

Comparative tables

Table 1
Basic statistical data

	GDP (USD billions) ¹					Population (millions, yearly average)				
	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015
Australia	1,517	1,565	1,493	1,438	1,216	22.4	22.8	23.2	23.5	23.8
Belgium	527	497	521	531	454	11.0	11.1	11.1	11.2	11.3
Brazil	2,612	2,458	2,461	2,415	1,768	197.4	199.2	201.0	202.8	204.5
Canada	1,829	1,840	1,863	1,804	1,558	34.3	34.7	35.1	35.5	35.8
China	7,522	8,570	9,639	10,557	nav	1,347.4	1,354.0	1,360.7	1,367.8	1,374.6
France	2,862	2,679	2,809	2,840	2,418	64.9	65.2	65.6	66.1	66.4
Germany	3,758	3,541	3,752	3,878	3,363	80.3	80.4	80.6	81.0	81.7
Hong Kong SAR	248	263	276	291	309	7.1	7.2	7.2	7.3	7.3
India	1,872	1,860	1,922	2,046	2,118	1,202.0	1,217.0	1,233.0	1,267.0	1,283.0
Italy	2,277	2,071	2,130	2,138	1,814	59.7	59.9	60.2	60.4	60.4
Japan	5,917	5,960	4,908	4,601	4,123	127.8	127.5	127.3	127.1	127.1
Korea	1,203	1,222	1,305	1,411	1,377	49.8	50.0	50.2	50.4	50.6
Mexico	1,171	1,187	1,262	1,290	1,144	108.8	116.3	117.6	119.0	120.3
Netherlands	894	828	867	879	750	16.7	16.8	16.8	16.9	16.9
Russia	2,034	2,154	2,232	2,053	1,332	143.0	143.2	143.5	143.8	146.4
Saudi Arabia	670	734	744	754	646	28.4	29.2	30.0	30.8	31.0
Singapore	266	287	302	306	293	5.2	5.3	5.4	5.5	5.5
South Africa	417	396	368	352	315	51.6	52.2	52.9	53.5	54.3
Sweden	563	544	579	574	496	9.5	9.5	9.6	9.7	9.9
Switzerland	697	664	685	703	670	7.9	8.0	8.1	8.2	8.3
Turkey	777	790	824	799	718	74.7	75.6	76.7	77.7	78.7
United Kingdom	2,610	2,653	2,719	3,001	2,852	63.3	63.7	64.1	64.6	65.1
United States	15,518	16,155	16,692	17,393	18,037	311.6	313.9	316.1	318.4	320.9
CPMI²	57,759	58,922	60,353	62,056	47,772	4,024.6	4,062.8	4,096.1	4,148.0	4,183.8

Table 1 (cont)

	GDP per capita (USD) ¹					CPI inflation (per cent, yearly average)				
	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015
Australia	67,740	68,688	64,476	61,191	51,041	3.0	2.2	2.7	1.7	1.7
Belgium	48,016	45,003	46,944	47,601	40,286	3.4	2.6	1.2	0.5	0.6
Brazil	13,231	12,338	12,240	11,911	8,649	6.5	5.8	5.9	6.4	10.7
Canada	53,307	53,038	53,063	50,826	43,475	2.9	1.5	0.9	1.9	1.1
China	5,583	6,329	7,084	7,718	nav	5.4	2.6	2.6	2.0	nav
France	44,077	41,070	42,849	42,986	36,432	2.3	2.2	1.0	0.6	0.1
Germany	46,820	44,034	46,526	47,889	41,169	2.5	2.1	1.6	0.8	0.1
Hong Kong SAR	34,937	36,585	38,167	40,076	42,214	5.3	4.1	4.3	4.4	3.0
India	1,557	1,529	1,559	1,615	1,651	12.0	8.9	9.3	10.9	6.3
Italy	38,162	34,581	35,369	35,368	30,019	2.9	3.3	1.2	0.2	0.1
Japan	46,298	46,740	38,553	36,205	32,436	-0.3	-0.1	0.3	2.8	0.8
Korea	24,160	24,445	25,993	27,982	27,214	4.0	2.2	1.3	1.3	0.7
Mexico	10,760	10,205	10,729	10,846	9,510	3.4	4.1	3.8	4.0	2.7
Netherlands	53,543	49,442	51,577	52,138	44,296	2.5	2.8	2.6	0.3	0.2
Russia	14,226	15,044	15,551	14,274	9,098	6.1	6.6	6.5	11.4	12.9
Saudi Arabia	23,594	25,139	24,816	24,499	20,828	3.7	2.9	3.5	2.7	2.2
Singapore	51,235	54,004	55,982	56,009	52,890	5.2	4.6	2.4	1.0	-0.5
South Africa	8,074	7,588	6,956	6,566	5,801	6.1	5.7	5.4	5.0	5.2
Sweden	59,540	57,106	60,258	59,120	50,313	1.4	0.9	0.4	0.2	0.7
Switzerland	88,125	83,076	84,624	85,871	80,950	0.2	-0.7	-0.2	0.0	-1.1
Turkey	10,399	10,451	10,752	10,284	9,121	10.5	6.2	7.4	8.2	8.8
United Kingdom	41,243	41,652	42,417	46,452	43,805	4.5	2.8	2.6	1.5	0.1
United States	49,804	51,470	52,800	54,635	56,215	3.1	2.0	1.3	1.4	-0.2
CPMI²	14,352	14,503	14,734	14,960	17,005	3.7	2.7	2.3	2.5	1.4

Table 1 (cont)

	Exchange rate vis-à-vis USD (yearly average)					Exchange rate vis-à-vis USD (end of year)				
	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015
Australia	0.9609	0.9622	1.0416	1.1123	1.3396	0.9846	0.9630	1.1176	1.2192	1.3687
Belgium	0.7192	0.7788	0.7532	0.7539	0.9019	0.7729	0.7579	0.7251	0.8237	0.9185
Brazil	1.6746	1.9550	2.1605	2.3547	3.3387	1.8758	2.0435	2.3426	2.6562	3.9048
Canada	0.9891	0.9996	1.0299	1.1045	1.2787	1.0170	0.9949	1.0636	1.1601	1.3840
China	6.4614	6.3125	6.1932	6.1428	nav	6.3009	6.2855	6.0969	6.1190	nav
France	0.7192	0.7788	0.7532	0.7539	0.9019	0.7729	0.7579	0.7251	0.8237	0.9185
Germany	0.7192	0.7788	0.7532	0.7539	0.9019	0.7729	0.7579	0.7251	0.8237	0.9185
Hong Kong SAR	7.7849	7.7571	7.7566	7.7545	7.7524	7.7690	7.7510	7.7540	7.7580	7.7500
India	46.67	53.49	58.65	61.02	64.10	53.27	54.78	61.90	63.33	66.33
Italy	0.7192	0.7788	0.7532	0.7539	0.9019	0.7729	0.7579	0.7251	0.8237	0.9185
Japan	79.70	79.75	97.62	105.82	121.08	77.44	86.11	104.94	119.62	120.39
Korea	1,108.11	1,126.88	1,095.04	1,053.22	1,131.49	1,153.30	1,071.10	1,055.30	1,099.20	1,172.00
Mexico	12.43	13.17	12.77	13.30	15.85	13.98	13.01	13.08	14.72	17.21
Netherlands	0.7192	0.7788	0.7532	0.7539	0.9019	0.7729	0.7579	0.7251	0.8237	0.9185
Russia	29.35	31.07	31.82	37.97	60.66	32.20	30.37	32.73	56.26	72.88
Saudi Arabia	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75
Singapore	1.2579	1.2497	1.2513	1.2671	1.3749	1.3007	1.2221	1.2653	1.3213	1.4139
South Africa	7.2530	8.2100	9.6500	10.8440	12.7510	8.1320	8.4980	10.5000	11.5790	15.5740
Sweden	6.4939	6.7772	6.5149	6.8636	8.4347	6.8877	6.5045	6.4238	7.7366	8.4408
Switzerland	0.8868	0.9387	0.9273	0.9155	0.9629	0.9395	0.9150	0.8901	0.9904	0.9952
Turkey	1.6700	1.7925	1.9013	2.1879	2.7200	1.9065	1.7826	2.1343	2.3189	2.9076
United Kingdom	0.6238	0.6313	0.6397	0.6074	0.6543	0.6456	0.6185	0.6045	0.6416	0.6742
United States	nap	nap	nap	nap	nap	nap	nap	nap	nap	nap
CPMI	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				
	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015
Australia	60.01	64.77	59.54	57.81	55.28	2,680.2	2,843.7	2,570.8	2,459.8	2,319.9
Belgium	nap	nap	nap	nap	nap	nav	nav	nav	nav	nav
Brazil	86.77	91.72	87.23	83.25	57.75	439.6	460.3	433.9	410.6	282.4
Canada	65.34	69.59	67.92	65.30	58.78	1,904.7	2,005.6	1,935.0	1,839.7	1,640.8
China	nav	nav	nav	nav	nav	nav	nav	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	34.75	38.95	43.88	45.57	47.98	4,886.3	5,426.8	6,075.5	6,270.9	6,550.0
India	200.18	215.42	210.08	228.68	250.80	166.5	177.0	170.4	180.5	195.5
Italy	nap	nap	nap	nap	nap	nav	nav	nav	nav	nav
Japan	1,143.42	1,059.47	903.08	817.07	856.55	8,947.0	8,308.6	7,094.3	6,429.4	6,738.6
Korea	42.10	50.62	59.94	68.07	73.92	845.7	1,012.4	1,193.5	1,350.0	1,460.3
Mexico	54.62	64.98	70.19	72.22	72.02	501.9	558.8	596.6	607.0	598.8
Netherlands	nap	nap	nap	nap	nap	nav	nav	nav	nav	nav
Russia	214.40	252.71	254.06	157.28	117.05	1,499.7	1,764.7	1,770.3	1,093.6	799.5
Saudi Arabia	37.29	40.75	44.37	48.24	52.99	1,314.2	1,395.7	1,479.3	1,567.7	1,708.5
Singapore	21.13	23.82	25.02	26.05	27.18	4,075.6	4,484.6	4,633.7	4,762.3	4,910.9
South Africa	13.57	18.57	11.35	11.66	6.15	262.8	355.5	214.6	217.7	113.4
Sweden	14.44	14.72	13.23	10.76	8.59	1,526.6	1,546.5	1,377.6	1,108.8	872.2
Switzerland	62.33	70.71	77.21	71.29	76.31	7,877.8	8,842.8	9,544.1	8,706.1	9,213.5
Turkey	29.42	34.59	35.66	37.35	36.06	393.8	457.4	465.1	480.8	458.0
United Kingdom	89.46	97.65	102.70	102.57	103.09	1,413.5	1,532.8	1,602.0	1,587.9	1,583.3
United States	1,075.79	1,169.13	1,241.16	1,342.88	1,424.92	3,452.7	3,724.8	3,926.1	4,218.2	4,441.1
Euro area	1,182.14	1,237.83	1,354.86	1,267.29	1,210.42	3,521.3	3,677.8	4,017.4	3,749.8	3,570.8
CPMI excl euro area²	3,245.02	3,378.20	3,306.61	3,246.06	3,325.42	1,327.4	1,364.7	1,322.1	1,275.6	1,292.7
CPMI incl euro area²	4,427.16	4,616.03	4,661.47	4,513.35	4,535.84	1,592.3	1,641.6	1,642.3	1,565.7	1,557.9

Table 2 (cont)

	Value as a percentage of GDP					Value as a percentage of narrow money				
	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015
Australia	4.05	4.14	4.28	4.41	4.64	22.45	24.84	24.39	24.31	23.53
Belgium	nap	nap	nap	nap	nap	nav	nav	nav	nav	nav
Brazil	3.72	3.90	3.84	3.89	3.82	57.04	57.66	59.31	62.90	67.43
Canada	3.67	3.76	3.77	3.80	4.08	10.88	10.48	10.03	9.85	9.78
China	nav	nav	nav	nav	nav	nav	nav	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	13.96	14.82	15.91	15.65	15.51	33.97	32.79	34.01	31.66	29.67
India	12.21	11.86	11.54	11.60	12.25	62.80	65.09	65.35	66.17	67.68
Italy	nap	nap	nap	nap	nap	nav	nav	nav	nav	nav
Japan	18.78	19.19	19.78	20.07	20.66	16.36	16.28	16.01	15.80	15.96
Korea	3.64	3.94	4.42	5.03	5.56	10.98	11.54	12.27	12.77	12.23
Mexico	5.25	5.41	5.70	6.19	6.83	36.65	37.08	36.51	36.92	36.97
Netherlands	nap	nap	nap	nap	nap	nav	nav	nav	nav	nav
Russia	11.56	11.47	11.71	11.35	10.56	53.69	55.81	53.52	57.50	51.47
Saudi Arabia	5.57	5.55	5.96	6.40	8.20	18.38	17.23	16.63	15.83	17.35
Singapore	8.23	8.12	8.37	8.87	9.55	21.04	20.69	20.48	21.48	23.95
South Africa	3.65	4.85	3.36	3.54	2.39	11.65	15.25	10.53	10.88	6.71
Sweden	2.72	2.60	2.25	2.11	1.73	6.22	5.66	4.61	4.11	3.17
Switzerland	9.47	10.38	10.83	10.97	11.76	12.14	12.05	12.39	12.45	13.58
Turkey	4.32	4.35	4.86	4.95	5.37	34.80	34.27	33.18	33.54	33.65
United Kingdom	3.55	3.61	3.57	3.61	3.72	4.54	4.50	4.39	4.38	#VALUE!
United States	6.93	7.24	7.44	7.72	7.90	48.74	46.66	45.82	45.11	45.28
Euro area	9.32	9.54	9.89	10.31	10.63	18.77	18.21	18.11	17.49	16.77
CPMI excl euro area²	8.13	8.29	8.14	7.87	8.53	21.94	22.22	22.23	22.40	26.72
CPMI incl euro area²	8.27	8.65	8.66	8.26	8.97	20.99	20.98	20.85	20.76	23.07

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				
	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015
Australia	2.90	2.39	21.31	19.17	18.54	0.20	0.15	1.53	1.46	1.56
Belgium	13.07	11.62	11.14	8.44	13.93	2.66	2.27	2.06	1.74	3.13
Brazil	25.63	27.01	20.14	17.54	9.71	1.10	1.15	0.89	0.82	0.64
Canada	0.02	0.06	0.18	0.15	0.51	0.00	0.00	0.01	0.01	0.04
China	2,664.74	3,041.07	3,368.42	3,703.17	nav	34.55	35.33	34.40	34.94	nav
France	54.22	100.17	59.45	44.21	113.97	2.04	3.64	2.04	1.70	4.80
Germany	202.08	282.78	118.71	109.58	244.32	5.78	7.77	3.05	3.09	7.40
Hong Kong SAR ³	19.14	33.01	21.16	30.83	50.50	7.69	12.56	7.67	10.59	16.33
India	66.89	58.54	69.42	73.51	75.66	4.08	3.22	3.81	3.73	3.70
Italy	47.86	50.17	32.30	20.45	21.86	2.26	2.36	1.46	1.04	1.23
Japan	396.65	497.96	922.50	1,355.24	1,915.19	6.51	9.02	20.21	33.30	46.19
Korea	33.19	36.68	39.45	41.25	43.64	2.87	2.85	2.91	3.05	3.28
Mexico	20.01	21.48	21.36	21.82	15.45	1.92	1.79	1.73	1.87	1.47
Netherlands	29.01	148.06	45.89	50.67	125.47	3.49	17.39	5.10	6.29	17.04
Russia	26.56	28.95	33.56	23.80	21.49	1.43	1.31	1.55	1.72	1.94
Saudi Arabia	16.94	18.88	21.84	24.68	26.16	2.53	2.57	2.93	3.27	4.05
Singapore	13.70	15.96	25.38	15.37	15.72	5.33	5.44	8.49	5.23	5.52
South Africa	6.78	7.20	6.34	6.26	5.26	1.82	1.88	1.88	1.90	2.04
Sweden ³	2.45	4.02	3.37	1.91	8.40	0.46	0.71	0.57	0.38	1.70
Switzerland	188.52	311.46	358.76	335.63	405.20	28.64	45.70	50.31	51.63	62.47
Turkey	19.96	14.32	13.93	14.85	15.44	2.93	1.80	1.90	1.97	2.30
United Kingdom	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
United States	1,524.54	1,510.35	2,491.01	2,579.48	2,667.78	9.82	9.35	14.92	14.83	14.79
CPMI⁴	5,374.84	6,222.14	7,705.61	8,498.01	5,814.20	9.31	10.56	12.77	13.69	12.17

Table 3 (cont)

	Transferable balances held at other banks									
	Total value (USD billions) ²					Value as a percentage of GDP				
	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015
Australia	nap	nap	nap	nap	nap	nav	nap	nap	nap	nap
Belgium	78.15	90.16	83.82	49.19	42.01	15.93	17.64	15.48	10.12	9.43
Brazil	nap	nap	nap	nap	nap	nap	nap	nap	nap	nap
Canada	1.90	1.90	1.90	1.63	1.78	0.11	0.10	0.11	0.10	0.12
China	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
France ⁵	299.58	147.01	116.75	140.06	149.35	11.25	5.34	4.00	5.39	6.29
Germany	133.83	157.26	129.20	151.19	136.92	3.83	4.32	3.31	4.26	4.15
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	131.42	154.08	147.40	127.59	106.58	6.20	7.24	6.66	6.52	5.98
Japan ⁶	107.39	68.81	87.36	73.20	73.81	1.75	1.12	1.78	1.65	1.78
Korea	nap	nap	nap	nap	nap	nap	nap	nap	nap	nap
Mexico	0.76	1.03	0.95	0.72	0.62	0.07	0.09	0.08	0.06	0.06
Netherlands ³	63.72	56.72	60.31	57.07	78.83	7.66	6.66	6.70	7.09	10.70
Russia	6.35	7.41	7.52	4.68	3.33	0.34	0.34	0.35	0.34	0.30
Saudi Arabia	0.02	0.05	0.03	0.10	0.41	0.00	0.01	0.00	0.01	0.06
Singapore	nap	nap	nap	nap	nap	nap	nap	nap	nap	nap
South Africa	13.19	10.20	9.85	8.30	6.75	3.55	2.66	2.91	2.52	2.62
Sweden ³	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Switzerland ³	117.72	105.91	106.53	79.99	69.93	17.89	15.54	14.94	12.31	10.78
Turkey	17.45	18.59	19.05	19.53	20.28	2.56	2.34	2.59	2.59	3.02
United Kingdom	966.72	1,057.69	1,207.97	714.47	703.41	38.33	39.06	41.98	25.15	25.41
United States ³	40.83	38.03	32.53	31.65	nav	0.26	0.24	0.19	0.18	nav
CPMI⁴	1,979.03	1,914.85	2,011.16	1,459.36	1,394.01	4.72	4.54	4.75	3.39	6.29

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				
	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015
Australia	170	168	166	163	156	7.6	7.4	7.2	6.9	6.5
Belgium	110	105	105	105	101	10.0	9.5	9.5	9.4	9.0
Brazil ²	98,155	109,082	115,803	110,023	104,427	497.3	547.5	576.0	542.6	510.7
Canada	936	882	829	804	763	27.3	25.4	23.6	22.7	21.3
China	3,801	3,748	3,950	4,090	nav	2.8	2.8	2.9	3.0	nav
France	662	641	625	498	498	10.2	9.8	9.5	7.5	7.5
Germany	1,944	1,918	1,893	1,857	1,828	24.2	23.8	23.5	22.9	22.4
Hong Kong SAR	198	200	201	203	199	27.8	27.9	27.8	27.9	27.2
India	1,791	1,761	1,742	1,732	1,721	1.5	1.4	1.4	1.4	1.3
Italy	797	760	737	704	696	13.4	12.7	12.2	11.6	11.5
Japan	1,507	1,492	1,467	1,418	nav	11.8	11.7	11.5	11.2	nav
Korea	3,871	3,837	3,809	3,734	3,665	77.8	76.7	75.8	74.1	72.4
Mexico	156	163	216	236	245	1.4	1.4	1.8	2.0	2.0
Netherlands	306	287	263	233	227	18.3	17.1	15.7	13.8	13.4
Russia	980	958	925	836	735	6.9	6.7	6.4	5.8	5.0
Saudi Arabia	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Singapore	171	173	169	167	168	33.0	32.6	31.3	30.5	30.4
South Africa	31	32	33	34	34	0.6	0.6	0.6	0.6	0.6
Sweden	114	117	118	117	116	12.1	12.3	12.3	12.1	11.8
Switzerland	314	299	284	276	267	39.7	37.4	35.1	33.7	32.2
Turkey	50	51	51	53	54	0.7	0.7	0.7	0.7	0.7
United Kingdom	367	363	359	360	nav	5.8	5.7	5.6	5.6	nav
United States	14,867	14,267	13,722	13,129	12,537	47.7	45.5	43.4	41.2	39.1
CPMI³	131,298	141,304	147,467	140,772	128,437	32.9	35.0	36.3	34.2	49.7

Table 4 (cont)

	Number of branches or offices									
	Total number					Number per million inhabitants				
	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015
Australia	6,601	6,504	6,398	6,346	6,205	294.8	285.5	276.2	270.0	260.4
Belgium	5,260	5,166	5,086	8,431	7,985	479.1	467.3	458.0	755.7	708.6
Brazil ²	162,916	179,302	185,567	179,014	171,799	825.3	899.9	923.0	882.8	840.2
Canada	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
China	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
France	38,171	38,026	37,863	37,621	37,182	587.8	582.9	577.5	569.4	560.1
Germany	39,643	38,173	38,062	37,131	36,326	493.8	474.6	472.0	458.5	444.7
Hong Kong SAR	1,620	1,604	1,585	1,578	1,526	227.8	223.5	219.5	217.2	208.3
India	107,662	122,109	128,210	136,305	142,200	89.6	100.3	104.0	107.6	110.8
Italy	46,966	46,603	44,753	43,847	43,162	787.2	778.0	743.1	725.4	714.1
Japan	54,733	54,502	54,316	54,051	nav	428.3	427.4	426.7	425.3	nav
Korea	19,029	19,011	18,721	18,091	17,828	382.3	380.2	372.8	358.8	352.2
Mexico	15,884	16,722	17,491	17,771	17,500	146.0	143.8	148.7	149.4	145.5
Netherlands	2,706	2,527	2,229	1,930	1,841	162.1	150.8	132.7	114.4	108.7
Russia	85,477	87,051	87,095	85,317	80,252	597.9	607.9	606.9	593.2	548.1
Saudi Arabia	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Singapore	515	518	507	507	510	99.3	97.5	93.9	92.7	92.1
South Africa	3,725	3,713	3,704	4,176	4,176	72.1	71.1	70.1	78.0	77.0
Sweden	1,830	1,839	1,822	1,774	1,644	193.5	193.2	189.7	182.8	166.9
Switzerland	4,863	4,821	2,587	2,556	2,460	614.6	602.9	319.8	312.1	297.0
Turkey	14,808	15,585	16,530	16,716	16,809	198.2	206.1	215.6	215.1	213.5
United Kingdom	22,364	nav	nav	nav	nav	353.4	nav	nav	nav	nav
United States	118,190	117,007	116,012	114,542	111,956	379.3	372.8	367.0	359.8	348.9
CPMI³	752,963	760,783	768,538	767,704	701,361	288.0	294.7	294.9	289.8	275.0

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 (<i>thousands</i>)					Number of accounts per inhabitant				
	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015
Australia	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Belgium	16,601	16,552	16,792	25,960	29,520	1.51	1.50	1.51	2.33	2.62
Brazil	150,085	162,881	172,855	nav	nav	0.76	0.82	0.86	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	77,795	78,412	79,510	80,462	81,590	1.20	1.20	1.21	1.22	1.23
Germany	95,684	96,858	98,512	102,308	99,488	1.19	1.20	1.22	1.26	1.22
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	38,467	38,970	42,597	43,168	44,789	0.64	0.65	0.71	0.71	0.74
Japan	391,805	389,436	387,638	387,239	386,827	3.07	3.05	3.05	3.05	3.04
Korea	32,299	33,869	37,267	39,008	35,809	0.65	0.68	0.74	0.77	0.71
Mexico	77,019	86,198	86,697	85,508	92,153	0.71	0.74	0.74	0.72	0.77
Netherlands	23,459	22,527	23,509	23,317	22,192	1.41	1.34	1.40	1.38	1.31
Russia	601,526	670,979	715,110	753,441	788,963	4.21	4.69	4.98	5.24	5.39
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	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Switzerland	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Turkey	141,766	146,542	158,393	165,821	173,606	1.9	1.9	2.1	2.1	2.2
United Kingdom	128,261	nav	nav	nav	nav	2.03	nav	nav	nav	nav
United States	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
CPMI³	1,774,768	1,743,224	1,818,879	1,706,230	1,754,937	1.78	1.84	1.91	2.26	2.31

Table 5 (cont)

	Value of deposit accounts									
	Total value (<i>USD billions</i>) ⁴					Value per inhabitant (<i>USD</i>) ⁴				
	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015
Australia	1,700	1,919	1,804	1,809	1,699	75,914	84,230	77,869	76,963	71,302
Belgium	186	206	231	230	224	16,950	18,631	20,770	20,586	19,917
Brazil	86	90	81	70	41	434	452	405	344	203
Canada	585	628	645	616	559	17,042	18,099	18,372	17,357	15,614
China	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
France	781	841	919	857	863	12,035	12,890	14,023	12,974	13,006
Germany	1,638	1,919	2,122	1,992	2,015	20,408	23,858	26,317	24,597	24,664
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	1,333	1,482	1,505	1,659	1,699	1,109	1,218	1,221	1,309	1,324
Italy ²	986	1,003	1,078	1,032	nav	16,529	16,740	17,904	17,075	nav
Japan ⁵	5,269	5,230	4,567	4,382	nav	41,228	41,018	35,875	34,479	nav
Korea	85	96	108	115	137	1,702	1,926	2,154	2,271	2,700
Mexico	135	153	180	179	175	1,244	1,317	1,526	1,507	1,455
Netherlands	424	470	512	566	536	25,415	28,055	30,471	33,559	31,669
Russia	296	334	336	188	159	2,071	2,332	2,343	1,310	1,087
Saudi Arabia	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Singapore	379	435	435	427	406	73,054	81,825	80,508	77,988	73,433
South Africa	308	306	265	259	193	5,956	5,854	5,019	4,842	3,552
Sweden	409	454	491	446	nav	43,276	47,633	51,141	45,967	nav
Switzerland	571	800	781	714	797	72,128	100,021	96,486	87,249	96,281
Turkey	392	463	478	491	464	5,245	6,118	6,237	6,318	5,893
United Kingdom	4,438	5,304	5,556	5,304	nav	70,128	83,262	86,672	82,115	nav
United States	1,510	1,755	1,911	2,102	2,180	4,846	5,593	6,045	6,602	6,794
CPMI³	21,510	23,887	24,006	23,438	12,149	8,142	8,938	8,897	8,547	4,843

Table 5 (cont)

	Value of deposit accounts as a percentage of GDP				
	2011	2012	2013	2014	2015
Australia	114.8	122.7	129.6	137.9	142.7
Belgium	37.9	40.3	42.6	47.2	50.4
Brazil	3.7	3.8	3.6	3.3	2.7
Canada	32.9	34.0	35.8	35.9	38.9
China	nav	nav	nav	nav	nav
France	29.3	30.5	31.5	33.0	36.4
Germany	46.8	52.7	54.5	56.1	61.0
Hong Kong SAR	nav	nav	nav	nav	nav
India	81.3	81.6	82.6	84.1	83.0
Italy ²	46.5	47.1	48.7	52.7	nav
Japan	88.3	91.4	95.5	98.9	nav
Korea	7.3	7.5	8.0	8.5	10.3
Mexico	13.0	12.8	14.6	15.4	16.6
Netherlands	51.0	55.2	56.9	70.3	72.8
Russia	16.0	15.2	15.5	13.6	14.4
Saudi Arabia	nav	nav	nav	nav	nav
Singapore	147.4	148.2	145.4	145.2	142.8
South Africa	82.7	79.9	78.5	78.7	74.8
Sweden	77.1	80.1	83.7	87.6	nav
Switzerland	86.7	117.4	109.4	109.9	122.9
Turkey	57.6	58.2	65.1	65.1	69.1
United Kingdom	176.0	195.9	193.1	186.7	nav
United States	9.7	10.9	11.4	12.1	12.1
CPMI³	43.6	48.4	48.3	46.5	32.4

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 (%)				
	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015
Australia	7,129	7,707	8,396	9,060	9,881	8.2	8.1	8.9	7.9	9.1
Belgium	2,503	2,511	2,702	3,442	3,269	4.9	0.3	7.6	27.4	-5.0
Brazil	21,722	23,692	26,021	27,556	29,103	11.8	9.1	9.8	5.9	5.6
Canada	9,816	10,126	10,815	11,531	12,000	4.3	3.2	6.8	6.6	4.1
China	8,432	11,203	15,502	22,902	nav	24.6	32.9	38.4	47.7	nav
France	17,538	18,068	18,086	18,958	19,789	2.8	3.0	0.1	4.8	4.4
Germany	17,739	18,211	19,590	18,066	19,643	2.4	2.7	7.6	-7.8	8.7
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	7,686	8,557	9,736	11,383	13,526	16.4	11.3	13.8	16.9	18.8
Italy	4,160	4,263	4,487	4,793	5,288	3.9	2.5	5.3	6.8	10.3
Japan	9,988	11,241	nav	nav	nav	12.0	12.5	nav	nav	nav
Korea	13,494	15,242	17,027	18,896	21,131	11.7	13.0	11.7	11.0	11.8
Mexico	2,617	2,932	3,229	3,465	3,841	12.8	12.1	10.1	7.3	10.8
Netherlands	5,604	5,783	6,351	6,452	6,735	3.0	3.2	9.8	1.6	4.4
Russia	5,646	7,309	9,779	12,645	15,585	16.9	29.5	33.8	29.3	23.2
Saudi Arabia	1,622	1,776	1,859	2,148	2,459	18.2	9.5	4.7	15.5	14.5
Singapore	3,279	3,421	3,767	3,886	4,030	27.7	4.3	10.1	3.2	3.7
South Africa	2,379	2,768	3,078	3,432	3,798	nav	16.3	11.2	11.5	10.7
Sweden	3,102	3,346	3,604	3,900	4,202	4.1	7.9	7.7	8.2	7.7
Switzerland	1,401	1,638	1,710	1,797	2,022	4.7	16.9	4.4	5.1	12.5
Turkey	2,508	2,898	3,461	3,743	4,160	14.2	15.5	19.4	8.2	11.1
United Kingdom	17,795	18,504	19,722	21,266	23,119	7.6	4.0	6.6	7.8	8.7
United States	113,882	117,588	123,141	128,305	nav	6.4	3.3	4.7	4.2	nav
CPMI¹	280,043	298,784	312,060	337,626	203,583	8.0	6.7	8.5	8.2	9.2

Table 6 (cont)

	Number per inhabitant					Number per deposit account held by non-banks				
	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015
Australia	318	338	362	385	415	nav	nav	nav	nav	nav
Belgium	228	227	243	309	290	151	152	161	133	111
Brazil	110	119	129	136	142	145	145	151	nav	nav
Canada	286	292	308	325	335	nav	nav	nav	nav	nav
China	6	8	11	17	nav	nav	nav	nav	nav	nav
France	270	277	276	287	298	225	230	227	236	243
Germany	221	226	243	223	240	185	188	199	177	197
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	6	7	8	9	11	nav	nav	nav	nav	nav
Italy	70	71	75	79	87	108	109	105	111	118
Japan	78	88	nav	nav	nav	25	29	nav	nav	nav
Korea	271	305	339	375	417	418	450	457	484	590
Mexico	24	25	27	29	32	34	34	37	41	42
Netherlands	336	345	378	383	398	239	257	270	277	303
Russia	39	51	68	88	106	9	11	14	17	20
Saudi Arabia	57	61	62	70	79	nav	nav	nav	nav	nav
Singapore	633	644	698	710	728	nav	nav	nav	nav	nav
South Africa	46	53	58	64	70	nav	nav	nav	nav	nav
Sweden	328	351	375	402	427	nav	nav	nav	nav	nav
Switzerland	177	205	211	220	244	nav	nav	nav	nav	nav
Turkey	34	38	45	48	53	18	20	22	23	24
United Kingdom	281	290	308	329	355	139	nav	nav	nav	nav
United States	365	375	390	403	nav	nav	nav	nav	nav	nav
CPMI¹	70	74	79	84	86	68	64	77	69	73

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				
	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015
Australia	1,588.1	1,640.8	1,746.0	1,784.6	1,869.7	705.9	737.3	807.5	883.1	976.6
Belgium	1,026.6	946.8	1,022.8	1,366.4	1,257.7	264.5	285.6	313.1	529.5	413.3
Brazil	8,529.5	9,166.0	9,696.0	9,686.7	10,513.1	4,134.8	4,357.9	4,953.4	5,557.1	5,427.0
Canada	1,043.7	1,136.0	1,225.3	1,262.4	1,317.6	673.8	699.3	728.4	762.3	791.3
China	1,172.6	1,410.0	1,837.2	2,569.0	nav	nav	nav	nav	nav	nav
France	2,977.5	3,097.2	3,250.2	3,416.9	3,358.2	3,533.3	3,543.4	3,107.7	3,541.5	3,849.5
Germany	6,072.5	6,151.0	6,217.4	5,975.0	6,000.9	8,648.3	8,809.5	9,676.4	8,674.0	9,939.3
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	403.2	586.0	910.0	1,135.7	1,390.2	164.7	176.5	192.9	226.0	224.8
Italy	1,261.7	1,261.3	1,261.1	1,347.2	1,471.0	600.7	602.3	624.3	608.1	682.3
Japan	1,438.4	1,499.8	1,522.2	1,558.4	nav	nav	nav	nav	nav	nav
Korea	2,909.8	3,165.2	3,434.8	3,696.3	4,011.9	1,492.6	1,653.0	1,702.2	1,700.0	1,709.1
Mexico	933.4	991.2	1,057.5	1,090.4	1,135.1	52.2	58.9	63.8	70.8	80.0
Netherlands	1,647.9	1,623.7	2,013.7	2,043.2	1,973.0	1,340.4	1,368.6	1,329.7	1,163.4	1,300.3
Russia	2,683.6	2,689.2	2,833.4	2,840.5	2,772.5	118.0	82.1	84.8	84.6	77.4
Saudi Arabia	4.8	5.9	7.2	8.4	11.1	1.2	1.2	1.4	1.6	2.3
Singapore	37.6	39.9	42.7	40.6	60.8	55.0	56.4	57.1	57.2	57.0
South Africa	567.2	653.3	664.6	695.3	738.3	628.0	707.2	766.1	786.0	782.9
Sweden	831.0	859.0	894.0	957.0	1,074.0	289.0	297.0	312.0	323.0	279.5
Switzerland	753.1	928.0	950.3	961.3	976.0	46.0	55.4	56.8	57.7	58.5
Turkey	nav	14.9	229.5	266.6	315.2	nap	nap	nap	nap	nap
United Kingdom	3,601.5	3,693.1	3,871.1	3,939.7	4,051.8	3,322.4	3,416.7	3,524.9	3,672.0	3,908.3
United States	8,008.8	8,493.6	9,026.5	9,463.8	9,962.3	12,209.2	12,821.7	13,574.6	14,389.5	15,227.9
CPMI¹	47,492.7	50,051.8	53,713.4	56,105.4	54,260.6	38,280.0	39,729.9	41,877.1	43,087.3	45,787.4

Table 7 (cont)

	Cheques					E-money payment transactions				
	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015
Australia	256.4	224.4	194.4	166.6	139.5	nav	nav	nav	nav	nav
Belgium	6.5	5.4	4.3	8.5	9.5	50.5	46.2	29.4	28.5	7.0
Brazil	1,590.2	1,439.3	1,297.0	1,164.8	1,018.0	37.4	36.0	38.1	27.8	24.4
Canada	870.9	805.5	761.1	708.9	648.2	nav	nav	nav	nav	nav
China	846.7	783.7	693.4	578.2	nav	nav	nav	nav	nav	nav
France	2,971.4	2,805.6	2,620.6	2,482.8	2,238.9	46.5	52.2	50.5	52.9	36.5
Germany	40.6	34.4	31.3	29.9	21.2	35.9	33.6	31.8	34.2	31.6
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	1,341.9	1,313.7	1,257.3	1,195.8	1,096.4	30.6	66.1	133.6	310.7	748.0
Italy	291.6	275.7	252.4	231.5	208.6	151.9	191.2	244.0	291.4	373.9
Japan	82.6	77.5	73.1	68.9	64.1	2,342.0	2,836.6	3,453.4	4,235.4	4,827.7
Korea	612.9	460.1	364.3	310.3	254.0	113.1	69.6	47.9	38.8	33.3
Mexico	398.3	377.5	348.3	330.5	311.5	nav	nav	nav	nav	nav
Netherlands	nav	nav	0.2	0.2	0.2	171.7	148.0	121.2	76.2	2.4
Russia	0.0	0.0	0.0	0.0	0.0	106.2	225.7	564.4	1,013.6	1,075.4
Saudi Arabia	7.1	7.1	7.1	6.8	6.7	nap	nap	nap	nap	nap
Singapore	76.8	74.6	72.2	69.4	65.7	2,888.2	3,015.1	3,085.3	3,138.1	3,233.0
South Africa	53.7	42.2	30.9	22.9	16.9	nav	nav	nav	nav	nav
Sweden	0.4	0.2	0.1	0.0	0.1	nav	nav	nav	nav	3.5
Switzerland	0.3	0.3	0.2	nav	nav	10.6	2.8	1.4	nav	22.5
Turkey	18.2	18.5	17.2	17.4	16.9	nav	nav	nav	nav	nav
United Kingdom	970.0	848.0	718.0	644.0	558.0	nav	nav	nav	nav	nav
United States	20,378.0	18,334.5	16,319.7	14,338.9	12,287.1	nav	nav	nav	nav	nav
CPMI¹	30,814.4	27,928.0	25,063.1	22,376.3	18,961.5	5,984.7	6,723.3	7,800.9	9,247.6	10,419.2

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

¹ Sum or average excluding those countries for which data are not available. 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				
	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015
Australia	4,269.2	4,773.7	5,301.2	5,862.9	6,519.9	2,606.7	2,998.1	3,384.5	3,790.6	4,260.5
Belgium	1,154.3	1,226.9	1,332.3	1,508.2	1,556.9	1,020.6	1,087.6	1,168.6	1,349.5	1,352.5
Brazil	7,430.0	8,693.1	10,036.1	11,119.4	12,120.9	3,509.3	4,130.4	4,910.3	5,628.2	6,467.8
Canada	7,227.2	7,484.8	8,099.2	8,796.8	9,241.9	4,143.0	4,357.3	4,518.9	4,899.0	5,169.0
China	6,413.0	9,009.1	12,971.0	19,754.4	nav	nav	nav	nav	nav	nav
France ¹	7,911.0	8,475.0	8,964.3	9,437.9	10,233.9	nav	nav	nav	4,924.2	6,097.4
Germany	2,941.4	3,182.2	3,632.8	3,353.1	3,650.4	2,399.7	2,579.1	2,885.3	2,566.1	2,695.3
Hong Kong SAR	nav	nav	nav	nav	nav	109.7	112.2	114.1	118.3	126.1
India	5,745.4	6,414.3	7,241.6	8,514.3	10,066.5	5,409.5	5,999.2	6,711.9	7,872.5	9,247.0
Italy	1,566.9	1,629.0	1,813.2	2,034.0	2,269.8	981.1	1,091.5	1,225.8	1,390.1	1,617.1
Japan	6,124.8	6,826.7	nav	nav	nav	13.4	12.9	12.4	11.4	10.6
Korea	8,365.0	9,893.6	11,477.7	13,150.2	15,122.8	1,909.7	2,545.3	3,443.4	4,401.6	5,403.3
Mexico	1,232.8	1,504.8	1,759.6	1,973.4	2,314.2	741.8	919.2	1,116.0	1,296.6	1,588.6
Netherlands	2,444.4	2,642.9	2,886.2	3,168.7	3,459.2	2,333.9	2,530.7	2,765.0	3,037.5	3,318.1
Russia	1,662.1	2,853.9	4,584.5	6,811.2	9,803.5	1,556.9	2,631.2	4,150.1	6,096.8	8,852.1
Saudi Arabia	1,485.5	1,624.3	1,696.7	1,976.3	2,266.6	1,445.1	1,570.9	1,629.6	1,894.1	2,266.5
Singapore	221.7	235.3	509.3	581.0	613.3	221.7	235.3	258.2	293.9	301.9
South Africa	1,130.6	1,365.5	1,616.0	1,927.9	2,260.3	nav	nav	nav	nav	nav
Sweden	1,982.0	2,190.0	2,398.0	2,619.9	2,845.0	1,629.0	1,810.0	1,986.8	2,169.5	2,343.0
Switzerland	591.2	651.3	701.1	778.5	965.3	400.9	435.6	460.9	508.8	668.9
Turkey	2,490.0	2,864.6	3,214.2	3,459.1	3,827.7	308.4	437.4	574.1	719.7	879.8
United Kingdom	9,901.0	10,546.0	11,608.0	13,010.0	14,601.0	7,612.0	8,155.0	9,040.0	10,227.0	11,544.0
United States	73,285.9	77,938.6	84,220.5	90,113.0	nav	49,006.1	51,717.2	56,020.8	59,539.3	nav
CPMI²	155,575.5	172,025.4	186,063.6	209,950.2	113,739.1	87,358.4	95,356.1	106,376.6	122,734.8	74,209.5

Table 7 (cont)

	by cards with a delayed debit function					by cards with a credit function				
	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015
Australia	nav	nav	nav	nav	nav	1,662.5	1,775.6	1,916.8	2,072.3	2,259.4
Belgium	133.7	139.3	163.7	156.5	202.1	nav	nav	nav	2.2	2.3
Brazil	nav	nav	nav	nav	nav	3,920.8	4,562.7	5,125.8	5,491.2	5,653.1
Canada ³	nav	nav	nav	nav	nav	3,084.2	3,127.5	3,580.3	3,897.8	4,072.9
China	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
France ¹	nav	nav	nav	1,357.1	1,913.1	nav	nav	nav	85.4	247.9
Germany	501.2	559.7	681.5	710.2	867.8	40.5	43.4	66.0	76.8	87.3
Hong Kong SAR	nav	nav	nav	nav	nav	391.5	431.6	462.1	482.0	515.9
India	13.8	16.0	17.7	22.4	27.8	322.2	399.1	512.0	619.4	791.7
Italy ⁵	nav	nav	nav	nav	nav	585.8	537.5	587.5	644.0	652.6
Japan	nav	nav	nav	nav	nav	6,111.4	6,813.8	nav	nav	nav
Korea	nav	nav	nav	nav	nav	6,455.3	7,348.3	8,034.2	8,748.6	9,719.5
Mexico	nav	nav	nav	nav	nav	491.0	585.6	643.7	676.8	725.6
Netherlands ⁴	110.5	112.2	121.2	131.2	141.2	nav	nav	nav	nav	nav
Russia	nav	nav	nav	nav	nav	105.2	222.7	434.4	714.3	951.4
Saudi Arabia	nav	nav	nav	nav	nav	40.5	53.4	67.2	82.1	98.0
Singapore	nav	nav	nav	nav	nav	nav	nav	251.1	287.1	311.4
South Africa	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Sweden	42.0	43.0	42.6	44.7	61.0	311.0	337.0	368.7	405.8	441.0
Switzerland ⁶	nav	nav	nav	nav	nav	190.3	215.7	240.2	269.7	296.5
Turkey	nav	nav	nav	nav	nav	2,181.6	2,427.3	2,640.1	2,739.4	2,948.0
United Kingdom	363.0	368.0	374.0	381.0	370.0	1,926.0	2,023.0	2,194.0	2,402.0	2,687.0
United States	nav	nav	nav	nav	nav	24,279.8	26,221.4	28,199.7	30,573.7	nav
CPMI²	1,164.3	1,238.2	1,400.7	2,803.1	3,583.0	52,099.6	57,125.4	55,323.7	60,270.5	32,461.1

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				
	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015
Australia	23.3	22.2	21.7	20.5	19.7	10.4	10.0	10.0	10.2	10.3
Belgium	41.0	37.7	37.9	39.7	38.8	10.6	11.4	11.6	15.4	12.7
Brazil	39.3	38.7	37.3	35.2	36.1	19.0	18.4	19.0	20.2	18.6
Canada	10.6	11.2	11.3	10.9	11.0	6.9	6.9	6.7	6.6	6.6
China	13.9	12.6	11.9	11.2	nav	nav	nav	nav	nav	nav
France	17.1	17.2	18.1	18.0	17.0	20.3	19.7	17.3	18.7	19.5
Germany	34.2	33.8	31.7	33.1	30.5	48.8	48.4	49.4	48.0	50.6
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	5.2	6.8	9.3	10.0	10.3	2.1	2.1	2.0	2.0	1.7
Italy	32.6	31.9	30.1	29.9	29.4	15.5	15.2	14.9	13.5	13.6
Japan	14.4	13.3	30.2	nav	nav	nav	nav	nav	nav	nav
Korea	21.6	20.8	20.2	19.6	19.0	11.1	10.8	10.0	9.0	8.1
Mexico	35.7	33.8	32.7	31.5	29.6	2.0	2.0	2.0	2.0	2.1
Netherlands	29.4	28.1	31.7	31.7	29.3	23.9	23.7	20.9	18.0	19.3
Russia	58.7	46.0	35.1	26.4	20.2	2.6	1.4	1.1	0.8	0.6
Saudi Arabia	0.3	0.4	0.4	0.4	0.5	0.1	0.1	0.1	0.1	0.1
Singapore	1.1	1.2	1.1	1.0	1.5	1.7	1.6	1.5	1.5	1.4
South Africa	23.8	23.6	21.6	20.3	19.4	26.4	25.5	24.9	22.9	20.6
Sweden	26.8	25.7	24.8	24.5	25.6	9.3	8.9	8.7	8.3	6.7
Switzerland	53.7	56.7	55.6	53.5	48.3	3.3	3.4	3.3	3.2	2.9
Turkey	nav	0.5	6.6	7.1	7.6	nap	nap	nap	nap	nap
United Kingdom	20.2	20.0	19.6	18.5	17.5	18.7	18.5	17.9	17.3	16.9
United States	7.0	7.2	7.3	7.4	26.6	10.7	10.9	11.0	11.2	40.6
CPMI¹	17.1	16.9	17.1	16.5	22.3	13.8	13.4	13.3	12.6	18.8

Table 7a (cont)

	Cheques					E-money payment transactions				
	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015
Australia	3.8	3.0	2.4	1.9	1.5	nav	nav	nav	nav	nav
Belgium	0.3	0.2	0.2	0.2	0.3	2.0	1.8	1.1	0.8	0.2
Brazil	7.3	6.1	5.0	4.2	3.5	0.2	0.2	0.1	0.1	0.1
Canada	8.9	8.0	7.0	6.1	5.4	nav	nav	nav	nav	nav
China	10.0	7.0	4.5	2.5	nav	nav	nav	nav	nav	nav
France	17.0	15.6	14.6	13.1	11.4	0.3	0.3	0.3	0.3	0.2
Germany	0.2	0.2	0.2	0.2	0.1	0.2	0.2	0.2	0.2	0.2
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	17.5	15.4	12.9	10.5	8.1	0.4	0.8	1.4	2.7	5.5
Italy	7.5	7.0	6.0	5.1	4.2	3.9	4.8	5.8	6.5	7.5
Japan	0.8	0.7	1.4	nav	nav	23.4	25.2	68.4	nav	nav
Korea	4.5	3.0	2.1	1.6	1.2	0.8	0.5	0.3	0.2	0.2
Mexico	15.2	12.9	10.8	9.5	8.1	nav	nav	nav	nav	nav
Netherlands	nav	nav	0.0	0.0	0.0	3.1	2.6	1.9	1.2	0.0
Russia	0.0	0.0	0.0	0.0	0.0	2.3	3.9	7.0	9.4	7.8
Saudi Arabia	0.5	0.4	0.4	0.3	0.3	nav	nav	nav	nav	nav
Singapore	2.3	2.2	1.9	1.8	1.6	88.1	88.1	81.9	80.7	80.2
South Africa	2.3	1.5	1.0	0.7	0.4	nav	nav	nav	nav	nav
Sweden	0.0	0.0	0.0	0.0	0.0	nav	nav	nav	nav	0.1
Switzerland	0.0	0.0	0.0	nav	nav	0.8	0.2	0.1	nav	1.1
Turkey	0.7	0.6	0.5	0.5	0.4	nav	nav	nav	nav	nav
United Kingdom	5.5	4.6	3.6	3.0	2.4	nav	nav	nav	nav	nav
United States	17.9	15.6	13.3	11.2	32.8	nav	nav	nav	nav	nav
CPMI¹	11.1	9.4	8.0	6.6	7.8	2.2	2.3	2.5	2.7	4.3

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				
	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015
Australia	62.6	64.7	65.9	67.4	68.6	38.2	40.6	42.0	43.6	44.8
Belgium	46.1	48.9	49.3	43.8	48.0	40.8	43.3	43.3	39.2	41.7
Brazil	34.2	36.7	38.6	40.4	41.6	16.2	17.4	18.9	20.4	22.2
Canada	73.6	73.9	74.9	76.3	77.0	42.2	43.0	41.8	42.5	43.1
China	76.1	80.4	83.7	86.3	nav	nav	nav	nav	nav	nav
France	45.4	47.2	49.8	49.9	51.9	nav	nav	nav	26.0	30.9
Germany	16.6	17.5	18.5	18.6	18.6	13.5	14.2	14.7	14.2	13.7
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	74.8	75.0	74.4	74.8	74.4	70.4	70.1	68.9	69.2	68.4
Italy	40.5	41.1	43.2	45.1	45.3	25.3	27.6	29.2	30.8	32.3
Japan	61.3	60.7	nav	nav	nav	0.1	0.1	0.2	nav	nav
Korea	62.0	64.9	67.4	69.6	71.6	14.2	16.7	20.2	23.3	25.6
Mexico	47.1	51.3	54.5	57.0	60.3	28.3	31.3	34.6	37.4	41.4
Netherlands	43.6	45.7	45.4	49.1	51.4	41.6	43.8	43.5	47.1	49.3
Russia	36.4	48.8	56.8	63.4	71.4	34.1	45.0	51.4	56.7	64.5
Saudi Arabia	99.1	99.1	99.1	99.2	99.1	96.4	95.9	95.2	95.0	99.1
Singapore	6.8	6.9	13.5	14.9	15.2	6.8	6.9	6.9	7.6	7.5
South Africa	47.5	49.3	52.5	56.2	59.5	nav	nav	nav	nav	nav
Sweden	63.9	65.4	66.5	67.2	67.7	52.5	54.1	55.1	55.6	55.8
Switzerland	42.2	39.8	41.0	43.3	47.7	28.6	26.6	27.0	28.3	33.1
Turkey	99.3	98.8	92.9	92.4	92.0	12.3	15.1	16.6	19.2	21.1
United Kingdom	55.6	57.0	58.9	61.2	63.2	42.8	44.1	45.8	48.1	49.9
United States	64.4	66.3	68.4	70.2	nav	43.0	44.0	45.5	46.4	nav
CPMI¹	55.9	58.0	59.2	61.6	46.8	31.4	32.2	33.8	36.0	30.5

Table 7a (cont)

	by cards with a delayed debit function					by cards with a credit function				
	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015
Australia	nav	nav	nav	nav	nav	24.4	24.1	23.8	23.8	23.8
Belgium	5.3	5.5	6.1	4.5	6.2	nav	nav	nav	0.1	0.1
Brazil	nav	nav	nav	nav	nav	18.0	19.3	19.7	19.9	19.4
Canada	nav	nav	nav	nav	nav	31.4	30.9	33.1	33.8	33.9
China	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
France	nav	nav	nav	7.2	9.7	nav	nav	nav	0.5	1.3
Germany	2.8	3.1	3.5	3.9	4.4	0.2	0.2	0.3	0.4	0.4
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	0.2	0.2	0.2	0.2	0.2	4.2	4.7	5.3	5.4	5.9
Italy	nav	nav	nav	nav	nav	15.1	13.6	14.0	14.3	13.0
Japan	nav	nav	nav	nav	nav	61.2	60.6	nav	nav	nav
Korea	nav	nav	nav	nav	nav	47.8	48.2	47.2	46.3	46.0
Mexico	nav	nav	nav	nav	nav	18.8	20.0	19.9	19.5	18.9
Netherlands	2.0	1.9	1.9	2.0	2.1	nav	nav	nav	nav	nav
Russia	nav	nav	nav	nav	nav	2.3	3.8	5.4	6.6	6.9
Saudi Arabia	nav	nav	nav	nav	nav	2.7	3.3	3.9	4.1	4.3
Singapore	nav	nav	nav	nav	nav	nav	nav	6.7	7.4	7.7
South Africa	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Sweden	1.4	1.3	1.2	1.1	1.5	10.0	10.1	10.2	10.4	10.5
Switzerland	nav	nav	nav	nav	nav	13.6	13.2	14.1	15.0	14.7
Turkey	nav	nav	nav	nav	nav	87.0	83.8	76.3	73.2	70.9
United Kingdom	2.0	2.0	1.9	1.8	1.6	10.8	10.9	11.1	11.3	11.6
United States	nav	nav	nav	nav	nav	21.3	22.3	22.9	23.8	nav
CPMI¹	0.4	0.4	0.4	0.8	1.5	18.7	19.3	17.6	17.7	13.3

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				
	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015
Australia	6.3	3.3	6.4	2.2	4.8	3.4	4.4	9.5	9.4	10.6
Belgium	2.1	-7.8	8.0	33.6	-8.0	7.5	8.0	9.6	69.1	-21.9
Brazil	9.5	7.5	5.8	-0.1	8.5	15.4	5.4	13.7	12.2	-2.3
Canada	4.6	8.8	7.9	3.0	4.4	3.5	3.8	4.2	4.7	3.8
China	14.7	20.2	30.3	39.8	nav	nav	nav	nav	nav	nav
France	-0.4	4.0	4.9	5.1	-1.7	3.6	0.3	-12.3	14.0	8.7
Germany	3.4	1.3	1.1	-3.9	0.4	-0.4	1.9	9.8	-10.4	14.6
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	34.7	45.3	55.3	24.8	22.4	5.1	7.2	9.3	17.2	-0.6
Italy	2.8	0.0	0.0	6.8	9.2	1.3	0.3	3.7	-2.6	12.2
Japan	1.4	4.3	1.5	2.4	nav	nav	nav	nav	nav	nav
Korea	9.6	8.8	8.5	7.6	8.5	5.1	10.7	3.0	-0.1	0.5
Mexico	11.6	6.2	6.7	3.1	4.1	13.6	12.9	8.2	11.1	12.9
Netherlands	0.0	-1.5	24.0	1.5	-3.4	2.3	2.1	-2.8	-12.5	11.8
Russia	2.0	0.2	5.4	0.3	-2.4	-13.7	-30.4	3.3	-0.2	-8.6
Saudi Arabia	21.7	22.6	21.5	16.6	31.6	-20.4	-2.0	20.6	12.3	44.7
Singapore	8.9	6.0	7.0	-4.8	49.6	-3.9	2.6	1.2	0.1	-0.3
South Africa	7.3	15.2	1.7	4.6	6.2	11.5	12.6	8.3	2.6	-0.4
Sweden	8.2	3.4	4.1	7.0	12.2	6.3	2.8	5.1	3.5	-13.5
Switzerland	2.3	23.2	2.4	1.2	1.5	1.7	20.5	2.5	1.7	1.4
Turkey	nav	nav	1,437.4	16.2	18.2	nav	nav	nav	nav	nav
United Kingdom	6.0	2.5	4.8	1.8	2.8	2.9	2.8	3.2	4.2	6.4
United States	4.5	6.1	6.3	4.8	5.3	4.0	5.0	5.9	6.0	5.8
CPMI¹	5.5	5.4	7.3	4.5	4.4	3.9	3.8	5.4	2.9	6.3

Table 7b (cont)

	Cheques					E-money payment transactions				
	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015
Australia	-11.9	-12.5	-13.4	-14.3	-16.3	nav	nav	nav	nav	nav
Belgium	-9.8	-16.3	-21.2	99.2	11.2	-16.7	-8.5	-36.4	-2.9	-75.4
Brazil	-5.1	-9.5	-9.9	-10.2	-12.6	5.7	-3.7	5.8	-27.1	-12.3
Canada	-4.9	-7.5	-5.5	-6.9	-8.6	nav	nav	nav	nav	nav
China	-5.6	-7.4	-11.5	-16.6	nav	nav	nav	nav	nav	nav
France	-4.8	-5.6	-6.6	-5.3	-9.8	13.2	12.4	-3.3	4.7	-31.1
Germany	-15.9	-15.3	-9.0	-4.6	-29.1	-7.8	-6.5	-5.5	7.6	-7.4
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	-3.3	-2.1	-4.3	-4.9	-8.3	215.5	116.0	102.1	132.6	140.8
Italy	-7.5	-5.5	-8.4	-8.3	-9.9	28.4	25.9	27.6	19.4	28.3
Japan	-6.1	-6.2	-5.7	-5.7	-6.9	17.1	21.1	21.7	22.6	14.0
Korea	-18.5	-24.9	-20.8	-14.8	-18.1	-28.9	-38.4	-31.2	-18.9	-14.2
Mexico	-6.9	-5.2	-7.7	-5.1	-5.8	nav	nav	nav	nav	nav
Netherlands	nav	nav	nav	3.8	3.7	-3.7	-13.8	-18.1	-37.1	-96.9
Russia	-57.1	-69.3	-54.0	-93.9	-73.1	34.2	112.5	150.1	79.6	6.1
Saudi Arabia	0.0	0.0	0.7	-4.4	-2.2	nav	nav	nav	nav	nav
Singapore	-1.9	-2.9	-3.1	-3.9	-5.3	31.6	4.4	2.3	1.7	3.0
South Africa	-30.4	-21.4	-26.6	-26.1	-26.1	nav	nav	nav	nav	nav
Sweden	0.0	-50.0	-50.0	-78.0	263.6	nav	nav	nav	nav	nav
Switzerland	-19.5	-18.2	-22.2	nav	nav	-30.6	-73.6	-51.1	nav	nav
Turkey	-2.5	1.5	-7.0	1.2	-2.7	nav	nav	nav	nav	nav
United Kingdom	-12.8	-12.6	-15.3	-10.3	-13.4	nav	nav	nav	nav	nav
United States	-9.0	-10.0	-11.0	-12.1	-14.3	nav	nav	nav	nav	nav
CPMI¹	-8.3	-9.4	-10.3	-10.7	-13.0	21.4	12.3	16.0	18.6	12.4

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

¹ Sum or average excluding those countries for which data are not available. 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				
	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015
Australia	11.4	11.8	11.1	10.6	11.2	15.4	15.0	12.9	12.0	12.4
Belgium	8.2	6.3	8.6	13.2	3.2	7.9	6.6	7.4	15.5	0.2
Brazil	17.2	17.0	15.4	10.8	9.0	19.0	17.7	18.9	14.6	14.9
Canada	5.6	3.6	8.2	8.6	5.1	4.3	5.2	3.7	8.4	5.5
China	32.2	40.5	44.0	52.3	nav	nav	nav	nav	nav	nav
France	7.0	7.1	5.8	5.3	8.4	nav	nav	nav	nav	23.8
Germany	9.8	8.2	14.2	-7.7	8.9	9.3	7.5	11.9	-11.1	5.0
Hong Kong SAR	nav	nav	nav	nav	nav	4.1	2.3	1.7	3.7	6.5
India	21.0	11.6	12.9	17.6	18.2	21.0	10.9	11.9	17.3	17.5
Italy	4.3	4.0	11.3	12.2	11.6	7.3	11.3	12.3	13.4	16.3
Japan	13.1	11.5	nav	nav	nav	0.0	-3.6	-4.1	-7.9	-7.3
Korea	17.9	18.3	16.0	14.6	15.0	34.6	33.3	35.3	27.8	22.8
Mexico	22.2	22.1	16.9	12.2	17.3	23.9	23.9	21.4	16.2	22.5
Netherlands	6.0	8.1	9.2	9.8	9.2	5.8	8.4	9.3	9.9	9.2
Russia	63.9	71.7	60.6	48.6	43.9	62.2	69.0	57.7	46.9	45.2
Saudi Arabia	17.8	9.3	4.5	16.5	14.7	17.9	8.7	3.7	16.2	19.7
Singapore	9.2	6.1	116.5	14.1	5.6	9.2	6.1	9.7	13.8	2.7
South Africa	11.1	20.8	18.3	19.3	17.2	nav	nav	nav	nav	nav
Sweden	2.2	10.5	9.5	9.3	8.6	4.6	11.1	9.8	9.2	8.0
Switzerland	9.1	10.2	7.6	11.0	24.0	7.3	8.7	5.8	10.4	31.5
Turkey	14.3	15.0	12.2	7.6	10.7	40.0	41.8	31.3	25.3	22.2
United Kingdom	12.4	6.5	10.1	12.1	12.2	15.3	7.1	10.9	13.1	12.9
United States	12.4	6.3	8.1	7.0	nav	11.9	5.5	8.3	6.3	nav
CPMI¹	13.3	10.6	12.6	12.8	13.6	13.5	9.2	11.6	10.7	17.4

Table 7b (cont)

	by cards with a delayed debit function					by cards with a credit function				
	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015
Australia	nav	nav	nav	nav	nav	5.7	6.8	8.0	8.1	9.0
Belgium	10.5	4.1	17.5	-4.4	29.1	nav	nav	nav	nav	4.2
Brazil	nav	nav	nav	nav	nav	15.7	16.4	12.3	7.1	2.9
Canada	nav	nav	nav	nav	nav	7.3	1.4	14.5	8.9	4.5
China	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
France	nav	nav	nav	nav	41.0	nav	nav	nav	nav	190.3
Germany	11.9	11.7	21.8	4.2	22.2	19.5	7.1	52.0	16.4	13.7
Hong Kong SAR	nav	nav	nav	nav	nav	7.6	10.2	7.1	4.3	7.0
India	36.6	15.9	10.6	26.6	24.1	20.6	23.9	28.3	21.0	27.8
Italy	nav	nav	nav	nav	nav	-0.3	-8.2	9.3	9.6	1.3
Japan	nav	nav	nav	nav	nav	13.2	11.5	nav	nav	nav
Korea	nav	nav	nav	nav	nav	13.7	13.8	9.3	8.9	11.1
Mexico	nav	nav	nav	nav	nav	19.6	19.3	9.9	5.2	7.2
Netherlands	11.4	1.5	8.0	8.3	7.6	nav	nav	nav	nav	nav
Russia	nav	nav	nav	nav	nav	92.4	111.6	95.1	64.4	33.2
Saudi Arabia	nav	nav	nav	nav	nav	16.6	31.8	25.9	22.3	19.3
Singapore	nav	nav	nav	nav	nav	nav	nav	nav	14.3	8.5
South Africa	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Sweden	-8.7	2.4	-1.0	4.9	36.6	-7.4	8.4	9.4	10.1	8.7
Switzerland	nav	nav	nav	nav	nav	13.3	13.4	11.4	12.3	9.9
Turkey	nav	nav	nav	nav	nav	11.4	11.3	8.8	3.8	7.6
United Kingdom	4.9	1.4	1.6	1.9	-2.9	3.7	5.0	8.5	9.5	11.9
United States	nav	nav	nav	nav	nav	13.2	8.0	7.5	8.4	nav
CPMI¹	8.8	6.4	13.1	3.2	27.8	12.2	9.6	9.5	8.8	9.3

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				
	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015
Australia	70.9	72.0	75.4	75.9	78.5	31.5	32.4	34.9	37.6	41.0
Belgium	93.5	85.6	92.1	122.5	111.6	24.1	25.8	28.2	47.5	36.7
Brazil	43.2	46.0	48.2	47.8	51.4	20.9	21.9	24.6	27.4	26.5
Canada	30.4	32.7	34.9	35.6	36.8	19.6	20.2	20.7	21.5	22.1
China	0.9	1.0	1.4	1.9	nav	nav	nav	nav	nav	nav
France	45.9	47.5	49.6	51.7	50.6	54.4	54.3	47.4	53.6	58.0
Germany	75.6	76.5	77.1	73.8	73.5	107.7	109.5	120.0	107.1	121.7
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	0.3	0.5	0.7	0.9	1.1	0.1	0.1	0.2	0.2	0.2
Italy	21.1	21.1	20.9	22.3	24.3	10.1	10.1	10.4	10.1	11.3
Japan	11.3	11.8	12.0	12.3	nav	nav	nav	nav	nav	nav
Korea	58.5	63.3	68.4	73.3	79.3	30.0	33.1	33.9	33.7	33.8
Mexico	8.6	8.5	9.0	9.2	9.4	0.5	0.5	0.5	0.6	0.7
Netherlands	98.7	96.9	119.8	121.1	116.5	80.3	81.7	79.1	69.0	76.8
Russia	18.8	18.8	19.7	19.8	18.9	0.8	0.6	0.6	0.6	0.5
Saudi Arabia	0.2	0.2	0.2	0.3	0.4	0.0	0.0	0.0	0.1	0.1
Singapore	7.3	7.5	7.9	7.4	11.0	10.6	10.6	10.6	10.5	10.3
South Africa	11.0	12.5	12.6	13.0	13.6	12.2	13.5	14.5	14.7	14.4
Sweden	87.9	90.2	93.1	98.6	109.0	30.6	31.2	32.5	33.3	28.4
Switzerland	95.2	116.0	117.5	117.4	117.8	5.8	6.9	7.0	7.0	7.1
Turkey	nav	0.2	3.0	3.4	4.0	nap	nap	nap	nap	nap
United Kingdom	56.9	58.0	60.4	61.0	62.2	52.5	53.6	55.0	56.8	60.0
United States	25.7	27.1	28.6	29.7	31.0	39.2	40.8	42.9	45.2	47.5
CPMI¹	12.0	12.3	13.1	13.5	20.3	15.5	15.9	16.6	16.8	17.6

Table 7c (cont)

	Cheques					E-money payment transactions				
	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015
Australia	11.5	9.9	8.4	7.1	5.9	nav	nav	nav	nav	nav
Belgium	0.6	0.5	0.4	0.8	0.8	4.6	4.2	2.6	2.6	0.6
Brazil	8.1	7.2	6.5	5.7	5.0	0.2	0.2	0.2	0.1	0.1
Canada	25.4	23.2	21.7	20.0	18.1	nav	nav	nav	nav	nav
China	0.6	0.6	0.5	0.4	nav	nav	nav	nav	nav	nav
France	45.8	43.0	40.0	37.6	33.7	0.7	0.8	0.8	0.8	0.5
Germany	0.5	0.4	0.4	0.4	0.3	0.4	0.4	0.4	0.4	0.4
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	1.1	1.1	1.0	0.9	0.9	0.0	0.1	0.1	0.2	0.6
Italy	4.9	4.6	4.2	3.8	3.5	2.5	3.2	4.1	4.8	6.2
Japan	0.6	0.6	0.6	0.5	0.5	18.3	22.2	27.1	33.3	38.0
Korea	12.3	9.2	7.3	6.2	5.0	2.3	1.4	1.0	0.8	0.7
Mexico	3.7	3.2	3.0	2.8	2.6	nav	nav	nav	nav	nav
Netherlands	nav	nav	0.0	0.0	0.0	10.3	8.8	7.2	4.5	0.1
Russia	0.0	0.0	0.0	0.0	0.0	0.7	1.6	3.9	7.0	7.3
Saudi Arabia	0.2	0.2	0.2	0.2	0.2	nap	nap	nap	nap	nap
Singapore	14.8	14.0	13.4	12.7	11.9	557.1	567.6	571.5	573.7	584.1
South Africa	1.0	0.8	0.6	0.4	0.3	nav	nav	nav	nav	nav
Sweden	0.0	0.0	0.0	0.0	0.0	nav	nav	nav	nav	0.4
Switzerland	0.0	0.0	0.0	nav	nav	1.3	0.4	0.2	nav	2.7
Turkey	0.2	0.2	0.2	0.2	0.2	nav	nav	nav	nav	nav
United Kingdom	15.3	13.3	11.2	10.0	8.6	nav	nav	nav	nav	nav
United States	65.4	58.4	51.6	45.0	38.3	nav	nav	nav	nav	nav
CPMI¹	7.7	6.9	6.1	5.4	6.8	3.0	3.4	3.9	4.6	5.0

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				
	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015
Australia	190.7	209.6	228.9	249.4	273.6	116.4	131.6	146.1	161.3	178.8
Belgium	105.1	111.0	120.0	135.2	138.2	93.0	98.4	105.2	121.0	120.0
Brazil	37.6	43.6	49.9	54.8	59.3	17.8	20.7	24.4	27.8	31.6
Canada	210.7	215.7	230.7	247.8	258.0	120.8	125.6	128.7	138.0	144.3
China	4.8	6.7	9.5	14.4	nav	nav	nav	nav	nav	nav
France	121.8	129.9	136.7	142.8	154.2	nav	nav	nav	74.5	91.9
Germany	36.6	39.6	45.0	41.4	44.7	29.9	32.1	35.8	31.7	33.0
Hong Kong SAR	nav	nav	nav	nav	nav	15.4	15.6	15.8	16.3	17.2
India	4.8	5.3	5.9	6.7	7.8	4.5	4.9	5.4	6.2	7.2
Italy	26.3	27.2	30.1	33.6	37.6	16.4	18.2	20.4	23.0	26.8
Japan	47.9	53.5	nav	nav	nav	0.1	0.1	0.1	0.1	0.1
Korea	168.0	197.9	228.5	260.8	298.8	38.4	50.9	68.6	87.3	106.7
Mexico	11.3	12.9	15.0	16.6	19.2	6.8	7.9	9.5	10.9	13.2
Netherlands	146.4	157.7	171.8	187.9	204.3	139.8	151.0	164.6	180.1	195.9
Russia	11.6	19.9	31.9	47.4	67.0	10.9	18.4	28.9	42.4	60.5
Saudi Arabia	52.4	55.6	56.6	64.2	73.1	50.9	53.8	54.3	61.6	73.1
Singapore	42.8	44.3	94.3	106.2	110.8	42.8	44.3	47.8	53.7	54.6
South Africa	21.9	26.1	30.6	36.0	41.7	nav	nav	nav	nav	nav
Sweden	209.6	230.0	249.7	270.0	288.8	172.3	190.1	206.9	223.6	237.8
Switzerland	74.7	81.4	86.7	95.1	116.6	50.7	54.5	57.0	62.1	80.8
Turkey	33.3	37.9	41.9	44.5	48.6	4.1	5.8	7.5	9.3	11.2
United Kingdom	156.5	165.5	181.1	201.4	224.3	120.3	128.0	141.0	158.3	177.3
United States	235.2	248.3	266.4	283.1	nav	157.3	164.8	177.2	187.0	nav
CPMI¹	38.7	42.4	47.0	52.3	48.3	34.1	36.8	40.6	45.0	30.5

Table 7c (cont)

	by cards with a delayed debit function					by cards with a credit function				
	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015
Australia	nav	nav	nav	nav	nav	74.3	78.0	82.8	88.2	94.8
Belgium	12.2	12.6	14.7	14.0	17.9	nav	nav	nav	0.2	0.2
Brazil	nav	nav	nav	nav	nav	19.9	22.9	25.5	27.1	27.6
Canada	nav	nav	nav	nav	nav	89.9	90.1	102.0	109.8	113.7
China	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
France	nav	nav	nav	20.5	28.8	nav	nav	nav	1.3	3.7
Germany	6.2	7.0	8.5	8.8	10.6	0.5	0.5	0.8	0.9	1.1
Hong Kong SAR	nav	nav	nav	nav	nav	55.1	60.1	64.0	66.3	70.4
India	0.0	0.0	0.0	0.0	0.0	0.3	0.3	0.4	0.5	0.6
Italy	nav	nav	nav	nav	nav	9.8	9.0	9.8	10.7	10.8
Japan	nav	nav	nav	nav	nav	47.8	53.4	nav	nav	nav
Korea	nav	nav	nav	nav	nav	129.7	147.0	160.0	173.5	192.0
Mexico	nav	nav	nav	nav	nav	4.5	5.0	5.5	5.7	6.0
Netherlands	6.6	6.7	7.2	7.8	8.3	nav	nav	nav	nav	nav
Russia	nav	nav	nav	nav	nav	0.7	1.6	3.0	5.0	6.5
Saudi Arabia	nav	nav	nav	nav	nav	1.4	1.8	2.2	2.7	3.2
Singapore	nav	nav	nav	nav	nav	nav	nav	46.5	52.5	56.3
South Africa	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Sweden	4.4	4.5	4.4	4.6	6.2	32.9	35.4	38.4	41.8	44.8
Switzerland	nav	nav	nav	nav	nav	24.1	27.0	29.7	32.9	35.8
Turkey	nav	nav	nav	nav	nav	29.2	32.1	34.4	35.3	37.4
United Kingdom	5.7	5.8	5.8	5.9	5.7	30.4	31.8	34.2	37.2	41.3
United States	nav	nav	nav	nav	nav	77.9	83.5	89.2	96.0	nav
CPMI¹	0.8	0.9	1.0	1.8	2.3	20.6	22.3	22.5	23.3	14.2

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				
	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015
Australia	15,067	15,452	14,971	13,990	12,006	4.8	0.5	2.1	-1.9	1.6
Belgium	5,657	4,920	5,522	9,150	7,005	2.5	-8.2	7.2	65.1	-9.0
Brazil	15,558	16,701	18,341	17,412	12,514	8.6	18.4	14.6	-2.8	-7.9
Canada	5,867	6,159	6,176	6,027	5,379	3.3	4.5	2.4	2.7	2.2
China	121,081	149,893	193,752	226,458	nav	12.9	17.9	23.6	13.7	nav
France	39,522	35,735	35,429	36,106	27,748	10.7	-4.2	-5.1	1.4	-8.1
Germany	98,453	92,049	93,937	70,400	62,787	9.8	-0.9	-2.9	-25.6	6.5
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	18,336	15,473	15,308	15,223	15,953	-4.8	-11.1	-0.8	-6.7	3.5
Italy	13,968	12,536	12,963	11,823	9,520	-0.8	-5.9	-1.2	-8.9	-3.8
Japan	38,281	39,343	34,059	31,671	nav	3.7	2.9	5.6	-1.9	nav
Korea	19,257	18,804	19,263	20,989	21,394	3.0	-2.8	-1.7	3.5	8.7
Mexico	20,511	19,589	20,465	20,302	17,598	11.3	-2.8	-2.4	-0.7	0.6
Netherlands	7,966	7,482	23,326	23,482	21,906	-9.1	-1.1	194.0	0.4	11.4
Russia	15,131	16,066	18,011	17,439	12,466	9.3	5.4	7.8	3.7	1.2
Saudi Arabia	15,841	18,954	16,251	16,390	14,926	-4.2	16.3	-17.2	-1.8	-10.9
Singapore	811	845	893	881	836	0.2	-1.0	3.4	-1.1	3.6
South Africa	18,201	19,824	22,782	24,419	2,064	nav	nav	nav	nav	nav
Sweden	2,152	2,225	2,401	2,377	1,712	7.3	6.9	3.3	4.1	-12.1
Switzerland	5,005	4,391	4,426	4,543	5,002	8.2	-6.5	-0.2	1.4	17.1
Turkey	330	583	3,392	3,425	3,151	11.2	78.8	474.3	7.4	5.1
United Kingdom	112,254	122,771	118,734	121,814	nav	-0.7	7.7	-4.4	-4.0	nav
United States	nav	161,648	166,463	203,424	nav	nav	nav	nav	nav	nav
CPMI³	589,248	781,445	846,863	897,743	253,968	14.5	2.5	5.9	3.4	-20.4

Table 8 (cont)

	Average value per transaction (USD) ¹					Average value per inhabitant (USD thousands) ¹				
	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015
Australia	2,113	2,005	1,783	1,544	1,215	673	678	646	595	504
Belgium	2,260	1,959	2,044	2,658	2,143	515	445	497	820	622
Brazil	716	705	705	632	430	79	84	91	86	61
Canada	598	608	571	523	448	171	178	176	170	150
China	14,359	13,380	12,499	9,888	nav	90	111	142	166	nav
France	2,253	1,978	1,959	1,905	1,402	609	548	540	546	418
Germany	5,550	5,055	4,795	3,897	3,196	1,226	1,145	1,165	869	769
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	2,386	1,808	1,572	1,337	1,179	15	13	12	12	12
Italy	3,358	2,941	2,889	2,467	1,800	234	209	215	196	158
Japan	3,833	3,500	nav	nav	nav	300	309	268	249	nav
Korea	1,427	1,234	1,131	1,111	1,012	387	376	384	416	423
Mexico	7,838	6,680	6,337	5,859	4,582	188	168	174	171	146
Netherlands	1,421	1,294	3,673	3,640	3,253	477	447	1,388	1,392	1,294
Russia	2,680	2,198	1,842	1,379	800	106	112	126	121	85
Saudi Arabia	9,765	10,673	8,739	7,632	6,070	558	649	542	533	481
Singapore	247	247	237	227	207	156	159	165	161	151
South Africa	7,649	7,161	7,403	7,115	543	352	380	431	456	38
Sweden	694	665	666	609	407	228	234	250	245	174
Switzerland	3,572	2,681	2,589	2,527	2,473	633	549	547	555	604
Turkey	132	201	980	915	758	4	8	44	44	40
United Kingdom	6,308	6,635	6,020	5,728	nav	1,774	1,927	1,852	1,886	nav
United States	nav	1,375	1,352	1,585	nav	nav	515	527	639	nav
CPMI³	3,546	2,615	2,714	2,659	1,407	159	193	207	217	111

Table 8 (cont)

	Value as a ratio to GDP					Value as a ratio to deposits held by non-banks ⁴				
	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015
Australia	9.9	9.9	10.0	9.7	9.9	8.9	8.1	8.3	7.7	7.1
Belgium	10.7	9.9	10.6	17.2	15.4	30.4	23.9	23.9	39.8	31.2
Brazil	6.0	6.8	7.5	7.2	7.1	181.5	185.6	225.1	249.7	301.6
Canada	3.2	3.3	3.3	3.3	3.5	10.0	9.8	9.6	9.8	9.6
China	16.1	17.5	20.1	21.5	nav	nav	nav	nav	nav	nav
France	13.8	13.3	12.6	12.7	11.5	50.6	42.5	38.5	42.1	32.1
Germany	26.2	26.0	25.0	18.2	18.7	60.1	48.0	44.3	35.3	31.2
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	9.8	8.3	8.0	7.4	7.5	13.8	10.4	10.2	9.2	9.4
Italy	6.1	6.1	6.1	5.5	5.2	14.2	12.5	12.0	11.5	nav
Japan	6.5	6.6	6.9	6.9	nav	7.3	7.5	7.5	7.2	nav
Korea	16.0	15.4	14.8	14.9	15.5	227.3	195.3	178.1	183.3	156.5
Mexico	17.5	16.5	16.2	15.7	15.4	151.6	127.9	114.0	113.2	100.5
Netherlands	8.9	9.0	26.9	26.7	29.2	18.8	15.9	45.6	41.5	40.8
Russia	7.4	7.5	8.1	8.5	9.4	51.1	48.1	53.6	92.6	78.3
Saudi Arabia	23.7	25.8	21.8	21.7	23.1	nav	nav	nav	nav	nav
Singapore	3.1	2.9	3.0	2.9	2.9	2.1	1.9	2.1	2.1	2.1
South Africa	43.7	50.0	61.9	69.5	6.6	59.2	64.8	85.9	94.2	10.7
Sweden	3.8	4.1	4.1	4.1	3.5	5.3	4.9	4.9	5.3	nav
Switzerland	7.2	6.6	6.5	6.5	7.5	8.8	5.5	5.7	6.4	6.3
Turkey	0.4	0.7	4.1	4.3	4.4	0.8	1.3	7.1	7.0	6.8
United Kingdom	43.0	46.3	43.7	40.6	nav	25.3	23.1	21.4	23.0	nav
United States	nav	10.0	10.0	11.7	nav	nav	92.1	87.1	96.8	nav
CPMI³	14.0	13.3	14.1	14.5	11.3	22.6	25.6	26.5	27.9	22.9

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 CPMI 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 CPMI 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				
	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015
Australia	7,104	7,408	7,438	7,110	6,123	5,988	6,087	5,662	5,060	4,324
Belgium	5,409	4,695	5,278	8,858	6,781	93	91	104	159	112
Brazil	12,051	12,906	14,018	13,675	10,199	1,475	1,945	2,578	2,134	1,207
Canada	1,794	2,045	2,177	2,192	2,010	588	575	594	582	529
China	72,125	99,645	142,159	175,607	nav	nav	nav	nav	nav	nav
France	34,122	30,962	30,798	31,894	23,989	1,842	1,683	1,858	2,009	1,582
Germany	79,368	74,523	75,649	65,600	58,069	18,475	16,980	17,724	4,256	4,278
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	15,922	13,228	13,311	13,370	14,180	18	20	22	29	26
Italy	11,228	10,083	10,666	9,669	7,696	496	495	473	420	398
Japan ²	33,302	32,803	29,063	26,997	nav	nav	nav	nav	nav	nav
Korea	11,175	11,668	12,669	14,518	15,606	145	156	165	169	159
Mexico	19,627	18,732	19,624	19,515	16,927	20	21	23	23	22
Netherlands	7,440	6,982	22,818	23,044	21,502	391	373	369	290	271
Russia	14,770	15,683	17,516	16,878	12,029	49	42	49	49	32
Saudi Arabia	924	1,079	1,219	1,381	1,422	0.1	0.1	0.1	0.2	0.2
Singapore	157	170	185	192	215	58	64	68	72	71
South Africa	2,144	2,095	2,108	2,032	1,870	139	152	137	115	102
Sweden	1,941	2,014	2,176	2,152	1,546	84	80	85	81	57
Switzerland	4,854	4,233	4,261	4,373	4,833	81	88	92	93	85
Turkey	nav	213	2,993	3,030	2,795	nap	nap	nap	nap	nap
United Kingdom	108,231	118,903	114,968	117,752	109,955	1,675	1,704	1,743	1,922	1,903
United States	nav	69,404	74,298	101,201	106,336	nav	61,793	63,225	75,363	77,122
CPMI³	nap	nap	nap	nap	nap	31,617	92,350	94,969	92,826	92,280

Table 9 (cont)

	Cheques					E-money payment transactions				
	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015
Australia	1,332	1,254	1,172	1,104	917	nav	nav	nav	nav	nav
Belgium	65	48	45	32	23	0.322	0.293	0.187	0.476	0.406
Brazil	1,663	1,479	1,350	1,190	762	1.255	1.156	1.527	0.751	0.387
Canada	2,966	2,992	2,850	2,696	2,344	nav	nav	nav	nav	nav
China	46,602	46,949	46,454	43,952	nav	nav	nav	nav	nav	nav
France	2,485	2,091	1,752	1,613	1,261	0.141	0.145	0.145	0.324	0.446
Germany	350	291	267	227	170	0.170	0.155	0.143	0.586	0.540
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	2,121	1,873	1,593	1,400	1,277	1.329	1.481	1.405	3.488	7.607
Italy	1,103	873	773	707	547	13.507	16.293	15.603	17.889	18.824
Japan ²	4,763	4,629	3,754	3,144	2,470	26.052	31.230	33.448	38.203	39.868
Korea	7,420	6,435	5,849	5,671	4,996	1.866	1.437	1.111	0.949	0.743
Mexico	798	761	729	668	553	nav	nav	nav	nav	nav
Netherlands	nav	nav	2	3	2	0.595	0.440	0.364	0.219	0.023
Russia	0	0	0	0	0	6.757	12.498	18.560	22.696	10.664
Saudi Arabia	211	223	234	239	202	nav	nav	nav	nav	nav
Singapore	544	555	579	553	490	1.747	1.881	1.954	2.043	1.980
South Africa	163	104	52	35	23	nav	nav	nav	nav	nav
Sweden	5	6	2	1	1	nav	nav	nav	nav	0.001
Switzerland	2	1	1	nav	nav	0.056	0.011	0.011	nav	1.599
Turkey	165	177	184	185	163	nav	nav	nav	nav	nav
United Kingdom	1,543	1,355	1,146	1,142	nav	nav	nav	nav	nav	nav
United States	28,063	26,033	24,178	21,704	18,405	nav	nav	nav	nav	nav
CPMI³	102,365	98,129	92,966	86,265	34,606	53.797	67.021	74.458	87.624	83.086

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, CPMI 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				
	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015
Australia	409.0	439.1	433.2	436.7	388.7	159.7	178.4	181.3	187.0	170.2
Belgium	88.0	85.9	94.9	97.7	86.1	70.0	69.1	75.3	79.0	66.8
Brazil	367.0	370.2	393.5	411.2	345.9	117.1	121.6	135.8	148.0	142.9
Canada	519.4	546.4	554.3	556.6	494.9	184.7	190.5	190.4	191.0	169.7
China	2,354.3	3,299.1	5,139.8	6,899.8	nav	nav	nav	nav	nav	nav
France	547.3	541.3	582.1	588.0	520.7	nav	nav	nav	286.2	284.6
Germany	259.8	254.6	296.8	315.6	269.7	191.7	187.3	216.5	211.1	176.3
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	272.7	350.8	380.6	421.8	462.3	255.0	325.1	351.5	387.1	420.6
Italy	170.5	158.3	172.1	188.7	174.5	93.2	94.6	104.6	117.2	114.4
Japan	482.0	517.1	433.1	441.6	415.1	8.2	7.0	5.0	4.4	3.5
Korea	476.3	506.5	545.3	598.7	606.6	63.0	75.3	87.8	108.2	118.8
Mexico	65.6	75.2	89.0	97.0	95.9	28.9	33.0	40.7	45.9	45.6
Netherlands	133.9	126.8	136.9	145.2	130.0	118.3	112.3	121.8	129.2	115.2
Russia	115.1	168.4	255.7	317.5	270.2	106.8	154.7	232.9	290.2	250.6
Saudi Arabia	186.4	207.4	222.8	248.3	270.8	180.6	199.5	214.1	237.9	258.2
Singapore	49.4	53.8	58.6	61.4	58.6	21.4	23.1	24.6	25.4	23.7
South Africa	63.1	63.6	64.7	69.3	69.2	nav	nav	nav	nav	nav
Sweden	122.6	125.3	138.1	142.9	108.6	88.9	91.0	101.0	104.8	79.3
Switzerland	68.3	68.3	72.3	77.1	82.2	35.4	35.5	37.0	39.4	46.0
Turkey	165.0	193.1	215.0	209.9	193.3	7.2	9.1	11.7	13.4	13.8
United Kingdom	804.6	809.6	876.5	998.1	1,004.4	558.9	565.5	626.9	723.1	751.8
United States	4,097.1	4,417.6	4,762.0	5,156.6	nav	1,846.8	1,975.8	2,130.7	2,279.7	nav
CPMI¹	11,817.4	13,378.2	15,917.3	18,479.7	6,047.9	4,135.8	4,448.5	4,889.4	5,608.3	3,252.2

Table 9 (cont)

	by cards with a delayed debit function					by cards with a credit function				
	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015
Australia	nav	nav	nav	nav	nav	249.3	260.6	252.0	249.8	218.4
Belgium	18.0	16.8	19.6	18.2	18.9	nav	nav	nav	0.5	0.5
Brazil	nav	nav	nav	nav	nav	250.0	248.6	257.7	263.1	203.0
Canada ²	nav	nav	nav	nav	nav	334.7	355.8	363.9	365.5	325.2
China	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
France ³	nav	nav	nav	102.9	123.0	nav	nav	nav	7.4	14.6
Germany	63.7	63.1	74.4	97.6	87.1	4.4	4.2	5.9	6.8	6.3
Hong Kong SAR	nav	nav	nav	nav	nav	52.4	57.9	61.9	66.9	71.9
India	2.4	2.4	2.6	3.2	3.7	15.3	23.3	26.5	31.5	38.0
Italy ⁴	nav	nav	nav	nav	60.0	77.3	63.7	67.5	71.5	nav
Japan	nav	nav	nav	nav	nav	473.9	510.2	428.1	437.2	411.6
Korea	nav	nav	nav	nav	nav	413.3	431.2	457.5	490.6	487.8
Mexico	nav	nav	nav	nav	nav	36.7	42.1	48.3	51.1	50.3
Netherlands	15.6	14.5	15.1	16.1	14.9	nav	nav	nav	nav	nav
Russia	nav	nav	nav	nav	nav	8.2	13.7	22.7	27.3	19.6
Saudi Arabia	nav	nav	nav	nav	nav	5.8	7.9	8.7	10.4	12.5
Singapore ²	nav	nav	nav	nav	nav	28.0	30.7	34.0	35.9	34.9
South Africa	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Sweden	5.4	4.9	5.4	5.3	4.8	28.3	29.4	31.7	32.8	24.5
Switzerland ⁴	nav	nav	nav	nav	nav	32.9	32.8	35.3	37.7	36.2
Turkey	nav	nav	nav	nav	nav	157.8	184.0	203.3	196.5	179.5
United Kingdom	57.3	53.9	51.8	53.6	44.8	188.4	190.2	197.8	221.4	222.6
United States	nav	nav	nav	nav	nav	2,250.3	2,441.8	2,631.4	2,876.9	nav
CPMI¹	162.3	155.5	168.9	296.8	357.2	4,607.1	4,928.1	5,134.3	5,480.8	2,357.7

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

¹ Sum or average excluding those countries for which data are not available. 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				
	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015
Australia	47.9	48.8	50.6	51.9	52.1	40.4	40.1	38.5	36.9	36.8
Belgium	95.7	95.4	95.6	96.8	96.8	1.6	1.9	1.9	1.7	1.6
Brazil	77.5	77.3	76.4	78.5	81.5	9.5	11.6	14.1	12.3	9.6
Canada	30.6	33.2	35.3	36.4	37.4	10.0	9.3	9.6	9.7	9.8
China	59.6	66.5	73.4	77.5	nav	nav	nav	nav	nav	nav
France	87.5	87.8	88.0	88.3	87.7	4.7	4.8	5.3	5.6	5.8
Germany	80.6	81.0	80.5	93.2	92.5	18.8	18.4	18.9	6.0	6.8
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	86.8	85.5	87.0	87.8	88.9	0.1	0.1	0.1	0.2	0.2
Italy	86.3	86.7	88.1	87.9	87.1	3.8	4.3	3.9	3.8	4.5
Japan	86.3	86.4	87.3	88.2	nav	nav	nav	nav	nav	nav
Korea	58.1	62.2	65.9	69.3	73.0	0.8	0.8	0.9	0.8	0.7
Mexico	95.7	95.6	95.9	96.1	96.2	0.1	0.1	0.1	0.1	0.1
Netherlands	93.4	93.3	97.8	98.1	98.2	4.9	5.0	1.6	1.2	1.2
Russia	98.9	98.6	98.2	97.7	97.5	0.3	0.3	0.3	0.3	0.3
Saudi Arabia	69.9	71.5	72.7	73.9	75.0	0.0	0.0	0.0	0.0	0.0
Singapore	19.4	20.2	20.7	21.8	25.7	7.2	7.5	7.6	8.2	8.4
South Africa	85.4	86.8	89.3	90.2	90.6	5.6	6.3	5.8	5.1	4.9
Sweden	90.2	90.5	90.6	90.5	90.3	3.9	3.6	3.5	3.4	3.3
Switzerland	97.0	96.4	96.3	96.3	96.6	1.6	2.0	2.1	2.0	1.7
Turkey	nav	36.6	88.2	88.5	88.7	nap	nap	nap	nap	nap
United Kingdom	96.4	96.8	96.8	96.7	97.4	1.5	1.4	1.5	1.6	1.7
United States	nav	42.9	44.6	49.7	52.7	nav	38.2	38.0	37.0	38.2
CPMI¹	nap	nap	nap	nap	nap	21.7	45.3	46.6	47.0	69.4

Table 9a (cont)

	Cheques					E-money payment transactions				
	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015
Australia	9.0	8.3	8.0	8.1	7.8	nav	nav	nav	nav	nav
Belgium	1.1	1.0	0.8	0.3	0.3	0.01	0.01	0.00	0.01	0.01
Brazil	10.7	8.9	7.4	6.8	6.1	0.01	0.01	0.01	0.00	0.00
Canada	50.5	48.6	46.2	44.7	43.6	nav	nav	nav	nav	nav
China	38.5	31.3	24.0	19.4	nav	nav	nav	nav	nav	nav
France	6.4	5.9	5.0	4.5	4.6	0.00	0.00	0.00	0.00	0.00
Germany	0.4	0.3	0.3	0.3	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	11.6	12.1	10.4	9.2	8.0	0.01	0.01	0.01	0.02	0.05
Italy	8.5	7.5	6.4	6.4	6.2	0.10	0.14	0.13	0.16	0.21
Japan	12.3	12.2	11.3	10.3	nav	0.07	0.08	0.10	0.12	nav
Korea	38.6	34.3	30.4	27.1	23.4	0.01	0.01	0.01	0.00	0.00
Mexico	3.9	3.9	3.6	3.3	3.1	nav	nav	nav	nav	nav
Netherlands	nav	nav	0.0	0.0	0.0	0.01	0.01	0.00	0.00	0.00
Russia	0.0	0.0	0.0	0.0	0.0	0.05	0.08	0.10	0.13	0.09
Saudi Arabia	16.0	14.8	14.0	12.8	10.7	nav	nav	nav	nav	nav
Singapore	67.1	65.7	64.8	62.8	58.6	0.22	0.22	0.22	0.23	0.24
South Africa	6.5	4.3	2.2	1.6	1.1	nav	nav	nav	nav	nav
Sweden	0.2	0.3	0.1	0.0	0.0	nav	nav	nav	nav	0.00
Switzerland	0.0	0.0	0.0	nav	nav	0.00	0.00	0.00	nav	0.03
Turkey	50.0	30.3	5.4	5.4	5.2	nav	nav	nav	nav	nav
United Kingdom	1.4	1.1	1.0	0.9	nav	nav	nav	nav	nav	nav
United States	87.3	16.1	14.5	10.7	9.1	nav	nav	nav	nav	nav
CPMI¹	70.2	48.1	45.6	43.6	26.0	0.04	0.03	0.04	0.04	0.06

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, CPMI figures for credit transfers have not been calculated. The CPMI figures calculated ignore credit transfer data throughout.

Table 9a (cont)

	Card payments (except e-money)					of which: by cards with a debit function				
	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015
Australia	2.8	2.9	2.9	3.2	3.3	1.08	1.17	1.23	1.36	1.45
Belgium	1.6	1.7	1.7	1.1	1.2	1.24	1.40	1.36	0.86	0.95
Brazil	2.4	2.2	2.1	2.4	2.8	0.75	0.73	0.74	0.85	1.14
Canada	8.9	8.9	9.0	9.2	9.2	3.15	3.09	3.08	3.17	3.16
China	1.9	2.2	2.7	3.0	nav	nav	nav	nav	nav	nav
France	1.4	1.5	1.7	1.6	1.9	nav	nav	nav	0.79	1.04
Germany	0.3	0.3	0.3	0.4	0.4	0.19	0.20	0.23	0.30	0.28
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	1.5	2.3	2.5	2.8	2.9	1.39	2.10	2.30	2.54	2.64
Italy	1.3	1.4	1.4	1.7	2.0	0.72	0.81	0.86	1.07	1.30
Japan	1.2	1.4	1.3	1.4	nav	0.02	0.02	0.01	0.01	nav
Korea	2.5	2.7	2.8	2.9	2.8	0.33	0.40	0.46	0.52	0.56
Mexico	0.3	0.4	0.4	0.5	0.5	0.14	0.17	0.20	0.23	0.26
Netherlands	1.7	1.7	0.6	0.6	0.6	1.49	1.50	0.52	0.55	0.53
Russia	0.8	1.1	1.4	1.8	2.2	0.71	0.97	1.31	1.68	2.03
Saudi Arabia	14.1	13.7	13.3	13.3	14.3	13.67	13.21	12.77	12.73	13.63
Singapore	6.1	6.4	6.6	7.0	7.0	2.63	2.73	2.75	2.89	2.84
South Africa	2.5	2.6	2.7	3.1	3.4	nav	nav	nav	nav	nav
Sweden	5.7	5.6	5.8	6.0	6.3	4.13	4.09	4.21	4.41	4.63
Switzerland	1.4	1.6	1.6	1.7	1.6	0.71	0.81	0.84	0.87	0.92
Turkey	50.0	33.1	6.3	6.1	6.1	2.18	1.56	0.34	0.39	0.44
United Kingdom	0.7	0.7	0.7	0.8	0.9	0.50	0.46	0.53	0.59	0.67
United States	12.7	2.7	2.9	2.5	nav	5.74	1.22	1.28	1.12	nav
CPMI¹	8.1	6.6	7.8	9.3	4.5	2.84	2.18	2.40	2.84	2.44

Table 9a (cont)

	by cards with a delayed debit function					by cards with a credit function				
	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015
Australia	nav	nav	nav	nav	nav	1.7	1.7	1.7	1.8	1.9
Belgium	0.3	0.3	0.4	0.2	0.3	nav	nav	nav	0.0	0.0
Brazil	nav	nav	nav	nav	nav	1.6	1.5	1.4	1.5	1.6
Canada	nav	nav	nav	nav	nav	5.7	5.8	5.9	6.1	6.0
China	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
France	nav	nav	nav	0.3	0.4	nav	nav	nav	0.0	0.1
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	0.0	0.1	0.2	0.2	0.2	0.2
Italy	nav	nav	nav	nav	0.7	0.6	0.5	0.6	0.6	nav
Japan	nav	nav	nav	nav	nav	1.2	1.3	1.3	1.4	nav
Korea	nav	nav	nav	nav	nav	2.2	2.3	2.4	2.3	2.3
Mexico	nav	nav	nav	nav	nav	0.2	0.2	0.2	0.3	0.3
Netherlands	0.2	0.2	0.1	0.1	0.1	nav	nav	nav	nav	nav
Russia	nav	nav	nav	nav	nav	0.1	0.1	0.1	0.2	0.2
Saudi Arabia	nav	nav	nav	nav	nav	0.4	0.5	0.5	0.6	0.7
Singapore	nav	nav	nav	nav	nav	3.5	3.6	3.8	4.1	4.2
South Africa	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Sweden	0.3	0.2	0.2	0.2	0.3	1.3	1.3	1.3	1.4	1.4
Switzerland	nav	nav	nav	nav	nav	0.7	0.7	0.8	0.8	0.7
Turkey	nav	nav	nav	nav	nav	47.8	31.5	6.0	5.7	5.7
United Kingdom	0.1	0.0	0.0	0.0	0.0	0.2	0.2	0.2	0.2	0.2
United States	nav	nav	nav	nav	nav	7.0	1.5	1.6	1.4	nav
CPMI¹	0.1	0.1	0.1	0.2	0.3	3.2	2.4	2.5	2.8	1.8

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. The CPMI 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				
	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015
Australia	6.9	2.2	5.8	0.4	2.0	6.8	-0.4	-2.0	-6.2	1.2
Belgium	2.2	-8.4	7.4	67.2	-9.0	16.8	4.0	8.5	52.6	-16.0
Brazil	9.8	18.1	13.3	-0.1	-4.5	12.4	45.4	38.3	-15.2	-27.6
Canada	9.2	13.5	8.7	6.0	5.0	5.3	-2.7	5.4	3.1	4.2
China	21.9	31.6	36.4	20.1	nav	nav	nav	nav	nav	nav
France	12.1	-3.9	-4.7	3.0	-10.1	14.8	-3.2	5.7	7.6	-5.9
Germany	9.2	-0.4	-3.4	-13.9	5.8	12.7	-2.5	-0.6	-76.1	20.1
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	-3.6	-12.5	0.9	-5.8	4.8	1.1	19.4	7.1	23.7	-10.7
Italy	-1.2	-5.9	1.0	-9.5	-4.9	-5.0	4.6	-8.6	-11.4	13.1
Japan	4.1	3.6	6.5	-0.8	nav	nav	nav	nav	nav	nav
Korea	11.2	3.9	4.2	8.8	14.7	4.2	7.2	1.1	-2.8	0.5
Mexico	12.0	-2.9	-2.2	-0.4	0.7	42.3	7.1	-1.6	0.2	13.1
Netherlands	-9.5	-1.2	208.2	0.8	11.4	-5.0	0.5	-6.7	-21.6	11.7
Russia	9.1	5.4	7.4	3.2	0.9	1.9	-15.4	12.2	6.4	-7.1
Saudi Arabia	15.9	13.5	9.1	10.3	0.8	3.8	8.2	10.2	3.3	8.4
Singapore	4.8	3.0	6.3	3.9	22.2	3.7	3.8	4.6	6.3	6.5
South Africa	4.0	4.6	12.2	3.2	2.8	22.4	16.8	0.3	-9.9	-1.2
Sweden	7.9	7.3	3.4	4.0	-12.3	6.3	-0.6	1.0	0.7	-15.0
Switzerland	8.3	-7.0	-0.4	1.3	17.6	7.0	15.9	3.7	-0.4	-2.7
Turkey	nav	nav	1,284.5	7.7	5.4	nav	nav	nav	nav	nav
United Kingdom	-0.6	8.1	-4.5	-4.2	0.5	5.5	0.1	1.1	3.2	6.6
United States	nav	nav	5.7	34.3	5.2	nav	nav	1.1	17.5	2.5
CPMI²	nap	nap	nap	nap	nap	16.8	-5.8	0.5	-4.6	-2.0

Table 9b (cont)

	Cheques					E-money payment transactions				
	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015
Australia	-12.4	-7.7	-1.6	-1.0	-1.7	nav	nav	nav	nav	nav
Belgium	10.2	-22.3	-9.7	-29.8	-12.4	-15.0	-4.2	-39.1	154.2	1.3
Brazil	-2.8	-1.9	-4.7	-9.7	-18.0	16.5	1.6	37.8	-49.6	-34.0
Canada	-0.5	0.4	-2.8	-0.5	-0.4	nav	nav	nav	nav	nav
China	0.4	-4.1	-5.4	-8.0	nav	nav	nav	nav	nav	nav
France	-4.4	-10.9	-19.7	-8.4	-6.6	8.6	9.1	-4.4	122.7	64.3
Germany	-6.8	-11.8	-12.7	-15.5	-10.8	-15.0	-2.9	-12.1	305.6	10.3
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	-12.8	-7.1	-14.7	-17.6	-9.9	285.8	17.4	-4.9	132.9	115.4
Italy	-8.8	-17.1	-15.4	-8.6	-7.6	27.1	26.4	-8.5	14.5	25.7
Japan	1.3	-2.7	-1.1	-11.7	-10.8	19.1	26.1	28.8	21.9	13.1
Korea	-7.6	-13.7	-12.8	-7.9	-6.0	-18.7	-23.4	-25.8	-18.9	-16.5
Mexico	-3.9	-3.0	-10.5	-8.3	-3.8	nav	nav	nav	nav	nav
Netherlands	nav	nav	nav	16.1	4.9	-11.1	-22.1	-22.0	-40.0	-87.6
Russia	-77.0	-69.8	-65.8	-38.7	-100.0	156.9	83.6	42.8	31.0	-33.5
Saudi Arabia	5.4	2.9	1.4	-0.6	-17.4	nav	nav	nav	nav	nav
Singapore	-1.9	-3.1	2.0	-4.3	-3.4	5.8	2.3	1.6	4.8	5.7
South Africa	-33.5	-31.8	-44.2	-27.0	-27.1	nav	nav	nav	nav	nav
Sweden	11.7	33.1	-68.9	-49.3	-31.0	nav	nav	nav	nav	nav
Switzerland	-17.0	-16.7	-19.0	nav	nav	-28.7	-79.9	0.2	nav	nav
Turkey	9.4	8.3	2.8	6.7	0.7	nav	nav	nav	nav	nav
United Kingdom	-15.8	-13.6	-16.4	-6.8	nav	nav	nav	nav	nav	nav
United States	-10.7	-9.1	-8.3	-11.5	-15.1	nav	nav	nav	nav	nav
CPMI²	-0.8	-6.6	-7.4	-9.5	-17.1	34.3	21.4	8.6	14.8	-8.3

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 CPMI 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, CPMI figures for credit transfers have not been calculated.

Table 9b (cont)

	Card payments (except e-money)					of which by cards with a: debit function				
	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015
Australia	4.8	5.2	4.0	5.8	5.4	9.9	9.5	7.1	8.3	7.8
Belgium	4.3	3.0	5.6	2.5	4.8	4.2	4.1	4.1	4.6	0.4
Brazil	13.8	11.3	10.9	7.0	7.8	15.4	14.6	16.5	11.7	23.7
Canada	3.6	4.7	3.6	5.7	1.8	1.1	2.7	2.0	5.6	1.7
China	38.4	33.4	49.0	30.5	nav	nav	nav	nav	nav	nav
France	5.9	4.8	3.0	0.5	5.8	nav	nav	nav	nav	18.9
Germany	7.8	4.0	11.0	5.6	2.1	7.1	3.6	10.0	-3.2	-0.2
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	-5.9	35.4	8.8	4.0	8.3	-6.1	34.2	8.4	3.3	7.3
Italy	-0.7	-2.7	3.9	9.5	10.5	3.0	6.5	5.6	11.9	16.7
Japan	5.2	7.4	2.2	7.6	6.7	1.7	-14.5	-13.0	-7.0	-8.4
Korea	9.4	5.8	3.3	4.3	8.1	29.5	18.8	11.9	17.0	17.2
Mexico	17.7	16.5	10.6	9.1	14.8	18.8	16.4	14.9	13.0	15.4
Netherlands	-0.1	-0.3	1.8	5.9	6.9	-0.6	0.0	2.3	5.8	6.4
Russia	69.7	45.3	46.0	33.0	20.4	70.4	43.8	44.8	33.4	22.2
Saudi Arabia	20.9	8.1	3.8	8.6	6.7	20.9	7.3	3.7	8.2	6.2
Singapore	6.3	3.5	6.5	5.0	4.2	4.0	2.6	4.3	3.6	1.7
South Africa	5.7	8.0	13.4	14.7	11.5	nav	nav	nav	nav	nav
Sweden	0.3	5.7	5.5	8.7	-7.2	1.1	5.9	6.1	9.1	-7.7
Switzerland	3.1	6.5	4.8	5.3	13.4	3.5	6.7	3.4	5.1	24.2
Turkey	13.2	18.3	10.0	3.9	5.2	39.2	28.4	26.3	22.5	17.4
United Kingdom	5.6	-1.0	7.0	6.5	8.4	9.3	-0.4	9.5	7.9	12.0
United States	7.5	5.7	6.5	6.8	nav	8.6	4.9	6.5	5.5	nav
CPMI¹	15.7	10.3	16.3	13.3	-7.2	11.3	4.8	7.4	6.2	-3.7

Table 9b (cont)

	by cards with a delayed debit function					by cards with a credit function				
	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015
Australia	nav	nav	nav	nav	nav	1.8	2.4	1.9	4.1	3.6
Belgium	4.7	-1.3	11.6	-7.9	23.6	nav	nav	nav	nav	6.8
Brazil	nav	nav	nav	nav	nav	13.1	9.7	8.2	4.6	-1.2
Canada	nav	nav	nav	nav	nav	5.0	5.8	4.4	5.7	1.9
China	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
France	nav	nav	nav	nav	42.9	nav	nav	nav	nav	137.3
Germany	9.3	5.1	12.2	30.4	6.5	18.9	2.2	33.6	14.5	10.7
Hong Kong SAR	nav	nav	nav	nav	nav	9.4	5.7	2.4	3.5	4.4
India	34.4	5.9	10.7	12.2	16.0	-6.1	59.8	14.5	11.4	19.2
Italy	nav	nav	nav	nav	nav	-4.9	-13.7	1.3	5.8	nav
Japan	nav	nav	nav	nav	nav	5.3	7.8	2.4	7.7	6.9
Korea	nav	nav	nav	nav	nav	6.9	3.8	1.8	1.8	6.1
Mexico	nav	nav	nav	nav	nav	16.8	16.7	7.2	5.9	14.2
Netherlands	4.2	-2.2	-1.9	6.4	10.5	nav	nav	nav	nav	nav
Russia	nav	nav	nav	nav	nav	61.3	64.5	60.0	28.5	1.7
Saudi Arabia	nav	nav	nav	nav	nav	20.7	32.4	6.2	16.4	17.8
Singapore	nav	nav	nav	nav	nav	8.2	4.3	8.1	6.0	6.0
South Africa	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Sweden	1.6	-6.6	7.0	1.8	12.0	-2.4	7.1	3.4	8.8	-8.9
Switzerland	nav	nav	nav	nav	nav	2.7	6.3	6.3	5.5	2.2
Turkey	nav	nav	nav	nav	nav	12.3	17.9	9.2	2.8	4.4
United Kingdom	-9.6	-7.5	-5.0	-3.1	-10.1	0.5	-0.6	2.8	4.7	8.3
United States	nav	nav	nav	nav	nav	6.6	6.4	6.4	7.8	nav
CPMI¹	5.4	-6.7	6.1	12.0	-1.3	8.7	4.2	1.8	4.0	-8.2

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				
	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015
Australia	4,473	4,515	4,260	3,984	3,275	8,482	8,255	7,011	5,730	4,428
Belgium	5,269	4,958	5,160	6,483	5,391	351	320	332	301	272
Brazil	1,413	1,408	1,446	1,412	970	357	446	520	384	222
Canada	1,719	1,800	1,776	1,736	1,525	873	822	815	763	669
China	61,507	70,670	77,379	68,355	nav	nav	nav	nav	nav	nav
France	11,460	9,997	9,476	9,334	7,143	521	475	598	567	411
Germany	13,070	12,116	12,167	10,979	9,677	2,136	1,928	1,832	491	430
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	39,490	22,574	14,627	11,773	10,200	108	115	112	126	115
Italy	8,899	7,994	8,458	7,177	5,231	825	822	758	691	583
Japan ²	23,152	21,872	19,093	17,324	nav	nav	nav	nav	nav	nav
Korea	3,840	3,686	3,689	3,928	3,890	97	95	97	99	93
Mexico	21,026	18,898	18,558	17,897	14,912	390	364	354	319	275
Netherlands	4,515	4,300	11,331	11,278	10,898	292	272	278	249	209
Russia	5,504	5,832	6,182	5,942	4,339	417	510	576	574	412
Saudi Arabia	191,014	181,954	169,078	164,365	128,591	94	107	101	96	73
Singapore	4,176	4,271	4,341	4,725	3,538	1,060	1,129	1,193	1,264	1,238
South Africa	3,781	3,207	3,171	2,922	2,533	222	215	178	146	130
Sweden	2,336	2,344	2,434	2,248	1,440	289	271	272	252	203
Switzerland	6,445	4,562	4,483	4,549	4,952	1,760	1,588	1,623	1,610	1,452
Turkey	nav	14,298	13,038	11,366	8,867	nav	nav	nav	nav	nav
United Kingdom	30,052	32,196	29,699	29,889	27,137	504	499	494	523	487
United States	nav	8,171	8,231	10,694	10,674	nav	4,819	4,658	5,237	5,065
CPMI³	nap	nap	nap	nap	nap	826	2,324	2,268	2,154	2,015

Table 9c (cont)

	Cheques					E-money payment transactions				
	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015
Australia	5,194	5,590	6,026	6,627	6,571	nav	nav	nav	nav	nav
Belgium	9,969	8,771	10,527	3,727	2,472	6.4	6.3	6.4	16.7	58.0
Brazil	1,046	1,028	1,041	1,021	748	33.6	32.1	40.1	27.0	15.9
Canada	3,406	3,715	3,744	3,803	3,617	nav	nav	nav	nav	nav
China	55,042	59,909	66,991	76,012	nav	nav	nav	nav	nav	nav
France	836	745	669	650	563	3.0	2.8	2.9	6.1	12.2
Germany	8,627	8,468	8,534	7,613	8,016	4.7	4.6	4.5	17.1	17.1
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	1,581	1,426	1,267	1,171	1,165	43.4	22.4	10.5	11.2	10.2
Italy	3,782	3,166	3,062	3,055	2,621	88.9	85.2	64.0	61.4	50.3
Japan ²	57,676	59,770	51,387	45,650	38,529	11.1	11.0	9.7	9.0	8.3
Korea	12,106	13,985	16,058	18,275	19,668	16.5	20.6	23.2	24.5	22.3
Mexico	2,004	2,015	2,093	2,020	1,777	nav	nav	nav	nav	nav
Netherlands	nav	nav	11,778	13,199	11,193	3.5	3.0	3.0	2.9	9.5
Russia	5,955	5,898	4,563	42,603	0	63.6	55.4	32.9	22.4	9.9
Saudi Arabia	29,832	31,580	32,894	35,140	30,318	nav	nav	nav	nav	nav
Singapore	7,088	7,445	8,016	7,966	7,450	0.6	0.6	0.6	0.7	0.6
South Africa	3,033	2,458	1,676	1,547	1,366	nav	nav	nav	nav	nav
Sweden	11,549	29,732	19,340	42,384	6,595	nav	nav	nav	nav	0.1
Switzerland	4,750	4,537	4,776	nav	nav	5.3	3.8	7.9	nav	71.1
Turkey	9,056	9,560	10,704	10,615	9,614	nav	nav	nav	nav	nav
United Kingdom	1,591	1,598	1,597	1,773	nav	nav	nav	nav	nav	nav
United States	1,377	1,420	1,481	1,514	1,498	nav	nav	nav	nav	nav
CPMI³	3,322	3,514	3,709	3,855	1,825	9.0	10.0	9.5	9.5	8.0

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, CPMI figures for credit transfers have not been calculated.

Table 9c (cont)

	Card payments (except e-money)					of which: by cards with a debit function				
	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015
Australia	95.8	92.0	81.7	74.5	59.6	61.3	59.5	53.6	49.3	40.0
Belgium	76.2	70.0	71.3	64.8	55.3	68.6	63.5	64.4	58.6	49.4
Brazil	49.4	42.6	39.2	37.0	28.5	33.4	29.4	27.6	26.3	22.1
Canada	71.9	73.0	68.4	63.3	53.6	44.6	43.7	42.1	39.0	32.8
China	367.1	366.2	396.3	349.3	nav	nav	nav	nav	nav	nav
France	69.2	63.9	64.9	62.3	50.9	nav	nav	nav	58.1	46.7
Germany	88.3	80.0	81.7	94.1	73.9	79.9	72.6	75.0	82.3	65.4
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	47.5	54.7	52.6	49.5	45.9	47.1	54.2	52.4	49.2	45.5
Italy	108.8	97.2	94.9	92.8	76.9	95.0	86.7	85.3	84.3	70.8
Japan	78.7	75.8	nav	nav	nav	608.4	538.9	401.0	384.0	334.0
Korea	56.9	51.2	47.5	45.5	40.1	33.0	29.6	25.5	24.6	22.0
Mexico	53.2	49.9	50.6	49.2	41.5	39.0	36.0	36.4	35.4	28.7
Netherlands	54.8	48.0	47.4	45.8	37.6	50.7	44.4	44.1	42.5	34.7
Russia	69.2	59.0	55.8	46.6	27.6	68.6	58.8	56.1	47.6	28.3
Saudi Arabia	125.5	127.7	131.3	125.7	119.5	125.0	127.0	131.4	125.6	113.9
Singapore	222.6	228.7	115.0	105.6	95.6	96.3	98.0	95.3	86.5	78.5
South Africa	55.8	46.6	40.0	36.0	30.6	nav	nav	nav	nav	nav
Sweden	61.8	57.2	57.6	54.5	38.2	54.5	50.3	50.8	48.3	33.8
Switzerland	115.6	104.9	103.1	99.0	85.2	88.4	81.4	80.4	77.5	68.8
Turkey	66.3	67.4	66.9	60.7	50.5	23.3	20.8	20.3	18.7	15.7
United Kingdom	81.3	76.8	75.5	76.7	68.8	73.4	69.3	69.3	70.7	65.1
United States	55.9	56.7	56.5	57.2	nav	37.7	38.2	38.0	38.3	nav
CPMI¹	76.0	77.8	85.5	88.0	53.2	47.3	46.7	46.0	45.7	43.8

Table 9c (cont)

	by cards with a delayed debit function					by cards with a credit function				
	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015
Australia	nav	nav	nav	nav	nav	149.9	146.8	131.5	120.5	96.7
Belgium	134.4	120.6	120.0	116.0	93.4	nav	nav	nav	241.7	208.2
Brazil	nav	nav	nav	nav	nav	63.8	54.5	50.3	47.9	35.9
Canada	nav	nav	nav	nav	nav	108.5	113.8	101.7	93.8	79.9
China	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
France	nav	nav	nav	75.8	64.3	nav	nav	nav	86.1	58.9
Germany	127.0	112.8	109.1	137.5	100.3	107.9	97.1	89.6	88.8	72.4
Hong Kong SAR	nav	nav	nav	nav	nav	134.0	134.2	133.9	138.8	139.4
India	171.9	149.2	148.9	140.7	133.2	47.5	58.3	51.8	50.9	48.0
Italy	nav	nav	nav	nav	nav	132.0	118.4	114.9	111.0	nav
Japan	nav	nav	nav	nav	nav	77.5	74.9	nav	nav	nav
Korea	nav	nav	nav	nav	nav	64.0	58.7	56.9	56.1	50.2
Mexico	nav	nav	nav	nav	nav	74.8	71.9	75.1	75.5	69.3
Netherlands	140.9	128.9	124.2	122.4	105.3	nav	nav	nav	nav	nav
Russia	nav	nav	nav	nav	nav	78.4	61.3	52.3	38.2	20.6
Saudi Arabia	nav	nav	nav	nav	nav	143.7	148.6	129.6	126.7	127.9
Singapore	nav	nav	nav	nav	nav	nav	nav	135.3	125.2	112.2
South Africa	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Sweden	128.3	113.2	128.0	118.1	79.3	91.1	87.1	86.1	80.9	55.6
Switzerland	nav	nav	nav	nav	nav	173.0	152.2	146.8	139.8	122.1
Turkey	nav	nav	nav	nav	nav	72.3	75.8	77.0	71.7	60.9
United Kingdom	157.9	146.4	138.5	140.8	121.0	97.8	94.0	90.2	92.2	82.9
United States	nav	nav	nav	nav	nav	92.7	93.1	93.3	94.1	nav
CPMI¹	139.4	125.6	120.6	105.9	99.7	88.4	86.3	92.8	90.9	72.6

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				
	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015
Australia	317,293	325,222	321,116	302,508	256,976	267,418	267,213	244,457	215,272	181,482
Belgium	492,747	424,690	475,253	793,958	601,781	8,457	8,276	9,359	14,274	9,980
Brazil	61,052	64,773	69,728	67,439	49,881	7,473	9,760	12,824	10,526	5,902
Canada	52,302	58,930	62,012	61,745	56,106	17,143	16,569	16,908	16,387	14,777
China	53,531	73,591	104,473	128,384	nav	nav	nav	nav	nav	nav
France	525,494	474,577	469,741	482,703	361,382	28,375	25,798	28,334	30,403	23,836
Germany	988,702	926,603	938,040	810,043	710,927	230,142	211,129	219,769	52,559	52,371
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	13,247	10,870	10,795	10,552	11,053	15	17	18	23	20
Italy	188,202	168,335	177,100	159,961	127,324	8,310	8,262	7,862	6,953	6,581
Japan ²	260,579	257,246	228,308	212,438	nav	nav	nav	nav	nav	nav
Korea	224,482	233,342	252,273	287,929	308,317	2,916	3,127	3,281	3,345	3,139
Mexico	180,369	161,085	166,808	164,018	140,723	187	184	192	190	183
Netherlands	445,632	416,728	1,358,053	1,366,253	1,269,742	23,411	22,255	21,962	17,200	16,028
Russia	103,318	109,515	122,059	117,353	82,162	344	292	340	338	218
Saudi Arabia	32,553	36,963	40,631	44,881	45,850	4	4	5	5	5
Singapore	30,323	32,081	34,311	35,104	38,861	11,256	11,997	12,625	13,219	12,758
South Africa	41,527	40,116	39,861	37,947	34,464	2,698	2,910	2,586	2,150	1,875
Sweden	205,232	211,481	226,573	221,787	156,967	8,842	8,446	8,839	8,380	5,750
Switzerland	613,435	529,361	526,685	533,990	583,499	10,226	11,000	11,386	11,344	10,261
Turkey	nav	2,823	39,034	39,001	35,500	nap	nap	nap	nap	nap
United Kingdom	1,710,216	1,866,460	1,793,410	1,822,868	1,688,762	26,461	26,744	27,189	29,752	29,233
United States	nav	221,121	235,024	317,891	331,418	nav	196,873	199,998	236,730	240,367
CPMI³	nap	nap	nap	nap	nap	14,664	36,963	37,623	36,145	35,546

Table 9d (cont)

	Cheques					E-money payment transactions				
	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015
Australia	59,486	55,065	50,581	46,990	38,486	nav	nav	nav	nav	nav
Belgium	5,900	4,312	4,059	2,849	2,079	29.4	26.5	16.8	42.7	36.0
Brazil	8,427	7,423	6,716	5,867	3,725	6.4	5.8	7.6	3.7	1.9
Canada	86,461	86,224	81,189	75,947	65,436	nav	nav	nav	nav	nav
China	34,588	34,673	34,139	32,133	nav	nav	nav	nav	nav	nav
France	38,276	32,048	26,729	24,410	18,997	2.2	2.2	2.2	4.9	6.7
Germany	4,364	3,623	3,315	2,808	2,079	2.1	1.9	1.8	7.2	6.6
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	1,765	1,539	1,292	1,105	995	1.1	1.2	1.1	2.8	5.9
Italy	18,489	14,571	12,832	11,702	9,049	226.4	272.0	259.1	295.9	311.4
Japan ²	37,271	36,304	29,489	24,737	19,430	203.8	244.9	262.8	300.6	313.6
Korea	149,055	128,694	116,471	112,474	98,711	37.5	28.7	22.1	18.8	14.7
Mexico	7,335	6,541	6,196	5,611	4,601	nav	nav	nav	nav	nav
Netherlands	nav	nav	129	149	131	35.6	26.3	21.7	13.0	1.3
Russia	0	0	0	0	0	47.3	87.3	129.3	157.8	72.8
Saudi Arabia	7,436	7,651	7,814	7,777	6,510	nav	nav	nav	nav	nav
Singapore	104,981	104,497	107,234	101,081	88,490	337.1	354.1	361.8	373.4	357.6
South Africa	3,152	1,984	981	660	425	nav	nav	nav	nav	nav
Sweden	488	625	201	96	54	nav	nav	nav	nav	0.1
Switzerland	198	153	124	nav	nav	7.1	1.3	1.3	nav	193.1
Turkey	2,207	2,337	2,400	2,376	2,067	nav	nav	nav	nav	nav
United Kingdom	24,388	21,270	17,882	17,678	nav	nav	nav	nav	nav	nav
United States	90,067	82,941	76,480	68,175	57,363	nav	nav	nav	nav	nav
CPMI³	25,586	24,296	22,736	20,874	12,683	13.4	16.6	18.2	21.2	30.5

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, CPMI figures for credit transfers have not been calculated.

Table 9d (cont)

	Card payments (except e-money)					of which: by cards with a debit function				
	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015
Australia	18,265	19,275	18,706	18,581	16,313	7,132	7,834	7,826	7,954	7,145
Belgium	8,017	7,771	8,549	8,760	7,643	6,380	6,251	6,781	7,085	5,925
Brazil	1,859	1,858	1,957	2,028	1,692	593	610	675	730	699
Canada	15,143	15,745	15,792	15,679	13,815	5,385	5,491	5,424	5,382	4,737
China	1,747	2,436	3,777	5,044	nav	nav	nav	nav	nav	nav
France	8,428	8,296	8,878	8,899	7,845	nav	nav	nav	4,331	4,288
Germany	3,236	3,166	3,681	3,897	3,302	2,388	2,329	2,685	2,607	2,159
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	227	288	309	333	360	212	267	285	306	328
Italy	2,857	2,643	2,858	3,122	2,886	1,562	1,580	1,737	1,939	1,893
Japan	3,772	4,055	3,402	3,475	3,266	64	55	39	35	28
Korea	9,569	10,129	10,858	11,874	11,984	1,266	1,505	1,748	2,145	2,347
Mexico	603	646	756	815	798	266	284	346	386	379
Netherlands	8,021	7,568	8,146	8,611	7,678	7,088	6,704	7,250	7,659	6,800
Russia	805	1,176	1,782	2,208	1,846	747	1,080	1,623	2,018	1,712
Saudi Arabia	6,569	7,103	7,427	8,071	8,730	6,364	6,832	7,137	7,733	8,326
Singapore	9,522	10,129	10,850	11,219	10,594	4,120	4,342	4,556	4,648	4,284
South Africa	1,221	1,218	1,223	1,295	1,275	nav	nav	nav	nav	nav
Sweden	12,961	13,157	14,385	14,726	11,028	9,395	9,562	10,514	10,797	8,047
Switzerland	8,638	8,542	8,937	9,416	9,926	4,477	4,435	4,578	4,813	5,556
Turkey	2,208	2,553	2,804	2,701	2,455	96	120	152	173	175
United Kingdom	12,713	12,708	13,673	15,451	15,426	8,831	8,877	9,779	11,194	11,546
United States	13,149	14,074	15,064	16,198	nav	5,927	6,295	6,740	7,161	nav
CPMI¹	2,941	3,299	3,893	4,463	2,438	1,620	1,722	1,874	2,062	1,340

Table 9d (cont)

	by cards with a delayed debit function					by cards with a credit function				
	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015
Australia	nav	nav	nav	nav	nav	11,133	11,441	10,880	10,626	9,168
Belgium	1,637	1,520	1,768	1,628	1,676	nav	nav	nav	47	42
Brazil	nav	nav	nav	nav	nav	1,266	1,248	1,282	1,298	993
Canada	nav	nav	nav	nav	nav	9,758	10,255	10,368	10,297	9,078
China	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
France	nav	nav	nav	1,557	1,853	nav	nav	nav	111	220
Germany	793	785	922	1,206	1,066	54	52	73	84	77
Hong Kong SAR	nav	nav	nav	nav	nav	7,374	8,069	8,567	9,207	9,821
India	2	2	2	2	3	13	19	22	25	30
Italy	nav	nav	nav	nav	993	1,296	1,063	1,121	1,183	nav
Japan	nav	nav	nav	nav	nav	3,708	4,001	3,363	3,440	3,238
Korea	nav	nav	nav	nav	nav	8,303	8,624	9,110	9,729	9,637
Mexico	nav	nav	nav	nav	nav	338	362	411	430	418
Netherlands	933	863	896	952	878	nav	nav	nav	nav	nav
Russia	nav	nav	nav	nav	nav	58	95	158	190	134
Saudi Arabia	nav	nav	nav	nav	nav	205	271	290	338	404
Singapore	nav	nav	nav	nav	nav	5,403	5,787	6,294	6,570	6,310
South Africa	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Sweden	570	511	567	544	491	2,996	3,084	3,304	3,385	2,490
Switzerland	nav	nav	nav	nav	nav	4,162	4,107	4,359	4,603	4,370
Turkey	nav	nav	nav	nav	nav	2,112	2,432	2,652	2,529	2,280
United Kingdom	906	846	808	830	688	2,976	2,986	3,086	3,427	3,420
United States	nav	nav	nav	nav	nav	7,222	7,780	8,324	9,037	nav
CPMI¹	117	111	119	196	224	1,819	1,922	1,983	2,023	1,000

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				
	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015
Australia	468	473	498	494	503	394.8	389.0	379.1	351.8	355.6
Belgium	1,026	944	1,012	1,668	1,494	17.6	18.4	19.9	30.0	24.8
Brazil	461	525	570	566	577	56.5	79.1	104.8	88.4	68.2
Canada	98	111	117	121	129	32.2	31.2	31.9	32.2	34.0
China	959	1,163	1,475	1,663	nav	nav	nav	nav	nav	nav
France	1,192	1,156	1,096	1,123	992	64.4	62.8	66.1	70.7	65.4
Germany	2,112	2,104	2,016	1,692	1,727	491.5	479.5	472.4	109.8	127.2
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	851	711	692	653	669	1.0	1.1	1.1	1.4	1.2
Italy	493	487	501	452	424	21.8	23.9	22.2	19.7	21.9
Japan	563	550	592	587	nav	nav	nav	nav	nav	nav
Korea	929	955	971	1,029	1,133	12.1	12.8	12.6	12.0	11.5
Mexico	1,676	1,578	1,555	1,512	1,480	1.7	1.8	1.8	1.8	1.9
Netherlands	832	843	2,633	2,620	2,866	43.7	45.0	42.6	33.0	36.2
Russia	726	728	785	822	903	2.4	1.9	2.2	2.4	2.4
Saudi Arabia	138	147	164	183	220	0.0	0.0	0.0	0.0	0.0
Singapore	59	59	61	63	73	22.0	22.2	22.6	23.6	24.1
South Africa	514	529	573	578	594	33.4	38.3	37.2	32.7	32.3
Sweden	345	370	376	375	312	14.8	14.8	14.7	14.2	11.4
Switzerland	696	637	622	622	721	11.6	13.2	13.5	13.2	12.7
Turkey	nav	27	363	379	389	nap	nap	nap	nap	nap
United Kingdom	4,147	4,481	4,228	3,924	3,855	64.2	64.2	64.1	64.0	66.7
United States	nav	430	445	582	590	nav	382.5	378.8	433.3	427.6
CPMI¹	nap	nap	nap	nap	nap	113.8	213.1	212.4	202.6	216.5

Table 9e (cont)

	Cheques					E-money payment transactions				
	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015
Australia	87.8	80.2	78.4	76.8	75.4	nav	nav	nav	nav	nav
Belgium	12.3	9.6	8.6	6.0	5.2	0.06	0.06	0.04	0.09	0.09
Brazil	63.7	60.2	54.9	49.3	43.1	0.05	0.05	0.06	0.03	0.02
Canada	162.2	162.6	153.0	149.4	150.5	nav	nav	nav	nav	nav
China	619.5	547.8	481.9	416.3	nav	nav	nav	nav	nav	nav
France	86.8	78.0	62.4	56.8	52.1	0.00	0.01	0.01	0.01	0.02
Germany	9.3	8.2	7.1	5.9	5.0	0.00	0.00	0.00	0.02	0.02
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	113.3	100.7	82.9	68.4	60.3	0.07	0.08	0.07	0.17	0.36
Italy	48.4	42.1	36.3	33.1	30.1	0.59	0.79	0.73	0.84	1.04
Japan	80.5	77.7	76.5	68.3	59.9	0.44	0.52	0.68	0.83	0.97
Korea	617.0	526.5	448.1	401.9	362.7	0.16	0.12	0.09	0.07	0.05
Mexico	68.2	64.1	57.7	51.7	48.4	nav	nav	nav	nav	nav
Netherlands	nav	nav	0.3	0.3	0.3	0.07	0.05	0.04	0.02	0.00
Russia	0.0	0.0	0.0	0.0	0.0	0.33	0.58	0.83	1.11	0.80
Saudi Arabia	31.5	30.4	31.5	31.7	31.3	nav	nav	nav	nav	nav
Singapore	204.9	193.5	191.6	180.5	167.3	0.66	0.66	0.65	0.67	0.68
South Africa	39.0	26.2	14.1	10.1	7.3	nav	nav	nav	nav	nav
Sweden	0.8	1.1	0.3	0.2	0.1	nav	nav	nav	nav	0.00
Switzerland	0.2	0.2	0.1	nav	nav	0.01	0.00	0.00	nav	0.24
Turkey	21.2	22.4	22.3	23.1	22.7	nav	nav	nav	nav	nav
United Kingdom	59.1	51.1	42.2	38.1	nav	nav	nav	nav	nav	nav
United States	180.8	161.1	144.8	124.8	102.0	nav	nav	nav	nav	nav
CPMI¹	180.8	169.7	154.7	141.3	78.8	0.22	0.28	0.31	0.38	0.40

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, CPMI figures for credit transfers have not been calculated.

Table 9e (cont)

	Card payments (except e-money)					of which: by cards with a debit function				
	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015
Australia	27.0	28.1	29.0	30.4	32.0	10.5	11.4	12.1	13.0	14.0
Belgium	16.7	17.3	18.2	18.4	19.0	13.3	13.9	14.4	14.9	14.7
Brazil	14.1	15.1	16.0	17.0	19.6	4.5	4.9	5.5	6.1	8.1
Canada	28.4	29.7	29.8	30.8	31.8	10.1	10.4	10.2	10.6	10.9
China	31.3	38.5	53.3	65.4	nav	nav	nav	nav	nav	nav
France	19.1	20.2	20.7	20.7	21.5	nav	nav	nav	10.1	11.8
Germany	6.9	7.2	7.9	8.1	8.0	5.1	5.3	5.8	5.4	5.2
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	14.6	18.9	19.8	20.6	21.8	13.6	17.5	18.3	18.9	19.9
Italy	7.5	7.6	8.1	8.8	9.6	4.1	4.6	4.9	5.5	6.3
Japan	8.1	8.7	8.8	9.6	10.1	0.1	0.1	0.1	0.1	0.1
Korea	39.6	41.4	41.8	42.4	44.0	5.2	6.2	6.7	7.7	8.6
Mexico	5.6	6.3	7.1	7.5	8.4	2.5	2.8	3.2	3.6	4.0
Netherlands	15.0	15.3	15.8	16.5	17.3	13.2	13.6	14.1	14.7	15.4
Russia	5.7	7.8	11.5	15.5	20.3	5.3	7.2	10.4	14.1	18.8
Saudi Arabia	27.8	28.3	29.9	32.9	41.9	27.0	27.2	28.8	31.6	40.0
Singapore	18.6	18.8	19.4	20.0	20.0	8.0	8.0	8.1	8.3	8.1
South Africa	15.1	16.1	17.6	19.7	22.0	nav	nav	nav	nav	nav
Sweden	21.8	23.0	23.9	24.9	21.9	15.8	16.7	17.4	18.3	16.0
Switzerland	9.8	10.3	10.6	11.0	12.3	5.1	5.3	5.4	5.6	6.9
Turkey	21.2	24.4	26.1	26.3	26.9	0.9	1.2	1.4	1.7	1.9
United Kingdom	30.8	30.5	32.2	33.3	35.2	21.4	21.3	23.1	24.1	26.4
United States	26.4	27.3	28.5	29.6	nav	11.9	12.2	12.8	13.1	nav
CPMI¹	20.5	22.8	26.5	29.9	20.6	8.9	9.5	10.3	11.0	11.2

Table 9e (cont)

	by cards with a delayed debit function					by cards with a credit function				
	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015
Australia	nav	nav	nav	nav	nav	16.4	16.7	16.9	17.4	18.0
Belgium	3.4	3.4	3.8	3.4	4.2	nav	nav	nav	0.1	0.1
Brazil	nav	nav	nav	nav	nav	9.6	10.1	10.5	10.9	11.5
Canada	nav	nav	nav	nav	nav	18.3	19.3	19.5	20.3	20.9
China	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
France	nav	nav	nav	3.6	5.1	nav	nav	nav	0.3	0.6
Germany	1.7	1.8	2.0	2.5	2.6	0.1	0.1	0.2	0.2	0.2
Hong Kong SAR	nav	nav	nav	nav	nav	21.1	22.1	22.4	23.0	23.3
India	0.1	0.1	0.1	0.2	0.2	0.8	1.3	1.4	1.5	1.8
Italy	nav	nav	nav	nav	3.3	3.4	3.1	3.2	3.3	nav
Japan	nav	nav	nav	nav	nav	8.0	8.6	8.7	9.5	10.0
Korea	nav	nav	nav	nav	nav	34.4	35.3	35.0	34.8	35.4
Mexico	nav	nav	nav	nav	nav	3.1	3.5	3.8	4.0	4.4
Netherlands	1.7	1.7	1.7	1.8	2.0	nav	nav	nav	nav	nav
Russia	nav	nav	nav	nav	nav	0.4	0.6	1.0	1.3	1.5
Saudi Arabia	nav	nav	nav	nav	nav	0.9	1.1	1.2	1.4	1.9
Singapore	nav	nav	nav	nav	nav	10.5	10.7	11.2	11.7	11.9
South Africa	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Sweden	1.0	0.9	0.9	0.9	1.0	5.0	5.4	5.5	5.7	4.9
Switzerland	nav	nav	nav	nav	nav	4.7	4.9	5.2	5.4	5.4
Turkey	nav	nav	nav	nav	nav	20.3	23.3	24.7	24.6	25.0
United Kingdom	2.2	2.0	1.9	1.8	1.6	7.2	7.2	7.3	7.4	7.8
United States	nav	nav	nav	nav	nav	14.5	15.1	15.8	16.5	nav
CPMI¹	1.6	1.6	1.6	2.2	2.5	10.1	10.7	11.1	10.9	8.8

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 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				
	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015
Australia	59.03	61.01	63.05	64.70	66.52	nap	nap	nap	nap	nap
Belgium	20.01	20.65	20.04	21.40	21.87	12.45	13.01	13.46	10.68	4.82
Brazil	324.75	335.56	348.19	350.25	349.99	2.26	2.65	2.24	2.67	2.44
Canada	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
China	2,949	3,534	4,214	4,936	nav	nap	nap	nap	nap	nap
France	92.74	92.61	88.18	85.67	80.43	33.09	26.72	23.10	14.20	3.03
Germany	132.70	135.34	137.23	145.24	146.67	96.51	97.99	98.96	94.87	91.39
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	296.40	351.19	414.04	575.03	686.85	10.50	12.44	9.63	17.47	61.36
Italy	53.28	60.04	65.82	70.64	76.74	14.20	18.80	21.61	22.60	25.18
Japan	352.61	361.45	356.88	337.20	337.28	174.97	200.16	229.67	263.96	302.51
Korea	nav	nav	nav	nav	nav	18.34	21.44	23.76	26.25	27.40
Mexico	110.25	139.49	152.78	163.20	171.34	nav	nav	nav	nav	nav
Netherlands	30.46	30.51	30.45	31.97	32.37	24.01	24.31	24.47	25.78	9.36
Russia	200.17	239.55	248.57	278.50	286.15	37.27	48.05	31.11	50.83	42.25
Saudi Arabia	14.26	16.44	17.81	20.55	22.46	nap	nap	nap	nap	nap
Singapore	10.21	10.59	10.91	10.74	10.28	20.44	19.82	23.09	29.38	34.71
South Africa	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Sweden	11.87	12.03	12.60	13.26	11.01	nap	nap	nap	nap	0.12
Switzerland	14.05	14.62	15.24	nav	nav	3.01	1.53	0.22	2.13	2.27
Turkey	127.05	138.94	150.25	156.03	169.15	nap	nap	nap	nap	nap
United Kingdom	165.10	168.99	175.59	178.87	175.63	nav	nav	nav	nav	nav
United States	805.20	827.40	845.10	869.90	nav	nav	nav	nav	nav	nav
CPMI²	5,769.19	6,550.56	7,366.63	8,308.86	2,644.75	447.04	486.93	501.34	560.82	606.84

Table 10 (cont)

	Cards with a payment function					of which: cards with a debit function				
	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015
Australia	59.03	61.01	63.05	64.70	66.52	37.25	38.99	40.10	41.26	42.71
Belgium	20.01	20.65	20.04	20.15	7.26	15.7	16.2	15.7	16.2	1.7
Brazil	408.54	437.08	451.81	474.28	482.58	254.4	283.8	291.2	313.2	317.4
Canada	102.10	102.04	105.03	101.58	96.87	23.30	23.60	23.90	25.00	24.80
China	2949.05	3534.15	4213.89	4935.72	nav	2,663.59	3,203.05	3,823.10	4,480.62	nav
France	83.01	82.31	82.22	81.04	77.41	69.09	80.11	80.08	41.81	43.49
Germany	130.10	133.19	133.85	135.44	138.85	103.96	105.59	105.17	104.13	105.74
Hong Kong SAR	16.48	17.44	18.12	18.51	19.04	nav	nav	nav	nav	nav
India	296.40	351.19	414.04	575.03	686.85	278.28	331.20	394.42	553.45	661.82
Italy	67.36	68.18	71.79	73.64	77.15	37.55	39.71	44.22	47.04	50.32
Japan	675.27	676.79	685.22	677.90	nav	415.00	417.00	418.00	419.00	421.00
Korea	263.61	264.61	251.30	246.37	252.32	141.47	148.38	149.28	154.05	159.23
Mexico	110.25	139.49	152.78	163.20	171.34	85.60	114.12	126.90	134.65	141.70
Netherlands	30.46	30.51	30.45	31.52	31.96	24.44	24.66	24.49	25.58	26.15
Russia	162.90	191.50	217.46	227.67	243.91	147.87	169.01	188.27	195.90	214.44
Saudi Arabia	14.26	16.44	17.81	20.55	22.46	14.26	16.44	17.81	20.55	22.46
Singapore	17.58	18.28	20.20	20.32	19.73	10.21	10.59	10.91	10.74	10.28
South Africa	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Sweden	21.81	22.10	21.97	22.10	21.01	10.32	10.59	10.74	11.32	10.43
Switzerland	14.06	14.63	15.26	15.82	16.25	8.56	8.87	9.11	9.81	10.06
Turkey	133.24	145.61	157.00	162.52	170.60	81.88	91.26	100.16	105.51	112.38
United Kingdom	143.00	147.32	153.31	154.74	157.78	86.33	88.55	95.69	95.66	98.80
United States	1161.20	1196.40	1213.40	1246.70	nav	286.00	290.80	296.00	301.60	nav
CPMI²	6,879.70	7,670.90	8,510.02	9,469.50	2,759.88	4,795.11	5,512.51	6,265.27	7,107.14	2,474.88

Table 10 (cont)

	<i>cards with a delayed debit function</i>					<i>cards with a credit function</i>				
	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015
Australia	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	21.78	22.03	22.95	23.44	23.80
Belgium	4.30	4.45	4.36	1.83	3.23	<i>nav</i>	<i>nav</i>	<i>nav</i>	2.10	2.33
Brazil	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	154.09	153.28	160.59	161.06	165.22
Canada	<i>nap</i>	<i>nap</i>	<i>nap</i>	<i>nap</i>	<i>nap</i>	78.80	78.44	81.13	76.58	72.07
China	<i>nap</i>	<i>nap</i>	<i>nap</i>	<i>nap</i>	<i>nap</i>	285.46	331.10	390.79	455.10	<i>nav</i>
France	22.30	23.38	23.81	7.32	7.55	27.56	26.84	19.61	6.94	5.86
Germany	22.68	23.91	24.78	26.91	28.14	3.46	3.68	3.90	4.40	4.97
Hong Kong SAR	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	16.48	17.44	18.12	18.51	19.04
India	0.47	0.44	0.43	0.46	0.53	17.65	19.55	19.18	21.11	24.51
Italy	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	29.80	28.47	27.57	26.61	26.84
Japan	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	260.27	259.79	267.22	258.90	<i>nav</i>
Korea	<i>nap</i>	<i>nap</i>	<i>nap</i>	<i>nap</i>	<i>nap</i>	122.14	116.23	102.02	92.32	93.10
Mexico	<i>nap</i>	<i>nap</i>	<i>nap</i>	<i>nap</i>	<i>nap</i>	24.65	25.37	25.89	28.55	29.64
Netherlands	<i>nav</i>	<i>nav</i>	<i>nav</i>	2.65	2.50	6.01	5.85	5.96	3.29	3.30
Russia	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	15.03	22.48	29.19	31.76	29.46
Saudi Arabia	<i>nap</i>	<i>nap</i>	<i>nap</i>	<i>nap</i>	<i>nap</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>
Singapore	<i>nap</i>	<i>nap</i>	<i>nap</i>	<i>nap</i>	<i>nap</i>	7.38	7.70	9.29	9.58	9.45
South Africa	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>
Sweden	0.66	0.71	0.69	0.70	1.94	10.83	10.79	10.54	10.08	8.64
Switzerland	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	5.50	5.77	6.15	6.01	6.19
Turkey	<i>nap</i>	<i>nap</i>	<i>nap</i>	<i>nap</i>	<i>nap</i>	51.36	54.34	56.84	57.01	58.22
United Kingdom	2.19	2.32	2.26	2.15	<i>nav</i>	54.48	56.44	55.36	56.93	58.97
United States	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	875.20	905.60	917.40	945.10	<i>nav</i>
CPMI²	52.60	55.21	56.33	42.02	43.89	2,067.94	2,151.19	2,229.70	2,295.37	641.60

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				
	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015
Australia	1.6	3.4	3.3	2.6	2.8	nav	nav	nav	nav	nav
Belgium	2.9	3.2	-2.9	6.8	2.2	6.8	4.5	3.5	-20.7	-54.8
Brazil	10.0	3.3	3.8	0.6	-0.1	35.9	17.4	-15.4	19.1	-8.9
Canada	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
China	22.1	19.8	19.2	17.1	nav	nav	nav	nav	nav	nav
France	-3.5	-0.1	-4.8	-2.8	-6.1	-11.2	-19.2	-13.5	-38.5	-78.7
Germany	2.0	2.0	1.4	5.8	1.0	1.5	1.5	1.0	-4.1	-3.7
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	20.5	18.5	17.9	38.9	19.4	93.5	18.5	-22.6	81.3	251.3
Italy	7.2	12.7	9.6	7.3	8.6	14.9	32.4	14.9	4.6	11.4
Japan	0.9	2.5	-1.3	-5.5	0.0	15.3	14.4	14.7	14.9	14.6
Korea	nav	nav	nav	nav	nav	11.1	16.9	10.9	10.4	4.4
Mexico	13.0	26.5	9.5	6.8	5.0	nav	nav	nav	nav	nav
Netherlands	0.7	0.2	-0.2	5.0	1.3	0.8	1.2	0.7	5.3	-63.7
Russia	38.6	19.7	3.8	12.0	2.7	466.0	28.9	-35.3	63.4	-16.9
Saudi Arabia	17.3	15.3	8.3	15.4	9.3	nav	nav	nav	nav	nav
Singapore	3.7	3.7	3.0	-1.5	-4.3	11.6	-3.0	16.5	27.2	18.1
South Africa	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Sweden	4.7	1.4	4.7	5.3	-17.0	nav	nav	nav	nav	nav
Switzerland	6.4	4.1	4.2	nav	nav	-40.2	-49.0	-85.5	856.7	6.5
Turkey	14.5	9.4	8.1	3.8	8.4	nav	nav	nav	nav	nav
United Kingdom	0.0	2.4	3.9	1.9	-1.8	nav	nav	nav	nav	nav
United States	1.3	2.8	2.1	2.9	nav	nav	nav	nav	nav	nav
CPMI¹	14.3	13.5	12.5	13.0	5.7	16.0	8.9	3.0	11.9	8.2

Table 10a (cont)

	Cards with a payment function					of which: cards with a debit function				
	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015
Australia	1.6	3.4	3.3	2.6	2.8	1.8	4.7	2.9	2.9	3.5
Belgium	2.9	3.2	-2.9	0.6	-64.0	3.8	3.1	-3.2	3.4	-89.5
Brazil	4.1	7.0	3.4	5.0	1.7	11.7	11.5	2.6	7.6	1.3
Canada	3.8	-0.1	2.9	-3.3	-4.6	-2.5	1.3	1.3	4.6	-0.8
China	22.1	19.8	19.2	17.1	nav	21.9	20.3	19.4	17.2	nav
France	-34.6	-0.8	-0.1	-1.4	-4.5	-2.8	15.9	0.0	-47.8	4.0
Germany	1.8	2.4	0.5	1.2	2.5	1.5	1.6	-0.4	-1.0	1.5
Hong Kong SAR	6.7	5.8	3.9	2.1	2.9	nav	nav	nav	nav	nav
India	20.5	18.5	17.9	38.9	19.4	22.1	19.0	19.1	40.3	19.6
Italy	-3.8	1.2	5.3	2.6	4.8	3.8	5.7	11.4	6.4	7.0
Japan	-1.2	0.2	1.2	-1.1	nav	0.5	0.5	0.2	0.2	0.5
Korea	7.5	0.4	-5.0	-2.0	2.4	10.1	4.9	0.6	3.2	3.4
Mexico	13.0	26.5	9.5	6.8	5.0	13.9	33.3	11.2	6.1	5.2
Netherlands	0.7	0.2	-0.2	3.5	1.4	0.1	0.9	-0.7	4.4	2.2
Russia	18.2	17.6	13.6	4.7	7.1	15.7	14.3	11.4	4.1	9.5
Saudi Arabia	17.3	15.3	8.3	15.4	9.3	17.3	15.3	8.3	15.4	9.3
Singapore	1.3	4.0	10.5	0.6	-2.9	3.7	3.7	3.0	-1.5	-4.3
South Africa	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Sweden	2.3	1.3	-0.6	0.6	-4.9	4.6	2.6	1.4	5.4	-7.9
Switzerland	5.2	4.1	4.3	3.7	2.8	4.0	3.6	2.8	7.7	2.6
Turkey	14.0	9.3	7.8	3.5	5.0	17.1	11.5	9.8	5.3	6.5
United Kingdom	0.2	3.0	4.1	0.9	2.0	2.0	2.6	8.1	0.0	3.3
United States	2.0	3.0	1.4	2.7	nav	1.7	1.7	1.8	1.9	nav
CPMI¹	10.5	11.5	10.9	11.3	5.8	15.0	15.0	13.7	13.4	6.5

Table 10a (cont)

	<i>cards with a delayed debit function</i>					<i>cards with a credit function</i>				
	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015
Australia	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	1.1	1.1	4.2	2.1	1.6
Belgium	-0.4	3.5	-2.1	-58.0	76.4	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	11.0
Brazil	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	-6.4	-0.5	4.8	0.3	2.6
Canada	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	5.8	-0.5	3.4	-5.6	-5.9
China	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	24.3	16.0	18.0	16.5	<i>nav</i>
France	-8.2	4.8	1.8	-69.3	3.2	-12.8	-2.6	-26.9	-64.6	-15.6
Germany	4.3	5.4	3.6	8.6	4.6	-3.6	6.5	5.9	12.9	12.8
Hong Kong SAR	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	6.7	5.8	3.9	2.1	2.9
India	546.6	-5.8	-1.3	6.9	13.1	-2.1	10.8	-1.9	10.1	16.1
Italy	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	-12.0	-4.5	-3.2	-3.5	0.9
Japan	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	-3.8	-0.2	2.9	-3.1	<i>nav</i>
Korea	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	4.8	-4.8	-12.2	-9.5	0.8
Mexico	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	10.1	2.9	2.0	10.3	3.8
Netherlands	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	-5.5	2.9	-2.7	1.9	-44.8	0.3
Russia	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	49.5	49.6	29.8	8.8	-7.2
Saudi Arabia	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>
Singapore	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	-1.9	4.3	20.7	3.1	-1.3
South Africa	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>
Sweden	-2.1	8.1	-3.0	2.0	176.6	0.6	-0.4	-2.4	-4.4	-14.3
Switzerland	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	7.1	4.8	6.6	-2.3	3.1
Turkey	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	9.4	5.8	4.6	0.3	2.1
United Kingdom	-8.8	6.0	-2.7	-5.0	<i>nav</i>	-2.0	3.6	-1.9	2.8	3.6
United States	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	2.1	3.5	1.3	3.0	<i>nav</i>
CPMI¹	-1.7	5.0	2.0	-30.1	10.1	3.3	4.0	3.6	2.9	0.8

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 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				
	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015
Australia	2.64	2.68	2.72	2.75	2.79	nap	nap	nap	nap	nap
Belgium	1.82	1.87	1.80	1.92	1.94	1.13	1.18	1.21	0.96	0.43
Brazil	1.65	1.68	1.73	1.73	1.71	0.01	0.01	0.01	0.01	0.01
Canada	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
China	2.19	2.61	3.10	3.61	nav	nap	nap	nap	nap	nap
France	1.43	1.42	1.34	1.30	1.21	0.51	0.41	0.35	0.21	0.05
Germany	1.65	1.68	1.70	1.79	1.80	1.20	1.22	1.23	1.17	1.12
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	0.25	0.29	0.34	0.45	0.54	0.01	0.01	0.01	0.01	0.05
Italy	0.89	1.00	1.09	1.17	1.27	0.24	0.31	0.36	0.37	0.42
Japan	2.76	2.83	2.80	2.65	2.65	1.37	1.57	1.80	2.08	2.38
Korea	nav	nav	nav	nav	nav	0.37	0.43	0.47	0.52	0.54
Mexico	1.01	1.20	1.30	1.37	1.42	nav	nav	nav	nav	nav
Netherlands	1.82	1.82	1.81	1.90	1.91	1.44	1.45	1.46	1.53	0.55
Russia	1.40	1.67	1.73	1.94	1.95	0.26	0.34	0.22	0.35	0.29
Saudi Arabia	0.50	0.56	0.59	0.67	0.72	nap	nap	nap	nap	nap
Singapore	1.97	1.99	2.02	1.96	1.86	3.94	3.73	4.28	5.37	6.27
South Africa	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Sweden	1.25	1.26	1.31	1.37	1.12	nap	nap	nap	nap	0.01
Switzerland	1.78	1.83	1.88	nav	nav	0.38	0.19	0.03	0.26	0.27
Turkey	1.70	1.84	1.96	2.01	2.15	nap	nap	nap	nap	nap
United Kingdom	2.61	2.65	2.74	2.77	2.70	nav	nav	nav	nav	nav
United States	2.58	2.64	2.67	2.73	nav	nav	nav	nav	nav	nav
CPMI²	1.49	1.67	1.86	2.08	1.13	0.23	0.25	0.25	0.27	0.29

Table 10b (cont)

	Cards with a payment function					of which: cards with a debit function				
	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015
Australia	2.64	2.68	2.72	2.75	2.79	1.66	1.71	1.73	1.76	1.79
Belgium	1.82	1.87	1.80	1.81	0.64	1.43	1.47	1.41	1.45	0.15
Brazil	2.07	2.19	2.25	2.34	2.36	1.29	1.42	1.45	1.54	1.55
Canada	2.98	2.94	2.99	2.86	2.70	0.68	0.68	0.68	0.70	0.69
China	2.19	2.61	3.10	3.61	nav	1.98	2.37	2.81	3.28	nav
France	1.28	1.26	1.25	1.23	1.17	1.06	1.23	1.22	0.63	0.66
Germany	1.62	1.66	1.66	1.67	1.70	1.30	1.31	1.30	1.29	1.29
Hong Kong SAR	2.32	2.43	2.51	2.55	2.60	nav	nav	nav	nav	nav
India	0.25	0.29	0.34	0.45	0.54	0.23	0.27	0.32	0.44	0.52
Italy	1.13	1.14	1.19	1.22	1.28	0.63	0.66	0.73	0.78	0.83
Japan	5.28	5.31	5.38	5.33	nav	3.25	3.27	3.28	3.30	3.31
Korea	5.30	5.29	5.00	4.89	4.98	2.84	2.97	2.97	3.06	3.15
Mexico	1.01	1.20	1.30	1.37	1.42	0.79	0.98	1.08	1.13	1.18
Netherlands	1.82	1.82	1.81	1.87	1.89	1.46	1.47	1.46	1.52	1.54
Russia	1.14	1.34	1.52	1.58	1.67	1.03	1.18	1.31	1.36	1.46
Saudi Arabia	0.50	0.56	0.59	0.67	0.72	0.50	0.56	0.59	0.67	0.72
Singapore	3.39	3.44	3.74	3.71	3.56	1.97	1.99	2.02	1.96	1.86
South Africa	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Sweden	2.31	2.32	2.29	2.28	2.13	1.09	1.11	1.12	1.17	1.06
Switzerland	1.78	1.83	1.89	1.93	1.96	1.08	1.11	1.13	1.20	1.21
Turkey	1.78	1.93	2.05	2.09	2.17	1.10	1.21	1.31	1.36	1.43
United Kingdom	2.26	2.31	2.39	2.40	2.42	1.36	1.39	1.49	1.48	1.52
United States	3.73	3.81	3.84	3.92	nav	0.92	0.93	0.94	0.95	nav
CPMI²	1.73	1.91	2.10	2.31	1.20	1.21	1.38	1.55	1.74	1.02

Table 10b (cont)

	<i>cards with a delayed debit function</i>					<i>cards with a credit function</i>				
	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015
Australia	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	0.97	0.97	0.99	1.00	1.00
Belgium	0.39	0.40	0.39	0.16	0.29	<i>nav</i>	<i>nav</i>	<i>nav</i>	0.19	0.21
Brazil	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	0.78	0.77	0.80	0.79	0.81
Canada	<i>nap</i>	<i>nap</i>	<i>nap</i>	<i>nap</i>	<i>nap</i>	2.30	2.26	2.31	2.16	2.01
China	<i>nap</i>	<i>nap</i>	<i>nap</i>	<i>nap</i>	<i>nap</i>	0.21	0.24	0.29	0.33	<i>nav</i>
France	0.34	0.36	0.36	0.11	0.11	0.42	0.41	0.30	0.11	0.09
Germany	0.28	0.30	0.31	0.33	0.34	0.04	0.05	0.05	0.05	0.06
Hong Kong SAR	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	2.32	2.43	2.51	2.55	2.60
India	0.00	0.00	0.00	0.00	0.00	0.01	0.02	0.02	0.02	0.02
Italy	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	0.50	0.48	0.46	0.44	0.44
Japan	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	2.04	2.04	2.10	2.04	<i>nav</i>
Korea	<i>nap</i>	<i>nap</i>	<i>nap</i>	<i>nap</i>	<i>nap</i>	2.45	2.32	2.03	1.83	1.84
Mexico	<i>nap</i>	<i>nap</i>	<i>nap</i>	<i>nap</i>	<i>nap</i>	0.23	0.22	0.22	0.24	0.25
Netherlands	<i>nav</i>	<i>nav</i>	<i>nav</i>	0.16	0.15	0.36	0.35	0.35	0.19	0.19
Russia	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	0.11	0.16	0.20	0.22	0.20
Saudi Arabia	<i>nap</i>	<i>nap</i>	<i>nap</i>	<i>nap</i>	<i>nap</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>
Singapore	<i>nap</i>	<i>nap</i>	<i>nap</i>	<i>nap</i>	<i>nap</i>	1.42	1.45	1.72	1.75	1.71
South Africa	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>
Sweden	0.07	0.07	0.07	0.07	0.20	1.15	1.13	1.10	1.04	0.88
Switzerland	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	0.70	0.72	0.76	0.73	0.75
Turkey	<i>nap</i>	<i>nap</i>	<i>nap</i>	<i>nap</i>	<i>nap</i>	0.69	0.72	0.74	0.73	0.74
United Kingdom	0.03	0.04	0.04	0.03	<i>nav</i>	0.86	0.89	0.86	0.88	0.91
United States	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	2.81	2.89	2.90	2.97	<i>nav</i>
CPMI²	0.04	0.04	0.04	0.03	0.03	0.53	0.54	0.56	0.56	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				
	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015
Australia	30.8	30.3	30.2	31.5	31.7	751.1	755.5	804.5	843.6	956.2
Belgium	15.8	15.7	14.9	12.7	15.6	140.9	136.3	140.1	183.2	185.3
Brazil	173.9	175.1	182.5	184.4	182.4	3,515.8	4,096.6	4,452.3	5,036.4	5,160.9
Canada	60.0	59.1	65.0	66.0	66.4	740.0	794.0	829.0	879.0	1,301.4
China	333.8	415.6	520.0	614.9	nav	4,826.5	7,117.8	10,632.1	15,935.2	nav
France	58.2	58.5	58.6	114.9	60.5	1,443.7	1,400.0	1,344.4	1,604.5	1,476.7
Germany	84.1	82.6	82.8	86.7	85.9	710.9	720.0	743.6	1,034.6	998.8
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	95.7	114.0	161.8	189.1	212.1	660.9	845.7	1,066.0	1,126.7	1,385.7
Italy	51.8	50.7	50.0	49.7	50.5	1,435.0	1,510.6	1,584.2	1,847.5	1,979.4
Japan	137.8	137.3	137.9	136.8	136.7	1,869.4	1,877.7	1,951.2	nav	nav
Korea	118.5	122.9	124.2	122.3	121.3	nav	nav	nav	nav	nav
Mexico	36.4	40.5	40.2	43.0	45.9	547.7	621.6	682.1	765.2	864.7
Netherlands	7.8	7.6	7.4	7.2	7.0	279.6	267.6	249.2	398.5	444.9
Russia	141.9	171.9	188.8	222.8	206.9	557.4	718.0	965.5	1,288.7	1,489.8
Saudi Arabia	11.8	12.7	13.9	15.5	17.2	88.8	92.5	107.8	138.8	225.4
Singapore	2.7	2.7	2.7	2.7	2.8	89.9	135.6	146.4	143.7	172.1
South Africa	24.1	22.9	26.1	27.8	28.9	277.5	254.4	308.8	393.9	394.3
Sweden	3.6	3.4	3.2	3.2	3.3	209.6	198.4	195.7	197.0	183.8
Switzerland	6.7	6.8	6.8	6.8	7.0	154.0	170.1	166.6	243.2	250.6
Turkey	32.5	36.3	42.0	45.6	48.3	1,976.8	2,134.4	2,293.7	2,191.4	2,158.3
United Kingdom	64.4	66.1	68.0	69.4	70.3	1,360.6	1,639.3	1,653.9	1,701.9	1,958.4
United States ¹	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
CPMI²	1,492.0	1,632.9	1,827.1	2,052.8	1,400.6	21,636.2	25,486.0	30,317.0	35,952.9	21,586.8

Table 11 (cont)

	E-money card loading/unloading terminals					E-money card payment terminals				
	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015
Australia	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Belgium	107.5	nav	nav	12.7	3.9	61.6	55.0	44.7	48.3	0.4
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	96.0	39.2	29.5	21.2	1.2	124.7	71.0	47.0	45.4	0.5
Germany	52.6	53.8	53.9	60.5	61.1	236.1	218.6	217.4	419.7	387.7
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	nav	nav	nav	45.7	48.2	nav	nav	nav	612.4	732.7
Japan	nav	nav	nav	nav	nav	1,092.0	1,214.0	1,396.0	1,569.0	1,853.0
Korea	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Mexico	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Netherlands	2.9	2.7	2.4	1.3	0.0	42.5	36.8	31.0	29.4	0.0
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	108.3	124.5	131.8	160.6	167.0
South Africa	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Sweden	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Switzerland	6.7	6.8	6.8	nav	nav	13.9	13.8	13.7	nav	nav
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
CPMI²	265.7	102.5	92.7	141.5	114.4	1,679.1	1,733.7	1,881.5	2,884.7	3,141.3

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				
	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015
Australia	2.5	-1.6	-0.4	4.1	0.6	6.2	0.6	6.5	4.9	13.3
Belgium	1.2	-0.7	-5.1	-14.7	23.3	1.9	-3.3	2.8	30.8	1.1
Brazil	-0.6	0.7	4.2	1.0	-1.1	2.8	16.5	8.7	13.1	2.5
Canada	0.7	-1.5	10.0	1.5	0.7	1.7	7.3	4.4	6.0	48.1
China	23.1	24.5	25.1	18.2	nav	44.8	47.5	49.4	49.9	nav
France	3.4	0.6	0.2	95.9	-47.4	1.2	-3.0	-4.0	19.3	-8.0
Germany	2.0	-1.8	0.2	4.8	-1.0	4.8	1.3	3.3	39.1	-3.5
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	28.4	19.2	41.9	16.9	12.1	12.1	28.0	26.1	5.7	23.0
Italy	0.9	-2.1	-1.4	-0.8	1.8	6.4	5.3	4.9	16.6	7.1
Japan	-0.3	-0.4	0.4	-0.8	0.0	0.5	0.4	3.9	nav	nav
Korea	7.4	3.7	1.1	-1.6	-0.8	nav	nav	nav	nav	nav
Mexico	1.4	11.3	-0.9	7.0	6.7	13.6	13.5	9.7	12.2	13.0
Netherlands	-1.5	-2.9	-2.5	-3.0	-2.2	8.1	-4.3	-6.9	59.9	11.6
Russia	22.2	21.2	9.8	18.0	-7.1	20.2	28.8	34.5	33.5	15.6
Saudi Arabia	8.1	8.0	9.2	11.8	11.0	10.3	4.2	16.5	28.8	62.4
Singapore	3.4	1.9	0.2	0.3	2.5	-9.0	50.8	8.0	-1.8	19.7
South Africa	3.5	-4.8	14.1	6.3	4.1	1.3	-8.3	21.4	27.5	0.1
Sweden	6.4	-4.2	-5.2	-0.2	1.7	3.2	-5.4	-1.4	0.7	-6.7
Switzerland	4.4	1.5	0.9	-0.1	2.2	1.4	10.5	-2.0	46.0	3.0
Turkey	17.4	11.9	15.6	8.5	5.9	8.4	8.0	7.5	-4.5	-1.5
United Kingdom	2.0	2.7	2.8	2.1	1.3	8.6	20.5	0.9	2.9	15.1
United States	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
CPMI¹	9.6	9.4	11.9	12.4	-2.6	12.0	17.8	19.0	26.7	7.8

Table 11a (cont)

	E-money card loading/unloading terminals					E-money card payment terminals				
	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015
Australia	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Belgium	-4.3	nav	nav	nav	-69.1	-6.1	-10.7	-18.8	8.2	-99.2
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	-10.1	-59.2	-24.6	-28.1	-94.5	-6.7	-43.1	-33.8	-3.3	-98.8
Germany	0.2	2.3	0.1	12.3	1.0	-0.2	-7.4	-0.5	93.0	-7.6
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	nav	nav	nav	nav	5.6	nav	nav	nav	nav	19.6
Japan	nav	nav	nav	nav	nav	22.7	11.2	15.0	12.4	18.1
Korea	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Mexico	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Netherlands	-22.8	-7.6	-9.1	-45.2	-100.0	-37.7	-13.5	-15.8	-5.1	-100.0
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	-19.3	15.0	5.8	21.8	4.0
South Africa	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Sweden	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Switzerland	4.4	1.5	0.9	nav	nav	0.6	-0.6	-0.8	nav	nav
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
CPMI¹	-5.7	-35.2	-9.5	-3.3	-19.1	8.9	3.3	8.5	21.7	8.9

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				
	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015
Australia	1,377	1,332	1,305	1,339	1,329	33,546	33,168	34,734	35,892	40,130
Belgium	1,436	1,417	1,338	1,137	1,387	12,837	12,326	12,617	16,421	16,443
Brazil	881	879	908	910	892	17,811	20,561	22,146	24,837	25,241
Canada	1,749	1,703	1,852	1,859	1,854	21,573	22,883	23,617	24,763	36,326
China	248	307	382	450	nav	3,582	5,257	7,814	11,650	nav
France	896	897	894	1,738	911	22,234	21,459	20,505	24,283	22,246
Germany	1,048	1,027	1,026	1,071	1,051	8,856	8,952	9,221	12,775	12,229
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	80	94	131	149	165	550	695	865	889	1,080
Italy	869	847	831	821	836	24,052	25,220	26,305	30,563	32,750
Japan	1,078	1,077	1,083	1,076	1,076	14,628	14,725	15,328	nav	nav
Korea	2,381	2,458	2,474	2,425	2,397	nav	nav	nav	nav	nav
Mexico	335	349	342	362	382	5,033	5,346	5,798	6,431	7,189
Netherlands	467	452	439	425	414	16,748	15,970	14,831	23,628	26,270
Russia	993	1,200	1,316	1,549	1,413	3,899	5,014	6,728	8,960	10,176
Saudi Arabia	415	435	463	504	555	3,129	3,170	3,593	4,510	7,266
Singapore	515	512	505	500	507	17,337	25,523	27,110	26,279	31,096
South Africa	466	438	494	519	533	5,374	4,870	5,841	7,356	7,267
Sweden	377	359	337	333	333	22,167	20,837	20,380	20,304	18,660
Switzerland	842	845	843	832	841	19,461	21,268	20,594	29,702	30,254
Turkey	434	480	548	587	613	26,455	28,223	29,917	28,205	27,410
United Kingdom	1,017	1,038	1,060	1,074	1,079	21,499	25,732	25,800	26,346	30,078
United States	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
CPMI¹	403	436	484	537	565	5,918	6,904	8,144	9,864	9,372

Table 11b (cont)

	E-money card loading/unloading terminals					E-money card payment terminals				
	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015
Australia	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Belgium	9,794	nav	nav	1,139	348	5,609	4,977	4,022	4,332	34
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	1,479	601	451	321	17	1,921	1,088	716	687	8
Germany	656	669	668	747	748	2,941	2,718	2,696	5,182	4,747
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	nav	nav	nav	756	798	nav	nav	nav	10,131	12,122
Japan	nav	nav	nav	nav	nav	8,545	9,520	10,966	12,346	14,578
Korea	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Mexico	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Netherlands	174	160	145	79	0	2,546	2,194	1,843	1,742	0
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	20,884	23,441	24,408	29,351	30,177
South Africa	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Sweden	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Switzerland	842	845	843	nav	nav	1,755	1,726	1,693	nav	nav
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
CPMI¹	1,470	601	542	601	483	5,351	5,516	5,975	7,837	8,505

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				
	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015
Australia	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Belgium	9.05	8.84	8.80	10.28	9.66	405.67	411.26	420.25	318.23	295.45
Brazil	nav	nav	nav	nav	nav	3,133.54	3,250.78	3,385.18	3,529.11	3,628.24
Canada	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
China	nav	nav	nav	nav	nav	10,312.71	11,452.56	12,874.53	13,715.11	nav
France	37.14	39.41	40.49	35.13	34.12	1,630.14	1,622.49	1,606.32	1,570.57	1,664.45
Germany	nav	nav	nav	30.45	26.82	2,097.47	2,127.64	2,115.00	2,046.08	2,192.31
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	12.50	7.30	8.40	8.80	7.87	5,071.60	5,525.40	6,087.30	7,059.90	8,071.51
Italy	1.46	3.35	4.69	2.24	nav	700.51	743.99	794.17	952.68	nav
Japan	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Korea	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Mexico	16.40	16.66	17.25	16.94	17.99	1,372.95	1,422.18	1,470.81	1,588.85	1,580.77
Netherlands	19.73	19.62	19.02	12.76	16.95	437.29	419.25	395.45	379.08	350.65
Russia	15.84	21.02	17.88	15.35	13.90	2,372.18	2,743.71	3,085.00	3,215.74	3,264.64
Saudi Arabia	nav	nav	nav	nav	nav	1,239.31	1,316.09	1,317.19	1,506.73	1,746.35
Singapore	nav	nav	nav	nav	nav	201.72	219.05	229.67	229.42	229.68
South Africa	nav	nav	nav	nav	nav	1,046.28	1,052.12	1,052.73	1,093.97	1,168.92
Sweden	5.00	5.00	4.00	2.00	3.18	213.00	202.00	225.00	214.00	151.00
Switzerland	5.96	5.83	5.82	5.83	5.63	120.56	122.36	124.54	125.64	130.99
Turkey	12.31	13.78	15.34	17.46	19.68	855.00	957.11	1,021.07	1,091.51	1,174.14
United Kingdom	nav	nav	nav	nav	nav	2,874.00	2,915.00	2,899.00	2,830.00	2,818.00
United States	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
CPMI²	nav	nav	nav	nav	nav	34,083.92	36,503.00	39,103.21	41,466.60	28,467.10

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									
	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015
Australia	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Belgium	14.08	14.34	14.93	13.20	14.32	8.28	6.77	4.81	3.92	1.50
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	47.04	46.69	48.71	36.63	48.60	5.56	6.06	5.91	5.26	2.20
Germany	41.51	42.68	43.57	36.60	45.07	6.42	6.20	6.63	5.36	3.99
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	5.10	5.40	5.90	6.80	7.59	nav	nav	nav	nav	nav
Italy	6.49	7.00	7.55	3.78	0.86	23.37	nav	36.71	41.03	49.00
Japan	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Korea	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Mexico	5.15	5.17	5.00	5.24	4.71	nav	nav	nav	nav	nav
Netherlands	38.13	35.90	32.16	36.05	35.03	25.77	21.82	18.39	11.82	4.43
Russia	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Saudi Arabia	5.95	6.30	5.63	5.82	6.70	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	7.30	8.00	7.00	4.00	12.26	nav	nav	nav	nav	nav
Switzerland	14.16	15.85	16.63	17.13	18.91	0.59	0.19	0.09	nav	2.79
Turkey	3.12	3.61	3.78	3.50	3.86	nav	nav	nav	nav	nav
United Kingdom	1.00	1.00	1.00	0.00	0.00	nav	nav	nav	nav	nav
United States	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
CPMI²	189.03	191.94	191.86	168.75	197.91	69.99	41.03	72.54	67.39	63.91

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				
	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015
Australia	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Belgium	-2.1	-2.3	-0.5	16.8	-6.0	3.7	1.4	2.2	-24.3	-7.2
Brazil	nav	nav	nav	nav	nav	6.7	3.7	4.1	4.3	2.8
Canada	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
China	nav	nav	nav	nav	nav	23.4	11.1	12.4	6.5	nav
France	5.4	6.1	2.8	-13.2	-2.9	1.8	-0.5	-1.0	-2.2	6.0
Germany	nav	nav	nav	nav	-11.9	2.8	1.4	-0.6	-3.3	7.1
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	73.6	-41.6	15.1	4.8	-10.6	19.9	8.9	10.2	16.0	14.3
Italy	15.6	130.2	40.0	-52.3	nav	-1.2	6.2	6.7	20.0	nav
Japan	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Korea	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Mexico	-3.3	1.6	3.5	-1.8	6.2	1.3	3.6	3.4	8.0	-0.5
Netherlands	13.6	-0.5	-3.1	-32.9	32.8	0.7	-4.1	-5.7	-4.1	-7.5
Russia	19.3	32.7	-14.9	-14.1	-9.4	18.5	15.7	12.4	4.2	1.5
Saudi Arabia	nav	nav	nav	nav	nav	16.9	6.2	0.1	14.4	15.9
Singapore	nav	nav	nav	nav	nav	-5.6	8.6	4.8	-0.1	0.1
South Africa	nav	nav	nav	nav	nav	9.6	0.6	0.1	3.9	6.9
Sweden	0.0	0.0	-20.0	-50.0	59.0	-7.4	-5.2	11.4	-4.9	-29.4
Switzerland	-7.0	-2.2	-0.2	0.2	-3.4	3.9	1.5	1.8	0.9	4.3
Turkey	8.0	11.9	11.4	13.8	12.7	8.0	11.9	6.7	6.9	7.6
United Kingdom	nav	nav	nav	nav	nav	3.2	1.4	-0.5	-2.4	-0.4
United States	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
CPMI¹	nap	nap	nap	nap	nap	12.8	7.1	7.1	6.0	6.2

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									
	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015
Australia	nav	nav	nav	nav	nav	nap	nap	nap	nap	nap
Belgium	-3.7	1.8	4.1	-11.6	8.5	-11.5	-18.3	-28.9	-18.5	-61.9
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	6.8	-0.8	4.3	-24.8	32.7	10.8	9.0	-2.4	-11.0	-58.3
Germany	3.3	2.8	2.1	-16.0	23.2	-15.1	-3.4	6.9	-19.2	-25.4
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	8.5	5.9	9.3	15.3	11.6	nav	nav	nav	nav	nav
Italy	10.1	7.9	7.9	-49.9	-77.3	31.0	nav	nav	11.8	19.4
Japan	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Korea	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Mexico	10.0	0.5	-3.3	4.8	-10.1	nav	nav	nav	nav	nav
Netherlands	-13.8	-5.8	-10.4	12.1	-2.8	-4.4	-15.3	-15.7	-35.7	-62.5
Russia	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Saudi Arabia	3.1	5.9	-10.6	3.4	15.1	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	21.7	9.6	-12.5	-42.9	206.5	nav	nav	nav	nav	nav
Switzerland	9.1	11.9	4.9	3.0	10.4	-33.0	-67.8	-52.6	nav	nav
Turkey	14.0	15.7	4.8	-7.4	10.1	nav	nav	nav	nav	nav
United Kingdom	-66.7	0.0	0.0	-100.0	nav	nav	nav	nav	nav	nav
United States	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
CPMI	0.1	1.5	0.0	-12.0	17.3	3.5	-12.0	-12.7	-7.0	-9.3

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				
	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015
Australia	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Belgium	1.82	1.63	1.72	0.57	1.07	68.59	65.73	70.67	58.42	46.00
Brazil	nav	nav	nav	nav	nav	505.43	486.26	496.18	500.94	390.37
Canada	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
China	nav	nav	nav	nav	nav	1,911.73	2,418.11	3,125.22	3,553.18	nav
France	8.53	7.92	8.40	7.80	6.73	177.75	165.93	172.04	170.80	153.09
Germany	nav	nav	nav	7.42	4.88	463.14	439.46	458.22	449.56	408.23
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	1.79	1.74	1.18	1.20	1.07	298.40	309.77	334.30	366.39	395.24
Italy	0.44	0.78	1.51	0.00	nav	172.19	175.12	194.06	236.67	nav
Japan	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Korea	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Mexico	3.22	3.46	3.60	3.56	3.30	168.82	170.05	187.60	200.37	177.36
Netherlands	4.55	4.26	4.24	2.43	2.84	72.17	63.17	62.49	62.37	51.74
Russia	3.01	3.81	3.20	2.48	1.72	424.90	508.83	603.50	572.10	383.95
Saudi Arabia	0.70	0.83	0.83	0.89	0.88	153.42	165.90	174.41	191.25	207.12
Singapore	nav	nav	nav	nav	nav	41.92	47.30	51.41	51.47	47.85
South Africa	nav	nav	nav	nav	nav	91.65	64.97	79.88	77.05	72.27
Sweden	1.42	0.93	1.85	1.76	0.41	30.37	26.00	31.68	28.51	17.76
Switzerland	1.44	1.33	1.34	1.35	1.22	29.31	27.84	28.62	29.30	30.61
Turkey	2.84	3.16	3.54	4.32	3.67	161.41	181.39	198.68	197.48	183.71
United Kingdom	nav	nav	nav	nav	nav	306.68	306.69	299.85	311.77	296.97
United States	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
CPMI²	nav	nav	nav	nav	nav	5,077.86	5,622.51	6,568.81	7,057.64	2,862.25

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									
	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015
Australia	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Belgium	2.73	2.59	2.78	3.14	2.30	0.34	0.26	0.19	0.15	0.20
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	7.90	7.49	7.99	5.92	6.69	0.15	0.15	0.15	0.13	0.05
Germany	12.51	10.94	11.50	10.24	9.39	0.26	0.23	0.21	0.39	0.14
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	1.58	1.58	1.73	1.98	2.11	nav	nav	nav	nav	nav
Italy	1.23	1.24	1.39	0.01	0.15	10.89	nav	nav	15.88	15.59
Japan	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Korea	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Mexico	0.99	1.12	1.08	1.09	1.19	nav	nav	nav	nav	nav
Netherlands	8.18	6.99	6.52	7.00	5.70	0.62	0.47	0.40	0.28	0.05
Russia	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Saudi Arabia	0.79	0.97	1.15	1.29	1.44	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	1.25	1.62	1.21	1.68	2.08	nav	nav	nav	nav	nav
Switzerland	4.27	4.53	4.80	4.88	5.12	0.06	0.01	0.01	nav	2.10
Turkey	0.53	0.64	0.67	0.58	0.56	nav	nav	nav	nav	nav
United Kingdom	0.23	0.13	0.13	0.16	0.06	nav	nav	nav	nav	nav
United States	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
CPMI	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav

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				
	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015
Australia	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Belgium	-5.1	-5.1	0.4	-67.0	124.0	3.8	1.1	2.7	-17.7	-6.4
Brazil	nav	nav	nav	nav	nav	7.5	6.1	6.5	3.4	-0.2
Canada	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
China	nav	nav	nav	nav	nav	27.6	20.4	23.6	10.6	nav
France	7.5	-1.6	1.5	-7.6	3.0	1.3	-1.1	-0.7	-1.2	7.1
Germany	nav	nav	nav	nav	-21.4	3.0	0.6	-0.7	-2.6	8.5
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	38.0	2.4	-32.0	-4.4	-12.5	12.1	9.3	8.2	2.8	6.6
Italy	9.3	84.9	85.9	-99.8	nav	-2.1	6.6	5.9	21.8	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	9.5	-2.8	-1.1	7.6	5.0	2.5	3.0	7.0	2.7
Netherlands	13.2	-1.2	-6.3	-42.9	39.5	-2.6	-7.8	-6.7	-0.4	-1.0
Russia	13.6	25.9	-19.2	-17.0	-1.9	20.6	18.9	14.1	1.5	-5.0
Saudi Arabia	26.0	15.1	-3.2	4.4	-3.1	19.0	5.1	1.6	6.8	6.0
Singapore	nav	nav	nav	nav	nav	-11.2	7.2	6.3	0.4	1.4
South Africa	nav	nav	nav	nav	nav	7.7	-24.1	37.1	3.2	4.8
Sweden	43.6	-32.1	89.8	-0.2	-71.3	-6.3	-11.5	16.6	-5.4	-24.0
Switzerland	-18.7	-1.7	-0.6	0.0	-4.6	3.1	1.2	1.8	1.1	11.1
Turkey	10.1	12.6	10.8	29.5	-2.9	5.8	13.6	8.2	5.7	6.3
United Kingdom	nav	nav	nav	nav	nav	-1.4	-1.6	-3.4	-2.7	2.6
United States	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
CPMI²	nap	nap	nap	nap	nap	19.3	7.9	14.2	4.8	-13.7

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									
	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015
Australia	nav	nav	nav	nav	nav	nap	nap	nap	nap	nap
Belgium	-6.5	0.1	2.4	12.4	-12.8	-13.8	-18.8	-29.5	-22.4	56.7
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	3.5	0.5	2.2	-26.3	35.1	7.6	5.7	-5.4	-12.5	-52.3
Germany	2.0	-7.3	0.1	-11.5	9.5	-12.8	-3.1	-13.9	82.9	-57.3
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	1.8	5.3	10.0	7.6	5.0	nav	nav	nav	nav	nav
Italy	6.8	5.9	6.9	-99.6	3,384.6	30.1	nav	nav	nav	17.3
Japan	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Korea	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Mexico	12.1	14.9	-9.5	1.1	26.4	nav	nav	nav	nav	nav
Netherlands	-8.2	-10.0	-12.0	7.1	-2.8	-12.4	-20.6	-19.9	-30.5	-77.2
Russia	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Saudi Arabia	34.1	19.8	15.2	9.0	8.8	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	-8.1	34.5	-28.6	45.4	51.4	nav	nav	nav	nav	nav
Switzerland	-0.5	12.9	4.9	0.5	11.6	-28.7	-79.9	0.2	nav	nav
Turkey	26.2	21.2	3.1	-7.5	9.6	nav	nav	nav	nav	nav
United Kingdom	-28.1	-45.0	-4.9	17.0	-55.8	nav	nav	nav	nav	nav
United States	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
CPMI	8.4	-5.6	2.8	-7.3	-3.1	33.4	-21.0	-14.5	-0.2	-4.8

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 CPMI 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				
	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015
Australia	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Belgium	56.06	59.41	70.01	57.94	65.41	1,048.50	1,118.63	1,205.74	1,281.48	1,397.05
Brazil	nav	nav	nav	nav	nav	7,344.03	8,601.35	9,928.23	10,993.63	12,025.55
Canada	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
China	nav	nav	nav	nav	nav	6,413.01	9,009.07	12,970.95	19,754.40	nav
France	281.46	347.03	405.11	353.73	362.19	7,624.79	8,152.67	8,578.48	8,249.81	8,777.77
Germany	nav	nav	nav	170.87	145.77	2,714.85	2,907.25	3,254.87	3,165.19	3,187.67
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	18.50	15.30	16.10	18.20	23.02	629.00	850.30	1,075.00	1,405.00	1,936.27
Italy	92.11	96.19	112.95	78.35	53.00	1,745.99	2,038.73	2,274.07	2,025.62	2,176.96
Japan	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Korea	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Mexico	28.06	31.45	35.55	44.46	50.85	1,238.87	1,515.20	1,767.41	1,976.19	2,294.11
Netherlands	29.58	24.69	25.88	70.10	3,900.14	2,323.96	2,512.31	2,699.72	2,968.31	3,245.33
Russia	23.51	32.10	36.50	50.45	37.64	823.98	1,543.43	2,428.64	3,920.57	5,873.65
Saudi Arabia	nav	nav	nav	nav	nav	190.30	237.95	294.04	362.56	443.29
Singapore	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
South Africa	nav	nav	nav	nav	nav	1,115.47	1,042.31	1,195.82	1,394.50	1,635.01
Sweden	81.00	94.00	101.00	99.00	114.00	1,661.00	1,885.00	2,139.00	2,271.00	2,387.00
Switzerland	47.03	49.44	54.08	58.17	51.46	492.66	537.56	571.95	636.03	812.61
Turkey	18.40	22.35	27.16	36.62	43.82	2,460.99	2,829.33	3,165.54	3,403.65	3,766.43
United Kingdom	87.00	439.00	196.00	564.00	nav	9,434.00	9,853.00	10,668.00	11,518.00	12,662.00
United States	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
CPMI¹	762.71	1,210.96	1,080.35	1,601.89	4,847.31	47,261.40	54,634.08	64,217.47	75,325.93	62,620.70

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									
	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015
Australia	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Belgium	105.83	108.25	126.51	140.85	129.55	50.51	46.20	29.36	26.41	1.44
Brazil	85.97	91.71	107.84	125.79	95.38	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	286.22	322.31	385.81	325.03	456.26	nav	nav	nav	48.45	20.14
Germany	262.49	308.55	409.74	200.81	251.27	35.92	33.60	31.76	23.04	26.25
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	27.90	26.60	37.10	46.40	55.96	30.60	66.10	133.60	310.70	748.02
Italy	21.98	26.46	42.21	8.40	10.50	nav	nav	nav	221.40	131.00
Japan	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Korea	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Mexico	49.29	52.87	65.93	59.11	77.42	nav	nav	nav	nav	nav
Netherlands	120.48	130.59	152.59	167.00	192.98	nav	nav	122.10	86.56	4.73
Russia	90.82	148.84	229.38	323.57	278.26	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	57.40	70.00	88.00	53.00	166.00	nav	nav	nav	nav	nav
Switzerland	98.50	113.74	129.17	142.43	152.74	10.60	2.80	1.37	nav	6.78
Turkey	28.97	35.28	48.71	55.45	61.29	nav	nav	nav	nav	nav
United Kingdom	469.00	639.00	891.00	1,442.00	1,878.00	nav	nav	nav	nav	nav
United States	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
CPMI¹	1,704.85	2,074.19	2,713.98	3,089.84	3,805.61	127.63	148.70	318.20	716.56	938.37

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				
	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015
Australia	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Belgium	12.0	6.0	17.8	-17.2	12.9	6.6	6.7	7.8	6.3	9.0
Brazil	nav	nav	nav	nav	nav	17.3	17.1	15.4	10.7	9.4
Canada	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
China	nav	nav	nav	nav	nav	32.2	40.5	44.0	52.3	nav
France	12.9	23.3	16.7	-12.7	2.4	6.7	6.9	5.2	-3.8	6.4
Germany	nav	nav	nav	nav	-14.7	8.5	7.1	12.0	-2.8	0.7
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	2.8	-17.3	5.2	13.0	26.5	29.9	35.2	26.4	30.7	37.8
Italy	10.0	4.4	17.4	-30.6	-32.4	26.4	16.8	11.5	-10.9	7.5
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	12.1	13.0	25.1	14.4	22.8	22.3	16.6	11.8	16.1
Netherlands	-14.1	-16.5	4.8	170.9	5,463.8	6.1	8.1	7.5	9.9	9.3
Russia	33.3	36.6	13.7	38.2	-25.4	62.6	87.3	57.4	61.4	49.8
Saudi Arabia	nav	nav	nav	nav	nav	25.9	25.0	23.6	23.3	22.3
Singapore	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
South Africa	nav	nav	nav	nav	nav	10.7	-6.6	14.7	16.6	17.2
Sweden	-8.0	16.0	7.4	-2.0	15.2	9.8	13.5	13.5	6.2	5.1
Switzerland	0.4	5.1	9.4	7.6	-11.5	6.8	9.1	6.4	11.2	27.8
Turkey	21.8	21.4	21.5	34.8	19.7	14.2	15.0	11.9	7.5	10.7
United Kingdom	-51.1	404.6	-55.4	187.8	nav	12.0	4.4	8.3	8.0	9.9
United States	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
CPMI¹	-5.6	58.8	-10.8	32.5	367.0	15.2	15.6	17.5	17.3	12.7

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									
	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015
Australia	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Belgium	27.5	2.3	16.9	11.3	-8.0	-16.7	-8.5	-36.4	-10.1	-94.5
Brazil	15.5	6.7	17.6	16.7	-24.2	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	17.3	12.6	19.7	-15.8	40.4	nav	nav	nav	nav	-58.4
Germany	22.7	17.5	32.8	-51.0	25.1	-7.8	-6.5	-5.5	-27.5	13.9
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	26.8	-4.7	39.5	25.1	20.6	215.5	116.0	102.1	132.6	140.8
Italy	44.0	20.4	59.5	-80.1	25.1	nav	nav	nav	nav	-40.8
Japan	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Korea	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Mexico	17.4	7.3	24.7	-10.4	31.0	nav	nav	nav	nav	nav
Netherlands	3.7	8.4	16.8	9.4	15.6	nav	nav	nav	-29.1	-94.5
Russia	67.2	63.9	54.1	41.1	-14.0	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	30.5	22.0	25.7	-39.8	213.2	nav	nav	nav	nav	nav
Switzerland	22.3	15.5	13.6	10.3	7.2	-30.6	-73.6	-51.1	nav	nav
Turkey	28.4	21.8	38.1	13.8	10.5	nav	nav	nav	nav	nav
United Kingdom	22.1	36.2	39.4	61.8	30.2	nav	nav	nav	nav	nav
United States	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
CPMI¹	22.1	21.7	30.8	13.8	23.2	2.5	16.5	31.9	41.0	30.0

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

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

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				
	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015
Australia	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Belgium	6.16	5.58	6.22	5.78	4.67	76.57	75.26	82.26	82.97	73.84
Brazil	nav	nav	nav	nav	nav	356.19	359.55	382.73	400.13	338.58
Canada	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
China	nav	nav	nav	nav	nav	2,354.27	3,299.11	5,139.75	6,899.78	nav
France	35.26	39.42	46.42	44.52	36.69	518.79	512.26	519.05	505.56	430.53
Germany	nav	nav	nav	19.49	14.79	230.00	224.20	257.76	292.64	206.55
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	4.28	2.68	3.44	3.58	4.42	27.87	34.20	39.09	47.43	57.92
Italy	15.34	15.48	18.08	0.10	6.96	197.09	206.12	219.65	187.69	82.38
Japan	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Korea	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Mexico	5.75	6.61	6.01	5.36	5.22	62.15	71.19	84.01	88.03	84.08
Netherlands	4.36	3.96	4.46	5.83	159.20	121.00	114.12	122.80	128.62	114.81
Russia	2.82	3.28	3.61	3.57	2.38	51.97	80.10	109.42	128.66	100.19
Saudi Arabia	nav	nav	nav	nav	nav	26.37	32.59	38.49	45.31	51.11
Singapore	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
South Africa	nav	nav	nav	nav	nav	64.28	46.28	45.64	48.50	47.96
Sweden	5.77	6.76	6.92	6.57	7.21	82.40	85.66	95.29	94.01	81.36
Switzerland	8.22	7.89	8.61	9.10	8.74	51.40	50.60	52.78	56.06	62.20
Turkey	5.00	5.42	6.40	7.58	7.11	161.87	189.73	210.98	205.73	189.17
United Kingdom	23.19	48.70	21.34	40.28	nav	759.77	755.36	813.41	906.20	910.94
United States	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
CPMI²	116.16	145.79	131.51	151.77	257.39	5,142.01	6,136.34	8,213.11	10,117.34	2,831.62

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									
	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015
Australia	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Belgium	11.44	10.63	12.68	13.13	8.97	0.32	0.25	0.19	0.12	0.07
Brazil	10.85	10.67	10.72	11.05	7.37	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	28.47	29.01	33.20	23.42	28.81	nav	nav	nav	0.23	0.09
Germany	29.93	30.60	39.20	31.85	24.09	0.17	0.16	0.14	0.09	0.09
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	3.36	2.48	3.53	4.18	4.98	1.33	1.47	1.38	3.49	7.61
Italy	2.08	2.20	2.96	0.01	1.13	nav	nav	nav	14.24	7.52
Japan	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Korea	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Mexico	5.28	6.07	7.99	8.37	5.26	nav	nav	nav	nav	nav
Netherlands	12.92	12.67	14.07	1.85	1.80	nav	nav	0.39	0.26	0.03
Russia	13.55	18.38	23.73	23.20	13.09	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	3.86	4.10	4.90	4.66	9.06	nav	nav	nav	nav	nav
Switzerland	16.95	17.70	19.52	21.04	20.01	0.06	0.01	0.01	nav	0.44
Turkey	3.09	3.35	3.99	4.16	4.17	nav	nav	nav	nav	nav
United Kingdom	45.04	54.37	63.22	92.07	98.36	nav	nav	nav	nav	nav
United States	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
CPMI²	186.82	202.21	239.72	239.00	227.11	1.88	1.89	2.11	18.43	15.85

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. ³ 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				
	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015
Australia	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Belgium	5.7	-4.4	6.5	-7.3	-4.1	2.5	3.7	4.4	0.5	5.8
Brazil	nav	nav	nav	nav	nav	14.0	11.3	11.1	7.1	8.4
Canada	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
China	nav	nav	nav	nav	nav	38.4	33.4	49.0	30.5	nav
France	8.5	18.5	12.8	-4.6	-1.5	5.7	4.6	-3.0	-3.1	1.8
Germany	nav	nav	nav	nav	-9.4	7.0	3.4	9.4	12.8	-15.7
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	9.7	-34.0	28.7	-2.6	22.1	18.6	29.2	14.6	13.8	20.6
Italy	3.5	5.8	11.5	-99.4	7,887.0	14.2	9.6	1.8	-14.7	-47.6
Japan	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Korea	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Mexico	-15.5	17.0	-15.1	-10.7	13.0	18.8	16.6	10.2	4.9	10.8
Netherlands	-3.5	-4.2	6.2	30.4	3,158.1	-0.3	-0.7	1.5	4.5	6.5
Russia	8.7	15.5	5.7	5.9	-5.7	66.7	53.0	31.4	25.9	10.2
Saudi Arabia	nav	nav	nav	nav	nav	32.7	20.1	14.1	14.6	10.4
Singapore	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
South Africa	nav	nav	nav	nav	nav	13.1	-22.9	10.0	13.7	10.5
Sweden	-5.0	21.1	-2.0	-0.2	33.9	4.4	7.5	6.5	3.7	5.6
Switzerland	-8.9	2.4	7.9	4.4	2.3	1.9	4.9	3.3	4.9	18.0
Turkey	25.2	9.5	16.6	26.0	7.2	13.1	18.5	9.8	3.7	5.1
United Kingdom	654.8	106.7	-56.7	76.6	nav	6.0	-2.1	6.4	4.2	8.2
United States	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
CPMI²	30.6	22.3	-11.9	-1.9	127.6	27.0	16.3	30.8	20.2	-13.2

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									
	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015
Australia	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Belgium	17.9	-2.0	14.0	3.1	-18.8	-15.0	-17.6	-29.2	-33.6	-31.1
Brazil	10.0	8.5	4.8	5.6	-14.6	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	10.5	7.9	9.6	-29.8	47.0	nav	nav	nav	nav	-51.2
Germany	14.3	8.4	22.0	-19.3	-9.6	-14.8	-2.8	-12.5	-39.1	19.4
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	11.4	-22.1	42.6	10.9	17.9	285.8	16.5	-6.0	137.3	115.4
Italy	33.2	10.9	28.7	-99.6	12,079.8	nav	nav	nav	nav	-36.9
Japan	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Korea	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Mexico	9.2	17.0	23.0	4.9	-27.1	nav	nav	nav	nav	nav
Netherlands	1.7	3.3	4.7	-86.91	16.5	nav	nav	nav	-33.9	-86.9
Russia	37.1	34.6	24.2	4.75	-20.2	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	27.1	9.8	14.4	0.1	137.1	nav	nav	nav	nav	nav
Switzerland	7.0	11.3	9.2	6.4	1.2	-28.7	-79.9	0.2	nav	nav
Turkey	19.4	9.3	17.9	10.9	14.6	nav	nav	nav	nav	nav
United Kingdom	-2.1	18.8	14.9	36.2	15.0	nav	nav	nav	nav	nav
United States	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
CPMI²	14.9	5.4	15.8	-2.7	-6.3	97.9	-2.0	-11.0	83.9	-17.6

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 CPMI 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-2015)

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	R	MN, BN, G	PA ²	RTT	O ¹	C
BmfBovespa-FX	FX	MN	Other ⁴	ACH	O ⁵	C
SILOC	R	MN	PA ²	ACH	O ¹	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
Interac e-Transfer	R	BN	Other ³	nav	nav	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 (FR) 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	B ¹	RTT	O	C
EUR CHATS	L, FX	RTGS	B ¹	RTT	O	C
RMB CHATS	L, FX	RTGS	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	B	ACH	R	C
Russia						
BESP System	L	RTGS	CB	RTT	R	C
VER	L, R	G	CB	RTT	O	C, D ¹
MER	L, R	G	CB	RTT	O	C
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						
LSV	R	G	B	ACH	O ¹	C
Turkey						
EFT ¹	L, R	RTGS	CB	RTT	O	C
Garanti Payment Systems	R	MN	B	RTT	R	C
Interbank Card Center	R	MN	B	RTT	O	C
	R	MN	CB, B	ACH	O	D
Interbank Clearing House						
United Kingdom						
CHAPS Sterling	L	RTGS	B, CB	RTT	R	C
Cheque/credit	R	MN	B	ACH	R	D
BACS	R	MN	B	ACH	R	C
	R	MN	B	RTT	R	C
Faster Payments Service						
United States¹						
CHIPS ²	L	MN, BN, G	B	RTT	R	C
Fedwire	L	RTGS	CB	RTT	O ³	C
European Union						
TARGET2	L	RTGS	CB, B, PA	RTT	R, O	C
EURO1 / STEP1	L	MN	B	RTT	R	C
STEP2	R	BA	B	ACH	R	C
<i>Memo:</i>						
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 ⁴	18:00	nap ⁵	nap
ACSS	F	nap	nap ⁶	nap	nap	nap
Interac e-Transfer	nav	nap	T+1	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 (FR) 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	nap	08:30 ²	18:30 ²
USD CHATS	F	18:30	Real time	nap	08:30 ²	18:30 ²
EUR CHATS	F	18:30	Real time	nap	08:30 ²	18:30 ²
RMB CHATS	F	05:00 next day	Real time	nap	08:30 ²	05:00 next day ²
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	21:00 ²	Real time	21:00 ²	08:30 ³	21:00 ²
FXYCS	F	21:00 ⁴	Real time	21:00 ⁴	08:30 ³	21:00 ⁴
Zengin System	F	15:30	16:15, Real time ⁵	15:30	nap	nap
Tokyo Clearing House	F	08:00 ⁶	12:30	08:00 ⁶	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	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	17:59	Real time	17:30	18:00 ¹	17:59
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	V	21:00 ²	Real time	21:00 ²	10:00	19:00
VER	V	21:00 ^{3,4}	Intraday	21:00 ³	10:00	19:00
MER	V	21:00 ^{3,4}	Intraday ⁵	21:00 ³	10:00	19:00
Payments using letters of advice	V	21:00 ^{3,4}	T+3	21:00 ³	10:00	19:00
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	07:00	18:00
Turkey						
EFT ¹	F	17:30	Real time	nap	08:30	17:30
Garanti Payment Systems	F	nap	T+2	nap	nap	nap
Interbank Card Center	F	nap	T+1	nap	nap	nap
Interbank Clearing House	F	nap	T+1	nap	nap	nap
United Kingdom						
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
Faster Payments Service	F	nap	intraday	nap	nap	nap
United States¹						
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 Union¹						
TARGET2	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	Multiple ²	nap	16:00 on D-1 ³	02:00 on day D ³
<i>Memo:</i>						
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)				
	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015
Australia										
RITS	8.97	9.42	10.24	10.63	11.17	6.9	5.0	8.7	3.7	5.1
Belgium										
TARGET2-BE	2.59	2.49	2.31	2.52	2.28	8.4	-3.9	-7.2	9.1	-9.5
Clearing house	nap	nap	nap	nap	nap	nav	nav	nav	nav	nav
CEC	1,224.9	1,295.1	1,365.6	1,272.2	1,402.2	4.7	5.7	5.4	-6.8	10.2
Brazil										
STR	17.21	23.03	30.41	36.50	42.54	35.9	33.8	32.1	20.0	16.5
SITRAF	101.75	nap	nap	226.94	294.10	18.0	nav	nav	nav	29.6
BmfBovespa-FX	0.044	0.040	0.035	0.029	0.032	-13.7	-9.1	-12.5	-17.1	10.3
COMPE	1,132.7	1,030.4	887.4	799.7	711.6	-3.9	-9.0	-13.9	-9.9	-11.0
SILOC	2,731.1	4,183.6	5,075.7	5,877.5	6,582.3	33.5	53.2	21.3	15.8	12.0
Canada										
LVTS	6.61	7.03	7.58	7.92	8.09	9.6	6.3	7.8	4.5	2.2
ACSS	6,253.7	6,506.0	6,734.2	6,776.4	6,988.6	3.9	4.0	3.5	0.6	3.1
Interac e-Transfer	21.81	32.24	47.22	71.24	106.62	nav	47.8	46.5	50.9	49.6
China										
HVPS	372.1	470.4	595.5	712.6	nav	27.8	26.4	26.6	19.7	nav
BEPS	563.06	753.94	1,040.28	1,435.80	nav	45.6	33.9	38.0	38.0	nav
France										
TARGET2-BDF ¹	8.77	8.66	9.12	9.38	8.94	6.8	-1.3	5.3	2.9	-4.7
CORE (FR) ²	13,177.6	13,432.0	13,635.4	13,924.9	14,180.2	2.8	1.9	1.5	2.1	1.8
Germany										
TARGET2-BBk	43.85	43.81	44.40	41.30	44.70	0.1	-0.1	1.3	-7.0	8.2
RPS	2,690.1	2,817.1	3,115.5	4,036.1	3,764.1	1.0	4.7	10.6	29.5	-6.7
Hong Kong SAR										
HKD CHATS	5.60	5.68	6.09	6.42	6.89	4.6	1.4	7.2	5.3	7.3
USD CHATS	3.52	3.82	4.34	4.68	4.93	11.8	8.3	13.8	7.7	5.4
EUR CHATS	0.098	0.108	0.118	0.131	0.141	7.7	10.2	9.3	11.0	7.6
RMB CHATS	0.96	1.09	1.56	2.97	4.25	295.9	13.0	43.5	90.5	43.1
India										
RTGS	55.03	68.51	81.10	92.77	98.33	11.7	24.5	18.4	14.4	6.0
Cheque Clearing	1,341.9	1,313.7	1,257.3	1,195.8	1,096.4	-3.3	-2.1	-4.3	-4.9	-8.3
ECS / NECS	286.2	298.7	345.5	341.4	263.8	4.5	4.4	15.6	-1.2	-22.7
NEFT	226.11	394.13	661.01	927.55	1,252.88	70.8	74.3	67.7	40.3	35.1
Italy										
TARGET2-BDI	8.65	8.92	10.38	11.48	10.25	-0.4	3.1	16.4	10.5	-10.7
BI-COMP	2,106.1	2,248.9	2,302.1	1,883.0	1,927.9	3.2	6.8	2.4	-18.2	2.4
Japan										
BOJ-NET	12.93	15.30	16.28	16.69	16.90	4.2	18.3	6.4	2.5	1.3
FXYCS	6.33	6.29	6.70	6.49	6.77	-0.3	-0.7	6.5	-3.1	4.3
Zengin System	1,394.8	1,460.9	1,480.7	1,514.9	1,548.3	1.0	4.7	1.4	2.3	2.2
Tokyo Clearing House	26.64	24.97	23.48	22.03	20.59	-6.6	-6.3	-6.0	-6.1	-6.5
Korea										
BOK-Wire+	3.62	3.30	3.43	3.52	3.56	9.8	-8.8	3.8	2.5	1.2
Check Clearing System	417.7	308.6	241.1	203.6	164.8	-19.2	-26.1	-21.9	-15.5	-19.1
Interbank Shared Networks	3,478.4	3,750.1	4,055.8	4,340.7	4,703.8	8.8	7.8	8.2	7.0	8.4

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)				
	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015
Mexico										
SPEI	110.65	171.74	217.58	262.90	334.90	28.9	55.2	26.7	20.8	27.4
CECOBAN	154.5	149.7	142.6	137.4	131.0	-2.3	-3.1	-4.7	-3.7	-4.7
Netherlands										
TARGET2-NL	8.35	8.52	7.98	6.38	5.74	-2.8	2.0	-6.3	-20.0	-10.0
Equens	4,021.4	2,739.9	2,556.9	1,921.9	1,619.4	-10.3	-31.9	-6.7	-24.8	-15.7
Russia										
BESP System	0.6	1.2	2.11	2.93	3.25	205.4	89.9	77.0	39.0	11.2
VER	898.7	923.4	934.6	919.7	894.8	9.7	2.7	1.2	-1.6	-2.7
MER	287.6	333.9	404.4	448.0	500.5	20.6	16.1	21.1	10.8	11.7
Payments using letters of advice	0.71	0.51	0.13	0.01	0.00	-22.0	-28.5	-74.7	-95.0	-35.5
Saudi Arabia										
SARIE	42.83	53.69	56.51	62.95	79.19	27.6	25.4	5.3	11.4	25.8
Singapore										
MEPS+(IFT)	4.40	4.73	5.08	5.21	5.32	9.3	7.6	7.3	2.6	2.1
SGDCCS	75.81	73.64	71.30	68.47	64.84	-2.0	-2.9	-3.2	-4.0	-5.3
USDCCS	0.96	0.92	0.93	0.94	0.90	0.1	-4.6	1.4	0.2	-3.4
IBG	92.66	96.35	99.81	97.83	98.97	0.9	4.0	3.6	-2.0	1.2
South Africa										
SAMOS - large	4.10	5.02	5.80	6.42	7.04	30.7	22.4	15.5	10.8	9.5
SAMOS - retail ¹	0.29	0.31	0.33	0.35	0.39	4.7	7.1	5.9	5.9	11.7
Sweden										
RIX	3.46	3.62	3.81	4.06	4.36	16.9	4.6	5.2	6.6	7.4
Bankgirot	791.1	808.0	850.0	903.0	1,173.3	5.3	2.1	5.2	6.2	29.9
Dataclearing	125.50	135.00	140.70	144.70	145.59	14.1	7.6	4.2	2.8	0.6
Switzerland										
SIC	402.5	410.2	420.0	428.8	440.8	2.0	1.9	2.4	2.1	2.8
Turkey										
EFT ¹ - large	166.69	182.18	2.95	2.85	2.92	17.2	9.3	-98.4	-3.4	2.5
EFT - retail	nav	14.93	229.53	266.61	315.24	nav	nav	1,437.4	16.2	18.2
Garanti Payment Systems	44.25	57.45	70.13	83.19	95.93	nav	29.8	22.1	18.6	15.3
Interbank Card Center	1,221.9	1,459.1	1,654.0	1,838.9	2,054.0	17.8	19.4	13.4	11.2	11.7
Interbank Clearing House	18.21	18.48	17.19	17.39	16.93	-2.5	1.5	-7.0	1.2	-2.7
United Kingdom										
CHAPS Sterling	34.02	33.94	34.98	36.52	37.55	5.8	-0.3	3.1	4.4	2.8
Cheque/credit	762.6	667.4	587.3	518.5	444.7	-11.9	-12.5	-12.0	-11.7	-14.2
BACS	5,717.0	5,616.4	5,695.0	5,841.2	6,080.0	0.8	-1.8	1.4	2.6	4.1
Faster Payment Service	nav	811.1	967.6	1,100.9	1,247.0	nav	nav	19.3	13.8	13.3
United States										
CHIPS	95.06	97.10	103.05	109.41	110.40	4.6	2.1	6.1	6.2	0.9
Fedwire	127.0	131.6	134.2	135.0	142.8	1.5	3.6	2.0	0.6	5.7
European Union										
TARGET	88.98	89.62	91.34	87.76	88.59	2.1	0.7	1.9	-3.9	1.0
EURO1 / STEP1	62.32	66.59	64.14	57.68	55.26	5.0	6.9	-3.7	-10.1	-4.2
STEP2 XCT Service ⁴	32.78	nav	nav	nav	nav	-29.5	nav	nav	nav	nav
STEP2 ICT Service ⁵	308.1	309.7	278.0	23.5	nav	2.2	0.5	-10.2	-91.6	nav
STEP2 SCT Service	439.38	641.43	1,082.98	3,791.09	4,047.46	148.9	46.0	68.8	250.1	6.8
<i>Memo:</i>										
CLS³	206.86	176.63	204.97	204.70	219.13	4.4	-14.6	16.0	-0.1	7.0

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				
	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015
Australia										
RITS	44,834.8	40,357.9	37,939.8	36,612.8	30,794.0	4,995.6	4,284.2	3,703.5	3,444.9	2,756.6
Belgium										
TARGET2-BE	30,816.1	24,026.0	21,477.2	21,550.7	17,327.2	11,893.5	9,649.0	9,297.5	8,551.9	7,599.7
Clearing house	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
CEC	1,232.8	1,167.3	1,210.3	1,154.8	979.5	1.0	0.9	0.9	0.9	0.7
Brazil										
STR	92,272	86,348	109,422	113,277	83,546	5,361.5	3,749.4	3,597.9	3,103.3	1,964.0
SITRAF	2,650.9	nav	nav	1,647.2	1,237.6	26.1	nav	nav	7.3	4.2
BmfBovespa-FX	618.1	510.7	523.7	352.6	326.0	14,048.8	12,768.7	14,963.3	12,160.1	10,187.5
COMPE	670.8	574.2	519.7	469.1	311.8	0.6	0.6	0.6	0.6	0.4
SILOC	758.1	763.0	1,104.5	1,403.0	1,032.8	0.3	0.2	0.2	0.2	0.2
Canada										
LVTS	40,003.0	38,187.0	36,517.0	34,996.8	33,648.1	6,050.1	5,432.0	4,820.7	4,421.0	4,158.7
ACSS	5,529.9	5,800.4	5,808.7	5,644.0	5,059.9	0.9	0.9	0.9	0.8	0.7
Interac e-Transfer	9.3	13.5	19.8	28.0	34.9	0.4	0.4	0.4	0.4	0.3
China										
HVPS	209,750	280,712	332,746	382,056	nav	563.7	596.8	558.8	536.2	nav
BEPS	2,841.71	2,938.26	3,280.28	3,593.66	nav	5.0	3.9	3.2	2.5	nav
France										
TARGET2-BDF ¹	142,241	141,546	116,252	115,099	87,808	16,211.7	16,344.9	12,751.1	12,268.0	9,823.1
CORE (FR) ²	7,470.9	6,940.6	7,138.1	7,127.3	6,143.7	0.6	0.5	0.5	0.5	0.4
Germany										
TARGET2-BBk	351,659	353,929	297,821	224,348	227,138	8,019.6	8,078.7	6,707.7	5,432.2	5,081.4
RPS	3,354.2	3,224.1	3,639.5	4,359.6	3,313.0	1.2	1.1	1.2	1.1	0.9
Hong Kong SAR										
HKD CHATS	17,101.3	15,805.0	15,724.9	17,383.7	19,560.0	3,052.7	2,781.1	2,582.1	2,709.9	2,841.0
USD CHATS	3,502.7	4,047.9	4,255.7	5,245.9	5,879.6	994.0	1,060.5	980.1	1,122.1	1,192.9
EUR CHATS	196.0	184.7	182.9	190.8	100.1	2,000.2	1,710.5	1,550.3	1,456.5	709.6
RMB CHATS	4,385.8	7,866.1	14,606.4	27,601.5	nav	4,559.1	7,236.5	9,363.1	9,287.2	nav
India										
RTGS	11,555.4	12,652.5	12,519.9	12,356.5	12,864.7	210.0	184.7	154.4	133.2	130.8
Cheque Clearing	2,121.5	1,872.8	1,593.2	1,400.1	1,277.2	1.581	1.426	1.267	1.171	1.165
ECS / NECS	57.24	53.36	64.12	61.60	42.29	0.200	0.179	0.186	0.180	0.160
NEFT	383.61	542.53	746.60	980.02	1,299.19	1.697	1.377	1.129	1.057	1.037
Italy										
TARGET2-BDI	45,955.6	41,938.0	49,739.1	54,938.4	35,712.1	5,315.2	4,702.6	4,791.4	4,787.7	3,484.1
BI-COMP	4,307.8	3,584.8	3,393.4	1,960.3	1,652.6	2.0	1.6	1.5	1.0	0.9
Japan										
BOJ-NET	311,549	341,479	292,331	288,490	273,339	24,093.2	22,326.2	17,960.9	17,289.3	16,170.1
FXYCS	35,399.2	30,847.9	29,840.2	28,870.5	31,722.5	5,591.4	4,907.4	4,455.8	4,449.2	4,688.5
Zengin System	32,204.2	33,251.6	29,253.4	27,397.1	24,631.3	23.1	22.8	19.8	18.1	15.9
Tokyo Clearing House	3,522.2	3,415.7	2,763.4	2,253.0	1,732.6	132.2	136.8	117.7	102.2	84.1
Korea										
BOK-Wire+	46,470.8	49,967.2	52,704.7	56,971.1	59,914.6	12,828.1	15,128.0	15,369.1	16,206.3	16,840.1
Check Clearing System	4,748.6	3,798.7	3,389.2	2,933.9	2,237.1	11.4	12.3	14.1	14.4	13.6
Interbank Shared Networks	11,194.9	11,676.2	12,673.4	14,513.2	15,603.9	3.2	3.1	3.1	3.3	3.3

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				
	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015
Mexico										
SPEI	14,396.5	15,126.2	16,259.8	16,796.9	15,457.6	130.1	88.1	74.7	63.9	46.2
CECOBAN	303.7	290.1	280.6	253.2	207.3	2.0	1.9	2.0	1.8	1.6
Netherlands										
TARGET2-NL	110,129	135,881	91,841	78,165	66,801	13,189.1	15,946.6	11,507.4	12,245.8	11,633.7
Equens	2,850.2	2,736.4	2,675.3	2,101.3	1,678.1	0.7	1.0	1.0	1.1	1.0
Russia										
BESP System	7,591.9	14,396.5	15,841.9	12,525.3	8,830.6	12,127.6	12,108.1	7,525.8	4,280.7	2,713.9
VER	20,460.4	19,288.1	18,991.9	16,006.3	11,424.8	22.8	20.9	20.3	17.4	12.8
MER	3,147.8	3,332.6	3,655.9	3,210.9	2,107.4	10.9	10.0	9.0	7.2	4.2
Payments using letters of advice	11.59	15.33	3.03	0.06	0.04	16.3	30.1	23.5	9.3	9.6
Saudi Arabia										
SARIE	14,505.4	17,439.4	14,568.6	14,513.6	nav	338.7	324.8	257.8	230.6	nav
Singapore										
MEPS+(IFT)	13,855.9	14,150.6	13,293.1	12,027.3	11,674.1	3,152.7	2,991.7	2,618.8	2,308.4	2,193.8
SGDCCS	494.9	506.0	526.8	500.4	453.3	6.5	6.9	7.4	7.3	7.0
USDCCS	49.35	49.06	52.17	52.46	50.19	51.2	53.3	55.9	56.1	55.6
IBG	215.54	234.14	253.41	264.32	258.67	2.3	2.4	2.5	2.7	2.6
South Africa										
SAMOS - large	10,563.4	10,146.4	9,108.5	9,712.3	9,188.2	2,576.7	2,022.2	1,571.6	1,511.8	1,306.0
SAMOS - retail	999.2	970.4	905.2	865.6	793.7	nav	nav	nav	nav	nav
Sweden										
RIX	19,206.2	18,363.6	17,189.2	17,124.7	15,843.4	5,550.9	5,072.8	4,511.6	4,217.9	3,634.6
Bankgirot	1,263.3	1,278.8	1,388.2	1,368.7	1,574.6	1.6	1.6	1.6	1.5	1.3
Dataclearing	398.8	397.5	417.5	428.1	383.4	3.2	2.9	3.0	3.0	2.6
Switzerland										
SIC	42,716	32,219	34,450	32,497	40,390	106.1	78.5	82.0	75.8	91.6
Turkey										
EFT ¹ - large	23,540.0	18,244.5	18,175.1	18,315.5	15,709.4	141.22	100.15	6,161.05	6,426.50	5,379.94
EFT - retail	nav	213.5	2,992.6	3,030.3	2,795.3	nav	14.30	13.04	11.37	8.87
Garanti Payment Systems	3.6	4.7	6.9	7.2	7.0	0.08	0.08	0.10	0.09	0.07
Interbank Card Center	81.42	94.17	99.39	99.92	89.12	0.07	0.06	0.06	0.05	0.04
Interbank Clearing House	164.91	176.71	184.01	184.61	162.77	9.06	9.56	10.70	10.61	9.61
United Kingdom										
CHAPS Sterling	102,393	113,607	109,637	111,894	104,553	3,009.4	3,347.7	3,134.6	3,063.8	2,784.5
Cheque/credit	1,166.1	1,023.3	900.5	884.6	754.6	1.5	1.5	1.5	1.7	1.7
BACS	6,994.1	6,514.2	6,594.3	7,278.3	7,015.2	1.2	1.2	1.2	1.2	1.2
Faster Payment Service	nav	978.8	1,205.7	1,488.1	1,590.5	nav	1.2	1.2	1.4	1.3
United States										
CHIPS	403,349	364,819	379,985	390,695	375,862	4,243.2	3,757.1	3,687.3	3,570.9	3,404.5
Fedwire	663,838	599,201	713,310	884,552	834,630	5,226.2	4,553.2	5,313.5	6,551.1	5,846.5
European Union										
TARGET	905,546	912,920	743,057	661,493	564,347	10,177.0	10,186.2	8,134.9	7,537.6	6,370.0
EURO1 / STEP1	89,015	74,350	64,625	54,712	48,944	1,428.4	1,116.5	1,007.6	948.6	885.7
STEP2 XCT Service ⁴	217.3	nav	nav	nav	nav	6.6	nav	nav	nav	nav
STEP2 ICT Service ⁵	1,722.9	1,340.4	1,220.8	89.6	nav	5.6	4.3	4.4	3.8	nav
STEP2 SCT Service	2,196.4	3,140.0	4,861.3	12,368.9	11,635.3	5.0	4.9	4.5	3.3	2.9
<i>Memo:</i>										
CLS³	1,243.6	1,221.0	1,290.6	1,274.9	1,232.2	6,011.7	6,913.1	6,296.7	6,228.1	5,623.4

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 %)				
	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015
Australia										
RITS	-1.8	-11.8	-0.9	1.3	-0.4	2,956.1	2,579.4	2,540.6	2,545.7	2,532.1
Belgium										
TARGET2-BE	6.2	-17.7	-14.6	-0.1	-4.4	5,846.2	4,829.7	4,119.8	4,057.8	3,817.1
Clearing house	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
CEC	1.3	-0.1	-1.0	-5.0	0.8	233.9	234.6	232.2	217.4	215.8
Brazil										
STR	9.7	3.3	32.2	6.0	-5.5	3,532.9	3,512.5	4,446.7	4,690.0	4,724.2
SITRAF	-33.9	nav	nav	nav	-3.8	101.5	nav	nav	68.2	70.0
BmfBovespa-FX	-26.3	-8.8	7.0	-31.0	18.4	23.7	20.8	21.3	14.6	18.4
COMPE	-4.3	-5.6	-5.5	-7.5	-14.9	25.7	23.4	21.1	19.4	17.6
SILOC	12.0	11.1	51.1	30.1	-5.7	29.0	31.0	44.9	58.1	58.4
Canada										
LVTS	2.1	-5.0	-2.4	0.9	10.1	2,187.6	2,075.0	1,960.5	1,939.8	2,160.4
ACSS	3.2	4.4	2.2	2.2	2.6	302.4	315.2	311.9	312.8	324.9
Interac e-Transfer	nav	44.8	49.6	48.4	42.8	0.5	0.7	1.1	1.6	2.2
China										
HVPS	16.4	27.4	13.3	11.7	nav	2,788.4	3,275.5	3,452.1	3,619.0	nav
BEPS	7.5	-1.5	6.8	6.5	nav	37.8	34.3	34.0	34.0	nav
France										
TARGET2-BDF ¹	6.3	5.4	-21.3	-1.5	-8.8	4,969.9	5,282.6	4,138.0	4,052.3	3,630.9
CORE (FR) ²	2.6	-1.6	-1.5	-0.7	3.0	261.0	259.0	254.1	250.9	254.0
Germany										
TARGET2-BBk	-4.6	6.7	-19.9	-25.2	21.0	9,356.4	9,993.9	7,937.4	5,784.8	6,754.6
RPS	2.3	1.9	7.5	19.0	-9.2	89.2	91.0	97.0	112.4	98.5
Hong Kong SAR										
HKD CHATS	-6.7	-11.5	-4.6	5.8	9.2	6,882.2	6,018.5	5,704.9	5,969.4	6,325.8
USD CHATS	22.3	10.7	0.8	18.0	8.8	1,409.6	1,541.4	1,544.0	1,801.4	1,901.5
EUR CHATS	-2.8	-9.8	-5.1	-0.2	-49.1	78.9	70.3	66.4	65.5	32.4
RMB CHATS	2149.1	71.7	78.0	80.9	nav	1,765.0	2,995.4	5,299.1	9,478.1	nav
India										
RTGS	-0.7	15.3	-0.8	-7.4	2.8	617.3	680.2	651.4	603.8	607.4
Cheque Clearing	-12.8	-7.1	-14.7	-17.6	-9.9	113.3	100.7	82.9	68.4	60.3
ECS / NECS	-6.6	-1.8	20.5	-9.9	-32.2	3.1	2.9	3.3	3.0	2.0
NEFT	70.2	48.9	38.0	23.2	31.0	20.5	29.2	38.8	47.9	61.3
Italy										
TARGET2-BDI	-2.9	-4.3	13.3	10.3	-22.3	2,018.5	2,024.7	2,335.0	2,569.7	1,968.3
BI-COMP	-1.2	-12.8	-9.6	-42.3	0.7	189.2	173.1	159.3	91.7	91.1
Japan										
BOJ-NET	-2.6	9.7	4.4	4.1	7.6	5,265.5	5,729.5	5,956.5	6,270.1	6,629.6
FXYS	-1.8	-12.8	18.0	2.1	24.7	598.3	517.6	608.0	627.5	769.4
Zengin System	3.8	3.4	7.3	-1.2	2.1	544.3	557.9	596.1	595.5	597.4
Tokyo Clearing House	3.0	-2.9	-1.3	-14.0	-12.7	59.5	57.3	56.3	49.0	42.0
Korea										
BOK-Wire+	-2.1	7.0	1.2	2.6	12.2	3,864.0	4,087.8	4,037.5	4,037.7	4,349.6
Check Clearing System	-12.5	-20.4	-14.4	-17.8	-18.7	394.8	310.8	259.6	207.9	162.4
Interbank Shared Networks	11.1	3.8	4.1	8.7	14.7	930.8	955.2	970.9	1,028.6	1,132.8

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 %)				
	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015
Mexico										
SPEI	13.0	6.9	0.4	3.4	6.8	1,229.6	1,274.6	1,288.1	1,301.6	1,351.3
CECOBAN	-1.7	-2.8	-9.6	-9.7	-5.0	25.9	24.4	22.2	19.6	18.1
Netherlands										
TARGET2-NL	-0.2	29.9	-36.3	-15.1	2.0	12,319.5	16,403.6	10,597.9	8,888.5	8,905.4
Equens	-0.2	1.1	-7.8	-21.6	-4.7	318.8	330.3	308.7	238.9	223.7
Russia										
BESP System	65.0	88.3	5.8	-15.3	-0.2	373.3	668.3	709.9	610.1	662.9
VER	27.2	-6.4	-5.3	-9.7	1.0	1,006.0	895.3	851.0	779.7	857.7
MER	7.1	5.1	5.5	-5.9	-7.1	154.8	154.7	163.8	156.4	158.2
Payments using letters of advice	-55.5	31.3	-81.0	-97.9	-5.2	0.6	0.7	0.1	0.0	0.0
Saudi Arabia										
SARIE	-5.4	16.8	-19.3	-3.0	nav	2,166.6	2,376.1	1,957.3	1,925.3	nav
Singapore										
MEPS+(IFT)	0.5	-3.0	-8.1	-9.3	5.9	5,216.8	4,932.8	4,398.1	3,925.8	3,987.8
SGDCCS	-2.1	-2.9	1.8	-4.8	-1.2	186.3	176.4	174.3	163.3	154.8
USDCCS	0.7	-5.6	4.0	0.8	4.4	18.6	17.1	17.3	17.1	17.1
IBG	4.5	3.2	5.9	4.6	6.7	81.2	81.6	83.8	86.3	88.4
South Africa										
SAMOS - large	0.8	2.9	0.1	14.1	5.7	2,533.9	2,560.0	2,476.6	2,762.4	2,919.1
SAMOS - retail	1.9	4.0	4.0	2.3	2.5	239.7	244.8	246.1	246.2	252.1
Sweden										
RIX	-10.4	-1.1	-10.4	4.7	12.9	3,410.9	3,377.5	2,970.5	2,985.6	3,196.6
Bankgirot	7.5	4.7	3.9	3.7	40.4	224.4	235.2	239.9	238.6	317.7
Dataclearing	5.5	3.1	0.5	7.8	9.3	70.8	73.1	72.2	74.6	77.4
Switzerland										
SIC	-4.4	-19.6	5.9	-6.9	32.2	6,126.1	4,849.8	5,032.5	4,621.4	6,024.2
Turkey										
EFT ¹ - large	42.7	-21.6	-1.6	7.2	-2.0	3,029.3	2,308.3	2,204.8	2,292.3	2,187.3
EFT - retail	nav	nav	1284.5	7.7	5.4	nav	27.0	363.0	379.2	389.2
Garanti Payment Systems	nav	33.3	44.6	10.9	10.6	0.5	0.6	0.8	0.9	1.0
Interbank Card Center	11.4	16.9	4.2	7.0	1.9	10.5	11.9	12.1	12.5	12.4
Interbank Clearing House	9.4	8.3	2.8	6.7	0.7	21.2	22.4	22.3	23.1	22.7
United Kingdom										
CHAPS Sterling	7.8	9.2	-4.6	-4.5	0.6	3,923.0	4,281.5	4,032.0	3,729.0	3,665.7
Cheque/credit	-15.0	-13.6	-13.1	-8.1	-8.1	44.7	38.6	33.1	29.5	26.5
BACS	2.9	-8.3	0.0	3.3	3.8	268.0	245.5	242.5	242.6	246.0
Faster Payments Service	nav	nav	21.7	15.5	15.1	nav	36.9	44.3	49.6	55.8
United States										
CHIPS	7.2	-11.3	2.9	1.4	-3.6	2,599.2	2,258.2	2,276.5	2,246.3	2,083.9
Fedwire	5.8	-11.5	17.6	22.3	-5.5	4,277.9	3,709.0	4,273.5	5,085.6	4,627.4
European Union⁶										
TARGET	0.4	6.5	-22.3	-11.3	2.0	6,646.9	7,227.2	5,631.8	4,924.5	4,868.5
EURO1 / STEP1	0.2	-11.8	-17.1	-15.6	7.0	653.4	588.6	489.8	407.3	422.2
STEP2 XCT Service ⁴	-25.5	nav	nav	nav	nav	1.6	nav	nav	nav	nav
STEP2 ICT Service ⁵	-2.0	-17.8	-13.1	-92.7	nav	12.6	10.6	9.3	0.7	nav
STEP2 SCT Service	62.1	51.0	47.7	153.6	12.5	16.1	24.9	36.8	92.1	100.4

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				
	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015
Australia										
RITS	82	82	85	88	87	60	60	61	59	60
Belgium										
TARGET2-BE	48	48	46	45	47	12	14	14	14	16
Clearing house	nap	nap	nap	nap	nap	nap	nap	nap	nap	nap
CEC	74	72	70	63	59	18	15	14	13	14
Brazil										
STR	166	171	169	172	181	166	171	169	172	181
SITRAF	98	nap	nap	102	101	98	nap	nap	102	101
BmfBovespa-FX	70	71	76	76	77	70	71	76	76	77
COMPE	137	136	131	129	119	137	136	131	129	119
SILOC	122	121	119	122	122	122	121	119	122	122
Canada										
LVTS	87	89	90	84	82	16	16	16	16	17
ACSS	126	122	117	123	123	12	12	12	12	12
Interac e-Transfer	nav	nav	nav	nav	258	nav	nav	nav	nav	nav
China										
HVPS	109,597	119,214	125,937	131,653	nav	1,747	1,783	1,799	773	nav
BEPS	109,509	119,115	125,823	131,522	nav	1,754	1,791	1,807	774	nav
France										
TARGET2-BDF ¹	308	320	328	320	317	89	114	124	121	123
CORE (FR) ²	402	419	380	367	367	10	10	10	10	10
Germany										
TARGET2-BBk	2,745	2,744	874	944	865	280	283	644	719	719
RPS	212	204	202	175	182	212	204	202	175	182
Hong Kong SAR										
HKD CHATS	146	152	154	159	156	146	152	154	159	156
USD CHATS	219	222	223	222	219	90	92	94	100	100
EUR CHATS	52	52	55	55	55	33	33	37	37	37
RMB CHATS	158	174	184	199	219	158	174	184	199	219
India										
RTGS	128	160	172	177	192	128	160	172	177	192
Cheque Clearing	209	200	535	701	1,244	117	108	213	258	264
ECS / NECS	117	117	117	123	123	117	117	117	123	123
NEFT	116	146	161	161	173	116	146	161	161	173
Italy										
TARGET2-BDI	441	426	170	167	156	101	103	102	105	100
BI-COMP	nav	nav	nap	669	728	89	87	83	453	51
Japan										
BOJ-NET	554	550	542	538	536	554	550	542	538	536
FXYCS	208	206	203	202	201	29	27	27	28	27
Zengin System	1,371	1,361	1,352	1,340	1,322	143	143	142	143	145
Tokyo Clearing House	323	318	317	315	312	105	105	106	106	106
Korea										
BOK-Wire+	134	133	134	133	130	134	133	134	133	130
Check Clearing System	27	27	27	27	25	27	27	27	27	25
Interbank Shared Networks	56	57	57	58	58	56	57	57	58	58

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

Table PS4 (cont)

System	Total number of participants					of which: direct participants				
	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015
Mexico										
SPEI	89	93	95	107	107	89	93	95	107	107
CECOBAN	28	28	29	29	29	28	28	29	29	29
Netherlands										
TARGET2-NL	100	107	112	111	105	54	61	66	66	63
Equens	47	64	123	161	162	44	61	99	66	72
Russia										
BESP System	3,248	2,894	2,776	2,495	2,113	3,248	2,894	2,776	2,495	2,113
VER	3,590	2,991	2,773	2,426	2,038	3,590	2,991	2,773	2,426	2,038
MER	3,594	2,996	2,773	2,426	2,038	3,594	2,996	2,773	2,426	2,038
Payments using letters of advice	543	86	85	86	82	543	86	85	86	82
Saudi Arabia										
SARIE	23	23	23	23	23	23	23	23	23	23
Singapore										
MEPS+(IFT)	136	137	140	143	126	64	62	64	64	63
SGDCCS	64	63	64	63	61	34	34	34	34	34
USDCCS	48	48	48	49	48	32	32	32	32	32
IBG	45	44	45	45	45	39	38	39	40	40
South Africa										
SAMOS - large	24	23	25	28	29	24	23	25	28	29
SAMOS - retail	24	24	26	28	29	23	22	23	25	27
Sweden										
RIX	25	25	27	30	29	25	25	27	30	29
Bankgirot	20	21	21	21	22	20	21	21	21	22
Dataclearing	20	21	21	21	29	20	21	21	21	29
Switzerland										
SIC	380	378	368	358	350	380	378	368	358	350
Turkey										
EFT ¹ - large	47	48	49	49	52	47	48	49	49	52
EFT - retail	nav	48	49	49	52	nav	48	49	49	52
Garanti Payment Systems	7	9	9	10	10	7	9	9	10	10
Interbank Card Center	27	27	28	27	29	27	27	28	27	29
Interbank Clearing House	40	41	41	41	42	40	41	41	41	42
United Kingdom										
CHAPS Sterling	nav	nav	nav	nav	nav	18	19	20	21	22
Cheque/credit	nav	nav	nav	nav	nav	11	11	11	11	11
BACS	63,416	63,416	63,016	nav	nav	16	16	16	16	16
Faster Payments Service	nav	nav	nav	nav	nav	nav	10	10	10	10
United States										
CHIPS	52	52	50	49	49	nav	nav	nav	nav	nav
Fedwire ^{6,7}	7,338	7,143	6,930	7,866	6,820	nav	nav	nav	nav	nav
European Union										
TARGET	4,484	4,484	2,326	2,368	2,271	1,104	1,172	1,535	1,603	1,606
EURO1 / STEP1	259	235	212	199	183	259	235	212	199	183
STEP2 XCT Service ⁴	1,673	nav	nav	nav	nav	97	nav	nav	nav	nav
STEP2 ICT Service ⁵	73	68	70	69	nav	6	6	6	6	nav
STEP2 SCT Service	4,669	4,696	4,823	4,806	4,825	123	125	127	128	136
<i>Memo:</i>										
CLS	63	64	65	64	66	61	62	63	62	64

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 %)				
	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015
Australia										
RITS	70.8	72.2	70.7	70.2	69.5	61.8	62.2	60.4	61.6	60.5
Belgium										
TARGET2-BE	91.8	90.6	89.5	93.7	93.9	92.3	90.9	89.9	90.8	90.5
Clearing house	nap	nap	nap	nap	nap	nap	nap	nap	nap	nap
CEC	85.0	85.6	86.7	89.0	87.6	84.6	85.2	85.9	86.1	86.2
Brazil										
STR	40.3	47.0	45.8	47.7	51.2	54.1	52.6	58.0	60.4	58.5
SITRAF	72.1	nap	nap	80.9	81.5	77.4	nap	nap	81.8	81.6
BmfBovespa-FX	47.5	45.4	47.8	47.3	34.8	58.2	54.7	58.1	61.5	40.8
COMPE	79.8	80.7	79.4	79.1	78.4	79.6	80.5	80.3	79.8	78.9
SILOC	82.7	84.7	84.0	85.2	84.4	83.0	84.1	82.4	81.7	81.6
Canada										
LVTS	80.8	80.9	80.9	80.4	81.0	74.3	74.4	72.2	76.4	76.8
ACSS	86.4	79.9	85.8	89.2	85.9	80.3	80.1	79.5	80.1	76.8
Interac e-Transfer	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
China										
HVPS	57.5	57.6	58.6	58.4	nav	40.6	40.3	41.0	35.1	nav
BEPS	60.9	63.0	63.2	62.4	nav	48.0	47.2	47.3	53.6	nav
France										
TARGET2-BDF ¹	53.0	53.7	54.2	55.0	55.5	64.2	54.7	63.2	62.1	65.6
CORE (FR) ²	73.4	82.7	83.0	84.0	82.7	81.0	74.8	74.5	75.8	75.3
Germany										
TARGET2-BBk	50.0	50.1	50.0	49.2	52.5	33.1	28.9	29.5	26.2	45.8
RPS	31.5	32.0	29.3	38.9	51.8	18.1	14.5	18.4	44.8	57.4
Hong Kong SAR										
HKD CHATS	nav	58.6	58.3	57.4	56.2	nav	48.3	49.0	50.3	49.6
USD CHATS	nav	59.5	61.7	60.6	58.8	nav	64.2	58.4	59.8	59.2
EUR CHATS	nav	72.4	73.6	73.9	73.1	nav	94.3	96.7	96.1	86.9
RMB CHATS	nav	48.0	44.0	50.7	48.3	nav	44.0	42.0	48.7	48.6
India										
RTGS	45.1	45.6	40.8	40.8	40.5	42.5	40.1	41.0	45.8	48.5
Cheque Clearing	53.6	45.7	36.8	30.1	22.9	81.8	74.7	65.0	56.0	47.2
ECS / NECS	11.4	10.4	10.2	8.6	5.5	2.2	2.1	2.6	2.5	1.6
NEFT	9.0	13.7	19.4	23.3	26.1	14.8	21.7	30.6	39.2	48.0
Italy										
TARGET2-BDI	44.0	41.9	44.6	45.2	44.6	56.5	52.3	50.5	50.7	50.7
BI-COMP	51.7	52.0	52.6	41.3	54.1	57.0	57.5	57.6	53.9	47.7
Japan										
BOJ-NET	47.9	47.5	45.8	49.4	48.0	36.5	37.8	37.4	43.0	41.5
FXYS	77.2	79.4	80.7	80.4	76.3	74.9	75.4	75.5	74.6	72.2
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+	30.0	28.0	26.6	28.1	27.8	34.5	35.2	32.7	33.8	34.3
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 %)				
	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015
Mexico										
SPEI	78.4	81.2	81.4	82.2	82.6	66.0	61.3	59.3	58.7	58.9
CECOBAN	83.5	83.4	84.3	83.7	82.8	80.6	81.2	82.0	81.3	80.9
Netherlands										
TARGET2-NL	68.6	67.5	68.1	75.1	80.0	67.4	76.2	65.5	74.9	70.9
Equens	96.8	98.0	98.5	98.4	98.4	88.6	94.0	93.1	90.2	89.0
Russia										
BESP System	18.1	18.1	12.9	21.8	22.3	73.0	47.4	51.6	41.4	62.0
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	78.9	79.0	83.0	78.0	75.0	76.6	76.0	78.0	72.0	74.0
Singapore										
MEPS+(IFT)	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
SGDCCS	88.3	88.2	88.2	88.4	88.4	83.3	82.6	82.7	82.5	81.8
USDCCS	76.5	76.0	76.2	76.9	77.8	71.1	70.9	70.6	70.3	70.8
IBG	86.9	86.2	85.7	85.0	83.6	81.4	81.4	80.5	79.4	79.7
South Africa										
SAMOS - large	91.7	92.4	92.6	91.2	90.8	86.6	85.5	80.2	73.8	72.8
SAMOS - retail	62.6	59.8	59.3	59.3	58.8	95.3	94.8	93.7	92.9	92.3
Sweden										
RIX	87.5	89.0	86.5	88.5	88.1	74.0	79.6	74.0	74.2	81.9
Bankgirot	nap	nap	nap	nap	nap	nap	nap	nap	nap	nap
Dataclearing	nap	nap	nap	nap	nap	nap	nap	nap	nap	nap
Switzerland										
SIC	61.8	62.3	61.8	61.8	61.5	64.9	66.6	64.1	66.1	64.2
Turkey										
EFT ¹ - large	58.4	55.5	66.3	61.6	60.7	67.5	56.3	45.6	44.7	44.5
EFT - retail	nav	nav	55.2	54.0	54.6	nav	nav	36.9	37.7	38.1
Garanti Payment Systems	96.1	95.7	94.9	95.0	95.5	96.1	95.5	95.0	94.5	95.3
Interbank Card Center	63.5	61.8	60.4	61.2	61.2	66.2	65.6	63.3	62.6	62.1
Interbank Clearing House	54.6	56.2	52.1	51.8	52.8	53.1	52.2	51.9	52.8	54.4
United Kingdom										
CHAPS Sterling	73.0	73.0	73.0	72.0	nav	67.0	67.0	65.0	63.0	nav
Cheque/credit	77.0	79.0	79.0	80.0	nav	86.0	83.0	81.0	82.0	nav
BACS	80.0	81.0	81.0	81.0	nav	nav	nav	nav	nav	nav
Faster Payments Service	nav	88.0	88.0	88.0	nav	nav	87.0	87.0	88.0	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	15.6	13.0	16.9	15.7	17.1
EURO1 / STEP1	30.5	32.7	31.6	32.2	33.6	51.4	51.9	47.4	48.6	50.7
STEP2 XCT Service ⁴	43.4	nav	nav	nav	nav	38.3	nav	nav	nav	nav
STEP2 ICT Service ⁵	99.9	99.9	99.9	99.9	nav	99.9	99.9	99.9	99.7	nav
STEP2 SCT Service	51.0	46.4	37.7	45.7	44.5	29.0	26.6	27.0	35.7	35.1

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 not-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 BM&F BOVESPA, 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 throughout 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 Interac e-Transfer is owned by Acxsys Corporation. ⁴ 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. ⁵ No standard hours. ⁶ 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 at any time during the day, but for same day settlement in Hong Kong a transaction must be submitted for processing between (a) 08:30 and 18:30 for HKD CHATS, USD CHATS and EUR CHATS, (b) 08:30 and 05:00 next day for RMB CHATS.

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 "Core Time" of Fund Transfer Services, which requires all users to keep connecting with BOJ-NET, is set from 9:00 to 17:00. During the operating hours other than "Core Time", any users can use BOJ-NET after the coordination with their counterparties.

³ On the last business day of each month, BOJ-NET opens at 7:30. ⁴ "Core Time" of Funds Transfer Services for FXYCS is set from 9:00 to 15:00. ⁵ Large-value payments (equal to or larger than 100 million yen) are routed to BOJ-NET for real-time settlement. ⁶ 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.

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

Mexico: ¹ SPEI opens at 18:00 of the previous day, and mostly CLS and government payments are settled before 07:45.

Netherlands: ¹ In principle; sometimes less.

Russia: ¹ A small number of payments are not processed centrally due to technical issues. ² Moscow time. The closing time can be extended. ³ Local time of the regional subsystem. The closing time can be extended. In some selected regions, the closing time for orders of participants in the BRPS can be set earlier than 21:00 but later than 17:00 local time. ⁴ In the regional subsystem some orders are accepted on paper not later than 14:00. ⁵ 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).

Singapore: ¹ MEPS+(IFT) 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 Monday to Friday.

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).

Turkey: ¹ EFT (Electronic Funds Transfer) system is the RTGS system operated by the CBRT. It encompasses both a customer payment system and a banking payment system.

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 SCT payments are settled in TARGET2 through multiple day-time cycles and optional night-time cycles. STEP2 SDD payments are settled in TARGET2 through two separate cycles. ³ Opens the day before (D-1) and closes the day after (D). ⁴ STEP2 XCT Service closed in December 2011. ⁵ STEP2 ICT Service closed in September 2014. 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-2015)

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
CSE	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					
The Stock Exchange of Hong Kong Limited	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	ELT	09:00-15:00	par ²
Osaka Exchange (OSE)	SE ¹	DER	ELT	09:00-15:10	par ²
Tokyo Financial Exchange (TFX)	B, O	DER	ELT	08:45-15:30	int ³
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	07:30-15:00	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, O	ELT	10:00-23:50	par
MICEX SE	SE	SEC: B, G, E, O	ELT	09:30-19:30	int
Saudi Arabia Tadawul	SE	SEC: B, E	ELT	11:00 - 15:30	nap
Singapore SGX	SE	SEC: B, E, O; DER	ELT	09:00-17:00 ¹	int
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 İstanbul	SE	SEC: B, G, E, O; DER	ELT, FLT	09:15-17:40 ¹ , 09:15-17:00 ²	nap
Turkish Derivatives Exchange ³	nap	nap	nap	nap	nap
United Kingdom London Stock Exchange	nav	nav	nav	nav	nav
Virt-x	nav	nav	nav	nav	nav
United States¹ 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 The regulated off-exchange market in linear bonds, strips and treasury certificates was discontinued on 1 April 2012, by the same Royal Decree of 19 March 2012. 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 CSE. 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. ICCL took over these operations from BOISL in March 2012. 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 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.

Footnotes for Tables TRS1 (cont)

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 Turkish Derivatives Exchange merged with Borsa Istanbul in April 2013 and ceased operating in August 2013.

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)				
	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015
Australia										
ASX	284.29	313.30	331.92	306.97	314.31	79.3	10.2	5.9	-7.5	2.4
ASX 24	104.49	103.78	123.05	119.51	129.44	21.2	-0.7	18.6	-2.9	8.3
Belgium										
Regulated off-exchange	0.132	nav	nav	nav	nav	29.0	nav	nav	nav	nav
Euronext Brussels	1,441.73	1,438.48	1,435.4	1,075.9	919.6	0.6	-0.2	-0.2	-25.0	-14.5
Brazil										
BmfBovespa-Equities	142.41	193.09	220.60	228.13	244.85	32.9	35.6	14.2	3.4	7.3
BmfBovespa-Derivatives	19.67	24.53	31.75	44.33	72.37	20.0	24.7	29.4	39.6	63.3
Canada										
TSX	223.27	186.09	174.38	203.48	217.70	17.7	-16.7	-6.3	16.7	7.0
Montréal Exchange	61.78	64.36	66.27	69.99	76.67	39.5	4.2	3.0	5.6	9.6
NGX	0.39	0.36	0.34	0.34	0.33	11.4	-5.9	-6.0	-0.3	-2.5
ICE	4.75	5.04	5.69	5.68	5.75	10.5	6.0	12.9	-0.2	1.2
CSE	0.05	0.06	0.05	0.21	0.19	32.3	23.2	-13.7	332.5	-8.8
Alpha	73.83	64.35	55.28	61.35	44.04	9.4	-12.8	-14.1	11.0	-28.2
China										
Shanghai Stock Exchange	1,311.0	980.1	1,254.2	1,742.7	nav	-24.1	-25.2	28.0	39.0	nav
Shenzhen Stock Exchange	1,047.0	982.6	1,387.2	1,851.7	nav	-22.2	-6.2	41.2	33.5	nav
France										
Euronext Paris	146.89	121.04	109.38	121.09	147.11	17.1	-17.6	-9.6	10.7	21.5
Germany										
Xetra	134.88	109.03	109.08	115.41	143.31	28.8	-19.2	0.0	5.8	24.2
Xetra Frankfurt Specialist (since 2011; before: Frankfurt Floor)	14.14	4.34	4.39	3.95	4.56	-34.7	-69.3	1.2	-10.1	15.5
Eurex	2,034.7	1,504.0	1,050.1	1,470.1	1,140.5	7.6	-26.1	-30.2	40.0	-22.4
Hong Kong SAR										
Hong Kong Stock Exchange	0.217	0.192	0.229	0.262	0.356	11.1	-11.6	19.8	14.4	35.6
India										
NDS	0.41	0.66	0.82	1.09	1.02	24.1	59.7	24.3	32.8	-6.3
BSE: BOLT	426.8	586.0	665.2	733.9	0.0	-19.3	37.3	13.5	10.3	-100.0
NSE: NEAT	3,616.3	3,451.2	3,389.3	4,171.1	0.0	8.5	-4.6	-1.8	23.1	-100.0
USE	nav	nav	0.58	0.06	0.00	88.0	-99.8	-14.7	-89.4	-100.0
MCX-SX	770.3	597.6	405.7	103.6	0.0	-14.7	-22.4	-32.1	-74.5	-100.0
Italy										
Borsa Italiana	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
MTS	0.15	0.11	0.18	0.28	0.21	-6.9	-27.5	64.8	54.5	-23.3
PCT	0.74	0.82	0.90	0.93	1.02	18.9	10.4	10.4	3.3	9.2
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)				
	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015
Korea										
KRX	3,924.1	1,828.7	816.7	675.0	787.7	4.6	-53.4	-55.3	-17.4	16.7
Mexico										
BMV	11.19	19.68	34.56	38.74	48.95	32.4	75.9	75.6	12.1	26.3
Mexder	46.8	42.6	27.4	29.9	17.0	9.8	-8.8	-35.8	9.3	-43.0
Netherlands										
Euronext Amsterdam	52.2	44.7	46.2	47.8	61.3	15.2	-14.4	3.4	3.5	28.3
Russia										
MICEX	34.079	nav	nav	nap	nap	157.9	nav	nav	nap	nap
MICEX SE	134.14	103.51	85.89	106.07	109.32	3.7	-22.8	-17.0	23.5	3.1
RTS	168.12	nav	nav	nap	nap	-73.2	nav	nav	nap	nap
Moscow Exchange	nav	189.89	146.79	183.29	321.87	nav	nav	-22.7	24.9	75.6
Saudi Arabia										
Tadawul	25,549	42,107	28,969	35,762	30,448	30.7	64.8	-31.2	23.5	-14.9
Singapore										
SGX	20.84	22.01	28.64	22.17	52.11	-4.1	5.6	30.1	-22.6	135.1
South Africa										
JSE	29.43	29.74	42.40	50.18	66.26	13.6	1.0	42.6	18.4	32.0
Sweden										
NASDAQ OMX Stockholm	71.53	60.90	56.40	62.56	83.29	32.3	-14.9	-7.4	10.9	33.1
Switzerland										
SIX Swiss Exchange	38.64	30.66	33.63	38.03	50.68	15.1	-20.7	9.7	13.1	33.3
Turkey										
Borsa İstanbul	103.22	80.08	87.22	91.60	106.82	26.1	-22.4	8.9	5.0	16.6
Turkish Derivatives Exchange	74.29	62.47	nav	nav	nav	16.2	-15.9	nav	nav	nav
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	2,006.3	1,386.2	1,202.1	1,553.0	1,765.7	-2.7	-30.9	-13.3	29.2	13.7
Nasdaq	2,250.6	1,933.1	1,893.9	2,412.4	2,512.8	4.1	-14.1	-2.0	27.4	4.2
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				
	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015
Australia										
ASX	1,360.9	1,067.8	1,029.1	920.2	889.2	4.79	3.41	3.10	3.00	2.83
ASX 24	nap	nap	nap	nap	37,563	nap	nap	nap	nap	290.2
Belgium										
Regulated off-exchange	1,285.6	nap	nap	nap	nap	9,718.2	nav	nav	nav	nav
Euronext Brussels	126	113.3	124.5	129.8	152.1	0.1	0.08	0.09	0.12	0.17
Brazil										
BmfBovespa-Equities	1,415.7	1,329.8	1,339.8	1,087.3	724.0	9.94	6.89	6.07	4.77	2.96
BmfBovespa-Derivatives	27,671.6	24,762.5	25,233.6	20,061.9	17,952.4	1,406.5	1,009.3	794.7	452.6	248.1
Canada										
TSX	1,539.6	1,216.6	1,127.2	1,155.1	1,029.4	6.90	6.54	6.46	5.68	4.73
Montréal Exchange	23,287.9	22,955.7	24,533.7	24,809.7	19,665.6	377.0	356.6	370.2	354.5	256.5
NGX	33.55	16.83	28.19	30.90	11.68	87.1	46.4	82.7	90.9	35.2
ICE	52.86	57.39	57.89	44.44	41.34	11.12	11.39	10.18	7.83	7.19
CSE	0.18	0.18	0.12	0.45	0.28	4.05	3.26	2.42	2.17	1.46
Alpha	412.05	336.51	221.17	205.71	129.37	5.58	5.23	4.00	3.35	2.94
China										
Shanghai Stock Exchange	7,036.4	8,673.8	13,968.5	20,861.8	nav	5.37	8.85	11.14	11.97	nav
Shenzhen Stock Exchange	2,989.8	2,830.1	4,790.3	7,239.5	nav	2.86	2.88	3.45	3.91	nav
France										
Euronext Paris	1,782.1	1,192.6	1,192.3	1,420.7	1,530.4	12.13	9.85	10.90	11.73	10.40
Germany										
Xetra	2,075.1	1,486.8	1,535.8	1,702.3	1,814.7	15.38	13.64	14.08	14.75	12.66
Xetra Frankfurt Specialist (since 2011; before: Frankfurt Floor)	522.4	186.0	1,398.5	146.1	146.5	36.93	42.88	318.74	37.04	32.14
Eurex	149,205	279,985	710,467	122,726	42,659	73.33	186.16	676.55	83.48	37.40
Hong Kong SAR										
Hong Kong Stock Exchange	2,215.2	1,714.7	1,968.0	2,212.4	3.4	10,221.8	8,948.8	8,576.0	8,430.0	9.5
India										
NDS	748.4	1,233.7	1,524.3	4,242.9	4,208.9	1,814.6	1,873.1	1,862.2	3,902.1	4,131.3
BSE: BOLT	316.2	1,441.7	1,661.0	3,796.6	0.0	0.74	2.46	2.50	5.17	nav
NSE: NEAT	8,321.9	7,386.9	7,683.7	10,386.5	0.0	2.30	2.14	2.27	2.49	nav
USE	nav	nav	51.4	8.6	0.0	nav	nav	88.67	139.55	nav
MCX-SX	799.7	619.0	440.9	108.2	0.0	1.04	1.04	1.09	1.04	nav
Italy										
Borsa Italiana	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
MTS	1,207.4	729.3	1,200.4	1,972.7	1,358.5	8,103.6	6,753.1	6,743.7	7,173.3	6,438.5
PCT	25,199.0	22,595.4	29,164.3	30,031.2	26,601.7	33,961.0	27,589.1	32,261.4	32,153.3	26,080.1
Japan										
TSE	4,648.2	4,145.9	7,542.9	6,465.8	6,756.3	nav	nav	nav	nav	nav
OSE	17,549.4	21,307.5	23,833.1	21,545.1	21,943.6	nav	nav	nav	nav	nav
TFX	9,036.1	5,950.2	5,167.3	2,559.4	1,652.0	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				
	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015
Korea										
Korea Exchange(KRX)	14,408.7	11,228.5	10,331.3	8,305.3	8,671.4	3.67	6.14	12.65	12.30	11.01
Mexico										
BMV	169.08	202.70	227.93	184.75	148.01	15.11	10.30	6.59	4.77	3.02
Mexder	421.7	370.1	264.6	296.9	163.8	9.02	8.68	9.67	9.93	9.61
Netherlands										
Euronext Amsterdam	646.9	467.6	529.4	612.1	649.8	12.39	10.47	11.47	12.81	10.60
Russia										
MICEX	1,709.0	nav	nav	nap	nap	50.15	nav	nav	nap	nap
MICEX SE	3,175.6	5,915.0	7,190.7	5,374.7	3,322.5	23.67	57.14	83.72	50.67	30.39
RTS	1,995.6	nav	nav	nap	nap	11.87	nav	nav	nap	nap
Moscow Exchange	nap	1,819.7	4,629.8	5,585.8	4,965.6	nap	9.58	31.54	30.48	15.43
Saudi Arabia										
Tadawul	293.5	514.6	365.3	572.5	443.4	0.01	0.01	0.01	0.02	0.01
Singapore										
SGX	296.7	257.3	283.6	209.8	203.6	14.24	11.69	9.90	9.46	3.91
South Africa										
JSE	3,982.7	3,791.3	3,124.4	2,702.6	2,756.8	135.3	127.5	73.7	53.9	41.6
Sweden										
NASDAQ OMX Stockholm	1,189.3	961.3	1,088.3	1,181.9	1,250.6	16.6	15.8	19.3	18.9	15.0
Switzerland										
SIX Swiss Exchange	1,251.2	916.9	1,050.5	1,224.8	1,397.5	32.38	29.91	31.24	32.21	27.58
Turkey										
Borsa İstanbul	702.9	547.4	861.4	744.5	680.6	6.81	6.84	9.88	8.13	6.37
Turkish Derivatives Exchange	263.35	225.35	nap	nap	nap	3.55	3.61	nav	nav	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	18,094.7	13,505.0	13,776.0	15,938.9	17,536.2	9.02	9.74	11.46	10.26	9.93
Nasdaq	14,300.5	13,655.0	14,489.4	17,779.0	18,941.0	6.35	7.06	7.65	7.37	7.54
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 %)				
	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015
Australia										
ASX	-7.0	-23.1	1.6	-6.1	14.4	89.7	68.2	68.9	64.0	73.1
ASX 24	nap	nap	nap	nap	nap	nap	nap	nap	nap	3,088.7
Belgium										
Regulated off-exchange	12.4	nav	nav	nav	nav	243.9	nav	nav	nav	nav
Euronext Brussels	-4.8	-4.9	5.0	3.8	39.3	23.9	22.8	23.9	24.4	33.5
Brazil										
BmfBovespa-Equities	0.9	3.7	5.1	-16.9	-14.7	54.2	54.1	54.4	45.0	40.9
BmfBovespa-Derivatives	2.8	-1.3	6.3	-18.6	14.6	1,059.5	1,007.3	1,025.4	830.6	1,015.2
Canada										
TSX	5.9	-21.3	-5.4	7.8	2.0	84.2	66.1	60.5	64.0	66.1
Montréal Exchange	45.3	-1.9	9.1	6.4	-9.3	1,273.5	1,247.3	1,317.2	1,375.1	1,262.6
NGX	-27.7	-50.0	70.9	15.3	-56.7	1.8	0.9	1.5	1.7	0.8
ICE	34.2	8.1	3.0	-19.2	6.5	2.9	3.1	3.1	2.5	2.7
CSE	22.4	-1.1	-34.6	307.6	-29.5	0.0	0.0	0.0	0.0	0.0
Alpha	-3.2	-18.7	-32.9	-2.1	-28.0	22.5	18.3	11.9	11.4	8.3
China										
Shanghai Stock Exchange	8.3	17.4	54.0	45.2	nav	93.5	101.2	144.9	197.6	nav
Shenzhen Stock Exchange	-25.9	-9.9	61.9	47.0	nav	39.7	33.0	49.7	68.6	nav
France										
Euronext Paris	1.9	-29.1	-4.3	18.5	28.7	62.3	44.5	42.4	50.0	63.3
Germany										
Xetra	1.3	-24.0	-1.7	10.1	27.4	55.2	42.0	40.9	43.9	54.0
Xetra Frankfurt Specialist (since 2011; before: Frankfurt Floor)	-41.8	-62.2	615.8	-89.6	19.7	13.9	5.3	37.3	3.8	4.4
Eurex	6.6	99.0	141.5	-82.8	-58.5	3,969.8	7,905.9	18,935.0	3,164.5	1,268.6
Hong Kong SAR										
Hong Kong Stock Exchange	-5.2	-25.9	10.0	7.6	-99.9	891.5	653.0	714.0	759.7	1.1
India										
NDS	8.9	73.6	23.9	161.2	-2.0	39.98	66.32	79.30	207.33	198.72
BSE: BOLT	-46.1	-24.5	-13.0	47.8	nav	7.64	5.51	4.63	6.85	nav
NSE: NEAT	-4.4	-6.5	4.3	26.8	nav	444.59	397.09	399.75	507.53	0.00
USE	74.3	-91.8	108.5	-84.4	nav	nav	nav	2.68	0.42	0.00
MCX-SX	-20.5	-18.5	-28.9	-76.9	nav	42.72	33.27	22.94	5.29	0.00
Italy										
Borsa Italiana	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
MTS	-4.1	-36.7	57.2	64.1	-17.7	53.0	35.2	56.4	92.3	74.9
PCT	-2.7	-6.0	23.3	2.8	5.8	1,106.8	1,090.9	1,369.1	1,404.7	1,466.2
Japan										
TSE	-2.9	-10.7	121.9	-9.6	18.6	78.6	69.6	153.7	140.5	163.9
OSE	-13.2	21.6	36.4	-4.6	15.6	296.6	357.5	485.6	468.3	532.2
TFX	-36.0	-34.1	5.9	-47.8	-26.7	152.7	99.8	105.3	55.6	40.1

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 %)				
	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015
Korea										
Korea Exchange(KRX)	9.3	-22.5	-11.7	-23.7	11.4	1,198	919	791	589	630
Mexico										
BMV	-3.3	22.0	5.0	-18.8	-7.0	14.4	17.1	18.1	14.3	12.9
Mexder	5.3	-10.7	-33.2	12.4	-36.0	36.0	31.2	21.0	23.0	14.3
Netherlands										
Euronext Amsterdam	-6.5	-23.9	6.8	15.4	26.7	72.4	56.4	61.1	69.6	86.6
Russia										
MICEX	80.7	nav	nav	nap	nap	84.0	nav	nav	nap	nap
MICEX SE	34.9	84.9	16.9	-19.9	-12.5	156.1	274.6	322.2	261.8	249.4
RTS	64.4	nav	nav	nap	nap	98.1	nav	nav	nap	nap
Moscow Exchange	nav	nav	144.7	29.2	25.8	nav	84.5	207.5	272.1	372.8
Saudi Arabia										
Tadawul	39.6	70.4	-31.4	52.6	-24.2	43.8	70.1	49.1	75.9	68.6
Singapore										
SGX	-12.5	-17.6	7.8	-25.8	5.9	111.7	89.7	93.8	68.5	69.6
South Africa										
JSE	14.7	1.9	-8.1	-7.4	14.0	955.4	956.6	849.5	768.7	875.8
Sweden										
NASDAQ OMX Stockholm	6.3	-16.4	8.4	14.2	29.1	211.2	176.8	188.1	206.0	252.3
Switzerland										
SIX Swiss Exchange	-3.8	-21.9	13.4	15.1	21.4	179.4	138.0	153.5	174.2	208.4
Turkey										
Borsa İstanbul	-1.8	-21.3	55.4	-8.1	4.5	90.5	69.3	104.5	93.2	94.8
Turkish Derivatives Exchange	-7.8	-13.5	nav	nav	nav	33.89	28.51	nav	nav	nav
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	-1.7	-26.8	0.7	14.1	10.2	116.6	83.6	82.5	91.6	97.2
Nasdaq	5.9	-6.4	4.8	21.0	6.7	92.2	84.5	86.8	102.2	105.0
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				
	2011	2012	2013	2014	2015
Australia					
ASX	82	81	72	72	71
ASX 24	nav	nav	nav	nav	nav
Belgium					
Regulated off-exchange	201	nap	nap	nap	nap
Euronext Brussels	197	191	177	156	140
Brazil					
BmfBovespa-Equities	87	83	76	72	98
BmfBovespa-Derivatives	68	66	60	58	86
Canada					
TSX	120	118	111	103	88
Montréal Exchange	91	87	91	87	86
NGX	237	248	259	264	269
ICE	nav	nav	nav	nav	nav
CSE	91	88	87	84	73
Alpha	90	80	77	74	69
China					
Shanghai Stock Exchange	222	228	240	258	nav
Shenzhen Stock Exchange	116	119	119	120	nav
France					
Euronext Paris	179	191	177	156	140
Germany					
Xetra	227	214	202	186	179
Xetra Frankfurt Specialist (since 2011; before: Frankfurt Floor)	228	182	173	162	155
Eurex	568	576	589	597	609
Hong Kong SAR					
Hong Kong Stock Exchange	534	550	543	540	550
India					
NDS	182	184	191	203	260
BSE: BOLT	1,371	1,386	1,376	1,413	nav
NSE: NEAT	1,376	1,422	1,472	1,428	nav
USE	397	385	361	313	nav
MCX-SX	749	939	959	930	nav
Italy					
Borsa Italiana	128	128	123	nav	nav
MTS	88	87	79	77	74
PCT	109	114	118	117	113
Japan					
TSE	137	127	126	95	95
OSE	111	99	79	111	110
TFX	73	68	51	49	51

Table TRS4 (cont)

System	Total number of participants				
	2011	2012	2013	2014	2015
Korea					
Korea Exchange(KRX)	95	94	93	92	97
Mexico					
BMV	34	34	31	30	31
Mexder	51	48	45	68	48
Netherlands					
Euronext Amsterdam	nav	nav	nav	nav	nav
Russia					
MICEX	nap	nap	nap	nap	nap
MICEX SE	634	634	559	512	466
RTS	nap	nap	nap	nap	nap
Moscow Exchange	576	755	733	669	686
Saudi Arabia					
Tadawul	62	62	45	45	45
Singapore					
SGX	4,336	4,148	3,975	4,421	4,199
South Africa					
JSE	nav	nav	nav	nav	nav
Sweden					
NASDAQ OMX Stockholm	171	173	192	192	186
Switzerland					
SIX Swiss Exchange	127	119	108	107	105
Turkey					
Borsa İstanbul	143	140	213	214	211
Turkish Derivatives Exchange	99	101	nap	nap	nap
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				
	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015
Australia										
ASX	2,222	2,188	2,195	2,208	2,238	1,187	1,387	1,366	1,292	1,190
ASX 24	nap	nap	nap	nap	nap	nap	nap	nap	nap	nap
Belgium										
Regulated off-exchange	111	nap	nap	nap	nap	nap	nap	nap	nap	nap
Euronext Brussels	1,133	1,615	3,500	5,231	8,165	229	300	375	380	413
Brazil										
BmfBovespa-Equities	1,161	1,163	1,157	1,205	1,224	1,222	1,231	1,028	842	488
BmfBovespa-Derivatives	nap	nap	nap	nap	nap	nap	nap	nap	nap	nap
Canada										
TSX	4,237	4,254	4,156	4,016	3,776	1,915	2,060	2,112	2,090	1,595
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
CSE	162	189	209	266	316	1.1	1.1	1.4	2.0	1.6
Alpha	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
China										
Shanghai Stock Exchange	1,691	2,098	2,786	3,758	nav	2,355	2,525	2,479	4,004	nav
Shenzhen Stock Exchange	1,938	2,190	2,328	2,523	nav	1,054	1,140	1,442	2,101	nav
France										
Euronext Paris	18,780	17,351	22,162	30,587	33,806	1,549	1,810	2,303	2,093	2,081
Germany										
Xetra	5,707	7,250	5,411	5,318	5,037	1,466	1,723	2,358	2,044	1,940
Xetra Frankfurt Specialist (since 2011; before: Frankfurt Floor) ²	998.9	1,175.3	1,330.3	1,412.6	1,614.7	nap	nap	nap	nap	nap
Eurex	nap	nap	nap	nap	nap	nap	nap	nap	nap	nap
Hong Kong SAR										
Hong Kong Stock Exchange	6,723	6,903	8,522	9,060	9,015	2,257	2,832	3,101	3,232	3,185
India										
NDS	2,253	1,835	1,967	2,162	2,406	nav	nav	nav	nav	nav
BSE: BOLT	9,232	10,937	13,498	15,025	nav	1,167	1,166	1,198	1,603	nav
NSE: NEAT	2,928	2,784	4,601	5,645	nav	1,145	1,139	1,176	1,568	nav
USE	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
MCX-SX	nav	nav	12	82	nav	nav	1,131	1,170	1,552	nav
Italy										
Borsa Italiana	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
MTS	113	113	113	113	113	nap	nap	nap	nap	nap
PCT	822	1,021	892	993	956	nap	nap	nap	nap	nap
Japan										
TSE	2,602	2,618	3,732	3,787	3,846	3,304	3,493	4,550	4,388	4,899
OSE	1,985	1,924	nap	nap	nap	1,945	2,057	nap	nap	nap
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				
	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015
Korea										
Korea Exchange(KRX)	11,769	12,187	13,232	13,885	14,513	995	1,180	1,238	1,216	1,236
Mexico										
BMV	722	898	969	958	1,018	408	524	527	481	404
Mexder	nap	nap	nap	nap	nap	nap	nap	nap	nap	nap
Netherlands										
Euronext Amsterdam	9,773	10,387	11,359	13,454	16,869	593	651	819	789	726
Russia										
MICEX	nap	nap	nap	nap	nap	nap	nap	nap	nap	nap
MICEX SE	2,020	1,755	1,882	1,749	1,855	767	812	774	412	395
RTS	nap	nap	nap	nap	nap	nap	nap	nap	nap	nap
Moscow Exchange	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Saudi Arabia										
Tadawul	161	169	173	179	181	339	373	467	483	421
Singapore										
SGX	2,305	2,496	2,775	3,053	3,051	596	765	743	755	640
South Africa										
JSE	2,013	2,324	2,420	2,486	2,547	850	987	1,012	994	753
Sweden										
NASDAQ OMX Stockholm	5,649	6,227	8,822	8,456	11,407	508	602	751	688	684
Switzerland										
SIX Swiss Exchange	37,375	35,186	37,373	34,941	35,081	1,149	1,203	1,478	1,623	1,563
Turkey										
Borsa İstanbul	929	1,142	2,090	2,481	2,621	200	310	237	271	191
Turkish Derivatives Exchange	15	15	nap	nap	nap	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	11,796	14,086	17,950	19,351	17,787
Nasdaq	2,828	2,735	2,804	3,007	3,130	3,845	4,582	6,085	6,979	7,281
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-2015)

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	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 ⁴	CCP	SE ⁵ , B	int ⁶	int ⁷	routine; event: P, S
ICCL	CCP	SE ⁵ , B	par ⁵	int ⁷	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} , O	par ³	indep	event: P
JASDEC DVP Clearing Corporation (JDCC)	CCP	O ⁴	nap	par ⁴	event: P ⁵
TFX	CCP	B, O	int ⁶	nap	event: P
Korea					
Korea Exchange (KRX)	CCP, CH	O	int ¹	indep	nap
Korea Securities Depository (KSD) ²	CCP, CH	SE, O, B	indep	int ³	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				
EuroCCP N.V.	CCP	B, SE	par ¹	indep	routine; event: P, S
Russia					
NSD	CH	SE ¹ , B, O	par	int ²	regular
NCC	CCP	SE ³	par	int ²	regular
Saudi Arabia					
Saudi Arabia clearing house	CH	O ¹	int ²	int ²	nap
Singapore					
CDP	CCP, CH	CH	int	int	nap
South Africa					
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 ¹	par ¹ , indep ²	indep	routine
ICE Clear Europe	CCP	O ³	int	indep ⁴	routine
LME Clear Limited	CCP	O	indep	indep	event-driven; P
CME Clearing Europe Limited	CCP	O	indep	indep	event-driven; P
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	2
India CCIL	SEC, DER, REP ⁹	INR	CB	CB	nap
NSCCL	SEC, DER, REP	INR	CSD ^{3,7}	B	nav
BOISL	SEC, DER, REP	INR	CSD ^{3,7}	B	nav
ICCL	SEC, DER, REP	INR	CSD ^{3,7}	B	nav
MCX-SXCCL	SEC, DER, REP	INR	CSD ^{3,7}	B	nav
Italy CCG	SEC, DER, REP	EUR	CSD ³	CB	1
LCH.Clearnet SA	see France				
Japan JSCC	SEC, DER, REP	JPY, USD, EUR, AUD	CSD ⁴ , CB	CB, B	nap
JDCC	SEC	JPY	CSD ⁴	CB	nap
TFX	DER	JPY	nap	CB, B	1
Korea Korea Exchange (KRX)	SEC, DER, REP	KRW	CSD ³	B, CB	nap
Korea Securities Depository (KSD)	SEC	KRW	CSD ³	B, CB	nap
Mexico CCV	SEC	MXN	CSD ²	O ⁴	nap
Asigna	DER	MXN, USD	B, CSD ²	B	nap
Netherlands LCH.Clearnet SA	see France				
EuroCCP N.V.	SEC	EUR, DKK, CHF, GBP, NOK, SEK, USD, HUF, CZF	CSD ² : DKK; CSD ³ : EUR; CSD ⁴ : GBP; CSD ⁵ : CHF; CSD ⁶ : SEK; B ⁷ : EUR; B ⁸ : EUR; B ⁹ : EUR; B ¹⁰ : NOK; B ¹¹ : CZK; B ¹² : EUR; B ¹³ : HUF	B	3
Russia NSD	SEC, REP	RUR, USD, EUR, CNY, GBP, CHF, HKD	CSD ²	O-RUR, USD, EUR, CNY, HKD, CHF, GBP, B-USD	nap
NCC	SEC, DER, REP, O	RUR, USD, EUR, CNY, HKD, GBP, KZT, BYR, UAH	CSD ²	O ²	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
Saudi Arabia Saudi Arabia clearing house	SEC	SAR	CSD	CB, B	no link
Singapore CDP	SEC	SGD, AUD, USD, HKD	CSD ¹	B	nav
South Africa Sweden SE Nasdaq OMXDM	DER	SEK, DKK, NOK, EUR, ISL	nap 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, AUD, HUF, CZK	CSD ^{4, 5, 6, 7, 8}	CB: CHF, EUR, SEK; B ⁴ : CHF, GBP, EUR, USD, SEK, NOK, DKK, CAD, JPY, AUD, HUF, CZK; B ⁵ : EUR; B ⁶ : SEK; B ⁷ : GBP, EUR, USD; B ⁸ : EUR	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, CZK, DKK, EUR, GBP, HKD, HUF, JPY, NOK, NZD, PLN, RMB ⁷ , SEK, SGD, USD, ZAR	CSD ⁸	CB: EUR, GBP; B: AUD, CAD, CHF, CZK, DKK, EUR, GBP, HKD, HUF, JPY, NOK, NZD, PLN, SEK, SGD, USD, ZAR	3 links ⁹
ICE Clear Europe	DER	CAD, CHF, CZK, DKK, EUR, GBP, HUF, JPY, NOK, PLN, SEK, TRY, USD	B	CB: GBP; B: CAD, CHF, CZK, DKK, EUR, GBP, HUF, JPY, NOK, PLN, SEK, TRY, USD	nap
LME Clear Limited	DER	USD, EUR, JPY, GBP	nap	B	nap
CME Clearing Europe Limited	DER	EUR, GBP, USD, AUD, CAD, CHF, DKK, JPY, NOK, SEK, MXN, HKD, NZD, SGD, CZK, HUF, PLN, ZAR	nap	CB; B	nap
United States NSCC FICC/GSD FICC/MBSD	SEC SEC, REP SEC	USD USD USD	CSD ¹ B B	CSD ^{1, 3} B B	nav cross: 2 nav

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

Footnotes for Table CCP1

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 SegalInterSettle. 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 ICCL took over these operations from BOISL in March 2012. ⁵ BSE. ⁶ BSE and Bank of India. ⁷ CSDL. ⁸ MCX-SX. ⁹ CCIL clears foreign exchange related transactions as well.

Italy: ¹ Cassa di Compensazione e Garanzia. ² Borsa Italiana. ³ Monte Titoli, Euroclear Bank.

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 TFX.

Korea: ¹ KRX. ² KSD started clearing services for institutional investor stocks from January 2012. ³ KSD.

Mexico: ¹ BMV. ² Ineval. 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.

Netherlands: ¹ Nasdaq OMX. ² VP. ³ Euroclear Finland, ⁴ Euroclear UK & Ireland, ⁵ SISS, ⁶ Euroclear Sweden. ⁷ ABN AMRO Bank. ⁸ BNP Paribas, ⁹ Deutsche Bank, ¹⁰ SEB Norway, ¹¹ Deutsche Bank Prague, ¹² Bank Austria Creditanstalt AG, ¹³ Deutsche Bank Budapest.

Russia: ¹ Moscow Exchange - 99.997%. ² NSD. ³ Moscow Exchange - 100%.

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, Aquis Exchange, Burgundy, Equiduct, Getco Matched, Liquidnet, Traiana, Turquoise, UBS MTF, Aquis, GetMatched. ⁴ SIX SIS. ⁵ Euroclear Finland. ⁶ Euroclear Sweden. ⁷ Euroclear UK. ⁸ Monte Titoli.

Turkey: ¹ Takasbank is a CH in clearing ISE market trades. For TURKDEX transactions, Takasbank guarantees settlement limited to transaction collateral and the guarantee fund. 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 LCH. Clearnet Ltd is a wholly owned subsidiary of LCH. Clearnet Group Ltd LCH. Clearnet Group Ltd is majority-owned (57%) by London Stock Exchange Group plc. ² LCH. Clearnet Ltd clears for exchanges outside the London Stock Exchange Group. ³ Intercontinental Exchange Inc. ⁴ Euroclear Bank, Euroclear UK and Ireland. ⁵ Hong Kong Exchanges and Clearing Limited 100%. ⁶ CME Group Inc. 100%. ⁷ Offshore renminbi. ⁸ Euroclear UK and Ireland. ⁹ EuroCCP N.V., Oslo Clearing ASA, SIX x-Clear Ltd.

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)				
	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015
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	34.83	32.22	30.88	31.81	41.35	25.6	-7.5	-4.1	3.0	30.0
Brazil										
BmfBovespa-Equities	142.41	193.09	220.60	228.13	244.85	32.9	35.6	14.2	3.4	7.3
BmfBovespa-Derivatives	671.98	712.3	703.2	637.5	701.3	8.6	6.0	-1.3	-9.3	10.0
BmfBovespa-Securities	0.001	0.000	0.000	0.000	0.000	-27.8	-79.0	-77.8	-98.1	-100.0
CETIP	34.90	30.47	86.05	116.94	310.38	34.2	-12.7	182.4	35.9	165.4
Canada										
CDCC	125.83	146.11	152.82	160.45	179.23	38.9	16.1	4.6	5.0	11.7
NGX	0.78	0.74	0.69	0.69	0.68	10.6	-5.9	-5.6	0.1	-2.1
ICE	4.78	5.06	5.74	5.72	5.78	9.9	5.8	13.6	-0.4	1.0
China										
SD&C	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
France										
LCH.Clearnet SA	511.6	435.1	389.7	409.7	459.3	8.3	-14.9	-10.4	5.1	12.1
Germany										
Eurex Clearing AG	4,347.8	3,514.7	3,313.5	3,171.4	3,581.5	8.1	-19.2	-5.7	-4.3	12.9
Hong Kong SAR										
CCASS	16.27	14.05	16.63	18.59	21.69	-7.7	-13.6	18.4	11.8	16.7
India										
CCIL	0.52	0.77	0.94	1.21	1.14	24.3	47.8	22.1	28.5	-5.9
NSCCL	3,615.8	3,450.5	3,388.8	4,170.8	nav	8.5	-4.6	-1.8	23.1	nav
BOISL	394.6	323.5	nav	nav	nav	-25.4	-18.0	nav	nav	nav
ICCL	347.6	608.6	709.7	1,525.7	nav	107.2	75.1	16.6	115.0	nav
MCX-SXCCL	770.3	597.6	404.0	103.6	nav	-14.7	-22.4	-32.4	-74.4	nav
Italy										
CCG	251.3	211.1	199.2	230.4	253.4	13.3	-16.0	-5.6	15.7	9.9
LCH.Clearnet SA	1.43	1.54	1.84	2.09	2.10	22.4	7.2	19.6	13.7	0.6
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
Korea Securities Depository (KSD)	nav	26.95	24.92	26.16	28.86	nav	nav	-7.5	5.0	10.3
Mexico										
CCV	12.29	20.87	35.76	40.01	50.37	31.7	69.8	71.3	11.9	25.9
Asigna	46.76	42.63	27.36	29.91	17.05	9.8	-8.8	-35.8	9.3	-43.0
Netherlands										
LCH.Clearnet SA	329.6	243.3	223.3	227.4	242.4	-2.7	-26.2	-8.2	1.8	6.6
EuroCCP N.V.	1,164.4	816.4	673.4	1,274.1	1,758.8	36.8	-29.9	-17.5	89.2	38.0
Russia										
MICEX	117.32	nav	nav	nav	nav	-17.7	nav	nav	nav	nav
RTS CC	1,094.77	990.55	nav	nav	nav	75.4	-9.5	nav	nav	nav
NCC	23.69	174.15	232.70	289.36	431.19	nav	635.0	33.6	24.3	49.0
NSD	nav	nav	0.09	0.12	0.11	nav	nav	nav	42.0	-12.5
Saudi Arabia										
Saudi Arabia clearing	25.55	42.11	28.97	35.76	nav	30.7	64.8	-31.2	23.5	nav
Singapore										
CDP	358	468	899	502	398	-16	31	92	-44	-21
South Africa										
			nav					nav		
Sweden										
SE Nasdaq OMXDM	116.6	104.9	98.4	92.3	107.8	7.3	-10.0	-6.2	-6.2	16.7
Switzerland										
SIX x-clear	101.60	183.05	241.64	315.36	399.49	23.1	80.2	32.0	30.5	26.7
Turkey										
Takasbank	177.95	156.08	132.67	143.62	nav	21.4	-12.3	-15.0	8.2	nav

Table CCP2 (cont)

System	Number of transactions (millions)					Increase in the number of transactions (% change on previous year)				
	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015
United Kingdom										
LCH.Clearnet Ltd	322.1	333.0	336.2	nav	nav	15.3	3.4	0.9	nav	nav
LCH.Clearnet SA	0.98	1.16	1.11	1.06	1.03	33.2	19.3	-4.3	-4.6	-2.9
ICE Clear Europe	nav	nav	1,328.23	1,325.2	1,136.9	nav	nav	nav	-0.2	-14.2
LME Clear Limited	nav	nav	nav	99.21	0.34	nav	nav	nav	nav	-99.7
CME Clearing Europe	nav	nav	nav	0.30	0.75	nav	nav	nav	nav	150.5
United States										
NSCC	20,833.0	17,263.0	17,723.0	20,240.0	22,395.0	2.3	-17.1	2.7	14.2	10.6
FICC/GSD	40.50	34.90	36.40	37.00	40.10	19.1	-13.8	4.3	1.6	8.4
FICC/MBSD	3.90	4.20	3.80	3.70	3.90	21.9	7.7	-9.5	-2.6	5.4

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				
	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015
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	1,219.6	1,484.8	2,023.2	2,335.7	1,794.0	35.02	46.09	65.51	73.43	43.39
Brazil										
BmfBovespa-Equities	1,415.7	1,329.8	1,339.8	1,087.3	724.0	9.94	6.89	6.07	4.77	2.96
BmfBovespa-Derivatives	27,768.8	24,822.1	25,359.8	20,157.5	18,048.6	41.32	34.85	36.06	31.62	25.74
BmfBovespa-Securities	155.47	20.53	1.78	0.01	0.00	139,312	87,724	34,308	8,494	nav
CETIP	10,288.6	8,981.4	9,391.5	9,105.0	8,267.2	294.8	294.7	109.1	77.9	26.6
Canada										
CDCC	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
NGX	90.1	51.5	77.5	83.1	38.4	115.3	70.1	111.6	119.6	56.5
ICE	53.13	57.60	58.47	44.73	41.55	11.12	11.39	10.18	7.82	7.19
China										
SD&C	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
France										
LCH.Clearnet SA	9,755.6	7,289.8	8,221.6	8,699.8	8,476.0	19.07	16.75	21.09	21.23	18.45
Germany										
Eurex Clearing AG	331,219	247,156	274,867	288,551	272,489	76.18	70.32	82.95	90.99	76.08
Hong Kong SAR										
CCASS	4,118.3	3,122.7	3,614.7	4,083.9	6,157.9	253.2	222.3	217.4	219.7	283.9
India										
CCIL	2,366.3	2,926.9	3,426.3	5,533.6	5,555.0	4,544.0	3,803.0	3,646.2	4,583.3	4,891.3
NSCCL	7,887.9	7,029.7	7,345.2	9,886.2	nav	2.18	2.04	2.17	2.37	nav
BOISL	38.98	31.50	nav	nav	nav	0.10	0.10	nav	nav	nav
ICCL	173.32	1,370.62	1,602.81	3,705.64	nav	0.50	2.25	2.26	2.43	nav
MCX-SXCCL	0.63	0.65	0.44	0.26	nav	0.00	0.00	0.00	0.00	nav
Italy										
CCG	31,774.4	33,206.4	46,205.8	46,496.9	42,856.8	126.43	157.32	231.97	201.78	169.15
LCH.Clearnet SA	41,408.7	37,196.4	51,478.2	57,149.1	48,163.3	28,912.3	24,223.8	28,041.7	27,373.3	22,929.8
Japan										
JSCC	26,235.4	30,548.2	23,024.9	27,233.5	29,030.4	nav	nav	nav	nav	nav
JDCC ¹	311.7	328.3	448.6	485.2	530.1	nav	nav	nav	nav	nav
JGBCC	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
TFX	1.03	0.50	0.49	0.16	0.13	nav	nav	nav	nav	nav
OSE	39.41	36.78	74.45	nav	nav	nav	nav	nav	nav	nav
Korea										
Korea Exchange (KRX)	283.9	400.0	423.4	467.3	460.3	nav	nav	nav	nav	nav
Korea Securities Depository (KSD)	nav	172.3	155.4	156.4	151.1	nav	6	6.23	5.98	5.23
Mexico										
CCV	219.6	253.0	313.7	241.0	210.5	17.87	12.12	8.77	6.02	4.18
Asigna	419.8	368.7	262.6	294.9	160.5	8.98	8.65	9.60	9.86	9.41
Netherlands										
LCH.Clearnet SA	6,117.1	4,105.9	4,114.1	4,786.7	4,714.3	18.56	16.88	18.42	21.05	19.45
EuroCCP N.V.	8,540.6	5,017.3	4,953.1	9,432.6	12,326.8	7.33	6.15	7.36	7.40	7.01
Russia										
MICEX	4,207.1	nav	nav	nav	nav	35.86	nav	nav	nav	nav
RTS CC	2,038.7	1,559.4	nav	nav	nav	1.86	1.57	nav	nav	nav
NCC	631.3	5,964.0	11,913.5	10,960.5	8,288.2	26.64	34.25	51.20	37.88	19.22
NSD	nav	nav	898.7	3,073.2	1,585.8	nav	nav	10,323.1	24,861.5	14,655.5
Saudi Arabia										
Saudi Arabia clearing	293.6	514.7	365.4	572.5	443.6	11.49	12.22	12.61	16.01	nav
Singapore										
CDP	290.7	257.3	283.6	209.8	203.6	0.81	0.55	0.32	0.42	0.51
South Africa										
			nav					nav		
Sweden										
SE Nasdaq OMXDM	598.9	531.1	616.6	684.4	741.3	5.14	5.06	6.27	7.41	6.88
Switzerland										
SIX x-clear	1,952.2	2,081.6	2,482.7	3,144.7	3,456.5	19.21	11.37	10.27	9.97	8.65

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				
	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015
Turkey										
Takasbank	3,012.9	4,135.1	4,066.5	3,921.1	nav	16.93	26.49	30.65	27.30	nav
United Kingdom										
LCH.Clearnet Ltd ¹	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
LCH.Clearnet SA ¹	37.6	38.2	39.5	33.7	30.6	38,521.6	32,772.4	35,450.4	31,683.8	29,687.8
ICE Clear Europe ¹	nav	nav	131.9	130.5	96.0	nav	nav	99.3	98.5	84.5
LME Clear Limited ¹	nav	nav	nav	10.3	nav	nav	nav	nav	104.1	nav
CME Clearing Europe	nav	nav	nav	0.0	25.9	nav	nav	nav	139.2	34,373.1
United States										
NSSC ¹	220.8	185.7	207.2	232.2	246.1	10.6	10.8	11.7	11.5	11.0
FICC/GSD ¹	1,126.9	1,116.2	1,076.5	1,008.4	917.1	27,824.7	31,982.8	29,574.2	27,253.9	22,869.5
FICC/MBSD ¹	97.7	102.9	78.7	65.1	68.2	25,051.3	24,500.0	20,710.5	17,593.5	17,482.1

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 %)				
	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015
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	-16.6	28.5	30.2	15.0	-8.7	231.4	298.5	388.1	439.8	395.2
Brazil										
BmfBovespa-Equities	0.9	3.7	5.1	-16.9	-14.7	54.2	54.1	54.4	45.0	40.9
BmfBovespa-Derivatives	2.7	-1.4	6.6	-18.6	14.7	1,063.2	1,009.7	1,030.6	834.6	1,020.6
BmfBovespa-Securities	112.4	-85.4	-90.9	-99.5	-100.0	6.0	0.8	0.1	0.0	0.0
CETIP	20.2	-3.7	9.1	-0.7	16.3	393.9	365.4	381.7	377.0	467.5
Canada										
CDCC	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
NGX	-24.2	-43.1	53.5	12.9	-47.1	4.9	2.8	4.2	4.6	2.5
ICE	33.5	7.9	3.6	-19.5	6.3	2.9	3.1	3.1	2.5	2.7
China										
SD&C	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
France										
LCH.Clearnet SA	-0.6	-20.8	8.0	5.3	16.4	340.9	272.1	292.6	306.3	350.5
Germany										
Eurex Clearing AG	9.4	-20.9	5.9	4.3	12.8	8,812.6	6,978.9	7,325.6	7,440.3	8,103.2
Hong Kong SAR										
CCASS	-5.4	-27.4	11.0	8.1	46.4	1,657.4	1,189.1	1,311.4	1,402.4	1,991.5
India										
CCIL	-2.2	30.2	17.4	51.5	-0.8	126.4	157.3	178.3	270.4	262.3
NSCCL	-2.4	-6.2	4.8	26.3	nav	421.4	377.9	382.1	483.1	nav
BOISL	-46.4	-14.9	nav	nav	nav	2.1	1.7	nav	nav	nav
ICCL	493,247	733	17	117	nav	9.3	73.7	83.4	181.1	nav
MCX-SXCCL	26.3	8.1	-32.1	-44.9	nav	0.0	0.0	0.0	0.0	nav
Italy										
CCG	3.3	9.5	32.9	0.5	10.1	1,395.6	1,603.1	2,169.2	2,174.8	2,362.1
LCH.Clearnet SA	4.7	-5.8	32.2	10.9	0.7	1,818.8	1,795.8	2,416.7	2,673.1	2,654.5
Japan										
JSCC	-10.9	16.6	-8.1	24.8	21.0	443.4	512.5	469.2	591.9	704.1
JDCC	-14.6	10.8	64.3	15.5	18.4	5.2	5.7	9.4	11.0	12.8
JGBCC	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
TFX	-35.0	-51.4	18.7	-66.2	-8.8	0.0	0.0	0.0	0.0	0.0
OSE	-3.1	-6.6	146.9	nav	nav	0.7	0.6	1.5	nav	nav
Korea										
Korea Exchange (KRX)	-8.8	40.2	1.5	4.8	5.1	23.6	32.7	32.4	33.1	33.4
Korea Securities Depository (KSD)	nav	nav	-13.5	-4.4	3.1	nav	14.1	11.9	11.1	11.0
Mexico										
CCV	-5.0	17.2	15.8	-23.1	1.4	18.8	21.3	24.8	18.7	18.4
Asigna	5.8	-10.6	-33.5	12.4	-36.8	35.9	31.1	20.8	22.8	14.0
Netherlands										
LCH.Clearnet SA	-5.8	-29.3	-5.5	16.1	17.6	684.3	495.7	474.7	544.3	628.5
EuroCCP N.V.	8.5	-38.1	-6.9	90.0	56.0	955.4	605.7	571.6	1,072.6	1,643.3
Russia										
MICEX	27.5	nav	nav	nav	nav	206.9	nav	nav	nav	nav
RTS CC	67.6	-24.1	nav	nav	nav	100.2	72.4	nav	nav	nav
NCC	nav	838.1	92.1	-1.5	7.0	31.0	276.8	533.8	533.9	622.2
NSD	nav	nav	nav	266.2	-27.0	nav	nav	40.3	149.7	119.1
Saudi Arabia										
Saudi Arabia clearing	39.7	70.4	-31.4	52.6	-24.2	43.9	70.1	49.1	75.9	68.7
Singapore										
CDP	-14.8	-15.9	7.8	-25.8	5.9	109.5	89.7	93.8	68.5	69.6
South Africa			nav					nav		
Sweden										
SE Nasdaq OMXDM	12.0	-8.3	11.1	16.7	32.2	106.4	97.7	106.5	119.3	149.6
Switzerland										
SIX x-clear	-4.1	13.7	18.1	25.1	16.9	280.0	313.3	362.7	447.2	515.5
Turkey										
Takasbank	2.5	38.8	-2.9	2.6	nav	387.7	523.2	493.3	490.7	nav

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 %)				
	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015
United Kingdom										
LCH.Clearnet Ltd	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
LCH.Clearnet SA	15.2	-0.1	2.2	-20.2	-2.0	1,440.6	1,438.6	1,452.7	1,122.2	1,074.1
ICE Clear Europe	nav	nav	nav	-7.4	-20.8	nav	nav	4.8	4.3	3,367.1
LME Clear Limited	nav	nav	nav	nav	nav	nav	nav	nav	0.3	nav
CME Clearing Europe	nav	nav	nav	nav	66,495.1	nav	nav	nav	0.0	908.7
United States										
NSCC	-1.5	-17.6	10.2	10.5	6.2	1,422.8	1,149.3	1,241.5	1,334.8	1,364.6
FICC/GSD	-0.8	-2.9	-4.7	-7.6	-8.9	7,261.9	6,909.2	6,449.4	5,797.7	5,084.5
FICC/MBSD	-9.1	3.3	-24.5	-18.5	4.9	629.6	636.9	471.5	374.3	378.0

Table CCP4
Participation in selected central counterparties and clearing houses
(end of year)

System	Total number of participants				
	2011	2012	2013	2014	2015
Australia					
ASX Clear	42	39	34	33	31
ASX Clear (Futures)	17	17	19	19	20
Belgium					
LCH.Clearnet SA	nav	nav	nav	nav	nav
Brazil					
BmfBovespa-Equities	92	88	80	79	70
BmfBovespa-Derivatives	82	74	70	69	58
BmfBovespa-Securities	64	62	58	54	43
CETIP	567	558	598	699	700
Canada					
CDCC	37	40	37	34	36
NGX	237	248	259	264	269
ICE	9	9	9	9	9
China					
SD&C	222	223	226	230	nav
France					
LCH.Clearnet SA	114	114	109	110	110
Germany					
Eurex Clearing AG	149	163	175	183	186
Hong Kong SAR					
CCASS	24,006	24,344	24,573	24,884	25,286
India					
CCIL	245	255	264	266	269
NSCCL	1,382	1,393	1,299	1,369	nav
BOISL	1,370	nap	nap	nap	nap
ICCL	54	52	1,361	1,375	nav
MCX-SXCCL	116	513	582	579	nav
Italy					
CCG	71	74	83	81	82
LCH.Clearnet SA	nav	nav	nav	nav	nav
Japan					
JSCC	142	139	139	138	136
JDCC	56	53	52	54	53
JGBCC	35	34	nap	nap	nap
TFX	70	65	49	47	50
OSE	92	83	nap	nap	nap
Korea					
Korea Exchange (KRX)	92	91	91	92	97
Korea Securities Depository (KSD)	nav	91	91	90	85
Mexico					
CCV	26	27	27	30	31
Asigna ¹	5	6	6	7	7
Netherlands					
LCH.Clearnet SA	nav	nav	nav	nav	nav
EuroCCP N.V.	58	51	49	48	45
Russia					
MICEX	nap	nap	nap	nap	nap
RTS CC	387	nap	nap	nap	nap
NCC	715	727	825	794	713
NSD	nap	nav	289	333	358
Saudi Arabia					
Saudi Arabia clearing house	23	23	23	23	23
Singapore					
CDP	63	61	63	63	61
South Africa			nap		
Sweden					
SE Nasdaq OMXDM	54	47	46	48	47
Switzerland					
SIX x-clear	71	70	70	68	66
Turkey					
Takasbank	127	125	123	121	118

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

Table CCP4 (cont)

System	Total number of participants				
	2011	2012	2013	2014	2015
United Kingdom					
LCH.Clearnet Ltd	159	171	165	161	154
LCH.Clearnet SA	nav	nav	nav	nav	nav
ICE Clear Europe	nav	nav	81	80	79
LME Clear Limited	nav	nav	nav	42	42
CME Clearing Europe Limited	nav	nav	nav	18	19
United States					
NSCC	187	181	173	170	161
FICC/GSD	101	104	85	106	119
FICC/MBSD	73	74	76	78	151

Table CSD1
Features of selected central securities depositories
(at end-2015)

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	18:00	no link
Euroclear Belgium	B, C, G, E, O	O	ESES Belgium	20:00	direct: Euroclear Bank
Euroclear Bank	B, C, G, E, O	O, B	Euroclear Bank	19:00	46 links
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	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 ²	CCASS ³	15:45	3
CMU	DOM, INT, B, C, G	CB	Central Moneymarkets Unit	18:30	direct: FoP/DVP ⁴
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	DOM, INT: G, E, B, O	O ¹	Monte Titoli - T2S	18:00 ²	direct: FoP, DvP: EUR:10, CHF:1, EUR, GBP:1; direct FoP: EUR:2, USD:1 ³
Japan					
BOJ	DOM: G	O	BOJ-NET	21:00 ¹	no link
JASDEC	E, B, O ²	SE, O, B	JASDEC	15:30 ³ , 17:00 ⁴	direct: FoP: 3; indirect: FoP: 3

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 , 16:10 ² , 16:50 ² , 17:00 ³	direct: DVP, FoP: 3 direct: Fop: 2 indirect: DVP, FoP: 36 ⁴
Mexico Indeval	DOM: B, C, G, E, O	SE, CB	DALI	16:15	direct: (FoP/DVP): EUR, GBP, CLP, COP, PEN: 5 indirect: (FoP/DVP): USD:2
Netherlands Euroclear Netherlands	nav	O ¹	nav	nav	nav
Russia NSD	DOM: B, G, E INT: B, G, E	SE, B, O	NSD	17:00 ¹ ; 20:00 ² ; 19:30 ³	direct ⁴
Saudi Arabia Tadawul	DOM, B, E, G	SE ¹	Equator	15:30	no link
Singapore MEPS+(SGS) DCSS CDP	G B DOM, INT, B, E, O, G	CB SE O	MEPS+(SGS) PSMS ¹ CDP	19:00 17:30 12:00	nav nav 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: 10; indirect: DVP, FoP: 60
Turkey Takasbank	DOM, INT, E ¹ , O ²	SE, B ³ , O ³	Takasbank	21:00	direct/indirect: Euroclear, FoP/DVP
Central Securities Depository	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 Depository 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	EUR, 50 ¹	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	DVP2 ⁵	T+2	HKD, USD, CNY	B
CMU	yes	DVP1, DVP3	T+0- T+2	HKD, USD, EUR, CNY	CB: HKD; B: CNY, EUR, USD
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+2 ⁴ , T- T+n ⁵	EUR	CB
Japan					
BOJ	yes	DVP1	T- T+2	JPY	CB
JASDEC	yes	DVP1, DVP2 ⁵ , DVP3 ⁶	T- T+3	JPY	CB, B
Korea					
Korea Securities Depository	yes	DVP1, DVP2, DVP3 ⁵	T, T+1, T+2 ⁶	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	OTC transactions - not stipulated. Exchange transactions - T+0, T+2	RUR, USD, EUR, CHF, GBP, HKD, CNY ⁵ ; CHF, GBP, CNY, KZT, BYR, UAH, AMD, HKD, AUD, JPY, NOK, CAD ⁶	O - RUB, USD, EUR, CHF, GBP, CNY, HKD; B - USD
Saudi Arabia					
Tadawul	yes	DVP1 ² , DVP3 ³	T+0 ² , T+2 ³	SAR	CB, B
Singapore					
MEPS+(SGS)	yes	DVP1	T+1	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
Central Securities Depository	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

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

Footnotes for Table CSD1

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 Settlement currencies.

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 Hong Kong Exchanges and Clearing Limited (HKEX). ³ CCASS stands for Central Clearing and Settlement System. ⁴ Austraclear in Australia and New Zealand, Korean Securities Depository in South Korea, China Govt Sec Depository Trust and Clearing Com Ltd in Mainland China. ⁵ 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 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 "Core Time" of JGB Services is set from 9:00 to 16:30. ² Commercial paper and investment trusts. ³ For equities. ⁴ For bonds, commercial paper and investment trusts. ⁵ For equities traded outside the exchanges. ⁶ For exchange-traded equities cleared via the Japan Securities Clearing Corporation.

Korea: ¹ Transactions on exchange. ² 16:10 for securities settlements, 16:50 for funds settlements of institutional investor stock transactions. ³ For bonds traded on OTC market. ⁴ Links to other CSDs through global custodians, counted on a country basis. ⁵ DVP1 for bonds traded on OTC market, DVP2 for institutional investor stock transactions, DVP3 for transactions on exchange. ⁶ T for bonds traded on exchange, T+1 for government bonds traded on exchange and for bonds traded on OTC market, T+2 for stocks traded on exchange and institutional investor stock.

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

Netherlands: ¹ Euroclear Group.

Russia: ¹ For paper-based depo orders on OTC transactions. ² For non-paper-based depo orders. ³ For depo orders settled on DVP1, DVP2 and DVP3 basis. For some transactions a different closing time may be set during the business day; up to that time depo orders are accepted and settled on the same business day. ⁴ NSD has accounts with eight CSDs (two of which allow settlement on a DVP basis). Eight CSDs have accounts with NSD. ⁵ Settlements on DVP basis, payments of securities gains, banking operations. ⁶ Payments of securities gains, banking operations.

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 Central Securities Depository-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)				
	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015
Australia										
ASX Settlement	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Austraclear	0.33	0.34	0.35	0.34	0.33	13.0	3.0	2.6	-2.2	-2.7
Belgium										
NBB SSS	0.52	0.58	0.55	0.95	0.50	27.2	12.3	-5.5	72.2	-47.5
Euroclear Belgium	1.80	1.80	1.91	2.12	2.47	5.1	-0.1	5.9	11.0	16.5
Euroclear Bank	59.9	64.9	70.1	75.7	83.7	24.3	8.2	8.1	8.0	10.6
Brazil										
SELIC	3.37	3.64	3.97	3.95	4.14	12.0	7.9	9.0	-0.4	4.8
BMFBOVESPA-Equities	16.99	18.89	20.93	19.16	18.00	-0.6	11.1	10.8	-8.5	-6.1
CETIP	34.90	30.47	86.01	116.94	309.82	34.2	-12.7	182.2	36.0	164.9
Canada										
CDS	418.5	360.3	352.5	429.7	446.5	24.1	-13.9	-2.2	21.9	3.9
China										
SD&C	4,769.7	4,117.2	5,711.6	7,780.5	nav	-22.4	-13.7	38.7	36.2	nav
CDC Depository and Settlement System	515.7	587.4	457.5	466.4	nav	17.5	13.9	-22.1	1.9	nav
France										
Euroclear France	27.64	23.62	24.38	24.30	25.61	5.8	-14.5	3.2	-0.4	5.4
Germany										
Clearstream Banking AG	63.17	52.80	60.93	55.33	61.17	8.2	-16.4	15.4	-9.2	10.6
Hong Kong SAR										
CCASS	20.65	18.03	20.20	21.76	24.76	3.6	-12.7	12.0	7.7	13.8
CMU	0.114	0.089	0.092	0.098	0.086	25.6	-22.3	4.4	5.8	-12.0
India										
RBI (SSS)	1.9	2.3	2.6	3.0	3.1	12.8	22.5	13.6	16.2	3.1
NSDL	118.1	107.7	99.5	147.3	nav	-36.4	-8.8	-7.6	48.0	nav
CDSL	56.57	68.41	69.21	104.67	nav	-32.1	20.9	1.2	51.2	nav
Italy										
Monte Titoli	23.49	21.29	21.00	24.66	23.72	-9.3	-9.4	-1.4	17.5	-3.8
Japan										
BOJ	3.93	4.21	4.36	4.65	4.46	2.3	7.2	3.5	6.8	-4.3
JASDEC	85.45	88.35	107.29	111.02	118.18	-1.9	3.4	21.4	3.5	6.4
Korea										
KSD	9.48	7.72	7.71	7.81	8.61	5.2	-18.6	-0.1	1.4	10.2
Mexico										
Indeval	4.52	4.77	5.35	5.22	5.52	10.8	5.7	12.0	-2.5	5.8
Netherlands										
Euroclear Netherlands	5.21	5.00	5.35	5.71	6.24	6.9	-4.1	7.0	6.7	9.4
Russia										
NSD	2.59	2.34	2.61	2.49	2.45	-5.2	-9.7	11.4	-4.4	-1.8
DCC	0.13	0.11	0.00	nap	nap	-62.8	-12.2	-99.7	nap	nap
Saudi Arabia										
Tadawul	25.55	42.11	43.25	48.81	30.45	30.7	64.8	2.7	12.8	-37.6
Singapore										
MEPS+(SGS)	0.079	0.090	0.102	0.098	0.115	10.5	14.1	13.1	-3.4	17.0
DCSS	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
CDP	0.31	0.47	0.90	0.50	0.40	-1.3	53.0	92.2	-44.1	-20.9
South Africa										
SAFIRES	5.02	6.24	6.60	7.13	7.98	16.6	24.2	5.8	7.9	12.0
Sweden										
Euroclear Sweden	13.86	11.38	12.57	14.11	13.28	13.3	-17.9	10.4	12.2	-5.9
Switzerland										
SECOM	65.21	49.82	53.49	55.07	66.92	13.5	-23.6	7.4	3.0	21.5
Turkey										
Takasbank	95.70	106.35	180.88	245.93	296.06	15,349.9	11.1	70.1	36.0	20.4
Central Securities Depository	2.42	2.86	3.56	3.45	3.19	8.0	18.4	24.4	-3.0	-7.6
ESTS	0.13	0.18	0.27	0.26	0.28	47.0	41.8	46.6	-3.6	9.5
United Kingdom										
CREST	51.78	47.87	56.85	57.67	57.49	-0.6	-7.6	18.8	1.4	-0.3
United States										
NBES	18.61	18.23	19.04	17.04	17.46	-5.9	-2.1	4.4	-10.5	2.5
DTC	302.3	299.3	319.5	323.0	345.2	2.5	-1.0	6.7	1.1	6.9

Table CSD3

Transactions processed by selected central securities depositories: value of transactions

(total for the year)

System	Value of transactions (USD billions except as noted) ¹					Average value per transaction (USD thousands) ¹				
	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015
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	19,646.4	13,160.5	10,969.5	14,375.7	8,901.5	37,854.4	22,573.8	19,908.4	15,148.3	17,874.5
Euroclear Belgium	773.0	709.9	1,039.9	1,108.2	1,035.1	428.7	394.1	545.0	523.2	419.6
Euroclear Bank	462,953	396,680	454,350	515,293	487,810	7,726.6	6,116.1	6,481.8	6,806.3	5,826.3
Brazil										
SELIC	178,130	184,246	241,468	265,076	209,131	52,816.4	50,644.0	60,883.5	67,112.8	50,516.6
BMFBOVESPA-Equities	2,367.8	2,723.1	2,692.2	2,378.8	1,496.4	139.33	144.18	128.62	124.15	83.13
CETIP	10,288.6	8,981.4	9,391.5	9,105.0	7,752.7	294.8	294.7	109.2	77.9	25.0
Canada										
CDS	92,076	92,762	112,771	110,681	97,985	220.0	257.4	319.9	257.6	219.5
China										
SD&C	26,064.3	33,240.4	55,366.2	81,925.4	nav	5.46	8.07	9.69	10.53	nav
Settlement System	10,487.1	11,222.6	5,970.3	5,044.5	nav	20.34	19.11	13.05	10.82	nav
France										
Euroclear France	203,748	157,791	174,214	145,776	102,138	7,371.2	6,680.4	7,145.2	6,000.0	3,987.9
Germany										
Clearstream Banking AG	111,302	71,623	79,240	105,764	73,982	1,762.0	1,356.6	1,300.4	1,911.4	1,209.4
Hong Kong SAR										
CCASS	6,654.9	5,646.1	6,768.1	6,475.9	8.0	322.2	313.2	335.1	297.6	0.3
CMU	16,895.7	834.2	744.8	694.4	497.5	148,233	9,419	8,054	7,095	5,774
India										
RBI (SSS) ¹	21.0	22.8	23.4	23.0	23.5	11.2	9.9	8.9	7.6	7.5
NSDL	2,178.2	2,841.4	2,730.9	3,091.9	nav	18.44	26.38	27.44	20.99	nav
CDSL	84.16	115.21	140.41	215.17	nav	1.49	1.68	2.03	2.06	nav
Italy										
Monte Titoli	100,333	75,055	82,775	100,731	73,633	4,271.4	3,525.1	3,942.2	4,084.3	3,104.5
Japan										
BOJ	232,520	258,516	226,658	233,540	204,829	59,202.6	61,393.9	52,032.7	50,175.7	45,969.9
JASDEC ¹	16,339.3	15,837.5	13,640.7	16,008.9	14,043.1	191.2	179.3	127.1	144.2	118.8
Korea										
KSD	6,509.1	5,529.7	5,741.1	7,182.8	6,922.2	686.7	716.7	744.7	919.1	803.6
Mexico										
Indeval	90,009.0	92,361.1	96,720.1	97,524.6	81,617.7	19,923.5	19,344.2	18,082.3	18,693.0	14,785.8
Netherlands										
Euroclear Netherlands	6,590.8	5,763.4	5,843.9	5,790.6	5,421.0	1,264.1	1,153.1	1,092.7	1,014.7	868.5
Russia										
NSD	2,848.0	4,329.7	5,370.5	5,350.9	4,194.4	1,097.5	1,848.8	2,059.0	2,145.5	1,712.5
DCC	168.6	107.4	2.2	nap	nap	1,299.4	942.7	5,766.9	nap	nap
Saudi Arabia										
Tadawul	293.6	514.7	365.3	572.5	443.4	11.49	12.22	8.45	11.73	14.56
Singapore										
MEPS+(SGS)	732.0	1,116.3	1,187.4	1,114.0	938.2	9,282.9	12,403.0	11,670.4	11,339.4	8,159.1
DCSS	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
CDP	290.7	257.3	283.6	209.8	203.6	951.0	550.3	315.5	417.6	512.3
South Africa										
SAFIRES	4,036.4	3,995.8	3,108.7	2,733.2	2,601.6	803.4	640.3	471.0	383.6	326.0
Sweden										
Euroclear Sweden	14,630.9	13,808.1	14,266.7	12,428.6	11,023.7	1,055.5	1,212.9	1,134.8	880.8	830.0
Switzerland										
SECOM	13,925.9	5,735.2	4,191.1	4,504.3	6,678.7	213.6	115.1	78.4	81.8	99.8
Turkey										
Takasbank	2,241.8	2,756.4	2,980.7	2,604.7	2,141.7	23.4	25.9	16.5	10.6	7.2
Central Securities Depository	410.1	989.7	1,301.0	962.4	744.4	169.7	346.0	365.6	278.7	233.3
ESTS	4,658.5	4,216.2	5,436.4	4,250.5	4,120.0	35,866.6	22,896.5	20,135.2	16,334.4	14,459.7

¹ Converted at yearly average exchange rates.India: ¹ For value of transactions, trillions.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				
	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015
United Kingdom										
CREST	207,135	183,955	437,115	377,795	410,743	4,000.1	3,843.1	7,688.9	6,551.0	7,145.1
United States										
NBES	291,824	284,402	295,186	287,104	295,756	15,678.5	15,599.8	15,505.8	16,848.7	16,935.7
DTC	124,700	110,300	106,400	113,700	112,300	412.5	368.5	333.0	352.0	325.3

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 % except as noted)				
	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015
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	51.1	-29.3	-20.4	30.5	-26.4	3,727.2	2,645.5	2,104.2	2,706.8	1,960.9
Euroclear Belgium	16.0	-3.1	39.9	6.1	11.0	146.6	142.7	199.5	208.7	228.0
Euroclear Bank	16.2	-9.6	9.4	13.0	12.5	87,827	79,741	87,154	97,026	107,461
Brazil										
SELIC	8.4	14.1	36.8	12.4	1.1	6,820.3	7,494.9	9,812.8	10,974.9	11,825.6
BMFBOVESPA-Equities	3.2	26.9	3.2	-9.5	-19.4	90.7	110.8	109.4	98.5	84.6
CETIP	20.2	-3.7	9.1	-0.7	9.1	393.9	365.4	381.7	377.0	438.4
Canada										
CDS	22.7	0.3	24.1	3.3	1.4	5,035.3	5,040.4	6,054.4	6,134.8	6,291.1
China										
SD&C	12.6	21.4	59.3	43.9	nav	346.5	387.9	574.4	776.0	nav
CDC Depository and	-5.0	1.9	-49.1	-17.8	nav	139.4	131.0	61.9	47.8	nav
France										
Euroclear France	4.6	-18.0	5.7	-16.8	-16.3	7,118.9	5,888.9	6,201.2	5,132.4	4,223.4
Germany										
Clearstream Banking AG	14.5	-31.8	5.3	32.6	-16.4	2,961.4	2,022.4	2,111.9	2,727.1	2,200.1
Hong Kong SAR										
CCASS	5.9	-18.8	14.9	-8.4	-99.9	2,678.2	2,150.0	2,455.4	2,223.7	2.6
CMU	33.8	-95.3	-14.4	-10.8	-30.5	6,799.5	317.6	270.2	238.5	160.9
India										
RBI (SSS) ¹	-1.7	14.1	3.0	-7.7	0.6	11.2	12.3	12.2	11.3	11.1
NSDL	-15.2	37.3	-3.6	6.2	nav	116.4	152.7	142.1	151.1	nav
CDSL	-42.0	44.1	22.2	43.8	nav	4.5	6.2	7.3	10.5	nav
Italy										
Monte Titoli	-9.4	-21.6	5.3	21.5	-12.7	4,406.8	3,623.5	3,886.0	4,711.6	4,058.3
Japan										
BOJ	-0.8	11.3	6.9	8.7	-0.4	3,929.8	4,337.5	4,618.4	5,075.8	4,968.0
JASDEC	4.6	2.0	3.6	25.3	-4.9	273.7	276.8	285.3	361.5	337.8
Korea										
KSD	7.3	-15.5	-0.4	18.8	2.8	541.2	452.4	439.8	509.1	502.5
Mexico										
Indeval	15.1	4.4	-2.2	1.0	-2.9	7,687.7	7,783.1	7,662.4	7,557.3	7,134.8
Netherlands										
Euroclear Netherlands	2.3	-7.9	-4.4	-1.1	11.8	737.3	695.8	674.3	658	723
Russia										
NSD	16.3	50.9	19.3	6.7	10.9	140.0	201.0	240.6	260.6	314.9
DCC	-32.2	-36.8	-98.1	nap	nap	8.3	5.0	0.1	nap	nap
Saudi Arabia										
Tadawul	39.7	70.4	-31.4	52.6	-24.2	43.9	70.1	49.1	75.9	68.6
Singapore										
MEPS+(SGS)	8.8	44.9	4.1	-6.0	-8.1	275.6	389.1	392.9	363.6	320.5
DCSS	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
CDP	-14.8	-15.9	7.8	-25.8	5.9	109.5	89.7	93.8	68.5	69.6
South Africa										
SAFIRES	-1.7	6.0	-13.2	-5.9	6.4	968.2	1,008.2	845.2	777.4	826.5
Sweden										
Euroclear Sweden	8.3	-2.4	-1.1	-8.4	8.2	2,598.4	2,539.6	2,465.5	2,166.8	2,224.2
Switzerland										
SECOM	-16.6	-56.1	-27.7	6.1	57.7	1,997.2	863.3	612.2	640.6	996.1
Turkey										
Takasbank	20.6	24.3	6.8	-7.0	-6.1	288.5	348.7	361.6	326.0	298.2
Central Securities Depository	11.0	144.0	29.8	-21.3	-11.6	52.8	125.2	157.8	120.4	103.6
ESTS	93.4	-8.5	27.3	-16.8	10.7	599.5	533.4	659.5	532.0	573.6
United Kingdom										
CREST	-13.8	-12.6	134.8	-19.1	17.1	7,936.0	6,932.7	16,075.3	12,590.4	14,401.1
United States										
NBES	-11.6	-4.5	2.5	-4.1	3.2	1,880.6	1,760.4	1,768.5	1,650.7	1,639.7
DTC	2.9	-13.3	-4.7	5.4	-1.1	803.6	682.8	637.5	653.7	622.6

¹ Converted at yearly average exchange rates.India: ¹ For value of transactions as a percentage of GDP, fraction.

Table CSD4
Participation in selected central securities depositories
(end of year)

System	Total number of participants				
	2011	2012	2013	2014	2015
Australia					
ASX Settlement	91	83	77	82	79
Austraclear	743	775	829	845	849
Belgium					
NBB SSS	87	84	84	99	69
Euroclear Belgium	73	73	76	78	77
Euroclear Bank	1,383	1,391	1,474	1,539	1,602
Brazil					
SELIC	514	499	497	486	484
BMFBOVESPA-Equities	201	201	201	193	193
CETIP	567	558	598	699	700
Canada					
CDS	98	100	100	100	100
China					
SD&C	nap	nap	nap	nap	nap
CDC Depository and	11,162	12,415	6,075	6,681	nav
France					
Euroclear France	162	156	157	152	147
Germany					
Clearstream Banking AG	376	405	359	298	288
Hong Kong SAR					
CCASS	24,006	24,344	24,573	24,884	25,286
CMU	173	180	184	205	206
India					
RBI (SSS)	242	297	304	344	361
NSDL	282	282	278	273	nav
CDSL	567	578	579	575	nav
Italy					
Monte Titoli	266	248	239	232	183
Japan					
BOJ	297	291	283	280	279
JASDEC	219	199	186	177	175
Korea					
KSD	285	300	295	299	298
Mexico					
Indeval	113	113	107	111	113
Netherlands					
Euroclear Netherlands	67	67	69	71	69
Russia					
NSD	960	909	908	896	895
DCC	391	199	115	nap	nap
Saudi Arabia					
Tadawul	57	54	54	54	54
Singapore					
MEPS+(SGS)	64	62	64	64	63
DCSS	47	63	63	73	75
CDP	63	61	63	73	75
South Africa					
SAFIRES	40	43	45	48	50
Sweden					
Euroclear Sweden	48	53	53	52	49
Switzerland					
SECOM	417	375	367	354	342
Turkey					
Takasbank	828	1,051	1,048	1,015	1,022
Central Securities Depository	540	601	657	672	678
ESTS	47	49	50	51	54
United Kingdom					
CREST	33,743	32,388	26,643	23,648	23,648
United States					
NBES	2,347	2,139	2,084	2,012	1,839
DTC	378	375	353	338	338

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				
	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015
Australia										
ASX Settlement	2.22	2.19	2.20	2.21	2.24	1,106.3	1,335.0	1,312.9	1,237.7	1,143.2
Austraclear	nav	nav	nav	nav	nav	1,309.4	1,428.6	1,314.4	1,388.4	1,350.9
Belgium										
NBB SSS	1.68	1.85	2.06	2.12	2.36	664.2	700.9	747.1	676.6	626.5
Euroclear Belgium	0.77	0.82	1.04	0.97	1.09	170.5	209.3	279.6	273.0	295.2
Euroclear Bank	203.9	202.8	212.1	220.0	230.7	13,934.4	14,187.0	14,638.2	14,316.0	13,361.8
Brazil										
SELIC	0.53	0.45	0.37	0.39	0.36	1,404.8	1,432.6	1,312.0	1,297.1	1,071.6
BMFBOVESPA-Equities	1.21	1.26	1.30	1.32	1.34	589.7	603.6	464.2	417.8	242.3
CETIP	2,861.5	2,523.5	2,695.4	3,272.0	7,430.1	1,696.3	1,690.4	1,608.7	1,558.2	1,137.8
Canada										
CDS	78.25	78.17	76.76	75.36	75.15	3,850.1	4,152.0	4,080.7	3,983.4	3,322.0
China										
SD&C	3.30	4.09	5.07	6.33	nav	3,575.8	3,899.9	4,297.7	6,629.6	nav
CDC Depository and	2.94	3.57	4.23	4.86	nav	3,389.6	3,779.6	4,249.9	4,695.2	nav
France										
Euroclear France	46.74	54.09	52.51	62.48	61.90	6,496.9	7,023.5	7,764.5	6,989.3	6,612.6
Germany										
Clearstream Banking AG	2,232.9	2,655.7	3,938.4	4,171.1	4,703.0	7,490.0	7,920.5	8,793.2	9,195.3	8,499.2
Hong Kong SAR										
CCASS	6,617.0	6,725.0	8,217.0	8,529.0	8,362.0	1,235.7	1,590.8	1,789.9	1,922.1	1,944.7
CMU	1.56	2.03	2.21	2.24	2.07	162.86	198.95	230.54	235.54	241.13
India										
RBI (SSS)	0.002	0.002	0.002	0.002	0.002	726.5	813.0	826.9	913.7	990.5
NSDL ¹	579,801	686,476	795,503	927,357	nav	1,339.0	1,401.9	1,444.3	1,855.1	nav
CDSL ¹	133,572	151,729	177,310	206,012	nav	191.6	179.8	175.7	220.2	nav
Italy										
Monte Titoli	42.71	43.79	42.37	38.24	43.32	4,153.1	4,233.3	4,549.6	4,066.3	3,598.9
Japan										
BOJ	nav	nav	nav	nav	nav	11,585.5	10,867.0	9,115.5	8,071.8	8,155.4
JASDEC ¹	75.78	73.28	70.88	70.85	71.26	4,626.6	4,051.2	8,237.0	8,373.7	8,736.1
Korea										
KSD	36.93	44.39	48.72	51.38	51.37	1.28	1.51	1.66	1.68	1.67
Mexico										
Indeval	7.98	8.75	9.15	9.67	10.34	1,094.9	1,353.0	1,508.3	1,461.5	1,296.3
Netherlands										
Euroclear Netherlands	9.00	10.00	12.00	14.00	17.00	1,119.9	1,152.1	1,323.0	1,248.1	1,081.5
Russia										
NSD	4.18	6.62	6.85	7.81	9.20	300.0	445.4	727.7	497.5	487.5
DCC	3.73	1.11	0.51	nap	nap	102.3	28.7	0.1	nap	nap
Saudi Arabia										
Tadawul ¹	93,703	104,147	135,755	159,906	161,536	353.1	390.0	507.8	483.5	421.1
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	1,039.5	1,306.4	1,444.3	1,563.8	1,477.0
South Africa										
SAFIRES	4.11	4.55	5.79	8.64	8.97	788.3	941.6	881.4	863.7	652.9
Sweden										
Euroclear Sweden	nav	nav	nav	nav	nav	1,373.1	1,590.0	1,772.6	1,172.4	1,407.8
Switzerland										
SECOM	237.6	254.2	285.5	296.4	325.6	2,719.4	2,937.2	3,249.4	3,234.5	3,151.0

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				
	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015
Turkey										
Takasbank	0.60	0.78	0.77	0.74	0.70	23.24	28.29	26.82	31.75	29.77
Central Securities Depository ¹	1.50	1.78	1.96	2.34	2.53	223.6	438.5	355.5	394.5	287.8
ESTS	0.06	0.06	0.05	0.06	0.06	193.76	212.84	182.61	173.08	157.44
United Kingdom										
CREST	11.01	11.29	12.04	14.17	14.17	5,211.3	5,957.0	7,023.9	6,909.5	9,575.0
United States										
NBES	1,187.1	1,217.6	1,225.9	1,231.5	1,243.6	60,295.9	63,196.0	65,726.0	67,914.9	70,489.7
DTC	3,690.0	1,354.0	1,326.0	1,300.0	1,341.0	40,000.0	37,200.0	42,907.5	46,436.6	45,361.4

¹ Converted at end of year exchange rates.

Turkey: ¹ For number of securities held, millions.