105         | 151         | 221         |

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

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

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

|  |  |
|--|--|
| <b>Transactions per type of payment instrument</b> | Data for payment instruments other than cards and e-money devices are estimations based on a survey carried out in a |
|--|--|

|  |   |
|--|---|
|  | representative sample of credit institutions.   |
| Credit transfers   | <p>Figures as from 2006 have been obtained according to the latest update of the methodology and, therefore, exclude book entry transactions (which are included in a memorandum item). The recalculation of historical data has not been possible.</p> <p>SEPA credit transfers:</p> <p><u>2010:</u><br/>Volume: 146,558,408<br/>Value: EUR 1,416,683 million</p> <p><u>2011:</u><br/>Volume: 238,409,288<br/>Value: EUR 1,781,373 million</p> <p><u>2012:</u><br/>Volume: 331,579,568<br/>Value: EUR 2,329,373 million</p> <p><u>2013:</u><br/>Volume: 465,683,654<br/>Value: EUR 3,209,846 million</p> |
| <i>of which:</i> paper-based   | Figures as from 2006 have been obtained according to the latest update of the methodology. The recalculation of historical data has not been possible.  |
| <i>of which:</i> non-paper-based   | Figures as from 2006 have been obtained according to the latest update of the methodology. The recalculation of historical data has not been possible.  |
| Card payments with cards issued in the country (except cards with an e-money function) | <p>Payments by cards issued by three-party schemes are not included.</p> <p>Payments made at ATMs are included. However, a breakdown of these transactions by card function is not available.</p>   |
| <i>of which:</i> payments with cards with a delayed debit function                     | It is not possible to differentiate between delayed debit and credit cards. However, it is known that the bulk of payments are made by delayed debit card.  |
| <i>of which:</i> payments with cards with a credit function                            | It is not possible to differentiate between delayed debit and credit cards. However, it is known that the bulk of the payments are made by delayed debit card.  |
| <i>of which:</i> payments with cards with a credit and/or delayed debit function       | It is not possible to differentiate between delayed debit and credit cards. However, it is known that the bulk of the payments are made by delayed debit card.  |
| E-money purchase transactions  | Only purchases made with e-money cards are included.  |
| <i>of which:</i> with other e-money storages   | This information is not available.  |
| Cheques  | Only the figures from 2004 onwards have been obtained according to the new methodology. The recalculation of historical data has not been possible.   |
| Other payment instruments  | Includes bills of exchange and other non-standardised payment instruments.  |
| Cross-border transactions sent   | Historical data are not available.  |
| <i>Memo item:</i> Cross-border transactions received                                   | Historical data are not available.  |
| <i>Memo item:</i> Credits to the accounts by simple book entry                         | As from 2006, and according to the latest update of the   |

|   |  |
|---|--|
|   | methodology, credits to the accounts by simple book entry are not included under credit transfers but are given as a memorandum item. The recalculation of historical data has not been possible.  |
| <i>Memo item:</i> Debits from the accounts by simple book entry | As from 2006, and according to the latest update of the methodology, debits from the accounts by simple book entry are not included under direct debits but are given as a memorandum item. The recalculation of historical data has not been possible.  |
| <b>Transactions per type of terminal</b>                        |  |
| ATM cash deposits   | This information is not available.   |
| E-money card-loading/unloading transactions                     | It is not possible to make a distinction according to the nationality of the card and/or terminal. However, the vast majority of transactions are made at terminals located in the country with cards issued in the country.   |
| <i>Memo item:</i> OTC cash withdrawals                          | Data on OTC cash withdrawals using a bank form are estimations based on the information provided by a representative sample of credit institutions. Data on OTC cash withdrawals made using a card are provided by the card schemes. Historical data are not available.<br>To increase accuracy, the figures published for 2005 and 2006 were substantially revised in 2007. |
| <i>Memo item:</i> OTC cash deposits                             | These data are estimations based on the information provided by a representative sample of credit institutions. Historical data are not available.<br>To increase accuracy, the figures published for 2005 and 2006 were substantially revised in 2007.  |

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

|  |  |
|--|--|
| <b>TARGET component: TARGET2-Banco de España</b> | Data preceding the migration to TARGET2 (on 18 February 2008) are from the Banco de España Settlement Service (SLBE).  |
| Concentration ratio in terms of volume/value     | Only the figures as from 2004 have been calculated according to the current methodology. The recalculation of historical data has not been possible.   |
| <b>LVPS: SPI</b>                                 |  |
| Concentration ratio in terms of volume/value     | Only the figures as from 2004 have been calculated according to the current methodology. The recalculation of historical data has not been possible.   |
| <b>Retail system: SNCE</b>                       |  |
| Credit transfers<br><i>of which:</i> paper-based | As from 1999, all payments are processed via a computer link.<br>SEPA credit transfers:<br><u>2010:</u><br>Volume: 65,682,083<br>Value: EUR 165,592 million<br><br><u>2011:</u><br>Volume: 113,104,870<br>Value: EUR 222,625 million |

|  |   |
|--|---|
|  | <p><u>2012:</u><br/>Volume: 155,546,719<br/>Value: EUR 296,300 million</p> <p><u>2013:</u><br/>Volume: 213,808,181<br/>Value: EUR 422,256 million</p> |
| Concentration ratio in terms of volume/value | Only the figures as from 2004 have been calculated according to the current methodology. The recalculation of historical data has not been possible.  |

# GENERAL NOTES



EUROPEAN CENTRAL BANK

EUROSYSTEM

## ***PAYMENTS STATISTICS: ACRONYMS***

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

## ***PAYMENTS STATISTICS: CONVENTIONS***

The following conventions are used in the statistical tables:

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

# PAYMENT STATISTICS: DEFINITIONS

## 1 GENERAL OBSERVATIONS

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

The definitions present the following information:

- General definition and detailed description of the item, including scope, further breakdowns and cross-references to other definitions.
- *Calculation*: indicated if the item is calculated on the basis of other items.
- *Measurement*: states whether a number or a value is collected.
- *Reference period*: states the point in time or the period for which data are provided.
- *Currency*: indicates the currency in which the item is originally reflected or in which the transaction takes place (“Transaction currency”) and the currency in which it is reported for the purposes of payment statistics (“Reporting currency”).
- *Exchange rate* for the recalculation of data in the comparative tables: is indicated only if it departs from the rule that data in national currency are recalculated in euro using:
  - (1) for flow data accumulating throughout the year (e.g. all transaction data), the daily ECB reference exchange rate applicable to each transaction, or, if this is impossible, the average ECB reference exchange rate for the period for all transactions;
  - (2) for stock data showing an end-of-year status (e.g. value of overnight deposits), the end-of-year ECB reference exchange rate.
- *Counterpart area*: the country of the receiver or acquirer.
- *Counterpart sector*: the institutional receiving or acquiring sector (e.g. MFIs and sub-sectors or systems).

The definitions are consistent with Directive 2007/64/ECB on payment services in the internal market.

## 2 GENERAL REMARKS

### 2.1 CARDS ISSUED IN THE COUNTRY

General remarks:

1. If a card offers several functions, it is counted in each applicable sub-category. Thus, the total number of cards may be smaller than the sum of the sub-categories, and sub-categories should not be added up in order to avoid double-counting. The total number of cards is stated separately in “Total number of cards (irrespective of the number of functions on the card)”.
2. Cards are counted on the card-issuing side. Each country reports the number of cards which have been issued in the country (and used for transactions within and outside the country of issue) and not those used in the country.
3. The nationality of a card with an international brand is determined by the location of the issuing bank branch, and not by the location of the card brand.
4. All valid cards in circulation are included, irrespective of when they were issued or how actively they are used. A card is included from the moment it is posted to the cardholder by the card issuer, irrespective of whether the cardholder has activated it. Cards which are posted to the

cardholder in the course of a regular re-issue to the cardholder on account of a card's limited period of validity are counted only once.

5. Expired or withdrawn cards are not included. Cards that are inactive because of a temporary stop which is effective at the time of reporting are only temporarily unused, and are therefore included.
6. Includes cards issued by three-party schemes – e.g. American Express or Diners.
7. Cards issued by merchants (retailer cards) are not included, unless they have been issued in cooperation with a credit institution (co-branding). Where business with retailer cards is substantial, the relevant data will be provided in a note.
8. Cards linked to savings accounts as well as cards linked to a prepaid account are included according to the function(s) offered by the card.

## 2.2 TERMINALS LOCATED IN THE COUNTRY

General remarks:

1. If a terminal offers several functions, it is counted in each applicable sub-category. Thus, the total number of terminals may be smaller than the sum of the sub-categories, and sub-categories should not be added up in order to avoid double-counting.
2. All terminals located in the country are counted. For some countries, there may be double-counting in certain types of terminal where the data are reported per card issuer or per card scheme and if the same terminal can be used by several reporting agents. A note will alert the user when that is the case.
3. Each single POS, EFTPOS or e-money card-accepting terminal is counted individually, also in cases of the existence of several terminals of the same type within one merchant location.

## 2.3 TRANSACTIONS PER TYPE OF PAYMENT INSTRUMENT

General remarks:

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

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

2. Funds transfers between accounts in the same name (and also between different types of account, such as savings and current accounts) are included according to the payment instrument used.
3. For “Total number/value of transactions with payment instruments”, cross-border transactions are included in each type of payment instrument. Cross-border transactions are counted in the

country in which the transaction originates in order to avoid double-counting. In the case of countries for which figures for cross-border transactions (sent and received) are available as a separate item, this information may be included as a memorandum item.

The difference between cross-border transactions sent and cross-border transactions received shows the net inflow or outflow of transactions into/out of the reporting country.

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

4. Transactions denominated in foreign currency and initiated in the country are included. Data are recalculated using the ECB reference exchange rate.
5. The following transactions are included in the statistics:
  - a) Money and postal orders are included in credit transfers.
  - b) In the case of bulk payments, each individual payment is counted.
  - c) Funds transfers used to settle outstanding balances of transactions with cards with a credit or delayed debit function are included, as these are separate payments from the cardholder to the card issuer; they are shown in the sub-category of the payment instrument used for settlement (e.g. credit transfer or direct debit). Direct debits resulting from the settlement of an individual card transaction should not be reported, in order to avoid double-counting.
6. Instruments should only be included if they are the sole means of settling the payment. If, for example, for settlement of a cheque, another instrument (such as a credit transfer) is needed, it is only the credit transfer that is counted.
7. The scope of payment transactions with cards reported in this section is larger than that of transactions reported in the section "Transactions per type of terminal". The section "Transactions per type of payment instrument" includes card transactions at virtual points of sale, e.g. over the internet or the telephone, while such transactions are not reported in the section "Transactions per type of terminal".

## 2.4 TRANSACTIONS PER TYPE OF TERMINAL

General remarks:

1. Cash or cashless transactions performed at a physical (not virtual) terminal.
2. The scope of payment transactions with cards reported in this section is smaller than that of transactions reported in the section "Transactions per type of payment instrument". The section "Transactions per type of payment instrument" includes card transactions at virtual points of sale, e.g. over the internet or the telephone, while such transactions are not reported in the section "Transactions per type of terminal".
3. Transactions per type of terminal are counted on three different levels according to the location of the terminal and the residency of the card issuer:
  - a) transactions at terminals located in the country with cards issued in the country;
  - b) transactions at terminals located in the country with cards issued outside the country;
  - c) transactions at terminals located outside the country with cards issued in the country.

These different levels allow the calculation of all transactions at terminals located in the country, irrespective of where the card used was issued, and also of all transactions with cards issued in the country at terminals anywhere in the world. This provides for easy comparison with data in Country table 6, both on cards (where only cards issued in the country are counted;

i.e. levels “a” and “c”) and on terminals (where only terminals located in the country are counted; i.e. levels “a” and “b”).

If no distinction according to the location of the terminal and/or the residency of the card issuer is possible, transactions are included in “a) Transactions at terminals in the country with cards issued in the country” as the most common category, and an explanation is provided.

## 2.5 PAYMENTS PROCESSED BY SELECTED INTERBANK FUNDS TRANSFER SYSTEMS

General remarks:

1. Transactions submitted to and processed in an interbank funds transfer system. Each payment is counted once on the sending participant’s side (not twice – i.e. the debiting of the payer’s account and the crediting of the payee’s account are not counted separately). For multiple credit transfers (bulk payments), each item of the payment is counted. In the case of netting systems, it is the gross number and value of transactions that is presented and not the result after netting.
2. Excludes rejected or cancelled payments.
3. Includes only those payments that are made within the system. In the case of a system in which another system (ancillary system) settles its positions, the system of settlement reports the actual number of settlement operations and the actual amount settled. This means that in cases where transactions are cleared outside the system and only net positions are settled via the system, then only the transactions for the settlement of net positions are counted, and these are allocated to the payment instrument used for the settlement transaction.
4. IFTSs are divided into TARGET components and non-TARGET payment systems. For all IFTSs, cross-border transactions are counted in the country in which the transaction originates, in order to avoid double-counting.
5. Direct participants can be either the sender or recipient of a payment order. A sending participant is one which instructs the system to carry out a certain transaction using a certain payment instrument. A receiving participant is one which receives the payment instrument (but not always the funds).

The direction of the flow of funds depends on the payment instrument used. In the case of credit transfers and similar instruments where the payer initiates the transaction, the sending participant is also the sender of funds, and the receiving participant the recipient of funds. In the case of direct debits or cheques and similar instruments where the payee initiates the transaction, the sending participant is the recipient of funds and the receiving participant the sender of funds.

### 3 DETAILED REPORTING REQUIREMENTS

| Term                                  | Detailed reporting requirements   |
|---------------------------------------|---|
| <b>ATM (automated teller machine)</b> | <p>Electromechanical device that permits authorised cardholders, typically using machine-readable plastic cards, to withdraw cash from their accounts and/or access other services, such as balance enquiries, transfer of funds or acceptance of deposits .</p> <p>A device which only offers the possibility of making balance enquiries does not qualify as an ATM. The ATM may be operated online (with a real-time request for authorisation) or offline.</p> <p>The following breakdown of ATMs is provided:</p> <ul style="list-style-type: none"> <li>– “ATMs with a cash withdrawal function”</li> <li>– “ATMs with a credit transfer function”.</li> </ul> <p>If an ATM performs both functions, it is counted in both sub-categories. Thus, the total number of ATMs may be smaller than the sum of the sub-categories, and sub-categories should not be added up, in order to avoid double-counting.</p> <p>Measurement: number of terminals.</p> <p>Reference period: status at the end of the year.</p> <p>See also the notes in section 2.2 above.</p> |
| <b>ATM cash deposit</b>               | <p>Cash deposit performed at an ATM using a card with a cash function. Includes all transactions in which cash is deposited at a terminal, without manual intervention, and the payer identifies himself/herself with a payment card.</p> <p>Measurement: number/value of transactions.</p> <p>Reference period: total for the year.</p> <p>Transaction currency: all.</p> <p>Reporting currency: national (euro for euro area countries).</p> <p>See also the notes in section 2.4 above and the entry for “Cash withdrawal/cash deposit”.</p>   |
| <b>ATM cash withdrawal</b>            | <p>Cash withdrawal performed at an ATM using a card with a cash function. Cash advances at POS terminals using a card with a debit, credit or delayed debit function are only included if they do not take place together with a payment transaction. Cash withdrawals together with a payment transaction are not included (they are “POS transactions”).</p> <p>Measurement: number/value of transactions.</p> <p>Reference period: total for the year.</p> <p>Transaction currency: all.</p> <p>Reporting currency: national (euro for euro area countries).</p> <p>See also the notes in section 2.4 above and the entry for “Cash withdrawal/cash deposit”.</p>  |
| <b>ATM transactions</b>               | <p>Cash withdrawals or cash deposits performed at an ATM using a card with a cash function. E-money transactions are not included.</p> <p>ATM transactions are shown in a separate sub-category, unless the data cannot be broken down; in that case ATM transactions are included in “Card payments”. All ATM transactions processed in the IFTS are included, irrespective of where the card was actually issued or used. Payments are counted on the sending participant’s side.</p> <p>Measurement: number/value of transactions.</p> <p>Reference period: total for the year.</p> <p>Transaction currency: all.</p> <p>Reporting currency: national (euro for euro area countries).</p> <p>Counterpart area: not applicable.</p> <p>Counterpart sector: unspecified sector.</p> <p>See also the notes in section 2.5 above.</p>  |

| <b>Term</b>  | <b>Detailed reporting requirements</b>  |
|--|---|
| <b>ATM with a cash withdrawal function</b>                               | ATM allowing authorised users to withdraw cash from their accounts by using a card with a cash function.<br>Measurement: number of terminals.<br>Reference period: status at the end of the year.<br>See also the notes in section 2.2 above.   |
| <b>ATM with a credit transfer function</b>                               | ATM allowing authorised users to make credit transfers using a payment card.<br>Measurement: number of terminals.<br>Reference period: status at the end of the year.<br>See also the notes in section 2.2 above.   |
| <b>Bank's own-account transaction</b>                                    | Transaction of a bank on its own behalf, e.g. transactions on financial markets for its own account and risk, or transactions between different branches of the bank resulting from internal procedures (e.g. for accounting reasons). Banks' own-account transactions are excluded from Country tables 7 and 8 because they are not customer-related transactions. A bank's transactions with non-MFIs – e.g. the provision of goods and services for the functioning of the bank – and the payment of salaries are not considered own-account transactions and are therefore included in the statistics, as the counterpart is a non-MFI.<br>See also the notes in section 2.3 above. |
| <b>Beneficiary (payee)</b>   | A natural or legal person who/which is the intended final recipient of funds which have been the subject of a payment transaction.  |
| <b>Branch</b>  | A place of business (other than the head office) which is located in the reporting country and which has been established by a credit institution legally incorporated in another country. It has no legal personality and carries out directly some or all of the transactions inherent in the business of credit institutions.<br><br>All of the places of business set up in the reporting country by the same institution legally incorporated in another country constitute a single branch. Each of these places of business is counted as an individual office (See also "Number of offices").   |
| <b>Branch of a euro area-based credit institution</b>                    | A branch (located in the reporting country) of a credit institution legally incorporated outside the reporting country but within the euro area.<br>Measurement: number of branches.<br>Reference period: status at the end of the year.<br>See also "Branch".  |
| <b>Branch of a non-EEA-based bank</b>                                    | A branch (located in the reporting country) of a non-EEA-based bank.<br>Measurement: number of branches.<br>Reference period: status at the end of the year.<br>See also "Branch".  |
| <b>Branch of an EEA-based credit institution (outside the euro area)</b> | A branch (located in the reporting country) of a credit institution legally incorporated in an EEA country outside the reporting country and outside the euro area.<br>Measurement: number of branches.<br>Reference period: status at the end of the year.<br>See also "Branch".   |
| <b>Card</b>  | A plastic device that can be used by its holder either to pay transactions or to withdraw money. They offer the cardholder, in accordance with the agreement with the card issuer, one or more of the following functions: cash, debit, delayed debit, credit, e-money.<br><br>Cards can be issued by a credit institution, by another undertaking which is a member of a card scheme and by the schemes themselves in the case of three-party schemes – e.g. American Express or Diners. Cards linked to savings accounts or to prepaid accounts are included according to the function(s) offered by the card.<br><br>See also the notes in section 2.1 above.                        |

| Term   | Detailed reporting requirements   |
|--|---|
| <b>Card issuer</b>   | In the case of four-party schemes: a credit institution (or, more rarely, another undertaking) which is a member of a card scheme and has a contractual relationship with a cardholder that results in the provision and use of a card of that card scheme. In the case of three-party schemes, the card issuer is the card scheme itself.  |
| <b>Card payment</b>  | <p>Payment transaction performed with a card with a debit, credit or delayed debit function at a terminal or via other channels. Cards issued by three-party schemes – e.g. American Express or Diners – are included. E-money transactions are not included.</p> <p>All card payments processed in the IFTS are included, irrespective of where the card was actually issued or used. Includes ATM transactions if the data cannot be broken down; otherwise ATM transactions are shown in the separate sub-category “ATM transactions”. Payments are counted on the sending participant’s side.</p> <p>Measurement: number/value of transactions.</p> <p>Reference period: total for the year.</p> <p>Transaction currency: all.</p> <p>Reporting currency: national (euro for euro area countries).</p> <p>Counterpart area: not applicable.</p> <p>Counterpart sector: unspecified sector.</p> <p>See also the notes in section 2.5 above.</p>  |
| <b>Card payments with cards issued in the country (except cards with an e-money function only)</b> | <p>Payment transactions performed with cards with a debit, credit or delayed debit function at a terminal or via other channels.</p> <p>The following breakdown of card payments is provided:</p> <ul style="list-style-type: none"> <li>– “Payments with cards with a debit function”</li> <li>– “Payments with cards with a delayed debit function”</li> <li>– “Payments with cards with a credit function”</li> <li>– “Payments with cards with a debit and/or delayed debit function”</li> <li>– “Payments with cards with a credit and/or delayed debit function”.</li> </ul> <p>Each transaction is allocated to only one sub-category, i.e. the sub-categories are mutually exclusive. Thus, the total number/value of card payments is the sum of the sub-categories.</p> <p>The sub-categories “Payments with cards with a debit and/or delayed debit function” and “Payments with cards with a credit and/or delayed debit function” are only reported if the data cannot be broken down into the first three categories. If a card could have any of the three functions but it is impossible to determine which of these it actually has, then the transaction is reported as “Card payments with cards issued in the country (except cards with an e-money function only)” and no further breakdown is made.</p> <p>Comprises all payment transactions initiated with a card, i.e.</p> <ol style="list-style-type: none"> <li>a) all transactions in which the acquirer and the issuer of the card are different entities, and</li> <li>b) all transactions in which the acquirer and the issuer of the card are the same entity, in particular payment transactions at a terminal on the premises of the bank. Also includes deductions from the account of the bank resulting from the settlement of a card transaction in which the acquirer and the issuer of the card are the same entity (e.g. corporate card).</li> </ol> <p>E-money transactions are not included.</p> <p>Payments are counted on the card-issuing side. Only transactions with cards issued in the country are reported; in the case of these cards, all transactions, both within and outside the country of issue, are reported.</p> <p>Only payments are included. Cash withdrawals/deposits at ATMs represent the use of the cash function on the card and are reported as “ATM cash withdrawals” and “ATM cash deposits”. Credit transfers at ATMs are not included but are shown under “Credit transfers”. Cash advances at POS terminals are excluded if it is possible to distinguish them. Payments by telephone and over the internet using a card are included. Payments with retailer cards are excluded, except where the retailer card was issued in cooperation with a credit institution. For countries with a significant volume of business with retailer cards, a note will indicate the number/value of payments with retailer cards.</p> <p>Calculation: sum total of all sub-categories.</p> <p>Measurement: number/value of transactions.</p> <p>Reference period: total for the year.</p> |

| Term   | Detailed reporting requirements  |
|--|--|
|  | <p>Transaction currency: all.<br/> Reporting currency: national (euro for euro area countries).<br/> See also the notes in section 2.3 above.</p>  |
| <b>Card scheme</b>   | <p>A technical and commercial arrangement set up to serve one or more particular card brands and which provides the organisation, framework rules and operation necessary for the services marketed by the brand to function.</p>  |
| <b>Card with a cash function</b>                             | <p>A card enabling the holder to withdraw cash from a cash dispenser and/or to deposit cash. The cash function is usually combined with a payment function.<br/> Measurement: number of cards.<br/> Reference period: status at the end of the year.<br/> See also the notes in section 2.1 above.</p>   |
| <b>Card with a combined debit, cash and e-money function</b> | <p>A card issued by a credit institution which has at least a cash, debit and e-money function.<br/> A card with a combined function is counted in each of the sub-categories:<br/> – “Cards with a cash function”<br/> – “Cards with a debit function”<br/> – “Cards with an e-money function”.<br/> A card with a combined function may offer additional functions. In that case it is also counted in each additional applicable sub-category.<br/> Measurement: number of cards.<br/> Reference period: status at the end of the year.<br/> See also the notes in section 2.1 above.</p>   |
| <b>Card with a credit and/or delayed debit function</b>      | <p>A card which has a credit and/or delayed debit function. This category is only reported if the data cannot be broken down into “Cards with a credit function” and “Cards with a delayed debit function”. This will be the case where it is clear that the card in question has a credit line attached to it, but it is impossible to distinguish whether, under the contract between the card issuer and the cardholder, the latter is allowed to draw extended credit (the distinguishing feature of a “Card with a credit function”, irrespective of whether the cardholder makes actual use of this feature), or whether the cardholder is contractually obliged to settle the full balance at the end of a specified period (the distinguishing feature of a “Card with a delayed debit function”).<br/> Measurement: number of cards.<br/> Reference period: status at the end of the year.<br/> See also the notes in section 2.1 above.</p>  |
| <b>Card with a credit function</b>                           | <p>A card enabling the cardholder to make purchases and/or withdraw cash up to a pre-arranged ceiling; the credit granted can be settled in full by the end of a specified period or can be settled in part, with the balance taken as extended credit on which interest is usually charged. The holder is sometimes charged other fees, such as an annual fee.<br/> The distinguishing feature of a card with a credit function, as compared with a card with a debit or delayed debit function, is the contractual agreement whereby the cardholder is granted a credit line and allowed to draw extended credit (irrespective of whether the cardholder actually makes use of this feature or chooses to settle the full amount of the debt incurred at the end of a specified period).<br/> Cards with a credit function can be issued by a credit institution or by another undertaking which is a member of a card scheme (in the case of four-party schemes) and by the schemes themselves (in the case of three-party schemes).<br/> Measurement: number of cards.<br/> Reference period: status at the end of the year.<br/> See also the notes in section 2.1 above.</p> |
| <b>Card with a debit and/or delayed debit function</b>       | <p>A card which has a debit and/or delayed debit function. This category is only reported if the data cannot be broken down into “Cards with a debit function” and “Cards with a delayed debit function”.<br/> This will be the case where it is clear that the card in question is used to debit an account at a credit institution, but it is impossible to distinguish whether, under the contract between the</p>  |

| Term   | Detailed reporting requirements   |
|--|---|
|  | <p>card issuer and the cardholder, the account debited is the current account of the cardholder (the distinguishing feature of a “Card with a debit function”), or whether the account debited is one that was set up to serve a credit line granted to the cardholder, which he/she must settle at the end of a specified period (the distinguishing feature of a “Card with a delayed debit function”).</p> <p>Measurement: number of cards.</p> <p>Reference period: status at the end of the year.</p> <p>See also the notes in section 2.1 above.</p>  |
| <b>Card with a debit function</b>  | <p>A card enabling the holder to have his/her purchases directly and immediately charged on his/her account, whether this account is held with the card issuer or not.</p> <p>A card with a debit function may be linked to an account offering overdraft facilities as an additional feature. The number of cards with a debit function refers to the total number of cards in circulation and not to the number of accounts to which the cards are linked.</p> <p>The distinguishing feature of a card with a debit function, as compared with a card with a credit or delayed debit function, is the contractual agreement whereby the cardholder’s purchases are charged directly to funds on his/her current account.</p> <p>Measurement: number of cards.</p> <p>Reference period: status at the end of the year.</p> <p>See also the notes in section 2.1 above.</p>   |
| <b>Card with a delayed debit function</b>  | <p>A card enabling the holder to have his/her purchases charged on an account with the card issuer, up to an authorised limit. The balance in this account is then settled in full at the end of a specified period. The holder is usually charged an annual fee.</p> <p>The distinguishing feature of a card with a delayed debit function, as compared with a card with a credit or debit function, is the contractual agreement whereby the cardholder is granted a credit line but is obliged to settle the full amount of the debt incurred at the end of a specified period.</p> <p>Measurement: number of cards.</p> <p>Reference period: status at the end of the year.</p> <p>See also the notes in section 2.1 above.</p>   |
| <b>Card with a payment function (except cards with an e-money function only)</b> | <p>A card which has at least one of the following functions: a debit function, delayed debit function or credit function. The card may also have other functions, such as an e-money function, but cards with only an e-money function are not counted in this category.</p> <p>The following breakdown is provided:</p> <ul style="list-style-type: none"> <li>– “Cards with a debit function”</li> <li>– “Cards with a delayed debit function”</li> <li>– “Cards with a credit function”</li> <li>– “Cards with a debit and/or delayed debit function”</li> <li>– “Cards with a credit and/or delayed debit function”</li> </ul> <p>The sub-categories “Cards with a debit and/or delayed debit function” and “Cards with a credit and/or delayed debit function” are only reported if the data cannot be broken down into the first three categories. If data cannot be reported in accordance with these categories, the card is reported under “Cards with a payment function (except cards with an e-money function only)”, and no further breakdown is made.</p> <p>If a card offers several functions, it is counted in all relevant sub-categories. Thus, the total number of cards with a payment function may be smaller than the sum of the sub-categories, and sub-categories should not be added up in order to avoid double-counting.</p> <p>Measurement: number of cards.</p> <p>Reference period: status at the end of the year.</p> <p>See also the notes in section 2.1 above.</p> |
| <b>Card with an e-money function</b>   | <p>A card on which electronic money can be stored.</p> <p>Only cards on which e-money can be stored directly are included. Cards or other devices which only provide access to e-money stored elsewhere (e.g. scratch cards, virtual cards and cards which do not store e-money on a chip or a magnetic stripe but can be loaded by transferring value from another account and used for payments over the internet) are</p>  |

| Term   | Detailed reporting requirements  |
|--|--|
|  | <p>excluded, since the e-money is not stored directly on the card; instead, these constitute “Other e-money storages”.</p> <p>Measurement: number of cards.</p> <p>Reference period: status at the end of the year.</p> <p>See also the notes in section 2.1 above.</p>  |
| <b>Card with an e-money function which has been loaded at least once</b> | <p>A card with an e-money function which has been loaded at least once and can thus be considered activated. Loading may be interpreted as an indicator of the intention to use the e-money function.</p> <p>Sub-category of “Cards with an e-money function”.</p> <p>Measurement: number of cards.</p> <p>Reference period: status at the end of the year.</p>  |
| <b>Card-based e-money scheme</b>   | <p>A set of technical concepts, rules, protocols, algorithms, functions, legal/contractual agreements, commercial agreements and administrative procedures which form the basis for the provision of a particular e-money card product. May also include the provision of a number of marketing, processing or other services to its members.</p>  |
| <b>Cash</b>  | <p>Banknotes and coins.</p> <p>The payments statistics provides the following data on banknotes and coins:</p> <ul style="list-style-type: none"> <li>– the amounts of banknotes and coins in circulation (“Currency in circulation” including a breakdown by denomination)</li> <li>– the amount of cash withdrawn from or deposited in an account using a payment card and thus added to/withdrawn from currency in circulation outside MFIs (“ATM cash withdrawals”, “ATM cash deposits” and, if available, “Cash advances at POS terminals”)</li> <li>– the amount of cash withdrawn from or deposited in a bank account using a bank form (“OTC cash withdrawals”, “OTC cash deposits”).</li> </ul> <p>While other means of withdrawing/depositing cash exist, these are not accounted for in the payments statistics.</p> <p>Transaction data on the use of cash are not available.</p>  |
| <b>Cash advance at POS terminals</b>                                     | <p>Transaction in which the cardholder receives cash at a POS terminal in combination with a POS payment for goods or services.</p> <p>Data are included in “POS transactions”. If it is possible to distinguish data on cash advances at POS terminals, these are also reported as the memorandum item “Cash advances at POS terminals”.</p> <p>Measurement: number/value of transactions.</p> <p>Reference period: total for the year.</p> <p>Transaction currency: all.</p> <p>Reporting currency: national (euro for euro area countries).</p> <p>See also “Cash withdrawal/cash deposit”.</p>   |
| <b>Cash withdrawal/cash deposit</b>                                      | <p>Cash withdrawal from or cash deposit to an account using a card or a bank form.</p> <p>These transactions are included as follows:</p> <p>A. Transaction with a card at a terminal, without manual intervention:</p> <ol style="list-style-type: none"> <li>1. cash deposit: “ATM cash deposit”</li> <li>2. cash withdrawal, without a payment transaction at the same time: “ATM cash withdrawals”</li> <li>3. cash withdrawal, but with a payment transaction at the same time: “POS transactions”, and, additionally (if possible), “Cash advances at POS terminals”</li> </ol> <p>B. Transaction at a bank counter:</p> <ol style="list-style-type: none"> <li>4. cash deposited to an account at the bank, including where a card is used merely to identify the payer: “OTC cash deposits”</li> <li>5. cash paid in for initiating a money order: “Credit transfers”</li> <li>6. cash withdrawn from an account at the bank, including where a card is used merely to identify the payee: “OTC cash withdrawals”</li> <li>7. cash paid out on receipt of a money order: not included, since the transaction is the</li> </ol> |

| Term                       | Detailed reporting requirements   |
|----------------------------|---|
|                            | <p>receiving side of 5., and such transactions should only be counted on the sending side</p> <p>C. Transaction into a bank's day/night deposit box:</p> <p>8. cash deposited for crediting to an account at the bank: "OTC cash deposit".</p>  |
| <p><b>Central bank</b></p> | <p>A financial corporation and quasi-corporation whose principal function is to issue currency, to maintain the internal and external value of the currency and to hold all or part of the international reserves of the country.</p> <p>(Cited from Council Regulation EC 2533/98 of 23 November 1998 concerning the collection of statistical information by the European Central Bank.)</p> <p><b>For Country table 5</b></p> <p>If the central bank does not offer payment services to non-MFIs, it is not included in the total of "Institutions offering payment services to non-MFIs".</p> <p><b>For Country table 9, International systems table 1</b></p> <p>Number of central banks participating directly in an IFTS.</p> <p>Sub-category of "Direct participants".</p> <p>Measurement: number of entities.</p> <p>Reference period: status at the end of the year.</p>  |
| <p><b>Cheque</b></p>       | <p>A written order from one party (the drawer) to another (the drawee; normally a credit institution) requiring the drawee to pay a specified sum on demand to the drawer or to a third party specified by the drawer.</p> <p><b>For Country tables 7 and 8/Comparative tables 7 and 9</b></p> <p>Comprises all payment transactions initiated with a cheque, i.e.</p> <p>a) all payment transactions which take place between two accounts held at different banks and which are executed with the use of an intermediary, i.e. where payments are sent to another bank or to a payment system.</p> <p>b) all payment transactions which take place between two accounts held at the same bank, with the transaction being settled either on the accounts of the bank without ever leaving the bank or with the use of an intermediary (another bank or a payment system). If applicable, includes credits to or debits from the account of the bank resulting from the use of cheques settled without an intermediary.</p> <p>Cheques may be used for the settlement of debts and withdrawal of money from credit institutions, etc.; all types of transaction are counted in this category. Includes traveller's cheques, petrol cheques, bankers' drafts and promissory notes. Cash withdrawals with cheques are included, but cash withdrawals using bank forms are not included. (These are reported as "OTC cash withdrawals", if available).</p> <p>Cheques are counted on the payee's side when submitted for cheque clearing. Cheques issued but not submitted for clearing are not included.</p> <p>See also the notes in section 2.3 above.</p> <p>Measurement: number/value of transactions.</p> <p>Reference period: total for the year.</p> <p>Transaction currency: all.</p> <p>Reporting currency: national (euro for euro area countries).</p> <p><b>For Country tables 10 and 11</b></p> <p>All cheques processed in the IFTS are included. Payments are counted on the sending participant's side.</p> <p>Measurement: number/value of transactions.</p> <p>Reference period: total for the year.</p> <p>Transaction currency: all.</p> <p>Reporting currency: national (euro for euro area countries).</p> <p>Counterpart area: not applicable.</p> <p>Counterpart sector: unspecified sector.</p> <p>See also the notes in section 2.5 above.</p> |

| Term  | Detailed reporting requirements  |
|---|--|
| <b>Clearing and settlement organisation</b>                             | <p>Any clearing and settlement organisation which is a direct participant in the system. Generally, retail and securities clearing and/or settlement organisations participate directly in the large-value funds transfer system in which the respective retail or securities transactions are finally settled. Where the relevant settlement organisations are considered credit institutions, they can be counted either under “Credit institutions” (preferred option) or under “Clearing and settlement organisations”; a note explains the choice made. CLS is considered to be a clearing and settlement organisation.</p> <p>Sub-category of “Other direct participants”.</p> <p>Measurement: number of entities.</p> <p>Reference period: status at the end of the year.</p>   |
| <b>Concentration ratio in terms of volume/value</b>                     | <p>Market share of the five largest senders of payment messages (may include a central bank) in each IFTS in terms of the number/value of transactions. The five largest senders in terms of the value of payment transactions may be different from the five largest senders in terms of the number of payment transactions. Every participant with individual access to the system is counted separately, irrespective of whether there is a legal link between two or more such participants (e.g. in the case of a merger).</p> <p>Measurement: percentage of total number/value of transactions for the year.</p> <p>Reference period: year.</p> <p>Counterpart area: not applicable.</p> <p>Counterpart sector: unspecified sector.</p>  |
| <b>Conclusion of negotiations</b>                                       | <p>The year in which the relevant country signed an act of accession to the European Union and became an acceding country.</p>   |
| <b>Credit institution</b>   | <p>(i) An undertaking whose business is to receive deposits or other repayable funds from the public and to grant credits for its own account; or – up to April 2011 – (ii) an undertaking or any other legal person, other than those under (i), which issues means of payment in the form of electronic money.</p> <p>Excludes credit institutions providing services remotely on the basis of a single passport.</p> <p><b>For Country table 5</b></p> <p>Country table 5 comprises all of the following:</p> <ul style="list-style-type: none"> <li>– “Credit institutions legally incorporated in the reporting country”</li> <li>– “Branches of euro area-based credit institutions”</li> <li>– “Branches of EEA-based credit institutions (outside the euro area)”</li> <li>– “Branches of non-EEA-based banks”.</li> </ul> <p><b>For Country table 9/International systems table 1</b></p> <p>Number of credit institutions participating directly in an IFTS.</p> <p>Sub-category of “Direct participants”.</p> <p>Measurement: number of entities.</p> <p>Reference period: status at the end of the year.</p> |
| <b>Credit institution legally incorporated in the reporting country</b> | <p>A credit institution which has its legal incorporation in the reporting country, irrespective of whether it is subject to minimum reserve requirements. Up to April 2011 this definition includes also e-money institutions (other than “regular” credit institutions) legally incorporated in the reporting country. Includes postal institutions if they are a credit institution; otherwise the postal institution is included in “Other institutions offering payment services to non-MFIs”.</p>  |

| Term                                  | Detailed reporting requirements  |
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| <p><b>Credit transfer</b></p>         | <p>Payment instrument which allows the payer to instruct his account holding institution to transfer funds to the beneficiary. It is a payment order (or a sequence of payment orders) made for the purpose of placing funds at the disposal of the beneficiary. Both the payment order and the funds described therein move from the credit institution of the payer to the credit institution of the payee (beneficiary), potentially via several other credit institutions as intermediaries and/or one or more payment and settlement systems.</p> <p>The following breakdown of credit transfers is provided:</p> <ul style="list-style-type: none"> <li>– “Paper-based credit transfers”</li> <li>– “Non-paper-based credit transfers”.</li> </ul> <p>Each transaction is allocated to only one sub-category, i.e. the sub-categories are mutually exclusive. Thus, the total number of credit transfers is the sum of the sub-categories.</p> <p><b>For Country tables 7 and 8/Comparative tables 7 and 9</b></p> <p>Comprises all payment transactions initiated with an explicit payment order, i.e. with a traditional payment instrument, and therefore includes:</p> <ol style="list-style-type: none"> <li>a) all payment transactions which take place between two accounts held at different banks and which are executed with the use of an intermediary, i.e. where payments are sent to another bank or to a payment system.</li> <li>b) all payment transactions which take place between two accounts held at the same bank, with the transaction being settled either on the accounts of the bank without ever leaving the bank or with the use of an intermediary (another bank or a payment system). Also includes deductions from the account of the bank resulting from a credit transfer order for the benefit of a customer and settled without an intermediary (e.g. salary payment to an account at the same bank).</li> </ol> <p>Credits to the account of a customer by simple book entry without the use of a traditional credit transfer instrument (e.g. dividend or interest payments by the account-holding bank) are not included but are instead reported as “Credits to the accounts by simple book entry”.</p> <p>Credit transfers are counted on the payer’s side. SEPA Credit Transfers (SCT) are included.</p> <p>Includes credit transfers performed via ATMs with a credit transfer function. Credit transfers involving cash at one or both ends of the payment transaction – e.g. money and postal orders – are also included.</p> <p>Credit transfers used to settle outstanding balances of transactions using cards with a credit or delayed debit function are also included, as these are separate payments from the cardholder to the card issuer. In the case of standing orders and bulk or batch payment orders, each individual payment is counted as one transaction.</p> <p>Cash payments into the account using a bank form are not included under credit transfers. If data are available, they may be shown in the memorandum item “OTC cash deposits”.</p> <p>See also the notes in section 2.3 above and the entry “Cash withdrawal/cash deposit”.</p> <p>Calculation: sum of “Paper-based credit transfers” and “Non-paper-based credit transfers”.</p> <p>Measurement: number/value of transactions.</p> <p>Reference period: total for the year.</p> <p>Transaction currency: all.</p> <p>Reporting currency: national (euro for euro area countries).</p> <p><b>For Country tables 10 and 11/International systems tables 2 and 3</b></p> <p>All credit transfers processed in the IFTS are included. Payments are counted on the sending participant’s side. In the case of standing orders and bulk or batch payment orders, each individual payment is counted as one transaction.</p> <p>Calculation: sum of “Paper-based credit transfers” and “Non-paper-based credit transfers”.</p> <p>Measurement: number/value of transactions.</p> <p>Reference period: total for the year.</p> <p>Transaction currency: all.</p> <p>Reporting currency: national (euro for euro area countries).</p> <p>Counterpart area: not applicable.</p> <p>Counterpart sector: unspecified sector.</p> <p>See also the notes in section 2.5 above.</p> |
| <p><b>Credits to the accounts</b></p> | <p>Credit transaction initiated by an MFI without a specific transaction order and executed by simple book entry (credit entry) on the account(s) of a customer, i.e. without the use of a</p>   |

| Term                                      | Detailed reporting requirements   |
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| <b>by simple book entry</b>               | <p>traditional payment instrument.</p> <p>The following transactions are reported for this item:</p> <ol style="list-style-type: none"> <li>1 an interest payment by the bank</li> <li>2 a dividend payment by the bank</li> <li>3 disbursal of the amount of a loan to the current account of the customer.</li> </ol> <p>The list is exhaustive. These data are excluded from credit transfers, direct debits or any other category of traditional payment instruments and are only reported under “Credits to the account by simple book entry. This applies also to back data, subject to data availability. Thus, these transactions are not included in “Total number/ value of transactions with payment instruments”.</p> <p>Mandatory data element, i.e. data need to be reported as soon as feasible in the national context.</p> <p>Measurement: number/value of transactions.</p> <p>Reference period: total for the year.</p> <p>Transaction currency: all.</p> <p>Reporting currency: national (euro for euro area countries).</p>  |
| <b>Cross-border transactions received</b> | <p>Total number/value of transactions with payment instruments involving non-MFIs received from outside the reporting country, i.e. in which the party sending the transaction is located outside the reporting country. Information is provided if available in the reporting country. No further breakdown by type of payment instrument is provided. The difference between “Cross-border transactions sent” and “Cross-border transactions received” shows the net inflow or outflow of transactions into/out of the reporting country.</p> <p>Credit transfers are counted on the payee’s (instruction recipient’s) side. SEPA Credit Transfers (SCT) received are included. Direct debits, including SEPA Direct Debits (SDD), and cheques are counted on the payer’s (instruction recipient’s) side. Card transactions are counted on the acquiring (payee’s) side.</p> <p>Measurement: number/value of transactions.</p> <p>Reference period: total for the year.</p> <p>Transaction currency: all.</p> <p>Reporting currency: national (euro for euro area countries).</p>   |
| <b>Cross-border transactions sent</b>     | <p>Total number/value of transactions with payment instruments involving non-MFIs sent outside the reporting country, i.e. in which the party receiving the transaction is located outside the reporting country. Information is provided if available in the reporting country. No further breakdown by type of payment instrument is provided. The difference between “Cross-border transactions sent” and “Cross-border transactions received” shows the net inflow or outflow of transactions into/out of the reporting country.</p> <p>Credit transfers are counted on the payer’s (instruction sender’s) side. Direct debits and cheques are counted on the payee’s (instruction sender’s) side. Card transactions are counted on the issuing (payer’s) side. Cross-border SCT and SDD are also to be included; the IBAN may assist in the assessment.</p> <p>Sub-category of “Total number/value of transactions with payment instruments”.</p> <p>Measurement: number/value of transactions.</p> <p>Reference period: total for the year.</p> <p>Transaction currency: all.</p> <p>Reporting currency: national (euro for euro area countries).</p> |
| <b>Currency in circulation</b>            | <p>Banknotes and coins in circulation that are commonly used to make payments. (Cited from Regulation (EC) 25/2009 of the European Central Bank of 19 December 2008 concerning the consolidated balance sheet of the monetary financial institutions sector (ECB/2008/32), as amended (Part 3, 8).)</p> <p>Does not include a central bank’s stock of own banknotes (as they are not issued), or commemorative coins that are not commonly used to make payments (see Council Regulation (EC) No 2223/96 of 25 June 1996 on the European system of national and regional accounts in the Community – ESA 95). If commemorative coins are included, a note will alert the user to this fact. For non-euro area countries, data on commemorative coins may be included in a memorandum item.</p>  |

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

| Term  | Detailed reporting requirements  |
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|   | <p>credits to the account of the bank resulting from the use of a direct debit instrument settled without an intermediary.</p> <p>Debits from the account of a customer by simple book entry without the use of a traditional direct debit instrument. (e.g. banking fees to the account-holding bank) are not included but are instead reported as “Debits from the accounts by simple book entry”.</p> <p>Payments are counted on the payee’s side. SEPA Direct Debits (SDD) are included (as of their launch).</p> <p>Both one-off and recurrent direct debits are included. In the case of recurrent direct debits, each individual payment is counted as one transaction. Direct debits used to settle outstanding balances of transactions using cards with a credit or delayed debit function are included, as these are separate payments from the cardholder to the card issuer. Direct debits resulting from the settlement of an individual card transaction should not be reported in order to avoid double-counting.</p> <p>Cash payments out of the account using a bank form are not included under direct debits. If data are available, they may be shown in the memorandum item “OTC cash withdrawals”.</p> <p>See also “Transactions per type of payment instrument”.</p> <p>Measurement: number/value of transactions.</p> <p>Reference period: total for the year.</p> <p>Transaction currency: all.</p> <p>Reporting currency: national (euro for euro area countries).</p> <p><b>For Country tables 10 and 11/International systems tables 2 and 3</b></p> <p>All direct debits processed in the IFTS are included. Payments are counted on the sending participant’s side.</p> <p>Both one-off and recurrent direct debits are included. In the case of recurrent direct debits, each individual payment is counted as one transaction.</p> <p>Measurement: number/value of transactions.</p> <p>Reference period: total for the year.</p> <p>Transaction currency: all.</p> <p>Reporting currency: national (euro for euro area countries).</p> <p>Counterpart area: not applicable.</p> <p>Counterpart sector: unspecified sector.</p> <p>See also the notes in section 2.5 above.</p> |
| <b>Direct participant</b>                                   | <p>An entity which is identified/recognised by an IFTS and is authorised to send/receive payment orders directly to/from the system without an intermediary or is directly bound by the rules governing the IFTS. In some systems, direct participants also exchange orders on behalf of indirect participants. Every participant that has individual access to the system is counted separately, irrespective of whether there is a legal link between two or more such participants (e.g. in the case of a merger).</p> <p>Sub-category of “Number of participants”.</p> <p>The following breakdown is provided:</p> <ul style="list-style-type: none"> <li>– “Credit institutions”</li> <li>– “Central bank”</li> <li>– “Other direct participants”.</li> </ul> <p>Measurement: number of entities.</p> <p>Reference period: status at the end of the year.</p>   |
| <b>EEA-based credit institution (outside the euro area)</b> | <p>An undertaking located outside both the reporting country and the euro area which is legally incorporated in the EEA and licensed as a credit institution.</p>  |
| <b>EFTPOS (electronic funds transfer at point of sale)</b>  | <p>POS terminal which captures payment information by electronic means and is designed, in some cases, to transmit such information either online (with a real-time request for authorisation) or offline. Sub-category of “POS terminals”.</p> <p>Each EFTPOS terminal is counted individually, also in cases of the existence of several</p>   |

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

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

| Term   | Detailed reporting requirements  |
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|  | <p>Measurement: number/value of transactions.<br/> Reference period: total for the year.<br/> Transaction currency: all.<br/> Reporting currency: national (euro for euro area countries).<br/> See also the notes in section 2.3 above.</p>   |
| <b>E-money purchase transaction: With cards with an e-money function</b> | <p>A transaction whereby the holder of a card with an e-money function transfers e-money value from his/her balance to the balance of the beneficiary.<br/> Measurement: number/value of transactions.<br/> Reference period: total for the year.<br/> Transaction currency: all.<br/> Reporting currency: national (euro for euro area countries).<br/> See also the notes in section 2.3 above and the entry for “E-money purchase transaction”.</p>   |
| <b>E-money purchase transaction: With other e-money storages</b>         | <p>A transaction whereby the holder of an e-money storage other than a card with an e-money function transfers e-money value from his/her balance to the balance of the beneficiary. Includes transactions with e-money held on accounts or files.<br/> Measurement: number/value of transactions.<br/> Reference period: total for the year.<br/> Transaction currency: all.<br/> Reporting currency: national (euro for euro area countries).<br/> See also the notes in section 2.3 above and the entry for “E-money purchase transaction”.</p>   |
| <b>E-money scheme</b>  | <p>A set of technical concepts, rules, protocols, algorithms, functions, legal/contractual agreements, commercial agreements and administrative procedures which form the basis for the provision of a particular e-money product. May also include the provision of a number of marketing, processing or other services to its members.<br/> Data on two types of scheme are presented:<br/> – card-based e-money schemes<br/> – software-based e-money schemes.</p>  |
| <b>E-money storage</b>   | <p>Instrument for storing e-money funds of a single user, e.g. cards with chips, cards with magnetic stripes, accounts and files.<br/> Data on two types of e-money storage are presented:<br/> – cards with an e-money function<br/> – other e-money storages.</p>  |
| <b>E-money transaction</b>   | <p>E-money loading/unloading or e-money purchase transaction, i.e. the transfer of e-money value from the issuer of electronic money to an e-money storage (card or other storage) and vice versa, or the transfer of e-money value from the e-money storage (card or other storage) to the balance of a beneficiary.<br/> All e-money transactions processed in the IFTS are included. Payments are counted on the sending participant’s side.<br/> Measurement: number/value of transactions.<br/> Reference period: total for the year.<br/> Transaction currency: all.<br/> Reporting currency: national (euro for euro area countries).<br/> Counterpart area: not applicable.<br/> Counterpart sector: unspecified sector.<br/> See also the notes in section 2.5 above.</p> |
| <b>Euro area-based credit institution</b>                                | <p>An undertaking located outside the reporting country which is legally incorporated in the euro area and licensed as a credit institution.</p>   |

| Term                        | Detailed reporting requirements   |
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| <b>Exchange rate</b>        | <p>Exchange rate of the national currency vis-à-vis the euro. Provided only for non-euro area countries.</p> <p>Measurement: national currency units versus €1.</p> <p>Reference period:</p> <ol style="list-style-type: none"> <li>1. status at the end of the year</li> <li>2. average of end-of-day figures.</li> </ol> <p>Source: ECB.</p>  |
| <b>GDP (current prices)</b> | <p>Gross domestic product at market prices is the final result of the production activity of resident producer units.</p> <p>(Cited from Council Regulation (EC) No 2223/96 of 25 June 1996 on the European system of national and regional accounts in the Community – ESA 95, 8.89.)</p> <p>Measurement: nominal value in current prices; not seasonally adjusted.</p> <p>Reference period: year.</p> <p>Currency: all.</p> <p>Reporting currency: national (euro for euro area countries).</p> <p>Source: Eurostat.</p>  |
| <b>GDP per capita</b>       | <p>Average GDP per head of population.</p> <p>Calculation: “GDP” divided by “Population”.</p>   |
| <b>HICP</b>                 | <p>Harmonised Index of Consumer Prices. The comparable index of consumer prices produced by each EU Member State, based on the prices of goods and services available for purchase in the economic territory of the EU Member State for the purposes of directly satisfying consumer needs.</p> <p>(Cited from Council Regulation (EC) No 2494/95 of 23 October 1995 concerning harmonized indices of consumer prices.)</p> <p>Measurement: percentage change on previous year.</p> <p>Reference period: year.</p> <p>Source: Eurostat.</p>   |
| <b>Indirect participant</b> | <p>A participant in a payment system with tiering arrangement, that uses a direct participant as intermediary to perform some of the activities allowed in the system (in particular settlement)</p> <p>All transactions by an indirect participant are settled on the account of a direct participant agreeing to represent the indirect participant in question. Every participant that can be addressed individually in the system is counted separately, irrespective of whether there is a legal link between two or more such participants (e.g. in the case of a merger).</p> <p>For the former TARGET system, an institution without its own RTGS account which is nevertheless registered by a national RTGS system and which can be addressed in TARGET via its own BIC either directly or indirectly (i.e. via a participant, depending on the technical features of the system). All transactions of an indirect participant are settled on the account of a participant which has explicitly agreed to represent the indirect participant within the framework of the RTGS system.</p> <p>For TARGET2, a credit institution established in the EEA which settles its payments in TARGET2 without directly connecting to it. Payments of the indirect participant are settled on the main account of the direct participant. Payment orders of the indirect participant are always sent to or received from the system via the direct participant.</p> <p>Sub-category of “Number of participants”.</p> <p>Measurement: number of entities.</p> <p>Reference period: status at the end of the year.</p> |

| Term  | Detailed reporting requirements   |
|---|---|
| <b>Institutions offering payment services to non-MFIs</b> | <p>Comprises the following legally independent institutions operating in the reporting country:</p> <ul style="list-style-type: none"> <li>– “Central bank”</li> <li>– “Credit institutions legally incorporated in the reporting country” (up to April 2011 includes “Electronic money institutions”)</li> <li>– “Branches of euro area-based credit institutions”</li> <li>– “Branches of EEA-based credit institutions (outside the euro area)”</li> <li>– “Branches of non-EEA-based banks”</li> <li>– “Other institutions offering payment services to non-MFIs” (as of May 2011 includes ELMIs that are not otherwise credit institutions).</li> </ul> <p>These sub-categories are mutually exclusive. The total number of institutions is the sum of all sub-categories. For the listing of postal institutions, see “Postal institution”. Electronic money institutions that are not otherwise credit institutions in their own right are shown separately in the memorandum item “Electronic money institutions”. See also the section “Electronic money institution”.</p> |
| <b>Interbank funds transfer system (IFTS)</b>             | <p>A formal arrangement based on private contract or statute law with multiple membership, common rules and standardised arrangements for the transmission and settlement of money obligations arising between members, in which most or all direct participants are credit institutions and which is used primarily to process cashless payments.</p> <p>Systems are included irrespective of whether they are managed by a central bank or a private operator. Figures are provided on a system-by-system basis. Only systems handling a significant volume of business are listed. Systems are included if they were operational during any of the five years for which data are shown in the payments statistics.</p> <p>IFTSs are divided into TARGET components and non-TARGET payment systems.</p>   |
| <b>Inter-Member State transactions</b>                    | <p>In TARGET, total number/value of transactions sent by one TARGET component to another.</p> <p>Calculation: sum of “Transactions sent to another TARGET component” for all TARGET components taken together.</p> <p>Measurement: number/value of transactions.</p> <p>Reference period: total for the year.</p> <p>Transaction currency: euro.</p> <p>Reporting currency: euro.</p> <p>See also “TARGET component”.</p>   |
| <b>Intraday borrowing from the central bank</b>           | <p>Total value of credit extended by the central bank to credit institutions and reimbursed within a period of less than one business day.</p> <p>Is the average of the daily maximum value of simultaneous and actual intraday overdraft positions or drawings on intraday credit facilities during the day for all credit institutions taken together.</p> <p>Measurement: value of credit extended.</p> <p>Reference period: average for the last maintenance period of the year (i.e. that containing 31 December; see “Indicative calendar of reserve maintenance periods”, as published from time to time by the ECB).</p> <p>Currency: national (euro for euro area countries).</p> <p>Reporting currency: national (euro for euro area countries).</p> <p>Counterpart area: world as a whole.</p> <p>Counterpart sector: credit institutions.</p>   |
| <b>Intra-Member State transactions</b>                    | <p>In TARGET, total number/value of transactions sent in a TARGET component to a participant in that TARGET component, without the use of any other TARGET component.</p> <p>Calculation: sum of “Transactions sent within the same TARGET component” for all TARGET components taken together.</p> <p>Measurement: number/value of transactions.</p> <p>Reference period: total for the year.</p> <p>Transaction currency: euro.</p> <p>Reporting currency: euro.</p> <p>See also “TARGET component”.</p>  |

| <b>Term</b>   | <b>Detailed reporting requirements</b>  |
|---|---|
| <b>Means of payment (settlement medium)</b>         | Assets or claims on assets that are accepted by the payee to discharge a payment obligation of the payer vis-à-vis the payee.   |
| <b>Merchant</b>                                     | A professional (or body representing a group of professionals) that is authorised to receive funds in exchange for the delivery of goods or services and has established an agreement with a credit institution for accepting said funds (means of payment). A merchant may operate a server (merchant's server), which may enable a customer to choose a means of payment and which stores the transaction for ultimate compensation.<br><br>(Based on ECBS Terminology, ORG9003 V4, European Committee for Banking Standards, August 2003, TR603.)  |
| <b>Monetary financial institutions (MFIs)</b>       | MFIs comprise resident credit institutions, as defined in Community law, and all other resident financial institutions whose business is to receive deposits and/or close substitutes for deposits from entities other than MFIs, and, for their own account (at least in economic terms), to grant credits and/or make investments in securities.<br><br>(Cited from Regulation (EC) 25/2009 of the European Central Bank of 19 December 2008 concerning the consolidated balance sheet of the monetary financial institutions sector (ECB/2008/32), as amended, Article 2(1).)<br><br>Comprises central banks, credit institutions, and other MFIs, most of which are money market funds (MMFs).  |
| <b>Money order</b>                                  | An instrument – often used by persons who do not have a current account with a financial institution – which is used to remit money to a named payee, to pay bills, or to transfer money to another person or to a company. There are three parties to a money order: the remitter (payer), the payee and the drawee. Drawees are usually financial institutions or post offices. Payees can either cash their money orders or present them to their bank for collection.<br><br>Money orders are included in “Credit transfers”.   |
| <b>M-payment</b>                                    | A payment whereby a mobile phone is used to issue the payment order, and possibly also to transfer the means of payment.<br><br>M-payments are only included in the payment statistics if settlement occurs via a traditional payment instrument, and are reported together with other transactions with those payment instruments; otherwise, m-payments are not included.   |
| <b>Narrow money supply (M1)</b>                     | Currency in circulation plus overnight deposits (including overnight deposits in foreign currencies). This definition is harmonised for euro area countries. If the definition for non-euro area countries differs, a note will indicate the concept used.<br><br>Measurement: value of narrow money.<br><br>Reference period: status at the end of the year.<br><br>Currency: all.<br><br>Reporting currency: national (euro for euro area countries).<br><br>Counterpart area: world as a whole.<br><br>Counterpart sector: non-MFIs.   |
| <b>Non-EEA-based bank</b>                           | An undertaking that is legally incorporated outside the EEA and would have to be licensed as a credit institution if it were incorporated inside the EEA.   |
| <b>Non-intraday borrowing from the central bank</b> | Value of funds borrowed by credit institutions from the central bank and reimbursed within a period of more than one business day. In the Eurosystem, the sum of: <ul style="list-style-type: none"> <li>– the marginal lending facility (a standing facility of the Eurosystem which counterparties can use to receive overnight credit at a pre-specified rate)</li> <li>– the main refinancing operations (regular open market operations executed by the Eurosystem in the form of reverse transactions, conducted through weekly standard tenders with a maturity of two weeks)</li> <li>– longer-term refinancing operations (regular open market operations executed by the Eurosystem in the form of reverse transactions, conducted through monthly standard tenders with a maturity of three months)</li> <li>– fine-tuning reverse operations (open market operations executed by the Eurosystem at irregular intervals in the form of reverse open market transactions with a non-standardised</li> </ul> |

| Term                                   | Detailed reporting requirements   |
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|  | <p>maturity, aimed at managing the liquidity situation in the market and at steering interest rates)</p> <ul style="list-style-type: none"> <li>– structural reverse operations (open market operations executed by the Eurosystem at regular or irregular intervals in the form of reverse open market transactions with a non-standardised maturity, aimed at adjusting the structural position of the Eurosystem vis-à-vis the financial sector).</li> </ul> <p>Measurement: value of overnight and longer borrowing.</p> <p>Reference period: average for the last maintenance period of the year (i.e. that containing 31 December; see “Indicative calendar of reserve maintenance periods”, as published from time to time by the ECB).</p> <p>Currency: national (euro for euro area countries).</p> <p>Reporting currency: national (euro for euro area countries).</p> <p>Counterpart area: world as a whole.</p> <p>Counterpart sector: credit institutions.</p>   |
| <b>Non-MFI</b>                         | <p>Any natural or legal person who/which does not belong to the MFI sector. Comprises general government including central government, other financial intermediaries and financial auxiliaries, insurance corporations and pension funds, non-financial corporations, households, and non-profit institutions serving households.</p>  |
| <b>Non-paper-based credit transfer</b> | <p>Any credit transfer which the payer submits without the use of paper forms, i.e. electronically. Includes submissions by telefax or other means (such as automated telephone banking) if they are transformed into electronic payments without manual intervention.</p> <p><b>For Country tables 7 and 8</b></p> <p>Credit transfer which a bank customer submits to his/her bank in non-paper-based form. Includes standing orders which are originally submitted in paper-based form but then executed electronically. Also includes credit transfers which are executed by the bank on the basis of a financial instrument (such as a documentary letter of credit) if the financial instrument is submitted in non-paper-based form, or if the form of submission of the instrument is not known and the bank executed the transfer electronically.</p> <p>Includes credit transfers initiated at an ATM with a credit transfer function.</p> <p>Measurement: number/value of transactions.</p> <p>Reference period: total for the year.</p> <p>Transaction currency: all.</p> <p>Reporting currency: national (euro for euro area countries).</p> <p><b>For Country tables 10 and 11</b></p> <p>Credit transfer which the sending participant in the system submits to the system in non-paper-based form (i.e. the system operator does not have to transform the order into an electronic format).</p> <p>Measurement: number/value of transactions.</p> <p>Reference period: total for the year.</p> <p>Transaction currency: all.</p> <p>Reporting currency: national (euro for euro area countries).</p> <p>Counterpart area: not applicable.</p> <p>Counterpart sector: unspecified sector.</p> |
| <b>Non-TARGET payment system</b>       | <p>An IFTS which is not a component part of TARGET. An IFTS of this type can be managed by a central bank or by a private operator. Only systems handling a significant volume of business are listed.</p>  |
| <b>Number of institutions</b>          | <p>Comprises the following legally independent institutions operating in the reporting country:</p> <ul style="list-style-type: none"> <li>– “Central bank”</li> <li>– “Credit institutions legally incorporated in the reporting country” (up to April 2011 includes “Electronic money institutions”)</li> <li>– “Branches of euro area-based credit institutions”</li> <li>– “Branches of EEA-based credit institutions (outside the</li> </ul>   |

| Term  | Detailed reporting requirements  |
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|   | <p>euro area)”</p> <ul style="list-style-type: none"> <li>– “Branches of non-EEA-based banks”</li> <li>– “Other institutions offering payment services to non-MFIs” (as of May 2011 includes ELMIs that are not otherwise credit institutions).</li> </ul> <p>Each institution is counted once, irrespective of the number of offices it maintains in the country. The sub-categories are mutually exclusive. The total number of institutions is the sum of all sub-categories. Institutions are included from the first time that they are reported to the ECB for the purposes of MFI statistics.</p> <p>Measurement: number of institutions.</p> <p>Reference period: status at the end of the year.</p>   |
| <p><b>Number of internet/PC-linked overnight deposits</b></p> | <p>Number of overnight deposit accounts held by non-MFIs which the account holder can access and use electronically via the internet or with PC banking applications via dedicated software and dedicated telecommunication lines (in order, for example, to make credit transfers and pay bills). Often requires an extension of the contract between the account holder and his/her MFI to include such services, and may also require that the MFI provide the account holder with electronic identifiers (PINs, TANs, etc.).</p> <p>Overnight deposits with telephone or mobile phone banking access are not included, unless they are also accessible via internet or PC banking applications.</p> <p>Sub-category of “Number of overnight deposits”.</p> <p>Measurement: number of accounts.</p> <p>Reference period: status at the end of the year.</p> <p>Counterpart area: world as a whole.</p> <p>Counterpart sector: non-MFIs.</p> |
| <p><b>Number of offices</b></p>                               | <p>Number of places of business in the reporting country. Each place of business set up in the same reporting country is counted separately.</p> <p>Includes only those offices (regardless of their size and operating hours) that provide payment services with cashless clearing and settlement. Mobile offices are not included. The head office of the institution is counted as an office if it offers payment services with cashless clearing and settlement.</p> <p>Measurement: number of offices.</p> <p>Reference period: status at the end of the year.</p>  |
| <p><b>Number of overnight deposits</b></p>                    | <p>Number of deposits held by non-MFIs.</p> <p>Includes all deposits held by non-MFIs at the central bank, at credit institutions or non-EEA-based banks, or at other institutions providing payment services to non-MFIs, irrespective of the currency of the account. Does not include deposits held by non-MFIs at MFIs other than credit institutions or the central bank (mostly money market funds). If a non-MFI maintains several accounts, each account is counted separately.</p> <p>Measurement: number of deposits.</p> <p>Reference period: status at the end of the year.</p> <p>Counterpart area: world as a whole.</p> <p>Counterpart sector: non-MFIs.</p> <p>See also “Overnight deposits”.</p>  |
| <p><b>Number of participants</b></p>                          | <p>Any institution that is identified/recognised by the system and authorised to send transfer orders to and receive transfer orders from the system, either directly (as a direct participant) or indirectly (as an indirect participant). Each participant with individual access to the system is counted separately, irrespective of whether there is a legal link between two or more such participants (e.g. in the case of a merger).</p> <p>The following breakdown of participants is provided:</p> <ul style="list-style-type: none"> <li>– direct participants</li> <li>– indirect participants.</li> </ul> <p>Measurement: number of entities.</p> <p>Reference period: status at the end of the year.</p>   |

| Term   | Detailed reporting requirements   |
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| <b>Office</b>  | A place of business which forms a legally dependent part of a credit institution or a non-EEA-based bank, of a central bank or of another institution offering payment services to non-MFIs and which carries out directly some or all of the transactions inherent in the business of credit institutions. Each place of business set up in the same reporting country is counted separately.  |
| <b>OTC cash deposit</b>  | Cash deposit to an account at a bank using a bank form, including where a card is used merely to identify the payer. Includes cash deposited into a bank's day/night deposit box for crediting to an account at the bank. These transactions do not represent payments in the strict sense, comprising only a change from cash to account money. Thus, they are not included in the breakdown of payment instruments. However, data may be reported if available.<br>Measurement: number/value of transactions.<br>Reference period: total for the year.<br>Transaction currency: all.<br>Reporting currency: national (euro for euro area countries).<br>See also "Cash withdrawal/cash deposit"   |
| <b>OTC cash withdrawal</b>                                     | Cash withdrawal from an account at the bank using a bank form, including where a card is used merely to identify the payee. These transactions do not represent payments in the strict sense, comprising only a change from account money to cash. Thus, they are not included in the breakdown of payment instruments. However, data may be reported if available.<br>Measurement: number/value of transactions.<br>Reference period: total for the year.<br>Transaction currency: all.<br>Reporting currency: national (euro for euro area countries).<br>See also "Cash withdrawal/cash deposit"   |
| <b>Other direct participants</b>                               | Any direct participant in an IFTS which is neither a credit institution nor a central bank.<br>The following breakdown is provided:<br>– "Public administration"<br>– "Clearing and settlement organisations"<br>– "Other financial institutions"<br>– "Others" (including post office giro institutions, where relevant).<br>Sub-category of "Direct participants".<br>Measurement: number of entities.<br>Reference period: status at the end of the year.  |
| <b>Other e-money storage</b>                                   | An instrument for storing e-money funds of a single user, except cards with an e-money function (i.e. on which e-money can be stored directly).<br>Includes cards or other devices which only provide access to e-money stored elsewhere – e.g. scratch cards, virtual cards and cards which do not store e-money on a chip or a magnetic stripe but can be loaded by transferring value from another account and can be used for payments over the internet.   |
| <b>Other financial institutions</b>                            | All financial institutions participating in an IFTS that are under the supervision of the relevant authorities (either the central bank or the prudential supervisor), but are not considered credit institutions.<br>Sub-category of "Other direct participants".<br>Measurement: number of entities.<br>Reference period: status at the end of the year.  |
| <b>Other institution offering payment services to non-MFIs</b> | A payment institution as defined in the Article 16 of the Directive 2007/64/EC of the European Parliament and of the Council of 13 November 2007 on payment services in the internal market; the Directive is to be transposed into national law by November 2009.<br>Comprises money remitters and payment card issuers which are not credit institutions, other institutions – such as a public authority – providing payment services to non-MFIs, or the postal institution if it is not a licensed credit institution.<br>If the postal institution is not a licensed credit institution, it is reported in this category. If the postal institution is a licensed credit institution, it is reported in the category "Credit institutions". |

| Term  | Detailed reporting requirements   |
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|   | <p>In accordance with Directive 2009/110/EC of the European Parliament and of the Council of 16 September 2009 on the taking up, pursuit and prudential supervision of the business of electronic money institutions amending Directives 2005/60/EC and 2006/48/EC and repealing Directive 2000/46/EC (see also the section “Electronic money institution”), this category also includes, as of May 2011, ELMIs that are not otherwise credit institutions.</p> <p>In some countries, information from some or all of these institutions is not available or is restricted to transaction data (shown in Country tables 6 to 8). In that case, Country tables 6 to 8 may include information from a larger range of service providers than those mentioned in Country table 5. A note will alert the user if that is the case.</p>  |
| <p><b>Other payment instruments</b></p>                       | <p>Comprises those payment instruments existing in some countries that cannot be included in any of the other categories of payment instrument – e.g. bills of exchange (including truncated bills of exchange). Does not include documentary letters of credit or bills for collection, unless they can be used directly for settlement. A note states which instruments are included.</p> <p><b>For Country tables 7 and 8</b></p> <p>Comprises all transactions initiated with an explicit payment order, i.e. with a traditional payment instrument, i.e.:</p> <ol style="list-style-type: none"> <li>a) all transactions which take place between two accounts held at different banks and which are executed with the use of an intermediary, i.e. where payments are sent to another bank or to a payment system.</li> <li>b) all transactions which take place between two accounts held at the same bank, with the transaction being settled either on the accounts of the bank without ever leaving the bank or with the use of an intermediary (another bank or a payment system). Where applicable, also includes credits to or debits from the bank’s account as a result of the use of such an instrument, settled without an intermediary.</li> </ol> <p>Measurement: number/value of transactions.<br/> Reference period: total for the year.<br/> Transaction currency: all.<br/> Reporting currency: national (euro for euro area countries).<br/> See also the notes in section 2.3 above.</p> <p><b>For Country tables 10 and 11/International systems tables 2 and 3</b></p> <p>All “Other payment instruments” processed in the IFTS are included. Payments are counted on the sending participant’s side.</p> <p>Measurement: number/value of transactions.<br/> Reference period: total for the year.<br/> Transaction currency: all.<br/> Reporting currency: national (euro for euro area countries).<br/> Counterpart area: not applicable.<br/> Counterpart sector: unspecified sector.<br/> See also the notes in section 2.5 above.</p> |
| <p><b>Outstanding value on card-based e-money schemes</b></p> | <p>Value, at the end of the reference period, on cards with an e-money function issued to cardholders by credit institutions.</p> <p>Sub-category of “Outstanding value on e-money storages issued”.</p> <p>Measurement: outstanding value.<br/> Reference period: status at the end of the year.<br/> Currency: all.<br/> Reporting currency: national (euro for euro area countries).<br/> Counterpart area: world as a whole.<br/> Counterpart sector: non-MFIs.</p>   |
| <p><b>Outstanding value on e-money storage issued</b></p>     | <p>Value, at the end of the reporting period, on e-money storage issued by e-money issuers and held by entities other than the issuer (these entities include e-money issuers other than the issuer).</p> <p>The following breakdown is provided:</p> <ul style="list-style-type: none"> <li>– “Outstanding value on e-money storages issued: On card-based e-money schemes”</li> </ul>   |

| Term   | Detailed reporting requirements   |
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|  | <p>– “Outstanding value on e-money storages issued: On software-based e-money schemes”.</p> <p>The sub-categories are mutually exclusive. Thus, the main category is the sum of its sub-categories.</p> <p>Measurement: outstanding value.</p> <p>Reference period: status at the end of the year.</p> <p>Currency: all.</p> <p>Reporting currency: national (euro for euro area countries).</p> <p>Counterpart area: world as a whole.</p> <p>Counterpart sector: non-MFIs.</p>  |
| <p><b>Outstanding value on e-money storage issued by electronic money institutions</b></p> | <p>Value, at the end of the reference period, of e-money issued by electronic money institutions (see also the section “Electronic money institution”) and held by entities other than the issuer, including electronic money institutions other than the issuer.</p> <p>Sub-category of “Outstanding value on e-money storages issued”.</p> <p>Measurement: outstanding value.</p> <p>Reference period: status at the end of the year.</p> <p>Currency: all.</p> <p>Reporting currency: national (euro for euro area countries).</p> <p>Counterpart area: world as a whole.</p> <p>Counterpart sector: unspecified sector.</p>   |
| <p><b>Outstanding value on software-based e-money schemes</b></p>                          | <p>Value, at the end of the reference period, of e-money issued by e-money issuers in the form of e-money products other than cards with an e-money function, i.e. in the form of other e-money storage products, and held by entities other than the issuer.</p> <p>Sub-category of “Outstanding value on e-money storages issued”.</p> <p>Measurement: outstanding value.</p> <p>Reference period: status at the end of the year.</p> <p>Currency: all.</p> <p>Reporting currency: national (euro for euro area countries).</p> <p>Counterpart area: world as a whole.</p> <p>Counterpart sector: non-MFIs.</p>   |
| <p><b>Overnight deposits</b></p>   | <p>Deposits which are convertible into currency and/or transferable on demand by cheque, bankers’ order, debit entry or similar means without significant delay, restriction or penalty. Balances representing prepaid amounts in the context of electronic money – either in the form of “hardware-based” e-money (e.g. prepaid cards) or “software-based” e-money – issued by MFIs are included under this item.</p> <p>Overnight deposits include the following:</p> <ul style="list-style-type: none"> <li>– balances (interest-bearing or not) which are transferable by cheque, bankers’ order, debit entry or the like without any significant penalty or restriction</li> <li>– balances (interest-bearing or not) which are immediately convertible into currency on demand or by close of business on the day following that on which the deposit was made, without any significant penalty or restriction, but which are not transferable</li> <li>– balances (interest-bearing or not) representing prepaid amounts in the context of “hardware-based” or “software-based” e-money (e.g. prepaid cards)</li> <li>– loans to be repaid by close of business on the day following that on which the loan was granted.</li> </ul> <p>(Based on Regulation (EC) 25/2009 of the European Central Bank of 19 December 2008 concerning the consolidated balance sheet of the monetary financial institutions sector (ECB/2008/32), as amended, Part 3, 9.1.)</p> <p>All accounts are included, irrespective of the currency in which they are denominated; thus, “Overnight deposits in foreign currencies” is a sub-category of “Overnight deposits”.</p> |
| <p><b>Overnight deposits held at other credit</b></p>                                      | <p>Value of overnight deposits held by credit institutions with other credit institutions.</p> <p>Measurement: value of deposits.</p> <p>Reference period: status at the end of the year, namely the last quarter. The terms “End of period” and “Value for the last quarter of the period” are used interchangeably in the</p>   |

| Term   | Detailed reporting requirements   |
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| <b>institutions</b>                                | <p>country tables and the endnotes.</p> <p>Currency: national (euro for euro area countries).</p> <p>Reporting currency: national (euro for euro area countries).</p> <p>Counterpart area: world as a whole.</p> <p>Counterpart sector: credit institutions.</p> <p>See also “Overnight deposits”.</p>  |
| <b>Overnight deposits held at the central bank</b> | <p>Value of overnight deposits held by credit institutions at the central bank.</p> <p>In the Eurosystem, the sum of the following holdings of credit institutions with a central bank:</p> <ul style="list-style-type: none"> <li>– reserve holdings (counterparties’ holdings on their reserve account which serve to fulfil reserve requirements)</li> <li>– holdings in the deposit facility (a standing facility of the Eurosystem which counterparties can use to make overnight deposits remunerated at a pre-specified interest rate).</li> </ul> <p>Measurement: value of deposits.</p> <p>Reference period: average for the last maintenance period of the year (i.e. that containing 31 December; see “Indicative calendar of reserve maintenance periods”, as published from time to time by the ECB).</p> <p>Currency: national (euro for euro area countries).</p> <p>Reporting currency: national (euro for euro area countries).</p> <p>Counterpart area: world as a whole.</p> <p>Counterpart sector: credit institutions.</p>   |
| <b>Overnight deposits in foreign currencies</b>    | <p>Value of overnight deposits held by non-MFIs in foreign currencies. Largely comprises sight/demand deposits which are fully transferable (by cheque or similar instrument). Also includes non-transferable deposits that are convertible on demand or by close of business the following day.</p> <p>Data are recalculated using the ECB reference exchange rate.</p> <p>Sub-category of “Value of overnight deposits”.</p> <p>Measurement: value of deposits.</p> <p>Reference period: status at the end of the year.</p> <p>Currency: all except domestic currency (except euro for euro area countries)</p> <p>Reporting currency: national (euro for euro area countries).</p> <p>Counterpart area: world as a whole.</p> <p>Counterpart sector: non-MFIs.</p>   |
| <b>Paper-based credit transfer</b>                 | <p>Credit transfer which the payer submits in paper-based form. Includes submissions by telefax or other means (e.g. non-automated telephone banking) if they require manual intervention in order to be transformed into electronic payments.</p> <p><b>For Country tables 7 and 8</b></p> <p>Credit transfer which a bank customer submits to his/her bank in paper-based form. Includes credit transfers which are executed by the bank on the basis of a financial instrument (such as a documentary letter of credit) if the financial instrument is submitted in paper-based form, or if the form of submission of the instrument is not known and the bank executed the transfer in paper-based form.</p> <p>Measurement: number/value of transactions.</p> <p>Reference period: total for the year.</p> <p>Transaction currency: all.</p> <p>Reporting currency: national (euro for euro area countries).</p> <p><b>For Country tables 10 and 11</b></p> <p>Credit transfer which the sending participant in the system submits to the system in paper-based form (i.e. the system operator has to transform the order into an electronic format).</p> <p>Measurement: number/value of transactions.</p> <p>Reference period: total for the year.</p> <p>Transaction currency: all.</p> |

| <b>Term</b>                | <b>Detailed reporting requirements</b>  |
|----------------------------|---|
|                            | Reporting currency: national (euro for euro area countries).<br>Counterpart area: not applicable.<br>Counterpart sector: unspecified sector.<br>See also the notes in section 2.5 above.  |
| <b>Participant</b>         | An entity which is identified/recognised by the transfer system and which is allowed to send, and capable to receive, transfer orders to/from the system, either directly or indirectly.<br>See “Number of participants”.   |
| <b>Payee (beneficiary)</b> | A natural or legal person who/which is the intended final recipient of funds which have been the subject of a payment transaction.  |
| <b>Payer</b>               | The party in a payment transaction which issues the payment order or agrees to the transfer of funds to a payee.  |
| <b>Payment</b>             | In a strict sense, a transfer of funds which discharges an obligation from a payer to a payee. However, in a technical or statistical sense, it is often used as a synonym of a transfer order. For the payments statistics, synonymous to “payment transaction”.   |
| <b>Payment institution</b> | A payment service provider – other than a credit institution as defined in Directive 2000/12/EC, an electronic money institution as defined in Directive 2000/46/EC or a post office giro institution which is entitled under national or Community law to provide payment services – which has been granted authorisation in accordance with the Directive on payment services in the internal market to provide and execute payment services throughout the European Community. The term payment institution is defined in the Article 16 of the Directive 2007/64/EC of the European Parliament and of the Council of 13 November 2007 on payment services in the internal market; the Directive is to be transposed into national law by November 2009.<br>This refers, for instance, to money transmitters, and to payment card issuers which are not credit institutions (i.e. those in a three-party scheme, such as American Express or Diners).<br>In some countries, information from some or all of these institutions is not available or is restricted to transaction data (which is shown in Country tables 6 to 8). In that case, Country tables 6 to 8 may include information from a larger range of service providers than those mentioned in Country table 5. A note will alert the user if that is the case.<br>Included in “Other institutions offering payment services to non-MFIs”. |
| <b>Payment instrument</b>  | A tool or a set of procedures enabling the transfer of funds from the payer to the payee. The payer and the payee can be one and the same person.<br>The payments statistics provide the following general information on access to and use of payment instruments: <ul style="list-style-type: none"> <li>– “Institutions offering payment services to non-MFIs”</li> <li>– Accounts which can be used for payment services: “Overnight deposits”</li> <li>– Terminals (both stock data and transactions at terminals)</li> <li>– Transactions involving non-MFIs broken down by type of payment instrument</li> <li>– Payments processed in selected interbank funds transfer systems.</li> </ul>   |
| <b>Payment order</b>       | Any instruction by a payer or payee to his payment service provider requesting the execution of a payment transaction.<br>(Cited from the draft directive on payment services in the internal market, COM(2005) 603 final, 01.12.2005.)   |

| Term                            | Detailed reporting requirements   |
|---------------------------------|---|
| <b>Payment service provider</b> | <p>A natural or legal person whose regular occupation or business activity includes the provision of payment services to payment service users.</p> <p>There are four categories of payment service provider:</p> <ol style="list-style-type: none"> <li>1. credit institutions as defined by Directive 2000/12/EC;</li> <li>2. electronic money institutions as defined by Directive 2000/46/EC (up to April 2011) or by Directive 2009/110/EC (as of May 2011);</li> <li>3. post office giro institutions, as referred to in the second indent of Article 2(3) of Directive 2000/12/EC, which are entitled under national or Community law to provide payment services;</li> <li>4. payment institutions, i.e. other natural or legal persons who/which have been granted authorisation in accordance with Article 6 of the Directive on payment services in the internal market to provide and execute payment services throughout the European Community.</li> </ol> <p>Central banks acting as monetary authorities and public authorities which provide payment services are not regarded as payment service providers.</p>   |
| <b>Payment service user</b>     | <p>A natural or legal person who/which makes use of a payment service as a payer and/or a payee.</p>  |
| <b>Payment services</b>         | <p>Business activities consisting in the execution of payment transactions on behalf of a natural or legal person, where at least one of the payment service providers is located in the European Community. Business activities are listed in the annex to the Directive 2007/64/EC of the European Parliament and of the Council of 13 November 2007 on payment services in the internal market; the Directive is to be transposed into national law by November 2009:</p> <ol style="list-style-type: none"> <li>1. Services enabling cash to be placed on a payment account as well as all the operations required for operating a payment account.</li> <li>2. Services enabling cash withdrawals from a payment account as well as all the operations required for operating a payment account.</li> <li>3. Execution of payment transaction, including transfers of funds on a payment account with the user's payment services provider or with another payment service provider; <ol style="list-style-type: none"> <li>a. execution of direct debits, including one-off direct debits,</li> <li>b. execution of payment transactions through a payment card or a similar device,</li> <li>c. execution of credit transfers, including standing orders.</li> </ol> </li> <li>4. Execution of payment transactions where the funds are covered by a credit line for a payment service user: <ol style="list-style-type: none"> <li>a. execution of direct debits, including one-off direct debits,</li> <li>b. execution of payment transactions through a payment card or a similar device,</li> <li>c. execution of credit transfers, including standing orders.</li> </ol> </li> <li>5. Issuing and/or acquiring of payment instruments.</li> <li>6. Money remittance.</li> <li>7. Execution of payment transactions where the consent of the payer to execute a payment transaction is given by means of any telecommunication, digital or IT device and the payment is made to the telecommunication, IT system or network operator, acting only as an intermediary between the payment service user and the supplier of the goods and services.</li> </ol> <p>For the purposes of the payments statistics, a payment service is understood as the acceptance by an entity (e.g. a credit institution) of a payment transaction for further execution (which may be the task of another entity) by way of cashless clearing and/or settlement. It is not linked to the provision of the technical infrastructure (e.g. telecommunication or payment terminals installed at retailers) or to the provision of the settlement (e.g. payment system).</p> |
| <b>Payment transaction</b>      | <p>The act, initiated by the payer or by the payee, of depositing, withdrawing or transferring funds from a payer to a payee, irrespective of any underlying obligations between payment service users. "Funds" means cash, scriptural money and electronic money as referred to in Directive 2000/46/EC.</p>   |

| Term   | Detailed reporting requirements  |
|--|--|
| <b>Payments with cards with a credit and/or delayed debit function</b> | <p>Payment transactions performed with cards with a credit and/or delayed debit function at a physical terminal or via other channels. This sub-category is only reported if the data cannot be broken down into “Payments with cards with a credit function” and “Payments with cards with a delayed debit function”.</p> <p>Measurement: number/value of transactions.</p> <p>Reference period: total for the year.</p> <p>Transaction currency: all.</p> <p>Reporting currency: national (euro for euro area countries).</p> <p>See also the notes in section 2.3 above and the entries for “Card payments with cards issued in the country (except cards with an e-money function only)” and “Card with a credit and/or delayed debit function”.</p> |
| <b>Payments with cards with a credit function</b>                      | <p>Payment transactions performed with cards with a credit function at a physical terminal or via other channels.</p> <p>Measurement: number/value of transactions.</p> <p>Reference period: total for the year.</p> <p>Transaction currency: all.</p> <p>Reporting currency: national (euro for euro area countries).</p> <p>See also the notes in section 2.3 above and the entries for “Card payments with cards issued in the country (except cards with an e-money function only)” and “Card with a credit function”.</p>   |
| <b>Payments with cards with a debit and/or delayed debit function</b>  | <p>Payment transactions performed with cards with a debit and/or delayed debit function at a physical terminal or via other channels. This sub-category is only reported if the data cannot be broken down into “Payments with cards with a debit function” and “Payments with cards with a delayed debit function”.</p> <p>Measurement: number/value of transactions.</p> <p>Reference period: total for the year.</p> <p>Transaction currency: all.</p> <p>Reporting currency: national (euro for euro area countries).</p> <p>See also the notes in section 2.3 above and the entries for “Card payments with cards issued in the country (except cards with an e-money function only)” and “Card with a debit and/or delayed debit function”.</p>    |
| <b>Payments with cards with a debit function</b>                       | <p>Payment transactions performed with cards with a debit function at a physical terminal or via other channels.</p> <p>Measurement: number/value of transactions.</p> <p>Reference period: total for the year.</p> <p>Transaction currency: all.</p> <p>Reporting currency: national (euro for euro area countries).</p> <p>See also the notes in section 2.3 above and the entries for “Card payments with cards issued in the country (except cards with an e-money function only)” and “Card with a debit function”.</p>   |
| <b>Payments with cards with a delayed debit function</b>               | <p>Payment transactions performed with cards with a delayed debit function at a physical terminal or via other channels.</p> <p>Measurement: number/value of transactions.</p> <p>Reference period: total for the year.</p> <p>Transaction currency: all.</p> <p>Reporting currency: national (euro for euro area countries).</p> <p>See also the notes in section 2.3 above and the entries for “Card payments with cards issued in the country (except cards with an e-money function only)” and “Card with a delayed debit function”.</p>   |
| <b>Point of sale (POS)</b>   | <p>The provision of goods and services at attended and unattended terminals.<br/>(Cited from ECBS Terminology, ORG9003 V4, European Committee for Banking Standards, August 2003.)</p>   |

| Term                                | Detailed reporting requirements   |
|-------------------------------------|---|
| <b>Population</b>                   | <p>All persons, national or foreign, who are permanently settled in the economic territory of the country, even if they are temporarily absent from it.<br/>(Cited from Council Regulation (EC) No 2223/96 of 25 June 1996 on the European system of national and regional accounts in the Community – ESA 95, 11.05.)</p> <p>Data are calculated as the average of two point values at the start and end of the year. For some countries, data from only one point in the year is used and a note will alert the user to this fact.</p> <p>Measurement: number of persons.</p> <p>Reference period: start and end of the year, presented as an average.</p> <p>Source: Eurostat.</p>   |
| <b>POS (point of sale) terminal</b> | <p>Device allowing the use of payment cards at a physical (not virtual) point of sale. The payment information is captured either manually on paper vouchers or by electronic means, and in some cases the POS terminal is designed to also transmit the information online (with a real-time request for authorisation) or offline. Where the payment information is captured by electronic means, the terminal may be referred to as an electronic funds transfer at point of sale (EFTPOS) terminal and then also reported in the EFTPOS sub-category. Thus, “EFTPOS terminals” are included in “POS terminals”. If data on manual imprinters are not available, then the number of POS terminals equals the number of EFTPOS terminals, and an explanation is included.</p> <p>Each single POS terminal is counted individually, also in cases of the existence of several POS terminals within one merchant location. If data are not available with this level of precision, the available data are reported and an explanation is included.</p> <p>Measurement: number of terminals.</p> <p>Reference period: status at the end of the year.</p> <p>See also the notes in section 2.2 above.</p> |
| <b>POS transaction</b>              | <p>Transaction performed through a POS terminal using a card with a debit, credit or delayed debit function. Includes the number/value of transactions performed at EFTPOS terminals. Cash advances at POS terminals together with a payment transaction are also included. If these can be distinguished, they are also reported in the memorandum item “Cash advances at POS terminals”.</p> <p>Measurement: number/value of transactions.</p> <p>Reference period: total for the year.</p> <p>Transaction currency: all.</p> <p>Reporting currency: national (euro for euro area countries).</p> <p>See also the notes in section 2.4 above and the entry for “Cash withdrawal/cash deposit”.</p>  |
| <b>Postal institution</b>           | <p><b>Country table 5</b></p> <p>Postal institutions are listed as follows:</p> <ul style="list-style-type: none"> <li>– If they are licensed credit institutions, they are shown in the category “Credit institutions legally incorporated in the reporting country”.</li> <li>– If they are not licensed credit institutions, they are listed in the category “Other institutions offering payment services to non-MFIs”.</li> </ul> <p><b>Country table 9/International systems table 1</b></p> <p>Number of postal institutions which are direct participants in an IFTS is included in the sub-category “Other direct participants”.</p> <p>Measurement: number of entities.</p> <p>Reference period: status at the end of the year.</p>   |
| <b>Postal order</b>                 | <p>Money order in which the drawee is a postal institution.</p> <p>Postal orders are included in “Credit transfers”.</p>  |

| Term  | Detailed reporting requirements   |
|---|---|
| <b>Public administration</b>                        | <p>Central, regional or local government, government agencies and other (semi-)public institutions which are direct participants in an IFTS.</p> <p>Sub-category of “Other direct participants”.</p> <p>Measurement: number of entities.</p> <p>Reference period: status at the end of the year.</p>  |
| <b>Reporting acceding/ accession countries</b>      | <p>Countries, reporting for the payments statistics, with which EU membership negotiations were ongoing or concluded in the reference year, without those countries having joined the EU.</p> <p>Measurement: number of countries.</p> <p>Reference period: status at the end of the year.</p>  |
| <b>Retailer card</b>                                | <p>A card issued by a merchant for use at specified merchant outlets. May function as a card with a debit, delayed debit or credit function. Cards issued by three-party schemes – e.g. American Express or Diners – which are not restricted to specific merchant outlets are not deemed retailer cards.</p> <p>Retailer cards are excluded from the statistics, except where they have been issued in cooperation with a credit institution (co-branding). In the latter case, the retailer card is included according to the function(s) available on the card.</p> <p>For countries with a significant volume of retailer card business, a note will indicate the number of retailer cards issued in the country.</p>   |
| <b>SEPA Credit Transfer (SCT)</b>                   | <p>The SCT is a credit transfer payment instrument and has been designed for payments within the Single Euro Payments Area (SEPA); it stipulates, that all parties of an SCT (originator, originator bank, beneficiary bank, beneficiary) must have an account within SEPA.</p> <p><b>Country tables 7 to 11</b></p> <p>SCTs sent are to be reported under the categories "Credit transfers".</p> <p>Cross-border SCT are to be included under the categories "Cross border transactions sent" or "Cross border transactions received" as appropriate; the IBAN may be used for the classification, where needed estimations are also acceptable.</p> <p><b>Country tables 10 and 11/International systems tables 2 and 3</b></p> <p>All SCT processed in the IFTS are included.</p>              |
| <b>SEPA Direct Debit (SDD)</b>                      | <p>The SDD is a direct debit payment instrument and has been designed for payments within the Single Euro Payments Area (SEPA); it stipulates, that all parties of an SDD (originator, originator bank, beneficiary bank, beneficiary) must have an account within SEPA.</p> <p><b>Country tables 7 to 11</b></p> <p>SDDs sent are to be reported as of their launch under the categories "Direct debits".</p> <p>Cross-border SDD are to be included under the categories "Cross border transactions sent" or "Cross border transactions received" as appropriate; the IBAN may be used for the classification, where needed estimations are also acceptable.</p> <p><b>Country tables 10 and 11/International systems tables 2 and 3</b></p> <p>All SCT processed in the IFTS are included.</p> |
| <b>Settlement media (means of payment)</b>          | <p>Assets or claims on assets that are accepted by the beneficiary to discharge a payment obligation.</p>   |
| <b>Settlement media used by credit institutions</b> | <p>Assets or claims on assets which are used by credit institutions for payments.</p>   |
| <b>Settlement media used by non-MFIs</b>            | <p>Assets or claims on assets which are used by non-MFIs for payments.</p>  |

| Term                                  | Detailed reporting requirements   |
|---------------------------------------|---|
| <b>Software-based e-money scheme</b>  | A set of technical concepts, rules, protocols, algorithms, functions, legal/contractual agreements, commercial agreements and administrative procedures which form the basis for the provision of a particular e-money product (excluding e-money card products, i.e. only for other e-money storage products). May also include the provision of a number of marketing, processing or other services to its members.   |
| <b>TARGET component</b>               | <p>A national real-time gross settlement (RTGS) system which is a component part of TARGET (as identified in Annex 1 of the “TARGET Guideline”, the Guideline of the European Central Bank of 26 April 2001 on a Trans-European Automated Real-time Gross settlement Express Transfer system (TARGET), ECB/2001/3, as amended), the ECB payment mechanism (EPM) or the RTGS system of a Member State that has not yet adopted the euro but is connected directly to TARGET and has signed a TARGET Agreement.</p> <p>The nationality of the TARGET component is determined by the nationality of the national central bank operating the component. For TARGET2, the nationality of the TARGET component will be determined by the nationality of the national central bank managing the settlement account relationship. A TARGET component can be either:</p> <ul style="list-style-type: none"> <li>– a euro area TARGET component, or</li> <li>– a non-euro area TARGET component.</li> </ul> <p>Transactions sent to an RTGS system which is linked to TARGET via a correspondent relationship with a TARGET component, and where no TARGET Agreement has been signed, are counted according to the nationality of the TARGET component providing the correspondent service to the RTGS system. These are listed separately in Country tables 10 and 11, and listed below all TARGET components in Comparative tables 16.2 and 16.3.</p> |
| <b>Terminal (accepting device)</b>    | <p>Electromechanical device allowing authorised users to gain access to a range of services. Users access the services at the terminal with a card which has one or more of the following functions: cash, debit, delayed debit, credit, e-money.</p> <p>Terminals are physical access points. Non-physical access points, such as internet or telephone access to services, are not included.</p> <p>Terminals can be attended (requiring the involvement of a terminal operator or cashier) or unattended (designed to be used by the cardholder in self-service mode).</p>   |
| <b>Total banknotes in circulation</b> | <p>Banknotes in circulation that are commonly used to make payments. Currency in circulation does not include a central bank’s stock of own banknotes (as they are not in circulation). Breakdowns by denomination are provided.</p> <p>Measurement: value of banknotes.</p> <p>Reference period: status at the end of the year.</p> <p>Currency: national (euro for euro area countries).</p> <p>Reporting currency: national (euro for euro area countries).</p>  |
| <b>Total coins in circulation</b>     | <p>Coins in circulation that are commonly used to make payments. Currency in circulation does not include a central bank’s stock of coins (as they have not been issued) or commemorative coins that are not commonly used to make payments. If commemorative coins are included, a note will alert the user to this fact.</p> <p>Breakdowns by denomination are provided.</p> <p>For non-euro area countries, data on commemorative coins may be included in a memorandum item.</p> <p>Measurement: value of coins.</p> <p>Reference period: status at the end of the year.</p> <p>Currency: national (euro for euro area countries).</p> <p>Reporting currency: national (euro for euro area countries).</p> <p>See also “Total commemorative coins”.</p>   |

| Term   | Detailed reporting requirements  |
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| <b>Total commemorative coins</b>   | <p>Coins that are not commonly used to make payments. They meet at least one of the following three criteria:</p> <p>a) Coins have legal tender status (in the country of issue) but are not produced with a view to their being used as a means of payment.</p> <p>b) Coins are issued at a price above their face value and are not intended for circulation. This criterion would exclude most coins that are made of precious metals, where the issue price will normally, but not always, exceed the face value. Circulation coins that are made available in special packages (sets or rolls of coins) should not fall under this criterion, despite being sold at a price above their face value, mainly as a result of their packaging.</p> <p>c) Coins have a non-standard denomination.</p> <p>For non-euro area countries, data on commemorative coins may be included in a memorandum item. For euro area countries, data on commemorative coins are not reported.</p> <p>Measurement: value of commemorative coins.</p> <p>Reference period: status at the end of the year.</p> <p>Currency: national.</p> <p>Reporting currency: national.</p>   |
| <b>Total number of cards (irrespective of the number of functions on the card)</b> | <p>Total number of physical cards in circulation. These may have one or more of the following functions: cash, debit, credit, delayed debit, e-money. Cards with multiple functions should be counted only once in order to avoid double-counting. Cards issued by merchants (retailer cards) are not included, unless they have been issued in cooperation with a credit institution (co-branding).</p> <p>Measurement: number of physical cards.</p> <p>Reference period: status at the end of the year.</p> <p>See also the notes in section 2.1 above.</p>   |
| <b>Total number/value of transactions with payment instruments</b>                 | <p>Total number/value of transactions with traditional payment instruments involving non-MFIs. Does not include the number/value of “Credits to/Debits from the account by simple book entry”.</p> <p>Calculation: sum of the number/value of transactions for all sub-categories of payment instrument.</p> <p>Measurement: number/value of transactions.</p> <p>Reference period: total for the year.</p> <p>Transaction currency: all.</p> <p>Reporting currency: national (euro for euro area countries).</p>  |
| <b>Total transactions sent</b>   | <p>Total number/value of transactions sent in any given IFTS.</p> <p><b>Breakdown by payment instrument</b></p> <p>In the case of TARGET components, no breakdown by payment instrument is provided, since TARGET only processes credit transfers.</p> <p>In the case of non-TARGET payment systems, the following breakdown by category of payment instrument is provided, where applicable to the system:</p> <ul style="list-style-type: none"> <li>– “Credit transfers”</li> <li>– “Direct debits”</li> <li>– “Card payments”</li> <li>– “ATM transactions” (if these can be distinguished)</li> <li>– “E-money transactions”</li> <li>– “Cheques”</li> <li>– “Other payment instruments”.</li> </ul> <p><b>Geographical breakdowns</b></p> <p>For TARGET components, a geographical breakdown is provided according to the nationality of the TARGET component (see “TARGET component”):</p> <ul style="list-style-type: none"> <li>– “Transactions sent within the same TARGET component”</li> <li>– “Transactions sent to another TARGET component”.</li> </ul> <p>For non-TARGET payment systems, no geographical breakdown is provided.</p> <p>Measurement: number/value of transactions.</p> |

| Term   | Detailed reporting requirements   |
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|  | <p>Reference period: total for the year.<br/> Transaction currency: all (euro for TARGET components)<br/> Reporting currency: national (euro for TARGET components and for euro area countries).<br/> Counterpart area: not applicable.<br/> Counterpart sector: unspecified sector.</p>  |
| <b>Transactions received from another TARGET component</b>   | <p>Total number/value of all transactions received in any given TARGET component from all other TARGET components. No further geographical breakdown is provided.<br/> Measurement: number/value of transactions.<br/> Reference period: total for the year.<br/> Transaction currency: euro.<br/> Reporting currency: euro.<br/> Counterpart area: TARGET 2 participating countries<br/> Counterpart sector: another component of the same system.<br/> See also “TARGET component”.</p>   |
| <b>Transactions sent to a euro area TARGET component</b>     | <p>Total number/value of transactions sent from a TARGET component to a euro area TARGET component.<br/> Sub-category of “Transactions sent to another TARGET component”.<br/> Measurement: number/value of transactions.<br/> Reference period: total for the year.<br/> Transaction currency: euro.<br/> Reporting currency: euro.<br/> Counterpart area: euro area.<br/> Counterpart sector: another component of the same system.<br/> See also “TARGET component”.</p>   |
| <b>Transactions sent to a non-euro area TARGET component</b> | <p>Total number/value of transactions sent from a TARGET component to a non-euro area TARGET component.<br/> Sub-category of “Transactions sent to another TARGET component”.<br/> Measurement: number/value of transactions.<br/> Reference period: total for the year.<br/> Transaction currency: euro.<br/> Reporting currency: euro.<br/> Counterpart area: TARGET 2 participating countries excluding euro area and reference area.<br/> Counterpart sector: another component of the same system.<br/> See also “TARGET component”.</p>   |
| <b>Transactions sent to another TARGET component</b>         | <p>Total number/value of all transactions sent in any given TARGET component to another TARGET component.<br/> The following breakdown of data is provided:<br/> – Transactions sent to a euro area TARGET component<br/> – Transactions sent to a non-euro area TARGET component<br/> If available, data for transactions received are reported in the memorandum item “Transactions received from another TARGET component”, with no further geographical breakdown.<br/> Measurement: number/value of transactions.<br/> Reference period: total for the year.<br/> Transaction currency: euro.<br/> Reporting currency: euro.<br/> Counterpart area: TARGET 2 participating countries.<br/> Counterpart sector: another component of the same system.<br/> See also “TARGET component”.</p> |

| Term  | Detailed reporting requirements  |
|---|--|
| <b>Transactions sent within the same TARGET component</b> | <p>Total number/value of all transactions sent in any given TARGET component to a participant of that TARGET component, without the use of any other TARGET component.</p> <p>Measurement: number/value of transactions.</p> <p>Reference period: total for the year.</p> <p>Transaction currency: euro.</p> <p>Reporting currency: euro.</p> <p>Counterpart area: TARGET 2 participating countries</p> <p>Counterpart sector: same component of the same system.</p> <p>See also “TARGET component”.</p>  |
| <b>Transferable deposits</b>                              | <p>Transferable deposits are those deposits within the category “overnight deposits” which are directly transferable on demand to make payments to other economic agents by commonly used means of payment, such as credit transfer and direct debit, possibly also by credit or debit card, e-money transactions, cheques, or similar means, without significant delay, restriction or penalty. Deposits that can only be used for cash withdrawal and/or deposits from which funds can only be withdrawn or transferred through another account of the same owner are not to be included as transferable deposits. <i>(Regulation (EC) No 25/2009 of the European Central Bank of 19 December 2008 concerning the balance sheet of the monetary financial institutions sector (Recast) (ECB/2008/32), Annex II, Part 2, 9.1a). Please note that the instrument “transferable deposits” as defined in ESA 95/2010 is equivalent to “overnight deposits” as defined in the context of Payments Statistics.</i></p> |
| <b>Value of overnight deposits (held by non-MFIs)</b>     | <p>Value of overnight deposits held by non-MFIs. See also “Overnight deposits”.</p> <p>Value of overnight deposits includes all deposits held by non-MFIs at MFIs.</p> <p>Measurement: value of deposits.</p> <p>Reference period: status at the end of the year.</p> <p>Currency: all.</p> <p>Reporting currency: national (euro for euro area countries).</p> <p>Counterpart area: world as a whole.</p> <p>Counterpart sector: non-MFIs.</p>  |