Comparative tables

Table 1

Basic statistical data

	GDP *(USD billions)* [1]					Population *(millions, yearly average)*				
	2008	**2009**	**2010**	**2011**	**2012**	**2008**	**2009**	**2010**	**2011**	**2012**
Australia	1,051	1,000	1,248	1,504	1,547	21.3	21.7	22.1	22.4	22.8
Belgium	507	474	471	514	483	10.7	10.8	10.9	11.0	11.1
Brazil	1,650	1,625	2,143	2,474	2,252	189.6	191.5	193.3	194.9	196.5
Canada	1,510	1,408	1,647	1,819	1,837	33.3	33.7	34.1	34.4	34.8
China	4,618	5,108	5,950	7,315	8,358	1,324.7	1,331.4	1,337.2	1,343.5	1,350.7
France	2,828	2,623	2,562	2,783	2,609	64.0	64.3	64.6	64.9	65.3
Germany	3,619	3,303	3,302	3,605	3,395	82.1	81.9	81.8	81.8	81.9
Hong Kong SAR	219	214	229	249	263	7.0	7.0	7.1	7.1	7.2
India	1,297	1,340	1,704	1,923	1,873	1,154.0	1,170.0	1,186.0	1,202.0	1,217.0
Italy	2,305	2,114	2,053	2,195	2,011	59.3	59.8	60.1	60.3	60.5
Japan	4,845	5,037	5,500	5,904	5,963	127.7	127.5	128.1	127.8	nav
Korea	931	834	1,015	1,115	1,129	48.9	49.2	49.4	49.8	50.0
Mexico	1,094	884	1,034	1,158	1,177	106.2	107.1	108.0	108.8	116.3
Netherlands	870	797	776	833	770	16.5	16.6	16.7	16.7	16.8
Russia	1,664	1,225	1,525	1,901	2,015	142.7	142.8	142.8	143.0	143.2
Saudi Arabia	520	429	527	670	711	25.8	26.7	27.6	28.4	29.2
Singapore	189	183	227	266	277	4.8	5.0	5.1	5.2	5.3
South Africa	273	285	363	402	384	49.9	50.5	51.1	51.6	52.1
Sweden	486	406	463	536	524	9.3	9.3	9.4	9.5	9.5
Switzerland	524	511	549	660	631	7.7	7.8	7.9	7.9	8.0
Turkey	735	616	732	777	790	71.5	72.6	73.7	74.7	75.6
United Kingdom	2,682	2,212	2,293	2,464	2,482	61.4	61.8	62.3	62.7	63.2
United States	14,720	14,418	14,958	15,534	16,245	304.1	306.8	309.3	311.6	313.9
CPSS[2]	**49,139**	**47,046**	**51,275**	**56,598**	**57,725**	**3,922.5**	**3,955.6**	**3,988.2**	**4,020.1**	**3,931.0**

Table 1 (cont)

	GDP per capita *(USD)* [1]					CPI inflation *(per cent, yearly average)*				
	2008	**2009**	**2010**	**2011**	**2012**	**2008**	**2009**	**2010**	**2011**	**2012**
Australia	49,327	45,997	56,572	67,164	67,943	3.7	2.1	2.8	3.0	2.2
Belgium	47,326	43,924	43,285	46,860	43,700	4.5	0.0	2.3	3.4	2.6
Brazil	8,703	8,486	11,089	12,692	11,459	5.9	4.3	5.9	6.5	5.8
Canada	45,388	41,824	48,337	52,811	52,749	2.4	0.3	1.8	2.9	1.5
China	3,486	3,837	4,450	5,444	6,188	5.9	-0.7	3.3	5.4	2.6
France	44,220	40,789	39,655	42,846	39,971	3.2	0.1	1.7	2.3	2.2
Germany	44,074	40,338	40,393	44,080	41,444	2.8	0.2	1.2	2.5	2.1
Hong Kong SAR	31,488	30,594	32,429	34,971	36,676	4.3	0.5	2.4	5.3	4.1
India	1,124	1,145	1,437	1,600	1,539	4.8	4.8	4.8	8.8	9.4
Italy	38,838	35,375	34,189	36,381	33,224	3.5	0.8	1.6	2.9	3.3
Japan	37,945	39,500	42,949	46,198	nav	1.4	-1.3	-0.7	-0.3	0.0
Korea	19,019	16,966	20,536	22,392	22,582	4.7	2.8	3.0	4.0	2.2
Mexico	10,294	8,249	9,580	10,646	10,124	5.1	5.3	4.2	3.4	4.1
Netherlands	52,758	48,103	46,609	49,786	45,859	2.2	1.0	0.9	2.5	2.8
Russia	11,656	8,579	10,677	13,297	14,070	13.3	8.8	8.8	6.1	6.6
Saudi Arabia	20,157	16,095	19,113	23,594	24,354	6.1	4.2	3.8	3.7	2.9
Singapore	39,139	36,755	44,782	51,235	52,061	6.6	0.6	2.8	5.2	4.6
South Africa	5,484	5,651	7,114	7,790	7,368	9.0	6.3	3.5	6.1	5.7
Sweden	52,553	43,493	49,187	56,674	54,999	3.3	1.9	1.9	1.4	0.9
Switzerland	67,980	65,470	69,726	83,390	78,452	2.4	-0.5	0.7	0.2	-0.7
Turkey	10,280	8,485	9,934	10,399	10,451	10.1	6.5	6.4	10.5	6.2
United Kingdom	43,688	35,804	36,834	39,271	39,244	3.6	2.2	3.3	4.5	2.8
United States	48,407	46,999	48,358	49,854	51,748	3.7	-0.5	1.4	3.1	1.8
CPSS[2]	**12,527**	**11,894**	**12,856**	**14,079**	**13,168**	**4.1**	**0.7**	**2.3**	**3.6**	**2.6**

Table 1 (cont)

	Exchange rate vis-à-vis USD *(yearly average)*					Exchange rate vis-à-vis USD *(end of year)*				
	2008	**2009**	**2010**	**2011**	**2012**	**2008**	**2009**	**2010**	**2011**	**2012**
Australia	1.1730	1.2521	1.0870	0.9609	0.9622	1.4434	1.1150	0.9840	0.9846	0.9630
Belgium	0.6835	0.7190	0.7559	0.7192	0.7788	0.7185	0.6942	0.7484	0.7729	0.7579
Brazil	1.8375	1.9936	1.7593	1.6746	1.9550	2.3370	1.7412	1.6662	1.8758	2.0435
Canada	1.0660	1.1420	1.0299	0.9891	0.9996	1.2246	1.0466	0.9946	1.0170	0.9949
China	6.8424	6.8279	6.7700	6.4614	6.3125	6.8346	6.8282	6.6230	6.3009	6.2855
France	0.6835	0.7190	0.7559	0.7192	0.7788	0.7185	0.6942	0.7484	0.7729	0.7579
Germany	0.6835	0.7190	0.7559	0.7192	0.7788	0.7185	0.6942	0.7484	0.7729	0.7579
Hong Kong SAR	7.7868	7.7518	7.7692	7.7840	7.7564	7.7505	7.7555	7.7745	7.7655	7.7505
India	43.42	48.35	45.74	46.67	53.49	48.45	46.68	44.81	53.27	54.78
Italy	0.6835	0.7190	0.7559	0.7192	0.7788	0.7185	0.6942	0.7484	0.7729	0.7579
Japan	103.44	93.54	87.71	79.70	79.75	90.64	92.43	81.31	77.44	86.11
Korea	1,102.59	1,276.40	1,156.26	1,108.11	1,126.88	1,257.50	1,167.60	1,138.90	1,153.30	1,071.10
Mexico	11.14	13.51	12.64	12.43	13.17	13.54	13.06	12.36	13.98	13.01
Netherlands	0.6835	0.7190	0.7559	0.7192	0.7788	0.7185	0.6942	0.7484	0.7729	0.7579
Russia	24.81	31.68	30.36	29.35	31.07	29.38	30.24	30.48	32.20	30.37
Saudi Arabia	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75
Singapore	1.4148	1.4545	1.3635	1.2579	1.2497	1.4392	1.4034	1.2875	1.3007	1.2221
South Africa	8.2520	8.4370	7.3220	7.2530	8.2117	9.3040	7.3720	6.6220	8.1320	8.4980
Sweden	6.5874	7.6446	7.2062	6.4939	6.7772	7.8106	7.1165	6.7097	6.8877	6.5045
Switzerland	1.0833	1.0854	1.0426	0.8868	0.9387	1.0670	1.0298	0.9358	0.9395	0.9150
Turkey	1.2929	1.5471	1.5004	1.6700	1.7925	1.5123	1.5057	1.5460	1.9065	1.7826
United Kingdom	0.5451	0.6406	0.6478	0.6238	0.6313	0.6844	0.6165	0.6442	0.6456	0.6185
United States	nap	nap	nap	nap	nap	nap	nap	nap	nap	nap
CPSS	**nap**	**nap**	**nap**	**nap**	**nap**	**nap**	**nap**	**nap**	**nap**	**nap**

Please refer to the individual country tables for a detailed explanation.

[1] Converted at yearly average exchange rates. [2] Sum or average excluding those countries for which data are not available.

Table 2

Banknotes and coin in circulation

(end of year)

	Total value *(USD billions)* [1]					Value per inhabitant *(USD)* [1]				
	2008	**2009**	**2010**	**2011**	**2012**	**2008**	**2009**	**2010**	**2011**	**2012**
Australia	37.83	49.05	57.20	60.07	64.88	1,775.3	2,256.4	2,592.0	2,683.0	2,850.2
Belgium	nap	nap	nap	nap	nap	nav	nav	nav	nav	nav
Brazil	49.46	75.73	90.71	86.77	91.72	260.9	395.5	469.4	445.1	466.7
Canada	48.02	57.95	63.53	65.34	69.59	1,443.5	1,720.9	1,864.3	1,897.1	1,998.2
China	541.08	606.59	nav	nav	nav	408.5	455.6	nav	nav	nav
France	nap	nap	nap	nap	nap	nav	nav	nav	nav	nav
Germany	nap	nap	nap	nap	nap	nav	nav	nav	nav	nav
Hong Kong SAR	23.97	26.94	30.34	34.77	38.96	3,442.4	3,850.2	4,302.4	4,888.5	5,427.2
India	142.64	171.27	211.67	200.18	nav	123.6	146.4	178.5	166.5	nav
Italy	nap	nap	nap	nap	nap	nav	nav	nav	nav	nav
Japan	949.57	925.14	1,068.20	1,143.42	1,059.47	7,436.4	7,255.5	8,341.6	8,947.1	nav
Korea	24.38	31.90	37.93	42.10	50.62	498.1	648.6	767.7	845.7	1,012.4
Mexico	42.66	48.39	56.12	54.62	64.98	401.5	451.7	519.7	501.9	558.8
Netherlands	nap	nap	nap	nap	nap	nav	nav	nav	nav	nav
Russia	149.02	153.08	190.06	214.40	252.71	1,043.9	1,072.1	1,330.5	1,499.7	1,764.6
Saudi Arabia	25.07	26.47	29.59	37.29	nav	972.2	992.7	1,073.6	1,314.2	nav
Singapore	14.41	15.85	19.04	21.13	23.82	2,977.3	3,176.9	3,750.5	4,075.6	4,484.6
South Africa	15.53	20.23	23.58	13.57	18.57	311.4	400.8	461.8	262.8	356.1
Sweden	14.37	15.33	15.59	14.44	14.72	1,553.0	1,641.3	1,655.2	1,526.6	1,546.5
Switzerland	48.57	51.15	57.98	62.33	70.71	6,298.8	6,557.2	7,360.8	7,877.8	8,798.8
Turkey	21.50	26.06	32.33	29.42	34.59	300.7	359.2	438.6	393.8	457.4
United Kingdom	71.71	85.98	85.11	89.46	97.65	1,168.0	1,391.4	1,367.0	1,425.9	1,544.0
United States	889.89	928.23	982.72	1,075.79	1,169.13	2,926.3	3,025.8	3,177.0	3,452.6	3,724.4
Euro area	1,092.01	1,194.66	1,154.10	1,182.14	1,237.83	3,330.3	3,630.5	3,496.8	3,570.9	3,728.4
CPSS excl euro area [2]	**3,109.67**	**3,315.33**	**3,051.70**	**3,245.09**	**3,122.13**	**842.8**	**890.7**	**1,262.6**	**1,329.0**	**2,841.9**
CPSS incl euro area [2]	**4,201.69**	**4,510.00**	**4,205.80**	**4,427.23**	**4,359.96**	**1,045.8**	**1,113.2**	**1,531.0**	**1,596.6**	**3,047.6**

Table 2 (cont)

	Value as a percentage of GDP					Value as a percentage of narrow money				
	2008	**2009**	**2010**	**2011**	**2012**	**2008**	**2009**	**2010**	**2011**	**2012**
Australia	4.43	4.37	4.15	4.09	4.20	23.52	22.60	21.43	22.47	23.00
Belgium	nap	nap	nap	nap	nap	nap	nap	nap	nap	nap
Brazil	3.81	4.07	4.01	3.93	4.26	51.73	52.70	53.62	57.04	57.66
Canada	3.65	3.77	3.72	3.69	3.77	12.06	10.99	10.50	10.18	9.85
China	11.70	11.88	nav	nav	nav	22.25	18.83	nav	nav	nav
France	nap	nap	nap	nap	nap	nap	nap	nap	nap	nap
Germany	nap	nap	nap	nap	nap	nap	nap	nap	nap	nap
Hong Kong SAR	10.88	12.59	13.28	13.95	14.79	37.83	31.12	32.31	33.97	32.79
India	12.27	12.34	12.17	11.88	nav	61.23	60.07	59.60	62.80	nav
Italy	nap	nap	nap	nap	nap	nap	nap	nap	nap	nap
Japan	17.17	18.15	18.01	18.82	19.18	17.43	17.15	16.86	16.36	16.28
Korea	2.99	3.50	3.68	3.93	4.26	9.27	9.56	10.10	10.98	11.54
Mexico	4.74	5.29	5.30	5.30	5.45	38.95	39.14	37.82	36.65	37.08
Netherlands	nap	nap	nap	nap	nap	nap	nap	nap	nap	nap
Russia	10.61	11.93	12.51	12.37	12.26	nav	nav	53.34	53.69	55.81
Saudi Arabia	4.82	6.17	5.62	5.57	nav	22.10	19.03	17.74	18.38	nav
Singapore	7.74	8.34	7.91	8.23	8.42	27.39	23.79	21.79	21.04	20.69
South Africa	6.40	6.20	5.87	3.78	5.00	19.17	18.50	18.09	11.65	15.25
Sweden	3.50	3.51	3.13	2.86	2.70	8.18	7.34	6.60	6.22	5.66
Switzerland	9.13	9.50	9.48	10.01	10.93	15.76	13.28	12.54	12.14	12.05
Turkey	3.42	4.12	4.55	4.32	4.35	38.05	36.56	36.98	34.80	34.27
United Kingdom	3.36	3.74	3.69	3.76	3.85	4.37	4.47	4.44	4.54	4.50
United States	6.05	6.44	6.57	6.93	7.20	54.72	53.85	52.54	48.74	46.70
Euro area	8.50	9.30	9.44	9.72	9.78	19.44	18.20	18.17	18.77	18.13
CPSS excl euro area [2]	**7.97**	**8.79**	**8.44**	**8.25**	**8.32**	**23.45**	**22.16**	**22.33**	**21.88**	**21.24**
CPSS incl euro area [2]	**8.00**	**9.00**	**8.71**	**8.44**	**8.75**	**22.26**	**20.95**	**21.01**	**20.95**	**20.26**

Please refer to the individual country tables for a detailed explanation.

[1] Converted at end-of-year exchange rates. [2] Sum or average excluding those countries for which data are not available.

Table 3

Transferable deposits held by banks

(average for December or average of last reserve maintenance period) [1]

	Transferable balances held at the central bank									
	Total value *(USD billions)* [2]					Value as a percentage of GDP				
	2008	**2009**	**2010**	**2011**	**2012**	**2008**	**2009**	**2010**	**2011**	**2012**
Australia	12.81	4.58	2.27	2.90	2.39	1.50	0.41	0.16	0.20	0.15
Belgium	15.64	15.23	14.50	13.07	11.62	3.24	3.10	3.05	2.73	2.34
Brazil	15.45	23.85	30.22	25.63	27.01	1.19	1.28	1.34	1.16	1.25
Canada	0.44	2.82	0.03	0.02	0.06	0.03	0.18	0.00	0.00	0.00
China	1,331.73	1,483.07	2,005.39	2,664.74	3,041.07	28.81	29.03	32.97	35.53	36.23
France	57.83	55.04	55.05	54.22	100.17	2.15	2.03	2.13	2.09	3.74
Germany	200.89	137.02	106.22	202.08	282.78	5.84	4.01	3.18	6.02	8.11
Hong Kong SAR[3]	20.39	34.11	19.13	19.15	33.01	9.26	15.95	8.37	7.68	12.53
India	60.12	75.47	94.51	66.89	58.54	5.17	5.44	5.43	3.97	3.20
Italy	43.88	43.84	35.24	47.86	50.17	2.00	2.00	1.70	2.34	2.43
Japan	111.36	154.59	217.70	396.65	497.96	2.01	3.03	3.67	6.53	9.02
Korea	24.26	28.26	31.55	33.19	36.68	2.97	3.10	3.06	3.10	3.09
Mexico	20.69	21.40	22.61	20.01	21.48	2.30	2.34	2.14	1.94	1.80
Netherlands	31.85	30.44	28.10	29.01	148.06	3.85	3.69	3.58	3.74	18.72
Russia	21.98	20.29	20.54	26.56	28.95	1.56	1.58	1.35	1.53	1.40
Saudi Arabia	22.98	39.80	38.36	42.47	52.74	4.42	9.28	7.28	6.34	7.42
Singapore	9.36	9.98	12.33	13.70	15.96	5.03	5.25	5.12	5.33	5.64
South Africa	5.02	6.30	8.03	6.78	7.20	2.07	1.93	2.00	1.89	1.94
Sweden[3]	26.46	24.05	0.77	2.45	4.02	6.45	5.51	0.15	0.48	0.74
Switzerland	35.91	39.35	31.11	188.52	311.46	6.75	7.31	5.08	30.27	48.15
Turkey	16.49	15.77	21.65	19.96	14.32	2.62	2.49	3.05	2.93	1.80
United Kingdom	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
United States	820.61	1,089.47	1,022.42	1,524.54	1,510.35	5.57	7.56	6.84	9.81	9.30
CPSS[4]	**2,906.17**	**3,354.72**	**3,817.72**	**5,400.38**	**6,256.01**	**6.26**	**7.48**	**7.79**	**9.98**	**11.32**

Table 3 (cont)

	Transferable balances held at other banks									
	Total value *(USD billions)* [2]					Value as a percentage of GDP				
	2008	**2009**	**2010**	**2011**	**2012**	**2008**	**2009**	**2010**	**2011**	**2012**
Australia	nap	nap	nap	nap	nap	nav	nap	nap	nap	nap
Belgium	52.90	71.08	71.09	78.15	90.16	10.97	14.48	14.94	16.32	18.16
Brazil	nap	nap	nap	nap	nap	nap	nap	nap	nap	nap
Canada	1.17	1.18	1.54	1.90	1.90	0.09	0.08	0.09	0.11	0.10
China	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
France[5]	418.24	517.70	468.25	330.00	175.68	15.55	19.06	18.09	12.74	6.55
Germany	451.88	421.69	130.21	133.83	157.26	13.13	12.33	3.90	3.99	4.51
Hong Kong SAR	nap	nap	nap	nap	nap	nap	nap	nap	nap	nap
India	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy[3]	347.15	304.10	148.48	131.42	154.08	15.84	13.89	7.16	6.43	7.46
Japan[6]	86.95	86.07	125.68	107.39	68.82	1.83	1.64	2.17	1.75	1.12
Korea	nap	nap	nap	nap	nap	nap	nap	nap	nap	nap
Mexico	0.27	0.45	0.80	0.76	1.03	0.03	0.05	0.08	0.07	0.09
Netherlands[3]	44.15	65.96	42.46	60.48	47.95	5.34	7.99	5.42	7.80	6.06
Russia	5.04	4.46	5.34	7.10	9.26	0.36	0.35	0.35	0.41	0.45
Saudi Arabia	91.33	115.51	141.35	170.95	201.06	17.57	26.92	26.83	25.53	28.28
Singapore	nap	nap	nap	nap	nap	nap	nap	nap	nap	nap
South Africa	15.38	19.40	13.70	13.19	10.20	6.34	5.94	3.41	3.68	2.75
Sweden[3]	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Switzerland[3]	136.10	103.89	111.57	117.72	105.91	25.57	19.30	18.23	18.90	16.37
Turkey	28.83	31.47	18.25	17.45	18.59	4.59	4.98	2.57	2.56	2.34
United Kingdom	753.37	1,128.05	1,023.68	966.72	1,057.69	35.27	49.06	44.39	40.61	41.76
United States[3]	33.90	29.43	32.35	40.83	38.03	0.23	0.20	0.22	0.26	0.23
CPSS[4]	**2,466.65**	**2,900.45**	**2,334.75**	**2,177.89**	**2,137.61**	**6.37**	**7.98**	**6.10**	**5.28**	**5.15**

Please refer to the individual country tables for a detailed explanation.

[1] Except as noted. [2] Converted at end-of-year exchange rates, except as noted. [3] End of year. [4] Sum or average excluding those countries for which data are not available. [5] Average of fourth quarter. [6] Balances at end-September, converted at end-September exchange rates.

Table 4

Institutions offering payment services to non-banks

(end of year) [1]

	Number of institutions									
	Total number					Number per million inhabitants				
	2008	2009	2010	2011	2012	2008	2009	2010	2011	2012
Australia	204	186	175	170	168	9.6	8.6	7.9	7.6	7.4
Belgium	107	106	108	110	105	10.0	9.8	9.9	10.0	9.5
Brazil[2]	109,641	151,025	166,711	162,440	158,154	578.2	788.7	862.7	833.3	804.7
Canada	1,113	1,054	986	936	882	33.5	31.3	28.9	27.2	25.3
China	5,635	3,859	3,770	3,801	3,748	4.3	2.9	2.8	2.8	2.8
France	730	714	688	662	641	11.4	11.1	10.6	10.2	9.8
Germany	1,982	1,940	1,931	1,942	1,915	24.1	23.7	23.6	23.7	23.4
Hong Kong SAR	201	200	194	199	201	28.9	28.6	27.5	28.0	28.0
India	1,894	1,845	1,814	1,789	nav	1.6	1.6	1.5	1.5	nav
Italy	831	830	803	797	760	14.0	13.9	13.4	13.2	12.6
Japan	1,587	1,543	1,525	1,507	nav	12.4	12.1	11.9	11.8	nav
Korea	4,011	3,976	3,924	3,871	3,837	81.9	80.8	79.4	77.8	76.7
Mexico	nav	122	141	156	163	nav	1.1	1.3	1.4	1.4
Netherlands	323	319	309	306	287	19.6	19.2	18.6	18.3	17.1
Russia	1,110	1,060	1,014	980	958	7.8	7.4	7.1	6.9	6.7
Saudi Arabia	nap	nap	nap	nap	nap	nav	nav	nav	nav	nav
Singapore	166	168	170	171	173	34.3	33.7	33.5	33.0	32.6
South Africa	36	33	31	31	32	0.7	0.7	0.6	0.6	0.6
Sweden	129	113	114	114	117	13.9	12.1	12.1	12.1	12.3
Switzerland	329	327	322	314	299	42.7	41.9	40.9	39.7	37.2
Turkey	51	51	51	50	51	0.7	0.7	0.7	0.7	0.7
United Kingdom	377	366	382	367	363	6.1	5.9	6.1	5.9	5.7
United States	16,512	15,954	15,379	14,867	14,267	54.3	52.0	49.7	47.7	45.4
CPSS[3]	**146,969**	**185,791**	**200,542**	**195,580**	**187,121**	**38.8**	**47.3**	**50.6**	**49.0**	**69.7**

Table 4 (cont)

	Number of branches or offices									
	Total number					Number per million inhabitants				
	2008	2009	2010	2011	2012	2008	2009	2010	2011	2012
Australia	6,626	6,678	6,701	6,732	6,810	310.9	307.2	303.6	300.7	299.2
Belgium	5,678	5,608	5,487	5,260	5,166	530.3	519.7	504.2	479.1	467.3
Brazil[2]	140,325	181,813	198,251	195,649	194,039	740.1	949.5	1,025.9	1,003.7	987.3
Canada	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
China	195,461	195,081	nav	nav	nav	147.6	146.5	nav	nav	nav
France	39,121	38,334	38,823	38,171	38,026	611.6	596.1	600.9	587.7	582.5
Germany	41,601	40,862	40,130	39,643	38,173	506.6	499.1	490.8	484.8	466.0
Hong Kong SAR	1,587	1,578	1,606	1,620	1,604	227.9	225.5	227.7	227.8	223.5
India	87,907	90,373	101,275	108,136	nav	76.2	77.2	85.4	90.0	nav
Italy	47,264	48,258	48,042	46,966	46,603	796.5	807.6	800.0	778.5	770.1
Japan	55,341	55,067	54,960	54,733	nav	433.4	431.9	429.2	428.3	nav
Korea	18,677	18,558	18,820	19,047	19,020	381.6	377.3	380.9	382.6	380.4
Mexico	nav	14,179	15,199	15,884	16,722	nav	132.4	140.8	146.0	143.8
Netherlands	3,672	3,555	2,906	2,706	2,515	222.7	214.5	174.5	161.7	149.9
Russia	82,668	81,788	83,467	85,477	87,111	579.1	572.8	584.3	597.9	608.3
Saudi Arabia	nap	nap	nap	nap	nap	nav	nav	nav	nav	nav
Singapore	497	499	507	515	518	102.7	100.0	99.9	99.3	97.5
South Africa	2,975	3,172	3,436	3,725	3,713	59.7	62.8	67.3	72.1	71.2
Sweden	1,987	1,934	1,883	1,830	1,839	214.7	207.0	200.0	193.5	193.2
Switzerland	5,043	4,959	4,931	4,863	4,821	654.0	635.7	626.0	614.6	599.9
Turkey	12,535	12,860	13,375	13,894	14,488	175.3	177.2	181.4	185.9	191.6
United Kingdom	24,554	22,743	22,533	22,364	nav	399.9	368.1	361.9	356.5	nav
United States	116,570	110,906	110,465	118,190	117,007	383.3	361.5	357.1	379.3	372.7
CPSS[3]	**890,089**	**938,805**	**772,797**	**785,405**	**598,175**	**236.9**	**241.0**	**298.4**	**300.5**	**483.9**

Please refer to the individual country tables for a detailed explanation.

[1] Except as noted. [2] Includes also bank correspondents, which are non-financial entities acting as banks' agents. [3] Sum or average excluding those countries for which data are not available.

Table 5

Transferable deposits held by non-banks

(end of year) [1]

	Number of deposit accounts									
	Total number of accounts *(thousands)*					Number of accounts per inhabitant				
	2008	**2009**	**2010**	**2011**	**2012**	**2008**	**2009**	**2010**	**2011**	**2012**
Australia	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Belgium	15,120	15,834	16,642	16,601	16,552	1.41	1.47	1.53	1.51	1.50
Brazil	125,667	133,628	141,261	150,085	162,881	0.66	0.70	0.73	0.77	0.83
Canada	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
China	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
France	74,431	75,778	76,875	77,795	78,412	1.16	1.18	1.19	1.20	1.20
Germany	91,520	93,946	94,737	95,652	96,140	1.11	1.15	1.16	1.17	1.17
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy[2]	34,408	34,704	36,393	38,467	38,970	0.58	0.58	0.61	0.64	0.64
Japan	402,316	400,269	396,752	391,805	389,436	3.15	3.14	3.10	3.07	nav
Korea	28,922	30,086	31,089	32,299	33,869	0.59	0.61	0.63	0.65	0.68
Mexico	nav	60,905	74,212	77,019	86,198	nav	0.57	0.69	0.71	0.74
Netherlands	23,825	23,819	24,049	23,431	22,729	1.45	1.44	1.44	1.40	1.35
Russia	467,916	505,109	539,465	601,526	670,979	3.28	3.54	3.78	4.21	4.69
Saudi Arabia	nap	nap	nap	nap	nap	nav	nav	nav	nav	nav
Singapore	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
South Africa	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Sweden	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Switzerland	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Turkey	102	111	126	142	147	0.0	0.0	0.0	0.0	0.0
United Kingdom	125,696	127,355	133,183	128,261	nav	2.05	2.06	2.14	2.04	nav
United States	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
CPSS[3]	**1,389,923**	**1,501,543**	**1,564,785**	**1,633,082**	**1,596,313**	**1.59**	**1.52**	**1.58**	**1.64**	**1.95**

Table 5 (cont)

	Value of deposit accounts									
	Total value *(USD billions)* [4]					Value per inhabitant *(USD)* [4]				
	2008	**2009**	**2010**	**2011**	**2012**	**2008**	**2009**	**2010**	**2011**	**2012**
Australia	964	1,325	1,584	1,699	1,877	45,217	60,946	71,763	75,879	82,438
Belgium	178	198	191	186	206	16,606	18,364	17,524	16,950	18,631
Brazil	58	86	100	86	90	305	447	516	440	458
Canada	354	485	554	584	635	10,657	14,389	16,269	16,946	18,242
China	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
France	705	792	769	781	841	11,028	12,322	11,906	12,032	12,883
Germany	1,291	1,611	1,591	1,638	1,919	15,722	19,674	19,460	20,032	23,422
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	892	994	1,400	1,236	nav	773	849	1,180	1,028	nav
Italy[2]	1,015	1,183	1,096	986	1,016	17,099	19,800	18,247	16,346	16,788
Japan[5]	3,764	4,100	4,619	5,269	nav	29,476	32,155	36,068	41,228	nav
Korea	61	74	78	85	96	1,243	1,502	1,584	1,702	1,926
Mexico	nav	117	125	135	153	nav	1,094	1,157	1,244	1,317
Netherlands	349	401	423	421	478	21,193	24,187	25,393	25,184	28,459
Russia	189	201	247	296	334	1,326	1,411	1,726	2,071	2,332
Saudi Arabia	nap	nap	nap	nap	nap	nav	nav	nav	nav	nav
Singapore	248	285	344	379	435	51,330	57,229	67,718	73,054	81,825
South Africa	246	309	346	308	306	4,924	6,116	6,769	5,956	5,863
Sweden	281	324	364	409	454	30,318	34,729	38,622	43,276	47,634
Switzerland	222	304	356	571	800	28,808	38,953	45,139	72,128	99,523
Turkey	338	383	441	407	479	4,720	5,279	5,980	5,444	6,334
United Kingdom	8,363	4,069	3,972	4,438	5,304	136,205	65,851	63,793	70,742	83,869
United States	994	1,060	1,124	1,510	1,755	3,269	3,454	3,633	4,846	5,592
CPSS[3]	**20,511**	**18,301**	**19,721**	**21,423**	**17,177**	**8,342**	**7,065**	**7,538**	**8,111**	**12,944**

Table 5 (cont)

	Value of deposit accounts as a percentage of GDP				
	2008	**2009**	**2010**	**2011**	**2012**
Australia	112.8	118.0	114.8	115.8	121.4
Belgium	36.9	40.4	40.1	38.9	41.5
Brazil	4.5	4.6	4.4	3.9	4.2
Canada	27.0	31.5	32.5	33.0	34.4
China	nav	nav	nav	nav	nav
France	26.2	29.2	29.7	30.2	31.4
Germany	37.5	47.1	47.7	48.8	55.0
Hong Kong SAR	nav	nav	nav	nav	nav
India	76.8	71.6	80.5	73.4	nav
Italy[2]	46.3	54.0	52.8	48.3	49.2
Japan	75.4	80.8	82.1	88.5	nav
Korea	7.5	8.1	7.6	7.9	8.1
Mexico	nav	12.8	11.8	13.1	12.9
Netherlands	42.2	48.5	53.9	54.4	60.4
Russia	13.5	15.7	16.2	17.1	16.2
Saudi Arabia	nav	nav	nav	nav	nav
Singapore	133.4	150.2	142.8	147.4	153.7
South Africa	101.2	94.6	86.1	85.7	82.4
Sweden	68.4	74.3	73.1	81.0	83.1
Switzerland	41.7	56.4	58.1	91.6	123.7
Turkey	53.7	60.6	62.0	59.8	60.3
United Kingdom	391.5	177.0	172.2	186.4	209.4
United States	6.8	7.3	7.5	9.7	10.8
CPSS[3]	**48.0**	**44.3**	**44.2**	**44.3**	**42.4**

Please refer to the individual country tables for a detailed explanation.

[1] Except as noted. [2] Only deposits held at banks. [3] Sum or average excluding those countries for which data are not available. [4] Converted at end-of-year exchange rates, except as noted. [5] Converted at average of fiscal year ending March (following year) exchange rates.

Table 6

Payment transactions by non-banks: total number of transactions

(total for the year)

	Total number of transactions *(millions)*					Increase in the number of transactions *(%)*				
	2008	**2009**	**2010**	**2011**	**2012**	**2008**	**2009**	**2010**	**2011**	**2012**
Australia	5,691	6,093	6,590	7,129	7,712	8.1	7.1	8.2	8.2	8.2
Belgium	2,198	2,290	2,386	2,503	2,503	4.7	4.2	4.2	4.9	0.0
Brazil	13,291	18,375	19,333	21,774	23,510	12.0	38.3	5.2	12.6	8.0
Canada	8,810	9,071	9,410	9,816	9,919	5.8	3.0	3.7	4.3	1.1
China	4,268	5,185	6,768	8,432	11,203	25.3	21.5	30.5	24.6	32.9
France	15,893	16,422	17,057	17,538	18,068	2.8	3.3	3.9	2.8	3.0
Germany	16,057	16,577	17,324	17,738	18,217	3.0	3.2	4.5	2.4	2.7
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	4,432	5,487	6,605	6,657	14,873	17.2	23.8	20.4	0.8	123.4
Italy	3,816	3,947	4,004	4,160	4,333	1.5	3.4	1.4	3.9	4.2
Japan	7,850	11,167	nav	nav	nav	6.8	42.2	nav	nav	nav
Korea	9,648	10,618	12,081	13,483	15,189	11.7	10.1	13.8	11.6	12.7
Mexico	2,068	2,118	2,319	2,617	2,933	7.8	2.4	9.5	12.8	12.1
Netherlands	4,823	5,091	5,442	5,604	5,854	6.4	5.6	6.9	3.0	4.5
Russia	3,591	3,728	4,832	5,646	7,309	17.2	3.8	29.6	16.9	29.5
Saudi Arabia	1,093	1,172	1,367	1,616	1,769	34.8	7.3	16.6	18.3	9.4
Singapore	2,217	2,416	2,569	3,279	3,421	10.9	9.0	6.3	27.7	4.3
South Africa	nav	1,958	2,187	2,379	2,768	nav	nav	11.7	8.8	16.3
Sweden	2,579	2,741	2,980	3,102	3,346	13.9	6.3	8.7	4.1	7.9
Switzerland	1,224	1,287	1,359	1,421	1,499	6.5	5.2	5.5	4.6	5.5
Turkey	1,712	1,910	2,178	2,490	2,865	18.6	11.5	14.0	14.3	15.0
United Kingdom	15,260	15,891	16,546	17,795	18,504	2.5	4.1	4.1	7.6	4.0
United States	102,345	104,050	107,222	114,273	nav	3.8	1.7	3.0	6.6	nav
CPSS[1]	**228,867**	**247,594**	**250,558**	**269,454**	**175,795**	**5.8**	**7.3**	**6.0**	**7.5**	**13.3**

Table 6 (cont)

	Number per inhabitant					Number per deposit account held by non-banks				
	2008	**2009**	**2010**	**2011**	**2012**	**2008**	**2009**	**2010**	**2011**	**2012**
Australia	267	280	299	318	339	nav	nav	nav	nav	nav
Belgium	205	212	219	228	226	145	145	143	151	151
Brazil	70	96	100	112	120	106	138	137	145	144
Canada	265	269	276	285	285	nav	nav	nav	nav	nav
China	3	4	5	6	8	nav	nav	nav	nav	nav
France	248	255	264	270	277	214	217	222	225	230
Germany	196	202	212	217	222	175	176	183	185	189
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	4	5	6	6	12	nav	nav	nav	nav	nav
Italy	64	66	67	69	72	111	114	110	108	111
Japan	61	88	nav	nav	nav	20	28	nav	nav	nav
Korea	197	216	244	271	304	334	353	389	417	448
Mexico	19	20	21	24	25	nav	35	31	34	34
Netherlands	293	307	327	335	349	202	214	226	239	258
Russia	25	26	34	39	51	8	7	9	9	11
Saudi Arabia	42	44	50	57	61	nav	nav	nav	nav	nav
Singapore	458	484	506	633	644	nav	nav	nav	nav	nav
South Africa	nav	39	43	46	53	nav	nav	nav	nav	nav
Sweden	279	293	317	328	351	nav	nav	nav	nav	nav
Switzerland	159	165	172	180	187	nav	nav	nav	nav	nav
Turkey	24	26	30	33	38	16,761	17,257	17,309	17,564	19,548
United Kingdom	249	257	266	284	293	121	125	124	139	nav
United States	337	339	347	367	nav	nav	nav	nav	nav	nav
CPSS[1]	**59**	**63**	**65**	**69**	**49**	**68**	**72**	**89**	**90**	**84**

Please refer to the individual country tables for a detailed explanation.

[1] Sum or average excluding those countries for which data are not available. For credit transfers, data for France (prior to 2005) and the United Kingdom include interbank transactions; however, the total number is relatively small.

Table 7

Use of payment instruments by non-banks: number of transactions per payment instrument

(millions, total for the year)

	Credit transfers					Direct debits				
	2008	**2009**	**2010**	**2011**	**2012**	**2008**	**2009**	**2010**	**2011**	**2012**
Australia	1,316.5	1,384.5	1,494.3	1,588.1	1,639.2	605.4	645.3	682.9	705.9	737.9
Belgium	925.6	953.3	1,005.5	1,026.6	939.0	247.9	260.3	246.0	264.5	285.6
Brazil	6,651.6	7,157.9	7,716.4	8,439.4	9,012.6	nav	4,264.7	3,584.0	4,156.2	4,357.7
Canada	899.8	944.1	997.6	1,043.7	986.9	616.5	630.8	651.1	673.8	699.3
China	740.3	818.2	1,022.0	1,172.6	1,410.0	nav	nav	nav	nav	nav
France	2,697.3	2,789.5	2,989.7	2,977.5	3,097.2	3,023.6	3,265.5	3,411.2	3,533.3	3,543.4
Germany	5,681.6	5,829.3	5,871.3	6,072.0	6,154.7	7,949.2	8,188.8	8,687.3	8,648.3	8,811.8
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	133.9	198.2	299.4	403.2	586.0	160.1	149.3	156.7	164.7	176.5
Italy	1,062.9	1,210.0	1,227.2	1,261.7	1,261.3	554.1	575.8	593.2	600.7	602.3
Japan	1,401.8	1,414.5	1,418.1	1,438.4	1,499.8	nav	nav	nav	nav	nav
Korea	2,311.5	2,428.0	2,655.5	2,909.8	3,165.2	1,374.7	1,338.1	1,420.0	1,492.6	1,653.0
Mexico	711.8	762.9	836.2	933.4	991.2	41.3	42.1	45.9	52.2	58.9
Netherlands	1,544.2	1,571.0	1,647.9	1,647.9	1,694.2	1,225.5	1,272.1	1,310.2	1,340.4	1,368.6
Russia	2,052.7	2,010.9	2,630.0	2,683.6	2,689.2	105.2	136.1	136.7	118.0	82.1
Saudi Arabia	3.0	3.4	4.0	4.8	5.9	1.7	1.8	1.5	1.2	1.2
Singapore	30.1	31.7	34.6	37.6	39.9	51.5	52.6	57.3	55.0	56.4
South Africa	nav	438.0	528.7	567.2	653.3	nav	531.7	563.2	628.0	707.2
Sweden	699.0	726.0	768.0	831.0	859.0	229.0	241.0	272.0	289.0	297.0
Switzerland	677.5	702.9	736.3	753.1	776.5	43.6	44.4	45.2	46.0	47.6
Turkey	nav	nav	nav	nav	nav	nap	nap	nap	nap	nap
United Kingdom	3,185.1	3,274.6	3,396.3	3,601.5	3,693.1	3,076.9	3,149.2	3,229.3	3,322.4	3,416.7
United States	6,959.6	7,323.5	7,622.0	7,914.5	8,344.3	11,215.2	11,389.8	11,533.6	11,795.9	12,182.1
CPSS[1]	**39,685.6**	**41,972.5**	**44,900.8**	**47,307.8**	**49,498.5**	**30,521.5**	**36,179.5**	**36,627.4**	**37,888.2**	**39,085.2**

Table 7 (cont)

	Cheques					E-money payment transactions				
	2008	**2009**	**2010**	**2011**	**2012**	**2008**	**2009**	**2010**	**2011**	**2012**
Australia	371.0	333.0	291.1	256.4	228.4	nap	nap	nap	nap	nap
Belgium	8.8	7.9	7.2	6.5	5.5	81.2	70.5	60.6	50.5	46.2
Brazil	1,963.2	1,802.7	1,675.0	1,587.8	1,438.5	18.4	23.7	35.4	37.4	36.0
Canada	1,012.4	943.7	915.5	870.9	748.0	nav	nav	nav	nav	nav
China	882.3	875.5	896.5	846.7	783.7	nap	nap	nap	nap	nap
France	3,487.4	3,302.6	3,122.8	2,971.4	2,805.6	32.2	36.0	41.1	46.5	52.2
Germany	65.4	57.0	48.3	40.6	34.4	47.4	43.1	38.9	36.0	33.6
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	1,397.4	1,379.1	1,387.4	1,341.9	1,313.7	nap	nap	12.1	32.8	nav
Italy	384.9	335.3	315.1	291.6	275.7	72.6	89.7	118.3	151.9	191.2
Japan	112.0	96.2	88.0	82.6	77.5	1,116.1	1,509.6	2,000.4	2,342.0	nav
Korea	1,104.0	931.4	752.0	612.9	460.1	132.7	135.4	159.1	113.1	69.7
Mexico	500.9	461.3	428.0	398.3	377.5	nav	nav	nav	nav	nav
Netherlands	nap	nap	nap	nap	nap	176.1	177.0	178.3	171.7	148.2
Russia	0.0	0.0	0.0	0.0	0.0	7.4	47.7	79.1	106.2	225.7
Saudi Arabia	7.1	7.1	7.1	7.1	7.1	nap	nap	nap	nap	nap
Singapore	83.5	79.1	78.3	76.8	74.6	1,869.5	2,047.8	2,195.4	2,888.2	3,015.1
South Africa	nav	104.3	77.1	53.7	42.2	nap	nap	nap	nap	nap
Sweden	0.8	0.7	0.4	0.4	0.2	nap	nap	nap	nap	nap
Switzerland	1.0	0.7	0.4	0.3	0.3	17.3	15.8	15.3	10.6	2.8
Turkey	nap	nap	nap	nap	nap	nav	nav	nav	nav	nav
United Kingdom	1,403.0	1,282.0	1,113.0	970.0	848.0	nav	nav	nav	nav	nav
United States	26,054.2	24,464.9	22,838.6	21,276.9	19,682.8	nav	nav	nav	nav	nav
CPSS[1]	**38,839.3**	**36,464.5**	**34,041.7**	**31,692.7**	**29,203.6**	**3,570.8**	**4,196.3**	**4,934.0**	**5,986.9**	**3,820.7**

Please refer to the individual country tables for a detailed explanation.

[1] Sum or average excluding those countries for which data are not available. For credit transfers, data for France (prior to 2005) and the United Kingdom include interbank transactions; however, the total number is relatively small.

Table 7 (cont)

	Card payments (except e-money)					*of which: by cards with a debit function*				
	2008	**2009**	**2010**	**2011**	**2012**	**2008**	**2009**	**2010**	**2011**	**2012**
Australia	3,158.6	3,466.0	3,832.4	4,269.2	4,776.7	*1,740.7*	*1,985.3*	*2,259.4*	*2,606.7*	*3,001.1*
Belgium	934.1	997.4	1,066.9	1,154.3	1,226.9	*828.2*	*885.2*	*945.9*	*1,020.6*	*1,087.6*
Brazil	4,658.1	5,126.2	6,322.5	7,553.4	8,664.7	*2,097.2*	*2,309.4*	*2,929.0*	*3,607.0*	*4,006.2*
Canada	6,281.6	6,552.4	6,846.1	7,227.2	7,484.8	*3,705.0*	*3,881.0*	*3,971.0*	*4,143.0*	*4,357.3*
China	2,645.3	3,491.2	4,849.4	6,413.0	9,009.1	*nav*	*nav*	*nav*	*nav*	*nav*
France[1]	6,542.5	6,923.3	7,391.6	7,911.0	8,475.0	*nav*	*nav*	*nav*	*nav*	*nav*
Germany	2,313.1	2,459.2	2,678.1	2,941.4	3,182.2	*1,878.3*	*2,003.3*	*2,196.3*	*2,399.7*	*2,579.1*
Hong Kong SAR	nav	nav	nav	nav	nav	*100.3*	*100.7*	*105.4*	*109.7*	*112.2*
India	2,740.7	3,760.6	4,748.9	4,727.6	6,398.3	*2,476.1*	*3,517.6*	*4,471.8*	*4,447.4*	*5,999.2*
Italy	1,395.9	1,467.8	1,502.4	1,566.9	1,699.2	*873.3*	*908.5*	*914.8*	*981.1*	*1,091.5*
Japan	5,220.4	8,146.6	nav	nav	nav	*12.4*	*13.2*	*13.4*	*13.4*	*12.9*
Korea	4,724.6	5,784.4	7,093.6	8,354.4	9,840.7	*743.9*	*1,050.1*	*1,417.5*	*1,899.1*	*2,492.5*
Mexico	814.2	851.2	1,009.1	1,232.8	1,505.4	*417.7*	*474.9*	*598.6*	*741.8*	*919.2*
Netherlands	1,876.8	2,070.6	2,305.6	2,444.4	2,642.9	*1,779.9*	*1,978.1*	*2,206.4*	*2,333.9*	*2,530.7*
Russia	517.3	677.2	1,014.3	1,662.1	2,853.9	*489.2*	*641.2*	*959.6*	*1,556.9*	*2,631.2*
Saudi Arabia	992.2	1,066.5	1,226.1	1,445.1	1,570.9	*992.2*	*1,066.5*	*1,226.1*	*1,445.1*	*1,570.9*
Singapore	182.5	205.1	203.1	221.7	235.3	*182.5*	*205.1*	*203.1*	*221.7*	*235.3*
South Africa	nav	884.3	1,017.9	1,130.6	1,365.5	*nav*	*nav*	*nav*	*nav*	*nav*
Sweden	1,650.0	1,773.0	1,940.0	1,982.0	2,190.0	*1,322.0*	*1,438.0*	*1,558.0*	*1,629.0*	*1,810.0*
Switzerland	484.8	523.6	561.5	611.4	671.8	*343.3*	*371.8*	*393.5*	*421.0*	*456.0*
Turkey	1,712.5	1,909.8	2,178.1	2,490.0	2,864.6	*106.8*	*153.9*	*220.2*	*308.4*	*437.4*
United Kingdom	7,595.0	8,185.0	8,807.0	9,901.0	10,546.0	*5,446.0*	*6,017.0*	*6,604.0*	*7,612.0*	*8,155.0*
United States	58,116.3	60,871.5	65,228.0	73,285.9	nav	*34,215.7*	*38,518.9*	*43,780.4*	*49,006.1*	*nav*
CPSS[2]	**114,556.5**	**127,192.9**	**131,822.4**	**148,525.6**	**87,203.7**	***59,750.7***	***67,519.8***	***76,974.3***	***86,503.7***	***43,485.4***

Table 7 (cont)

	by cards with a delayed debit function					*by cards with a credit function*				
	2008	**2009**	**2010**	**2011**	**2012**	**2008**	**2009**	**2010**	**2011**	**2012**
Australia	*nav*	*nav*	*nav*	*nav*	*nav*	*1,418.0*	*1,480.8*	*1,573.0*	*1,662.5*	*1,775.6*
Belgium	*105.9*	*112.2*	*121.0*	*133.7*	*139.3*	*nav*	*nav*	*nav*	*nav*	*nav*
Brazil	*nav*	*nav*	*nav*	*nav*	*nav*	*2,560.8*	*2,816.8*	*3,393.5*	*3,946.5*	*4,658.4*
Canada[3]	*nap*	*nap*	*nap*	*nap*	*nap*	*2,576.6*	*2,671.4*	*2,875.1*	*3,084.2*	*3,127.5*
China	*nap*	*nap*	*nap*	*nap*	*nap*	*nav*	*nav*	*nav*	*nav*	*nav*
France[1]	*nav*	*nav*	*nav*	*nav*	*nav*	*nav*	*nav*	*nav*	*nav*	*nav*
Germany	*395.0*	*415.4*	*447.9*	*501.2*	*559.7*	*39.8*	*40.5*	*33.9*	*40.5*	*43.4*
Hong Kong SAR	*nav*	*nav*	*nav*	*nav*	*nav*	*321.3*	*338.1*	*363.9*	*391.5*	*431.6*
India	*0.5*	*6.5*	*10.1*	*13.8*	*nav*	*264.1*	*236.5*	*267.1*	*266.4*	*399.1*
Italy[5]	*nav*	*nav*	*nav*	*nav*	*nav*	*522.6*	*559.2*	*587.7*	*585.8*	*607.7*
Japan	*nav*	*nav*	*nav*	*nav*	*nav*	*5,208.0*	*8,133.4*	*nav*	*nav*	*nav*
Korea	*nap*	*nap*	*nap*	*nap*	*nap*	*3,980.6*	*4,734.4*	*5,676.0*	*6,455.3*	*7,348.3*
Mexico	*nap*	*nap*	*nap*	*nap*	*nap*	*396.5*	*376.3*	*410.5*	*491.0*	*586.2*
Netherlands[4]	*97.0*	*92.4*	*99.2*	*110.5*	*112.2*	*nap*	*nap*	*nap*	*nap*	*nap*
Russia	*nav*	*nav*	*nav*	*nav*	*nav*	*28.1*	*36.0*	*54.7*	*105.2*	*222.7*
Saudi Arabia	*nap*	*nap*	*nap*	*nap*	*nap*	*29.4*	*31.1*	*34.7*	*40.5*	*53.4*
Singapore	*nav*	*nav*	*nav*	*nav*	*nav*	*nav*	*nav*	*nav*	*nav*	*nav*
South Africa	*nav*	*nav*	*nav*	*nav*	*nav*	*nav*	*nav*	*nav*	*nav*	*nav*
Sweden	*43.0*	*40.0*	*46.0*	*42.0*	*43.0*	*285.0*	*295.0*	*336.0*	*311.0*	*337.0*
Switzerland[6]	*nav*	*nav*	*nav*	*nav*	*nav*	*141.5*	*151.8*	*168.0*	*190.3*	*215.7*
Turkey	*nav*	*nav*	*nav*	*nav*	*nav*	*1,605.6*	*1,755.9*	*1,957.8*	*2,181.6*	*2,427.3*
United Kingdom	*179.0*	*166.0*	*170.0*	*166.0*	*167.0*	*1,791.0*	*1,819.0*	*1,857.0*	*1,926.0*	*2,023.0*
United States	*nav*	*nav*	*nav*	*nav*	*nav*	*23,900.6*	*22,352.6*	*21,447.6*	*24,279.8*	*nav*
CPSS[2]	***820.4***	***832.5***	***894.2***	***967.3***	***1,021.2***	***45,069.5***	***47,828.6***	***41,036.5***	***45,958.1***	***24,256.8***

Please refer to the individual country tables for a detailed explanation.

[1] A breakdown by types of function is not available. [2] Sum or average excluding those countries for which data are not available. [3] For cards with a credit function, includes charge cards. [4] For cards with a delayed debit function, includes cards with a credit function. [5] For cards with a delayed debit function, includes cards with a credit function. [6] For cards with a credit function, includes cards with a delayed debit function.

Table 7a

Use of payment instruments by non-banks: relative importance of payment instruments, in number of transactions

(% of total number of transactions)

	Credit transfers					Direct debits				
	2008	**2009**	**2010**	**2011**	**2012**	**2008**	**2009**	**2010**	**2011**	**2012**
Australia	24.1	23.8	23.7	23.3	22.2	11.1	11.1	10.8	10.4	10.0
Belgium	42.1	41.6	42.1	41.0	37.5	11.3	11.4	10.3	10.6	11.4
Brazil	50.0	39.0	39.9	38.8	38.3	nav	23.2	18.5	19.1	18.5
Canada	10.2	10.4	10.6	10.6	9.9	7.0	7.0	6.9	6.9	7.0
China	17.3	15.8	15.1	13.9	12.6	nav	nav	nav	nav	nav
France	17.1	17.1	17.6	17.1	17.2	19.2	20.0	20.1	20.3	19.7
Germany	35.4	35.2	33.9	34.2	33.8	49.5	49.4	50.1	48.8	48.4
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	3.0	3.6	4.5	6.0	6.9	3.6	2.7	2.4	2.5	2.1
Italy	30.6	32.9	32.7	32.6	31.3	16.0	15.7	15.8	15.5	14.9
Japan	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Korea	24.0	22.9	22.0	21.6	20.8	14.2	12.6	11.8	11.1	10.9
Mexico	34.4	36.0	36.1	35.7	33.8	2.0	2.0	2.0	2.0	2.0
Netherlands	32.0	30.9	30.3	29.4	28.9	25.4	25.0	24.1	23.9	23.4
Russia	76.5	70.0	68.1	58.7	46.0	3.9	4.7	3.5	2.6	1.4
Saudi Arabia	0.3	0.3	0.3	0.3	0.4	0.2	0.2	0.1	0.1	0.1
Singapore	1.4	1.3	1.3	1.1	1.2	2.3	2.2	2.2	1.7	1.6
South Africa	nav	22.4	24.2	23.8	23.6	nav	27.2	25.8	26.4	25.5
Sweden	27.1	26.5	25.8	26.8	25.7	8.9	8.8	9.1	9.3	8.9
Switzerland	55.3	54.6	54.2	53.0	51.8	3.6	3.5	3.3	3.2	3.2
Turkey	nav	nav	nav	nav	nav	nap	nap	nap	nap	nap
United Kingdom	20.9	20.6	20.5	20.2	20.0	20.2	19.8	19.5	18.7	18.5
United States	6.8	7.0	7.1	6.9	20.8	11.0	10.9	10.8	10.3	30.3
CPSS[1]	**17.5**	**17.1**	**17.8**	**17.4**	**23.7**	**13.4**	**14.7**	**14.5**	**14.0**	**18.7**

Table 7a (cont)

	Cheques					E-money payment transactions				
	2008	**2009**	**2010**	**2011**	**2012**	**2008**	**2009**	**2010**	**2011**	**2012**
Australia	6.8	5.7	4.6	3.8	3.1	nap	nap	nap	nap	nap
Belgium	0.4	0.3	0.3	0.3	0.2	3.7	3.1	2.5	2.0	1.8
Brazil	14.8	9.8	8.7	7.3	6.1	0.1	0.1	0.2	0.2	0.2
Canada	11.5	10.4	9.7	8.9	7.5	nav	nav	nav	nav	nav
China	20.7	16.9	13.2	10.0	7.0	nap	nap	nap	nap	nap
France	22.1	20.2	18.4	17.0	15.6	0.2	0.2	0.2	0.3	0.3
Germany	0.4	0.3	0.3	0.2	0.2	0.3	0.3	0.2	0.2	0.2
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	31.5	25.1	21.0	20.1	15.5	nap	nap	0.2	0.5	nav
Italy	11.1	9.1	8.4	7.5	6.8	2.1	2.4	3.1	3.9	4.7
Japan	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Korea	11.4	8.8	6.2	4.5	3.0	1.4	1.3	1.3	0.8	0.5
Mexico	24.2	21.8	18.5	15.2	12.9	nav	nav	nav	nav	nav
Netherlands	nap	nap	nap	nap	nap	3.7	3.5	3.3	3.1	2.5
Russia	0.0	0.0	0.0	0.0	0.0	0.3	1.7	2.0	2.3	3.9
Saudi Arabia	0.7	0.7	0.6	0.5	0.4	nap	nap	nap	nap	nap
Singapore	3.8	3.3	3.0	2.3	2.2	84.3	84.7	85.5	88.1	88.1
South Africa	nav	5.3	3.5	2.3	1.5	nap	nap	nap	nap	nap
Sweden	0.0	0.0	0.0	0.0	0.0	nap	nap	nap	nap	nap
Switzerland	0.1	0.1	0.0	0.0	0.0	1.4	1.2	1.1	0.7	0.2
Turkey	nap	nap	nap	nap	nap	nav	nav	nav	nav	nav
United Kingdom	9.2	8.1	6.7	5.5	4.6	nav	nav	nav	nav	nav
United States	25.5	23.5	21.3	18.6	49.0	nav	nav	nav	nav	nav
CPSS[1]	**17.1**	**14.8**	**13.5**	**11.7**	**14.0**	**1.6**	**1.7**	**2.0**	**2.2**	**1.8**

Please refer to the individual country tables for a detailed explanation.

[1] Sum or average excluding those countries for which data are not available. For credit transfers, data for France (prior to 2005) and the United Kingdom include interbank transactions; however, the total number is relatively small.

Table 7a (cont)

	Card payments (except e-money)					*of which: by cards with a debit function*				
	2008	**2009**	**2010**	**2011**	**2012**	**2008**	**2009**	**2010**	**2011**	**2012**
Australia	57.9	59.5	60.8	62.6	64.7	*31.9*	*34.1*	*35.9*	*38.2*	*40.7*
Belgium	42.5	43.6	44.7	46.1	49.0	*37.7*	*38.7*	*39.6*	*40.8*	*43.4*
Brazil	35.0	27.9	32.7	34.7	36.9	*15.8*	*12.6*	*15.1*	*16.6*	*17.0*
Canada	71.3	72.2	72.8	73.6	75.5	*42.1*	*42.8*	*42.2*	*42.2*	*43.9*
China	62.0	67.3	71.7	76.1	80.4	*nav*	*nav*	*nav*	*nav*	*nav*
France	41.5	42.4	43.6	45.4	47.2	*nav*	*nav*	*nav*	*nav*	*nav*
Germany	14.4	14.8	15.5	16.6	17.5	*11.7*	*12.1*	*12.7*	*13.5*	*14.2*
Hong Kong SAR	nav	nav	nav	nav	nav	*nav*	*nav*	*nav*	*nav*	*nav*
India	61.8	68.5	71.9	70.9	75.5	*55.9*	*64.1*	*67.7*	*66.7*	*70.8*
Italy	40.2	39.9	40.0	40.5	42.2	*25.2*	*24.7*	*24.4*	*25.3*	*27.1*
Japan	nav	nav	nav	nav	nav	*nav*	*nav*	*nav*	*nav*	*nav*
Korea	49.0	54.5	58.7	62.0	64.8	*7.7*	*9.9*	*11.7*	*14.1*	*16.4*
Mexico	39.4	40.2	43.5	47.1	51.3	*20.2*	*22.4*	*25.8*	*28.3*	*31.3*
Netherlands	38.9	40.7	42.4	43.6	45.1	*36.9*	*38.9*	*40.5*	*41.6*	*43.2*
Russia	19.3	23.6	26.3	36.4	48.8	*18.2*	*22.3*	*24.9*	*34.1*	*45.0*
Saudi Arabia	98.8	98.9	99.0	99.1	99.1	*98.8*	*98.9*	*99.0*	*99.1*	*99.1*
Singapore	8.2	8.5	7.9	6.8	6.9	*8.2*	*8.5*	*7.9*	*6.8*	*6.9*
South Africa	nav	45.2	46.5	47.5	49.3	*nav*	*nav*	*nav*	*nav*	*nav*
Sweden	64.0	64.7	65.1	63.9	65.4	*51.3*	*52.5*	*52.3*	*52.5*	*54.1*
Switzerland	39.6	40.7	41.3	43.0	44.8	*28.0*	*28.9*	*29.0*	*29.6*	*30.4*
Turkey	100.0	100.0	100.0	100.0	100.0	*6.2*	*8.1*	*10.1*	*12.4*	*15.3*
United Kingdom	49.8	51.5	53.2	55.6	57.0	*35.7*	*37.9*	*39.9*	*42.8*	*44.1*
United States	56.8	58.5	60.8	64.1	nav	*33.4*	*37.0*	*40.8*	*42.9*	*nav*
CPSS[1]	**50.4**	**51.7**	**52.2**	**54.7**	**41.8**	***26.3***	***27.4***	***30.5***	***31.9***	***20.8***

Table 7a (cont)

	by cards with a delayed debit function					*by cards with a credit function*				
	2008	**2009**	**2010**	**2011**	**2012**	**2008**	**2009**	**2010**	**2011**	**2012**
Australia	*nav*	*nav*	*nav*	*nav*	*nav*	*26.0*	*25.4*	*25.0*	*24.4*	*24.1*
Belgium	*4.8*	*4.9*	*5.1*	*5.3*	*5.6*	*nav*	*nav*	*nav*	*nav*	*nav*
Brazil	*nav*	*nav*	*nav*	*nav*	*nav*	*19.3*	*15.3*	*17.6*	*18.1*	*19.8*
Canada	*nap*	*nap*	*nap*	*nap*	*nap*	*29.2*	*29.4*	*30.6*	*31.4*	*31.5*
China	*nap*	*nap*	*nap*	*nap*	*nap*	*nav*	*nav*	*nav*	*nav*	*nav*
France	*nav*	*nav*	*nav*	*nav*	*nav*	*nav*	*nav*	*nav*	*nav*	*nav*
Germany	*2.5*	*2.5*	*2.6*	*2.8*	*3.1*	*0.2*	*0.2*	*0.2*	*0.2*	*0.2*
Hong Kong SAR	*nav*	*nav*	*nav*	*nav*	*nav*	*nav*	*nav*	*nav*	*nav*	*nav*
India	*0.0*	*0.1*	*0.2*	*0.2*	*nav*	*6.0*	*4.3*	*4.0*	*4.0*	*4.7*
Italy	*nav*	*nav*	*nav*	*nav*	*nav*	*15.1*	*15.2*	*15.6*	*15.1*	*15.1*
Japan	*nav*	*nav*	*nav*	*nav*	*nav*	*nav*	*nav*	*nav*	*nav*	*nav*
Korea	*nap*	*nap*	*nap*	*nap*	*nap*	*41.3*	*44.6*	*47.0*	*47.9*	*48.4*
Mexico	*nap*	*nap*	*nap*	*nap*	*nap*	*19.2*	*17.8*	*17.7*	*18.8*	*20.0*
Netherlands	*2.0*	*1.8*	*1.8*	*2.0*	*1.9*	*nap*	*nap*	*nap*	*nap*	*nap*
Russia	*nav*	*nav*	*nav*	*nav*	*nav*	*1.0*	*1.3*	*1.4*	*2.3*	*3.8*
Saudi Arabia	*nap*	*nap*	*nap*	*nap*	*nap*	*2.9*	*2.9*	*2.8*	*2.8*	*3.4*
Singapore	*nav*	*nav*	*nav*	*nav*	*nav*	*nav*	*nav*	*nav*	*nav*	*nav*
South Africa	*nav*	*nav*	*nav*	*nav*	*nav*	*nav*	*nav*	*nav*	*nav*	*nav*
Sweden	*1.7*	*1.5*	*1.5*	*1.4*	*1.3*	*11.1*	*10.8*	*11.3*	*10.0*	*10.1*
Switzerland	*nav*	*nav*	*nav*	*nav*	*nav*	*11.6*	*11.8*	*12.4*	*13.4*	*14.4*
Turkey	*nav*	*nav*	*nav*	*nav*	*nav*	*93.8*	*91.9*	*89.9*	*87.6*	*84.7*
United Kingdom	*1.2*	*1.0*	*1.0*	*0.9*	*0.9*	*11.7*	*11.4*	*11.2*	*10.8*	*10.9*
United States	*nav*	*nav*	*nav*	*nav*	*nav*	*23.4*	*21.5*	*20.0*	*21.2*	*nav*
CPSS[1]	***0.4***	***0.3***	***0.4***	***0.4***	***0.5***	***19.8***	***19.4***	***16.3***	***16.9***	***11.6***

Please refer to the individual country tables and the footnotes to Comparative Table 7 for a detailed explanation.

[1] Sum or average excluding those countries for which data are not available.

Table 7b

Use of payment instruments by non-banks: increase in the number of transactions

(% change on previous year)

	Credit transfers					Direct debits				
	2008	**2009**	**2010**	**2011**	**2012**	**2008**	**2009**	**2010**	**2011**	**2012**
Australia	7.3	5.2	7.9	6.3	3.2	8.0	6.6	5.8	3.4	4.5
Belgium	3.1	3.0	5.5	2.1	-8.5	3.3	5.0	-5.5	7.5	8.0
Brazil	11.7	7.6	7.8	9.4	6.8	nav	nav	-16.0	16.0	4.8
Canada	4.7	4.9	5.7	4.6	-5.4	5.2	2.3	3.2	3.5	3.8
China	7.7	10.5	24.9	14.7	20.2	nav	nav	nav	nav	nav
France	3.2	3.4	7.2	-0.4	4.0	3.9	8.0	4.5	3.6	0.3
Germany	1.5	2.6	0.7	3.4	1.4	3.0	3.0	6.1	-0.4	1.9
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	37.3	48.0	51.1	34.7	45.3	26.0	-6.7	5.0	5.1	7.2
Italy	-2.9	13.8	1.4	2.8	0.0	8.9	3.9	3.0	1.3	0.3
Japan	0.3	0.9	0.3	1.4	4.3	nav	nav	nav	nav	nav
Korea	13.1	5.0	9.4	9.6	8.8	-3.7	-2.7	6.1	5.1	10.7
Mexico	14.6	7.2	9.6	11.6	6.2	7.6	1.9	9.1	13.6	12.9
Netherlands	4.1	1.7	4.9	0.0	2.8	4.1	3.8	3.0	2.3	2.1
Russia	11.9	-2.0	30.8	2.0	0.2	30.7	29.4	0.4	-13.7	-30.4
Saudi Arabia	37.2	14.0	16.1	21.7	22.6	71.2	7.3	-18.5	-20.4	-2.0
Singapore	12.4	5.4	9.0	8.9	6.0	-4.5	2.1	8.9	-3.9	2.6
South Africa	nav	nav	20.7	7.3	15.2	nav	nav	5.9	11.5	12.6
Sweden	7.4	3.9	5.8	8.2	3.4	10.1	5.2	12.9	6.3	2.8
Switzerland	4.5	3.8	4.7	2.3	3.1	0.7	1.9	1.8	1.7	3.5
Turkey	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
United Kingdom	2.1	2.8	3.7	6.0	2.5	3.8	2.3	2.5	2.9	2.8
United States	7.8	5.2	4.1	3.8	5.4	8.3	1.6	1.3	2.3	3.3
CPSS[1]	**6.4**	**4.7**	**7.0**	**5.4**	**4.6**	**5.3**	**2.8**	**1.2**	**3.4**	**3.2**

Table 7b (cont)

	Cheques					E-money payment transactions				
	2008	**2009**	**2010**	**2011**	**2012**	**2008**	**2009**	**2010**	**2011**	**2012**
Australia	-11.3	-10.2	-12.6	-11.9	-10.9	nav	nav	nav	nav	nav
Belgium	-16.7	-10.0	-9.3	-9.8	-15.1	-9.6	-13.2	-14.0	-16.7	-8.5
Brazil	-1.8	-8.2	-7.1	-5.2	-9.4	-7.0	28.7	49.2	5.7	-3.7
Canada	-5.3	-6.8	-3.0	-4.9	-14.1	nav	nav	nav	nav	nav
China	-9.8	-0.8	2.4	-5.6	-7.4	nav	nav	nav	nav	nav
France	-4.5	-5.3	-5.4	-4.8	-5.6	21.7	12.0	14.0	13.2	12.4
Germany	-13.3	-12.8	-15.3	-15.9	-15.3	-8.5	-9.2	-9.6	-7.5	-6.7
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	-4.3	-1.3	0.6	-3.3	-2.1	nav	nav	nav	170.2	nav
Italy	-9.7	-12.9	-6.0	-7.5	-5.5	46.4	23.6	31.8	28.4	25.9
Japan	-9.4	-14.1	-8.5	-6.1	-6.2	37.9	35.3	32.5	17.1	nav
Korea	-6.9	-15.6	-19.3	-18.5	-24.9	-10.2	2.0	17.5	-28.9	-38.4
Mexico	-6.8	-7.9	-7.2	-6.9	-5.2	nav	nav	nav	nav	nav
Netherlands	nav	nav	nav	nav	nav	0.7	0.5	0.7	-3.7	-13.7
Russia	-87.5	-69.7	-30.0	-57.1	-69.3	298.5	547.3	65.7	34.2	112.5
Saudi Arabia	0.0	0.0	0.0	0.0	0.0	nav	nav	nav	nav	nav
Singapore	-2.7	-5.2	-1.1	-1.9	-2.9	12.4	9.5	7.2	31.6	4.4
South Africa	nav	nav	-26.0	-30.4	-21.4	nav	nav	nav	nav	nav
Sweden	0.0	-12.5	-42.9	0.0	-50.0	nav	nav	nav	nav	nav
Switzerland	-17.5	-31.7	-42.3	-19.5	-18.2	-2.5	-8.5	-3.2	-30.6	-73.6
Turkey	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
United Kingdom	-12.3	-8.6	-13.2	-12.8	-12.6	nav	nav	nav	nav	nav
United States	-6.8	-6.1	-6.6	-6.8	-7.5	nav	nav	nav	nav	nav
CPSS[1]	**-6.6**	**-6.4**	**-6.6**	**-6.9**	**-7.9**	**17.0**	**17.5**	**17.3**	**21.3**	**5.8**

Please refer to the individual country tables for a detailed explanation.

[1] Sum or average excluding those countries for which data are not available. For credit transfers, data for France (prior to 2005) and the United Kingdom include interbank transactions; however, the total number is relatively small.

Table 7b (cont)

	Card payments (except e-money)					*of which: by cards with a debit function*				
	2008	**2009**	**2010**	**2011**	**2012**	**2008**	**2009**	**2010**	**2011**	**2012**
Australia	10.9	9.7	10.6	11.4	11.9	*15.7*	*14.1*	*13.8*	*15.4*	*15.1*
Belgium	8.4	6.8	7.0	8.2	6.3	*8.4*	*6.9*	*6.9*	*7.9*	*6.6*
Brazil	19.7	10.1	23.3	19.5	14.7	*23.4*	*10.1*	*26.8*	*23.1*	*11.1*
Canada	8.1	4.3	4.5	5.6	3.6	*7.3*	*4.8*	*2.3*	*4.3*	*5.2*
China	51.9	32.0	38.9	32.2	40.5	*nav*	*nav*	*nav*	*nav*	*nav*
France	6.5	5.8	6.8	7.0	7.1	*nav*	*nav*	*nav*	*nav*	*nav*
Germany	7.7	6.3	8.9	9.8	8.2	*9.8*	*6.7*	*9.6*	*9.3*	*7.5*
Hong Kong SAR	nav	nav	nav	nav	nav	*nav*	*0.4*	*4.6*	*4.1*	*2.3*
India	30.7	37.2	26.3	-0.4	35.3	*33.0*	*42.1*	*27.1*	*-0.5*	*34.9*
Italy	5.0	5.1	2.4	4.3	8.4	*5.8*	*4.0*	*0.7*	*7.3*	*11.3*
Japan	4.0	56.1	nav	nav	nav	*7.8*	*6.5*	*1.7*	*0.0*	*-3.6*
Korea	23.4	22.4	22.6	17.8	17.8	*45.1*	*41.2*	*35.0*	*34.0*	*31.2*
Mexico	12.8	4.5	18.5	22.2	22.1	*17.3*	*13.7*	*26.0*	*23.9*	*23.9*
Netherlands	10.6	10.3	11.4	6.0	8.1	*10.8*	*11.1*	*11.5*	*5.8*	*8.4*
Russia	46.7	30.9	49.8	63.9	71.7	*46.2*	*31.1*	*49.6*	*62.2*	*69.0*
Saudi Arabia	31.3	7.5	15.0	17.9	8.7	*31.3*	*7.5*	*15.0*	*17.9*	*8.7*
Singapore	7.7	12.4	-0.9	9.2	6.1	*7.7*	*12.4*	*-0.9*	*9.2*	*6.1*
South Africa	nav	nav	15.1	11.1	20.8	*nav*	*nav*	*nav*	*nav*	*nav*
Sweden	17.4	7.5	9.4	2.2	10.5	*19.4*	*8.8*	*8.3*	*4.6*	*11.1*
Switzerland	10.5	8.0	7.2	8.9	9.9	*11.1*	*8.3*	*5.8*	*7.0*	*8.3*
Turkey	18.6	11.5	14.0	14.3	15.0	*44.7*	*44.1*	*43.1*	*40.0*	*41.8*
United Kingdom	5.5	7.8	7.6	12.4	6.5	*7.1*	*10.5*	*9.8*	*15.3*	*7.1*
United States	7.9	4.7	7.2	12.4	nav	*13.1*	*12.6*	*13.7*	*11.9*	*nav*
CPSS[1]	**10.4**	**10.3**	**10.7**	**12.7**	**15.9**	***13.9***	***13.0***	***14.0***	***12.4***	***16.0***

Table 7b (cont)

	by cards with a delayed debit function					*by cards with a credit function*				
	2008	**2009**	**2010**	**2011**	**2012**	**2008**	**2009**	**2010**	**2011**	**2012**
Australia	*nav*	*nav*	*nav*	*nav*	*nav*	*5.6*	*4.4*	*6.2*	*5.7*	*6.8*
Belgium	*8.8*	*5.9*	*7.8*	*10.5*	*4.1*	*nav*	*nav*	*nav*	*nav*	*nav*
Brazil	*nav*	*nav*	*nav*	*nav*	*nav*	*16.9*	*10.0*	*20.5*	*16.3*	*18.0*
Canada	*nav*	*nav*	*nav*	*nav*	*nav*	*9.2*	*3.7*	*7.6*	*7.3*	*1.4*
China	*nav*	*nav*	*nav*	*nav*	*nav*	*nav*	*nav*	*nav*	*nav*	*nav*
France	*nav*	*nav*	*nav*	*nav*	*nav*	*nav*	*nav*	*nav*	*nav*	*nav*
Germany	*0.0*	*5.2*	*7.8*	*11.9*	*11.7*	*-6.4*	*1.8*	*-16.2*	*19.5*	*7.1*
Hong Kong SAR	*nav*	*nav*	*nav*	*nav*	*nav*	*nav*	*5.2*	*7.6*	*7.6*	*10.2*
India	*nav*	*1,200.0*	*55.8*	*35.8*	*nav*	*12.8*	*-10.5*	*12.9*	*-0.2*	*49.8*
Italy	*nav*	*nav*	*nav*	*nav*	*nav*	*3.7*	*7.0*	*5.1*	*-0.3*	*3.7*
Japan	*nav*	*nav*	*nav*	*nav*	*nav*	*4.0*	*56.2*	*nav*	*nav*	*nav*
Korea	*nav*	*nav*	*nav*	*nav*	*nav*	*20.0*	*18.9*	*19.9*	*13.7*	*13.8*
Mexico	*nav*	*nav*	*nav*	*nav*	*nav*	*8.4*	*-5.1*	*9.1*	*19.6*	*19.4*
Netherlands	*6.5*	*-4.7*	*7.3*	*11.4*	*1.5*	*nav*	*nav*	*nav*	*nav*	*nav*
Russia	*nav*	*nav*	*nav*	*nav*	*nav*	*55.8*	*27.9*	*52.1*	*92.4*	*111.6*
Saudi Arabia	*nav*	*nav*	*nav*	*nav*	*nav*	*0.7*	*5.8*	*11.7*	*16.6*	*31.8*
Singapore	*nav*	*nav*	*nav*	*nav*	*nav*	*nav*	*nav*	*nav*	*nav*	*nav*
South Africa	*nav*	*nav*	*nav*	*nav*	*nav*	*nav*	*nav*	*nav*	*nav*	*nav*
Sweden	*7.5*	*-7.0*	*15.0*	*-8.7*	*2.4*	*10.5*	*3.5*	*13.9*	*-7.4*	*8.4*
Switzerland	*nav*	*nav*	*nav*	*nav*	*nav*	*9.1*	*7.3*	*10.7*	*13.3*	*13.4*
Turkey	*nav*	*nav*	*nav*	*nav*	*nav*	*17.2*	*9.4*	*11.5*	*11.4*	*11.3*
United Kingdom	*0.6*	*-7.3*	*2.4*	*-2.4*	*0.6*	*-0.8*	*1.6*	*2.1*	*3.7*	*5.0*
United States	*nav*	*nav*	*nav*	*nav*	*nav*	*1.2*	*-6.5*	*-4.0*	*13.2*	*nav*
CPSS[1]	***2.3***	***1.5***	***7.4***	***8.2***	***7.1***	***5.1***	***6.1***	***3.4***	***12.0***	***11.9***

Please refer to the individual country tables and the footnotes to Comparative Table 7 for a detailed explanation.

[1] Sum or average excluding those countries for which data are not available.

Table 7c

Use of payment instruments by non-banks: number of transactions per inhabitant

(total for the year)

	Credit transfers					Direct debits				
	2008	**2009**	**2010**	**2011**	**2012**	**2008**	**2009**	**2010**	**2011**	**2012**
Australia	61.8	63.7	67.7	70.9	72.0	28.4	29.7	30.9	31.5	32.4
Belgium	86.4	88.3	92.4	93.5	85.0	23.2	24.1	22.6	24.1	25.8
Brazil	35.1	37.4	39.9	43.3	45.9	nav	22.3	18.5	21.3	22.2
Canada	27.0	28.0	29.3	30.3	28.3	18.5	18.7	19.1	19.6	20.1
China	0.6	0.6	0.8	0.9	1.0	nav	nav	nav	nav	nav
France	42.2	43.4	46.3	45.8	47.4	47.3	50.8	52.8	54.4	54.3
Germany	69.2	71.2	71.8	74.2	75.1	96.8	100.0	106.3	105.8	107.6
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	0.1	0.2	0.3	0.3	0.5	0.1	0.1	0.1	0.1	0.1
Italy	17.9	20.3	20.4	20.9	20.8	9.3	9.6	9.9	10.0	10.0
Japan	11.0	11.1	11.1	11.3	nav	nav	nav	nav	nav	nav
Korea	47.2	49.4	53.7	58.5	63.3	28.1	27.2	28.7	30.0	33.1
Mexico	6.7	7.1	7.7	8.6	8.5	0.4	0.4	0.4	0.5	0.5
Netherlands	93.7	94.8	98.9	98.5	101.0	74.3	76.7	78.7	80.1	81.6
Russia	14.4	14.1	18.4	18.8	18.8	0.7	1.0	1.0	0.8	0.6
Saudi Arabia	0.1	0.1	0.1	0.2	0.2	0.1	0.1	0.1	0.0	0.0
Singapore	6.2	6.4	6.8	7.3	7.5	10.6	10.5	11.3	10.6	10.6
South Africa	nav	8.7	10.4	11.0	12.5	nav	10.5	11.0	12.2	13.6
Sweden	75.5	77.7	81.6	87.9	90.2	24.7	25.8	28.9	30.6	31.2
Switzerland	87.9	90.1	93.5	95.2	96.6	5.7	5.7	5.7	5.8	5.9
Turkey	nav	nav	nav	nav	nav	nap	nap	nap	nap	nap
United Kingdom	51.9	53.0	54.5	57.4	58.4	50.1	51.0	51.9	53.0	54.0
United States	22.9	23.9	24.6	25.4	26.6	36.9	37.1	37.3	37.9	38.8
CPSS[1]	**10.5**	**10.8**	**11.5**	**12.0**	**12.9**	**14.2**	**15.0**	**15.0**	**15.4**	**15.6**

Table 7c (cont)

	Cheques					E-money payment transactions				
	2008	**2009**	**2010**	**2011**	**2012**	**2008**	**2009**	**2010**	**2011**	**2012**
Australia	17.4	15.3	13.2	11.5	10.0	nap	nap	nap	nap	nap
Belgium	0.8	0.7	0.7	0.6	0.5	7.6	6.5	5.6	4.6	4.2
Brazil	10.4	9.4	8.7	8.1	7.3	0.1	0.1	0.2	0.2	0.2
Canada	30.4	28.0	26.9	25.3	21.5	nav	nav	nav	nav	nav
China	0.7	0.7	0.7	0.6	0.6	nap	nap	nap	nap	nap
France	54.5	51.4	48.3	45.8	43.0	0.5	0.6	0.6	0.7	0.8
Germany	0.8	0.7	0.6	0.5	0.4	0.6	0.5	0.5	0.4	0.4
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	1.2	1.2	1.2	1.1	1.1	nap	nap	0.0	0.0	nav
Italy	6.5	5.6	5.2	4.8	4.6	1.2	1.5	2.0	2.5	3.2
Japan	0.9	0.8	0.7	0.6	nav	8.7	11.8	15.6	18.3	nav
Korea	22.6	18.9	15.2	12.3	9.2	2.7	2.8	3.2	2.3	1.4
Mexico	4.7	4.3	4.0	3.7	3.2	nav	nav	nav	nav	nav
Netherlands	nap	nap	nap	nap	nap	10.7	10.7	10.7	10.3	8.8
Russia	0.0	0.0	0.0	0.0	0.0	0.1	0.3	0.6	0.7	1.6
Saudi Arabia	0.3	0.3	0.3	0.2	0.2	nap	nap	nap	nap	nap
Singapore	17.2	15.9	15.4	14.8	14.0	386.3	410.5	432.4	557.1	567.6
South Africa	nav	2.1	1.5	1.0	0.8	nap	nap	nap	nap	nap
Sweden	0.1	0.1	0.0	0.0	0.0	nap	nap	nap	nap	nap
Switzerland	0.1	0.1	0.1	0.0	0.0	2.2	2.0	1.9	1.3	0.3
Turkey	nap	nap	nap	nap	nap	nav	nav	nav	nav	nav
United Kingdom	22.9	20.7	17.9	15.5	13.4	nav	nav	nav	nav	nav
United States	85.7	79.7	73.8	68.3	62.7	nav	nav	nav	nav	nav
CPSS[1]	**10.3**	**9.4**	**8.7**	**8.1**	**7.6**	**4.7**	**5.5**	**2.5**	**3.0**	**6.0**

Please refer to the individual country tables for a detailed explanation.

[1] Sum or average excluding those countries for which data are not available. For credit transfers, data for France (prior to 2005) and the United Kingdom include interbank transactions; however, the total number is relatively small.

Table 7c (cont)

	Card payments (except e-money)					*of which: by cards with a debit function*				
	2008	**2009**	**2010**	**2011**	**2012**	**2008**	**2009**	**2010**	**2011**	**2012**
Australia	148.2	159.5	173.7	190.7	209.8	*81.7*	*91.3*	*102.4*	*116.4*	*131.8*
Belgium	87.2	92.4	98.0	105.1	111.0	*77.3*	*82.0*	*86.9*	*93.0*	*98.4*
Brazil	24.6	26.8	32.7	38.7	44.1	*11.1*	*12.1*	*15.2*	*18.5*	*20.4*
Canada	188.8	194.6	200.9	209.9	214.9	*111.4*	*115.3*	*116.5*	*120.3*	*125.1*
China	2.0	2.6	3.6	4.8	6.7	*nav*	*nav*	*nav*	*nav*	*nav*
France	102.3	107.7	114.4	121.8	129.8	*nav*	*nav*	*nav*	*nav*	*nav*
Germany	28.2	30.0	32.8	36.0	38.8	*22.9*	*24.5*	*26.9*	*29.3*	*31.5*
Hong Kong SAR	nav	nav	nav	nav	nav	*14.4*	*14.4*	*14.9*	*15.4*	*15.6*
India	2.4	3.2	4.0	3.9	5.3	*2.1*	*3.0*	*3.8*	*3.7*	*4.9*
Italy	23.5	24.6	25.0	26.0	28.1	*14.7*	*15.2*	*15.2*	*16.3*	*18.0*
Japan	40.9	63.9	nav	nav	nav	*0.1*	*0.1*	*0.1*	*0.1*	*nav*
Korea	96.5	117.6	143.6	167.8	196.8	*15.2*	*21.4*	*28.7*	*38.2*	*49.8*
Mexico	7.7	7.9	9.3	11.3	12.9	*3.9*	*4.4*	*5.5*	*6.8*	*7.9*
Netherlands	113.8	124.9	138.4	146.1	157.5	*108.0*	*119.3*	*132.5*	*139.5*	*150.8*
Russia	3.6	4.7	7.1	11.6	19.9	*3.4*	*4.5*	*6.7*	*10.9*	*18.4*
Saudi Arabia	38.5	40.0	44.5	50.9	53.8	*38.5*	*40.0*	*44.5*	*50.9*	*53.8*
Singapore	37.7	41.1	40.0	42.8	44.3	*37.7*	*41.1*	*40.0*	*42.8*	*44.3*
South Africa	nav	17.5	19.9	21.9	26.2	*nav*	*nav*	*nav*	*nav*	*nav*
Sweden	178.3	189.8	206.0	209.6	230.0	*142.8*	*153.9*	*165.5*	*172.3*	*190.1*
Switzerland	62.9	67.1	71.3	77.3	83.6	*44.5*	*47.7*	*49.9*	*53.2*	*56.7*
Turkey	23.9	26.3	29.5	33.3	37.9	*1.5*	*2.1*	*3.0*	*4.1*	*5.8*
United Kingdom	123.7	132.5	141.5	157.8	166.8	*88.7*	*97.4*	*106.1*	*121.3*	*128.9*
United States	191.1	198.4	210.9	235.2	nav	*112.5*	*125.6*	*141.5*	*157.3*	*nav*
CPSS[1]	**29.6**	**32.2**	**34.2**	**38.2**	**24.2**	***24.1***	***26.9***	***30.4***	***33.8***	***20.2***

Table 7c (cont)

	by cards with a delayed debit function					*by cards with a credit function*				
	2008	**2009**	**2010**	**2011**	**2012**	**2008**	**2009**	**2010**	**2011**	**2012**
Australia	*nav*	*nav*	*nav*	*nav*	*nav*	*66.5*	*68.1*	*71.3*	*74.3*	*78.0*
Belgium	*9.9*	*10.4*	*11.1*	*12.2*	*12.6*	*nav*	*nav*	*nav*	*nav*	*nav*
Brazil	*nav*	*nav*	*nav*	*nav*	*nav*	*13.5*	*14.7*	*17.6*	*20.2*	*23.7*
Canada	*nap*	*nap*	*nap*	*nap*	*nap*	*77.5*	*79.3*	*84.4*	*89.6*	*89.8*
China	*nap*	*nap*	*nap*	*nap*	*nap*	*nav*	*nav*	*nav*	*nav*	*nav*
France	*nav*	*nav*	*nav*	*nav*	*nav*	*nav*	*nav*	*nav*	*nav*	*nav*
Germany	*4.8*	*5.1*	*5.5*	*6.1*	*6.8*	*0.5*	*0.5*	*0.4*	*0.5*	*0.5*
Hong Kong SAR	*nav*	*nav*	*nav*	*nav*	*nav*	*46.1*	*48.3*	*51.6*	*55.1*	*60.1*
India	*0.0*	*0.0*	*0.0*	*0.0*	*nav*	*0.2*	*0.2*	*0.2*	*0.2*	*0.3*
Italy	*nav*	*nav*	*nav*	*nav*	*nav*	*8.8*	*9.4*	*9.8*	*9.7*	*10.0*
Japan	*nav*	*nav*	*nav*	*nav*	*nav*	*40.8*	*63.8*	*nav*	*nav*	*nav*
Korea	*nap*	*nap*	*nap*	*nap*	*nap*	*81.3*	*96.3*	*114.9*	*129.7*	*147.0*
Mexico	*nap*	*nap*	*nap*	*nap*	*nap*	*3.7*	*3.5*	*3.8*	*4.5*	*5.0*
Netherlands	*5.9*	*5.6*	*6.0*	*6.6*	*6.7*	*nap*	*nap*	*nap*	*nap*	*nap*
Russia	*nav*	*nav*	*nav*	*nav*	*nav*	*0.2*	*0.3*	*0.4*	*0.7*	*1.6*
Saudi Arabia	*nap*	*nap*	*nap*	*nap*	*nap*	*1.1*	*1.2*	*1.3*	*1.4*	*1.8*
Singapore	*nav*	*nav*	*nav*	*nav*	*nav*	*nav*	*nav*	*nav*	*nav*	*nav*
South Africa	*nav*	*nav*	*nav*	*nav*	*nav*	*nav*	*nav*	*nav*	*nav*	*nav*
Sweden	*4.6*	*4.3*	*4.9*	*4.4*	*4.5*	*30.8*	*31.6*	*35.7*	*32.9*	*35.4*
Switzerland	*nav*	*nav*	*nav*	*nav*	*nav*	*18.4*	*19.5*	*21.3*	*24.1*	*26.8*
Turkey	*nav*	*nav*	*nav*	*nav*	*nav*	*22.5*	*24.2*	*26.6*	*29.2*	*32.1*
United Kingdom	*2.9*	*2.7*	*2.7*	*2.6*	*2.6*	*29.2*	*29.4*	*29.8*	*30.7*	*32.0*
United States	*nav*	*nav*	*nav*	*nav*	*nav*	*78.6*	*72.9*	*69.3*	*77.9*	*nav*
CPSS[1]	***0.6***	***0.6***	***0.7***	***0.7***	***5.6***	***18.4***	***19.3***	***17.3***	***19.2***	***11.5***

Please refer to the individual country tables and the footnotes to Comparative Table 7 for a detailed explanation.

[1] Sum or average excluding those countries for which data are not available.

Table 8

Payment transactions by non-banks: total value of transactions

(total for the year)

	Total value of transactions *(USD billions)* [1]					Increase in the real value of transactions *(in %)* [2]				
	2008	**2009**	**2010**	**2011**	**2012**	**2008**	**2009**	**2010**	**2011**	**2012**
Australia	11,928	10,764	12,341	15,067	15,434	0.6	-5.7	-3.2	4.8	0.4
Belgium	6,599	5,702	5,081	5,657	4,903	1.3	-9.1	-8.4	2.5	-8.5
Brazil	11,456	13,308	16,685	19,546	20,112	19.2	20.8	4.5	4.7	13.5
Canada	5,209	4,559	5,303	5,867	5,959	-0.5	-6.5	3.1	3.3	1.1
China	73,381	80,125	97,144	121,994	149,893	-0.2	9.7	16.4	13.7	17.0
France	34,198	33,594	33,205	39,522	35,735	1.3	3.2	2.1	10.7	-4.2
Germany	99,439	84,029	81,618	96,380	90,140	-4.1	-11.3	1.0	9.6	-0.8
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	17,211	15,704	17,538	18,320	15,470	12.9	-3.0	0.8	-2.1	-11.5
Italy	14,364	13,057	13,012	13,968	12,545	-1.1	-5.1	3.1	-0.7	-5.9
Japan	30,480	30,507	nav	nav	nav	-3.1	-8.3	nav	nav	nav
Korea	15,141	14,192	17,221	19,257	18,802	10.8	5.6	6.7	3.0	-2.8
Mexico	9,786	14,766	17,522	20,511	19,569	24.1	73.8	6.6	11.3	-2.9
Netherlands	9,096	8,240	8,137	7,988	7,197	-3.5	-5.6	2.9	-8.8	-5.1
Russia	21,019	12,014	12,611	15,131	16,066	-3.4	-32.9	-7.5	9.3	5.4
Saudi Arabia	10,642	17,416	15,941	15,842	18,955	3.0	57.1	-11.8	-4.2	16.3
Singapore	631	586	709	811	845	-7.4	-5.0	10.3	0.2	-1.0
South Africa	nav	17,006	16,948	18,201	2,419	nav	nav	nav	nav	nav
Sweden	1,828	1,553	1,782	2,152	2,225	4.5	-3.3	6.2	7.3	6.9
Switzerland	3,992	3,793	3,952	5,035	4,685	3.1	-4.4	-0.6	8.1	-0.8
Turkey	131	121	147	165	193	17.7	4.1	10.6	13.2	18.3
United Kingdom	155,432	109,899	104,249	112,254	122,771	-23.9	-18.7	-7.1	-0.8	7.6
United States	73,701	70,796	71,053	71,634	nav	nav	nav	nav	nav	nav
CPSS[3]	**605,664**	**561,734**	**552,198**	**625,301**	**563,918**	**-8.0**	**-10.7**	**1.6**	**9.4**	**-0.7**

Table 8 (cont)

	Average value per transaction *(USD)* [1]					Average value per inhabitant *(USD thousands)* [1]				
	2008	**2009**	**2010**	**2011**	**2012**	**2008**	**2009**	**2010**	**2011**	**2012**
Australia	2,096	1,767	1,873	2,113	2,001	560	495	559	673	678
Belgium	3,003	2,491	2,129	2,260	1,959	616	528	467	515	444
Brazil	862	724	863	898	855	60	70	86	100	102
Canada	591	503	563	598	601	157	135	156	170	171
China	17,194	15,453	14,354	14,468	13,380	55	60	73	91	111
France	2,152	2,046	1,947	2,253	1,978	535	522	514	609	547
Germany	6,193	5,069	4,711	5,433	4,948	1,211	1,026	998	1,179	1,100
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	3,883	2,862	2,655	2,752	1,040	15	13	15	15	13
Italy	3,764	3,308	3,250	3,358	2,895	242	219	217	232	207
Japan	3,883	2,732	nav	nav	nav	239	239	nav	nav	nav
Korea	1,569	1,337	1,425	1,428	1,238	309	289	349	387	376
Mexico	4,732	6,973	7,555	7,838	6,672	92	138	162	188	168
Netherlands	1,886	1,619	1,495	1,425	1,229	552	497	489	477	429
Russia	5,854	3,223	2,610	2,680	2,198	147	84	88	106	112
Saudi Arabia	9,736	14,855	11,663	9,802	10,717	413	653	578	558	649
Singapore	284	243	276	247	247	130	118	140	156	159
South Africa	nav	8,684	7,750	7,649	874	nav	337	332	352	46
Sweden	709	567	598	694	665	198	166	189	228	234
Switzerland	3,261	2,946	2,909	3,543	3,126	518	486	502	636	583
Turkey	76	63	67	66	67	2	2	2	2	3
United Kingdom	10,186	6,916	6,301	6,308	6,635	2,532	1,779	1,674	1,789	1,941
United States	720	680	663	627	nav	242	231	230	230	nav
CPSS[3]	**2,646**	**2,269**	**2,204**	**2,321**	**3,208**	**157**	**142**	**143**	**161**	**156**

Table 8 (cont)

	Value as a ratio to GDP					Value as a ratio to deposits held by non-banks[4]				
	2008	**2009**	**2010**	**2011**	**2012**	**2008**	**2009**	**2010**	**2011**	**2012**
Australia	11.3	10.8	9.9	10.0	10.0	12.4	8.1	7.8	8.9	8.2
Belgium	13.0	12.0	10.8	11.0	10.1	37.1	28.8	26.6	30.4	23.8
Brazil	6.9	8.2	7.8	7.9	8.9	198.3	155.3	167.4	228.0	223.5
Canada	3.5	3.2	3.2	3.2	3.2	14.7	9.4	9.6	10.1	9.4
China	15.9	15.7	16.3	16.7	17.9	nav	nav	nav	nav	nav
France	12.1	12.8	13.0	14.2	13.7	48.5	42.4	43.2	50.6	42.5
Germany	27.5	25.4	24.7	26.7	26.6	77.0	52.2	51.3	58.8	47.0
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	13.3	11.7	10.3	9.5	8.3	19.3	15.8	12.5	14.8	nav
Italy	6.2	6.2	6.3	6.4	6.2	14.2	11.0	11.9	14.2	12.3
Japan	6.3	6.1	nav	nav	nav	8.1	7.4	nav	nav	nav
Korea	16.3	17.0	17.0	17.3	16.7	248.8	192.1	220.0	227.3	195.3
Mexico	8.9	16.7	16.9	17.7	16.6	nav	126.0	140.2	151.6	127.7
Netherlands	10.5	10.3	10.5	9.6	9.4	26.0	20.6	19.2	19.0	15.1
Russia	12.6	9.8	8.3	8.0	8.0	111.1	59.6	51.1	51.1	48.1
Saudi Arabia	20.5	40.6	30.3	23.7	26.7	nav	nav	nav	nav	nav
Singapore	3.3	3.2	3.1	3.1	3.1	2.5	2.1	2.1	2.1	1.9
South Africa	nav	59.6	46.7	45.2	6.3	nav	55.1	49.0	59.2	7.9
Sweden	3.8	3.8	3.8	4.0	4.2	6.5	4.8	4.9	5.3	4.9
Switzerland	7.6	7.4	7.2	7.6	7.4	18.0	12.5	11.1	8.8	5.9
Turkey	0.2	0.2	0.2	0.2	0.2	0.4	0.3	0.3	0.4	0.4
United Kingdom	57.9	49.7	45.5	45.6	49.5	18.6	27.0	26.2	25.3	23.1
United States	5.0	4.9	4.8	4.6	nav	74.1	66.8	63.2	47.4	nav
CPSS[3]	**12.5**	**12.0**	**12.1**	**12.4**	**16.0**	**25.3**	**25.4**	**29.1**	**30.2**	**24.6**

Please refer to the individual country tables for a detailed explanation.

[1] Converted at yearly average exchange rates, except as noted. [2] Total value of transactions in domestic currency deflated by yearly average CPI inflation. For the CPSS area, in US dollar terms. [3] Sum or average excluding those countries for which data are not available. Data for France (prior to 2005) and the United Kingdom include interbank transactions in credit transfers. Since the value of these transactions is relatively large, cross-country comparison and the CPSS figures should be treated with caution. [4] For Italy, as a ratio to deposits held only at banks.

Table 9

Use of payment instruments by non-banks: value of transactions per payment instrument

(USD billions, total for the year) [1]

	Credit transfers					Direct debits				
	2008	**2009**	**2010**	**2011**	**2012**	**2008**	**2009**	**2010**	**2011**	**2012**
Australia	5,855	5,244	5,703	7,104	7,391	4,281	3,902	4,813	5,988	6,084
Belgium	6,351	5,475	4,874	5,409	4,682	93	88	73	93	91
Brazil	9,884	9,310	11,749	14,012	14,300	nav	2,549	3,120	3,491	3,986
Canada	1,300	1,253	1,533	1,794	1,917	465	441	521	588	575
China	36,069	39,572	53,578	72,125	99,645	nav	nav	nav	nav	nav
France	28,451	28,532	28,317	34,122	30,962	1,542	1,487	1,492	1,842	1,683
Germany	83,672	69,389	65,821	77,285	72,798	14,986	14,007	15,225	18,478	16,793
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	14,163	13,342	15,051	15,922	13,228	15	14	16	18	20
Italy	10,883	10,276	10,502	11,228	10,083	505	501	483	496	495
Japan[2]	26,639	26,212	29,577	33,302	32,803	nav	nav	nav	nav	nav
Korea	7,533	7,374	9,260	11,175	11,668	127	107	128	145	156
Mexico	8,689	13,893	16,666	19,627	18,712	13	10	14	20	21
Netherlands	8,528	7,731	7,630	7,440	6,687	440	386	382	413	383
Russia	20,327	11,752	12,340	14,770	15,683	266	70	44	49	42
Saudi Arabia	750	772	769	924	1,079	0.1	0.1	0.1	0.1	0.1
Singapore	108	109	132	157	170	42	41	49	58	64
South Africa	nav	1,600	1,924	2,144	2,095	nav	91	106	139	152
Sweden	1,640	1,389	1,600	1,941	2,014	70	61	70	84	80
Switzerland	3,856	3,658	3,804	4,854	4,509	59	57	64	81	77
Turkey	nav	nav	nav	nav	nav	nap	nap	nap	nap	nap
United Kingdom	150,213	105,863	100,394	108,231	118,903	1,716	1,383	1,464	1,675	1,704
United States	21,170	21,170	23,065	25,033	27,280	14,769	14,641	15,336	16,034	17,466
CPSS[3]	**nap**	**nap**	**nap**	**nap**	**nap**	**39,391**	**39,837**	**43,401**	**49,693**	**49,874**

Table 9 (cont)

	Cheques					E-money payment transactions				
	2008	**2009**	**2010**	**2011**	**2012**	**2008**	**2009**	**2010**	**2011**	**2012**
Australia	1,379	1,198	1,305	1,332	1,255	nap	nap	nap	nap	nap
Belgium	74	60	54	65	43	0.517	0.437	0.349	0.322	0.293
Brazil	1,390	1,255	1,530	1,663	1,455	0.495	0.558	0.963	1.255	1.156
Canada	3,011	2,462	2,780	2,966	2,921	nav	nav	nav	nav	nav
China	36,735	39,549	42,026	46,602	46,949	nap	nap	nap	nap	nap
France	3,028	2,552	2,419	2,485	2,091	0.099	0.112	0.121	0.141	0.145
Germany	560	417	349	357	294	0.222	0.202	0.185	0.174	0.212
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	2,872	2,153	2,216	2,121	1,873	nav	nav	0.386	1.329	0.105
Italy	1,599	1,271	1,118	1,103	873	6.702	7.233	9.820	13.507	16.293
Japan[2]	4,186	3,993	4,286	4,763	4,629	8.135	13.514	20.227	26.052	nav
Korea	7,095	6,362	7,428	7,420	6,435	1.012	1.082	2.116	1.866	1.437
Mexico	1,037	819	790	798	761	nap	nap	nap	nap	nap
Netherlands	nap	nap	nap	nap	nap	0.704	0.663	0.621	0.595	0.441
Russia	0	0	0	0	0	0.396	1.076	2.396	6.757	12.498
Saudi Arabia	190	175	193	211	223	nap	nap	nap	nap	nap
Singapore	446	402	486	544	555	1.349	1.325	1.448	1.747	1.881
South Africa	nav	281	228	163	104	nap	nap	nap	nap	nap
Sweden	10	5	4	5	6	nap	nap	nap	nap	nap
Switzerland	2	2	2	2	1	0.065	0.064	0.067	0.056	0.011
Turkey	nap	nap	nap	nap	nap	nav	nav	nav	nav	nav
United Kingdom	2,755	1,996	1,689	1,543	1,355	nav	nav	nav	nav	nav
United States	34,272	31,599	28,955	26,469	24,018	nav	nav	nav	nav	nav
CPSS[3]	**100,640**	**96,551**	**97,858**	**100,612**	**95,840**	**19.697**	**26.268**	**38.701**	**53.801**	**34.471**

Please refer to the individual country tables for a detailed explanation.

[1] Converted at yearly average exchange rates, except as noted. [2] For credit transfers and e-money payment transactions, total transactions during the fiscal year ending March of the following year, converted at average fiscal year exchange rates. [3] Sum or average excluding those countries for which data are not available. For credit transfers, data for France (prior to 2005) and the United Kingdom include interbank transactions. Since the value of these transactions is relatively large, cross-country comparison should be treated with caution; consequently, CPSS figures related to credit transfers have not been calculated.

Table 9 (cont)

	Card payments (except e-money)					*of which: by cards with a debit function*				
	2008	**2009**	**2010**	**2011**	**2012**	**2008**	**2009**	**2010**	**2011**	**2012**
Australia	268.4	269.2	334.8	409.0	439.3	*92.1*	*98.1*	*124.7*	*159.7*	*178.7*
Belgium	77.0	76.1	77.7	88.0	85.9	*60.8*	*60.8*	*61.9*	*70.0*	*69.1*
Brazil	181.5	193.7	285.2	378.4	369.9	*57.3*	*61.0*	*89.9*	*123.7*	*120.9*
Canada	432.8	403.0	468.0	519.4	546.4	*158.1*	*150.1*	*170.5*	*184.7*	*190.5*
China	576.9	1,004.9	1,540.6	2,354.3	3,299.1	*nav*	*nav*	*nav*	*nav*	*nav*
France	485.5	472.3	480.5	547.3	541.3	*nav*	*nav*	*nav*	*nav*	*nav*
Germany	221.2	216.8	223.7	259.8	254.6	*162.2*	*160.3*	*165.5*	*191.7*	*187.3*
Hong Kong SAR	nav	nav	nav	nav	nav	*nav*	*nav*	*nav*	*nav*	*nav*
India	161.4	195.2	264.0	272.7	348.5	*145.5*	*180.8*	*247.6*	*255.0*	*325.1*
Italy	170.8	163.3	158.7	170.5	166.9	*91.5*	*87.1*	*83.6*	*93.2*	*94.6*
Japan	417.7	481.7	nav	nav	nav	*7.5*	*7.9*	*7.3*	*8.2*	*7.0*
Korea	357.6	329.9	401.2	476.0	505.0	*24.4*	*28.6*	*44.8*	*62.7*	*73.8*
Mexico	47.8	43.1	53.0	65.6	75.0	*18.9*	*17.9*	*23.1*	*28.9*	*32.8*
Netherlands	128.0	122.4	124.5	133.9	126.8	*111.6*	*108.4*	*110.6*	*118.3*	*112.3*
Russia	46.9	39.7	61.8	115.1	168.4	*43.4*	*36.5*	*57.1*	*106.8*	*154.7*
Saudi Arabia	114.8	124.7	144.1	180.6	199.5	*114.8*	*124.7*	*144.1*	*180.6*	*199.5*
Singapore	32.6	33.3	40.7	49.4	53.8	*14.5*	*15.4*	*18.0*	*21.4*	*23.1*
South Africa	nav	43.4	55.7	63.1	68.6	*nav*	*nav*	*nav*	*nav*	*nav*
Sweden	109.0	97.5	108.7	122.6	125.3	*78.9*	*70.6*	*78.1*	*88.9*	*91.0*
Switzerland	74.5	75.5	81.9	98.9	97.2	*49.2*	*50.8*	*54.7*	*65.9*	*64.4*
Turkey	130.6	121.1	146.8	165.0	193.1	*2.7*	*3.2*	*5.2*	*7.2*	*9.1*
United Kingdom	748.0	657.8	702.7	804.6	809.6	*465.1*	*432.1*	*471.5*	*558.9*	*565.5*
United States	3,490.6	3,385.9	3,695.8	4,097.1	nav	*1,342.2*	*1,447.3*	*1,648.8*	*1,846.8*	*nav*
CPSS[1]	**8,273.7**	**8,550.4**	**9,450.1**	**11,371.0**	**8,474.1**	***3,040.8***	***3,141.4***	***3,607.1***	***4,172.6***	***2,499.5***

Table 9 (cont)

	by cards with a delayed debit function					*by cards with a credit function*				
	2008	**2009**	**2010**	**2011**	**2012**	**2008**	**2009**	**2010**	**2011**	**2012**
Australia	*nav*	*nav*	*nav*	*nav*	*nav*	*176.3*	*171.2*	*210.1*	*249.3*	*260.6*
Belgium	*16.2*	*15.4*	*15.8*	*18.0*	*16.8*	*nav*	*nav*	*nav*	*nav*	*nav*
Brazil	*nav*	*nav*	*nav*	*nav*	*nav*	*124.2*	*132.8*	*195.3*	*254.7*	*249.0*
Canada[2]	*nap*	*nap*	*nap*	*nap*	*nap*	*274.7*	*252.9*	*297.5*	*334.7*	*355.8*
China	*nap*	*nap*	*nap*	*nap*	*nap*	*nav*	*nav*	*nav*	*nav*	*nav*
France[3]	*nav*	*nav*	*nav*	*nav*	*nav*	*nav*	*nav*	*nav*	*nav*	*nav*
Germany	*54.6*	*52.5*	*54.8*	*63.7*	*63.1*	*4.4*	*4.1*	*3.4*	*4.4*	*4.2*
Hong Kong SAR	*nav*	*nav*	*nav*	*nav*	*nav*	*38.9*	*39.0*	*45.6*	*52.5*	*57.9*
India	*0.1*	*1.1*	*1.6*	*2.4*	*nav*	*15.8*	*13.3*	*14.9*	*15.3*	*23.3*
Italy[4]	*nav*	*nav*	*nav*	*nav*	*nav*	*79.3*	*76.2*	*75.1*	*77.3*	*72.3*
Japan	*nav*	*nav*	*nav*	*nav*	*nav*	*410.2*	*473.8*	*nav*	*nav*	*nav*
Korea	*nap*	*nap*	*nap*	*nap*	*nap*	*333.3*	*301.3*	*356.4*	*413.3*	*431.2*
Mexico	*nap*	*nap*	*nap*	*nap*	*nap*	*28.9*	*25.2*	*29.9*	*36.7*	*42.1*
Netherlands	*16.4*	*14.0*	*13.9*	*15.6*	*14.5*	*nap*	*nap*	*nap*	*nap*	*nap*
Russia	*nav*	*nav*	*nav*	*nav*	*nav*	*3.5*	*3.1*	*4.7*	*8.2*	*13.7*
Saudi Arabia	*nap*	*nap*	*nap*	*nap*	*nap*	*3.6*	*3.8*	*4.6*	*5.8*	*7.9*
Singapore[2]	*nav*	*nav*	*nav*	*nav*	*nav*	*18.1*	*17.9*	*22.7*	*28.0*	*30.7*
South Africa	*nav*	*nav*	*nav*	*nav*	*nav*	*nav*	*nav*	*nav*	*nav*	*nav*
Sweden	*3.8*	*4.1*	*4.7*	*5.4*	*4.9*	*26.3*	*22.9*	*25.8*	*28.3*	*29.4*
Switzerland[4]	*nav*	*nav*	*nav*	*nav*	*nav*	*25.2*	*24.7*	*27.2*	*32.9*	*32.8*
Turkey	*nav*	*nav*	*nav*	*nav*	*nav*	*127.9*	*117.9*	*141.6*	*157.8*	*184.0*
United Kingdom	*73.4*	*57.5*	*58.5*	*57.3*	*53.9*	*209.4*	*168.2*	*172.7*	*188.4*	*190.2*
United States	*nav*	*nav*	*nav*	*nav*	*nav*	*2,148.5*	*1,938.6*	*2,047.0*	*2,250.3*	*nav*
CPSS[1]	***164.5***	***144.5***	***149.3***	***162.3***	***153.1***	***4,048.5***	***3,786.7***	***3,674.6***	***4,137.9***	***1,985.2***

Please refer to the individual country tables for a detailed explanation.

[1] Sum or average excluding those countries for which data are not available. [2] For cards with a credit function, includes charge cards. [3] A breakdown by types of function is not available. [4] For cards with a credit function, includes cards with a delayed debit function.

Table 9a

Use of payment instruments by non-banks: relative importance of payment instruments, in value of transactions

(% of total value of transactions)

	Credit transfers					Direct debits				
	2008	**2009**	**2010**	**2011**	**2012**	**2008**	**2009**	**2010**	**2011**	**2012**
Australia	49.7	49.4	46.9	47.9	48.7	36.3	36.8	39.6	40.4	40.1
Belgium	96.3	96.1	96.0	95.7	95.5	1.4	1.5	1.4	1.6	1.9
Brazil	86.3	70.0	70.4	71.7	71.1	nav	19.2	18.7	17.9	19.8
Canada	25.0	27.5	28.9	30.6	32.2	8.9	9.7	9.8	10.0	9.6
China	49.2	49.4	55.2	59.6	66.5	nav	nav	nav	nav	nav
France	84.9	86.3	86.6	87.5	87.8	4.6	4.5	4.6	4.7	4.8
Germany	84.1	82.6	80.6	80.2	80.8	15.1	16.7	18.7	19.2	18.6
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	82.3	85.0	85.8	86.8	85.5	0.1	0.1	0.1	0.1	0.1
Italy	82.7	84.1	85.6	86.3	86.7	3.8	4.1	3.9	3.8	4.3
Japan	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Korea	49.8	52.0	53.8	58.1	62.2	0.8	0.8	0.7	0.8	0.8
Mexico	88.8	94.1	95.1	95.7	95.6	0.1	0.1	0.1	0.1	0.1
Netherlands	93.8	93.8	93.8	93.1	92.9	4.8	4.7	4.7	5.2	5.3
Russia	98.5	99.1	99.1	98.9	98.6	1.3	0.6	0.4	0.3	0.3
Saudi Arabia	71.1	72.0	69.5	70.2	71.8	0.0	0.0	0.0	0.0	0.0
Singapore	17.1	18.6	18.5	19.4	20.2	6.7	7.0	7.0	7.2	7.5
South Africa	nav	79.4	83.1	85.4	86.6	nav	4.5	4.6	5.6	6.3
Sweden	89.7	89.5	89.8	90.2	90.5	3.8	3.9	3.9	3.9	3.6
Switzerland	96.6	96.4	96.3	96.4	96.3	1.5	1.5	1.6	1.6	1.6
Turkey	nav	nav	nav	nav	nav	nap	nap	nap	nap	nap
United Kingdom	96.6	96.3	96.3	96.4	96.8	1.1	1.3	1.4	1.5	1.4
United States	28.7	29.9	32.5	34.9	39.7	20.0	20.7	21.6	22.4	25.4
CPSS[1]	**nap**	**nap**	**nap**	**nap**	**nap**	**26.6**	**27.5**	**28.8**	**30.7**	**32.3**

Table 9a (cont)

	Cheques					E-money payment transactions				
	2008	**2009**	**2010**	**2011**	**2012**	**2008**	**2009**	**2010**	**2011**	**2012**
Australia	11.7	11.3	10.7	9.0	8.3	nap	nap	nap	nap	nap
Belgium	1.1	1.1	1.1	1.1	0.9	0.01	0.01	0.01	0.01	0.01
Brazil	12.1	9.4	9.2	8.5	7.2	0.00	0.00	0.01	0.01	0.01
Canada	57.8	54.0	52.4	50.5	49.0	nav	nav	nav	nav	nav
China	50.1	49.4	43.3	38.5	31.3	nap	nap	nap	nap	nap
France	9.0	7.7	7.4	6.4	5.9	0.00	0.00	0.00	0.00	0.00
Germany	0.6	0.5	0.4	0.4	0.3	0.00	0.00	0.00	0.00	0.00
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	16.7	13.7	12.6	11.6	12.1	nav	nav	0.00	0.01	0.00
Italy	12.1	10.4	9.1	8.5	7.5	0.05	0.06	0.08	0.10	0.14
Japan	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Korea	46.9	44.9	43.1	38.6	34.3	0.01	0.01	0.01	0.01	0.01
Mexico	10.6	5.5	4.5	3.9	3.9	nap	nap	nap	nap	nap
Netherlands	nap	nap	nap	nap	nap	0.01	0.01	0.01	0.01	0.01
Russia	0.0	0.0	0.0	0.0	0.0	0.00	0.01	0.02	0.05	0.08
Saudi Arabia	18.0	16.3	17.5	16.0	14.9	nap	nap	nap	nap	nap
Singapore	70.8	68.6	68.6	67.1	65.7	0.21	0.23	0.20	0.22	0.22
South Africa	nav	13.9	9.9	6.5	4.3	nap	nap	nap	nap	nap
Sweden	0.6	0.4	0.2	0.2	0.3	nap	nap	nap	nap	nap
Switzerland	0.1	0.0	0.0	0.0	0.0	0.00	0.00	0.00	0.00	0.00
Turkey	nap	nap	nap	nap	nap	nav	nav	nav	nav	nav
United Kingdom	1.8	1.8	1.6	1.4	1.1	nav	nav	nav	nav	nav
United States	46.5	44.6	40.8	37.0	34.9	nav	nav	nav	nav	nav
CPSS[1]	**67.9**	**66.6**	**64.9**	**62.2**	**62.1**	**0.01**	**0.02**	**0.03**	**0.03**	**0.02**

Please refer to the individual country tables for a detailed explanation.

[1] Sum or average excluding those countries for which data are not available. For credit transfers, data for France (prior to 2005) and the United Kingdom include interbank transactions. Since the value of these transactions is relatively large, cross-country comparison should be treated with caution; consequently, CPSS figures for credit transfers have not been calculated. The CPSS figures calculated ignore credit transfer data throughout.

Table 9a (cont)

	Card payments (except e-money)					*of which: by cards with a debit function*				
	2008	**2009**	**2010**	**2011**	**2012**	**2008**	**2009**	**2010**	**2011**	**2012**
Australia	2.3	2.5	2.8	2.8	2.9	*0.78*	*0.92*	*1.03*	*1.08*	*1.18*
Belgium	1.2	1.3	1.5	1.6	1.8	*0.92*	*1.07*	*1.22*	*1.24*	*1.41*
Brazil	1.6	1.5	1.7	1.9	1.8	*0.50*	*0.46*	*0.54*	*0.63*	*0.60*
Canada	8.3	8.8	8.8	8.9	9.2	*3.04*	*3.29*	*3.22*	*3.15*	*3.20*
China	0.8	1.3	1.6	1.9	2.2	*nav*	*nav*	*nav*	*nav*	*nav*
France	1.4	1.4	1.5	1.4	1.5	*nav*	*nav*	*nav*	*nav*	*nav*
Germany	0.2	0.3	0.3	0.3	0.3	*0.16*	*0.19*	*0.20*	*0.20*	*0.21*
Hong Kong SAR	nav	nav	nav	nav	nav	*nav*	*nav*	*nav*	*nav*	*nav*
India	0.9	1.2	1.5	1.5	2.3	*0.85*	*1.15*	*1.41*	*1.39*	*2.10*
Italy	1.3	1.3	1.3	1.3	1.4	*0.70*	*0.71*	*0.68*	*0.72*	*0.81*
Japan	nav	nav	nav	nav	nav	*nav*	*nav*	*nav*	*nav*	*nav*
Korea	2.4	2.3	2.3	2.5	2.7	*0.16*	*0.20*	*0.26*	*0.33*	*0.39*
Mexico	0.5	0.3	0.3	0.3	0.4	*0.19*	*0.12*	*0.13*	*0.14*	*0.17*
Netherlands	1.4	1.5	1.5	1.7	1.8	*1.23*	*1.32*	*1.36*	*1.48*	*1.56*
Russia	0.2	0.3	0.5	0.8	1.1	*0.21*	*0.31*	*0.46*	*0.71*	*0.97*
Saudi Arabia	10.9	11.6	13.0	13.7	13.3	*10.88*	*11.64*	*13.03*	*13.73*	*13.28*
Singapore	5.2	5.7	5.7	6.1	6.4	*2.30*	*2.62*	*2.54*	*2.63*	*2.73*
South Africa	nav	2.2	2.4	2.5	2.8	*nav*	*nav*	*nav*	*nav*	*nav*
Sweden	6.0	6.3	6.1	5.7	5.6	*4.31*	*4.55*	*4.38*	*4.13*	*4.09*
Switzerland	1.9	2.0	2.1	2.0	2.1	*1.23*	*1.34*	*1.38*	*1.31*	*1.37*
Turkey	100.0	100.0	100.0	100.0	100.0	*2.04*	*2.63*	*3.54*	*4.35*	*4.72*
United Kingdom	0.5	0.6	0.7	0.7	0.7	*0.30*	*0.39*	*0.45*	*0.50*	*0.46*
United States	4.7	4.8	5.2	5.7	nav	*1.82*	*2.04*	*2.32*	*2.58*	*nav*
CPSS[1]	**5.6**	**5.9**	**6.3**	**7.0**	**5.5**	***2.05***	***2.17***	***2.39***	***2.58***	***1.62***

Table 9a (cont)

	by cards with a delayed debit function					*by cards with a credit function*				
	2008	**2009**	**2010**	**2011**	**2012**	**2008**	**2009**	**2010**	**2011**	**2012**
Australia	*nav*	*nav*	*nav*	*nav*	*nav*	*1.5*	*1.6*	*1.7*	*1.7*	*1.7*
Belgium	*0.2*	*0.3*	*0.3*	*0.3*	*0.3*	*nav*	*nav*	*nav*	*nav*	*nav*
Brazil	*nav*	*nav*	*nav*	*nav*	*nav*	*1.1*	*1.0*	*1.2*	*1.3*	*1.2*
Canada	*nap*	*nap*	*nap*	*nap*	*nap*	*5.3*	*5.5*	*5.6*	*5.7*	*6.0*
China	*nap*	*nap*	*nap*	*nap*	*nap*	*nav*	*nav*	*nav*	*nav*	*nav*
France	*nav*	*nav*	*nav*	*nav*	*nav*	*nav*	*nav*	*nav*	*nav*	*nav*
Germany	*0.1*	*0.1*	*0.1*	*0.1*	*0.1*	*0.0*	*0.0*	*0.0*	*0.0*	*0.0*
Hong Kong SAR	*nav*	*nav*	*nav*	*nav*	*nav*	*nav*	*nav*	*nav*	*nav*	*nav*
India	*0.0*	*0.0*	*0.0*	*0.0*	*nav*	*0.1*	*0.1*	*0.1*	*0.1*	*0.2*
Italy	*nav*	*nav*	*nav*	*nav*	*nav*	*0.6*	*0.6*	*0.6*	*0.6*	*0.6*
Japan	*nav*	*nav*	*nav*	*nav*	*nav*	*nav*	*nav*	*nav*	*nav*	*nav*
Korea	*nap*	*nap*	*nap*	*nap*	*nap*	*2.2*	*2.1*	*2.1*	*2.2*	*2.3*
Mexico	*nap*	*nap*	*nap*	*nap*	*nap*	*0.3*	*0.2*	*0.2*	*0.2*	*0.2*
Netherlands	*0.2*	*0.2*	*0.2*	*0.2*	*0.2*	*nap*	*nap*	*nap*	*nap*	*nap*
Russia	*nav*	*nav*	*nav*	*nav*	*nav*	*0.0*	*0.0*	*0.0*	*0.1*	*0.1*
Saudi Arabia	*nap*	*nap*	*nap*	*nap*	*nap*	*0.3*	*0.4*	*0.4*	*0.4*	*0.5*
Singapore	*nav*	*nav*	*nav*	*nav*	*nav*	*2.9*	*3.1*	*3.2*	*3.5*	*3.6*
South Africa	*nav*	*nav*	*nav*	*nav*	*nav*	*nav*	*nav*	*nav*	*nav*	*nav*
Sweden	*0.2*	*0.3*	*0.3*	*0.3*	*0.2*	*1.4*	*1.5*	*1.4*	*1.3*	*1.3*
Switzerland	*nav*	*nav*	*nav*	*nav*	*nav*	*0.6*	*0.7*	*0.7*	*0.7*	*0.7*
Turkey	*nav*	*nav*	*nav*	*nav*	*nav*	*98.0*	*97.4*	*96.5*	*95.6*	*95.3*
United Kingdom	*0.0*	*0.1*	*0.1*	*0.1*	*0.0*	*0.1*	*0.2*	*0.2*	*0.2*	*0.2*
United States	*nav*	*nav*	*nav*	*nav*	*nav*	*2.9*	*2.7*	*2.9*	*3.1*	*nav*
CPSS[1]	***0.1***	***0.1***	***0.1***	***0.1***	***0.1***	***2.7***	***2.6***	***2.4***	***2.6***	***1.3***

Please refer to the individual country tables and the footnotes to Comparative Table 9 for a detailed explanation.

[1] Sum or average excluding those countries for which data are not available. The CPSS figures calculated ignore credit transfer data throughout.

Table 9b

Use of payment instruments by non-banks: increase in the real value of transactions

(% change on previous year, adjusted by CPI inflation) [1]

	Credit transfers					Direct debits				
	2008	**2009**	**2010**	**2011**	**2012**	**2008**	**2009**	**2010**	**2011**	**2012**
Australia	2.9	-6.4	-8.2	6.9	1.9	2.9	-4.7	4.2	6.8	-0.4
Belgium	1.7	-9.3	-8.5	2.2	-8.7	4.4	-0.9	-14.3	16.8	4.0
Brazil	20.6	-2.0	5.2	6.6	12.6	nav	nav	2.0	0.0	26.0
Canada	8.6	3.0	8.4	9.2	6.4	8.5	1.2	4.7	5.4	-2.7
China	-1.1	10.2	30.0	21.9	31.6	nav	nav	nav	nav	nav
France	2.6	5.4	2.6	12.1	-3.9	0.1	1.3	3.7	14.8	-3.2
Germany	-4.9	-13.0	-1.4	9.0	-0.1	1.2	-1.9	13.0	12.7	-3.6
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	19.2	0.1	1.8	-0.8	-12.9	30.6	-0.5	0.6	4.0	18.8
Italy	0.7	-1.4	5.7	-1.1	-5.9	0.3	3.4	-0.3	-5.0	4.6
Japan	-2.5	-7.8	4.9	4.1	3.6	nav	nav	nav	nav	nav
Korea	10.1	10.2	10.4	11.2	3.9	1.1	-5.3	5.9	4.2	7.2
Mexico	29.4	84.2	7.7	12.0	-3.0	10.1	-6.6	17.4	42.3	7.1
Netherlands	-4.2	-5.6	2.8	-9.5	-5.3	8.7	-8.5	3.0	0.5	-2.5
Russia	-4.1	-32.1	-7.5	9.1	5.4	-12.1	-69.0	-44.9	1.9	-15.4
Saudi Arabia	41.6	-1.2	-4.1	15.9	13.5	16.9	5.4	3.4	3.8	8.2
Singapore	8.4	2.9	10.2	4.8	3.0	5.4	-1.4	10.2	3.7	3.8
South Africa	nav	nav	0.9	4.0	4.6	nav	nav	-2.4	22.4	16.8
Sweden	4.4	-3.6	6.6	7.9	7.3	5.0	-1.0	6.6	6.3	-0.6
Switzerland	3.1	-4.5	-0.8	8.3	-1.0	2.8	-3.0	6.8	7.0	1.3
Turkey	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
United Kingdom	-24.4	-18.9	-7.2	-0.6	8.1	2.2	-7.3	3.6	5.5	0.1
United States	3.1	0.5	7.5	5.3	7.0	-1.4	-0.4	3.3	1.5	7.0
CPSS[2]	**nap**	**nap**	**nap**	**nap**	**nap**	**2.4**	**-6.2**	**6.5**	**10.6**	**-2.2**

Table 9b (cont)

	Cheques					E-money payment transactions				
	2008	**2009**	**2010**	**2011**	**2012**	**2008**	**2009**	**2010**	**2011**	**2012**
Australia	-15.2	-9.1	-8.1	-12.4	-7.7	nav	nav	nav	nav	nav
Belgium	-23.6	-14.1	-7.8	10.2	-29.2	-14.4	-11.1	-17.9	-15.0	-4.2
Brazil	10.0	-6.1	1.5	-2.8	-3.5	18.0	17.3	43.8	16.5	1.6
Canada	-6.0	-12.6	0.1	-0.4	-2.0	nav	nav	nav	nav	nav
China	0.4	8.2	2.0	0.4	-4.1	nav	nav	nav	nav	nav
France	-7.7	-11.4	-2.0	-4.4	-10.9	24.2	18.6	11.1	8.6	9.1
Germany	-11.1	-21.9	-12.9	-5.1	-12.7	-6.4	-4.8	-4.5	-12.9	29.2
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	-11.2	-20.3	-7.1	-10.2	-7.5	nav	nav	nav	222.7	-91.7
Italy	-9.5	-17.0	-9.0	-8.8	-17.1	31.0	12.7	40.4	27.2	26.5
Japan	-7.8	-12.6	1.4	1.3	-2.7	43.0	55.7	39.1	19.1	nav
Korea	11.8	1.0	2.7	-7.9	-13.7	3.7	20.5	72.0	-18.7	-23.4
Mexico	-7.0	-9.0	-13.4	-3.9	-3.0	nav	nav	nav	nav	nav
Netherlands	nav	nav	nav	nav	nav	-1.0	-1.9	-2.4	-11.1	-22.0
Russia	-88.5	-56.9	-43.9	-77.0	-69.8	438.4	219.3	96.1	156.9	83.6
Saudi Arabia	12.8	-11.8	6.4	5.4	2.9	nav	nav	nav	nav	nav
Singapore	-12.4	-8.0	10.3	-1.9	-3.1	4.0	0.4	-0.4	5.8	2.3
South Africa	nav	nav	-31.9	-33.5	-31.8	nav	nav	nav	nav	nav
Sweden	12.2	-40.3	-38.1	11.3	32.5	nav	nav	nav	nav	nav
Switzerland	-11.0	-17.5	-17.9	-17.0	-16.7	-14.6	0.5	-0.7	-28.7	-79.9
Turkey	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
United Kingdom	-12.1	-16.7	-17.1	-15.8	-13.6	nav	nav	nav	nav	nav
United States	-11.7	-7.3	-9.6	-11.3	-10.9	nav	nav	nav	nav	nav
CPSS[2]	**-3.3**	**-5.0**	**-0.9**	**-0.7**	**-7.2**	**37.2**	**32.4**	**42.6**	**34.2**	**21.1**

Please refer to the individual country tables for a detailed explanation.

[1] Value of transactions in domestic currency deflated by yearly average CPI inflation. For the CPSS area, in US dollar terms. [2] Sum or average excluding those countries for which data are not available. For credit transfers, data for France (prior to 2005) and the United Kingdom include interbank transactions. Since the value of these transactions is relatively large, cross-country comparison should be treated with caution; consequently, CPSS figures for credit transfers have not been calculated.

Table 9b (cont)

	Card payments (except e-money)					*of which by cards with a: debit function*				
	2008	**2009**	**2010**	**2011**	**2012**	**2008**	**2009**	**2010**	**2011**	**2012**
Australia	7.9	4.9	5.0	4.8	5.3	*13.4*	*11.3*	*7.4*	*9.9*	*9.7*
Belgium	3.4	4.0	4.8	4.3	3.0	*3.3*	*5.0*	*4.7*	*4.2*	*4.1*
Brazil	15.5	11.0	22.7	18.6	7.9	*19.6*	*10.7*	*23.0*	*22.9*	*7.9*
Canada	6.9	-0.6	2.9	3.6	4.7	*5.0*	*1.4*	*0.7*	*1.1*	*2.7*
China	24.5	75.0	47.2	38.4	33.4	*nav*	*nav*	*nav*	*nav*	*nav*
France	3.6	2.2	5.1	5.9	4.8	*nav*	*nav*	*nav*	*nav*	*nav*
Germany	2.6	2.8	7.2	7.8	3.9	*4.2*	*3.7*	*7.3*	*7.6*	*3.6*
Hong Kong SAR	nav	nav	nav	nav	nav	*nav*	*nav*	*nav*	*nav*	*nav*
India	31.5	28.5	22.1	-3.2	33.9	*34.8*	*32.0*	*23.6*	*-3.4*	*33.6*
Italy	-12.5	-0.2	0.6	-0.7	2.7	*-21.1*	*-0.7*	*-0.7*	*3.0*	*6.5*
Japan	7.8	5.7	nav	nav	nav	*-0.8*	*-2.9*	*-12.6*	*1.7*	*-14.5*
Korea	11.9	3.9	7.0	9.3	5.6	*35.5*	*32.2*	*37.8*	*28.9*	*17.1*
Mexico	10.4	3.7	10.6	17.7	16.2	*12.7*	*8.7*	*16.3*	*18.8*	*15.7*
Netherlands	5.9	-0.4	5.9	-0.1	-0.3	*5.5*	*1.1*	*6.3*	*-0.6*	*0.0*
Russia	56.7	-0.8	37.2	69.7	45.3	*58.7*	*-1.3*	*37.7*	*70.4*	*43.8*
Saudi Arabia	16.5	4.2	11.3	20.9	7.3	*16.5*	*4.2*	*11.3*	*20.9*	*7.3*
Singapore	7.7	4.3	11.5	6.3	3.6	*9.4*	*8.6*	*6.7*	*4.0*	*2.6*
South Africa	nav	nav	7.6	5.7	16.6	*nav*	*nav*	*nav*	*nav*	*nav*
Sweden	6.7	1.8	3.1	0.3	5.7	*5.5*	*1.9*	*2.3*	*1.1*	*5.9*
Switzerland	3.8	2.0	3.5	2.5	4.8	*4.2*	*3.9*	*2.6*	*2.3*	*4.1*
Turkey	17.7	4.1	10.6	13.2	18.3	*33.6*	*34.4*	*48.6*	*39.2*	*28.4*
United Kingdom	3.8	1.2	4.6	5.5	-1.0	*5.5*	*6.9*	*6.8*	*9.3*	*-0.4*
United States	2.4	-2.5	7.6	7.6	nav	*9.4*	*8.4*	*12.3*	*8.7*	*nav*
CPSS[1]	**6.4**	**2.1**	**14.5**	**16.2**	**13.5**	***8.1***	***2.6***	***12.3***	***11.7***	***4.7***

Table 9b (cont)

	by cards with a delayed debit function					*by cards with a credit function*				
	2008	**2009**	**2010**	**2011**	**2012**	**2008**	**2009**	**2010**	**2011**	**2012**
Australia	*nav*	*nav*	*nav*	*nav*	*nav*	*5.2*	*1.5*	*3.6*	*1.8*	*2.4*
Belgium	*3.5*	*-0.1*	*5.5*	*4.7*	*-1.3*	*nav*	*nav*	*nav*	*nav*	*nav*
Brazil	*nav*	*nav*	*nav*	*nav*	*nav*	*13.7*	*11.2*	*22.6*	*16.6*	*7.9*
Canada	*nav*	*nav*	*nav*	*nav*	*nav*	*8.0*	*-1.7*	*4.2*	*5.0*	*5.8*
China	*nav*	*nav*	*nav*	*nav*	*nav*	*nav*	*nav*	*nav*	*nav*	*nav*
France	*nav*	*nav*	*nav*	*nav*	*nav*	*nav*	*nav*	*nav*	*nav*	*nav*
Germany	*-0.9*	*0.8*	*8.6*	*7.9*	*5.1*	*-10.8*	*-3.5*	*-13.2*	*18.9*	*2.2*
Hong Kong SAR	*nav*	*nav*	*nav*	*nav*	*nav*	*nav*	*-0.9*	*14.7*	*9.3*	*5.7*
India	*nav*	*974.7*	*29.9*	*38.3*	*nav*	*6.5*	*-10.4*	*0.7*	*-3.3*	*59.1*
Italy	*nav*	*nav*	*nav*	*nav*	*nav*	*0.0*	*0.3*	*2.0*	*-4.8*	*-1.9*
Japan	*nav*	*nav*	*nav*	*nav*	*nav*	*7.9*	*5.9*	*nav*	*nav*	*nav*
Korea	*nav*	*nav*	*nav*	*nav*	*nav*	*10.5*	*1.8*	*4.0*	*6.9*	*3.8*
Mexico	*nav*	*nav*	*nav*	*nav*	*nav*	*8.9*	*0.4*	*6.5*	*16.8*	*16.7*
Netherlands	*8.8*	*-11.0*	*3.1*	*4.2*	*-2.2*	*nav*	*nav*	*nav*	*nav*	*nav*
Russia	*nav*	*nav*	*nav*	*nav*	*nav*	*35.9*	*5.4*	*31.1*	*61.3*	*64.5*
Saudi Arabia	*nav*	*nav*	*nav*	*nav*	*nav*	*nav*	*2.0*	*17.8*	*20.7*	*32.4*
Singapore	*nav*	*nav*	*nav*	*nav*	*nav*	*6.3*	*0.8*	*15.6*	*8.2*	*4.3*
South Africa	*nav*	*nav*	*nav*	*nav*	*nav*	*nav*	*nav*	*nav*	*nav*	*nav*
Sweden	*-19.4*	*21.6*	*7.6*	*1.6*	*-6.6*	*16.2*	*-0.8*	*4.3*	*-2.4*	*7.1*
Switzerland	*nav*	*nav*	*nav*	*nav*	*nav*	*2.9*	*-1.6*	*5.3*	*2.7*	*6.3*
Turkey	*nav*	*nav*	*nav*	*nav*	*nav*	*17.4*	*3.5*	*9.5*	*12.3*	*17.9*
United Kingdom	*14.5*	*-9.9*	*-0.4*	*-9.7*	*-7.5*	*-2.8*	*-7.6*	*0.5*	*0.5*	*-0.6*
United States	*nav*	*nav*	*nav*	*nav*	*nav*	*-1.6*	*-9.3*	*4.1*	*6.7*	*nav*
CPSS[1]	***5.3***	***-12.8***	***1.0***	***5.0***	***-6.7***	***1.7***	***-7.1***	***8.5***	***8.7***	***2.5***

Please refer to the individual country tables and the footnotes to Comparative Table 9 for a detailed explanation.

[1] Sum or average excluding those countries for which data are not available.

Table 9c

Use of payment instruments by non-banks: average value per transaction

(USD, total for the year) [1]

	Credit transfers					Direct debits				
	2008	**2009**	**2010**	**2011**	**2012**	**2008**	**2009**	**2010**	**2011**	**2012**
Australia	4,447	3,788	3,817	4,473	4,509	7,071	6,047	7,048	8,482	8,246
Belgium	6,862	5,744	4,847	5,269	4,986	375	337	297	351	320
Brazil	1,486	1,301	1,523	1,660	1,587	nav	598	871	840	915
Canada	1,445	1,328	1,537	1,719	1,943	755	699	800	873	822
China	48,724	48,364	52,422	61,507	70,670	nav	nav	nav	nav	nav
France	10,548	10,228	9,472	11,460	9,997	510	455	438	521	475
Germany	14,727	11,903	11,211	12,728	11,828	1,885	1,711	1,753	2,137	1,906
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	105,770	67,315	50,268	39,487	22,572	96	97	103	108	115
Italy	10,239	8,493	8,558	8,899	7,994	912	869	814	825	822
Japan[2]	19,004	18,531	20,857	23,152	21,872	nav	nav	nav	nav	nav
Korea	3,259	3,037	3,487	3,840	3,686	92	80	90	97	95
Mexico	12,207	18,211	19,931	21,026	18,879	311	247	296	390	364
Netherlands	5,523	4,921	4,630	4,515	3,947	359	304	292	308	280
Russia	9,902	5,844	4,692	5,504	5,832	2,531	516	322	417	510
Saudi Arabia	249,952	225,572	193,445	191,014	181,954	52	53	70	94	107
Singapore	3,597	3,433	3,805	4,176	4,271	821	776	861	1,060	1,129
South Africa	nav	3,652	3,640	3,781	3,206	nav	172	189	222	215
Sweden	2,347	1,913	2,083	2,336	2,344	305	252	257	289	271
Switzerland	5,692	5,204	5,167	6,445	5,808	1,365	1,291	1,419	1,760	1,616
Turkey	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
United Kingdom	47,161	32,328	29,560	30,052	32,196	558	439	453	504	499
United States	3,042	2,891	3,026	3,163	3,269	1,317	1,285	1,330	1,359	1,434
CPSS[3]	**nap**	**nap**	**nap**	**nap**	**nap**	**1,291**	**1,101**	**1,185**	**1,312**	**1,276**

Table 9c (cont)

	Cheques					E-money payment transactions				
	2008	**2009**	**2010**	**2011**	**2012**	**2008**	**2009**	**2010**	**2011**	**2012**
Australia	3,716	3,599	4,482	5,194	5,496	nav	nav	nav	nav	nav
Belgium	8,366	7,590	7,509	9,969	7,883	6.4	6.2	5.8	6.4	6.3
Brazil	708	696	913	1,048	1,011	26.9	23.6	27.2	33.6	32.1
Canada	2,974	2,609	3,037	3,406	3,904	nav	nav	nav	nav	nav
China	41,636	45,170	46,877	55,042	59,909	nav	nav	nav	nav	nav
France	868	773	775	836	745	3.1	3.1	2.9	3.0	2.8
Germany	8,559	7,306	7,230	8,783	8,536	4.7	4.7	4.8	4.8	6.3
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	2,055	1,561	1,597	1,581	1,426	nav	nav	31.8	40.6	nav
Italy	4,153	3,790	3,549	3,782	3,166	92.4	80.6	83.0	88.9	85.2
Japan[2]	37,371	41,509	48,706	57,676	59,770	7.3	9.0	10.1	11.1	nav
Korea	6,427	6,831	9,877	12,106	13,985	7.6	8.0	13.3	16.5	20.6
Mexico	2,070	1,775	1,845	2,004	2,015	nav	nav	nav	nav	nav
Netherlands	nav	nav	nav	nav	nav	4.0	3.7	3.5	3.5	3.0
Russia	9,182	11,117	10,121	5,955	5,898	53.6	22.5	30.3	63.6	55.4
Saudi Arabia	26,894	24,712	27,303	29,832	31,580	nav	nav	nav	nav	nav
Singapore	5,347	5,079	6,209	7,088	7,445	0.7	0.6	0.7	0.6	0.6
South Africa	nav	2,697	2,964	3,033	2,458	nav	nav	nav	nav	nav
Sweden	13,093	7,849	9,194	11,511	29,511	nav	nav	nav	nav	nav
Switzerland	2,184	2,621	3,907	4,750	4,537	3.7	4.1	4.4	5.3	3.8
Turkey	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
United Kingdom	1,964	1,557	1,518	1,591	1,598	nav	nav	nav	nav	nav
United States	1,315	1,292	1,268	1,244	1,220	nav	nav	nav	nav	nav
CPSS[3]	**2,591**	**2,648**	**2,875**	**3,175**	**3,282**	**5.5**	**6.3**	**7.8**	**9.0**	**9.0**

Please refer to the individual country tables for a detailed explanation.

[1] Converted at yearly average exchange rates, except as noted. [2] For credit transfers and e-money payment transactions, total for the fiscal year ending March of the following year, converted at average fiscal year exchange rates. [3] Sum or average excluding those countries for which data are not available. For credit transfers, data for France (prior to 2005) and the United Kingdom include interbank transactions. Since the value of these transactions is relatively large, cross-country comparison should be treated with caution; consequently, CPSS figures for credit transfers have not been calculated.

Table 9c (cont)

	Card payments (except e-money)					*of which: by cards with a debit function*				
	2008	**2009**	**2010**	**2011**	**2012**	**2008**	**2009**	**2010**	**2011**	**2012**
Australia	85.0	77.7	87.4	95.8	92.0	*52.9*	*49.4*	*55.2*	*61.3*	*59.6*
Belgium	82.5	76.3	72.8	76.2	70.0	*73.5*	*68.6*	*65.5*	*68.6*	*63.5*
Brazil	39.0	37.8	45.1	50.1	42.7	*27.3*	*26.4*	*30.7*	*34.3*	*30.2*
Canada	68.9	61.5	68.4	71.9	73.0	*42.7*	*38.7*	*42.9*	*44.6*	*43.7*
China	218.1	287.8	317.7	367.1	366.2	*nav*	*nav*	*nav*	*nav*	*nav*
France	74.2	68.2	65.0	69.2	63.9	*nav*	*nav*	*nav*	*nav*	*nav*
Germany	95.6	88.2	83.5	88.3	80.0	*86.3*	*80.0*	*75.3*	*79.9*	*72.6*
Hong Kong SAR	nav	nav	nav	nav	nav	*nav*	*nav*	*nav*	*nav*	*nav*
India	58.9	51.9	55.6	57.7	54.5	*58.8*	*51.4*	*55.4*	*57.3*	*54.2*
Italy	122.4	111.2	105.6	108.8	98.2	*104.8*	*95.8*	*91.4*	*95.0*	*86.7*
Japan	80.0	59.1	nav	nav	nav	*601.7*	*598.9*	*545.1*	*608.4*	*538.9*
Korea	75.7	57.0	56.6	57.0	51.3	*32.7*	*27.2*	*31.6*	*33.0*	*29.6*
Mexico	58.8	50.6	52.6	53.2	49.8	*45.3*	*37.6*	*38.7*	*39.0*	*35.7*
Netherlands	68.2	59.1	54.0	54.8	48.0	*62.7*	*54.8*	*50.1*	*50.7*	*44.4*
Russia	90.7	58.6	60.9	69.2	59.0	*88.8*	*57.0*	*59.5*	*68.6*	*58.8*
Saudi Arabia	115.7	116.9	117.5	125.0	127.0	*115.7*	*116.9*	*117.5*	*125.0*	*127.0*
Singapore	178.7	162.3	200.4	222.6	228.7	*79.3*	*75.0*	*88.6*	*96.3*	*98.0*
South Africa	nav	49.1	54.7	55.8	50.3	*nav*	*nav*	*nav*	*nav*	*nav*
Sweden	66.1	55.0	56.0	61.8	57.2	*59.7*	*49.1*	*50.1*	*54.5*	*50.3*
Switzerland	153.6	144.2	145.8	161.7	144.7	*143.4*	*136.7*	*138.9*	*156.6*	*141.2*
Turkey	76.3	63.4	67.4	66.3	67.4	*24.9*	*20.7*	*23.6*	*23.3*	*20.8*
United Kingdom	98.5	80.4	79.8	81.3	76.8	*85.4*	*71.8*	*71.4*	*73.4*	*69.3*
United States	60.1	55.6	56.7	55.9	nav	*39.2*	*37.6*	*37.7*	*37.7*	*nav*
CPSS[1]	**72.2**	**67.2**	**71.7**	**76.6**	**97.2**	***50.9***	***46.5***	***46.9***	***48.2***	***57.5***

Table 9c (cont)

	by cards with a delayed debit function					*by cards with a credit function*				
	2008	**2009**	**2010**	**2011**	**2012**	**2008**	**2009**	**2010**	**2011**	**2012**
Australia	*nav*	*nav*	*nav*	*nav*	*nav*	*124.3*	*115.6*	*133.6*	*149.9*	*146.8*
Belgium	*153.0*	*137.1*	*130.5*	*134.4*	*120.6*	*nav*	*nav*	*nav*	*nav*	*nav*
Brazil	*nav*	*nav*	*nav*	*nav*	*nav*	*48.5*	*47.1*	*57.5*	*64.5*	*53.4*
Canada	*nav*	*nav*	*nav*	*nav*	*nav*	*106.6*	*94.7*	*103.5*	*108.5*	*113.8*
China	*nav*	*nav*	*nav*	*nav*	*nav*	*nav*	*nav*	*nav*	*nav*	*nav*
France	*nav*	*nav*	*nav*	*nav*	*nav*	*nav*	*nav*	*nav*	*nav*	*nav*
Germany	*138.3*	*126.3*	*122.3*	*127.0*	*112.8*	*111.7*	*101.0*	*100.7*	*107.9*	*97.1*
Hong Kong SAR	*nav*	*nav*	*nav*	*nav*	*nav*	*121.1*	*115.2*	*125.4*	*134.0*	*134.2*
India	*221.1*	*172.0*	*158.8*	*172.4*	*nav*	*59.8*	*56.3*	*55.6*	*57.5*	*58.3*
Italy	*nav*	*nav*	*nav*	*nav*	*nav*	*151.7*	*136.2*	*127.8*	*132.0*	*119.0*
Japan	*nav*	*nav*	*nav*	*nav*	*nav*	*78.8*	*58.3*	*nav*	*nav*	*nav*
Korea	*nav*	*nav*	*nav*	*nav*	*nav*	*83.7*	*63.6*	*62.8*	*64.0*	*58.7*
Mexico	*nav*	*nav*	*nav*	*nav*	*nav*	*72.9*	*67.0*	*72.8*	*74.8*	*71.9*
Netherlands	*169.2*	*151.6*	*139.9*	*140.9*	*128.9*	*nav*	*nav*	*nav*	*nav*	*nav*
Russia	*nav*	*nav*	*nav*	*nav*	*nav*	*124.1*	*87.1*	*85.2*	*78.4*	*61.3*
Saudi Arabia	*nav*	*nav*	*nav*	*nav*	*nav*	*121.7*	*122.3*	*133.8*	*143.7*	*148.6*
Singapore	*nav*	*nav*	*nav*	*nav*	*nav*	*nav*	*nav*	*nav*	*nav*	*nav*
South Africa	*nav*	*nav*	*nav*	*nav*	*nav*	*nav*	*nav*	*nav*	*nav*	*nav*
Sweden	*88.3*	*101.4*	*102.6*	*128.3*	*113.2*	*92.1*	*77.6*	*76.8*	*91.1*	*87.1*
Switzerland	*nav*	*nav*	*nav*	*nav*	*nav*	*178.3*	*162.4*	*162.0*	*173.0*	*152.2*
Turkey	*nav*	*nav*	*nav*	*nav*	*nav*	*79.7*	*67.1*	*72.3*	*72.3*	*75.8*
United Kingdom	*409.9*	*346.2*	*344.0*	*345.3*	*322.7*	*116.9*	*92.5*	*93.0*	*97.8*	*94.0*
United States	*nav*	*nav*	*nav*	*nav*	*nav*	*89.9*	*86.7*	*95.4*	*92.7*	*nav*
CPSS[1]	***200.5***	***173.6***	***166.9***	***167.8***	***150.0***	***89.8***	***79.2***	***89.5***	***90.0***	***81.8***

Please refer to the individual country tables and the footnotes to Comparative Table 9 for a detailed explanation.

[1] Sum or average excluding those countries for which data are not available.

Table 9d

Use of payment instruments by non-banks: value of transactions per inhabitant

(USD, total for the year) [1]

	Credit transfers					Direct debits				
	2008	**2009**	**2010**	**2011**	**2012**	**2008**	**2009**	**2010**	**2011**	**2012**
Australia	274,762	241,266	258,437	317,330	324,683	200,900	179,524	218,103	267,450	267,289
Belgium	593,153	507,446	447,866	492,747	423,532	8,690	8,127	6,724	8,457	8,276
Brazil	52,129	48,620	60,794	71,880	72,765	nav	13,312	16,147	17,907	20,283
Canada	39,080	37,222	44,991	52,095	55,048	13,992	13,090	15,288	17,075	16,508
China	27,229	29,722	40,066	53,683	73,773	nav	nav	nav	nav	nav
France	444,810	443,695	438,253	525,368	474,288	24,113	23,129	23,099	28,368	25,782
Germany	1,018,893	847,493	805,076	945,049	888,665	182,491	171,082	186,217	225,955	205,003
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	12,273	11,403	12,690	13,247	10,870	13	12	14	15	17
Italy	183,413	171,980	174,885	186,117	166,620	8,512	8,376	8,037	8,218	8,178
Japan[2]	208,621	205,570	230,971	260,579	nav	nav	nav	nav	nav	nav
Korea	153,895	149,924	187,404	224,482	233,342	2,590	2,168	2,598	2,916	3,127
Mexico	81,780	129,696	154,341	180,369	160,919	121	97	126	187	184
Netherlands	517,268	466,417	458,068	444,718	398,514	26,670	23,301	22,930	24,701	22,809
Russia	142,404	82,306	86,388	103,318	109,506	1,865	492	308	344	292
Saudi Arabia	29,079	28,944	27,883	32,553	36,963	3	4	4	4	4
Singapore	22,351	21,824	25,906	30,323	32,081	8,739	8,178	9,711	11,256	11,997
South Africa	nav	31,695	37,687	41,527	40,172	nav	1,808	2,081	2,698	2,914
Sweden	177,225	148,652	169,896	205,232	211,484	7,544	6,498	7,428	8,842	8,446
Switzerland	500,070	468,900	482,944	613,435	561,099	7,716	7,350	8,147	10,226	9,566
Turkey	nav	nav	nav	nav	nav	nap	nap	nap	nap	nap
United Kingdom	2,446,544	1,713,213	1,612,442	1,725,210	1,880,065	27,949	22,374	23,508	26,693	26,939
United States	69,615	69,007	74,567	80,341	86,901	48,566	47,727	49,580	51,459	55,639
CPSS[3]	**nap**	**nap**	**nap**	**nap**	**nap**	**18,302**	**16,481**	**17,772**	**20,143**	**19,969**

Table 9d (cont)

	Cheques					E-money payment transactions				
	2008	**2009**	**2010**	**2011**	**2012**	**2008**	**2009**	**2010**	**2011**	**2012**
Australia	64,695	55,132	59,122	59,493	55,143	nap	nap	nap	nap	nap
Belgium	6,893	5,587	4,970	5,900	3,933	48.3	40.5	32.1	29.4	26.5
Brazil	7,330	6,555	7,915	8,533	7,401	2.6	2.9	5.0	6.4	5.9
Canada	90,510	73,117	81,597	86,118	83,858	nav	nav	nav	nav	nav
China	27,732	29,705	31,428	34,686	34,759	nap	nap	nap	nap	nap
France	47,333	39,679	37,437	38,267	32,029	1.6	1.7	1.9	2.2	2.2
Germany	6,818	5,088	4,269	4,362	3,584	2.7	2.5	2.3	2.1	2.6
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	2,489	1,840	1,868	1,765	1,539	nav	nav	0.3	1.1	0.1
Italy	26,943	21,264	18,621	18,284	14,422	113.0	121.0	163.5	223.9	269.2
Japan[2]	32,779	31,317	33,468	37,271	nav	63.7	106.0	158.0	203.8	nav
Korea	144,954	129,352	150,326	149,055	128,694	20.7	22.0	42.8	37.5	28.7
Mexico	9,757	7,644	7,315	7,335	6,541	nap	nap	nap	nap	nap
Netherlands	nap	nap	nap	nap	nap	42.7	40.0	37.3	35.6	26.3
Russia	2	1	0	0	0	2.8	7.5	16.8	47.3	87.3
Saudi Arabia	7,377	6,556	7,006	7,436	7,651	nap	nap	nap	nap	nap
Singapore	92,221	80,583	95,763	104,981	104,497	278.8	265.7	285.2	337.1	354.1
South Africa	nav	5,570	4,475	3,152	1,987	nap	nap	nap	nap	nap
Sweden	1,132	588	391	487	620	nap	nap	nap	nap	nap
Switzerland	294	239	203	198	152	8.4	8.3	8.5	7.1	1.3
Turkey	nap	nap	nap	nap	nap	nav	nav	nav	nav	nav
United Kingdom	44,871	32,300	27,131	24,602	21,425	nav	nav	nav	nav	nav
United States	112,702	103,006	93,608	84,949	76,511	nav	nav	nav	nav	nav
CPSS[3]	**26,641**	**25,017**	**25,151**	**25,656**	**25,014**	**5.2**	**6.8**	**9.9**	**13.7**	**9.0**

Please refer to the individual country tables for a detailed explanation.

[1] Converted at yearly average exchange rates, except as noted. [2] For credit transfers and e-money payment transactions, total for the fiscal year ending March of the following year, converted at average fiscal year exchange rates. [3] Sum or average excluding those countries for which data are not available. For credit transfers, data for France (prior to 2005) and the United Kingdom include interbank transactions. Since the value of these transactions is relatively large, cross-country comparison should be treated with caution; consequently, CPSS figures for credit transfers have not been calculated.

Table 9d (cont)

	Card payments (except e-money)					*of which: by cards with a debit function*				
	2008	**2009**	**2010**	**2011**	**2012**	**2008**	**2009**	**2010**	**2011**	**2012**
Australia	12,594	12,387	15,171	18,267	19,300	*4,323*	*4,512*	*5,651*	*7,133*	*7,851*
Belgium	7,195	7,057	7,140	8,017	7,771	*5,682*	*5,631*	*5,689*	*6,380*	*6,251*
Brazil	957	1,012	1,476	1,941	1,882	*302*	*318*	*465*	*635*	*615*
Canada	13,012	11,967	13,735	15,083	15,688	*4,754*	*4,456*	*5,004*	*5,364*	*5,471*
China	436	755	1,152	1,752	2,443	*nav*	*nav*	*nav*	*nav*	*nav*
France	7,590	7,345	7,437	8,426	8,291	*nav*	*nav*	*nav*	*nav*	*nav*
Germany	2,694	2,648	2,736	3,176	3,108	*1,975*	*1,957*	*2,024*	*2,344*	*2,286*
Hong Kong SAR	nav	nav	nav	nav	nav	*nav*	*nav*	*nav*	*nav*	*nav*
India	140	167	223	227	286	*126*	*155*	*209*	*212*	*267*
Italy	2,878	2,732	2,643	2,826	2,759	*1,542*	*1,457*	*1,392*	*1,544*	*1,564*
Japan	3,271	3,778	nav	nav	nav	*58*	*62*	*57*	*64*	*nav*
Korea	7,306	6,707	8,120	9,562	10,099	*498*	*582*	*907*	*1,260*	*1,475*
Mexico	450	402	491	603	645	*178*	*167*	*214*	*266*	*282*
Netherlands	7,765	7,383	7,473	8,005	7,556	*6,769*	*6,537*	*6,639*	*7,074*	*6,694*
Russia	329	278	432	805	1,176	*304*	*256*	*400*	*747*	*1,080*
Saudi Arabia	4,451	4,676	5,227	6,364	6,832	*4,451*	*4,676*	*5,227*	*6,364*	*6,832*
Singapore	6,740	6,672	8,017	9,522	10,129	*2,991*	*3,084*	*3,547*	*4,120*	*4,342*
South Africa	nav	860	1,091	1,221	1,316	*nav*	*nav*	*nav*	*nav*	*nav*
Sweden	11,776	10,433	11,540	12,961	13,158	*8,528*	*7,562*	*8,297*	*9,395*	*9,562*
Switzerland	9,659	9,676	10,394	12,495	12,098	*6,386*	*6,515*	*6,940*	*8,333*	*8,012*
Turkey	1,826	1,668	1,992	2,208	2,553	*37*	*44*	*71*	*96*	*120*
United Kingdom	12,182	10,646	11,286	12,825	12,801	*7,576*	*6,993*	*7,573*	*8,909*	*8,941*
United States	11,479	11,037	11,948	13,149	nav	*4,414*	*4,718*	*5,330*	*5,927*	*nav*
CPSS[1]	**2,140**	**2,165**	**2,453**	**2,927**	**2,347**	***1,228***	***1,255***	***1,427***	***1,634***	***1,167***

Table 9d (cont)

	by cards with a delayed debit function					*by cards with a credit function*				
	2008	**2009**	**2010**	**2011**	**2012**	**2008**	**2009**	**2010**	**2011**	**2012**
Australia	*nav*	*nav*	*nav*	*nav*	*nav*	*8,271*	*7,875*	*9,520*	*11,134*	*11,449*
Belgium	*1,513*	*1,426*	*1,451*	*1,637*	*1,520*	*nav*	*nav*	*nav*	*nav*	*nav*
Brazil	*nav*	*nav*	*nav*	*nav*	*nav*	*655*	*693*	*1,011*	*1,306*	*1,267*
Canada	*nap*	*nap*	*nap*	*nap*	*nap*	*8,258*	*7,511*	*8,731*	*9,719*	*10,217*
China	*nap*	*nap*	*nap*	*nap*	*nap*	*nav*	*nav*	*nav*	*nav*	*nav*
France	*nav*	*nav*	*nav*	*nav*	*nav*	*nav*	*nav*	*nav*	*nav*	*nav*
Germany	*665*	*641*	*670*	*779*	*770*	*54*	*50*	*42*	*53*	*51*
Hong Kong SAR	*nav*	*nav*	*nav*	*nav*	*nav*	*5,589*	*5,568*	*6,473*	*7,375*	*8,069*
India	*0*	*1*	*1*	*2*	*nav*	*14*	*11*	*13*	*13*	*19*
Italy	*nav*	*nav*	*nav*	*nav*	*nav*	*1,336*	*1,275*	*1,251*	*1,281*	*1,195*
Japan	*nav*	*nav*	*nav*	*nav*	*nav*	*3,213*	*3,716*	*nav*	*nav*	*nav*
Korea	*nap*	*nap*	*nap*	*nap*	*nap*	*6,808*	*6,126*	*7,213*	*8,303*	*8,624*
Mexico	*nap*	*nap*	*nap*	*nap*	*nap*	*272*	*235*	*277*	*338*	*362*
Netherlands	*995*	*846*	*833*	*931*	*862*	*nap*	*nap*	*nap*	*nap*	*nap*
Russia	*nav*	*nav*	*nav*	*nav*	*nav*	*24*	*22*	*33*	*58*	*95*
Saudi Arabia	*nap*	*nap*	*nap*	*nap*	*nap*	*139*	*143*	*169*	*205*	*271*
Singapore	*nav*	*nav*	*nav*	*nav*	*nav*	*3,748*	*3,588*	*4,470*	*5,403*	*5,787*
South Africa	*nav*	*nav*	*nav*	*nav*	*nav*	*nav*	*nav*	*nav*	*nav*	*nav*
Sweden	*410*	*434*	*501*	*570*	*511*	*2,837*	*2,451*	*2,741*	*2,996*	*3,084*
Switzerland	*nav*	*nav*	*nav*	*nav*	*nav*	*3,273*	*3,160*	*3,454*	*4,162*	*4,087*
Turkey	*nav*	*nav*	*nav*	*nav*	*nav*	*1,789*	*1,625*	*1,921*	*2,112*	*2,432*
United Kingdom	*1,195*	*930*	*939*	*914*	*852*	*3,411*	*2,723*	*2,774*	*3,002*	*3,008*
United States	*nav*	*nav*	*nav*	*nav*	*nav*	*7,065*	*6,319*	*6,618*	*7,222*	*nav*
CPSS[1]	***123***	***107***	***109***	***117***	***839***	***1,648***	***1,526***	***1,544***	***1,721***	***936***

Please refer to the individual country tables and the footnotes to Comparative Table 9 for a detailed explanation.

[1] Sum or average excluding those countries for which data are not available.

Table 9e

Use of payment instruments by non-banks: value of transactions as a ratio to GDP

(in %, total for the year)

	Credit transfers					Direct debits				
	2008	**2009**	**2010**	**2011**	**2012**	**2008**	**2009**	**2010**	**2011**	**2012**
Australia	557	525	457	472	478	407.3	390.3	385.5	398.2	393.4
Belgium	1,253	1,155	1,035	1,052	969	18.4	18.5	15.5	18.0	18.9
Brazil	599	573	548	566	635	nav	156.9	145.6	141.1	177.0
Canada	86	89	93	99	104	30.8	31.3	31.6	32.3	31.3
China	781	775	900	986	1,192	nav	nav	nav	nav	nav
France	1,006	1,088	1,105	1,226	1,187	54.5	56.7	58.2	66.2	64.5
Germany	2,312	2,101	1,993	2,144	2,144	414.1	424.1	461.0	512.6	494.7
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	1,092	996	883	828	706	1.2	1.1	0.9	0.9	1.1
Italy	472	486	512	512	502	21.9	23.7	23.5	22.6	24.6
Japan	550	520	538	564	550	nav	nav	nav	nav	nav
Korea	809	884	913	1,003	1,033	13.6	12.8	12.7	13.0	13.8
Mexico	794	1,572	1,611	1,694	1,589	1.2	1.2	1.3	1.8	1.8
Netherlands	980	970	983	893	869	50.6	48.4	49.2	49.6	49.7
Russia	1,222	959	809	777	778	16.0	5.7	2.9	2.6	2.1
Saudi Arabia	144	180	146	138	152	0.0	0.0	0.0	0.0	0.0
Singapore	57	59	58	59	62	22.3	22.2	21.7	22.0	23.0
South Africa	nav	561	530	533	545	nav	32.0	29.3	34.6	39.6
Sweden	337	342	345	362	385	14.4	14.9	15.1	15.6	15.4
Switzerland	736	716	693	736	715	11.3	11.2	11.7	12.3	12.2
Turkey	nav	nav	nav	nav	nav	nap	nap	nap	nap	nap
United Kingdom	5,600	4,785	4,378	4,393	4,791	64.0	62.5	63.8	68.0	68.6
United States	144	147	154	161	168	100.3	101.5	102.5	103.2	107.5
CPSS[1]	**nap**	**nap**	**nap**	**nap**	**nap**	**107.0**	**110.4**	**111.7**	**117.3**	**117.8**

Table 9e (cont)

	Cheques					E-money payment transactions				
	2008	**2009**	**2010**	**2011**	**2012**	**2008**	**2009**	**2010**	**2011**	**2012**
Australia	131.2	119.9	104.5	88.6	81.2	nap	nap	nap	nap	nap
Belgium	14.6	12.7	11.5	12.6	9.0	0.10	0.09	0.07	0.06	0.06
Brazil	84.2	77.2	71.4	67.2	64.6	0.03	0.03	0.04	0.05	0.05
Canada	199.4	174.8	168.8	163.1	159.0	nav	nav	nav	nav	nav
China	795.5	774.2	706.3	637.1	561.7	nap	nap	nap	nap	nap
France	107.0	97.3	94.4	89.3	80.1	0.00	0.00	0.00	0.01	0.01
Germany	15.5	12.6	10.6	9.9	8.6	0.01	0.01	0.01	0.00	0.01
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	221.5	160.7	130.0	110.3	100.0	nav	nav	0.02	0.07	0.01
Italy	69.4	60.1	54.5	50.3	43.4	0.29	0.34	0.48	0.62	0.81
Japan	86.4	79.3	77.9	80.7	77.6	0.17	0.27	0.37	0.44	nav
Korea	762.2	762.4	732.0	665.7	569.9	0.11	0.13	0.21	0.17	0.13
Mexico	94.8	92.7	76.4	68.9	64.6	nap	nap	nap	nap	nap
Netherlands	nap	nap	nap	nap	nap	0.08	0.08	0.08	0.07	0.06
Russia	0.0	0.0	0.0	0.0	0.0	0.02	0.09	0.16	0.36	0.62
Saudi Arabia	36.6	40.7	36.7	31.5	31.4	nap	nap	nap	nap	nap
Singapore	235.6	219.2	213.8	204.9	200.7	0.71	0.72	0.64	0.66	0.68
South Africa	nav	98.6	62.9	40.5	27.0	nap	nap	nap	nap	nap
Sweden	2.2	1.4	0.8	0.9	1.1	nap	nap	nap	nap	nap
Switzerland	0.4	0.4	0.3	0.2	0.2	0.01	0.01	0.01	0.01	0.00
Turkey	nap	nap	nap	nap	nap	nav	nav	nav	nav	nav
United Kingdom	102.7	90.2	73.7	62.6	54.6	nav	nav	nav	nav	nav
United States	232.8	219.2	193.6	170.4	147.9	nav	nav	nav	nav	nav
CPSS[1]	**213.9**	**212.6**	**197.5**	**183.8**	**171.4**	**0.10**	**0.14**	**0.18**	**0.22**	**0.20**

Please refer to the individual country tables for a detailed explanation.

[1] Sum or average excluding those countries for which data are not available. For credit transfers, data for France (prior to 2005) and the United Kingdom include interbank transactions. Since the value of these transactions is relatively large, cross-country comparison should be treated with caution; consequently, CPSS figures for credit transfers have not been calculated.

Table 9e (cont)

	Card payments (except e-money)					*of which: by cards with a debit function*				
	2008	**2009**	**2010**	**2011**	**2012**	**2008**	**2009**	**2010**	**2011**	**2012**
Australia	25.5	26.9	26.8	27.2	28.4	*8.8*	*9.8*	*10.0*	*10.6*	*11.6*
Belgium	15.2	16.1	16.5	17.1	17.8	*12.0*	*12.8*	*13.1*	*13.6*	*14.3*
Brazil	11.0	11.9	13.3	15.3	16.4	*3.5*	*3.8*	*4.2*	*5.0*	*5.4*
Canada	28.7	28.6	28.4	28.6	29.7	*10.5*	*10.7*	*10.4*	*10.2*	*10.4*
China	12.5	19.7	25.9	32.2	39.5	*nav*	*nav*	*nav*	*nav*	*nav*
France	17.2	18.0	18.8	19.7	20.7	*nav*	*nav*	*nav*	*nav*	*nav*
Germany	6.1	6.6	6.8	7.2	7.5	*4.5*	*4.9*	*5.0*	*5.3*	*5.5*
Hong Kong SAR	nav	nav	nav	nav	nav	*nav*	*nav*	*nav*	*nav*	*nav*
India	12.4	14.6	15.5	14.2	18.6	*11.2*	*13.5*	*14.5*	*13.3*	*17.4*
Italy	7.4	7.7	7.7	7.8	8.3	*4.0*	*4.1*	*4.1*	*4.2*	*4.7*
Japan	8.6	9.6	nav	nav	nav	*0.2*	*0.2*	*0.1*	*0.1*	*0.1*
Korea	38.4	39.5	39.5	42.7	44.7	*2.6*	*3.4*	*4.4*	*5.6*	*6.5*
Mexico	4.4	4.9	5.1	5.7	6.4	*1.7*	*2.0*	*2.2*	*2.5*	*2.8*
Netherlands	14.7	15.3	16.0	16.1	16.5	*12.8*	*13.6*	*14.2*	*14.2*	*14.6*
Russia	2.8	3.2	4.0	6.1	8.4	*2.6*	*3.0*	*3.7*	*5.6*	*7.7*
Saudi Arabia	22.1	29.1	27.3	27.0	28.1	*22.1*	*29.1*	*27.3*	*27.0*	*28.1*
Singapore	17.2	18.2	17.9	18.6	19.5	*7.6*	*8.4*	*7.9*	*8.0*	*8.3*
South Africa	nav	15.2	15.3	15.7	17.9	*nav*	*nav*	*nav*	*nav*	*nav*
Sweden	22.4	24.0	23.5	22.9	23.9	*16.2*	*17.4*	*16.9*	*16.6*	*17.4*
Switzerland	14.2	14.8	14.9	15.0	15.4	*9.4*	*10.0*	*10.0*	*10.0*	*10.2*
Turkey	17.8	19.7	20.1	21.2	24.4	*0.4*	*0.5*	*0.7*	*0.9*	*1.2*
United Kingdom	27.9	29.7	30.6	32.7	32.6	*17.3*	*19.5*	*20.6*	*22.7*	*22.8*
United States	23.7	23.5	24.7	26.4	nav	*9.1*	*10.0*	*11.0*	*11.9*	*nav*
CPSS[1]	**17.0**	**18.3**	**20.7**	**22.5**	**24.0**	***7.4***	***8.1***	***8.6***	***9.1***	***8.4***

Table 9e (cont)

	by cards with a delayed debit function					*by cards with a credit function*				
	2008	**2009**	**2010**	**2011**	**2012**	**2008**	**2009**	**2010**	**2011**	**2012**
Australia	*nav*	*nav*	*nav*	*nav*	*nav*	*16.8*	*17.1*	*16.8*	*16.6*	*16.9*
Belgium	*3.2*	*3.2*	*3.4*	*3.5*	*3.5*	*nav*	*nav*	*nav*	*nav*	*nav*
Brazil	*nav*	*nav*	*nav*	*nav*	*nav*	*7.5*	*8.2*	*9.1*	*10.3*	*11.1*
Canada	*nap*	*nap*	*nap*	*nap*	*nap*	*18.2*	*18.0*	*18.1*	*18.4*	*19.4*
China	*nap*	*nap*	*nap*	*nap*	*nap*	*nav*	*nav*	*nav*	*nav*	*nav*
France	*nav*	*nav*	*nav*	*nav*	*nav*	*nav*	*nav*	*nav*	*nav*	*nav*
Germany	*1.5*	*1.6*	*1.7*	*1.8*	*1.9*	*0.1*	*0.1*	*0.1*	*0.1*	*0.1*
Hong Kong SAR	*nav*	*nav*	*nav*	*nav*	*nav*	*17.7*	*18.2*	*20.0*	*21.1*	*22.0*
India	*0.0*	*0.1*	*0.1*	*0.1*	*nav*	*1.2*	*1.0*	*0.9*	*0.8*	*1.2*
Italy	*nav*	*nav*	*nav*	*nav*	*nav*	*3.4*	*3.6*	*3.7*	*3.5*	*3.6*
Japan	*nav*	*nav*	*nav*	*nav*	*nav*	*8.5*	*9.4*	*nav*	*nav*	*nav*
Korea	*nap*	*nap*	*nap*	*nap*	*nap*	*35.8*	*36.1*	*35.1*	*37.1*	*38.2*
Mexico	*nap*	*nap*	*nap*	*nap*	*nap*	*2.6*	*2.9*	*2.9*	*3.2*	*3.6*
Netherlands	*1.9*	*1.8*	*1.8*	*1.9*	*1.9*	*nap*	*nap*	*nap*	*nap*	*nap*
Russia	*nav*	*nav*	*nav*	*nav*	*nav*	*0.2*	*0.3*	*0.3*	*0.4*	*0.7*
Saudi Arabia	*nap*	*nap*	*nap*	*nap*	*nap*	*0.7*	*0.9*	*0.9*	*0.9*	*1.1*
Singapore	*nav*	*nav*	*nav*	*nav*	*nav*	*9.6*	*9.8*	*10.0*	*10.5*	*11.1*
South Africa	*nav*	*nav*	*nav*	*nav*	*nav*	*nav*	*nav*	*nav*	*nav*	*nav*
Sweden	*0.8*	*1.0*	*1.0*	*1.0*	*0.9*	*5.4*	*5.6*	*5.6*	*5.3*	*5.6*
Switzerland	*nav*	*nav*	*nav*	*nav*	*nav*	*4.8*	*4.8*	*5.0*	*5.0*	*5.2*
Turkey	*nav*	*nav*	*nav*	*nav*	*nav*	*17.4*	*19.1*	*19.3*	*20.3*	*23.3*
United Kingdom	*2.7*	*2.6*	*2.6*	*2.3*	*2.2*	*7.8*	*7.6*	*7.5*	*7.6*	*7.7*
United States	*nav*	*nav*	*nav*	*nav*	*nav*	*14.6*	*13.4*	*13.7*	*14.5*	*nav*
CPSS[1]	***1.7***	***1.7***	***1.7***	***1.6***	***2.0***	***10.1***	***10.0***	***10.3***	***10.7***	***8.7***

Please refer to the individual country tables and the footnotes to Comparative Table 9 for a detailed explanation.

[1] Sum or average excluding those countries for which data are not available.

Table 10

Cards issued in the country: number of cards

(millions, end of year) [1]

	Cards with a cash function					Cards with an e-money function				
	2008	**2009**	**2010**	**2011**	**2012**	**2008**	**2009**	**2010**	**2011**	**2012**
Australia	54.82	58.22	58.12	58.39	61.04	nap	nap	nap	nap	nap
Belgium	18.72	19.26	19.45	20.01	20.65	11.44	11.32	11.66	12.45	12.11
Brazil	222.50	237.17	295.28	324.75	335.56	0.94	1.27	1.66	2.26	2.65
Canada	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
China	1,800	2,066	2,415	2,949	3,534	nap	nap	nap	nap	nap
France	93.59	95.14	96.07	92.74	92.61	30.70	30.75	37.26	33.09	26.72
Germany	125.71	129.60	130.09	132.70	135.34	79.89	85.95	95.13	96.48	97.99
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	162.36	200.56	245.96	296.40	350.80	nav	nav	117.42	107.44	16.44
Italy	47.03	44.82	49.71	53.28	60.04	8.21	10.63	12.36	14.20	18.80
Japan	472.82	346.40	349.04	351.83	nav	105.03	129.89	151.74	174.97	nav
Korea	nav	nav	nav	nav	nav	13.04	14.47	16.51	18.34	21.44
Mexico	82.18	82.93	97.56	110.25	118.71	nav	nav	nav	nav	nav
Netherlands	30.97	30.24	30.26	30.31	30.51	18.25	24.07	23.82	24.01	24.31
Russia	119.24	126.03	144.42	200.17	239.55	0.61	2.04	6.58	37.27	48.05
Saudi Arabia	12.37	13.71	12.16	14.26	16.44	nap	nap	nap	nap	nap
Singapore	9.63	8.96	9.84	10.21	10.59	14.71	15.33	18.32	20.44	19.82
South Africa	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Sweden	11.61	11.73	11.33	11.87	12.03	nap	nap	nap	nap	nap
Switzerland	12.10	12.59	13.20	14.05	14.62	5.15	5.01	5.02	3.01	1.53
Turkey	38.14	38.53	41.03	45.17	47.67	nap	nap	nap	nap	nap
United Kingdom	168.28	162.21	165.07	165.10	168.99	nav	nav	nav	nav	nav
United States	952.40	855.20	795.10	805.20	nav	nav	nav	nav	nav	nav
CPSS[2]	**4,434.87**	**4,539.25**	**4,978.99**	**5,685.75**	**5,249.30**	**287.96**	**330.71**	**497.49**	**543.95**	**289.87**

Table 10 (cont)

	Cards with a payment function					*of which: cards with a debit function*				
	2008	**2009**	**2010**	**2011**	**2012**	**2008**	**2009**	**2010**	**2011**	**2012**
Australia	54.82	58.22	58.12	58.39	61.04	*35.34*	*37.93*	*36.58*	*37.25*	*39.05*
Belgium	18.72	19.26	19.45	20.01	20.65	*14.7*	*15.0*	*15.1*	*15.7*	*16.2*
Brazil	345.73	373.76	398.20	402.47	429.58	*207.9*	*221.5*	*226.1*	*233.3*	*263.7*
Canada	94.18	96.11	98.37	102.10	102.04	*21.50*	*22.30*	*23.90*	*23.30*	*23.60*
China	1800.39	2065.94	2415.31	2949.05	3534.15	*1,658.06*	*1,880.39*	*2,185.66*	*2,663.59*	*3,203.05*
France	85.47	86.95	84.86	83.01	82.31	*65.96*	*70.77*	*71.05*	*69.09*	*80.11*
Germany	122.88	125.99	127.76	130.10	133.19	*100.67*	*101.76*	*102.41*	*103.96*	*105.59*
Hong Kong SAR	14.05	14.50	15.45	16.48	17.44	*nav*	*nav*	*nav*	*nav*	*nav*
India	162.36	200.56	245.96	296.40	350.80	*137.43*	*181.97*	*227.84*	*278.28*	*331.20*
Italy	73.05	68.21	70.04	67.36	68.18	*37.06*	*33.19*	*36.17*	*37.55*	*39.71*
Japan	726.83	734.33	741.72	nav	nav	*409.00*	*412.00*	*413.00*	*415.00*	*nav*
Korea	216.13	233.66	244.94	263.01	261.48	*119.90*	*126.67*	*128.36*	*140.87*	*145.25*
Mexico	82.18	82.93	97.56	110.25	118.71	*56.94*	*60.83*	*75.17*	*85.60*	*93.34*
Netherlands	30.97	30.24	30.26	30.31	30.51	*25.21*	*24.39*	*24.41*	*24.44*	*24.66*
Russia	118.63	123.99	137.83	162.90	191.49	*109.33*	*115.39*	*127.79*	*147.87*	*169.01*
Saudi Arabia	14.30	15.73	12.16	14.26	16.44	*12.37*	*13.71*	*12.16*	*14.26*	*16.44*
Singapore	15.90	15.66	17.36	17.58	18.28	*9.63*	*8.96*	*9.84*	*10.21*	*10.59*
South Africa	nav	nav	nav	nav	nav	*nav*	*nav*	*nav*	*nav*	*nav*
Sweden	20.77	21.60	21.31	21.81	22.10	*9.39*	*9.71*	*9.87*	*10.32*	*10.59*
Switzerland	12.16	12.70	13.37	14.06	14.63	*7.61*	*7.90*	*8.23*	*8.56*	*8.87*
Turkey	103.95	109.05	116.87	133.24	145.61	*60.55*	*64.66*	*69.92*	*81.88*	*91.26*
United Kingdom	144.77	140.18	142.65	143.00	147.32	*76.27*	*79.27*	*84.64*	*86.33*	*88.55*
United States	1556.80	1386.40	1138.60	1161.20	nav	*276.30*	*278.80*	*281.30*	*286.00*	*nav*
CPSS[2]	**5,815.04**	**6,015.99**	**6,248.14**	**6,196.99**	**5,765.95**	***3,451.14***	***3,767.07***	***4,169.54***	***4,773.40***	***4,760.77***

Table 10 (cont)

	cards with a delayed debit function					*cards with a credit function*				
	2008	**2009**	**2010**	**2011**	**2012**	**2008**	**2009**	**2010**	**2011**	**2012**
Australia	*nav*	*nav*	*nav*	*nav*	*nav*	*19.48*	*20.29*	*21.54*	*21.15*	*21.99*
Belgium	*4.03*	*4.27*	*4.32*	*4.30*	*4.45*	*nav*	*nav*	*nav*	*nav*	*nav*
Brazil	*nav*	*nav*	*nav*	*nav*	*nav*	*137.79*	*152.29*	*172.10*	*169.14*	*165.89*
Canada	*nap*	*nap*	*nap*	*nap*	*nap*	*72.68*	*73.81*	*74.47*	*78.80*	*78.44*
China	*nap*	*nap*	*nap*	*nap*	*nap*	*142.33*	*185.56*	*229.65*	*285.46*	*331.10*
France	*27.32*	*30.86*	*24.28*	*22.30*	*23.38*	*34.01*	*34.51*	*31.61*	*27.56*	*26.84*
Germany	*18.99*	*20.52*	*21.75*	*22.68*	*23.91*	*3.22*	*3.70*	*3.59*	*3.46*	*3.68*
Hong Kong SAR	*nav*	*nav*	*nav*	*nav*	*nav*	*14.05*	*14.50*	*15.45*	*16.48*	*17.44*
India	*0.23*	*0.26*	*0.07*	*0.47*	*0.05*	*24.70*	*18.33*	*18.04*	*17.65*	*19.55*
Italy	*nav*	*nav*	*nav*	*nav*	*nav*	*35.98*	*35.03*	*33.86*	*29.80*	*28.47*
Japan	*nav*	*nav*	*nav*	*nav*	*nav*	*317.83*	*322.33*	*328.72*	*321.64*	*nav*
Korea	*nap*	*nap*	*nap*	*nap*	*nap*	*96.24*	*106.99*	*116.58*	*122.14*	*116.23*
Mexico	*nap*	*nap*	*nap*	*nap*	*nap*	*25.24*	*22.10*	*22.40*	*24.65*	*25.37*
Netherlands	*nap*	*nap*	*nap*	*nap*	*nap*	*5.76*	*5.85*	*5.84*	*5.86*	*5.85*
Russia	*nav*	*nav*	*nav*	*nav*	*nav*	*9.30*	*8.60*	*10.05*	*15.03*	*22.48*
Saudi Arabia	*nap*	*nap*	*nap*	*nap*	*nap*	*1.93*	*2.02*	*nav*	*nav*	*nav*
Singapore	*nap*	*nap*	*nap*	*nap*	*nap*	*6.28*	*6.70*	*7.52*	*7.38*	*7.70*
South Africa	*nav*	*nav*	*nav*	*nav*	*nav*	*nav*	*nav*	*nav*	*nav*	*nav*
Sweden	*0.70*	*0.71*	*0.67*	*0.66*	*0.71*	*10.68*	*11.18*	*10.77*	*10.83*	*10.79*
Switzerland	*nav*	*nav*	*nav*	*nav*	*nav*	*4.55*	*4.80*	*5.13*	*5.50*	*5.77*
Turkey	*nap*	*nap*	*nap*	*nap*	*nap*	*43.39*	*44.39*	*46.96*	*51.36*	*54.34*
United Kingdom	*2.34*	*2.31*	*2.40*	*2.19*	*2.32*	*66.16*	*58.60*	*55.60*	*54.48*	*56.44*
United States	*nav*	*nav*	*nav*	*nav*	*nav*	*1,280.50*	*1,107.60*	*857.30*	*875.20*	*nav*
CPSS[2]	***53.60***	***58.93***	***53.49***	***52.60***	***54.82***	***2,352.10***	***2,239.18***	***2,067.20***	***2,143.58***	***998.38***

Please refer to the individual country tables and the footnotes to Comparative Table 9 for a detailed explanation.

[1] Except as noted. [2] Sum or average excluding those countries for which data are not available.

Table 10a

Cards issued in the country: increase in the number of cards

(% change on previous year)

	Cards with a cash function					Cards with an e-money function				
	2008	**2009**	**2010**	**2011**	**2012**	**2008**	**2009**	**2010**	**2011**	**2012**
Australia	7.0	6.2	-0.2	0.5	4.5	nav	nav	nav	nav	nav
Belgium	7.0	2.9	1.0	2.9	3.2	4.9	-1.1	3.0	6.8	-2.7
Brazil	14.0	6.6	24.5	10.0	3.3	23.4	35.0	30.4	35.9	17.4
Canada	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
China	20.1	14.7	16.9	22.1	19.8	nav	nav	nav	nav	nav
France	2.0	1.7	1.0	-3.5	-0.1	14.9	0.1	21	-11.2	-19.2
Germany	1.7	3.1	0.4	2.0	2.0	2.7	7.6	10.7	1.4	1.6
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	24.9	23.5	22.6	20.5	18.4	nav	nav	nav	-8.5	-84.7
Italy	16.8	-4.7	10.9	7.2	12.7	41.4	29.5	16.3	14.9	32.4
Japan[1]	1.9	-26.7	0.8	0.8	nav	30.3	23.7	16.8	15.3	nav
Korea	nav	nav	nav	nav	nav	-0.9	11.0	14.1	11.1	16.9
Mexico	7.1	0.9	17.7	13.0	7.7	nav	nav	nav	nav	nav
Netherlands	-1.4	-2.4	0.1	0.2	0.7	0.6	31.9	-1.0	0.8	1.2
Russia	15.2	5.7	14.6	38.6	19.7	34.4	233.7	222.4	466.0	28.9
Saudi Arabia	11.4	10.9	-11.3	17.3	15.3	nav	nav	nav	nav	nav
Singapore	7.7	-6.9	9.8	3.7	3.7	6.0	4.2	19.5	11.6	-3.0
South Africa	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Sweden	18.3	1.0	-3.4	4.7	1.4	nav	nav	nav	nav	nav
Switzerland	7.3	4.1	4.8	6.4	4.1	7.0	-2.7	0.4	-40.2	-49.0
Turkey	12.6	1.0	6.5	10.1	5.5	nav	nav	nav	nav	nav
United Kingdom	2.1	-3.6	1.8	0.0	2.4	nav	nav	nav	nav	nav
United States	-3.1	-10.2	-7.0	1.3	nav	nav	nav	nav	nav	nav
CPSS[2]	**9.6**	**2.4**	**9.7**	**14.2**	**15.9**	**13.8**	**14.8**	**14.9**	**9.3**	**-21.4**

Table 10a (cont)

	Cards with a payment function					*of which: cards with a debit function*				
	2008	**2009**	**2010**	**2011**	**2012**	**2008**	**2009**	**2010**	**2011**	**2012**
Australia	7.0	6.2	-0.2	0.5	4.5	*9.2*	*7.3*	*-3.6*	*1.8*	*4.8*
Belgium	7.0	2.9	1.0	2.9	3.2	*7.1*	*2.0*	*0.9*	*3.8*	*3.1*
Brazil	15.2	8.1	6.5	1.1	6.7	*14.0*	*6.5*	*2.1*	*3.2*	*13.0*
Canada	5.0	2.0	2.4	3.8	-0.1	*1.1*	*3.7*	*7.2*	*-2.5*	*1.3*
China	20.1	14.7	16.9	22.1	19.8	*17.7*	*13.4*	*16.2*	*21.9*	*20.3*
France	-31.4	1.7	-2.4	-2.2	-0.8	*2.4*	*7.3*	*0.4*	*-2.8*	*15.9*
Germany	-0.1	2.5	1.4	1.8	2.4	*-0.1*	*1.1*	*0.6*	*1.5*	*1.6*
Hong Kong SAR	nav	3.2	6.6	6.7	5.8	*nav*	*nav*	*nav*	*nav*	*nav*
India	24.9	23.5	22.6	20.5	18.4	*34.2*	*32.4*	*25.2*	*22.1*	*19.0*
Italy	8.1	-6.6	2.7	-3.8	1.2	*12.0*	*-10.5*	*9.0*	*3.8*	*5.7*
Japan	-0.4	1.0	1.0	nav	nav	*-2.9*	*0.7*	*0.2*	*0.5*	*nav*
Korea	12.8	8.1	4.8	7.4	-0.6	*16.5*	*5.6*	*1.3*	*9.8*	*3.1*
Mexico	7.1	0.9	17.7	13.0	7.7	*9.8*	*6.8*	*23.6*	*13.9*	*9.0*
Netherlands	-1.4	-2.4	0.1	0.2	0.7	*-0.5*	*-3.3*	*0.1*	*0.1*	*0.9*
Russia	15.1	4.5	11.2	18.2	17.6	*16.2*	*5.5*	*10.7*	*15.7*	*14.3*
Saudi Arabia	11.1	10.0	-22.7	17.3	15.3	*11.4*	*10.9*	*-11.3*	*17.3*	*15.3*
Singapore	9.0	-1.5	10.9	1.3	4.0	*7.7*	*-6.9*	*9.8*	*3.7*	*3.7*
South Africa	nav	nav	nav	nav	nav	*nav*	*nav*	*nav*	*nav*	*nav*
Sweden	12.9	4.0	-1.4	2.3	1.3	*4.4*	*3.5*	*1.6*	*4.6*	*2.6*
Switzerland	7.8	4.5	5.2	5.2	4.1	*9.1*	*3.9*	*4.2*	*4.0*	*3.6*
Turkey	12.0	4.9	7.2	14.0	9.3	*9.1*	*6.8*	*8.1*	*17.1*	*11.5*
United Kingdom	2.5	-3.2	1.8	0.2	3.0	*6.5*	*3.9*	*6.8*	*2.0*	*2.6*
United States	-2.7	-10.9	-17.9	2.0	nav	*0.9*	*0.9*	*0.9*	*1.7*	*nav*
CPSS[2]	**6.9**	**3.5**	**3.9**	**12.5**	**14.5**	***11.7***	***9.2***	***10.7***	***14.5***	***16.9***

Table 10a (cont)

	cards with a delayed debit function					*cards with a credit function*				
	2008	**2009**	**2010**	**2011**	**2012**	**2008**	**2009**	**2010**	**2011**	**2012**
Australia	*nav*	*nav*	*nav*	*nav*	*nav*	*3.2*	*4.2*	*6.2*	*-1.8*	*4.0*
Belgium	*6.8*	*6.0*	*1.2*	*-0.4*	*3.5*	*nav*	*nav*	*nav*	*nav*	*nav*
Brazil	*nav*	*nav*	*nav*	*nav*	*nav*	*17.0*	*10.5*	*13.0*	*-1.7*	*-1.9*
Canada	*nav*	*nav*	*nav*	*nav*	*nav*	*6.2*	*1.5*	*0.9*	*5.8*	*-0.5*
China	*nav*	*nav*	*nav*	*nav*	*nav*	*57.7*	*30.4*	*23.8*	*24.3*	*16.0*
France	*-0.9*	*13.0*	*-21.3*	*-8.2*	*4.8*	*3.9*	*1.5*	*-8.4*	*-12.8*	*-2.6*
Germany	*1.1*	*8.1*	*6.0*	*4.3*	*5.4*	*-6.7*	*15.0*	*-3.1*	*-3.6*	*6.5*
Hong Kong SAR	*nav*	*nav*	*nav*	*nav*	*nav*	*nav*	*3.2*	*6.6*	*6.7*	*5.8*
India	*nav*	*13.0*	*-72.2*	*546.6*	*-89.6*	*-10.3*	*-25.8*	*-1.6*	*-2.1*	*10.8*
Italy	*nav*	*nav*	*nav*	*nav*	*nav*	*4.3*	*-2.7*	*-3.3*	*-12.0*	*-4.5*
Japan	*nav*	*nav*	*nav*	*nav*	*nav*	*3.0*	*1.4*	*2.0*	*-2.2*	*nav*
Korea	*nav*	*nav*	*nav*	*nav*	*nav*	*8.4*	*11.2*	*9.0*	*4.8*	*-4.8*
Mexico	*nav*	*nav*	*nav*	*nav*	*nav*	*1.7*	*-12.5*	*1.4*	*10.1*	*2.9*
Netherlands	*nav*	*nav*	*nav*	*nav*	*nav*	*-5.1*	*1.5*	*-0.1*	*0.3*	*-0.3*
Russia	*nav*	*nav*	*nav*	*nav*	*nav*	*3.9*	*-7.5*	*16.8*	*49.5*	*49.6*
Saudi Arabia	*nav*	*nav*	*nav*	*nav*	*nav*	*9.6*	*4.5*	*nav*	*nav*	*nav*
Singapore	*nav*	*nav*	*nav*	*nav*	*nav*	*11.1*	*6.8*	*12.2*	*-1.9*	*4.3*
South Africa	*nav*	*nav*	*nav*	*nav*	*nav*	*nav*	*nav*	*nav*	*nav*	*nav*
Sweden	*2.5*	*0.4*	*-5.2*	*-2.1*	*8.1*	*22.5*	*4.7*	*-3.7*	*0.6*	*-0.4*
Switzerland	*nav*	*nav*	*nav*	*nav*	*nav*	*5.7*	*5.4*	*6.9*	*7.1*	*4.8*
Turkey	*nav*	*nav*	*nav*	*nav*	*nav*	*16.2*	*2.3*	*5.8*	*9.4*	*5.8*
United Kingdom	*-0.9*	*-1.3*	*4.1*	*-8.8*	*6.0*	*-1.7*	*-11.4*	*-5.1*	*-2.0*	*3.6*
United States	*nav*	*nav*	*nav*	*nav*	*nav*	*-3.5*	*-13.5*	*-22.6*	*2.1*	*nav*
CPSS[2]	***0.4***	***9.9***	***-9.2***	***-1.7***	***4.2***	***2.4***	***-4.8***	***-7.6***	***3.7***	***5.5***

Please refer to the individual country tables and the footnotes to Comparative Table 9 for a detailed explanation.

[1] The data collection methodology has been changed from 2009. [2] Sum or average excluding those countries for which data are not available.

Table 10b

Cards issued in the country: number of cards per inhabitant

(end of year) [1]

	Cards with a cash function					Cards with an e-money function				
	2008	**2009**	**2010**	**2011**	**2012**	**2008**	**2009**	**2010**	**2011**	**2012**
Australia	2.57	2.68	2.63	2.61	2.68	nap	nap	nap	nap	nap
Belgium	1.75	1.78	1.79	1.82	1.87	1.07	1.05	1.07	1.13	1.10
Brazil	1.17	1.24	1.53	1.67	1.71	0.00	0.01	0.01	0.01	0.01
Canada	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
China	1.36	1.55	1.81	2.19	2.62	nap	nap	nap	nap	nap
France	1.46	1.48	1.49	1.43	1.42	0.48	0.48	0.58	0.51	0.41
Germany	1.53	1.58	1.59	1.62	1.65	0.97	1.05	1.16	1.18	1.20
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	0.14	0.17	0.21	0.25	0.29	nav	nav	0.10	0.09	0.01
Italy	0.79	0.75	0.83	0.88	0.99	0.14	0.18	0.21	0.24	0.31
Japan	3.70	2.72	2.73	2.75	nav	0.82	1.02	1.18	1.37	nav
Korea	nav	nav	nav	nav	nav	0.27	0.29	0.33	0.37	0.43
Mexico	0.77	0.77	0.90	1.01	1.02	nav	nav	nav	nav	nav
Netherlands	1.88	1.82	1.82	1.81	1.82	1.11	1.45	1.43	1.44	1.45
Russia	0.84	0.88	1.01	1.40	1.67	0.00	0.01	0.05	0.26	0.34
Saudi Arabia	0.48	0.51	0.44	0.50	0.56	nap	nap	nap	nap	nap
Singapore	1.99	1.80	1.94	1.97	1.99	3.04	3.07	3.61	3.94	3.73
South Africa	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Sweden	1.25	1.26	1.20	1.25	1.26	nap	nap	nap	nap	nap
Switzerland	1.57	1.61	1.68	1.78	1.82	0.67	0.64	0.64	0.38	0.19
Turkey	0.53	0.53	0.56	0.60	0.63	nap	nap	nap	nap	nap
United Kingdom	2.74	2.63	2.65	2.63	2.67	nav	nav	nav	nav	nav
United States	3.13	2.79	2.57	2.58	nav	nav	nav	nav	nav	nav
CPSS[2]	**1.17**	**1.19**	**1.29**	**1.47**	**1.51**	**0.38**	**0.44**	**0.26**	**0.28**	**0.16**

Table 10b (cont)

	Cards with a payment function					*of which: cards with a debit function*				
	2008	**2009**	**2010**	**2011**	**2012**	**2008**	**2009**	**2010**	**2011**	**2012**
Australia	2.57	2.68	2.63	2.61	2.68	*1.66*	*1.75*	*1.66*	*1.66*	*1.72*
Belgium	1.75	1.78	1.79	1.82	1.87	*1.37*	*1.39*	*1.39*	*1.43*	*1.47*
Brazil	1.82	1.95	2.06	2.06	2.19	*1.10*	*1.16*	*1.17*	*1.20*	*1.34*
Canada	2.83	2.85	2.89	2.96	2.93	*0.65*	*0.66*	*0.70*	*0.68*	*0.68*
China	1.36	1.55	1.81	2.19	2.62	*1.25*	*1.41*	*1.63*	*1.98*	*2.37*
France	1.34	1.35	1.31	1.28	1.26	*1.03*	*1.10*	*1.10*	*1.06*	*1.23*
Germany	1.50	1.54	1.56	1.59	1.63	*1.23*	*1.24*	*1.25*	*1.27*	*1.29*
Hong Kong SAR	2.02	2.07	2.19	2.32	2.43	*nav*	*nav*	*nav*	*nav*	*nav*
India	0.14	0.17	0.21	0.25	0.29	*0.12*	*0.16*	*0.19*	*0.23*	*0.27*
Italy	1.23	1.14	1.17	1.12	1.13	*0.62*	*0.56*	*0.60*	*0.62*	*0.66*
Japan	5.69	5.76	5.79	nav	nav	*3.20*	*3.23*	*3.23*	*3.25*	*nav*
Korea	4.42	4.75	4.96	5.28	5.23	*2.45*	*2.58*	*2.60*	*2.83*	*2.90*
Mexico	0.77	0.77	0.90	1.01	1.02	*0.54*	*0.57*	*0.70*	*0.79*	*0.80*
Netherlands	1.88	1.82	1.82	1.81	1.82	*1.53*	*1.47*	*1.47*	*1.46*	*1.47*
Russia	0.83	0.87	0.96	1.14	1.34	*0.77*	*0.81*	*0.89*	*1.03*	*1.18*
Saudi Arabia	0.55	0.59	0.44	0.50	0.56	*0.48*	*0.51*	*0.44*	*0.50*	*0.56*
Singapore	3.29	3.14	3.42	3.39	3.44	*1.99*	*1.80*	*1.94*	*1.97*	*1.99*
South Africa	nav	nav	nav	nav	nav	*nav*	*nav*	*nav*	*nav*	*nav*
Sweden	2.24	2.31	2.26	2.31	2.32	*1.01*	*1.04*	*1.05*	*1.09*	*1.11*
Switzerland	1.58	1.63	1.70	1.78	1.82	*0.99*	*1.01*	*1.04*	*1.08*	*1.10*
Turkey	1.45	1.50	1.59	1.78	1.93	*0.85*	*0.89*	*0.95*	*1.10*	*1.21*
United Kingdom	2.36	2.27	2.29	2.28	2.33	*1.24*	*1.28*	*1.36*	*1.38*	*1.40*
United States	5.12	4.52	3.68	3.73	nav	*0.91*	*0.91*	*0.91*	*0.92*	*nav*
CPSS[2]	**1.50**	**1.54**	**1.59**	**1.61**	**1.62**	***0.89***	***0.97***	***1.06***	***1.20***	***1.34***

Table 10b (cont)

	cards with a delayed debit function					*cards with a credit function*				
	2008	**2009**	**2010**	**2011**	**2012**	**2008**	**2009**	**2010**	**2011**	**2012**
Australia	*nav*	*nav*	*nav*	*nav*	*nav*	*0.91*	*0.93*	*0.98*	*0.94*	*0.97*
Belgium	*0.38*	*0.40*	*0.40*	*0.39*	*0.40*	*nav*	*nav*	*nav*	*nav*	*nav*
Brazil	*nav*	*nav*	*nav*	*nav*	*nav*	*0.73*	*0.80*	*0.89*	*0.87*	*0.84*
Canada	*nap*	*nap*	*nap*	*nap*	*nap*	*2.18*	*2.19*	*2.19*	*2.29*	*2.25*
China	*nap*	*nap*	*nap*	*nap*	*nap*	*0.11*	*0.14*	*0.17*	*0.21*	*0.25*
France	*0.43*	*0.48*	*0.38*	*0.34*	*0.36*	*0.53*	*0.54*	*0.49*	*0.42*	*0.41*
Germany	*0.23*	*0.25*	*0.27*	*0.28*	*0.29*	*0.04*	*0.05*	*0.04*	*0.04*	*0.04*
Hong Kong SAR	*nav*	*nav*	*nav*	*nav*	*nav*	*2.02*	*2.07*	*2.19*	*2.32*	*2.43*
India	*0.00*	*0.00*	*0.00*	*0.00*	*0.00*	*0.02*	*0.02*	*0.02*	*0.01*	*0.02*
Italy	*nav*	*nav*	*nav*	*nav*	*nav*	*0.61*	*0.59*	*0.56*	*0.49*	*0.47*
Japan	*nav*	*nav*	*nav*	*nav*	*nav*	*2.49*	*2.53*	*2.57*	*2.52*	*nav*
Korea	*nap*	*nap*	*nap*	*nap*	*nap*	*1.97*	*2.18*	*2.36*	*2.45*	*2.32*
Mexico	*nap*	*nap*	*nap*	*nap*	*nap*	*0.24*	*0.21*	*0.21*	*0.23*	*0.22*
Netherlands	*nap*	*nap*	*nap*	*nap*	*nap*	*0.35*	*0.35*	*0.35*	*0.35*	*0.35*
Russia	*nav*	*nav*	*nav*	*nav*	*nav*	*0.07*	*0.06*	*0.07*	*0.11*	*0.16*
Saudi Arabia	*nap*	*nap*	*nap*	*nap*	*nap*	*0.07*	*0.08*	*nav*	*nav*	*nav*
Singapore	*nap*	*nap*	*nap*	*nap*	*nap*	*1.30*	*1.34*	*1.48*	*1.42*	*1.45*
South Africa	*nav*	*nav*	*nav*	*nav*	*nav*	*nav*	*nav*	*nav*	*nav*	*nav*
Sweden	*0.08*	*0.08*	*0.07*	*0.07*	*0.07*	*1.15*	*1.20*	*1.14*	*1.15*	*1.13*
Switzerland	*nav*	*nav*	*nav*	*nav*	*nav*	*0.59*	*0.62*	*0.65*	*0.70*	*0.72*
Turkey	*nap*	*nap*	*nap*	*nap*	*nap*	*0.61*	*0.61*	*0.64*	*0.69*	*0.72*
United Kingdom	*0.04*	*0.04*	*0.04*	*0.03*	*0.04*	*1.08*	*0.95*	*0.89*	*0.87*	*0.89*
United States	*nav*	*nav*	*nav*	*nav*	*nav*	*4.21*	*3.61*	*2.77*	*2.81*	*nav*
CPSS[2]	***0.04***	***0.04***	***0.04***	***0.04***	***0.04***	***0.61***	***0.57***	***0.53***	***0.55***	***0.28***

Please refer to the individual country tables and the footnotes to Comparative Table 9 for a detailed explanation.

[1] Except as noted. [2] Sum or average excluding those countries for which data are not available.

Table 11

Terminals located in the country: number of terminals

(thousands, end of year)

	ATMs					POS terminals				
	2008	**2009**	**2010**	**2011**	**2012**	**2008**	**2009**	**2010**	**2011**	**2012**
Australia	27.1	27.1	30.1	30.8	30.3	669.6	697.8	707.3	751.1	755.5
Belgium	15.5	15.3	15.6	15.8	15.7	124.9	135.1	138.3	140.9	136.3
Brazil	158.4	165.6	174.9	173.9	175.0	4,233.0	4,712.6	4,821.9	5,852.8	7,371.0
Canada	57.9	58.2	59.6	60.0	59.1	630.5	708.7	727.3	740.0	794.0
China	167.5	214.9	271.1	333.8	415.6	1,845.1	2,273.4	3,334.0	4,826.5	7,117.8
France	53.3	54.9	56.2	58.2	58.5	1,376.6	1,391.7	1,426.7	1,443.7	1,834.0
Germany	77.7	79.4	82.5	84.1	82.6	593.0	645.4	678.2	710.9	720.0
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	40.0	60.2	74.5	95.7	114.0	450.0	485.5	589.3	660.9	845.7
Italy	54.7	54.3	51.4	51.8	50.7	1,334.5	1,458.7	1,348.3	1,435.0	1,510.6
Japan	139.2	138.6	137.7	137.3	nav	1,706.1	1,723.4	1,859.4	1,869.4	1,877.7
Korea	98.2	101.5	110.3	118.5	nav	nav	nav	nav	nav	nav
Mexico	31.9	33.9	35.9	36.4	40.5	446.0	446.8	482.3	547.7	621.6
Netherlands	8.7	8.5	7.9	7.8	7.6	234.4	244.2	258.6	279.6	271.0
Russia	75.0	88.1	116.2	141.9	171.9	333.2	354.4	434.5	528.5	695.0
Saudi Arabia	8.9	10.0	10.9	11.8	12.7	72.4	82.6	80.5	88.8	92.5
Singapore	2.0	2.1	2.4	2.5	2.6	83.9	81.5	98.7	89.9	nav
South Africa	nav	21.0	23.3	24.1	25.5	nav	236.6	273.8	277.5	276.4
Sweden	2.8	3.3	3.4	3.6	3.4	196.0	217.8	203.1	209.6	213.4
Switzerland	6.1	6.2	6.4	6.7	6.8	140.3	143.4	151.8	154.0	170.1
Turkey	22.0	23.8	27.6	32.5	36.3	1,632.6	1,738.7	1,823.5	1,976.8	2,134.4
United Kingdom	63.9	62.2	63.1	64.4	66.1	1,095.0	1,179.2	1,252.7	1,360.6	1,639.3
United States[1]	406.1	425.0	nav	nav	nav	5,175.5	nav	nav	nav	nav
CPSS[2]	**1,516.9**	**1,654.1**	**1,361.0**	**1,491.5**	**1,374.9**	**22,372.7**	**18,957.4**	**20,690.4**	**23,944.3**	**29,076.4**

Table 11 (cont)

	E-money card loading/unloading terminals					E-money card payment terminals				
	2008	**2009**	**2010**	**2011**	**2012**	**2008**	**2009**	**2010**	**2011**	**2012**
Australia	nap	nap	nap	nap	nap	nap	nap	nap	nap	nap
Belgium	125.4	117.6	112.4	107.5	nav	77.1	73.5	65.6	61.6	nav
Brazil	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Canada	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
China	nap	nap	nap	nap	nap	nap	nap	nap	nap	nap
France	106.0	101.2	106.8	96.0	39.2	132.8	127.8	133.7	124.7	71.0
Germany	47.1	49.3	52.6	52.7	53.8	316.7	302.1	236.6	236.1	218.6
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	17.0	nav	nav	nav	nav	230.3	nav	nav	nav	nav
Japan	nav	nav	nav	nav	nav	479.8	664.7	889.6	1,091.6	nav
Korea	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Mexico	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Netherlands	4.2	4.1	3.8	2.9	2.7	88.7	82.2	68.3	42.5	37.1
Russia	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Saudi Arabia	nap	nap	nap	nap	nap	nap	nap	nap	nap	nap
Singapore	nav	nav	nav	nav	nav	94.6	104.2	134.2	108.3	124.5
South Africa	nap	nap	nap	nap	nap	nap	nap	nap	nap	nap
Sweden	nap	nap	nap	nap	nap	nap	nap	nap	nap	nap
Switzerland	6.1	6.2	6.4	6.7	6.8	13.1	13.4	13.8	13.9	13.8
Turkey	nap	nap	nap	nap	nap	nap	nap	nap	nap	nap
United Kingdom	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
United States	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
CPSS[2]	**305.8**	**278.5**	**281.8**	**265.8**	**102.4**	**1,433.1**	**1,367.8**	**1,541.7**	**1,678.7**	**465.0**

Please refer to the individual country tables for a detailed explanation.

[1] For POS terminals, PIN-based debit terminals only. [2] Sum or average excluding those countries for which data are not available.

Table 11a

Terminals located in the country: increase in the number of terminals

(% change on previous year)

	ATMs					POS terminals				
	2008	**2009**	**2010**	**2011**	**2012**	**2008**	**2009**	**2010**	**2011**	**2012**
Australia	3.9	-0.1	11.2	2.5	-1.6	6.5	4.2	1.4	6.2	0.6
Belgium	0.2	-1.3	2.0	1.2	-0.7	2.5	8.1	2.4	1.9	-3.3
Brazil	3.4	4.5	5.6	-0.6	0.6	29.5	11.3	2.3	21.4	25.9
Canada	4.1	0.5	2.4	0.7	-1.5	4.5	12.4	2.6	1.7	7.3
China	31.3	28.3	26.2	23.1	24.5	56.2	23.2	46.7	44.8	47.5
France	2.2	3.0	2.4	3.4	0.6	10.8	1.1	2.5	1.2	27.0
Germany	2.6	2.1	3.9	2.0	-1.8	4.8	8.8	5.1	4.8	1.3
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	33.3	50.4	23.9	28.4	19.2	7.1	7.9	21.4	12.1	28.0
Italy	13.8	-0.7	-5.5	0.9	-2.1	9.4	9.3	-7.6	6.4	5.3
Japan	0.6	-0.4	-0.6	-0.3	nav	1.4	1.0	7.9	0.5	0.4
Korea	4.7	3.4	8.7	7.4	nav	nav	nav	nav	nav	nav
Mexico	8.9	6.2	6.0	1.4	11.2	6.7	0.2	7.9	13.6	13.5
Netherlands	1.3	-1.7	-6.9	-1.5	-2.9	4.6	4.2	5.9	8.1	-3.1
Russia	36.9	17.5	31.8	22.2	21.2	39.2	6.3	22.6	21.6	31.5
Saudi Arabia	17.9	11.9	9.4	8.1	8.0	17.5	14.2	-2.6	10.3	4.2
Singapore	4.9	6.6	14.7	3.3	2.1	17.7	-2.9	21.2	-9.0	nav
South Africa	nav	nav	10.6	3.5	5.9	nav	nav	15.7	1.3	-0.4
Sweden	0.1	18.0	1.0	6.4	-4.2	4.6	11.1	-6.7	3.2	1.8
Switzerland	2.6	2.4	2.4	4.4	1.5	10.7	2.2	5.9	1.4	10.5
Turkey	16.9	8.3	16.2	17.4	11.9	12.3	6.5	4.9	8.4	8.0
United Kingdom	0.8	-2.7	1.5	2.0	2.7	4.2	7.7	6.2	8.6	20.5
United States	-2.2	4.6	nav	nav	nav	0.6	nav	nav	nav	nav
CPSS[1]	**6.5**	**7.7**	**10.7**	**9.6**	**11.3**	**12.3**	**8.9**	**9.1**	**15.7**	**21.9**

Table 11a (cont)

	E-money card loading/unloading terminals					E-money card payment terminals				
	2008	**2009**	**2010**	**2011**	**2012**	**2008**	**2009**	**2010**	**2011**	**2012**
Australia	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Belgium	0.0	-6.2	-4.4	-4.3	nav	-3.8	-4.7	-10.7	-6.1	nav
Brazil	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Canada	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
China	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
France	-13.3	-4.5	5.5	-10.1	-59.2	-10.0	-3.7	4.6	-6.7	-43.1
Germany	50.3	4.6	6.6	0.2	2.2	-5.3	-4.6	-21.7	-0.2	-7.4
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	37.5	nav	nav	nav	nav	2.7	nav	nav	nav	nav
Japan	nav	nav	nav	nav	nav	34.0	38.5	33.8	22.7	nav
Korea	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Mexico	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Netherlands	-0.1	-1.3	-9.0	-22.8	-7.6	-10.7	-7.3	-17.0	-37.7	-12.8
Russia	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Saudi Arabia	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Singapore	nav	nav	nav	nav	nav	18.7	10.1	28.8	-19.3	15.0
South Africa	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Sweden	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Switzerland	2.6	2.4	2.4	4.4	1.5	2.1	2.2	2.8	0.6	-0.6
Turkey	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
United Kingdom	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
United States	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
CPSS[1]	**1.4**	**-3.6**	**1.2**	**-5.7**	**-35.3**	**7.3**	**13.7**	**12.7**	**8.9**	**-11.5**

Please refer to the individual country tables for a detailed explanation.

[1] Sum or average excluding those countries for which data are not available.

Table 11b

Terminals located in the country: number of terminals per million inhabitants

(end of year)

	ATMs					POS terminals				
	2008	**2009**	**2010**	**2011**	**2012**	**2008**	**2009**	**2010**	**2011**	**2012**
Australia	1,271	1,245	1,364	1,378	1,333	31,422	32,102	32,051	33,550	33,191
Belgium	1,445	1,415	1,431	1,436	1,417	11,664	12,519	12,704	12,837	12,326
Brazil	835	865	905	892	890	22,325	24,611	24,951	30,025	37,506
Canada	1,741	1,728	1,749	1,742	1,697	18,955	21,046	21,345	21,487	22,798
China	126	161	203	248	308	1,393	1,708	2,493	3,592	5,270
France	834	854	870	896	897	21,522	21,642	22,081	22,229	28,094
Germany	947	970	1,009	1,029	1,008	7,221	7,883	8,295	8,693	8,789
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	35	51	63	80	94	390	415	497	550	695
Italy	922	909	855	859	839	22,490	24,412	22,453	23,786	24,963
Japan	1,090	1,087	1,076	1,075	nav	13,361	13,515	14,520	14,628	nav
Korea	2,006	2,065	2,233	2,381	nav	nav	nav	nav	nav	nav
Mexico	301	317	333	335	349	4,198	4,171	4,467	5,033	5,346
Netherlands	525	513	475	466	451	14,217	14,735	15,525	16,713	16,153
Russia	526	617	813	993	1,200	2,335	2,482	3,042	3,697	4,853
Saudi Arabia	345	373	395	415	435	2,806	3,099	2,921	3,129	3,170
Singapore	413	427	481	487	486	17,337	16,335	19,448	17,337	nav
South Africa	nav	417	456	466	488	nav	4,688	5,363	5,374	5,301
Sweden	304	355	356	377	359	21,178	23,312	21,571	22,167	22,413
Switzerland	789	798	810	842	841	18,201	18,382	19,274	19,461	21,162
Turkey	307	328	375	434	480	22,829	23,962	24,735	26,455	28,223
United Kingdom	1,041	1,006	1,014	1,026	1,046	17,834	19,083	20,120	21,688	25,920
United States	1,336	1,385	nav	nav	nav	17,019	nav	nav	nav	nav
CPSS[1]	**392**	**419**	**371**	**403**	**386**	**5,862**	**5,277**	**5,712**	**6,557**	**8,180**

Table 11b (cont)

	E-money card loading/unloading terminals					E-money card payment terminals				
	2008	**2009**	**2010**	**2011**	**2012**	**2008**	**2009**	**2010**	**2011**	**2012**
Australia	nap	nap	nap	nap	nap	nap	nap	nap	nap	nap
Belgium	11,715	10,900	10,327	9,794	nav	7,201	6,808	6,026	5,609	nav
Brazil	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Canada	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
China	nap	nap	nap	nap	nap	nap	nap	nap	nap	nap
France	1,657	1,574	1,652	1,478	600	2,076	1,988	2,069	1,920	1,087
Germany	574	602	643	644	657	3,856	3,689	2,894	2,887	2,669
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	286	nav	nav	nav	nav	3,881	nav	nav	nav	nav
Japan	nav	nav	nav	nav	nav	3,757	5,213	6,947	8,542	nav
Korea	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Mexico	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Netherlands	254	249	226	174	160	5,381	4,959	4,099	2,541	2,209
Russia	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Saudi Arabia	nap	nap	nap	nap	nap	nap	nap	nap	nap	nap
Singapore	nav	nav	nav	nav	nav	19,546	20,884	26,425	20,884	23,441
South Africa	nap	nap	nap	nap	nap	nap	nap	nap	nap	nap
Sweden	nap	nap	nap	nap	nap	nap	nap	nap	nap	nap
Switzerland	789	798	810	842	841	1,704	1,721	1,752	1,755	1,717
Turkey	nap	nap	nap	nap	nap	nap	nap	nap	nap	nap
United Kingdom	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
United States	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
CPSS[1]	**1,273**	**1,536**	**1,550**	**1,457**	**595**	**3,843**	**4,358**	**4,895**	**5,323**	**2,622**

Please refer to the individual country tables for a detailed explanation.

[1] Sum or average excluding those countries for which data are not available.

Table 12

Transactions at terminals: number of cash withdrawals and loading transactions

(millions, total for the year) [1]

	Cash withdrawals at ATMs located in the country									
	with cards issued outside the country					with cards issued in the country				
	2008	2009	2010	2011	2012	2008	2009	2010	2011	2012
Australia	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Belgium	9.29	8.91	9.25	9.05	8.84	348.27	375.70	391.12	405.67	411.26
Brazil	nav	nav	nav	nav	nav	2,760.00	2,736.71	2,936.78	3,133.54	3,078.67
Canada	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
China	nav	nav	nav	nav	nav	5,174.55	6,357.79	8,358.72	10,312.71	11,452.56
France	30.57	32.85	35.24	37.14	39.41	1,593.81	1,614.47	1,601.74	1,630.14	1,622.49
Germany	nap	nap	nap	nap	nap	2,002.98	2,045.98	2,040.19	2,097.47	2,127.64
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	4.40	6.10	7.20	12.47	7.32	2,348.60	3,344.30	4,229.39	5,071.64	5,519.99
Italy	nap	1.14	1.26	1.46	3.35	541.66	539.19	708.73	700.51	743.99
Japan	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Korea	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Mexico	17.70	16.70	16.97	16.40	16.66	1,278.10	1,287.10	1,355.97	1,375.06	1,417.15
Netherlands	28.99	16.26	17.36	19.73	19.62	473.05	454.93	434.35	437.29	418.97
Russia	15.12	12.12	13.27	15.84	21.02	1,508.72	1,698.01	2,001.20	2,372.18	2,743.71
Saudi Arabia	nap	nap	nap	nap	nap	854.88	925.65	1,059.87	1,239.31	1,316.09
Singapore	nav	nav	nav	nav	nav	7.30	204.80	213.80	201.72	219.05
South Africa	nav	nav	nav	nav	nav	nav	875.89	955.01	1,046.29	1,029.75
Sweden	4.00	nav	nav	nav	nav	305.00	nav	nav	nav	nav
Switzerland	7.14	6.68	6.41	5.96	5.83	111.57	113.71	116.05	120.56	122.36
Turkey	9.12	9.77	11.40	12.31	13.78	670.88	740.00	791.75	855.00	957.11
United Kingdom	nav	nav	nav	nav	nav	2,876.00	2,916.00	2,786.00	2,874.00	2,915.00
United States	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
CPSS[2]	**nap**	**nap**	**nap**	**nap**	**nap**	**22,855.37**	**26,230.24**	**29,980.66**	**33,873.07**	**36,095.80**

Table 12 (cont)

	Cash withdrawals at ATMs located outside the country					E-money loading/unloading transactions at terminals in the country				
	with cards issued in the country									
	2008	2009	2010	2011	2012	2008	2009	2010	2011	2012
Australia	nav	nav	nav	nav	nav	nap	nap	nap	nap	nap
Belgium	13.20	14.16	14.63	14.08	14.34	12.64	11.08	9.36	8.28	6.77
Brazil	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Canada	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
China	nav	nav	nav	nav	nav	nap	nap	nap	nap	nap
France	39.94	41.78	44.04	47.04	46.69	3.69	4.47	5.01	5.56	6.06
Germany	39.42	39.92	40.20	41.51	42.67	7.93	7.59	7.56	6.50	6.20
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	2.90	3.40	4.73	5.13	5.37	nap	nap	nav	nav	nav
Italy	nap	5.49	5.89	6.49	7.00	41.11	nav	17.84	23.37	nav
Japan	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Korea	nap	nap	nap	nap	nap	nav	nav	nav	nav	nav
Mexico	5.40	4.40	4.68	5.15	5.17	nav	nav	nav	nav	nav
Netherlands	39.16	40.12	44.26	38.13	35.90	25.66	27.14	26.96	25.77	21.82
Russia	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Saudi Arabia	5.13	5.40	5.77	5.95	6.30	nap	nap	nap	nap	nap
Singapore	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
South Africa	nav	nav	nav	nav	nav	nap	nap	nap	nap	nap
Sweden	8.00	nav	nav	nav	nav	nap	nap	nap	nap	nap
Switzerland	11.48	12.43	12.98	14.16	15.85	1.02	0.97	0.88	0.59	0.19
Turkey	2.05	2.15	2.74	3.12	3.61	nav	nav	nav	nav	nav
United Kingdom	3.00	3.00	3.00	1.00	1.00	nav	nav	nav	nav	nav
United States	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
CPSS[2]	**169.67**	**172.26**	**182.91**	**181.76**	**183.90**	**92.04**	**51.25**	**67.61**	**70.07**	**41.03**

Please refer to the individual country tables for a detailed explanation.

[1] Except as noted. [2] Sum or average excluding those countries for which data are not available. Excludes data for the United States, for which only 2003 data are available.

Table 12a

Transactions at terminals: increase in the number of cash withdrawals and loading transactions

(% change on previous year)

	Cash withdrawals at ATMs located in the country									
	with cards issued outside the country					with cards issued in the country				
	2008	**2009**	**2010**	**2011**	**2012**	**2008**	**2009**	**2010**	**2011**	**2012**
Australia	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Belgium	8.3	-4.1	3.8	-2.1	-2.3	12.7	7.9	4.1	3.7	1.4
Brazil	nav	nav	nav	nav	nav	14.7	-0.8	7.3	6.7	-1.8
Canada	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
China	nav	nav	nav	nav	nav	27.1	22.9	31.5	23.4	11.1
France	1.0	7.5	7.3	5.4	6.1	4.1	1.3	-0.8	1.8	-0.5
Germany	nav	nav	nav	nav	nav	3.0	2.1	-0.3	2.8	1.4
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	-39.1	38.6	18.0	73.2	-41.3	32.5	42.4	26.5	19.9	8.8
Italy	nav	nav	10.4	15.6	130.2	10.7	-0.5	31.4	-1.2	6.2
Japan	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Korea	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Mexico	7.1	-5.6	1.6	-3.3	1.6	6.3	0.7	5.4	1.4	3.1
Netherlands	57.7	-43.9	6.8	13.6	-0.5	0.8	-3.8	-4.5	0.7	-4.2
Russia	20.3	-19.8	9.5	19.3	32.7	24.5	12.5	17.9	18.5	15.7
Saudi Arabia	nav	nav	nav	nav	nav	32.6	8.3	14.5	16.9	6.2
Singapore	nav	nav	nav	nav	nav	7.9	2,705.1	4.4	-5.6	8.6
South Africa	nav	nav	nav	nav	nav	nav	nav	9.0	9.6	-1.6
Sweden	-20.0	nav	nav	nav	nav	-0.3	nav	nav	nav	nav
Switzerland	8.5	-6.4	-4.0	-7.0	-2.2	3.9	1.9	2.1	3.9	1.5
Turkey	10.8	7.1	16.7	8.0	11.9	8.6	10.3	7.0	8.0	11.9
United Kingdom	nav	nav	nav	nav	nav	1.5	1.4	-4.5	3.2	1.4
United States	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
CPSS[1]	**nap**	**nap**	**nap**	**nap**	**nap**	**14.7**	**12.4**	**14.3**	**13.0**	**6.6**

Table 12a (cont)

	Cash withdrawals at ATMs located outside the country					E-money loading/unloading transactions at terminals in the country				
	with cards issued in the country									
	2008	**2009**	**2010**	**2011**	**2012**	**2008**	**2009**	**2010**	**2011**	**2012**
Australia	nav	nav	nav	nav	nav	nap	nap	nap	nap	nap
Belgium	10.8	7.3	3.3	-3.7	1.8	-11.4	-12.4	-15.5	-11.5	-18.3
Brazil	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Canada	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
China	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
France	2.1	4.6	5.4	6.8	-0.8	28.1	21.3	12.1	10.8	9.0
Germany	-0.1	1.3	0.7	3.3	2.8	-8.3	-4.3	-0.4	-14.0	-4.6
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	24.5	17.2	39.1	8.5	4.7	nav	nav	nav	nav	nav
Italy	nav	nav	7.3	10.1	7.9	38.4	nav	nav	31.0	nav
Japan	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Korea	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Mexico	1.5	-18.5	6.3	10.0	0.5	nav	nav	nav	nav	nav
Netherlands	15.7	2.4	10.3	-13.8	-5.8	2.3	5.8	-0.7	-4.4	-15.3
Russia	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Saudi Arabia	17.0	5.3	6.9	3.1	5.9	nav	nav	nav	nav	nav
Singapore	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
South Africa	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Sweden	0.0	nav	nav	nav	nav	nav	nav	nav	nav	nav
Switzerland	7.7	8.3	4.4	9.1	11.9	-2.9	-4.9	-9.3	-33.0	-67.8
Turkey	17.9	5.2	27.2	14.0	15.7	nav	nav	nav	nav	nav
United Kingdom	0.0	0.0	0.0	-66.7	0.0	nav	nav	nav	nav	nav
United States	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
CPSS	**6.2**	**3.2**	**6.2**	**-0.6**	**1.2**	**12.7**	**0.6**	**-2.9**	**3.6**	**-12.1**

Please refer to the individual country tables for a detailed explanation.

[1] Sum or average excluding those countries for which data are not available.

Table 13

Transactions at terminals: value of cash withdrawals and loading transactions

(USD billions, total for the year) [1]

	Cash withdrawals at ATMs located in the country									
	with cards issued outside the country					with cards issued in the country				
	2008	2009	2010	2011	2012	2008	2009	2010	2011	2012
Australia	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Belgium	1.94	1.75	1.76	1.82	1.63	56.76	60.44	60.86	68.59	65.73
Brazil	nav	nav	nav	nav	nav	307.50	319.74	419.69	505.43	463.76
Canada	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
China	nav	nav	nav	nav	nav	770.05	984.42	1,356.98	1,911.73	2,418.11
France	7.89	7.36	7.38	8.53	7.92	168.02	168.11	163.19	177.75	165.93
Germany	nap	nap	nap	nap	nap	455.29	441.53	417.38	463.14	439.46
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	0.88	0.95	1.18	1.79	1.32	141.10	174.67	242.68	243.96	308.89
Italy	nap	0.34	0.37	0.44	0.78	143.25	127.78	162.61	172.19	175.12
Japan	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Korea	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Mexico	3.17	2.93	3.08	3.22	3.46	153.85	133.32	152.87	168.65	170.64
Netherlands	4.99	3.58	3.73	4.55	4.26	80.73	74.85	68.83	72.17	63.12
Russia	3.21	2.25	2.41	3.01	3.81	280.35	243.92	321.08	424.90	508.83
Saudi Arabia	0.42	0.47	0.54	0.70	0.83	101.07	109.68	124.90	154.21	166.87
Singapore	nav	nav	nav	nav	nav	1.07	34.05	41.38	41.92	47.30
South Africa	nav	nav	nav	nav	nav	nav	60.69	79.43	91.65	86.53
Sweden	0.46	nav	nav	nav	nav	35.22	nav	nav	nav	nav
Switzerland	1.62	1.45	1.51	1.44	1.33	22.42	22.79	24.12	29.31	27.84
Turkey	2.27	2.18	2.60	2.84	3.16	131.08	129.56	153.69	161.41	181.39
United Kingdom	nav	nav	nav	nav	nav	352.60	300.95	286.80	306.68	306.69
United States	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
CPSS [2]	**nap**	**nap**	**nap**	**nap**	**nap**	**3,200.36**	**3,386.51**	**4,076.50**	**4,993.67**	**5,596.19**

Table 13 (cont)

	Cash withdrawals at ATMs located outside the country					E-money loading/unloading transactions at terminals in the country				
	with cards issued in the country									
	2008	2009	2010	2011	2012	2008	2009	2010	2011	2012
Australia	nav	nav	nav	nav	nav	nap	nap	nap	nap	nap
Belgium	2.62	2.67	2.69	2.73	2.59	0.53	0.45	0.36	0.34	0.26
Brazil	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Canada	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
China	nav	nav	nav	nav	nav	nap	nap	nap	nap	nap
France	6.86	6.84	7.10	7.90	7.49	0.11	0.12	0.13	0.15	0.15
Germany	11.31	11.50	11.39	12.51	10.94	0.27	0.28	0.27	0.26	0.33
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	0.97	0.94	1.41	1.58	1.31	nap	nap	nap	nap	nap
Italy	nap	0.54	1.06	1.23	1.24	8.41	nav	7.74	10.89	nav
Japan	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Korea	nap	nap	nap	nap	nav	nav	nav	nav	nav	nav
Mexico	0.98	0.78	0.84	0.99	1.12	nap	nap	nap	nap	nap
Netherlands	9.37	8.42	8.27	8.18	6.99	0.74	0.72	0.66	0.62	0.47
Russia	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Saudi Arabia	0.43	0.49	0.56	0.79	0.97	nap	nap	nap	nap	nap
Singapore	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
South Africa	nav	nav	nav	nav	nav	0.00	0.00	0.00	0.00	0.00
Sweden	1.37	nav	nav	nav	nav	nap	nav	nav	nap	nap
Switzerland	3.41	3.49	3.64	4.27	4.53	0.07	0.07	0.07	0.06	0.01
Turkey	0.33	0.33	0.43	0.53	0.64	nav	nav	nav	nav	nav
United Kingdom	0.48	0.39	0.30	0.23	0.13	nav	nav	nav	nav	nav
United States	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
CPSS	**nap**	**nap**	**nap**	**nap**	**nap**	**nap**	**nap**	**nap**	**nap**	**nap**

Please refer to the individual country tables for a detailed explanation.

[1] Except as noted. [2] Sum or average excluding those countries for which data are not available. Excludes data for the United States, for which only 2003 data are available.

Table 13a

Transactions at terminals: increase in the real value of cash withdrawals and loading transactions

(% change on previous year, adjusted by CPI inflation) [1]

	Cash withdrawals at ATMs located in the country									
	with cards issued outside the country					with cards issued in the country				
	2008	2009	2010	2011	2012	2008	2009	2010	2011	2012
Australia	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Belgium	0.1	-5.2	3.7	-5.1	-5.1	9.0	12.0	3.5	3.8	1.1
Brazil	nav	nav	nav	nav	nav	7.1	8.2	9.4	7.6	1.2
Canada	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
China	nav	nav	nav	nav	nav	32.2	28.5	32.3	27.6	20.4
France	-3.0	-2.0	3.7	7.5	-1.6	4.3	5.1	0.3	1.3	-1.1
Germany	nav	nav	nav	nav	nav	1.4	1.8	-1.7	3.0	0.6
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	17.3	14.4	12.6	42.0	-22.7	34.4	31.5	25.4	-5.8	32.7
Italy	nav	nav	12.3	9.3	84.9	3.9	-6.9	31.6	-2.1	6.6
Japan	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Korea	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Mexico	10.8	6.4	-5.7	-0.5	9.5	4.6	-0.2	3.0	4.9	3.0
Netherlands	59.7	-25.2	8.4	13.2	-1.2	-2.7	-3.4	-4.2	-2.6	-7.9
Russia	0.7	-17.8	-5.6	13.6	25.9	24.7	2.1	15.9	20.6	18.9
Saudi Arabia	22.8	6.4	10.2	26.0	15.1	15.7	4.1	9.7	19.1	5.2
Singapore	nav	nav	nav	nav	nav	9.5	3,164.8	10.8	-11.2	7.2
South Africa	nav	nav	nav	nav	nav	nav	nav	9.7	7.7	1.1
Sweden	-41.9	nav	nav	nav	nav	-0.2	nav	nav	nav	nav
Switzerland	4.8	-9.9	-0.7	-18.7	-1.7	0.4	2.3	1.0	3.1	1.2
Turkey	7.8	8.1	8.5	10.1	12.6	10.1	11.0	8.1	5.8	13.6
United Kingdom	nav	nav	nav	nav	nav	-0.4	-1.8	-6.7	-1.4	-1.6
United States	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
CPSS [2]	**nap**	**nap**	**nap**	**nap**	**nap**	**17.1**	**4.3**	**17.7**	**18.3**	**9.2**

Table 13a (cont)

	Cash withdrawals at ATMs located outside the country					E-money loading/unloading transactions at terminals in the country				
	with cards issued in the country									
	2008	2009	2010	2011	2012	2008	2009	2010	2011	2012
Australia	nav	nav	nav	nav	nav	nap	nap	nap	nap	nap
Belgium	4.6	7.3	3.5	-6.5	0.1	-14.3	-11.4	-17.8	-13.8	-18.8
Brazil	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Canada	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
China	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
France	-2.3	4.7	7.3	3.5	0.5	17.5	16.6	8.7	7.6	5.7
Germany	-2.9	6.7	2.9	2.0	-7.3	-8.6	10.1	0.8	-11.4	35.4
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	18.9	3.0	35.2	4.8	-13.1	nav	nav	nav	nav	nav
Italy	nav	nav	102.7	6.8	6.0	20.8	nav	nav	30.1	nav
Japan	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Korea	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Mexico	-0.5	-8.6	-2.9	12.1	14.9	nav	nav	nav	nav	nav
Netherlands	9.1	-6.4	2.4	-8.2	-10.0	-2.5	1.6	-4.5	-12.4	-20.6
Russia	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Saudi Arabia	2.9	10.1	10.8	34.1	19.8	nav	nav	nav	nav	nav
Singapore	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
South Africa	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Sweden	-3.2	nav	nav	nav	nav	nav	nav	nav	nav	nav
Switzerland	0.4	3.2	-0.4	-0.5	12.9	-2.4	0.5	-13.1	-28.7	-79.9
Turkey	10.4	9.1	19.7	26.2	21.2	nav	nav	nav	nav	nav
United Kingdom	22.2	-7.0	-25.0	-28.1	-45.0	nav	nav	nav	nav	nav
United States	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
CPSS	**11.3**	**-2.5**	**3.6**	**8.6**	**-7.3**	**27.3**	**-4.4**	**-9.6**	**33.5**	**-14.3**

Please refer to the individual country tables for a detailed explanation.

[1] Value of cash withdrawals and loading transactions in domestic currency deflated by yearly average CPI inflation. For the CPSS area, in US dollar terms. [2] Sum or average excluding those countries for which data are not available.

Table 14

Transactions at terminals: number of payment transactions

(millions, total for the year)

	POS transactions at terminals located in the country									
	with cards issued outside the country					with cards issued in the country				
	2008	**2009**	**2010**	**2011**	**2012**	**2008**	**2009**	**2010**	**2011**	**2012**
Australia	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Belgium	41.19	42.58	50.05	56.06	59.41	865.40	924.09	983.89	1,048.50	1,118.63
Brazil	nav	nav	nav	nav	nav	4,617.06	5,086.32	6,249.86	7,463.76	8,565.34
Canada	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
China	nav	nav	nav	nav	nav	2,645.33	3,491.24	4,849.42	6,413.01	9,009.07
France	179.55	175.20	249.22	281.46	347.03	6,358.54	6,712.64	7,147.60	7,624.79	8,152.67
Germany	nap	nap	nap	nap	nap	2,183.12	2,306.24	2,503.14	2,714.94	2,907.25
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	13.70	15.80	17.97	18.54	15.32	373.50	388.50	484.24	628.95	823.71
Italy	nap	70.32	83.72	92.11	96.19	873.30	1,444.37	1,381.80	1,745.99	2,038.73
Japan	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Korea	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Mexico	28.10	23.80	26.73	28.06	31.45	815.40	853.90	1,009.02	1,238.87	1,515.26
Netherlands	33.93	30.93	34.43	29.58	24.69	1,793.25	1,980.96	2,189.46	2,323.96	2,512.31
Russia	10.27	10.07	17.56	23.42	32.04	249.96	329.66	507.82	823.76	1,542.50
Saudi Arabia	nap	nap	nap	nap	nap	120.68	124.83	151.18	190.30	237.95
Singapore	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
South Africa	nav	nav	nav	nav	nav	nav	847.61	1,007.67	1,115.47	1,282.83
Sweden	44.00	nav	nav	nav	nav	1,345.00	nav	nav	nav	nav
Switzerland	41.32	42.53	46.01	46.13	48.42	423.91	454.99	480.93	512.84	558.04
Turkey	10.81	11.73	15.11	18.40	22.35	1,696.62	1,892.85	2,155.50	2,460.99	2,829.33
United Kingdom	332.00	155.00	178.00	87.00	439.00	7,369.00	7,886.00	8,425.00	9,434.00	9,853.00
United States	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
CPSS[1]	**734.88**	**577.95**	**718.82**	**680.76**	**1,115.90**	**31,730.08**	**34,724.20**	**39,526.53**	**45,740.13**	**52,946.61**

Table 14 (cont)

	POS transactions at terminals located outside the country					E-money payment transactions at terminals in the country				
						with cards issued in the country				
	2008	**2009**	**2010**	**2011**	**2012**	**2008**	**2009**	**2010**	**2011**	**2012**
Australia	nav	nav	nav	nav	nav	nap	nap	nap	nap	nap
Belgium	68.68	73.31	82.99	105.83	108.25	81.17	70.49	60.62	50.51	46.20
Brazil	40.99	39.91	74.45	89.67	99.33	nav	nav	nav	nav	nav
Canada	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
China	nav	nav	nav	nav	nav	nap	nap	nap	nap	nap
France	183.96	210.61	244.04	286.22	322.31	nav	nav	nav	nav	nav
Germany	177.36	196.03	213.87	262.49	308.55	47.42	43.08	38.94	36.01	33.60
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	11.90	13.60	22.04	27.93	26.63	nap	nap	12.10	30.60	3.71
Italy	nap	nap	15.26	21.98	26.46	nav	nav	nav	nav	nav
Japan	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Korea	nap	nap	nap	nap	nav	nav	nav	nav	nav	nav
Mexico	39.80	35.20	41.97	49.29	52.87	nav	nav	nav	nav	nav
Netherlands	83.60	89.59	116.14	120.48	130.59	nap	nap	nap	nap	nap
Russia	27.93	33.51	54.33	90.82	148.83	nav	nav	nav	nav	nav
Saudi Arabia	nap	nap	nap	nap	nap	nap	nap	nap	nap	nap
Singapore	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
South Africa	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Sweden	43.00	nav	nav	nav	nav	nap	nap	nap	nap	nap
Switzerland	60.90	68.60	80.57	98.50	113.74	17.25	15.78	15.27	10.60	2.80
Turkey	15.85	16.97	22.56	28.97	35.28	nap	nap	nap	nap	nap
United Kingdom	314.00	303.00	384.00	469.00	639.00	nav	nav	nav	nav	nav
United States	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
CPSS[1]	**1,067.97**	**1,080.33**	**1,352.22**	**1,651.18**	**2,011.83**	**145.84**	**129.35**	**126.93**	**127.72**	**86.31**

Please refer to the individual country tables for a detailed explanation.

[1] Sum or average excluding those countries for which data are not available.

Table 14a

Transactions at terminals: increase in the number of payment transactions

(% change on previous year)

	POS transactions at terminals located in the country									
	with cards issued outside the country					with cards issued in the country				
	2008	**2009**	**2010**	**2011**	**2012**	**2008**	**2009**	**2010**	**2011**	**2012**
Australia	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Belgium	13.9	3.4	17.5	12.0	6.0	7.7	6.8	6.5	6.6	6.7
Brazil	nav	nav	nav	nav	nav	19.6	10.2	22.9	19.4	14.8
Canada	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
China	nav	nav	nav	nav	nav	51.9	32.0	38.9	32.2	40.5
France	-6.1	-2.4	42.3	12.9	23.3	6.4	5.6	6.5	6.7	6.9
Germany	nav	nav	nav	nav	nav	7.7	5.6	8.5	8.5	7.1
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	11.6	15.3	13.7	3.2	-17.4	22.8	4.0	24.6	29.9	31.0
Italy	nav	nav	19.1	10.0	4.4	5.8	65.4	-4.3	26.4	16.8
Japan	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Korea	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Mexico	5.7	-15.3	12.3	5.0	12.1	12.6	4.7	18.2	22.8	22.3
Netherlands	15.4	-8.8	11.3	-14.1	-16.5	10.5	10.5	10.5	6.1	8.1
Russia	30.3	-2.0	74.5	33.4	36.8	31.7	31.9	54.0	62.2	87.3
Saudi Arabia	nav	nav	nav	nav	nav	21.4	3.4	21.1	25.9	25.0
Singapore	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
South Africa	nav	nav	nav	nav	nav	nav	nav	18.9	10.7	15.0
Sweden	29.4	nav	nav	nav	nav	17.0	nav	nav	nav	nav
Switzerland	26.3	2.9	8.2	0.3	5.0	10.7	7.3	5.7	6.6	8.8
Turkey	11.3	8.5	28.9	21.8	21.4	18.5	11.6	13.9	14.2	15.0
United Kingdom	23.4	-53.3	14.8	-51.1	404.6	6.9	7.0	6.8	12.0	4.4
United States	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
CPSS[1]	**13.3**	**-26.5**	**24.4**	**-5.3**	**63.9**	**13.2**	**11.5**	**13.8**	**15.7**	**15.8**

Table 14a (cont)

	POS transactions at terminals located outside the country					E-money payment transactions at terminals in the country				
						with cards issued in the country				
	2008	**2009**	**2010**	**2011**	**2012**	**2008**	**2009**	**2010**	**2011**	**2012**
Australia	nav	nav	nav	nav	nav	nap	nap	nap	nap	nap
Belgium	18.1	6.7	13.2	27.5	2.3	-9.6	-13.2	-14.0	-16.7	-8.5
Brazil	31.9	-2.6	86.5	20.5	10.8	nav	nav	nav	nav	nav
Canada	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
China	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
France	10.8	14.5	15.9	17.3	12.6	nav	nav	nav	nav	nav
Germany	2.2	10.5	9.1	22.7	17.5	-8.5	-9.2	-9.6	-7.5	-6.7
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	-2.5	14.3	62.1	26.7	-4.7	nav	nav	nav	152.9	-87.9
Italy	nav	nav	nav	44.0	20.4	nav	nav	nav	nav	nav
Japan	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Korea	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Mexico	5.0	-11.6	19.2	17.4	7.3	nav	nav	nav	nav	nav
Netherlands	11.4	7.2	29.6	3.7	8.4	nav	nav	nav	nav	nav
Russia	56.4	20.0	62.2	67.2	63.9	nav	nav	nav	nav	nav
Saudi Arabia	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Singapore	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
South Africa	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Sweden	34.4	nav	nav	nav	nav	nav	nav	nav	nav	nav
Switzerland	8.7	12.6	17.4	22.3	15.5	-2.5	-8.5	-3.2	-30.6	-73.6
Turkey	26.8	7.1	33.0	28.4	21.8	nav	nav	nav	nav	nav
United Kingdom	2.6	-3.5	26.7	22.1	36.2	nav	nav	nav	nav	nav
United States	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
CPSS[1]	**9.2**	**5.4**	**23.8**	**22.1**	**21.8**	**-8.5**	**-11.3**	**-11.2**	**0.6**	**-32.4**

Please refer to the individual country tables for a detailed explanation.

[1] Sum or average excluding those countries for which data are not available.

Table 15

Transactions at terminals: value of payment transactions

(USD billions, total for the year) [1]

	POS transactions at terminals located in the country									
	with cards issued outside the country					with cards issued in the country				
	2008	**2009**	**2010**	**2011**	**2012**	**2008**	**2009**	**2010**	**2011**	**2012**
Australia	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Belgium	5.68	4.79	5.36	6.16	5.58	68.06	67.76	68.78	76.57	75.26
Brazil	nav	nav	nav	nav	nav	175.85	188.42	276.53	366.49	358.21
Canada	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
China	nav	nav	nav	nav	nav	576.90	1,004.89	1,540.59	2,354.27	3,299.11
France	27.61	23.72	30.23	35.26	39.42	463.00	450.31	456.52	518.79	512.26
Germany	nap	nap	nap	nap	nap	197.86	193.74	199.55	230.01	224.21
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	2.52	2.79	3.55	4.28	2.68	16.80	15.46	21.42	22.28	31.71
Italy	nap	10.59	13.70	15.34	15.48	118.45	158.81	159.50	197.09	206.12
Japan	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Korea	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Mexico	5.80	3.99	6.47	5.75	6.61	46.68	40.21	49.75	62.15	70.99
Netherlands	4.75	3.76	4.19	4.36	3.96	115.68	111.19	112.67	121.00	114.12
Russia	2.66	1.86	2.33	2.79	3.27	20.71	18.38	28.32	51.87	80.02
Saudi Arabia	nap	nap	nap	nap	nap	13.71	15.00	19.16	26.37	32.59
Singapore	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
South Africa	nav	nav	nav	nav	nav	nav	37.91	53.06	64.28	60.21
Sweden	1.82	nav	nav	nav	nav	70.59	nav	nav	nav	nav
Switzerland	7.15	6.81	7.58	8.13	7.81	62.37	63.50	68.45	81.92	79.53
Turkey	3.23	3.10	4.03	5.00	5.42	128.52	119.13	144.23	161.87	189.73
United Kingdom	30.43	11.21	2.83	23.19	48.70	697.49	618.32	660.58	759.77	755.36
United States	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
CPSS[2]	**91.66**	**72.61**	**80.28**	**110.26**	**138.92**	**2,772.65**	**3,103.06**	**3,859.10**	**5,094.74**	**6,089.42**

Table 15 (cont)

	POS transactions at terminals located outside the country					E-money payment transactions at terminals in the country				
						with cards issued in the country				
	2008	**2009**	**2010**	**2011**	**2012**	**2008**	**2009**	**2010**	**2011**	**2012**
Australia	nav	nav	nav	nav	nav	nap	nap	nap	nap	nap
Belgium	8.98	8.38	8.93	11.44	10.63	0.52	0.44	0.35	0.32	0.29
Brazil	5.66	5.30	8.82	11.87	11.69	nav	nav	nav	nav	nav
Canada	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
China	nav	nav	nav	nav	nav	nap	nap	nap	nap	nap
France	22.46	22.02	23.98	28.47	29.01	nav	nav	nav	nav	nav
Germany	23.59	23.27	24.31	29.93	30.60	0.22	0.20	0.18	0.17	0.21
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	1.36	1.63	2.74	3.36	2.48	nap	nap	0.39	2.43	0.04
Italy	nap	13.04	1.44	2.08	2.20	nav	nav	nav	nav	nav
Japan	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Korea	nap	nap	nap	nap	nap	nav	nav	nav	nav	nav
Mexico	4.40	3.85	4.60	5.28	6.07	nap	nap	nap	nap	nap
Netherlands	12.33	11.19	11.80	12.92	12.67	nap	nap	nap	nap	nap
Russia	6.93	6.08	9.00	13.55	18.39	nav	nav	nav	nav	nav
Saudi Arabia	nap	nap	nap	nap	nap	nap	nap	nap	nap	nap
Singapore	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
South Africa	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Sweden	3.64	nav	nav	nav	nav	nap	nav	nav	nap	nap
Switzerland	12.10	12.00	13.45	16.95	17.70	0.06	0.06	0.07	0.06	0.01
Turkey	2.09	1.94	2.61	3.09	3.35	nap	nap	nap	nap	nap
United Kingdom	50.95	39.90	42.40	45.04	54.37	nav	nav	nav	nav	nav
United States	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
CPSS[2]	**154.52**	**148.58**	**154.08**	**183.98**	**199.15**	**0.80**	**0.70**	**0.99**	**2.99**	**0.55**

Please refer to the individual country tables for a detailed explanation.

[1] Converted at yearly average exchange rates. [2] Sum of average excluding those countries for which data are not available. For e-money payment transactions, total transactions during the fiscal year ending March of the following year, converted at average fiscal year exchange rates.

Table 15a

Transactions at terminals: increase in the real value of payment transactions

(% change on previous year, adjusted by CPI inflation) [1]

	POS transactions at terminals located in the country									
	with cards issued outside the country					with cards issued in the country				
	2008	2009	2010	2011	2012	2008	2009	2010	2011	2012
Australia	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Belgium	6.1	-11.2	15.0	5.7	-4.4	2.4	4.7	4.3	2.5	3.7
Brazil	nav	nav	nav	nav	nav	15.3	11.5	22.3	18.5	7.9
Canada	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
China	nav	nav	nav	nav	nav	24.5	75.0	47.2	38.4	33.4
France	-7.4	-9.7	31.7	8.5	18.5	3.4	2.2	4.8	5.7	4.6
Germany	nav	nav	nav	nav	nav	2.6	2.8	7.1	7.0	3.4
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	-0.3	17.4	15.1	12.8	-34.3	16.0	-2.2	25.0	-2.5	49.2
Italy	nav	nav	33.8	3.6	5.8	2.2	40.0	3.9	14.3	9.6
Japan	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Korea	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Mexico	54.3	-20.8	45.8	-15.5	17.0	8.0	-0.8	11.1	18.8	16.3
Netherlands	1.7	-17.5	16.1	-3.5	-4.2	5.3	0.1	5.6	-0.3	-0.7
Russia	2.4	-17.8	10.3	8.8	16.4	47.9	4.2	35.7	66.9	53.2
Saudi Arabia	nav	nav	nav	nav	nav	22.9	5.0	23.1	32.7	20.1
Singapore	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
South Africa	nav	nav	nav	nav	nav	nav	nav	17.3	13.1	0.3
Sweden	-10.7	nav	nav	nav	nav	12.8	nav	nav	nav	nav
Switzerland	18.1	-4.1	6.2	-8.9	2.4	4.3	2.5	2.8	1.6	3.5
Turkey	7.8	7.7	18.4	25.2	9.5	17.8	4.1	10.4	13.1	18.5
United Kingdom	0.7	-57.6	-75.3	654.7	106.6	3.6	2.0	4.6	6.0	-2.2
United States	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
CPSS[2]	**2.0**	**-31.4**	**8.1**	**32.6**	**22.8**	**11.6**	**12.7**	**21.6**	**27.5**	**16.5**

Table 15a (cont)

	POS transactions at terminals located outside the country					E-money payment transactions at terminals in the country				
	with cards issued in the country									
	2008	2009	2010	2011	2012	2008	2009	2010	2011	2012
Australia	nav	nav	nav	nav	nav	nap	nap	nap	nap	nap
Belgium	11.2	-1.9	9.5	17.9	-2.0	-14.4	-11.1	-17.9	-15.0	-4.2
Brazil	22.8	-2.6	38.6	20.4	8.7	nav	nav	nav	nav	nav
Canada	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
China	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
France	7.1	3.0	12.5	10.5	7.9	nav	nav	nav	nav	nav
Germany	2.0	3.5	8.6	14.3	8.4	-6.4	-5.2	-4.5	-12.7	28.9
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	4.0	26.6	52.5	14.7	-22.4	nav	nav	nav	490.8	-98.3
Italy	nav	nav	-88.6	33.2	10.9	nav	nav	nav	nav	nav
Japan	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Korea	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Mexico	-1.1	0.7	7.3	9.2	17.0	nav	nav	nav	nav	nav
Netherlands	11.8	-5.5	9.9	1.67	3.3	nav	nav	nav	nav	nav
Russia	36.1	2.9	30.5	37.14	34.8	nav	nav	nav	nav	nav
Saudi Arabia	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Singapore	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
South Africa	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Sweden	5.6	nav	nav	nav	nav	nav	nav	nav	nav	nav
Switzerland	0.9	-0.2	6.9	7.0	11.3	-14.6	0.5	-0.7	-28.7	-79.9
Turkey	11.1	4.0	23.0	19.4	9.3	nav	nav	nav	nav	nav
United Kingdom	7.2	-9.9	4.0	-2.1	18.8	nav	nav	nav	nav	nav
United States	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
CPSS[2]	**8.3**	**-10.8**	**1.4**	**15.3**	**5.5**	**-6.2**	**-13.3**	**-16.3**	**192.0**	**-81.9**

Please refer to the individual country tables for a detailed explanation.

[1] Value of payment transactions in domestic currency deflated by yearly average CPI inflation. For the CPSS area, in US dollar terms.

[2] Sum or average excluding those countries for which data are not available.

Table PS1

Features of selected interbank funds transfer systems

(at end-2012)

System	Type	Settlement	Owner/manager	Processing	Membership	Degree of centralisation
Australia						
RITS	L	RTGS	CB	RTT	O	C
Belgium						
TARGET2-BE	L	RTGS	CB	RTT	R	C
Clearing house	R	MN	B, CB	RTT	O	C
CEC	R	MN	B, CB	RTT	O	C
Brazil						
STR	L	RTGS	CB	RTT	O[1]	C
SITRAF	L	MN, BN, G	PA[2]	RTT	O[3]	C
BmfBovespa-FX	FX	MN	Other[4]	ACH	O[5]	C
SILOC	R	MN	PA[2]	ACH	O[3]	C
COMPE	R	MN	B	ACH	O[1]	C
Canada						
LVTS	L	MN	PA	RTT	O	C
ACSS	R	MN	PA	nap[1]	R[2]	D
China						
HVPS	L	RTGS	CB	RTT	O	C
BEPS	R	MN	CB	RTT	O	C
France						
TARGET2-BDF[1]	L	RTGS	CB	RTT	R	C
CORE[2]	R	MN	B	ACH	O	C
Germany						
TARGET2-BBk	L	RTGS	CB	RTT	O	C
RPS	R	BA	CB	ACH	O	C
Hong Kong SAR						
HKD CHATS	L, FX	RTGS	CB, B[1]	RTT	O	C
USD CHATS	L, FX	RTGS	CB, B[1]	RTT	O	C
EUR CHATS	L, FX	RTGS	CB, B[1]	RTT	O	C
RMB CHATS	L, FX	RTGS	CB, B[1]	RTT	O	C
India						
RTGS	L	RTGS	CB	RTT	R	C
Clearing House						
-Cheque Clearing	R	MN	CB, B	M, ACH	R	D
-ECS / NECS	R	MN	B, CB	M, ACH	R	D[1], C[2]
-NEFT	R	MN	CB	ACH	R	C
Italy						
TARGET2-BDI	L	RTGS	CB	RTT	O	C
BI-COMP	R	MN	CB	ACH	O	C
Japan						
BOJ-NET	L	RTGS	CB	RTT	R	C
FXYCS	L	RTGS	B	RTT	R	C
Zengin System	R	MN	B	RTT	R	C
Tokyo Clearing House	R	MN	B	ACH	R	C
Korea						
BOK-Wire+	L	RTGS	CB	RTT	R	C
Check Clearing System	R	MN	PA	M, ACH	O	D, C
Interbank Shared Networks	R	MN	PA	RTT	O	C

For the footnotes regarding the systems, see after Comparative Table PS4.

Table PS1 (cont)

System	Type	Settlement	Owner/manager	Processing	Membership	Degree of centralisation
Mexico						
SPEI	L, R	MN	CB	RTT	O	C
CECOBAN	R	MN	B	ACH	O	C
Netherlands						
TARGET2-NL	L	RTGS	CB	RTT	R	C
Equens	R	MN, BA		ACH	R	C
Russia						
BESP System	L	RTGS	CB	RTT	R	C
VER	L, R	G	CB	RTT, ACH[1]	O	C
MER	L, R	G	CB	RTT, ACH[1]	O	C, D[2]
Payments using letters of advice	L, R	G	CB	M	O	D
Saudi Arabia						
SARIE	L, R	RTGS	CB	RTT	R	C
Singapore						
MEPS+(IFT)	L	RTGS	CB	RTT	O	C
SGDCCS	R	MN	PA	ACH	O	C
USDCCS	R	MN	PA	ACH	O	C
IBG	R	MN	PA	ACH	O	C
South Africa						
SAMOS	L, R	RTGS	CB	RTT	R	C
Sweden						
RIX	L	RTGS	CB	RTT	R	C
Bankgirot	R	MN	B	ACH	O	C
Dataclearing	R	MN	B	ACH	O	C
Switzerland						
SIC	L, R	RTGS	B, CB	RTT	O	C
Turkey						
TIC-RTGS	L, R	RTGS	CB	RTT	O	C
BKM	R	MN	B	RTT	O	C
ICH	R	MN	CB, B	ACH	O	D
United Kingdom						
CHAPS Euro	L	RTGS	B, CB	RTT	R	C
CHAPS Sterling	L	RTGS	B, CB	RTT	R	C
Cheque/credit	R	MN	B	ACH	R	D
BACS	R	MN	B	ACH	R	C
United States[1]						
CHIPS[2]	L	MN, BN, G	B	RTT	R	C
Fedwire	L	RTGS	CB	RTT	O[3]	C
European Union						
TARGET	L	RTGS	CB, B, PA	RTT	R, O	C
EURO1 / STEP1	L	MN	B	RTT	R	C
STEP2	R	BA	B	ACH	R	C
Memo:						
CLS	FX	RTGS	B[1]	RTT	R	C

For the footnotes regarding the systems, see after Comparative Table PS4.

Table PS1 (cont)

System	Pricing	Closing time for same day transactions	Settlement finality	Cut-off third-party orders	Standard money market hours	
					opening	closing
Australia						
RITS	V	18.30[1]; 20.30[2]	Real time	18.30[1]; 20.30[2]	07:30	18.30[1]; 20.30[2]
Belgium						
TARGET2-BE	F	18:00	Real time	17:00	07:00	18:00
Clearing house	F	15:15	nav	nav	nap	nap
CEC	F	15:00	nav	nav	nap	nap
Brazil						
STR	F	18:30	Real time	17:30	06:30	18:30
SITRAF	F	17:00	Intraday[6]	17:00	nap	nap
BmfBovespa-FX	F	10:00	T+2: 14:05[7]	nap	nap	nap
SILOC	F	nap	T+1: 08:20; 16:10	21:59	nap	nap
COMPE	F	nap	T+1: 09:00, 17:15[8]	nap	nap	nap
Canada						
LVTS	F	18:30	Real time[3]	18:00	nap[4]	nap
ACSS	F	nap	nap[5]	nap	nap	nap
China						
HVPS	F	17:30	Real time	17:00	08:30	17:00
BEPS	F	16:00	Intraday[1]	nap	nap	nap
France						
TARGET2-BDF[1]	F	18:00	Real time	17:00	07:00	18:00
CORE[2]	F	13:30	15:15	nap	nap	nap
Germany						
TARGET2-BBk	F	18:00	Real time	18:00	07:00	18:00
RPS	F	09:00[1]; 10:00[2]; 13:00[3]	Intraday	nap	nap	nap
Hong Kong SAR						
HKD CHATS	F	18:30	Real time	nav	08:30	18:30
USD CHATS	F	18:30	Real time	nav	08:30	18:30
EUR CHATS	F	18:30	Real time	nav	08:30	18:30
RMB CHATS	F	18:30	Real time	nav	08:30	18:30
India						
RTGS	V	20:00	Real time	16:30	09:00	17:00
Clearing House						
-Cheque Clearing	S	19:30	T+1	nap	nap	nap
-ECS / NECS	S	17:00	T+1	nap	nap	nap
-NEFT	S	19:00	Intraday	nap	nap	nap
Italy						
TARGET2-BDI	F	18:00	Real time	17:00	07:00	18:00
BI-COMP	F	12:00	[1]	12:00	nap	nap
Japan						
BOJ-NET	V[1]	19:00[2]	Real time	14:00[6]	08:30	19:00[7]
FXYCS	F	19:00[3]	Real time	19:00[3]	08:30	19:00[7]
Zengin System	F	15:30	16:15, Real time[5]	15:30	nap	nap
Tokyo Clearing House	F	08:00[4]	12:30	08:00[4]	nap	nap
Korea						
BOK-Wire+	F	17:30	Real time	17:30	09:00	17:30
Check Clearing System	F	16:00	T+1: 11:00, 14:00	nap	nap	nap
Interbank Shared Networks	F	18:00[1], 23:55[2], 14:00/17:00[3]	T+1: 11:00	nap	nap	nap

For the footnotes regarding the systems, see after Comparative Table PS4.

Table PS1 (cont)

System	Pricing	Closing time for same day transactions	Settlement finality	Cut-off third-party orders	Standard money market hours	
					opening	closing
Mexico						
SPEI	F	17:30	Real time	17:30	07:45[1]	17:30
CECOBAN	F	nap	T+1	nap	14:00	23:00
Netherlands						
TARGET2-NL	F	18:00	Real time	17:00	07:00	18:00
Equens	F	17:00	every 30 min	15:30	nap	nap
Russia						
BESP System	S	21:00[3]	Real time	17:00[4]-21:00[3, 5]	10:30[3, 6]	17:30[3, 6]
VER	S	17:00[4, 7]	Intraday	17:00[4]	10:30[3, 6]	17:30[3, 6]
MER	S	17:00[4, 8]	Intraday[8]	17:00[4]	10:30[3, 6]	17:30[3, 6]
Payments using letters of advice	S	14:00[9]	T+2[10], T+5[10]	14:00[9]	10:30[3, 6]	17:30[3, 6]
Saudi Arabia						
SARIE	F	16:00	Real time	15:30	09:00	16:00
Singapore						
MEPS+(IFT)	V	19:00	Real time	19:00[1]	09:00	19:00
SGDCCS	F	17:30	15:05, 18:15	nap	nap	nap
USDCCS	F	15:30	T+1: 10:30	nap	nap	nap
IBG	F	12:00	18:15	nap	nap	nap
South Africa						
SAMOS	F	24:00	Real time	nap	08:00	12:00
Sweden						
RIX	F	17:00	Real time	17:00	09:00	16:15
Bankgirot	F	nap[1]	Intraday[2]	16:20[3]	nap	nap
Dataclearing	F	nap[1]	Intraday[2]	15:20[4]	nap	nap
Switzerland						
SIC	F	16:15[1]	Real time	15:00	09:00	16:00
Turkey						
TIC-RTGS	F	17:30	Real time	nap	08:30	17:30
BKM	F	nap	T+1	nap	nap	nap
ICH	F	nap	T+1	nap	nap	nap
United Kingdom						
CHAPS Euro	F	17:00	Real time	16:00	07:00	16:00
CHAPS Sterling	F	16:20	Real time	16:00	07:00	16:00
Cheque/credit	F	nap	[1]	nap	nap	nap
BACS	F	nap	[2]	nap	nap	nap
United States[1]						
CHIPS[2]	F	17:00	Intraday[4]	17:00	08:30[5]	18:30
Fedwire	F	18:30	Real time	18:00	08:30[5]	18:30
European Union[1]						
TARGET	F	18:00	Real time	17:00	07:00	18:00
EURO1 / STEP1	F	16:00	about 16:30	16:00	07:00	18:00
STEP2	F	nap	about 07:30[2]	22:00 on T-1	07:00	18:00
Memo:						
CLS	F	06:30[2]	Real time	nap	nap	nap

For the footnotes regarding the systems, see after Comparative Table PS4.

Table PS2

Payments processed by selected interbank funds transfer systems: number of transactions

(total for the year)

System	Number of transactions *(millions)*					Increase in the number of transactions *(% change on previous year)*				
	2008	2009	2010	2011	2012	2008	2009	2010	2011	2012
Australia										
RITS	8.09	7.85	8.40	8.97	9.42	11.6	-3.0	7.0	6.9	5.0
Belgium										
TARGET2-BE	2.75	2.12	2.39	2.59	2.49	34.8	-22.8	12.7	8.4	-3.9
Clearing house	0.43	0.24	nap	nap	nap	-8.3	-43.6	nav	nav	nav
CEC	1,063.4	1,122.9	1,170.2	1,224.9	1,295.1	5.1	5.6	4.2	4.7	5.7
Brazil										
STR	10.35	10.46	12.66	17.21	23.03	-4.1	1.1	21.0	35.9	33.8
SITRAF	60.99	67.35	86.21	101.75	115.50	17.4	10.4	28.0	18.0	13.5
BmfBovespa-FX	0.065	0.056	0.051	0.044	0.040	1.6	-13.8	-8.9	-13.7	-9.1
COMPE	1,396.5	1,235.0	1,178.9	1,132.7	1,030.4	-8.9	-11.6	-4.5	-3.9	-9.0
SILOC	1,624.6	1,752.2	2,046.0	2,731.1	4,183.6	13.8	7.8	16.8	33.5	53.2
Canada										
LVTS	5.72	5.61	6.04	6.61	7.03	8.0	-1.9	7.7	9.6	6.3
China										
HVPS	214.1	248.0	291.2	372.1	470.4	24.5	15.9	17.4	27.8	26.4
BEPS	140.71	225.81	386.74	563.06	753.94	61.4	60.5	71.3	45.6	33.9
France										
TARGET2-BDF[1]	6.65	7.62	8.22	8.77	8.66	36.3	14.5	7.8	6.8	-1.3
PNS[1]	0.40	nap	nap	nap	nap	-93.8	nav	nav	nav	nav
CORE[2]	12,491.3	12,737.7	12,816.6	13,177.6	13,432.0	1.5	2.0	0.6	2.8	1.9
Germany										
TARGET2-BBk	41.56	44.70	43.80	43.85	43.81	-12.5	7.6	-2.0	0.1	-0.1
RPS	2,465.4	2,585.6	2,662.9	2,690.1	2,817.1	5.2	4.9	3.0	1.0	4.7
Hong Kong SAR										
HKD CHATS	5.59	5.16	5.36	5.60	5.68	1.7	-7.7	3.8	4.6	1.4
USD CHATS	2.47	2.62	3.15	3.52	3.82	16.3	6.0	20.5	11.8	8.3
EUR CHATS	0.054	0.063	0.091	0.098	0.108	35.0	16.7	44.4	7.7	10.2
RMB CHATS	nav	nav	0.24	0.96	1.09	nav	nav	nav	295.9	13.0
India										
RTGS	13.37	33.24	49.26	55.03	68.51	128.9	148.6	48.2	11.7	24.5
Cheque Clearing	1,397.4	1,379.1	1,387.4	1,341.9	1,313.7	-4.3	-1.3	0.6	-3.3	-2.1
ECS / NECS	248.4	247.4	274.0	286.2	298.7	20.9	-0.4	10.8	4.5	4.4
NEFT	32.16	66.34	132.34	226.11	394.13	141.6	106.3	99.5	70.8	74.3
Italy										
TARGET2-BDI	9.50	8.66	8.68	8.65	8.92	-17.4	-8.8	0.2	-0.4	3.1
BI-COMP	2,024.9	2,003.9	2,041.2	2,106.1	2,248.9	1.6	-1.0	1.9	3.2	6.8
Japan										
BOJ-NET	8.47	12.31	12.41	12.93	15.30	25.3	45.4	0.8	4.2	18.3
FXYCS	7.54	6.21	6.35	6.33	6.29	-2.8	-17.7	2.3	-0.3	-0.7
Zengin System	1,368.2	1,380.3	1,380.4	1,394.8	1,460.9	1.1	0.9	0.0	1.0	4.7
Tokyo Clearing House	36.65	31.17	28.51	26.64	24.97	-10.0	-15.0	-8.5	-6.6	-6.3
Korea										
BOK-Wire+	2.54	2.75	3.30	3.62	3.30	12.7	8.3	19.9	9.8	-8.8
Check Clearing System	747.5	648.6	517.1	417.7	308.6	-7.2	-13.2	-20.3	-19.2	-26.1
Interbank Shared Networks	2,857.7	2,969.1	3,197.7	3,478.4	3,750.1	6.6	3.9	7.7	8.8	7.8

For the footnotes regarding the systems, see after Comparative Table PS4.

Table PS2 (cont)

System	Number of transactions *(millions)*					Increase in the number of transactions *(% change on previous year)*				
	2008	**2009**	**2010**	**2011**	**2012**	**2008**	**2009**	**2010**	**2011**	**2012**
Mexico										
SPEI	41.71	62.21	85.85	110.65	171.74	41.5	49.2	38.0	28.9	55.2
CECOBAN	178.8	164.3	158.2	154.5	149.7	-3.2	-8.1	-3.7	-2.3	-3.1
Netherlands										
TARGET2-NL	9.25	9.39	8.59	8.35	8.52	27.5	1.5	-8.4	-2.8	2.0
Equens	4,039.8	4,273.4	4,484.0	4,021.4	2,739.9	6.2	5.8	4.9	-10.3	-31.9
Russia										
BESP System	0.0	0.1	0.21	0.63	1.19	nap	950.0	225.4	205.4	89.9
VER	752.6	748.7	819.3	898.7	923.4	11.2	-0.5	9.4	9.7	2.7
MER	184.4	192.5	238.5	287.6	333.9	19.7	4.4	23.9	20.6	16.1
Payments using letters of advice	3.06	1.66	0.91	0.71	0.51	7.4	-45.7	-45.1	-22.0	-28.5
Saudi Arabia										
SARIE	29.88	30.95	33.57	42.83	53.69	25.6	3.6	8.5	27.6	25.4
Singapore										
MEPS+(IFT)	3.78	3.69	4.02	4.40	4.73	9.2	-2.4	8.9	9.5	7.5
SGDCCS	82.51	78.24	77.37	75.81	73.64	-2.8	-5.2	-1.1	-2.0	-2.9
USDCCS	0.96	0.90	0.96	0.96	0.92	2.1	-6.2	7.0	0.1	-4.6
IBG	81.58	84.30	91.83	92.66	96.35	1.1	3.3	8.9	0.9	4.0
South Africa										
SAMOS - large	2.52	2.62	3.14	4.10	5.02	16.4	3.7	19.8	30.7	22.4
SAMOS - retail[1]	0.23	0.25	0.28	0.29	0.31	11.7	8.3	10.9	4.4	7.3
Sweden										
RIX	2.01	2.58	2.96	3.46	3.62	3.3	28.4	14.7	16.9	4.6
Bankgirot	670.9	697.7	751.0	791.1	808.0	8.1	4.0	7.6	5.3	2.1
Dataclearing	99.00	104.10	110.00	125.50	135.00	7.6	5.2	5.7	14.1	7.6
Switzerland										
SIC	371.6	381.7	394.7	402.5	410.2	4.2	2.7	3.4	2.0	1.9
Turkey										
TIC-RTGS	119.31	129.45	142.22	166.69	197.11	12.5	8.5	9.9	17.2	18.3
BKM	826.1	897.7	1,037.4	1,221.9	1,459.1	13.5	8.7	15.6	17.8	19.4
ICH	23.16	19.31	18.67	18.21	18.48	-6.9	-16.6	-3.3	-2.5	1.5
United Kingdom										
CHAPS Euro	0.59	nav	nav	nav	nav	-89.7	nav	nav	nav	nav
CHAPS Sterling	34.59	31.91	32.15	34.02	33.94	-2.8	-7.8	0.7	5.8	-0.3
Cheque/credit	96.6	82.2	70.0	62.4	54.2	-1.9	-14.9	-14.8	-10.8	-13.1
BACS	2,578.7	2,489.6	2,443.2	2,394.6	2,199.7	-0.1	-3.5	-1.9	-2.0	-8.1
United States										
CHIPS	92.00	84.84	90.90	95.06	97.10	5.3	-7.8	7.1	4.6	2.1
Fedwire	131.4	124.7	125.1	127.0	131.6	-2.5	-5.0	0.3	1.5	3.6
European Union										
TARGET	89.02	87.81	87.16	88.98	90.07	-10.1	-1.4	-0.7	2.1	1.2
EURO1 / STEP1	64.19	58.29	59.37	62.32	66.59	18.1	-9.2	1.9	5.0	6.9
STEP2 XCT Service[3]	73.17	54.24	46.48	32.78	nav	-19.9	-25.9	-14.3	-29.5	nav
STEP2 ICT Service[4]	265.2	286.9	301.6	308.1	309.7	20.3	8.2	5.1	2.2	0.5
STEP2 SCT Service[5]	45.1	89.02	176.56	439.38	641.43	nav	97.4	98.3	148.9	46.0
Memo:										
CLS[3]	90.26	134.43	150.09	198.11	206.86	46.7	48.9	11.6	32.0	4.4

For the footnotes regarding the systems, see after Comparative Table PS4.

Table PS3

Payments processed by selected interbank funds transfer systems: value of transactions

(total for the year)

System	Value of transactions *(USD billions except as noted)* [1]					Average value per transaction *(USD thousands)* [1]				
	2008	2009	2010	2011	2012	2008	2009	2010	2011	2012
Australia										
RITS	40,358.4	33,471.1	39,176.0	44,834.8	40,357.9	4,991.1	4,265.6	4,665.8	4,995.6	4,284.2
Belgium										
TARGET2-BE	39,682.5	28,979.7	26,723.9	30,816.1	24,026.0	14,445.8	13,663.2	11,176.9	11,893.5	9,649.0
Clearing house	64.6	30.0	nav	nav	nav	149.9	123.5	nav	nav	nav
CEC	1,174.9	1,119.5	1,120.5	1,232.8	1,167.3	1.1	1.0	1.0	1.0	0.9
Brazil										
STR	59,991.5	70,817.2	75,211.1	92,272.2	86,347.8	5,794.6	6,768.3	5,940.4	5,361.5	3,749.4
SITRAF	2,786.4	2,652.4	3,581.8	2,650.9	1,554.5	45.7	39.4	41.5	26.1	13.5
BmfBovespa-FX	765.2	637.0	749.9	618.1	510.7	11,772.3	11,374.6	14,703.1	14,048.8	12,768.7
COMPE	575.2	504.3	626.3	670.8	574.2	0.4	0.4	0.5	0.6	0.6
SILOC	464.3	462.4	605.0	758.1	763.0	0.3	0.3	0.3	0.3	0.2
Canada										
LVTS	43,092.2	33,885.3	36,562.0	40,003.0	38,187.0	7,538.9	6,044.5	6,058.3	6,050.1	5,432.0
China										
HVPS	93,568	117,744	163,127	209,750	280,712	437.1	474.7	560.2	563.7	596.8
BEPS	748.01	1,678.66	2,394.75	2,841.71	2,938.26	5.3	7.4	6.2	5.0	3.9
France										
TARGET2-BDF[1]	149,131	130,406	124,456	142,241	141,546	22,412.2	17,115.9	15,146.1	16,211.7	16,344.9
PNS[1]	1,091.7	nav	nav	nav	nav	2,742.9	nav	nav	nav	nav
CORE[2]	7,698.5	6,961.3	6,773.4	7,470.9	6,940.6	0.6	0.5	0.5	0.6	0.5
Germany										
TARGET2-BBk	323,884	238,260	342,119	351,659	353,929	7,792.8	5,330.2	7,810.9	8,019.6	8,078.7
RPS	3,448.7	3,192.5	3,042.8	3,354.2	3,224.1	1.4	1.2	1.1	1.2	1.1
Hong Kong SAR										
HKD CHATS	24,706.7	16,982.4	17,452.2	17,103.2	15,806.4	4,419.0	3,292.4	3,258.4	3,053.0	2,781.4
USD CHATS	2,537.2	2,147.2	2,724.9	3,503.1	4,048.3	1,028.5	820.8	864.8	994.1	1,060.6
EUR CHATS	272.0	214.4	191.9	196.0	184.8	5,037.0	3,403.2	2,108.9	2,000.4	1,710.7
RMB CHATS	nav	nav	185.6	4,386.3	7,866.8	nav	nav	763.8	4,559.6	7,237.2
India										
RTGS	7,434.9	8,159.8	10,601.3	11,555.4	12,652.5	556.1	245.5	215.2	210.0	184.7
Cheque Clearing	2,872.0	2,151.4	2,215.7	2,121.5	1,872.8	2.055	1.560	1.597	1.581	1.426
ECS / NECS	37.88	38.70	55.83	57.24	53.36	0.152	0.156	0.204	0.200	0.179
NEFT	58.03	84.70	205.34	383.61	542.53	1.804	1.277	1.552	1.697	1.377
Italy										
TARGET2-BDI	60,170.6	44,844.5	43,726.6	45,955.6	41,938.0	6,336.4	5,178.3	5,037.0	5,315.2	4,702.6
BI-COMP	5,044.6	4,303.6	4,032.2	4,307.8	3,584.8	2.5	2.1	2.0	2.0	1.6
Japan										
BOJ-NET	285,589	291,305	291,496	311,549	341,479	33,713.7	23,656.4	23,485.0	24,093.2	22,326.2
FXYCS	50,080.2	33,957.5	32,859.0	35,399.2	30,847.9	6,642.8	5,470.8	5,175.5	5,591.4	4,907.4
Zengin System	25,974.4	25,703.4	28,266.8	32,204.2	33,251.6	19.0	18.6	20.5	23.1	22.8
Tokyo Clearing House	2,884.0	2,782.4	3,117.3	3,522.2	3,415.7	78.7	89.3	109.3	132.2	136.8
Korea										
BOK-Wire+	39,023.4	36,020.1	43,729.9	46,470.8	49,967.2	15,360.3	13,088.1	13,249.3	12,828.1	15,128.0
Check Clearing System	4,673.9	4,247.3	4,999.7	4,748.6	3,798.7	6.3	6.5	9.7	11.4	12.3
Interbank Shared Networks	7,568.9	7,397.7	9,286.2	11,194.9	11,676.2	2.6	2.5	2.9	3.2	3.1

For the footnotes regarding the systems, see after Comparative Table PS4.

[1] Converted at yearly average exchange rates.

Table PS3 (cont)

System	Value of transactions (USD billions except as noted)[1]					Average value per transaction (USD thousands)[1]				
	2008	2009	2010	2011	2012	2008	2009	2010	2011	2012
Mexico										
SPEI	12,969.4	9,512.3	12,115.2	14,396.5	15,126.2	310.9	152.9	141.1	130.1	88.1
CECOBAN	405.9	293.8	293.9	303.7	290.1	2.3	1.8	1.9	2.0	1.9
Netherlands										
TARGET2-NL	86,153	88,577	102,476	110,129	135,881	9,315.8	9,437.1	11,924.2	13,189.1	15,946.6
Equens	2,946.4	2,719.6	2,652.5	2,850.2	2,736.4	0.7	0.6	0.6	0.7	1.0
Russia										
BESP System	83.1	3,365.0	4,193.0	7,591.9	14,396.5	13,842.3	53,412.8	20,453.4	12,127.6	12,108.1
VER	17,065.4	13,659.2	14,656.1	20,460.4	19,288.1	22.7	18.2	17.9	22.8	20.9
MER	3,573.2	2,197.5	2,678.8	3,147.8	3,332.6	19.4	11.4	11.2	10.9	10.0
Payments using letters of advice	89.32	28.03	23.75	11.59	15.33	29.2	16.9	26.0	16.3	30.1
Saudi Arabia										
SARIE	9,565.3	16,324.5	14,789.4	14,505.4	17,439.4	320.1	527.5	440.6	338.7	324.8
Singapore										
MEPS+(IFT)	13,476.8	11,418.4	12,090.9	13,855.6	14,150.6	3,565.3	3,094.4	3,007.7	3,149.0	2,991.7
SGDCCS	409.3	368.4	443.2	494.9	506.0	5.0	4.7	5.7	6.5	6.9
USDCCS	36.92	33.59	42.97	49.35	49.06	38.5	37.3	44.6	51.2	53.3
IBG	150.44	149.65	180.83	215.54	234.14	1.8	1.8	2.0	2.3	2.4
South Africa										
SAMOS - large	10,462.8	8,464.4	9,780.9	10,563.0	10,143.6	4,145.3	3,234.4	3,118.9	2,576.3	2,021.9
SAMOS - retail	782.1	743.4	915.3	999.2	970.2	nav	nav	nav	nav	nav
Sweden										
RIX	20,736.4	22,834.7	19,062.8	17,456.7	18,363.6	10,316.6	8,850.6	6,440.1	5,045.3	5,072.8
Bankgirot	1,080.7	914.4	1,045.2	1,263.3	1,278.8	1.6	1.3	1.4	1.6	1.6
Dataclearing	342.0	292.4	336.2	398.8	397.5	3.5	2.8	3.1	3.2	2.9
Switzerland										
SIC	53,582	52,355	49,702	70,802	101,609	144.2	137.2	125.9	175.9	247.7
Turkey										
TIC-RTGS	16,953.0	15,321.3	16,620.7	23,539.6	18,564.8	142.09	118.35	116.86	141.22	94.18
BKM	63.37	60.84	73.66	81.42	94.17	0.08	0.07	0.07	0.07	0.06
ICH	181.20	129.78	151.97	164.91	176.71	7.82	6.72	8.14	9.06	9.56
United Kingdom										
CHAPS Euro	9,588.2	nav	nav	nav	nav	16,251.2	nav	nav	nav	nav
CHAPS Sterling	132,225	92,892	87,561	102,393	113,607	3,822.2	2,911.1	2,723.6	3,009.4	3,347.7
Cheque/credit	2,133.5	1,470.3	1,264.3	1,166.1	1,023.3	22.1	17.9	18.1	18.7	18.9
BACS	7,231.3	6,018.1	6,266.5	6,994.1	6,514.2	2.8	2.4	2.6	2.9	3.0
United States										
CHIPS	508,759	364,355	365,096	403,349	364,819	5,530.0	4,294.4	4,016.5	4,243.2	3,757.1
Fedwire	754,975	631,127	608,326	663,838	599,201	5,747.3	5,059.9	4,862.7	5,226.2	4,553.2
European Union										
TARGET	894,126	743,267	834,876	905,551	912,904	10,043.8	8,464.9	9,578.7	10,177.6	10,135.3
EURO1 / STEP1	107,427	90,693	82,300	89,015	74,350	1,673.6	1,555.9	1,386.2	1,428.4	1,116.5
STEP2 XCT Service[3]	460.7	311.8	270.1	217.3	nav	6.3	5.7	5.8	6.6	nav
STEP2 ICT Service[4]	1,909.9	1,659.4	1,628.6	1,722.9	1,340.4	7.2	5.8	5.4	5.6	4.3
STEP2 SCT Service[5]	431.2	721.0	1,254.9	2,196.4	3,140.0	9.6	8.1	7.1	5.0	4.9
Memo:										
CLS[3]	1,027.6	877.0	1,073.0	1,240.3	1,218.5	11,385.1	6,523.4	7,149.6	6,260.4	5,890.2

For the footnotes regarding the systems, see after Comparative Table PS4.

[1] Converted at yearly average exchange rates.

Table PS3 (cont)

System	Increase in the real value of transactions *(% change on previous year, adjusted by CPI inflation)*					Value of transactions as a percentage of GDP *(in %)*				
	2008	2009	2010	2011	2012	2008	2009	2010	2011	2012
Australia										
RITS	0.4	-13.3	-1.2	-1.8	-11.8	3,839.4	3,347.7	3,138.0	2,981.7	2,609.5
Belgium										
TARGET2-BE	-2.6	-23.2	-5.3	6.2	-17.7	7,830.5	6,114.7	5,673.0	5,990.4	4,973.7
Clearing house	-13.9	-51.2	nav	nav	nav	12.8	6.3	nav	nav	nav
CEC	2.9	0.2	2.8	1.3	-0.1	231.8	236.2	237.9	239.7	241.6
Brazil										
STR	-2.8	22.8	-11.5	9.7	3.3	3,635.5	4,358.2	3,509.7	3,729.6	3,834.4
SITRAF	18.5	-1.0	12.5	-33.9	-35.3	168.9	163.2	167.1	107.1	69.0
BmfBovespa-FX	-3.0	-13.4	-1.9	-26.3	-8.8	46.4	39.2	35.0	25.0	22.7
COMPE	0.8	-8.8	3.5	-4.3	-5.6	34.9	31.0	29.2	27.1	25.5
SILOC	10.8	3.6	9.0	12.0	11.1	28.1	28.5	28.2	30.6	33.9
Canada										
LVTS	-2.6	-16.0	-4.4	2.1	-5.0	2,854.1	2,406.0	2,219.8	2,199.4	2,078.7
China										
HVPS	13.4	26.5	33.0	16.4	27.4	2,026.2	2,305.1	2,741.6	2,867.6	3,358.6
BEPS	-78.0	125.5	36.9	7.5	-1.5	16.2	32.9	40.2	38.9	35.2
France										
TARGET2-BDF[1]	-31.9	-8.1	-1.4	6.3	5.4	5,272.7	4,971.8	4,857.3	5,111.5	5,424.6
PNS[1]	-95.6	nav	nav	nav	nav	38.6	nav	nav	nav	nav
CORE[2]	-1.5	-5.0	0.5	2.6	-1.6	272.2	265.4	264.4	268.5	266.0
Germany										
TARGET2-BBk	-7.3	-22.8	49.2	-4.6	6.7	8,948.8	7,214.1	10,359.6	9,755.3	10,425.0
RPS	1.4	-2.9	-0.9	2.3	1.9	95.3	96.7	92.1	93.0	95.0
Hong Kong SAR										
HKD CHATS	-14.9	-31.9	0.6	-6.8	-11.5	11,267.2	7,934.0	7,631.2	6,876.3	6,004.1
USD CHATS	14.1	-16.2	24.2	22.3	10.6	1,157.1	1,003.2	1,191.5	1,408.4	1,537.7
EUR CHATS	-37.0	-21.9	-12.4	-2.8	-9.8	124.0	100.2	83.9	78.8	70.2
RMB CHATS	nav	nav	nav	2148.6	71.7	nav	nav	81.2	1,763.5	2,988.2
India										
RTGS	12.7	16.6	17.3	2.2	14.8	573.3	609.1	622.0	600.9	675.4
Cheque Clearing	-11.2	-20.4	-7.0	-10.2	-7.5	221.5	160.6	130.0	110.3	100.0
ECS / NECS	-81.1	8.6	30.2	-3.9	-2.3	2.9	2.9	3.3	3.0	2.8
NEFT	71.3	55.1	118.8	75.1	48.2	4.5	6.3	12.0	19.9	29.0
Italy										
TARGET2-BDI	-5.7	-22.2	0.9	-2.8	-4.3	2,611.0	2,121.6	2,129.8	2,093.9	2,085.9
BI-COMP	-1.3	-10.9	-3.1	-1.2	-12.8	218.9	203.6	196.4	196.3	178.3
Japan										
BOJ-NET	-1.2	-6.5	-5.5	-2.6	9.7	5,894.2	5,783.7	5,300.0	5,276.9	5,726.6
FXYCS	-9.3	-37.8	-8.6	-1.8	-12.8	1,033.6	674.2	597.4	599.6	517.3
Zengin System	0.9	-9.3	3.9	3.8	3.4	536.1	510.3	514.0	545.5	557.6
Tokyo Clearing House	-7.2	-11.6	5.8	3.0	-2.9	59.5	55.2	56.7	59.7	57.3
Korea										
BOK-Wire+	11.6	3.9	6.8	-2.1	7.0	4,191.8	4,316.8	4,309.6	4,169.1	4,425.1
Check Clearing System	12.1	2.3	3.5	-12.5	-20.4	502.1	509.0	492.7	426.0	336.4
Interbank Shared Networks	10.0	10.1	10.4	11.1	3.8	813.0	886.6	915.2	1,004.3	1,034.0

For the footnotes regarding the systems, see after Comparative Table PS4.

Table PS3 (cont)

System	Increase in the real value of transactions (% change on previous year, adjusted by CPI inflation)					Value of transactions as a percentage of GDP (in %)				
	2008	2009	2010	2011	2012	2008	2009	2010	2011	2012
Mexico										
SPEI	1.5	-15.5	14.4	13.0	6.9	1,185.9	1,076.5	1,171.2	1,242.8	1,284.8
CECOBAN	0.6	-16.6	-10.2	-1.7	-2.8	37.1	33.3	28.4	26.2	24.6
Netherlands										
TARGET2-NL	47.5	7.1	20.5	-0.2	29.9	9,905.3	11,109.4	13,200.4	13,221.9	17,657.9
Equens	-4.2	-3.8	1.6	-0.2	1.1	338.8	341.1	341.7	342.2	355.6
Russia										
BESP System	nap	4655.8	9.8	65.0	88.3	5.0	274.7	274.9	399.4	714.5
VER	-0.4	-6.0	-5.5	27.2	-6.4	1,025.6	1,115.1	960.9	1,076.3	957.2
MER	12.4	-27.8	7.4	7.1	5.1	214.8	179.4	175.6	165.6	165.4
Payments using letters of advice	72.9	-63.2	-25.4	-55.5	31.3	5.4	2.3	1.6	0.6	0.8
Saudi Arabia										
SARIE	0.4	63.8	-12.7	-5.4	16.8	1,840.2	3,804.4	2,807.3	2,166.6	2,452.6
Singapore										
MEPS+(IFT)	3.1	-13.4	-3.5	0.5	-3.0	7,115.8	6,228.2	5,318.1	5,216.7	5,116.9
SGDCCS	-13.3	-8.0	9.7	-2.1	-2.9	216.1	200.9	194.9	186.3	183.0
USDCCS	4.1	-7.0	16.6	0.7	-5.6	19.5	18.3	18.9	18.6	17.7
IBG	7.5	1.6	10.2	4.5	3.2	79.4	81.6	79.5	81.2	84.7
South Africa										
SAMOS - large	13.5	-22.2	-3.1	0.8	2.9	3,826.3	2,967.7	2,693.0	2,626.0	2,640.0
SAMOS - retail	1.5	-8.6	3.2	1.9	4.0	286.0	260.6	252.0	248.4	252.5
Sweden										
RIX	7.6	25.4	-22.8	-18.6	8.8	4,263.0	5,620.5	4,115.9	3,257.0	3,506.9
Bankgirot	3.0	-3.7	5.7	7.5	4.7	222.2	225.1	225.7	235.7	244.2
Dataclearing	1.0	-2.7	6.4	5.5	3.1	70.3	72.0	72.6	74.4	75.9
Switzerland										
SIC	8.4	-1.6	-9.4	20.9	53.0	10,221.6	10,250.5	9,048.7	10,730.6	16,115.3
Turkey										
TIC-RTGS	10.4	1.5	-1.1	42.7	-20.3	2,305.9	2,488.4	2,269.5	3,029.3	2,348.7
BKM	15.2	7.9	10.4	11.4	16.9	8.6	9.9	10.1	10.5	11.9
ICH	-3.5	-19.6	6.7	9.4	8.3	24.6	21.1	20.8	21.2	22.4
United Kingdom										
CHAPS Euro	-86.5	nav	nav	nav	nav	448.2	nav	nav	nav	nav
CHAPS Sterling	2.5	-19.2	-7.7	7.8	9.2	4,929.4	4,198.7	3,818.0	4,156.1	4,577.3
Cheque/credit	-10.2	-20.7	-15.8	-15.0	-13.6	79.5	66.5	55.1	47.3	41.2
BACS	3.0	-4.3	1.9	2.9	-8.3	269.6	272.0	273.2	283.9	262.5
United States										
CHIPS	1.0	-28.0	-1.2	7.2	-11.2	3,456.2	2,527.1	2,440.8	2,596.6	2,245.8
Fedwire	8.6	-16.0	-4.9	5.9	-11.4	5,128.8	4,377.4	4,066.8	4,273.5	3,688.6
European Union[6]										
TARGET	-12.3	-12.8	16.2	0.5	6.5	6,622.6	5,992.7	6,898.8	6,926.5	7,413.0
EURO1 / STEP1	22.1	-11.5	-6.1	0.2	-11.8	795.7	731.2	680.1	680.9	603.7
STEP2 XCT Service[3]	-15.5	-29.0	-10.4	-25.5	nav	3.4	2.5	2.2	1.7	nav
STEP2 ICT Service[4]	27.0	-8.9	1.5	-2.0	-17.8	14.1	13.4	13.5	13.2	10.9
STEP2 SCT Service[5]	nav	75.4	80.1	62.1	51.0	3.2	5.8	10.4	16.8	25.5

For the footnotes regarding the systems, see after Comparative Table PS4.

Table PS4

Participation in selected interbank funds transfer systems

(end of year)

System	Total number of participants					*of which: direct participants*				
	2008	2009	2010	2011	2012	2008	2009	2010	2011	2012
Australia										
RITS	68	70	71	82	82	62	61	62	60	60
Belgium										
TARGET2-BE	51	50	47	48	48	9	10	11	12	14
Clearing house	73	73	nap	nap	nap	24	24	nap	nap	nap
CEC	76	76	75	74	72	20	20	19	18	15
Brazil										
STR	139	136	151	171	171	139	136	151	171	171
SITRAF	95	89	96	98	99	95	89	96	98	99
BmfBovespa-FX	73	70	71	70	71	73	70	71	70	71
COMPE	135	132	131	137	136	135	132	131	137	136
SILOC	116	120	125	122	121	116	120	125	122	121
Canada										
LVTS	85	88	87	87	89	15	15	16	16	16
China										
HVPS	80,516	89,028	99,022	109,597	119,214	1,584	1,664	1,724	1,747	1,783
BEPS	80,371	88,882	99,004	109,509	119,115	1,582	1,661	1,723	1,754	1,791
France										
TARGET2-BDF[1]	277	293	306	308	320	65	83	83	89	114
PNS[1]	nap	nap	nap	nap	nap	nap	nap	nap	nap	nap
CORE[2]	424	423	421	402	419	12	11	11	10	10
Germany										
TARGET2-BBk	2,891	2,787	2,730	2,745	2,744	203	184	219	280	283
RPS	256	223	221	212	204	256	223	221	212	204
Hong Kong SAR										
HKD CHATS	142	141	141	146	152	142	141	141	146	152
USD CHATS	226	229	224	219	222	76	80	81	90	92
EUR CHATS	50	50	50	52	52	30	30	31	33	33
RMB CHATS	nav	nav	96	158	174	nav	nav	96	158	174
India										
RTGS	106	119	120	128	160	106	119	120	128	160
Cheque Clearing	115	211	212	209	nav	115	115	115	117	nav
ECS / NECS	114	117	117	117	117	114	117	117	117	117
NEFT	89	95	100	116	146	89	95	100	116	146
Italy										
TARGET2-BDI	480	479	462	441	426	95	100	102	101	103
BI-COMP	339	338	nav	nav	nav	123	115	89	89	87
Japan										
BOJ-NET	568	560	555	554	550	568	560	555	554	550
FXYCS	215	212	207	208	206	27	27	29	29	27
Zengin System	1,428	1,396	1,372	1,371	1,361	145	144	141	142	143
Tokyo Clearing House	334	329	323	323	318	105	105	105	105	105
Korea										
BOK-Wire+	130	130	129	134	133	130	130	129	134	133
Check Clearing System	26	27	27	27	27	26	27	27	27	27
Interbank Shared Networks	30	55	56	56	57	30	55	56	56	57

For the footnotes regarding the systems, see after this table.

Table PS4 (cont)

System	Total number of participants					*of which: direct participants*				
	2008	2009	2010	2011	2012	2008	2009	2010	2011	2012
Mexico										
SPEI	77	81	84	89	93	77	81	84	89	93
CECOBAN	23	26	27	28	28	23	26	27	28	28
Netherlands										
TARGET2-NL	102	103	99	100	107	60	61	55	54	61
Equens	56	53	48	47	47	56	53	48	44	44
Russia										
BESP System	739	1,155	3,343	3,248	2,892	739	1,155	3,343	3,248	2,892
VER	4,123	3,948	3,738	3,590	2,991	4,123	3,948	3,738	3,590	2,991
MER	4,123	3,940	3,738	3,594	2,996	4,123	3,940	3,738	3,594	2,996
Payments using letters of advice	4,143	3,957	608	543	86	4,143	3,957	608	543	86
Saudi Arabia										
SARIE	20	20	21	23	23	20	20	21	23	23
Singapore										
MEPS+(IFT)	119	135	135	136	137	60	63	64	64	62
SGDCCS	61	63	64	64	63	34	34	34	34	34
USDCCS	45	46	47	48	48	32	31	31	32	32
IBG	38	43	45	45	44	31	37	33	39	38
South Africa										
SAMOS - large	22	24	24	24	23	22	24	24	24	23
SAMOS - retail	21	23	24	24	24	21	23	23	23	22
Sweden										
RIX	21	23	24	25	25	21	23	24	25	25
Bankgirot	19	20	20	20	21	19	20	20	20	21
Dataclearing	19	20	20	20	27	19	20	20	20	27
Switzerland										
SIC	356	376	377	380	378	356	376	377	380	378
Turkey										
TIC-RTGS	48	48	48	47	48	48	48	48	47	48
BKM	28	28	28	27	27	28	28	28	27	27
ICH	41	40	41	40	41	41	40	41	40	41
United Kingdom										
CHAPS Euro	nav	nav	nav	nav	nav	0	nav	nav	nav	nav
CHAPS Sterling	nav	nav	nav	nav	nav	15	15	18	18	19
Cheque/credit	nav	nav	nav	nav	nav	12	12	10	11	11
BACS	63,515	60,615	62,616	63,416	63,416	15	15	16	16	16
United States										
CHIPS	47	48	50	52	52	nav	nav	nav	nav	nav
Fedwire[6, 7]	7,292	7,329	8,323	8,357	8,254	nav	nav	nav	nav	nav
European Union										
TARGET	4,570	4,556	4,511	4,483	4,483	941	989	1,055	1,103	1,171
EURO1 / STEP1	316	283	274	259	235	316	283	274	259	235
STEP2 XCT Service[3]	1,802	1,818	1,789	1,673	nav	106	106	103	97	nav
STEP2 ICT Service[4]	65	78	76	73	68	8	7	6	6	6
STEP2 SCT Service[5]	4,147	4,472	4,638	4,669	4,696	114	117	124	123	125
Memo:										
CLS	57	57	60	59	61	55	55	58	57	59

For the footnotes regarding the systems, see after this table.

Table PS4 (cont)

System	Concentration ratio in terms of volume *(in %)*					Concentration ratio in terms of value *(in %)*				
	2008	2009	2010	2011	2012	2008	2009	2010	2011	2012
Australia										
RITS	72.9	73.4	72.5	70.8	72.2	62.4	61.8	62.7	61.8	62.2
Belgium										
TARGET2-BE	90.0	92.8	91.0	91.8	90.6	93.3	89.4	92.0	92.3	90.9
Clearing house	83.9	82.1	nap	nap	nap	88.0	86.1	nap	nap	nap
CEC	81.8	81.4	82.2	85.0	85.6	82.6	82.2	83.2	84.6	85.2
Brazil										
STR	34.2	32.6	36.6	40.3	47.0	47.0	56.0	54.1	54.1	52.6
SITRAF	59.0	58.9	63.2	72.1	76.2	73.7	72.9	76.6	77.4	80.2
BmfBovespa-FX	nav	nav	44.4	47.5	45.4	nav	nav	51.7	58.2	54.7
COMPE	68.8	70.4	71.5	79.8	80.7	70.0	71.2	72.2	79.6	80.5
SILOC	69.8	71.8	76.6	82.7	84.7	68.1	69.9	75.4	83.0	84.1
Canada										
LVTS	82.5	81.4	81.4	80.8	80.9	75.8	74.2	75.1	74.3	74.4
China										
HVPS	62.0	61.0	58.0	57.5	57.6	46.2	46.9	42.5	40.6	40.3
BEPS	63.1	63.2	62.4	60.9	63.0	66.5	59.0	47.6	48.0	47.2
France										
TARGET2-BDF[1]	53.3	53.9	51.9	53.0	53.7	61.9	61.6	60.8	64.2	54.7
PNS[1]	62.5	nap	nap	nap	nap	69.4	nap	nap	nap	nap
CORE[2]	69.2	67.8	80.1	73.4	82.7	67.3	74.6	80.6	81.0	74.8
Germany										
TARGET2-BBk	49.7	54.2	50.5	50.0	50.1	34.8	31.2	34.3	33.1	28.9
RPS	29.5	31.7	31.6	31.5	32.0	12.3	14.6	14.0	18.1	14.5
Hong Kong SAR										
HKD CHATS	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
USD CHATS	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
EUR CHATS	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
RMB CHATS	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India										
RTGS	41.0	33.0	40.6	45.1	45.6	46.2	46.0	44.4	42.5	40.1
Cheque Clearing	67.7	65.8	60.4	53.6	45.7	96.1	93.8	88.6	81.8	74.7
ECS / NECS	12.0	11.8	11.9	11.4	10.4	1.3	1.7	2.2	2.2	2.1
NEFT	1.6	3.2	5.8	9.1	13.7	1.9	3.7	8.2	14.8	21.7
Italy										
TARGET2-BDI	59.1	55.3	42.9	44.0	41.9	52.8	57.7	56.5	56.5	52.3
BI-COMP	54.3	52.0	49.0	51.7	41.9	50.4	52.0	53.8	57.0	57.5
Japan										
BOJ-NET	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
FXYCS	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Zengin System	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Tokyo Clearing House	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Korea										
BOK-Wire+	29.7	29.6	30.4	30.0	28.0	37.6	35.9	36.3	34.5	35.2
Check Clearing System	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Interbank Shared Networks	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav

For the footnotes regarding the systems, see after this table.

Table PS4 (cont)

System	Concentration ratio in terms of volume *(in %)*					Concentration ratio in terms of value *(in %)*				
	2008	2009	2010	2011	2012	2008	2009	2010	2011	2012
Mexico										
SPEI	80.4	80.8	80.1	78.4	81.2	72.3	68.7	66.8	66.0	61.3
CECOBAN	83.1	82.5	82.2	83.5	83.4	72.6	75.8	83.5	80.6	81.2
Netherlands										
TARGET2-NL	0.5	0.6	0.6	0.7	0.7	0.7	0.7	0.7	0.7	0.8
Equens	1.0	1.0	1.0	1.0	0.9	0.9	0.9	0.9	0.9	0.9
Russia										
BESP System	71.4	63.6	91.4	18.1	18.1	97.0	98.0	48.0	73.0	47.4
VER	nap	nap	nap	nap	nap	nap	nap	nap	nap	nap
MER	nap	nap	nap	nap	nap	nap	nap	nap	nap	nap
Payments using letters of advice	nap	nap	nap	nap	nap	nap	nap	nap	nap	nap
Saudi Arabia										
SARIE	80.1	79.9	78.1	78.9	79.0	68.2	81.4	79.5	76.6	76.0
Singapore										
MEPS+(IFT)	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
SGDCCS	87.8	88.3	88.2	88.3	88.2	82.3	86.0	83.7	83.3	82.6
USDCCS	74.5	76.1	76.4	76.5	76.0	70.1	74.5	70.0	71.1	70.9
IBG	86.4	87.1	87.5	86.9	86.2	80.2	81.7	81.6	81.4	81.4
South Africa										
SAMOS - large	89.9	88.7	89.5	91.7	92.4	84.4	84.9	86.3	86.6	85.5
SAMOS - retail	65.1	64.7	63.6	62.6	59.8	96.9	96.6	96.1	95.3	94.8
Sweden										
RIX	87.0	87.5	86.5	87.5	89.0	78.9	79.7	77.2	79.6	79.6
Bankgirot	nap	nap	nap	nap	nap	nap	nap	nap	nap	nap
Dataclearing	nap	nap	nap	nap	nap	nap	nap	nap	nap	nap
Switzerland										
SIC	62.3	62.0	61.1	61.8	62.3	67.3	73.2	74.0	78.8	89.3
Turkey										
TIC-RTGS	59.8	60.6	59.6	58.4	55.5	62.9	64.4	61.5	67.5	56.3
BKM	75.0	71.3	64.4	63.5	61.8	68.5	65.3	66.1	66.2	65.6
ICH	44.0	51.9	55.0	54.6	56.2	51.3	45.5	54.9	53.1	52.2
United Kingdom										
CHAPS Euro	70.0	nav	nav	nav	nav	77.0	nav	nav	nav	nav
CHAPS Sterling	79.0	79.0	76.0	73.0	73.0	75.0	74.0	70.0	67.0	68.0
Cheque/credit	75.0	75.0	75.0	77.0	79.0	77.0	77.0	79.0	86.0	83.0
BACS	76.0	78.0	80.0	80.0	81.0	nav	nav	nav	nav	nav
United States										
CHIPS	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Fedwire	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
European Union										
TARGET	nav	nav	nav	nav	nav	16.0	14.6	15.6	15.6	13.0
EURO1 / STEP1	29.8	30.7	30.1	30.5	32.7	45.4	46.7	48.5	51.4	51.9
STEP2 XCT Service[3]	29.5	34.9	36.8	43.4	nav	28.8	30.2	28.8	38.3	nav
STEP2 ICT Service[4]	96.2	99.3	99.9	99.9	99.9	96.1	99.2	99.9	99.9	99.9
STEP2 SCT Service[5]	37.0	25.2	31.0	51.0	46.4	29.6	22.5	27.0	29.0	26.6

For the footnotes regarding the systems, see after this table.

Footnotes for Tables PS1–4

Australia: [1] Australian eastern standard time. [2] Australian eastern daylight-saving time.

Brazil: [1] Any financial institution holding a reserve account or a settlement account at the Central Bank of Brazil. [2] The system is owned by CIP, a non-for-profit association owned by banks. [3] Any bank holding a reserve account at the Central Bank of Brazil. [4] The system is owned by BMFBOVESPA, which is a for-profit company. [5] Any bank authorised by the Central Bank of Brazil to carry out FX transactions and holding a reserve account at the Central Bank of Brazil. [6] Payments become final at the moment settlement is completed by the system, which occurs througout the day. [7] T and T+1 are also possible, but the relevant volume and value are very low. [8] The time of settlement finality depends on the value of the cleared documents.

Canada: [1] Not all payment categories process in real-time. [2] To become a direct clearer, an institution must process payment items volume of at least 0.5% of the total national volume of payment items. [3] Final settlement occurs at 18:30. However, due to the risk controls and legal framework in place, the LVTS provides real-time settlement finality on a payment by payment basis. [4] No standard hours. [5] ACSS does not legally support settlement finality, however, settlement entries in accounts at the central bank are considered final.

China: [1] Payment orders are submitted for settlement during the day at the designated time.

France: [1] Since 18 February 2008, TBF (the French component of TARGET) and PNS have been replaced by TARGET2-Banque de France, the single French large value payment system. [2] Launched on 28 January 2008, CORE progressively replaced the former retail payment infrastructure SIT, closed on 25 October 2008.

Germany: [1] For legacy credit transfers, legacy direct debits and BSE cheque collection procedure. Payments submitted after 09:00 are settled on the next banking business day. [2] For SEPA direct debits and ISE cheque collection procedure. ISE payments submitted after 10:00 are settled on the next banking business day. SEPA direct debit payments are settled on the individual interbank settlement date of the relevant transaction. [3] For SEPA credit transfers. Payments submitted after 13:00 are settled on the next banking business day.

Hong Kong SAR: [1] Hong Kong Interbank Clearing Limited is the system operator of HKD CHATS, USD CHATS, EUR CHATS and RMB CHATS in Hong Kong. It is jointly owned by the Hong Kong Monetary Authority and the Hong Kong Association of Banks. [2] The money market in Hong Kong can operate any time in a day but for same day settlement in Hong Kong, a transaction has to be submitted to one of the CHATS for processing between 08:30 and 18:30.

India: [1] For ECS. [2] For NECS.

Italy: [1] Transfer orders are legally enforceable and binding on third parties when the system completes the gathering of the transfer orders or the bilateral balances stemming from the two BI-COMP subsystems ("Local Clearing" and "Retail").

Japan: [1] Processing costs of transfer orders are recovered from the participants, but development and maintenance costs of BOJ-NET are covered by the Bank of Japan. [2] Cut-off time is extended to 19:00 only for participants approved by the Bank of Japan for the use of extended operating hours between 17:00 and 19:00. [3] According to the guideline of FXYCS, all payments except CLS payments are submitted to the system by 14:00. [4] Cut-off time for bills and cheques sorted by banks. Bills and cheques for sorting at TCH must be submitted by 21:00 of the day before the value date. [5] Large-value payments (equal to or larger than 100 million yen) are routed to BOJ-NET for real tiem settlement. [6] With the consent of the receiving bank, third party orders may be entered for same day settlement until the cut-off time of the system. [7] 19:00 for market participants with access to the extended operating hours of BOJ-NET.

Korea: [1] For Interbank Funds Transfer System. [2] For CD/ATM System and Electronis Banking System. [3] For CMS System.

Mexico: [1] SPEI opens at 19:00 of the previous day, and mostly CLS and government payments are settled before 07:45.

Netherlands: [1] In principle; sometimes less.

Russia: [1] RTT in the majority of regional subsystems of the Bank of Russia payment system (BRPS); ACH in the Moscow region. [2] A certain low amount of payments is not processed centrally due to technical issues. [3] Moscow time. [4] Local time of the regional subsystem. [5] Cut-off time of third-party orders depends on the time schedule of the regional subsystem, through which associated participants send payments to the BESP system (for direct participants it is 21:00 Moscow time regardless of their location). Thus cut-off time for orders of participants in the BESP system is not earlier than 17:00 local time. Additional time limits for cut-off of third-party orders may be set by agreements between participants of the BRPS and their customers. [6] Opening and closing hours are given for stock and money markets. For the OTC market opening and closing hours may be different. [7] Not earlier than 17:00. VER systems operate at regional level according to local time. [8] In the MER system payments are carried out on a gross basis with intraday finality, except for settlements between regions located in remote time zones, which have finality no later than the next day (T+1). [9] Local time. In some selected regions, the closing time can be extended. [10] T+2 at the latest for intraregional transactions, T+5 at the latest for interregional transactions. Letters of advice take an average time of 3.22 days for ensuring payments, calculated taking into account the number of (manual) operational steps involved in the intraregional and interregional settlement of postal and telegraphic letters of advice. Settlement time for postal letters of advice considerably depends on the operation conditions of the payment documents delivery services.

Singapore: [1] MEPS does not impose a cut-off time for third-party/international correspondents' payments, but the Association of Banks in Singapore (ABS) bye-laws on MEPS require all such payments to be made by 17:30 on Mondays-Fridays.

South Africa: [1] Volumes of transactions in retail payment streams are settled in batches. Thus, volumes recorded by the system represent the number of batches and not actual transactions settled.

Sweden: [1] No same day transaction. [2] Payments become final on completion of settlement, which occurs throughout the day. [3] The settlement points for the different flows are spread out between 07:15 and 16:20. [4] The settlement points for the different flows are spread out between 07:15 and 15:20.

Switzerland: [1] The system is open for input 24 hours a day. Settlement services are limited by the indicated opening and closing times. A value day starts at 17:00 local time on the previous business day and ends at 16:15 on the value day. Third-party payments may be entered for same day settlement until 15:00. Between 15:00 (clearing stop 1) and 16:00 (clearing stop 2) only cover (bank-to-bank) payments are accepted for same day settlement. From 16:00 to 16:15 transactions are restricted to the processing of Liquidity-Shortage Financing Facility (special-rate repo transactions, collateralised loans from the Swiss National Bank at a penalty rate).

United Kingdom: [1] In net settlement, the payment becomes final and irrevocable once details of the payment have been entered into the Interbank Data Exchange (IBDE). [2] In net settlement, the payment becomes final when the payment has had an effect on the bilateral net position.

Footnotes for Tables PS1–4 (cont)

United States: [1] Local times are Eastern time. [2] CHIPS, the Clearing House Interbank Payments System, is owned by The Clearing House. [3] Any depository institution, including a US branch or agency of a foreign bank, may maintain an account with a Federal Reserve Bank. [4] Payments over CHIPS become final on completion of settlement, which occurs throughout the day. [5] Trading occurs among dealers for funds on deposit at Federal Reserve Banks (ie federal funds) as early as 06:30. [6] Other Fedwire Funds Service participants not included here are: the US Treasury and any entity specifically authorised by federal statute to use the Reserve Banks as fiscal agents or depositories; entities designated by the Secretary of the Treasury; foreign central banks, foreign monetary authorities, foreign governments and certain international organisations.

European Union: [1] All times are Central European Time (CET). [2] STEP2 payments are settled in EURO1 at 07:30 CET. [3] STEP2 XCT Service commenced settlement transactions on 29 April 2003. [4] STEP2 ICT Service commenced settlement transactions in November 2006. Data are available from 2007 onwards. [5] STEP2 SCT Service became operational on 28 January 2008. [6] Using euro area consumer price (HICP) inflation and GDP respectively.

CLS: [1] Includes some non-bank financial institutions. [2] Central European Time (CET). [3] Each side of the transaction is counted separately. Spot and forward transactions have two sides, while swaps have four. In trillions of US dollars.

Table TRS1

Features of selected exchanges and trading systems

(at end-2012)

System	Owner/ manager	Markets / products	Trading	Operating times	Relationship with CCP
Australia					
ASX	SE[1]	SEC: E, O; DER	ELT	10:00-16:00	int[2]
ASX 24	SE[1]	DER	ELT	17:10-07:00, 08:30-16:30[3]	int[4]
Belgium					
Regulated off-exchange[1]	O	SEC: G	ELT	nap	nap
Euronext Brussels	SE	SEC: B, G, E, O; DER	ELT	9:00-17:40	indep
Brazil					
BmfBovespa-Equities	SE	SEC: E, O; DER	ELT	10:00-17:00[1]	int[2]
BmfBovespa-Derivatives	SE	DER	ELT	9:00-18:00[3]	int[2]
Canada					
TSX	SE[1]	SEC: B, E	ELT	09:30-16:00	par[2]
MX	SE[1]	DER	ELT	06:00-16:15[3]	par[4]
NGX	SE[1]	DER	ELT	05:00-15:00[3]	int[5]
ICE	SE[6]	DER	ELT	20:00-14:15[7]	par[8]
CNSX	O[9]	SEC: E	ELT	09:30-16:00	indep[10]
Alpha	B, O[11]	SEC: E, B, O; DER	ELT	04:30-17:00[12]	indep[10]
China					
Shanghai Stock Exchange	SE	SEC: B, G, E, O; DER	ELT	09:15-11:30[1], 13:00-15:30[2]	indep[3]
Shenzhen Stock Exchange	SE	SEC: B, G, E, O; DER	ELT	9:15-11:30, 13:00-15:00	indep[3]
France					
Euronext Paris	SE[1]	SEC: B, G, E, O; DER	ELT	09:00-17:30	indep[2]
Germany					
Xetra	SE[1]	SEC: E, O	ELT	09:00-17:30	
Xetra Frankfurt Specialist (since 2011; before: Frankfurt Floor)	SE[1]	SEC: B, G, E, O	FLT	09:00-20:00	int[2]
Eurex	SE[3]	DER	ELT	07:30-22:00[4]	
Hong Kong SAR					
Hong Kong Stock Exchange	SE[1]	SEC: B, G, E; DER: O[2]	ELT	09:00-12:00[3], 12:00-13:00[3, 4], 13:00-16:00[3]	int
India					
NDS	CB, O	SEC: G	ETL	09:00-17:00	nap
BSE: BOLT	SE	SEC: E, B; DER	ETL	09:00-15:30	int[1]
NSE: NEAT	SE	SEC: E, B; DER	ETL	09:00-15:30	int[2]
USE	SE	DER	ETL	09:00-15:30	int[1]
MCX-SX	SE	SEC: E; B; DER	ETL	09:00-15:30	int[3]
Italy					
Borsa Italiana	SE	SEC: B, G, O DER	ELT	08:00-1730[1]	int[2]
MTS	SE	SEC: B, G	ELT	08:00-17:30	int[2]; indep[3]
PCT	SE	SEC: B, G	ELT	07:45-18:30	int[2]; indep[3]
Japan					
Tokyo Stock Exchange (TSE)	SE[1]	SEC: B, G, E, O; DER	ELT	09:00-15:00	par[2]
Osaka Securities Exchange (OSE)	SE[1]	SEC: B, G, E, O; DER	ELT	09:00-15:10	par[2, 3]; int[4, 5]
Tokyo Financial Exchange (TFX)	B, O	DER	ELT	08:45-15:30	int[6]
Korea					
Korea Exchange(KRX)	O	SEC: B, G, E, O; DER	ELT	09:00-15:00[1], 09:00-15:15[2]	int[3]
Mexico					
BMV	SE	SEC: E	ELT	08:30-15:00	par[1]
Mexder	SE, O	DER	ELT	08:00-15:00	int[2]

For the footnotes regarding the systems, see after this table.

Table TRS1 (cont)

System	Owner/ manager	Markets / products	Trading	Operating times	Relationship with CCP
Netherlands					
Euronext Amsterdam	SE[1]	nav	nav	09:00-17:00	nav
Russia					
Moscow Exchange	CB, B, O	DER	ELT	09:30-23:50	par
MICEX SE	B, SE, O	SEC: B, G, E, O	ELT	09:30-23:50	par
Saudi Arabia					
Tadawul	SE	SEC: B, E	ELT	11:00 - 15:30	nap
Singapore					
SGX	SE	SEC: B, E, O	ELT	09:00-17:00[1]	indep
South Africa					
Johannesburg Stock Exchange (JSE)	SE	SEC: B, E	ELT	09:00-17:00	nap
Sweden					
NASDAQ OMX Stockholm	SE[1]	SEC: B, G, E, O; DER	ELT	09:00-17:30	int[2]
Switzerland					
SIX Swiss Exchange	B, CB[1]	SEC: B, G, E, O; DER	ELT	08:30-17:30	int[2]; indep[3]
Turkey					
Borsa Istanbul	SE	SEC: B, G, E, O	ELT, FLT	9:30-17:30[1], 09:30-17:00[2]	nap
Turkish Derivatives Exchange	B, O, SE[3]	DER	ELT	09:15-17:35	indep[4]
United Kingdom					
London Stock Exchange	nav	nav	nav	nav	nav
Virt-x	nav	nav	nav	nav	nav
United States[1]					
New York Stock Exchange	O	SEC: E, O; DER	FLT, ELT	09:30-16:00	indep[2]
Nasdaq	O	SEC: E,O	ELT	09:30-16:00	indep[2]
American Stock Exchange	SE	SEC: E, O; DER	FLT	09:30-16:00	indep[2]

Australia: [1] ASX Group. [2] ASX Clear. [3] Market hours vary for individual products and depending on whether daylight saving time is in place. [4] ASX Clear (Futures).

Belgium: [1] Rentefonds. [2] NYSE Euronext.

Brazil: [1] Regular operating time, which is changed to 11:00-18:00 during the daylight saving time. [2] BmfBovespa. [3] General operating time. There are specific operating times for specific markets and products.

Canada: [1] TMX Group. [2] CDS. [3] Market hours vary for individual product classes. [4] CDCC. [5] NGX. [6] IntercontinentalExchange. [7] Operating time is from 20:00 to 14:15 of the following day. [8] ICE. [9] CNSX Markets Inc. [10] CDS. [11] CIBC World Markets Inc., RBC Dominion Securities Inc., National Bank Financial Inc., TD Securities Inc., Scotia Capital Inc., Canaccord Financial Inc., Desjardins Securities Inc. and the Canada Pension Plan Investment Board. [12] Trading hours are from 09:30-17:00 EST.

China: [1] 9:15-9:25 for call auction. [2] 15:00-15:30 for block trading. [3] SD&C.

France: [1] Euronext has a credit institution's status. [2] LCH.Clearnet SA.

Germany: [1] Deutsche Börse AG. [2] Eurex Clearing AG. [3] Deutsche Börse AG (50%) and SIX Swiss Exchange (50%). [4] Depending on instruments.

Hong Kong SAR: [1] Hong Kong Exchanges and Clearing Limited (HKEx). [2] Equities include ordinary shares, preference shares, registered warrants, provisional allotment letters representing nil paid rights, depositary receipts; structured products include derivative warrants, equity linked instruments, callable bull/bear contracts; bonds include Exchange Fund notes, Hong Kong SAR retail bonds and Hong Kong SAR Link Retail Bonds; unit trust funds includes Exchange Traded Funds, REITs. [3] Before 09:30, auction session; after 09:30, continuous trading session. [4] For iShares only.

India: [1] BOISL and ICCL. [2] NSCCL. [3] MCX-SXCCL.

Italy: [1] An afterhours session is scheduled for some markets. [2] Cassa di Compensazione e Garanzia. [3] LCH.Clearnet SA.

Japan: [1] Japan Exchange Group. [2] JSCC. [3] For securities. [4] For derivatives. [5] OSE. [6] TFX.

Korea: [1] For securities. [2] For derivatives. [3] KRX.

Mexico: [1] CCV. [2] Asigna.

Netherlands: [1] NYSE Euronext.

Singapore: [1] SGX has a pre-opening routine where orders entered from 08:30 to 08:59 are matched between 08:59 to 09:00 before trading commences at 09:00. Similarly there is another closing routine where all orders entered between 17:00 and 17:05 are matched between 17:05 and 17:06 and the prices established in the closing routine will be the closing price for the day.

Sweden: [1] OMX AB. [2] OMX Derivatives Markets, which is a secondary legal name for the OMX Nordic Exchange Stockholm AB.

Switzerland: [1] The Swiss National Bank owns an immaterial number of shares of SIX Group. [2] SIS x-clear AG. [3] LCH.Clearnet Ltd.

Turkey: [1] For equities only. No trading between 12:30-14:00. [2] For bonds, government securities only. No trading between 12:00-13:00. [3] Borsa Istanbul is a shareholder (18%) of the Turkish Derivatives Exchange. [4] Takasbank, a CCP, is also a shareholder (3%) of the Turkish Derivatives Exchange.

United States: [1] Local times are Eastern time. [2] NSCC.

Table TRS2

Trades executed on selected exchanges and trading systems: number of transactions

(total for the year)

System	Number of transactions *(millions)*					Increase in the number of transactions *(% change on previous year)*				
	2008	2009	2010	2011	2012	2008	2009	2010	2011	2012
Australia										
ASX	127.45	135.89	158.54	284.29	313.30	35.2	6.6	16.7	79.3	10.2
ASX 24	76.08	64.58	86.19	104.49	103.78	-17.9	-15.1	33.5	21.2	-0.7
Belgium										
Regulated off-exchange	0.080	0.087	0.103	0.133	nap	3.4	9.6	17.6	29.5	nav
Euronext Brussels	nav	nav	1,433.6	1,441.7	1,438.4	nav	nav	nav	0.6	-0.2
Brazil										
BmfBovespa-Equities	61.57	82.33	107.19	142.41	193.09	62.0	33.7	30.2	32.9	35.6
BmfBovespa-Derivatives	7.14	9.58	16.40	19.67	24.53	25.6	34.1	71.1	20.0	24.7
Canada										
TSX	183.21	191.72	189.66	210.45	177.81	54.0	4.6	-1.1	11.0	-15.5
Montréal Exchange	38.06	34.75	44.30	61.78	64.36	-10.9	-8.7	27.5	39.5	4.2
NGX	0.33	0.30	0.35	0.39	0.36	41.0	-8.8	13.7	11.4	-5.9
ICE	3.32	3.57	4.30	4.75	5.04	-3.8	7.5	20.6	10.5	6.0
CNSX	nap	nap	nap	nap	nap	nav	nav	nav	nav	nav
Alpha	nap	nap	nap	nap	nap	nav	nav	nav	nav	nav
China										
Shanghai Stock Exchange	1,520.5	2,314.0	1,726.2	1,311.0	980.1	-16.2	52.2	-25.4	-24.1	-25.2
Shenzhen Stock Exchange	713.8	1,288.4	1,345.0	1,047.0	982.6	-25.3	80.5	4.4	-22.2	-6.2
France										
Euronext Paris	133.12	111.76	125.45	146.89	121.04	24.5	-16.0	12.3	17.1	-17.6
Germany										
Xetra	122.62	91.01	104.74	134.88	109.03	41.1	-25.8	15.1	28.8	-19.2
Xetra Frankfurt Specialist (since 2011; before: Frankfurt Floor)	31.48	20.44	21.66	14.14	4.34	-64.6	-35.1	6.0	-34.7	-69.3
Eurex	2,164.4	1,684.5	1,891.0	2,034.7	1,504.0	13.9	-22.2	12.3	7.6	-26.1
Hong Kong SAR										
Hong Kong Stock Exchange	0.142	0.178	0.195	0.217	0.192	-6.9	25.8	9.5	11.1	-11.6
India										
NDS	0.25	0.32	0.33	0.41	0.02	30.2	28.9	4.9	24.1	-94.4
BSE: BOLT	541.5	605.6	528.6	426.8	586.0	0.7	11.8	-12.7	-19.3	37.3
NSE: NEAT	2,055.1	2,739.6	3,334.5	3,616.3	3,451.2	28.6	33.3	21.7	8.5	-4.6
USE	nav	nav	nav	nav	nav	nav	nav	nav	88.0	-99.8
MCX-SX	29.8	408.2	903.2	770.3	563.3	nav	1,267.5	121.3	-14.7	-26.9
Italy										
Borsa Italiana	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
MTS	0.18	0.13	0.16	0.15	0.11	-48.1	-24.0	20.3	-6.9	-27.5
PCT	0.62	0.54	0.62	0.74	0.82	-4.9	-12.4	14.7	18.9	10.4
Japan										
TSE	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
OSE	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
TFX	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav

Table TRS2 (cont)

System	Number of transactions *(millions)*					Increase in the number of transactions *(% change on previous year)*				
	2008	2009	2010	2011	2012	2008	2009	2010	2011	2012
Korea										
KRX	2,867.3	3,102.9	3,751.0	3,924.1	1,828.7	3.2	8.2	20.9	4.6	-53.4
Mexico										
BMV	4.57	7.48	8.45	11.19	19.68	28.3	63.5	13.0	32.4	75.9
Mexder	70.1	48.8	42.6	46.8	42.6	-69.4	-30.5	-12.7	9.8	-8.8
Netherlands										
Euronext Amsterdam	45.6	44.2	45.3	52.2	44.7	16.4	-3.3	2.6	15.2	-14.4
Russia										
MICEX	0.203	0.177	13.215	34.079	nap	71.2	-13.0	7,384.2	157.9	nav
MICEX SE	62.63	116.05	129.35	134.14	103.51	33.9	85.3	11.5	3.7	-22.8
RTS	239.95	477.73	627.69	168.12	nap	65.4	99.1	31.4	-73.2	nav
Moscow Exchange	nap	nap	nap	nap	189.89	nap	nap	nap	nap	nap
Saudi Arabia										
Tadawul	52.14	36.46	19.56	25.55	42.11	-20.6	-30.1	-46.4	30.7	64.8
Singapore										
SGX	22.66	22.85	21.72	20.84	22.01	-18.7	0.8	-4.9	-4.1	5.6
South Africa										
JSE	19.34	22.89	25.91	29.43	29.74	46.1	18.4	13.2	13.6	1.0
Sweden										
OMX Stockholm	28.78	nav	nav	nav	nav	15.5	nav	nav	nav	nav
NASDAQ OMX Stockholm	0	0	0	0	0	nav	nav	nav	nav	nav
Switzerland										
SIX Swiss Exchange	7.84	33.27	33.58	38.64	30.66	-10.0	324.2	0.9	15.1	-20.7
Turkey										
Borsa Istanbul	46.39	69.19	81.84	103.22	80.02	-5.1	49.1	18.3	26.1	-22.5
Turkish Derivatives Exchange	54.47	79.43	63.95	74.29	62.47	119.1	45.8	-19.5	16.2	-15.9
United Kingdom										
London Stock Exchange	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Virt-x	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
United States										
New York Stock Exchange	3,218.9	2,726.2	2,062.8	2,006.3	1,386.2	38.0	-15.3	-24.3	-2.7	-30.9
Nasdaq	2,215.1	2,242.6	2,162.6	2,250.6	1,933.1	34.5	1.2	-3.6	4.1	-14.1
American Stock Exchange	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav

Table TRS3

Trades executed on selected exchanges and trading systems: value of transactions

(total for the year)

System	Value of transactions *(USD billions)* [1]					Average value per transaction *(USD thousands)* [1]				
	2008	2009	2010	2011	2012	2008	2009	2010	2011	2012
Australia										
ASX	1,199.7	929.1	1,256.1	1,360.9	1,067.8	9.41	6.84	7.92	4.79	3.41
ASX 24	nap	nap	nap	nap	nap	nap	nap	nap	nap	nap
Belgium										
Regulated off-exchange	872.3	909.9	1,053.3	1,285.6	nap	10,961.2	10,430.5	10,268.3	9,677.0	nav
Euronext Brussels	nav	nav	122	126	113.3	nav	nav	0.1	0.1	0.08
Brazil										
BmfBovespa-Equities	929.4	802.7	1,253.6	1,415.7	1,329.8	15.09	9.75	11.69	9.94	6.89
BmfBovespa-Derivatives	15,150.9	13,364.4	24,056.8	27,671.6	24,762.5	2,120.9	1,394.6	1,466.9	1,406.5	1,009.3
Canada										
TSX	1,742.5	1,229.9	1,357.1	1,503.9	1,199.4	9.51	6.42	7.16	7.15	6.75
Montréal Exchange	11,025.7	7,925.0	14,957.9	23,287.9	22,955.7	289.7	228.0	337.7	377.0	356.6
NGX	76.88	32.52	43.29	33.55	16.83	230.7	106.9	125.2	87.1	46.4
ICE	34.16	25.67	36.75	52.86	57.39	10.28	7.19	8.54	11.12	11.39
CNSX	nap	nap	nap	nap	nap	nav	nav	nav	nav	nav
Alpha	nap	nap	nap	nap	nap	nav	nav	nav	nav	nav
China										
Shanghai Stock Exchange	3,972.9	6,471.6	5,884.8	7,036.4	8,673.8	2.61	2.80	3.41	5.37	8.85
Shenzhen Stock Exchange	1,452.5	2,910.6	3,654.7	2,989.8	2,830.1	2.04	2.26	2.72	2.86	2.88
France										
Euronext Paris	2,834.3	1,598.0	1,626.4	1,782.1	1,192.6	21.29	14.30	12.96	12.13	9.85
Germany										
Xetra	3,466.9	1,746.3	1,901.3	2,075.1	1,486.8	28.27	19.19	18.15	15.38	13.64
Xetra Frankfurt Specialist (since 2011; before: Frankfurt Floor)	1,835.6	1,014.8	833.2	522.4	186.0	58.31	49.66	38.47	36.93	42.88
Eurex	167,074	110,060	129,922	149,205	278,701	77.19	65.34	68.71	73.33	185.31
Hong Kong SAR										
Hong Kong Stock Exchange	2,268.1	2,004.2	2,223.9	2,215.4	1,714.8	16,015.1	11,249.9	11,402.1	10,222.9	8,949.6
India										
NDS	497.6	602.4	626.3	748.4	1,155.2	2,022.9	1,900.7	1,884.4	1,814.6	50,136.1
BSE: BOLT	256.3	285.2	241.6	316.2	1,441.7	0.47	0.47	0.46	0.74	2.46
NSE: NEAT	3,207.2	4,878.4	7,931.3	8,321.9	7,386.9	1.56	1.78	2.38	2.30	2.14
USE	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
MCX-SX	34.3	402.2	917.0	799.7	619.0	1.15	0.99	1.02	1.04	1.10
Italy										
Borsa Italiana	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
MTS	1,277.9	1,013.5	1,164.4	1,207.4	729.3	7,302.1	7,620.2	7,277.6	8,103.6	6,753.1
PCT	25,173.0	23,901.7	23,950.3	25,199.0	22,595.4	40,536.2	43,937.0	38,382.0	33,961.0	27,589.1
Japan										
TSE	18,020.4	12,696.3	14,779.1	14,585.5	16,609.8	nav	nav	nav	nav	nav
OSE	5,491.5	3,781.9	4,276.1	4,072.5	4,046.8	nav	nav	nav	nav	nav
TFX	21,634.0	13,968.0	12,855.1	9,036.1	5,950.2	nav	nav	nav	nav	nav

[1] Converted at yearly average exchange rates.

Table TRS3 (cont)

System	Value of transactions *(USD billions)* [1]					Average value per transaction *(USD thousands)* [1]				
	2008	2009	2010	2011	2012	2008	2009	2010	2011	2012
Korea										
Korea Exchange(KRX)	7,819.3	8,483.8	12,152.2	14,408.7	11,228.5	2.73	2.73	3.24	3.67	6.14
Mexico										
BMV	128.90	137.35	166.28	169.08	202.70	28.20	18.37	19.68	15.11	10.30
Mexder	655.5	382.7	381.0	421.7	370.1	9.35	7.85	8.94	9.02	8.68
Netherlands										
Euronext Amsterdam	1,213.3	628.9	642.7	646.9	467.6	26.58	14.24	14.18	12.39	10.47
Russia										
MICEX	1,191.4	1,059.3	861.7	1,709.0	nap	5,867.70	5,999.26	65.20	50.15	nav
MICEX SE	1,949.4	1,285.5	2,144.6	3,175.6	5,915.0	31.12	11.08	16.58	23.67	57.14
RTS	460.4	499.2	1,105.8	1,995.6	nap	1.92	1.04	1.76	11.87	nav
Moscow Exchange	nap	nap	nap	nap	1,819.7	nap	nap	nap	nap	9.58
Saudi Arabia										
Tadawul	523.5	337.1	202.7	293.5	514.6	23.10	14.75	9.33	14.09	23.38
Singapore										
SGX	273.2	234.9	297.2	296.7	262.2	12.06	10.28	13.68	14.24	11.91
South Africa										
JSE	3,356.0	2,324.0	3,242.3	3,982.7	3,790.5	173.5	101.5	125.1	135.3	127.5
Sweden										
OMX Stockholm	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
NASDAQ OMX Stockholm	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Switzerland										
SIX Swiss Exchange	327.5	1,008.1	1,104.2	1,251.2	916.9	41.75	30.30	32.88	32.38	29.91
Turkey										
Borsa Istanbul	490.1	581.7	721.4	702.9	547.3	10.56	8.41	8.81	6.81	6.84
Turkish Derivatives Exchange	160.85	216.00	287.71	263.35	225.35	2.95	2.72	4.50	3.55	3.61
United Kingdom										
London Stock Exchange	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Virt-x	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
United States										
New York Stock Exchange	28,080.3	17,562.5	17,852.9	18,094.7	13,505.0	8.72	6.44	8.65	9.02	9.74
Nasdaq	15,245.3	10,730.2	13,098.9	14,300.5	13,655.0	6.88	4.78	6.06	6.35	7.06
American Stock Exchange	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav

[1] Converted at yearly average exchange rates.

Table TRS3 (cont)

System	Increase in the real value of transactions *(% change on previous year, adjusted by CPI inflation)*					Value of transactions as a percentage of GDP *(in %)*				
	2008	2009	2010	2011	2012	2008	2009	2010	2011	2012
Australia										
ASX	-15.0	-19.0	14.2	-7.0	-23.1	114.1	92.9	100.6	90.5	69.0
ASX 24	nap	nap	nap	nap	nap	nap	nap	nap	nap	nap
Belgium										
Regulated off-exchange	-14.3	9.7	18.9	12.4	nav	172.1	192.0	223.6	249.9	nap
Euronext Brussels	nav	nav	nav	-4.8	-4.9	nav	nav	25.8	24.4	23.5
Brazil										
BmfBovespa-Equities	4.4	-10.2	30.1	0.9	3.7	56.3	49.4	58.5	57.2	59.1
BmfBovespa-Derivatives	-18.4	-8.2	50.0	2.8	-1.3	918.1	822.5	1,122.6	1,118.5	1,099.6
Canada										
TSX	6.5	-24.6	-2.2	3.4	-20.6	115.4	87.3	82.4	82.7	65.3
Montréal Exchange	-34.9	-23.2	67.2	45.3	-1.9	730.3	562.7	908.1	1,280.4	1,249.6
NGX	22.8	-54.8	18.0	-27.7	-50.0	5.1	2.3	2.6	1.8	0.9
ICE	30.6	-19.7	26.8	34.2	8.1	2.3	1.8	2.2	2.9	3.1
CNSX	nav	nav	nav	nav	nav	nap	nap	nap	nap	nap
Alpha	nav	nav	nav	nav	nav	nap	nap	nap	nap	nap
China										
Shanghai Stock Exchange	-32.5	63.7	-12.7	8.3	17.4	86.0	126.7	98.9	96.2	103.8
Shenzhen Stock Exchange	-50.0	101.4	20.5	-25.9	-9.9	31.5	57.0	61.4	40.9	33.9
France										
Euronext Paris	-29.3	-40.8	5.2	1.9	-29.1	100.2	60.9	63.5	64.0	45.7
Germany										
Xetra	-5.6	-47.1	13.2	1.3	-24.0	95.8	52.9	57.6	57.6	43.8
Xetra Frankfurt Specialist (since 2011; before: Frankfurt Floor)	-2.3	-42.0	-14.7	-41.8	-62.2	50.7	30.7	25.2	14.5	5.5
Eurex	-10.5	-30.9	22.7	6.6	98.0	4,616.2	3,332.4	3,934.1	4,139.1	8,209.1
Hong Kong SAR										
Hong Kong Stock Exchange	-22.0	-12.5	8.6	-5.2	-25.9	1,034.3	936.3	972.4	890.7	651.4
India										
NDS	24.6	28.7	-6.2	12.0	61.8	38.37	44.97	36.75	38.92	61.67
BSE: BOLT	-33.5	19.6	-23.5	-44.5	-24.8	19.54	21.29	14.18	7.44	5.48
NSE: NEAT	-20.2	61.6	46.7	-1.6	-7.0	247.33	364.12	465.35	432.76	394.34
USE	nav	nav	nav	79.4	-91.9	nav	nav	9.78	16.59	1.32
MCX-SX	nav	1,146.8	105.8	-18.2	-18.9	2.64	30.02	53.80	41.59	33.04
Italy										
Borsa Italiana	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
MTS	-49.3	-17.2	18.8	-4.1	-36.7	55.5	47.9	56.7	55.0	36.3
PCT	-6.2	-0.9	3.6	-2.7	-6.0	1,092.3	1,130.8	1,166.5	1,148.1	1,123.8
Japan										
TSE	-23.1	-35.4	9.9	-10.1	14.0	371.9	252.1	268.7	247.0	278.5
OSE	-10.6	-36.9	6.8	-13.2	-0.5	113.3	75.1	77.7	69.0	67.9
TFX	-43.3	-40.8	-13.1	-35.9	-34.1	446.5	277.3	233.7	153.0	99.8

Table TRS3 (cont)

System	Increase in the real value of transactions *(% change on previous year, adjusted by CPI inflation)*					Value of transactions as a percentage of GDP *(in %)*				
	2008	2009	2010	2011	2012	2008	2009	2010	2011	2012
Korea										
Korea Exchange(KRX)	13.8	22.2	26.0	9.3	-22.5	840	1,017	1,198	1,293	994
Mexico										
BMV	-3.7	22.7	8.7	-3.3	22.0	11.8	15.5	16.1	14.6	17.2
Mexder	-69.8	-32.8	-10.6	5.3	-10.7	59.9	43.3	36.8	36.4	31.4
Netherlands										
Euronext Amsterdam	-42.6	-46.0	6.5	-6.5	-23.9	139.5	78.9	82.8	77.7	60.8
Russia										
MICEX	5.1	4.4	-28.3	80.7	nav	71.6	86.5	56.5	89.9	nav
MICEX SE	-1.9	-22.6	47.0	34.9	84.9	117.2	104.9	140.6	167.0	293.6
RTS	27.4	27.3	95.1	64.4	nav	27.7	40.8	72.5	105.0	nav
Moscow Exchange	nap	nap	nap	nap	nap	nap	nap	nap	nap	90.3
Saudi Arabia										
Tadawul	-27.7	-38.2	-42.1	39.6	70.4	100.7	78.6	38.5	43.8	72.4
Singapore										
SGX	-40.0	-12.1	15.4	-12.5	-16.1	144.3	128.1	130.7	111.7	94.8
South Africa										
JSE	15.8	-33.4	17.0	14.7	1.9	1,227.3	814.8	892.7	990.1	986.5
Sweden										
OMX Stockholm	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
NASDAQ OMX Stockholm	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Switzerland										
SIX Swiss Exchange	-15.0	209.9	4.5	-3.8	-21.9	62.5	197.4	201.0	189.6	145.4
Turkey										
Borsa Istanbul	-23.4	33.3	13.1	-1.8	-21.3	66.7	94.5	98.5	90.5	69.2
Turkish Derivatives Exchange	60.1	50.8	21.4	-7.8	-13.5	21.88	35.08	39.29	33.89	28.51
United Kingdom										
London Stock Exchange	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Virt-x	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
United States										
New York Stock Exchange	-9.5	-37.1	0.3	-1.6	-26.7	190.8	121.8	119.4	116.5	83.1
Nasdaq	-4.0	-29.3	20.4	5.9	-6.2	103.6	74.4	87.6	92.1	84.1
American Stock Exchange	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav

[1] Converted at yearly average exchange rates.

Table TRS4

Participation in selected exchanges and trading systems

(end of year)

System	Total number of participants				
	2008	2009	2010	2011	2012
Australia					
ASX	100	84	81	82	81
ASX 24	nav	nav	nav	nav	nav
Belgium					
Regulated off-exchange	201	190	200	201	nap
Euronext Brussels	nav	nav	164	197	191
Brazil					
BmfBovespa-Equities	76	81	85	87	83
BmfBovespa-Derivatives	119	84	88	68	66
Canada					
TSX	122	121	119	120	116
Montréal Exchange	64	70	90	91	87
NGX	201	214	229	237	248
ICE	nav	nav	nav	nav	nav
CNSX	82	84	88	91	88
Alpha	51	74	85	90	80
China					
Shanghai Stock Exchange	193	193	194	222	228
Shenzhen Stock Exchange	124	114	113	116	119
France					
Euronext Paris	152	174	181	179	191
Germany					
Xetra	250	251	225	227	214
Xetra Frankfurt Specialist (since 2011; before: Frankfurt Floor)	143	133	238	228	182
Eurex	404	413	411	568	576
Hong Kong SAR					
Hong Kong Stock Exchange	487	495	516	534	550
India					
NDS	149	149	168	182	228
BSE: BOLT	1,015	1,396	1,326	1,371	1,386
NSE: NEAT	1,227	1,136	1,373	1,376	1,422
USE	nav	nav	99	397	385
MCX-SX	528	652	729	749	939
Italy					
Borsa Italiana	128	128	123	nav	nav
MTS	90	93	87	88	87
PCT	79	113	109	109	114
Japan					
TSE	165	153	148	137	127
OSE	98	97	112	111	99
TFX	72	70	75	73	68

Table TRS4 (cont)

System	Total number of participants				
	2008	2009	2010	2011	2012
Korea					
Korea Exchange(KRX)	96	94	95	95	94
Mexico					
BMV	34	34	34	34	34
Mexder	63	52	43	51	48
Netherlands					
Euronext Amsterdam	nap	nap	nap	nap	nap
Russia					
MICEX	296	300	346	nap	nap
MICEX SE	669	654	649	634	634
RTS	251	227	231	nap	nap
Moscow Exchange	nap	nap	nap	576	755
Saudi Arabia					
Tadawul	51	58	62	62	62
Singapore					
SGX	3,816	4,011	4,243	4,336	4,148
South Africa					
JSE	nav	nav	nav	nav	nav
Sweden					
OMX Stockholm	85	nav	nav	nav	nav
NASDAQ OMX Stockholm	134	161	165	171	173
Switzerland					
SIX Swiss Exchange	97	112	116	127	119
Turkey					
Borsa Istanbul	146	145	145	143	140
Turkish Derivatives Exchange	89	89	98	99	101
United Kingdom					
London Stock Exchange	nav	nav	nav	nav	nav
Virt-x	nav	nav	nav	nav	nav
United States					
New York Stock Exchange	nav	nav	nav	nav	nav
Nasdaq	nav	nav	nav	nav	nav
American Stock Exchange	nav	nav	nav	nav	nav

Table TRS5

Securities listed in selected exchanges and trading systems

(end of year)

System	Number of securities listed					Market capitalisation *(USD billions)* [1]				
	2008	2009	2010	2011	2012	2008	2009	2010	2011	2012
Australia										
ASX	2,223	2,181	2,216	2,222	2,188	671	1,258	1,442	1,187	1,387
ASX 24	nap	nap	nap	nap	nap	nap	nap	nap	nap	nap
Belgium										
Regulated off-exchange	104	104	102	111	nap	nap	nap	nap	nap	nap
Euronext Brussels	nav	nav	914	1,133	1,615	nav	nav	268	229	300
Brazil										
BmfBovespa-Equities	1,215	1,164	1,171	1,161	1,163	588	1,339	1,540	1,222	1,231
BmfBovespa-Derivatives	nap	nap	nap	nap	nap	nap	nap	nap	nap	nap
Canada										
TSX	4,176	4,018	4,088	4,237	4,303	1,026	1,680	2,168	1,915	2,060
Montréal Exchange	nap	nap	nap	nap	nap	nap	nap	nap	nap	nap
NGX	nap	nap	nap	nap	nap	nap	nap	nap	nap	nap
ICE	nap	nap	nap	nap	nap	nap	nap	nap	nap	nap
CNSX	106	126	145	162	189	nav	0.6	0.7	1.1	1.1
Alpha	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
China										
Shanghai Stock Exchange	1,184	1,351	1,500	1,691	2,098	1,423	2,704	2,703	2,355	2,525
Shenzhen Stock Exchange	937	1,128	1,590	1,938	2,190	355	871	1,305	1,054	1,140
France										
Euronext Paris	12,503	8,728	13,278	18,780	17,351	1,471	1,954	1,904	1,549	1,810
Germany										
Xetra	15,420	14,720	16,119	5,707	7,250	nav	1,798	1,846	1,466	1,723
Xetra Frankfurt Specialist (since 2011; before: Frankfurt Floor)[2]	441.4	457.1	644.0	998.9	1,175.3	1,109	nap	nap	nap	nap
Eurex	nap	nap	nap	nap	nap	nap	nap	nap	nap	nap
Hong Kong SAR										
Hong Kong Stock Exchange	5,831	6,616	7,900	6,723	6,903	1,329	2,305	2,711	2,258	2,832
India										
NDS	1,338	1,459	1,784	2,253	322	nav	nav	nav	nav	nav
BSE: BOLT	7,729	8,072	7,910	9,232	10,937	637	1,321	1,526	1,167	1,166
NSE: NEAT	1,583	1,806	2,741	2,928	2,784	598	1,287	1,496	1,145	113,898
USE	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
MCX-SX	nav	nav	nav	nav	nav	nav	nav	nav	nav	1,131
Italy										
Borsa Italiana	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
MTS	90	105	113	113	113	nap	nap	nap	nap	nap
PCT	506	544	777	822	1,021	nap	nap	nap	nap	nap
Japan										
TSE	2,720	2,648	2,615	2,602	2,618	3,127	3,330	3,818	3,304	3,493
OSE	1,328	1,248	2,046	1,985	1,924	2,021	2,148	2,434	1,945	2,057
TFX	nap	nap	nap	nap	nap	nap	nap	nap	nap	nap

[1] Converted at end of year exchange rates.

Germany: [2] For number of securities listed, thousands.

Table TRS5 (cont)

System	Number of securities listed					Market capitalisation *(USD billions)* [1]				
	2008	2009	2010	2011	2012	2008	2009	2010	2011	2012
Korea										
Korea Exchange(KRX)	11,266	11,486	11,488	11,769	12,187	496	834	1,089	995	1,180
Mexico										
BMV	587	621	651	722	898	238	352	453	408	524
Mexder	nap	nap	nap	nap	nap	nap	nap	nap	nap	nap
Netherlands										
Euronext Amsterdam	6,058	6,822	8,827	9,773	10,387	388	562	659	593	651
Russia										
MICEX	nav	nav	nav	nap	nap	nav	nav	nav	nap	nap
MICEX SE	485	450	541	2,020	1,755	190	492	951	767	812
RTS	531	501	465	nap	nap	237	426	498	nap	nap
Moscow Exchange	nap	nap	nap	nav	nav	nap	nap	nap	nav	nav
Saudi Arabia										
Tadawul	127	140	155	161	169	247	319	353	339	373
Singapore										
SGX	1,848	1,834	1,960	2,056	2,250	401	478	701	596	765
South Africa										
JSE	2,004	2,013	1,901	2,013	2,324	488	804	1,012	850	987
Sweden										
OMX Stockholm	266	nav	nav	nav	nav	287	nav	nav	nav	nav
NASDAQ OMX Stockholm	4,782	4,800	5,821	5,649	6,227	nav	480	630	508	602
Switzerland										
SIX Swiss Exchange	23,773	25,680	32,984	37,375	35,186	848	1,014	1,099	1,149	1,203
Turkey										
Borsa Istanbul	605	667	759	929	1,126	120	233	306	200	309
Turkish Derivatives Exchange	10	10	13	15	15	nap	nap	nap	nap	nap
United Kingdom										
London Stock Exchange	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Virt-x	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
United States										
New York Stock Exchange	nav	nav	nav	nav	nav	9,209	11,838	13,394	11,796	14,086
Nasdaq	3,188	3,012	2,943	2,828	2,735	2,249	3,239	3,889	3,845	4,582
American Stock Exchange	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav

[1] Converted at end of year exchange rates.

Table CCP1

Features of selected central counterparties and clearing houses

(at end-2012)

System	CCP or clearing house	Owner/ manager	Relationship with exchange	Relationship with CSD	Intraday margining
Australia					
ASX Clear	CCP	SE[1]	int[2]	int[3]	event: P
ASX Clear (Futures)	CCP	SE[1]	int[4]	nap	routine; event: P
Belgium					
LCH.Clearnet SA	see France				
Brazil					
BmfBovespa-Equities	CCP	SE	int[1]	int[1]	routine
BmfBovespa-Derivatives	CCP	SE	int[1]	nap	routine; event: P, S
BmfBovespa-Securities	CCP	SE	int[1]	indep[2]	event: P
CETIP	CH	B; O	nap	int[3]	nap
Canada					
CDCC	CCP	SE[1]	par[1]	indep	routine
NGX	CCP	SE[2]	int[3]	nap	event: P
ICE	CH	SE[4]	par[4]	nap	event: P
China					
SD&C	CCP	SE[1], O	indep[2]	int[3]	nap
France					
LCH.Clearnet SA	CCP, CH[1]	B	indep[2]	indep[3]	event: P
Germany					
Eurex Clearing AG	CCP	SE[1]	par[2]	int[3, 4]; indep[5, 6, 7, 8, 9, 10, 11, 12]	routine; event: P, S
Hong Kong SAR					
CCASS	CCP, CH	SE[1]	int	int	routine
India					
CCIL	CCP	B, O	nap	indep[1]	event: P
NSCCL	CCP	SE[2]	par[2]	int[3]	routine; event: P,S
BOISL	CCP	SE[4], B	int[5]	int[6]	routine; event: P,S
ICCL	CCP	SE[4]	par[4]	int[6]	routine; event: P,S
MCX-SXCCL	CCP	SE[8]	par[8]	indep	routine; event: P,S
Italy					
CCG	CCP	CCP[1]	par[2]	indep[3]	routine
LCH.Clearnet SA	see France				
Japan					
Japan Securities Clearing Corporation (JSCC)	CCP	B, SE[1, 2]	par[3]	indep	event: P
JASDEC DVP Clearing Corporation (JDCC)	CCP	O[4]	nap	par[4]	event: P[5]
Japan Government Bond Clearing Corporation (JGBCC)	CCP	B, O, CCP[6]	nap	indep	event: P
TFX	CCP	B, O	int[7]	nap	event: P
OSE	CCP	SE[1]	int[8]	nap	event: P
Korea					
Korea Exchange (KRX)	CCP, CH	O	int[1]	indep	nap
Mexico					
CCV	CCP	SE	par[1]	int[2]	routine
Asigna	CCP	SE, O	int[3]	int[2]	routine
Netherlands					
LCH.Clearnet SA	see France				
Russia					
NCC	CCP	SE[1]	par	int[2]	yes
Saudi Arabia					
Saudi Arabia clearing house	CH	O[1]	int[2]	int[2]	nap
Singapore					
DCSS	CH	CH	indep	int	nap
CDP	CCP, CH	CH	par	int	nap
South Africa			nap		
Sweden					
SE Nasdaq OMXDM[1]	CCP	O	int	indep	nav

For the footnotes regarding the systems, see after this table.

Table CCP1 (cont)

System	CCP or clearing house	Owner/ manager	Relationship with exchange	Relationship with CSD	Intraday margining
Switzerland					
SIX x-clear	CCP	B, CB[1]	int[2]; indep[3]	int[4]; indep[5, 6]	routine; event: P, S
Turkey					
Takasbank	CH[1], CCP[1]	SE[2], B[3], O[3]	par[2]	indep[4]	event: P[5]
United Kingdom					
LCH.Clearnet Ltd	CCP	SE, O	indep	indep	routine
United States					
National Securities Clearing Corporation (NSCC)	CCP	B, O	indep	int[1]	routine; event
Fixed Income Clearing Corporation: Government Securities Division (FICC/GSD)	CCP	B, O	indep	indep[2]	routine; event
Fixed Income Clearing Corporation: Mortgage-Backed Securities Division (FICC/MBSD)	CH	B, O	indep	indep[2]	routine; event

For the footnotes regarding the systems, see after this table.

Table CCP1 (cont)

System	Products cleared	Currencies	Securities settlement agent	Cash settlement agent	Links to other CCPs
Australia					
ASX Clear	SEC, DER	AUD	CSD[3]	CB	no link
ASX Clear (Futures)	DER	AUD, NZD	CSD[5]	CB	no link
Belgium					
LCH.Clearnet SA	see France				
Brazil					
BmfBovespa-Equities	SEC, DER	BRL	CSD[1]	CB	nap
BmfBovespa-Derivatives	DER	BRL	nap	CB	nap
BmfBovespa-Securities	SEC, REP	BRL	CSD[2]	CB	nap
CETIP	SEC, DER	BRL	CSD[3]	CB	nap
Canada					
CDCC	DER	CAD	nap	B	no link
NGX	DER	CAD, USD	nap	B	no link
ICE	DER	CAD	nap	B	no link
China					
SD&C	SEC, DER, REP	RMB, USD, HKD	CSD[3]	B	nav
France					
LCH.Clearnet SA	SEC, DER, REP	EUR	2	BdF, DNB, NBB	cross: EUR: 1[4]

For the footnotes regarding the systems, see after this table.

Table CCP1 (cont)

System	Products cleared	Currencies	Securities settlement agent	Cash settlement agent	Links to other CCPs
Germany					
Eurex Clearing AG	SEC, DER, REP	EUR, CHF, GBP, USD	CSD[3]: SEC, REP: EUR; CSD[5]: SEC: CHF; CSD[7]:SEC:EUR; ICSD[4]: SEC, REP: EUR, USD; ICSD[6]: REP: EUR, USD; ICSD[7]: SEC: EUR; ICSD[8]: SEC: EUR; ICSD[9]: SEC: EUR; ICSD[10]: SEC: EUR; ICSD[11]: SEC: DKK; ICSD[12]: SEC: NOK; ICSD[7]: SEC: SEK	DER: EUR: CB; DER: CHF: CB; DER: GBP: B; DER: USD: B; SEC: EUR: CB; REP: EUR: CB; REP: CHF: CB; SEC: DKK: CB; SEC: NOK: CB; SEC: SEK: CB	nap
Hong Kong SAR					
CCASS	SEC, DER[2]	HKD, USD, CNY	HKSCC[3]	B	nav
India					
CCIL	SEC, DER, REP[7]	INR	CB	CB	nap
NSCCL	SEC, DER, REP	INR	CSD[3, 6]	B	nav
BOISL	SEC, DER, REP	INR	CSD[3, 6]	B	nav
ICCL	SEC, DER, REP	INR	CSD[3,6]	B	nav
MCX-SXCCL	SEC, DER, REP	INR	CSD[3,6]	B	nav
Italy					
CCG	SEC, DER, REP	EUR	CSD[3]	CB	1
LCH.Clearnet SA	see France				
Japan					
JSCC	SEC, DER	JPY	CSD[4], CB	CB, B	nap
JDCC	SEC	JPY	CSD[4]	CB	nap
JGBCC	SEC	JPY	CB	CB	nap
TFX	DER	JPY	nap	CB, B	1
OSE	DER	JPY	nap	CB, B	nap
Korea					
Korea Exchange (KRX)	SEC, DER, REP	KRW	CSD[2]	B, CB	nap
Mexico					
CCV	SEC	MXN	CSD[2]	O[4]	nap
Asigna	DER	MXN	nap	B	nap
Netherlands					
LCH.Clearnet SA	see France				
Russia					
NCC	SEC, DER, REP	RUR, USD, EUR, CNY, KZT, BYR, UAH	CSD[2]	O[2]	nap
Saudi Arabia					
Saudi Arabia clearing house	SEC	SAR	CSD	CB, B	no link
Singapore					
DCSS	SEC	SGD	CSD[1]	B, CB	no link
CDP	SEC	SGD, AUD, USD, HKD	CSD[1]	B	nav
South Africa			nap		

For the footnotes regarding the systems, see after this table.

Table CCP1 (cont)

System	Products cleared	Currencies	Securities settlement agent	Cash settlement agent	Links to other CCPs
Sweden					
SE Nasdaq OMXDM	DER	SEK, DKK, NOK, EUR, ISL	CSD	CB: SEK; CB: DKK; CB: EUR, NOK; O	NOK, GBP[2]
Switzerland					
SIX x-clear	SEC	CHF, GBP, EUR, USD, SEK, NOK, DKK, CAD, JPY, HUF, CZK	CSD[4, 5, 6]	CB[4]: CHF; B[4]: CHF, GBP, EUR, USD, SEK, NOK, DKK, CAD, JPY, HUF, CZK; CB[5]: EUR; B[5]: CHF, EUR, GBP, USD, SEK, NOK, DKK; CB[6]: GBP; B[6]: GBP, EUR, USD	cross: 1
Turkey					
Takasbank	SEC, DER, REP	TRY, USD, EUR	CSD[4]:SEC[6]:TRY; CB: SEC[7], REP: TRY, USD, EUR	CB: TRY; O[1]: TRY; B: USD, EUR	nap
United Kingdom					
LCH.Clearnet Ltd	SEC, DER, REP	AUD, CAD, CHF, DKK, EUR, GBP, HKD, ISK, JPY, NOK, NZD, SEK, USD	CSD[1]	CB, B	2
United States					
NSCC	SEC	USD	CSD[1]	CSD[1, 3]	nav
FICC/GSD	SEC, REP	USD	B	B	cross: 2
FICC/MBSD	SEC	USD	B	B	nav

Australia: [1] ASX Group. [2] ASX. [3] ASX Settlement. [4] ASX 24. [5] Austraclear.

Brazil: [1] BmfBovespa. [2] SELIC. [3] CETIP.

Canada: [1] MX. [2] TMX Group. [3] NGX. [4] ICE.

China: [1] Shanghai Stock Exchange and Shenzhen Stock Exchange each hold 50% of SD&C's shares. [2] Shanghai Stock Exchange, Shenzhen Stock Exchange. [3] SD&C.

France: [1] LCH.Clearnet SA is located in France but serves Amsterdam, Brussels and Paris Euronext markets. [2] Euronext Paris, Amsterdam, Brussels, Lisbon. [3] Euroclear France, Euroclear Netherlands, Euroclear Belgium and Euroclear Bank. [4] Corresponds to the link established with CC&G which is used for products traded on Italian markets.

Germany: [1] Eurex Frankfurt AG. [2] Eurex. [3] Clearstream Banking AG. [4] Clearstream Banking Luxembourg. [5] SIS SegaInterSettle. [6] Euroclear Bank. [7] Euroclear UK & Ireland, Euroclear France S.A., Euroclear Nederland, Euroclear Belgium, Euroclear Finland, Euroclear Sweden and Iberclear. [8] Montetitoli. [9] OeKB. [10] Interbolsa. [11] VP Denmark. [12] VPS Norway.

Hong Kong SAR: [1] Hong Kong Exchanges and Clearing Limited (HKEx). [2] Equities include ordinary shares, preference shares, registered warrants, provisional allotment letters representing nil paid rights, depository receipts; structured products include derivative warrants, equity linked instruments, callable bull/bear contracts; bonds include Exchange Fund notes, Hong Kong SAR retail bonds and Hong Kong SAR Link Retail Bonds; unit trust funds includes Exchange Traded Funds, REITs. [3] Hong Kong Securities Clearing Company Limited (HKSCC).

India: [1] RBI (SSS). [2] NSE. [3] NSDL. [4] BSE. [5] BSE and Bank of India. [6] CSDL. [7] CCIL clears foreign exchange related transactions as well. [8] MCX-SX.

Italy: [1] Cassa di Compensazione e Garanzia. [2] Borsa Italiana. [3] Monte Titoli.

Japan: [1] Japan Exchange Group. [2] Regional securities exchanges. [3] JSCC is jointly owned by Japan Exchange Group, its participants and regional securities exchanges in Japan. [4] JASDEC. [5] JDCC accepts participants' settlement obligations on a settlement day. [6] JSCC. [7]

Korea: [1] KRX. [2] KSD.

Mexico: [1] BMV. [2] Indeval. [3] Mexder. [4] CCV settles the cash leg in the CSD. CSD always holds funds at its central bank account that cover the sum of all CSD participants' (including CCV's) balances.

Russia: [1] Moscow Exchange. [2] NSD.

Saudi Arabia: [1] The Capital Market Authority (CMA). [2] Tadawul.

Singapore: [1] CDP.

Sweden: [1] OMX Derivatives Markets, which is a secondary legal name for the OMX Nordic Exchange Stockholm AB. [2] The currency area description of OMX DM's links is very misleading. OMX DM has a link to the London market and specifically to LCH.Clearnet Ltd to facilitate the clearing of Nordic derivatives traded in London. The derivatives settled through the link are denominated in DKK, EUR, NOK and SEK.

Switzerland: [1] The Swiss National Bank owns an immaterial number of shares of SIX Group. [2] SIX Swiss Exchange. [3] LSE, Bats Chix Europe, Burgundy, Equiduct, Getco, Liquidnet, Turquoise, UBS MTF. [4] SIX SIS. [5] Euroclear Bank. [6] Euroclear UK.

Turkey: [1] Takasbank is a CH in clearing ISE market trades. For TURKDEX transactions, it is a CCP. [2] ISE. [3] Takasbank is owned by 19 banks and 67 brokerage houses, none of which can exceed a 5% share. [4] Central Registry Agency (MKK), CSD of Turkey; 65% of its shares are owned by Takasbank. [5] Intraday margining is only applicable to derivatives clearing. [6] Equities. [7] G-bonds, T-bills.

United Kingdom: [1] CREST.

United States: [1] DTC. [2] NBES. [3] Cash settlement is completed at the central bank.

Table CCP2

Transactions cleared by selected central counterparties and clearing houses: number of transactions

(total for the year)

System	Number of transactions *(millions)*					Increase in the number of transactions *(% change on previous year)*				
	2008	2009	2010	2011	2012	2008	2009	2010	2011	2012
Australia										
ASX Clear	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
ASX Clear (Futures)	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Belgium										
LCH.Clearnet SA	29.58	30.63	27.72	34.83	32.22	21.8	3.6	-9.5	25.6	-7.5
Brazil										
BmfBovespa-Equities	61.60	82.30	107.19	142.41	193.09	62.1	33.6	30.2	32.9	35.6
BmfBovespa-Derivatives	391.60	373.4	618.7	672.0	712.3	-8.2	-4.6	65.7	8.6	6.0
BmfBovespa-Securities	0.005	0.002	0.002	0.001	0.000	-61.2	-72.3	2.0	-27.8	-79.0
CETIP	18.90	21.46	26.01	34.90	30.47	40.0	13.5	21.2	34.2	-12.7
Canada										
CDCC	94.58	80.62	90.62	125.83	144.60	2.4	-14.8	12.4	38.9	14.9
NGX	0.68	0.63	0.71	0.78	0.74	41.8	-7.5	13.0	10.6	-5.9
ICE	3.33	3.59	4.35	4.78	5.06	-3.9	7.9	21.0	9.9	5.8
China										
SD&C	2,247.7	3,659.1	3,106.0	nav	nav	-21.0	62.8	-15.1	nav	nav
France										
LCH.Clearnet SA	452.0	417.5	472.4	511.6	435.1	14.5	-7.6	13.2	8.3	-14.9
Germany										
Eurex Clearing AG	4,609.5	3,575.3	4,020.5	4,363.0	3,530.6	14.7	-22.4	12.5	8.5	-19.1
Hong Kong SAR										
CCASS	13.10	15.50	17.63	16.27	14.05	-27.8	18.3	13.8	-7.7	-13.6
India										
CCIL	0.58	0.72	0.76	0.92	1.42	23.2	24.1	4.9	21.8	54.3
NSCCL	2,054.0	2,736.9	3,331.8	3,615.8	3,448.1	28.6	33.2	21.7	8.5	-4.6
BOISL	540.8	605.6	528.7	394.6	323.5	2.0	12.0	-12.7	-25.4	-18.0
ICCL	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
MCX-SXCCL	29.8	408.2	903.2	770.3	597.6	nav	1,267.5	121.3	-14.7	-22.4
Italy										
CCG	213.5	218.9	221.9	251.3	211.1	-3.8	2.5	1.4	13.3	-16.0
LCH.Clearnet SA	0.91	0.90	1.17	1.43	1.54	-18.2	-1.1	30.3	22.4	7.2
Japan										
JSCC	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
JDCC	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
JGBCC	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
TFX	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
OSE	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Korea										
Korea Exchange (KRX)	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Mexico										
CCV	5.18	8.27	9.35	12.29	20.87	28.6	59.5	13.0	31.5	69.8
Asigna	70.14	48.78	42.60	46.76	42.63	-69.4	-30.5	-12.7	9.8	-8.8
Netherlands										
LCH.Clearnet SA	403.9	335.3	338.8	329.6	243.3	1.4	-17.0	1.0	-2.7	-26.2
Russia										
MICEX	194.72	135.20	142.57	117.32	nap	47.2	-30.6	5.5	-17.7	nav
RTS CC	246.27	480.94	624.27	1,094.77	990.55	69.9	95.3	29.8	75.4	-9.5
NCC	nap	nap	nap	23.69	174.15	nap	nap	nap	nap	635.0
Saudi Arabia										
Saudi Arabia clearing	52.14	36.46	19.56	25.55	42.11	-20.6	-30.1	-46.4	30.7	64.8
Singapore										
CDP	336.7	427.2	423.8	358.0	536.9	-50.7	26.9	-0.8	-15.5	50.0
South Africa			nap					nap		
Sweden										
OMXDM	118.2	nav	nav	nav	nav	-3.1	nav	nav	nav	nav
SE Nasdaq OMXDM	nav	104.3	108.6	119.9	108.5	nav	nav	4.2	10.4	-9.5
Switzerland										
SIX x-clear	50.80	68.70	82.57	101.60	183.05	78.2	35.2	20.2	23.1	80.2
Turkey										
Takasbank	100.42	148.13	145.41	176.84	154.75	35.0	47.5	-1.8	21.6	-12.5
United Kingdom										
LCH.Clearnet Ltd	2,701.9	1,258.2	279.3	322.1	333.0	-5.6	-53.4	-77.8	15.3	3.4
LCH.Clearnet SA	0.56	0.54	0.73	0.98	1.16	-10.3	-4.4	36.2	33.2	19.3

Table CCP2 (cont)

System	Number of transactions *(millions)*					Increase in the number of transactions *(% change on previous year)*				
	2008	**2009**	**2010**	**2011**	**2012**	**2008**	**2009**	**2010**	**2011**	**2012**
United States										
NSCC	21,877.0	23,254.0	20,372.0	20,833.0	17,263.0	61.6	6.3	-12.4	2.3	-17.1
FICC/GSD	34.40	28.70	34.00	40.50	34.90	13.2	-16.6	18.5	19.1	-13.8
FICC/MBSD	3.00	2.40	3.20	3.90	4.20	42.9	-20.0	33.3	21.9	7.7

Table CCP3

Transactions cleared by selected central counterparties and clearing houses: value of transactions

(total for the year)

System	Value of transactions *(USD billions)* [1]					Average value per transaction *(USD thousands)* [1]				
	2008	2009	2010	2011	2012	2008	2009	2010	2011	2012
Australia										
ASX Clear	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
ASX Clear (Futures)	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Belgium										
LCH.Clearnet SA	546.0	933.7	1,346.4	1,219.6	1,484.8	18.46	30.48	48.57	35.02	46.09
Brazil										
BmfBovespa-Equities	935.5	805.3	1,253.6	1,415.7	1,329.8	15.19	9.79	11.69	9.94	6.89
BmfBovespa-Derivatives	15,246.4	13,435.3	24,167.8	27,768.8	24,822.1	38.93	35.98	39.06	41.32	34.85
BmfBovespa-Securities	293.98	62.05	65.41	155.47	20.53	53,833	40,983	42,335	139,312	87,724
CETIP	4,964.4	5,533.9	7,653.4	10,288.6	8,981.4	262.7	257.9	294.2	294.8	294.7
Canada										
CDCC	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
NGX	182.9	85.0	111.0	90.1	51.5	270.6	135.9	157.1	115.3	70.1
ICE	34.26	25.86	37.13	53.13	57.60	10.28	7.19	8.54	11.12	11.39
China										
SD&C	5,467.6	9,355.5	9,444.3	nav	nav	2.43	2.56	3.04	nav	nav
France										
LCH.Clearnet SA	13,588.4	7,828.1	9,127.8	9,755.6	7,289.8	30.06	18.75	19.32	19.07	16.75
Germany										
Eurex Clearing AG	356,224	240,699	281,015	331,219	247,156	77.28	67.32	69.90	75.92	70.00
Hong Kong SAR										
CCASS	4,359.7	3,783.7	4,144.0	4,118.8	3,122.9	332.8	244.2	235.0	253.2	222.3
India										
CCIL	2,091.9	2,170.3	2,058.2	3,656.7	4,876.6	3,606.8	3,014.3	2,725.9	3,974.7	3,436.1
NSCCL	162.1	206.0	233.0	185.5	161.3	0.079	0.075	0.070	0.051	0.047
BOISL	53.19	64.55	66.22	38.98	31.50	0.10	0.11	0.13	0.10	0.10
ICCL	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
MCX-SXCCL	0.06	0.19	0.46	0.63	0.66	0.00	0.00	0.00	0.00	0.00
Italy										
CCG	16,513.2	22,229.4	28,420.1	31,774.4	33,206.4	77.34	101.55	128.08	126.43	157.32
LCH.Clearnet SA	27,831.0	31,307.9	36,545.2	41,408.7	37,196.4	30,668.3	34,868.7	31,243.7	28,912.3	24,223.8
Japan										
JSCC	448.7	324.1	330.1	328.5	271.5	nav	nav	nav	nav	nav
JDCC[1]	405.7	306.6	337.4	311.7	328.3	nav	nav	nav	nav	nav
JGBCC	24,267.9	23,958.7	26,503.2	25,906.8	30,276.7	nav	nav	nav	nav	nav
TFX	4.15	1.90	1.44	1.03	0.50	nav	nav	nav	nav	nav
OSE	61.22	36.95	37.06	39.41	36.78	nav	nav	nav	nav	nav
Korea										
Korea Exchange (KRX)	248.4	221.5	286.8	283.9	400.0	nav	nav	nav	nav	nav
Mexico										
CCV	159.1	129.0	219.4	219.6	253.0	30.69	15.60	23.48	17.87	12.12
Asigna	654.2	382.0	377.2	419.8	368.7	9.33	7.83	8.85	8.98	8.65
Netherlands										
LCH.Clearnet SA	9,206.7	5,013.2	6,031.7	6,117.1	4,105.9	22.79	14.95	17.80	18.56	16.88
Russia										
MICEX	3,140.8	2,344.1	3,006.2	4,207.1	nap	16.13	17.34	21.09	35.86	nap
RTS CC	461.2	500.3	1,108.3	2,038.7	1,559.4	1.87	1.04	1.78	1.86	1.57
NCC	nap	nap	nap	631.3	5,964.0	nap	nap	nap	26.64	34.25
Saudi Arabia										
Saudi Arabia clearing	523.5	337.1	202.7	293.6	514.7	10.04	9.25	10.37	11.49	12.22
Singapore										
CDP	273.2	234.9	299.0	290.7	257.3	0.81	0.55	0.71	0.81	0.48
South Africa			nap					nap		
Sweden										
OMXDM	522.2	nav	nav	nav	nav	4.42	nav	nav	nav	nav
SE Nasdaq OMXDM	nav	358.6	475.5	598.9	531.1	nav	3.44	4.38	4.99	4.89
Switzerland										
SIX x-clear	1,563.9	1,261.6	1,726.6	1,952.2	2,081.6	30.79	18.36	20.91	19.21	11.37
Turkey										
Takasbank	418.1	525.7	711.4	679.4	572.3	4.16	3.55	4.89	3.84	3.70

[1] Converted at yearly average exchange rates.

Japan: [1] Data refer to total transactions during the fiscal year ending March of the following year (see Japan, Table21). As a consequence, they are converted at average fiscal-year exchange rates.

Table CCP3 (cont)

System	Value of transactions *(USD billions except as noted)* [1]					Average value per transaction *(USD thousands)* [1]				
	2008	**2009**	**2010**	**2011**	**2012**	**2008**	**2009**	**2010**	**2011**	**2012**
United Kingdom										
LCH.Clearnet Ltd[1]	1,582.6	919.1	nav	nav	nav	585.7	730.5	nav	nav	nav
LCH.Clearnet SA[1]	28.7	19.6	30.1	37.6	38.2	51,067.3	36,478.3	41,084.3	38,521.6	32,772.4
United States										
NSCC[1]	315.1	209.7	217.5	220.8	185.7	14.40	9.02	10.67	10.60	10.76
FICC/GSD[1]	1,014.5	905.1	1,101.7	1,126.9	1,116.2	29,491.3	31,536.6	32,402.9	27,824.7	31,982.8
FICC/MBSD[1]	111.3	94.8	104.2	97.7	102.9	37,100.0	39,500.0	32,562.5	25,051.3	24,500.0

[1] Converted at yearly average exchange rates.

United Kingdom: [1] For value of transactions, trillions.

United States: [1] For value of transactions, trillions.

Table CCP3 (cont)

System	Increase in the real value of transactions *(% change on previous year, adjusted by CPI inflation)*					Value of transactions as a percentage of GDP *(in %)*				
	2008	2009	2010	2011	2012	2008	2009	2010	2011	2012
Australia										
ASX Clear	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
ASX Clear (Futures)	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Belgium										
LCH.Clearnet SA	-4.9	79.9	48.2	-16.6	28.5	107.7	197.0	285.8	237.1	307.4
Brazil										
BmfBovespa-Equities	5.1	-10.5	29.7	0.9	3.7	56.7	49.6	58.5	57.2	59.1
BmfBovespa-Derivatives	-18.3	-8.3	49.9	2.7	-1.4	923.9	826.8	1,127.8	1,122.4	1,102.3
BmfBovespa-Securities	-87.8	-78.0	-12.2	112.4	-85.4	17.8	3.8	3.1	6.3	0.9
CETIP	51.0	16.0	15.2	20.2	-3.7	300.8	340.6	357.1	415.9	398.8
Canada										
CDCC	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
NGX	35.2	-50.4	15.7	-24.2	-43.1	12.1	6.0	6.7	5.0	2.8
ICE	30.6	-19.4	27.2	33.6	7.9	2.3	1.8	2.3	2.9	3.1
China										
SD&C	-38.1	71.9	-3.1	nav	nav	118.4	183.2	158.7	nav	nav
France										
LCH.Clearnet SA	-9.0	-39.5	20.5	-0.6	-20.8	480.4	298.5	356.2	350.6	279.4
Germany										
Eurex Clearing AG	-9.2	-29.1	21.3	9.4	-20.9	9,842.3	7,288.0	8,509.3	9,188.3	7,280.0
Hong Kong SAR										
CCASS	-20.9	-14.0	7.2	-5.4	-27.4	1,988.2	1,767.7	1,812.0	1,655.9	1,186.3
India										
CCIL	9.1	10.2	-14.4	66.6	39.8	161.3	162.0	120.8	190.2	260.3
NSCCL	-40.5	35.0	2.1	-25.4	-8.9	12.5	15.4	13.7	9.6	8.6
BOISL	-53.9	28.9	-7.4	-44.8	-15.3	4.1	4.8	3.9	2.0	1.7
ICCL	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
MCX-SXCCL	nav	269.9	112.4	30.0	8.6	0.0	0.0	0.0	0.0	0.0
Italy										
CCG	-17.1	40.5	32.2	3.4	9.6	716.6	1,051.7	1,384.2	1,447.7	1,651.6
LCH.Clearnet SA	-4.2	17.4	20.7	4.8	-5.8	1,207.7	1,481.2	1,780.0	1,886.7	1,850.1
Japan										
JSCC	-12.5	-33.8	-3.8	-9.3	-17.3	9.3	6.4	6.0	5.6	4.6
JDCC	-12.3	-29.2	2.3	-14.6	10.8	8.1	6.0	6.0	5.2	5.7
JGBCC	2.7	-9.5	4.5	-10.9	17.0	500.9	475.7	481.9	438.8	507.7
TFX	15.1	-58.1	-28.2	-35.0	-51.4	0.1	0.0	0.0	0.0	0.0
OSE	92.3	-44.7	-5.3	-3.1	-6.6	1.3	0.7	0.7	0.7	0.6
Korea										
Korea Exchange (KRX)	-1.4	0.4	13.9	-8.8	40.2	26.7	26.5	28.3	25.5	35.4
Mexico										
CCV	7.1	-6.7	52.8	-4.8	17.2	14.6	14.6	21.2	19.0	21.5
Asigna	-69.9	-32.7	-11.3	5.8	-10.6	59.8	43.2	36.5	36.2	31.3
Netherlands										
LCH.Clearnet SA	21.0	-43.3	25.3	-5.8	-29.3	1,058.5	628.8	777.0	734.4	533.6
Russia										
MICEX	0.6	-12.4	13.0	27.5	nav	188.8	191.4	197.1	221.3	nap
RTS CC	34.4	27.3	95.1	67.6	-24.1	27.7	40.8	72.7	107.2	77.4
NCC	nap	nap	nap	nap	838.1	nap	nap	nap	33.2	296.0
Saudi Arabia										
Saudi Arabia clearing	-27.7	-38.2	-42.1	39.7	70.4	100.7	78.6	38.5	43.9	72.4
Singapore										
CDP	-40.0	-12.1	16.0	-14.8	-15.9	144.3	128.1	131.5	109.5	93.0
South Africa			nap					nap		
Sweden										
OMXDM	-14.6	nav	nav	nav	nav	107.4	nav	nav	nav	nav
SE Nasdaq OMXDM	nav	nav	22.7	12.0	-8.3	nav	88.3	102.7	111.7	101.4
Switzerland										
SIX x-clear	-5.2	-18.8	30.6	-4.1	13.7	298.3	247.0	314.3	295.9	330.1
Turkey										
Takasbank	-85.4	41.2	23.3	-3.8	-14.8	56.9	85.4	97.1	87.4	72.4
United Kingdom										
LCH.Clearnet Ltd	13.5	-33.2	nav	nav	nav	59.0	41.5	nav	nav	nav
LCH.Clearnet SA	-17.6	-21.5	50.2	15.2	-0.1	1.1	0.9	1.3	1.5	1.5

Table CCP3 (cont)

System	Increase in the real value of transactions *(% change on previous year, adjusted by CPI inflation)*					Value of transactions as a percentage of **GDP** *(in %)*				
	2008	**2009**	**2010**	**2011**	**2012**	**2008**	**2009**	**2010**	**2011**	**2012**
United States										
NSCC	7.3	-33.1	2.3	-1.5	-17.4	2.1	1.5	1.5	1.4	1.1
FICC/GSD	-2.8	-10.3	20.0	-0.7	-2.7	6.9	6.3	7.4	7.3	6.9
FICC/MBSD	13.1	-14.4	8.4	-9.0	3.4	0.8	0.7	0.7	0.6	0.6

Table CCP4

Participation in selected central counterparties and clearing houses

(end of year)

System	Total number of participants				
	2008	2009	2010	2011	2012
Australia					
ASX Clear	54	49	44	42	39
ASX Clear (Futures)	15	15	15	17	17
Belgium					
LCH.Clearnet SA	nav	nav	nav	nav	nav
Brazil					
BmfBovespa-Equities	58	64	91	92	88
BmfBovespa-Derivatives	88	81	79	82	74
BmfBovespa-Securities	76	53	65	64	62
CETIP	nav	nav	556	567	558
Canada					
CDCC	34	34	37	37	40
NGX	201	214	229	237	248
ICE	10	10	10	9	9
China					
SD&C	262	258	220	222	223
France					
LCH.Clearnet SA	106	103	103	114	114
Germany					
Eurex Clearing AG	109	117	128	149	163
Hong Kong SAR					
CCASS	21,973	22,709	23,241	24,006	24,344
India					
CCIL	204	223	237	245	255
NSCCL	1,191	1,263	1,328	1,382	1,393
BOISL	990	1,002	1,325	1,370	1,385
ICCL	nav	nav	28	54	52
MCX-SXCCL	69	91	109	116	513
Italy					
CCG	75	70	71	71	74
LCH.Clearnet SA	nav	nav	nav	nav	nav
Japan					
JSCC	173	162	155	142	139
JDCC	62	60	57	56	53
JGBCC	35	35	35	35	34
TFX	67	65	71	70	65
OSE	92	90	91	92	83
Korea					
Korea Exchange (KRX)	93	91	92	92	91
Mexico					
CCV	25	26	26	26	27
Asigna[1]	9	9	5	5	6
Netherlands					
LCH.Clearnet SA	nav	nav	nav	nav	nav
Russia					
MICEX	1,113	1,188	786	nap	nap
RTS CC	390	368	351	387	nap
NCC	nap	nap	nap	715	727
Saudi Arabia					
Saudi Arabia clearing house	20	21	22	23	22
Singapore					
CDP	66	62	63	63	61
South Africa			nap		
Sweden					
OMXDM	50	nav	nav	nav	nav
SE Nasdaq OMXDM	nav	62	54	54	47
Switzerland					
SIX x-clear	75	74	71	71	70
Turkey					
Takasbank	132	130	131	127	125
United Kingdom					
LCH.Clearnet Ltd	111	118	148	159	171
LCH.Clearnet SA	nav	nav	nav	nav	nav

Mexico: [1] Please refer to the individual country tables for a detailed explanation.

Table CCP4 (cont)

System	Total number of participants				
	2008	2009	2010	2011	2012
United States					
NSCC	221	203	191	187	181
FICC/GSD	97	98	106	101	104
FICC/MBSD	103	67	73	73	74

Table CSD1

Features of selected central securities depositories

(at end-2012)

System	Type of securities held	Owner/ manager	Settlement system	Closing time for same-day transactions	Links to other CSDs
Australia					
ASX Settlement	E, O	SE[1]	ASX Settlement	DVP: 10:30, FoP: 19:00	no link
Austraclear	DOM, B, C, G	SE[1]	Austraclear	18:30[2], 20:30[3]	no link
Belgium					
NBB SSS	B, C, G, O	CB	NBB SSS	17:00, 17:30[1]	no link
Euroclear Belgium	B, C, E, O	O	Euroclear Belgium	17:00	direct: Euroclear Bank
Euroclear Bank	B, C, G, E, O	O, B	Euroclear Bank	18:30	direct: 12 indirect: 32
Brazil					
SELIC	DOM; G	CB	SELIC	18:30	no link
BMFBOVESPA-Equities	DOM; E, B, O	SE	BMFBOVESPA-Equities	17:00	no link
CETIP	DOM; B,C,G	B, O	CETIP	19:00	no link
Canada					
CDS	DOM, INT, B, C, G, E	B, SE, O[1]	CDSX	16:00[2]	direct: DVP: DTC. direct: FoP: Euroclear France, SEB, CAVALI, JASDEC
China					
SD&C	DOM, B, G, E, O	SE[1], O	SD&C[2]	16:00	nav
CDC Depository and Settlement System	B, G, O	O	CDC Depository and Settlement System	17:00	direct: Central Moneymarkets Unit, Clearstream Banking Luxembourg
France					
Euroclear France	B, G, E, O	O	ESES France[1]	17:00	FoP: 16[2]
Germany					
Clearstream Banking AG	DOM, INT: B, C, G, E, O	SE[1]	CASCADE, CREATION	DVP: 16:30[2], FoP: 18:00	direct: DVP: EUR, CHF, DKK; direct: FoP: EUR: 6, USD, JPY; indirect: 45
Hong Kong SAR					
CCASS	DOM, B, G, E, O[1]	SE	CCASS[2]	15:45	nav
CMU	DOM, INT, B, C, G	CB	Central Moneymarkets Unit	16:00	direct: FoP/DVP[3]
India					
RBI (SSS)	G	CB	SSS	19:30	nap
NSDL	E, B, O	SE, O	NSDL	15:30	direct
CDSL	E, B, O	SE, O	CDSL	15:30	direct
Italy					
Monte Titoli	G, E, B, O	O[1]	Express II	18:00[2]	direct: FoP, DvP: EUR:4, CHF:1, EUR, GBP:1; direct FoP: EUR:2, USD:1[3]
Japan					
BOJ	DOM: G	O	BOJ-NET	16:30	no link
JASDEC	DOM: O, B[1]	SE, O, B	JASDEC	17:00	no link
	DOM: E[2]	SE, O, B	JASDEC	DVP: 13:50 FoP: 15:30	direct: FoP: 3
	DOM: E[3]	SE, O, B	JASDEC	13:00	

For the footnotes regarding the systems, see after this table.

Table CSD1 (cont)

System	Type of securities held	Owner/ manager	Settlement system	Closing time for same-day transactions	Links to other CSDs
Korea					
Korea Securities Depository (KSD)	B, C, G, E, O	SE, O, B	KSD	DVP: 16:00[1], 17:00[2]	direct: DVP, FoP: 3 direct: Fop: 2 indirect: DVP, FoP: 33[3]
Mexico					
Indeval	B, C, G, E, O	B, SE, CB, O	DALI	16:15	direct/indirect: FoP/DVP: EUR/USD/GBP: 4
Netherlands					
Euroclear Netherlands	nav	O[1]	nav	nav	nav
Russia					
NSD	DOM: B, G, E INT: B, G, E	SE, B, O	NSD	20:00[1]	direct[2]: FoP: 7, DVP: 2
DCC	DOM: B, E, O INT: B, E	B, SE, O	Moscow Exchange - DCC - RTS SC	FoP: 22:00 DVP: 19:00	direct: Central depository of Kazakhstan
Saudi Arabia					
Tadawul	DOM, B, E, G	SE[1]	Equator	15:30	no link
Singapore					
MEPS+(SGS)	G	CB	MEPS+	19:00	nav
DCSS	B	SE	PSMS[1]	17:30	nav
CDP	DOM, INT, B, E, O, G	O	CDP	12:00	nav
South Africa					
SAFIRES	B, E	B, SE, O[1]	SAFIRES	15:00	no link
Sweden					
Euroclear Sweden	DOM, B, G, E, O	B, O	VPC	17:00	direct: FoP: DKK, GBP, EUR: 2, CHF; direct: DVP:EUR; indirect: FoP: DKK, EUR, ISL, USD; indirect: DVP: USD
Switzerland					
SECOM	DOM: B, G, E, O; INT: B, G, E, O	B, CB[1]	SECOM	14:30[2]; 21:30[3]	direct: DVP, FoP: 7; indirect: DVP, FoP: 51
Turkey					
Takasbank	DOM, INT, E[1], O[2]	SE , B[3], O[3]	Takasbank	21:00	direct/indirect: Euroclear, FoP/DVP
Merkezi Kayıt Kurulusu (MKK)	DOM: B, E, O	SE, O	Central Dematerialized System[4]	DVP: 17:00; FoP: 18:30	no link
ESTS	G	CB	ESTS	17:30	no link
United Kingdom					
CREST[1]	DOM, B, C, G, E, O	CB, B, O	RTGS	DVP: 16:10; FoP: 16:40	DVP: SIS SegaInterSettle AG; FoP: Euroclear SA and Depositary Trust & Clearing Corporation
United States					
NBES[1]	G, O	CB	Fedwire Securities Service	15:15[2]	no link
DTC	B, C, E, O	B, O	DTC-NSCC Consolidated Settlement Service	15:20[2]	direct: 13; indirect: 1

For the footnotes regarding the systems, see after this table.

Table CSD1 (cont)

System	Intraday finality	DVP (Delivery Versus Payment)	Delivery lag (T+n)	Currencies	Cash settlement agent
Australia					
ASX Settlement	yes	DVP3	T+3	AUD	CB
Austraclear	yes	DVP1	T[4], T+1[5], T+3[6]	AUD	CB
Belgium					
NBB SSS	yes	DVP1	T+2, T+3	EUR	CB
Euroclear Belgium	yes	DVP1	T+3	EUR	CB
Euroclear Bank	yes	DVP1	T, T+n	36	B
Brazil					
SELIC	yes	DVP1	T	BRL	CB
BMFBOVESPA-Equities	no[1]	DVP3	T+1[2]; T+3	BRL	CB
CETIP	no[1]	DVP3	T+1	BRL	CB
Canada					
CDS	yes	DVP2	T+3[3], T+0[4], T+2[5], T+3[6]	CAD, USD	CB: CAD; B: USD
China					
SD&C	no	DVP1, DVP2	T+1,T+3	RMB, USD, HKD	B
CDC Depository and Settlement System	yes	DVP1	T	RMB	CDC
France					
Euroclear France	yes	DVP1	T+3	EUR	CB
Germany					
Clearstream Banking AG	yes	DVP1	T+2[3], T- T+40[4]	EUR, 42	CB, B
Hong Kong SAR					
CCASS	yes	DVP1, DVP3[4]	T+2	HKD, USD, CNY	B
CMU	yes	DVP1, DVP3	T+0- T+2	HKD, USD, EUR, CNY	CB
India					
RBI (SSS)	yes	DVP3	T+0, T+1	INR	CB
NSDL	yes	DVP3	T+2	INR	B
CDSL	yes	DVP3	T+2	INR	B
Italy					
Monte Titoli	yes	DVP1, DVP3	T+3[4], T- T+n[5]	EUR	CB
Japan					
BOJ	yes	DVP1	T- T+3	JPY	CB
JASDEC	yes	DVP1	T- T+3	JPY	CB
	no	DVP2	T- T+3	JPY	CB
	no	DVP3	T+2, T+3	JPY	CB, B
Korea					
Korea Securities Depository	yes	DVP1, DVP3	T,T+1,T+2	KRW	CB, B
Mexico					
Indeval	yes	DVP3[1]	T	MXN	CB
Netherlands					
Euroclear Netherlands	yes	DVP1	T+3	EUR/non-EUR	CB, B
Russia					
NSD	yes	DVP1 DVP2 DVP3	T+0	RUR, USD, EUR, CHF, GBP, CNY	NSD
DCC	yes	DVP2	T+4	RUR, USD	RTS SC
Saudi Arabia					
Tadawul	yes	DVP1[2], DVP3[3]	T+0[2], T+2[3]	SAR	CB, B
Singapore					
MEPS+(SGS)	yes	DVP1	T+1, T+2, T+3	SGD	CB
DCSS	yes	DVP1	T+0[2]	SGD	B, CB
CDP	yes	DVP2	T+3	SGD, AUD, HKD, USD	B
South Africa					
SAFIRES	yes	DVP1	T+3[2], T+5[3]	ZAR	CB
Sweden					
Euroclear Sweden	yes	yes	T+2, T+3	SEK, EUR	CB

For the footnotes regarding the systems, see after this table.

Table CSD1 (cont)

System	Intraday finality	DVP (Delivery Versus Payment)	Delivery lag (T+n)	Currencies	Cash settlement agent
Switzerland					
SECOM	yes	DVP1	T, T+3	35	CB: CHF; B: CHF and all other 34 currencies: SIX SIS
Turkey					
Takasbank	yes	DVP3	T+0[5], T+1[6], T+2[7]	TRY, USD, EUR	Takasbank
Merkezi Kayıt Kurulusu (MKK)	yes	DVP1[8], DVP3[9]	T+0, T+2	TRY	Takasbank
ESTS	yes	DVP1	nap	TRY	CB
United Kingdom					
CREST	yes	DVP1[2], DVP2[3]	T[4], T+1[5], T+3[6]	GBP, EUR, USD	CB, B
United States					
NBES[1]	yes	DVP1	T, T+1	USD	CB
DTC	no	DVP2	T, T+3	USD	CB

Australia: [1] ASX Group. [2] Australian eastern standard time. [3] Australian eastern daylight-saving time. [4] Short-term debt securities if terms are agreed prior to midday. [5] Short-term debt securities if terms are agreed after midday. [6] Long-term debt securities.

Belgium: [1] Monetary policy and credit operations.

Brazil: [1] Some special transactions have intraday finality. [2] Payments relating to derivatives on stocks.

Canada: [1] IIROC. [2] Once payment exchange commences usually at 16:00, no further funds settlement is permitted that day; however, securities settlement can occur up to 19:30. [3] Equities. [4] GoC T-bills and money market securities. [5] GoC bonds with maturity of three years or less. [6] GoC bonds with maturity of more than three years and all provincial, municipal, corporate and other bonds or other certificates of indebtedness including mortgage-backed securities.

China: [1] Shanghai Stock Exchange and Shenzhen Stock Exchange each hold 50% of SD&C's shares. [2] There is no official name for the system yet.

France: [1] ESES France replaced RGV2 in November 2007 while the revocable channel was suppressed. [2] Eleven links are operating in EUR.

Germany: [1] Deutsche Börse AG. [2] 17:30 for specific Euro GC pooling transactions. [3] For stock exchange. [4] For over-the-counter.

Hong Kong SAR: [1] Equities include ordinary shares, preference shares, registered warrants, provisional allotment letters representing nil paid rights, depository receipts; structured products include derivative warrants, equity linked instruments, callable bull/bear contracts; bonds include Exchange Fund notes, Hong Kong SAR retail bonds and Hong Kong SAR Link Retail Bonds; unit trust funds includes Exchange Traded Funds, REITs. [2] CCASS stands for Central Clearing and Settlement System. [3] Austraclear in Australia and New Zealand, Korean Securities Depository in South Korea, China Govt Sec Depository Trust and Clearing Com Ltd in Mainland China. [4] Exchange trade: They are settled under continuous net settlement system on a netting basis, with final transfer of securities from the seller to the buyer at securities-on-hold status occurring throughout the 4 batches settlement runs processing cycle on T+2, with the final netting funds from the buyer to the seller on same value day. The allocated on-hold securities will become available upon receipt of bank confirmation of brokers' designated banks at about 20:00 on T+2; Non-exchange trade: securities transfer instructions are settled on a trade-by-trade basis, with final transfer of securities from the seller to the buyer occurring throughout the 4 batch settlement runs processing cycle, with the final transfer of fund from the buyer to the seller on same value day.

Italy: [1] Monte Titoli spa. [2] For matched transactions in the gross settlement. [3] The currencies reflect the denomination of financial instruments, cash leg is settled in EUR. [4] For main regulated markets (eg stock exchanges) and MTFs. [5] For OTC trades.

Japan: [1] For commercial paper, corporate and other debt securities, investment trusts. [2] For equities traded outside the exchanges. [3] For exchange-traded equities cleared via the Japan Securities Clearing Corporation.

Korea: [1] Transactions on exchange. [2] OTC Market. [3] Links to other CSDs through global custodians, counted on a country basis.

Mexico: [1] DVP settlement cycle occurs every two minutes or less.

Netherlands: [1] Euroclear Group.

Russia: [1] For depo orders on OTC transactions. For some transactions other closing time may be set during the business day, until that time depo orders are accepted and being settled within the same business day. [2] Via NSD accounts open with CSDs.

Saudi Arabia: [1] Tadawul. [2] For equities. [3] For bonds.

Singapore: [1] Pre-Settlement Matching System. [2] Shares will be transferred once payment is confirmed on settlement date.

South Africa: [1] The owners are stock exchange and banks and the manager is STRATE Ltd. [2] T+3 for bonds. [3] T+5 for equities.

Switzerland: [1] The Swiss National Bank owns an immaterial number of shares of SIX Group. [2] For central bank money. [3] For commercial bank money.

Turkey: [1] Takasbank is the custodian for non-fungible domestic stocks. [2] Takasbank is the custodian for domestic private pension funds. [3] Takasbank is owned by 19 banks and 67 brokerage houses, none of which can exceed a 5% share. [4] Settlement is processed and finalized through the MKK-Takasbank integrated system. Takasbank, as the cash clearing agent, manages the DVP system. [5] G-Bonds, T-Bills and Repos. [6] Derivatives T+1 until 14:00. [7] Equities. [8] Securities for delivery lag of T+0. [9] Securities for delivery lag of T+2.

United Kingdom: [1] Owned and operated by Euroclear UK and Ireland. [2] For sterling and euro settlement. [3] For US dollar settlement. [4] T for delivery by value transactions. [5] T+1 for gilts. [6] T+3 for equities.

United States: [1] NBES is the Federal Reserve's National Book-Entry System. [2] Eastern time.

Table CSD2

Transactions processed by selected central securities depositories: number of transactions

(total for the year)

System	Number of transactions *(millions)*					Increase in the number of transactions *(% change on previous year)*				
	2008	2009	2010	2011	2012	2008	2009	2010	2011	2012
Australia										
ASX Settlement	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Austraclear	nav	0.24	0.29	0.33	0.34	nav	nav	22.9	13.5	2.6
Belgium										
NBB SSS	0.33	0.34	0.41	0.52	0.58	8.6	2.7	21.1	27.2	12.3
Euroclear Belgium	1.26	1.80	1.72	1.80	1.80	-6.7	42.8	-4.7	5.1	-0.1
Euroclear Bank	37.0	38.4	48.2	60.8	64.9	-9.0	3.7	25.6	26.0	6.7
Brazil										
SELIC	2.71	2.65	3.01	3.37	3.64	5.9	-2.2	13.7	12.0	7.9
BMFBOVESPA-Equities	112.55	118.61	17.09	16.99	18.89	51.6	5.4	-85.6	-0.6	11.1
CETIP	18.90	21.46	26.01	34.90	30.47	40.0	13.5	21.2	34.2	-12.7
Canada										
CDS	207.1	258.6	337.1	418.5	360.3	49.4	24.9	30.4	24.1	-13.9
China										
SD&C	3,916.5	7,069.6	6,145.9	4,769.7	4,117.2	-21.4	80.5	-13.1	-22.4	-13.7
CDC Depository and Settlement System	212.1	271.6	438.9	515.7	587.4	49.9	28.0	61.6	17.5	13.9
France										
Euroclear France	30.38	26.64	26.12	27.64	23.62	-11.9	-12.3	-1.9	5.8	-14.5
Germany										
Clearstream Banking AG	56.01	55.85	58.40	63.17	52.80	-16.7	-0.3	4.6	8.2	-16.4
Hong Kong SAR										
CCASS	15.68	17.49	19.94	20.65	18.03	-5.9	11.5	14.0	3.6	-12.7
CMU	0.034	0.060	0.091	0.114	0.089	-13.7	79.5	50.0	25.6	-22.3
India										
RBI (SSS)	nav	0.36	0.37	0.34	0.05	nav	nav	3.3	-7.6	-86.0
NSDL	123.5	175.3	185.8	118.1	107.7	-35.8	42.0	6.0	-36.4	-8.8
CDSL	62.75	78.60	83.35	56.57	68.41	-13.3	25.3	6.0	-32.1	20.9
Italy										
Monte Titoli	26.03	28.59	25.91	23.49	21.29	-14.2	9.8	-9.4	-9.3	-9.4
Japan										
BOJ	4.49	3.90	3.84	3.93	4.21	4.8	-13.1	-1.7	2.3	7.2
JASDEC	73.78	88.06	87.08	85.45	88.35	12.8	19.3	-1.1	-1.9	3.4
Korea										
KSD	7.43	7.97	9.01	9.48	7.72	6.2	7.3	13.0	5.2	-18.6
Mexico										
Indeval	4.09	3.87	4.08	4.65	4.92	-1.0	-5.4	5.3	13.9	5.9
Netherlands										
Euroclear Netherlands	4.40	4.82	4.88	5.21	5.00	-4.3	9.6	1.2	6.9	-4.1
Russia										
NDC	2.54	2.48	nap	nap	nap	2.0	-2.2	nav	nap	nap
NSD	nap	nap	2.74	2.59	2.34	nap	nap	nap	-5.2	-9.7
DCC	0.38	0.21	0.35	0.13	0.11	-1.3	-45.9	68.2	-62.8	-12.2
Saudi Arabia										
Tadawul	52.14	36.46	19.56	25.55	42.11	-20.6	-30.1	-46.4	30.7	64.8
Singapore										
MEPS+(SGS)	0.083	0.059	0.071	0.079	0.090	38.3	-28.9	20.3	11.3	13.9
DCSS	61.84	53.11	60.09	nav	nav	39.9	-14.1	13.1	nav	nav
CDP	0.48	0.41	0.31	0.31	0.47	3.9	-15.1	-24.6	-1.3	53.0
South Africa										
SAFIRES	3.10	3.16	4.31	5.02	6.24	15.1	2.2	36.1	16.6	24.2
Sweden										
VPC	32.27	nap	nap	nap	nap	14.9	nav	nav	nav	nav
Euroclear Sweden	nap	28.6	12.2	13.9	11.4	nav	nav	-57.3	13.3	-17.9
Switzerland										
SECOM	69.32	55.81	57.43	65.21	49.86	39.8	-19.5	2.9	13.5	-23.5
Turkey										
Takasbank	0.602	0.517	0.619	95.701	106.350	nav	-14.1	19.8	15,349.9	11.1
Merkezi Kayıt Kurulusu (MKK)	3.22	6.28	2.24	2.42	2.86	-20.8	95.3	-64.4	8.0	18.4
ESTS	0.10	0.08	0.09	0.13	0.18	0.2	-16.0	4.6	47.0	41.8
United Kingdom										
CREST	59.05	56.36	52.08	51.78	47.87	-11.0	-4.5	-7.6	-0.6	-7.6
United States										
NBES	25.01	21.08	19.78	18.61	18.23	3.3	-15.7	-6.2	-5.9	-2.1
DTC	316.6	299.5	295.0	302.3	299.3	-2.6	-5.4	-1.5	2.5	-1.0

Table CSD3

Transactions processed by selected central securities depositories: value of transactions

(total for the year)

System	Value of transactions *(USD billions)* [1]					Average value per transaction *(USD thousands)* [1]				
	2008	2009	2010	2011	2012	2008	2009	2010	2011	2012
Australia										
ASX Settlement	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Austraclear	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Belgium										
NBB SSS	12,143.3	10,303.9	11,972.4	19,646.4	13,160.5	37,022.1	30,575.4	29,344.2	37,854.4	22,573.8
Euroclear Belgium	453.5	554.4	613.4	773.0	709.9	359.6	307.8	357.4	428.7	394.1
Euroclear Bank	363,996	300,000	366,739	462,953	396,680	9,839.4	7,817.4	7,605.9	7,619.2	6,116.1
Brazil										
SELIC	106,720	124,674	146,876	178,130	184,246	39,376.3	47,058.0	48,769.4	52,816.4	50,644.0
BMFBOVESPA-Equities	452.3	384.8	2,050.6	2,367.8	2,723.1	4.02	3.24	119.98	139.33	144.18
CETIP	4,964.4	5,533.9	7,653.4	10,288.6	8,981.4	262.7	257.9	294.2	294.8	294.7
Canada										
CDS	57,589.6	58,869.3	70,034.7	92,075.6	92,762.9	278.1	227.6	207.7	220.0	257.4
China										
SD&C	9,419.5	19,332.0	20,965.0	26,064.3	33,240.4	2.41	2.73	3.41	5.46	8.07
Settlement System	5,967.2	7,158.1	9,998.7	10,487.1	11,222.6	28.13	26.36	22.78	20.34	19.11
France										
Euroclear France	196,439	163,383	181,214	203,748	157,791	6,465.2	6,133.2	6,937.2	7,371.2	6,680.4
Germany										
Clearstream Banking AG	91,402	92,803	90,218	111,302	71,623	nav	1.53	-2.79	1,761.99	1,356.62
Hong Kong SAR										
CCASS	6,082.2	5,279.7	5,982.4	6,655.6	5,646.6	387.8	301.9	300.0	322.3	313.2
CMU	1,583.7	5,542.1	12,017.7	16,897.6	834.2	46,997	91,606	132,453	148,249	9,420
India										
RBI (SSS)	nav	2,023.9	14,086.6	13,804.6	6.3	nav	5,685.2	38,322.5	40,636.5	133.2
NSDL	1,050.8	1,467.4	2,341.4	2,178.2	2,841.4	8.51	8.37	12.60	18.44	26.38
CDSL	62.84	136.61	132.25	84.16	115.21	1.00	1.74	1.59	1.49	1.68
Italy										
Monte Titoli	98,311	100,189	102,342	100,333	75,055	3,776.4	3,504.6	3,950.2	4,271.4	3,525.1
Japan										
BOJ	213,624	211,008	213,545	232,520	258,516	47,560.3	54,046.1	55,640.0	59,202.6	61,393.9
JASDEC[1]	14,047.4	14,015.7	14,435.1	16,339.3	15,837.5	190.4	159.2	165.8	191.2	179.3
Korea										
KSD	3,442.8	3,927.5	5,589.9	6,509.1	5,529.7	463.3	492.8	620.5	686.7	716.7
Mexico										
Indeval	76,675.0	66,060.2	74,392.4	91,365.2	93,511.8	18,747.0	17,064.8	18,247.0	19,669.0	19,009.1
Netherlands										
Euroclear Netherlands	nav	6,316	5,982	6,591	5,763	nav	nav	-5	10	1,153
Russia										
NDC	2,458.1	1,895.8	nav	nap	nap	968.5	763.5	nav	nap	nap
NSD	nap	nap	2,231.2	2,848.0	4,329.7	nap	nap	814.9	1,097.5	1,848.8
DCC	367.6	121.0	226.6	168.6	107.4	960.5	583.9	650.1	1,299.4	942.7
Saudi Arabia										
Tadawul	523.5	337.1	202.7	293.6	514.7	10.04	9.25	10.37	11.49	12.22
Singapore										
MEPS+(SGS)	604.3	475.1	589.7	732.2	1,116.3	7,281.0	8,052.2	8,305.1	9,268.0	12,403.0
DCSS	4.13	0.16	0.28	nav	nav	0.067	0.003	0.005	nav	nav
CDP	273.2	234.9	299.0	290.7	257.3	564.6	571.6	965.4	951.0	550.3
South Africa										
SAFIRES	4,997.6	2,861.2	3,832.6	4,036.4	3,994.9	1,614.5	904.2	889.8	803.4	640.2
Sweden										
VPC	18,153.8	nav	nav	nav	nav	562.5	nav	nav	nav	nav
Euroclear Sweden	nav	9,443.4	12,012.9	14,630.9	13,808.1	nav	329.7	981.6	1,055.5	1,212.9
Switzerland										
SECOM	16,282.4	12,617.1	14,165.1	13,925.9	5,735.2	234.9	226.1	246.7	213.6	115.0
Turkey										
Takasbank	2,521.2	2,308.9	1,874.0	2,241.8	2,756.4	4,188.9	4,464.2	3,025.4	23.4	25.9
Merkezi Kayıt Kurulusu (MKK)	378.0	260.8	372.5	410.1	989.7	117.5	41.5	166.5	169.7	346.0
ESTS	2,799.5	3,203.6	2,427.2	4,658.5	4,216.2	27,853.7	37,927.8	27,462.6	35,866.6	22,896.5

[1] Converted at yearly average exchange rates.

Japan: [1] Data refer to total transactions during the fiscal year ending March of the following year (see Japan, Table26). As a consequence, they are converted at average fiscal-year exchange rates.

Table CSD3 (cont)

System	Value of transactions *(USD billions)* [1]					Average value per transaction *(USD thousands)* [1]				
	2008	**2009**	**2010**	**2011**	**2012**	**2008**	**2009**	**2010**	**2011**	**2012**
United Kingdom										
CREST	210,202	278,248	221,486	207,135	183,955	3,560.0	4,937.0	4,252.6	4,000.1	3,843.1
United States										
NBES	419,347	295,742	320,124	291,824	284,402	16,768.5	14,028.7	16,184.7	15,678.5	15,599.8
DTC	182,000	122,000	117,500	124,700	110,300	574.9	407.3	398.3	412.5	368.5

[1] Converted at yearly average exchange rates.

Table CSD3 (cont)

System	Increase in the real value of transactions *(% change on previous year, adjusted by CPI inflation)*					Value of transactions as a percentage of GDP *(in %)*				
	2008	2009	2010	2011	2012	2008	2009	2010	2011	2012
Australia										
ASX Settlement	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Austraclear	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Belgium										
NBB SSS	20.5	-10.7	19.4	51.1	-29.3	2,396.2	2,174.1	2,541.5	3,819.1	2,724.4
Euroclear Belgium	-67.1	28.6	13.7	16.0	-3.1	89.5	117.0	130.2	150.3	147.0
Euroclear Bank	-16.6	-13.3	25.6	16.2	-9.6	71,827.1	63,299.8	77,851.9	89,993.5	82,118.7
Brazil										
SELIC	12.1	21.5	-1.8	8.4	14.1	6,467.2	7,672.7	6,853.9	7,200.0	8,181.6
BMFBOVESPA-Equities	-7.9	-11.5	344.1	3.2	26.9	27.4	23.7	95.7	95.7	120.9
CETIP	51.0	16.0	15.2	20.2	-3.7	300.8	340.6	357.1	415.9	398.8
Canada										
CDS	-2.5	9.2	5.4	22.7	0.3	3,814.4	4,180.0	4,252.0	5,062.5	5,049.4
China										
SD&C	-38.2	106.2	4.1	12.6	21.4	204.0	378.5	352.4	356.3	397.7
CDC Depository and	132.3	20.5	34.1	-5.0	1.9	129.2	140.1	168.0	143.4	134.3
France										
Euroclear France	-15.1	-12.6	14.6	4.6	-18.0	6,945.3	6,229.1	7,072.5	7,321.7	6,047.1
Germany										
Clearstream Banking AG	4.8	6.6	1.0	14.5	-31.8	2,525.4	2,809.9	2,731.9	3,087.6	2,109.7
Hong Kong SAR										
CCASS	-10.3	-14.0	10.9	5.9	-18.8	2,773.7	2,466.6	2,615.9	2,675.9	2,144.9
CMU	-1.0	246.6	112.2	33.8	-95.3	722.2	2,589.2	5,254.9	6,793.7	316.9
India										
RBI (SSS)	nav	nav	528.2	-8.1	-100.0	nav	151.1	826.5	717.9	0.3
NSDL	-30.3	48.4	44.0	-12.8	36.7	81.0	109.5	137.4	113.3	151.7
CDSL	-56.0	131.0	-12.6	-40.3	43.5	4.8	10.2	7.8	4.4	6.2
Italy										
Monte Titoli	-6.5	6.4	5.7	-9.3	-21.6	4,266.0	4,739.9	4,984.7	4,571.5	3,733.0
Japan										
BOJ	-1.9	-9.5	-4.4	-0.8	11.3	4,409.0	4,189.5	3,882.7	3,938.3	4,335.3
JASDEC	-0.6	-6.5	-4.3	4.6	1.9	281.5	276.2	256.4	274.3	276.6
Korea										
KSD	12.2	28.5	25.2	7.3	-15.5	369.8	470.7	550.9	584.0	489.7
Mexico										
Indeval	0.8	-0.8	1.1	16.8	4.2	7,011.2	7,476.1	7,191.7	7,887.2	7,942.8
Netherlands										
Euroclear Netherlands	nav	nav	-1.3	2.3	-7.9	nap	792.2	770.6	791	749
Russia										
NDC	-11.0	-9.5	nav	nap	nap	147.7	154.8	nap	nap	nap
NSD	nap	nap	nap	16.3	50.9	nap	nap	146.3	149.8	214.9
DCC	-5.8	-61.4	65.0	-32.2	-36.8	22.1	9.9	14.9	8.9	5.3
Saudi Arabia										
Tadawul	-27.7	-38.2	-42.1	39.7	70.4	100.7	78.6	38.5	43.9	72.4
Singapore										
MEPS+(SGS)	-7.6	-19.7	13.2	8.8	44.8	319.1	259.1	259.4	275.7	403.6
DCSS	-24.9	-96.1	63.2	nav	nav	2.2	0.1	0.1	nav	nav
CDP	-40.0	-12.1	16.0	-14.8	-15.9	144.3	128.1	131.5	109.5	93.0
South Africa										
SAFIRES	71.8	-44.9	12.3	-1.7	6.0	1,827.6	1,003.2	1,055.2	1,003.5	1,039.7
Sweden										
VPC	-10.5	nav	nav	nav	nav	3,732.1	nap	nap	nap	nap
Euroclear Sweden	nav	nav	17.7	8.3	-2.4	nap	2,324.4	2,593.7	2,729.8	2,637.0
Switzerland										
SECOM	26.1	-22.0	7.1	-16.6	-56.1	3,106.1	2,470.3	2,578.9	2,110.6	909.6
Turkey										
Takasbank	nav	2.9	-26.0	20.6	24.3	342.9	375.0	255.9	288.5	348.7
Merkezi Kayıt Kurulusu (MKK)	-19.7	-22.5	30.2	11.0	144.0	51.4	42.3	50.9	52.8	125.2
ESTS	26.6	28.5	-30.9	93.4	-8.5	380.8	520.3	331.4	599.5	533.4
United Kingdom										
CREST	-1.0	52.3	-22.1	-13.8	-12.6	7,836.4	12,576.6	9,657.7	8,407.6	7,411.7
United States										
NBES	-7.2	-29.1	6.7	-11.5	-4.3	2,848.8	2,051.2	2,140.1	1,878.6	1,750.7
DTC	-16.4	-32.6	-5.0	3.0	-13.1	1,236.4	846.2	785.5	802.8	679.0

[1] Converted at yearly average exchange rates.

Table CSD4

Participation in selected central securities depositories

(end of year)

System	Total number of participants				
	2008	2009	2010	2011	2012
Australia					
ASX Settlement	120	93	90	91	83
Austraclear	848	763	732	743	775
Belgium					
NBB SSS	86	86	85	87	84
Euroclear Belgium	77	77	75	73	73
Euroclear Bank	1,346	1,324	1,342	1,383	1,391
Brazil					
SELIC	6,671	7,387	510	514	499
BMFBOVESPA-Equities	213	203	199	201	201
CETIP	nav	nav	556	567	558
Canada					
CDS	98	97	96	98	100
China					
SD&C	nap	nap	nap	nap	nap
CDC Depository and	8,291	9,247	10,230	11,162	12,415
France					
Euroclear France	139	137	165	162	156
Germany					
Clearstream Banking AG	340	371	366	376	405
Hong Kong SAR					
CCASS	21,973	22,709	23,241	24,006	24,344
CMU	174	174	163	173	180
India					
RBI (SSS)	nav	168	228	242	236
NSDL	274	286	293	282	282
CDSL	466	502	551	567	578
Italy					
Monte Titoli	325	299	288	266	248
Japan					
BOJ	314	306	299	297	291
JASDEC	264	248	229	219	199
Korea					
KSD	nav	242	259	285	300
Mexico					
Indeval	109	110	111	113	113
Netherlands					
Euroclear Netherlands	54	74	70	67	67
Russia					
NDC	908	892	nap	nap	nap
NSD	nap	nap	915	960	909
DCC	416	439	408	391	199
Saudi Arabia					
Tadawul	52	59	63	56	54
Singapore					
MEPS+(SGS)	60	63	64	64	62
DCSS	46	47	47	47	63
CDP	66	62	63	63	61
South Africa					
SAFIRES	27	27	36	40	43
Sweden					
VPC	46	nap	nap	nap	nap
Euroclear Sweden	nap	45	46	48	53
Switzerland					
SECOM	431	443	434	417	382
Turkey					
Takasbank	524	604	664	828	1,051
Merkezi Kayıt Kurulusu (MKK)	469	457	488	540	601
ESTS	48	48	48	47	49
United Kingdom					
CREST	37,153	36,503	35,307	33,743	32,388
United States					
NBES	2,588	2,566	2,566	2,406	2,173
DTC	401	382	377	378	375

Table CSD5

Securities held on account at selected central securities depositories

(end of year)

System	Number of securities held *(thousands except as noted)*					Market capitalisation *(USD billions)* [1]				
	2008	2009	2010	2011	2012	2008	2009	2010	2011	2012
Australia										
ASX Settlement	2.22	2.18	2.22	2.22	2.19	671.4	1,258.4	1,442.1	1,187.0	1,387.1
Austraclear	nav	nav	nav	nav	nav	681.7	953.7	1,206.8	1,309.4	1,428.6
Belgium										
NBB SSS	1.87	1.48	1.63	1.68	1.85	555.5	665.6	645.4	664.2	700.9
Euroclear Belgium	nav	nav	nav	0.77	0.82	188.9	203.6	216.5	170.5	209.3
Euroclear Bank	208.3	198.9	207.6	203.9	202.8	12,304.5	13,845.5	13,837.6	13,934.4	14,187.0
Brazil										
SELIC	1.06	0.79	0.59	0.53	0.45	766.8	1,191.3	1,415.1	1,404.8	1,432.6
BMFBOVESPA-Equities	1.23	1.20	1.22	1.21	1.26	278.3	501.1	744.1	589.7	603.6
CETIP	2,007.2	2,591.1	2,869.7	2,861.5	2,523.5	861.0	1,380.9	1,697.6	1,696.3	1,690.4
Canada										
CDS	77.44	76.37	77.49	78.25	78.17	2,383.5	3,238.2	3,864.0	3,850.1	4,152.0
China										
SD&C	1.94	2.24	2.78	3.30	4.09	1,834.2	3,692.5	4,185.2	3,575.8	3,899.9
CDC Depository and	1.12	1.44	2.34	2.94	3.57	2,210.8	2,567.2	3,046.2	3,389.6	3,779.6
France										
Euroclear France	45.76	33.35	40.03	46.74	54.09	6,286.7	7,251.5	6,867.8	6,496.9	7,023.5
Germany										
Clearstream Banking AG	4,634.2	4,322.0	5,085.2	2,232.9	2,655.7	8,332.6	8,854.6	8,435.0	7,490.0	7,920.5
Hong Kong SAR										
CCASS	5,741.0	6,542.0	7,818.0	6,617.0	6,725.0	647.3	1,192.6	1,453.7	1,233.3	1,589.7
CMU	1.00	0.89	1.14	1.56	2.03	50.30	98.06	128.73	162.54	198.81
India										
RBI (SSS)	nav	0.002	0.002	0.002	0.002	nav	608	752	727	5,652
NSDL[1]	282,870	351,138	471,304	579,801	686,476	641.2	1,203.5	1,474.6	1,339.0	1,401.9
CDSL[1]	70,823	77,954	104,871	133,572	151,729	90.7	179.7	241.3	191.6	179.8
Italy										
Monte Titoli	45.40	43.00	43.18	42.71	43.79	3,802.8	4,069.4	3,970.4	4,153.1	4,233.3
Japan										
BOJ	nav	nav	nav	nav	nav	8,685.5	8,769.9	10,574.1	11,585.5	10,867.0
JASDEC[1]	89.09	86.14	82.57	75.78	73.28	3,711.1	3,972.3	4,592.8	4,626.6	4,051.2
Korea										
KSD	25.90	30.30	33.86	36.93	44.39	0.88	1.09	1.20	1.28	1.51
Mexico										
Indeval	6.46	6.76	7.53	7.98	8.75	674.4	896.1	1,134.7	1,094.9	1,353.0
Netherlands										
Euroclear Netherlands	9.00	11.00	14.00	9.00	10.00	1,139.8	1,267.1	1,235.3	1,119.9	1,152.1
Russia										
NDC	2.80	2.90	nap	nap	nap	199.0	251.8	nap	nap	nap
NSD	nap	nap	3.27	4.18	6.62	nap	nap	356.2	300.0	445.4
DCC	4.00	3.99	4.07	3.73	1.11	31.1	74.5	124.8	102.3	28.7
Saudi Arabia										
Tadawul[1]	39,503	77,157	88,768	93,703	104,147	246.5	328.4	366.6	353.1	390.0
Singapore										
MEPS+(SGS)	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
DCSS	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
CDP	nav	nav	nav	nav	nav	665.9	893.0	1,128.1	1,039.5	1,306.4
South Africa										
SAFIRES	1.98	1.83	3.56	4.11	4.55	429.1	687.7	952.8	788.3	941.6
Sweden										
VPC	nav	nav	nav	nav	nav	925.2	nap	nap	nap	nap
Euroclear Sweden	nav	nav	nav	nav	nav	nap	1,144.3	1,672.4	1,373.1	1,590.0
Switzerland										
SECOM	168.4	202.2	227.5	237.6	251.4	2,294.1	2,776.8	3,041.8	2,719.4	2,937.2

[1] Converted at end of year exchange rates.

Japan: [1] Data refer to total transactions during the fiscal year ending March of the following year (see Japan, Table23). As a consequence, they are converted at end-March of following year exchange rates.

India: [1] For number of securities held, millions.

Saudi Arabia: [1] For number of securities held, millions.

Table CSD5 (cont)

System	Number of securities held *(thousands)*					Market capitalisation *(USD billions)* [1]				
	2008	**2009**	**2010**	**2011**	**2012**	**2008**	**2009**	**2010**	**2011**	**2012**
Turkey										
Takasbank	0.34	0.39	0.45	0.60	0.78	20.27	26.09	29.23	23.24	28.29
Merkezi Kayıt Kurulusu (MKK)[1]	0.91	0.94	1.15	1.50	1.78	137.0	253.5	328.6	223.6	438.5
ESTS	0.38	0.44	0.56	0.60	0.62	193.77	232.56	237.67	199.88	220.42
United Kingdom										
CREST	10.07	10.55	10.87	11.29	nav	2,974.1	4,717.5	5,154.5	5,211.3	5,957.0
United States										
NBES	1,148.0	1,151.5	1,160.9	1,187.1	1,217.6	47,427.1	52,662.3	56,722.6	60,295.9	63,196.0
DTC	3,500.0	3,550.0	3,610.0	3,690.0	3,780.0	28,000.0	34,000.0	37,000.0	40,000.0	37,000.0

[1] Converted at end of year exchange rates.

Turkey: [1] For number of securities held, millions.