

Table 1
Basic statistical data

	2001	2002	2003	2004	2005
Population (thousands) ¹	61,120	61,530	61,932	62,324	62,702
GDP (EUR billions)	1,497.2	1,548.6	1,594.8	1,659.0	1,710.0
GDP per capita (EUR)	24,496	25,167	25,751	26,619	27,272
Consumer price inflation (%) ¹	1.8	1.9	2.2	2.3	1.9
Exchange rate (EUR/USD):					
<i>end of year</i>	1.1347	0.9536	0.7918	0.7342	0.8477
<i>average</i>	1.1175	1.0609	0.8858	0.8049	0.8051

¹ Yearly average.**Table 2**
Settlement media used by non-banks
(EUR billions, end of year)

	2001	2002	2003	2004	2005
Notes and coin in circulation outside banks ¹	29.63	nap	nap	nap	nap
Value of transferable deposits ²	308.85	297.16	351.17	364.71	405.22
Narrow money supply (M1) ^{1,3}	406.12	nap	nap	nap	nap
<i>Memo:</i>					
Transferable deposits in foreign currencies	14.31	12.86	11.74	10.58	13.47
Outstanding value on e-money storages	0.01	0.02	0.02	0.02	0.02
<i>on card-based products</i>	0.01	0.02	0.02	0.02	0.02
<i>on software or network-based products</i>	0	0	0	0	0

¹ From 2002, due to banknote migration, data are available only at an aggregated euro area level (see Euro area, Table 2).² Includes deposits in French overseas territories. ³ Coin and French franc-denominated sight deposits held by non-banks (including French overseas territories).**Table 3**
Settlement media used by banks
(EUR billions, average of last reserve maintenance period)

	2001	2002	2003	2004	2005
Transferable balances held at the central bank	23.42	23.60	23.67	25.51	28.52
<i>required reserves</i>	nav	nav	nav	nav	nav
<i>free reserves</i>	nav	nav	nav	nav	nav
Transferable balances held at other banks ¹	239.18	224.95	211.32	234.24	228.29
<i>Memo:</i>					
Credit extended by the central bank:					
<i>intraday</i>	25.22	25.61	26.08	33.46	35.43
<i>overnight</i> ²	0.53	0.01	0.04	0.00	0.01
<i>longer-term refinancing operations</i> ³	10.35	12.06	9.69	15.73	22.06

¹ Average of fourth quarter. ² Marginal lending facility and fine-tuning operations. ³ Main refinancing operations and longer-term refinancing operations.**Table 4**
Banknotes and coin¹¹ Following the introduction of the euro on 1 January 1999, these figures are provided solely at an aggregated euro area level (see Euro area, Table 4).

Table 5
Institutions offering payment services to non-banks
(end of year)

	2001	2002	2003	2004	2005
Central bank					
Number of branches or offices	211	211	211	178	140
Number of accounts (thousands)	72	68	66	30	32
Value of accounts (EUR billions) ¹	3.30	1.62	1.03	0.66	1.09
<i>Memo:</i>					
Number of accounts, banks (thousands)	nav	nav	nav	1	1
Banks²					
Number of institutions	1,050	989	939	897	854
Number of branches or offices	26,049	26,162	39,351	39,825	40,552
Number of accounts (thousands)	57,377	57,857	68,754	69,719	70,784
<i>of which: number of internet/PC-linked accounts</i>	nav	nav	nav	nav	nav
Value of accounts (EUR billions)	305.48	295.33	349.41	363.28	404.13
Credit institutions legally incorporated in the reporting country					
Number of institutions	965	912	870	827	790
Number of branches or offices	26,049	26,162	39,351	39,825	40,552
Value of accounts (EUR billions)	305.48	295.33	349.41	363.28	404.13
Branches of euro area-based credit institutions					
Number of institutions	41	38	33	39	38
Number of branches or offices	nav	nav	nav	nav	nav
Value of accounts	nav	nav	nav	nav	nav
Branches of EEA-based credit institutions (outside the euro area)					
Number of institutions	23	21	19	16	13
Number of branches or offices	nav	nav	nav	nav	nav
Value of accounts	nav	nav	nav	nav	nav
Branches of non-EEA based banks					
Number of institutions	21	18	17	15	13
Number of branches or offices	nav	nav	nav	nav	nav
Value of accounts	nav	nav	nav	nav	nav
Other institutions offering payment services to non-banks³					
Number of institutions	2	2	1	1	1
Number of branches or offices	15,227	11,092	nav	nav	nav
Number of accounts (thousands)	10,707	10,435	nav	nav	nav
Value of accounts (EUR billions)	70.10	82.25	36.05	44.90	52.11
Institutions offering payment services to non-banks (total)					
Number of institutions	1,053	992	941	899	856
Number of branches or offices	41,487	37,465	39,562	40,003	40,692
Number of accounts held by non-banks (thousands)	68,156	68,360	68,820	69,749	70,816
<i>of which: number of internet/PC-linked accounts</i>	nav	nav	nav	nav	nav
Value of accounts held by non-banks (EUR billions)	378.89	379.20	386.49	408.84	457.33
<i>Memo:</i>					
Electronic money institutions					
Number of institutions ⁴	1	1	2	2	2
Outstanding value on e-money storages issued by e-money institutions	nav	nav	nav	nav	nav

¹ Includes the overnight deposits of the central public administrations. ² Excludes investment firms. ³ Since 2003 the Treasury is the only other institution; the Post Office has been integrated into the category of credit institutions. ⁴ Includes credit institutions.

Table 6
Payment card functions and accepting devices
(thousands, end of year)

	2001	2002	2003	2004	2005
Cards issued in the country					
Cards with a cash function ¹	43,315	45,404	47,646	49,112	81,912
Cards with a payment function	39,733	41,852	44,383	45,985	78,832
Cards with a debit function	nav	nav	nav	nav	38,911
Cards with a delayed debit function	nav	nav	nav	nav	10,839
Cards with a credit function	nav	nav	nav	nav	31,159
Cards with an e-money function	319	838	1,272	1,160	22,340
<i>of which: cards with an e-money function which have been loaded at least once</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>923</i>
Total number of cards (irrespective of the number of functions on the card) ¹					
<i>of which: cards with a combined debit, cash and e-money function</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>
<i>Memo:</i>					
Retailer cards	nav	nav	nav	nav	nav
Terminals located in the country					
ATMs	36.9	39.0	42.0	43.7	47.8
<i>ATMs with a cash withdrawal function</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>
<i>ATMs with a credit transfer function</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>
POS terminals	904.3	956.4	1,000.0	1,060.0	1,095.0
<i>of which: EFTPOS terminals²</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>1,095.0</i>
E-money card terminals	nav	nav	nav	nav	83.7
<i>e-money card loading/unloading terminals</i>	<i>2.1</i>	<i>15.9</i>	<i>23.1</i>	<i>23.0</i>	<i>21.6</i>
<i>e-money card payment terminals</i>	<i>13.6</i>	<i>69.2</i>	<i>105.8</i>	<i>77.8</i>	<i>62.0</i>

¹ Prior to 2005, "interbank" cards only; from 2005, also includes "three party" cards. ² Manual imprinters are no longer used.

Table 7
Indicators of the use of payment instruments and terminals by non-banks: volume of transactions
(millions, total for the year)

	2001	2002	2003	2004	2005
Transactions per type of payment instrument					
Credit transfers ^{1,2}	2,175.5	2,564.2	2,587.5	2,599.2	2,408.4
<i>paper based</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>
<i>non-paper based</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>
Direct debits ¹	2,063.5	2,183.8	2,353.2	2,542.7	2,512.8
Card payments with cards issued in the country ³	3,670.7	4,095.6	4,341.5	4,650.0	5,243.8
<i>payments by cards with a debit function</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>
<i>payments by cards with a delayed debit function</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>
<i>payments by cards with a credit function</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>
E-money payment transactions	2.8	18.4	18.1	16.0	17.0
<i>by cards with an e-money function</i>	2.8	18.4	18.1	16.0	17.0
<i>through other e-money storages</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>
Cheques	4,338.6	4,349.5	4,261.5	4,133.8	3,916.3
Other payment instruments ^{1,4}	114.5	135.8	129.9	129.2	181.3
Total number of transactions with payment instruments ^{1,3}					
of which: cross-border transactions sent	12,365.6	13,347.3	13,691.8	14,071.0	14,279.6
of which: cross-border transactions received	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	3,201.1
<i>Memo:</i>					
Cross-border transactions received	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	2,709.9
Transactions per type of terminal					
Total transactions at terminals in the country					
Cash transactions	1,165.0	1,213.0	1,244.9	1,260.0	1,458.6
<i>ATM cash withdrawals³</i>	<i>1,165.0</i>	<i>1,213.0</i>	<i>1,244.9</i>	<i>1,260.0</i>	<i>1,458.6</i>
<i>ATM cash deposits</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>
POS payment transactions ³	3,670.7	4,095.6	4,341.5	4,650.0	5,259.8
E-money card loading/unloading transactions	0.6	2.6	2.8	2.0	2.1
E-money card payment transactions	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>
a) Transactions at terminals in the country by cards issued in the country					
Cash transactions	1,165.0	1,213.0	1,244.9	1,260.0	1,431.9
<i>ATM cash withdrawals³</i>	<i>1,165.0</i>	<i>1,213.0</i>	<i>1,244.9</i>	<i>1,260.0</i>	<i>1,431.9</i>
<i>ATM cash deposits</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>
POS payment transactions ³	3,670.7	4,095.6	4,341.5	4,650.0	5,114.4
E-money card loading/unloading transactions	0.6	2.6	2.8	2.0	2.1
E-money card payment transactions	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>
b) Transactions at terminals in the country by cards issued outside the country					
Cash transactions	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	26.7
<i>ATM cash withdrawals³</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	26.7
<i>ATM cash deposits</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>
POS payment transactions ³	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	145.5
E-money card loading/unloading transactions	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>
E-money card payment transactions	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>
c) Transactions at terminals outside the country by cards issued in the country					
Cash transactions	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	30.6
<i>ATM cash withdrawals³</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	30.6
<i>ATM cash deposits</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>
POS payment transactions ³	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	129.5
E-money card loading/unloading transactions	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>
E-money card payment transactions	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>

¹ From 2005, in addition to transactions processed in CSM, all payment transactions processed out of CSM are included. ² Prior to 2005, client and interbank transactions; from 2005, client (ie non-MFI) transactions only. ³ Prior to 2005, "interbank" cards only; from 2005, also includes "three party" cards. ⁴ Bills of exchange.

Table 8
Indicators of the use of payment instruments and terminals: value of transactions
 (EUR billions, total for the year)

	2001	2002	2003	2004	2005
Transactions per type of payment instrument					
Credit transfers ^{1,2}	92,907.6	96,181.0	98,095.6	107,554.3	13,462.3
<i>paper based</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>
<i>non-paper based</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>
Direct debits ¹	703.7	751.4	755.6	782.5	906.7
Card payments with cards issued in the country ³	170.0	190.0	204.0	219.6	260.2
<i>payments by cards with a debit function</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>
<i>payments by cards with a delayed debit function</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>
<i>payments by cards with a credit function</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>
E-money payment transactions	0.01	0.07	0.07	0.05	0.04
<i>by cards with an e-money function</i>	<i>0.01</i>	<i>0.07</i>	<i>0.07</i>	<i>0.05</i>	<i>0.04</i>
<i>through other e-money storages</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>
Cheques	2,211.4	2,375.5	2,433.6	2,084.2	2,175.7
Other payment instruments ^{1,4}	453.6	549.5	526.4	509.8	475.2
Total value of transactions with payment instruments ^{1,3}					
	96,446.3	100,047.5	102,015.2	111,150.4	17,280.1
<i>of which: cross-border transactions sent</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>1,591.0</i>
<i>Memo:</i>					
Cross-border transactions received	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>1,806.2</i>
Transactions per type of terminal					
Total transactions at terminals in the country					
Cash transactions	71.0	76.0	81.0	85.2	102.5
<i>ATM cash withdrawals³</i>	<i>71.0</i>	<i>76.0</i>	<i>81.0</i>	<i>85.2</i>	<i>102.5</i>
<i>ATM cash deposits</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>
POS payment transactions ³	170.0	190.0	204.0	219.6	265.1
E-money card loading/unloading transactions	0.02	0.08	0.08	0.00	0.05
E-money card payment transactions	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>
a) Transactions at terminals in the country by cards issued in the country					
Cash transactions	71.0	76.0	81.0	85.2	98.2
<i>ATM cash withdrawals³</i>	<i>71.0</i>	<i>76.0</i>	<i>81.0</i>	<i>85.2</i>	<i>98.2</i>
<i>ATM cash deposits</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>
POS payment transactions ³	170.0	190.0	204.0	219.6	249.8
E-money card loading/unloading transactions	0.02	0.08	0.08	0.00	0.05
E-money card payment transactions	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>
b) Transactions at terminals in the country by cards issued outside the country					
Cash transactions	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	4.3
<i>ATM cash withdrawals³</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	4.3
<i>ATM cash deposits</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>
POS payment transactions ³	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	15.4
E-money card loading/unloading transactions	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>
E-money card payment transactions	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>
c) Transactions at terminals outside the country by cards issued in the country					
Cash transactions	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	3.5
<i>ATM cash withdrawals³</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	3.5
<i>ATM cash deposits</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>
POS payment transactions ³	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	10.5
E-money card loading/unloading transactions	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>
E-money card payment transactions	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>

¹ From 2005, in addition to transactions processed in CSM, all payment transactions processed out of CSM are included. ² Prior to 2005, client and interbank transactions; from 2005, client (ie non-MFI) transactions only. ³ Prior to 2005, "interbank" cards only; from 2005, also includes "three party" cards. ⁴ Bills of exchange.

Table 9
Participation in selected interbank funds transfer systems
(end of year)

	2001	2002	2003	2004	2005
Large-value payment systems					
TBF (TARGET component)					
Number of participants	192	176	173	171	167
Direct participants	192	175	156	151	144
Banks	170	156	140	139	133
Central bank	1	1	1	1	1
Other direct participants	21	18	15	11	10
<i>Postal institution</i>	1	1	1	1	1
<i>Clearing and settlement organisations</i>	1	1	1	1	1
<i>Other financial institutions</i>	19	16	13	9	8
Indirect participants ¹	0	1	17	20	23
PNS					
Number of participants	28	27	42	42	45
Direct participants	23	21	20	18	17
Banks	22	20	19	17	16
Central bank	0	0	0	0	0
Other direct participants	1	1	1	1	1
<i>Postal institution</i>	1	1	1	1	1
Indirect participants ¹	5	6	22	24	28
Retail payment systems					
SIT²					
Number of participants	713	686	641	626	595
Direct participants	17	17	15	14	13
Banks	14	14	12	11	10
Central bank	1	1	1	1	1
Other direct participants	2	2	2	2	2
<i>Postal institution</i>	1	1	1	1	1
<i>Other financial institutions</i>	1	1	1	1	1
Indirect participants ¹	696	669	626	612	582
Clearing Houses – CH Paris³					
Number of participants	nav	nav	nap	nap	nap
Clearing Houses – CH Province³					
Number of participants	nav	nav	nap	nap	nap
CREIC^{3,4}					
Number of participants	nav	nav	nap	nap	nap

¹ Based on 2004 figures. An indirect participant is defined as a credit institution having a contractual relation with an institution participating in the system, which allows the aforesaid credit institution to process payment orders through the system (quoted from the Settlement Finality Directive). An indirect participant having the status of an investment firm is thus excluded from the statistics.

² Système Interbancaire de Télécompensation. ³ Closed in 2002. ⁴ Centres Régionaux d'Echanges d'Images-Chèques.

Table 10
Payments processed by selected interbank funds transfer systems: volume of transactions
(millions, total for the year)

	2001	2002	2003	2004	2005
Large-value payment systems					
TBF (TARGET component)					
Credit transfers sent	3.81	3.81	3.86	4.00	4.32
<i>credit transfers sent within TBF¹</i>	2.45	2.16	2.13	2.09	2.17
<i>credit transfers sent to another TARGET component</i>	1.36	1.65	1.74	1.91	2.15
<i>Memo:</i>					
Credit transfers received from another TARGET component	1.50	1.70	1.82	1.99	2.08
Concentration ratio in terms of volume (%)	40.5	44.1	46.2	47.1	45.8
PNS					
Credit transfers sent	8.00	7.58	7.35	7.01	6.84
<i>national credit transfers</i>	8.00	7.58	7.35	7.01	6.84
Concentration ratio in terms of volume (%)	60.1	63.3	63.7	62.8	62.2
Retail payment systems					
SIT²					
Total transactions sent	7,131.09	11,043.48	11,298.21	11,614.86	11,868.23
<i>credit transfers</i>	1,547.23	1,625.29	1,682.93	1,736.52	1,785.02
<i>direct debits</i>	1,504.99	1,655.63	1,726.77	1,842.32	1,945.40
<i>card payments</i>	3,076.32	3,471.57	3,660.46	3,926.28	4,176.00
<i>ATM transactions</i>	690.51	690.58	654.05	633.55	626.43
<i>e-money transactions</i>	<i>nap</i>	<i>nap</i>	<i>nap</i>	<i>nap</i>	<i>nap</i>
<i>cheques</i>	197.51	3,490.57	3,467.24	3,370.40	3,234.41
<i>other payment instruments</i>	114.53	109.83	106.76	105.80	101.38
Concentration ratio in terms of volume (%)	<i>nav</i>	57.1	57.5	60.4	60.5
Clearing Houses – CH Paris³					
Total transactions sent	677.76	93.30	<i>nap</i>	<i>nap</i>	<i>nap</i>
<i>cheques</i>	677.76	93.30	<i>nap</i>	<i>nap</i>	<i>nap</i>
Clearing Houses – CH Province³					
Total transactions sent	2,469.06	53.64	<i>nap</i>	<i>nap</i>	<i>nap</i>
<i>cheques</i>	2,469.06	53.64	<i>nap</i>	<i>nap</i>	<i>nap</i>
CREIC^{3,4}					
Total transactions sent	270.17	4.32	<i>nap</i>	<i>nap</i>	<i>nap</i>
<i>cheques</i>	270.17	4.32	<i>nap</i>	<i>nap</i>	<i>nap</i>

¹ Includes transactions sent by branches of foreign banks which are considered as domestic participants in TBF. ² Système Interbancaire de Télécompensation. ³ Closed in 2002. ⁴ Centres Régionaux d'Echanges d'Images-Chèques.

Table 11
Payments processed by selected interbank funds transfer systems: value of transactions
(EUR billions, total for the year)

	2001	2002	2003	2004	2005
Large-value payment systems					
TBF (TARGET component)					
Credit transfers sent	87,572.7	91,244.4	96,326.3	108,411.4	121,913.7
<i>credit transfers sent within TBF¹</i>	65,092.4	73,658.4	77,080.8	87,514.4	97,757.9
<i>credit transfers sent to another TARGET component</i>	22,480.3	17,585.9	19,245.5	20,897.0	24,155.8
<i>Memo:</i>					
Credit transfers received from another TARGET component	19,050.0	17,582.5	19,244.3	20,886.9	24,152.5
Concentration ratio in terms of value (%)	43.6	46.1	48.1	52.0	54.0
PNS					
Credit transfers sent	22,324.0	19,995.3	17,980.4	17,480.6	15,644.5
<i>national credit transfers</i>	22,324.0	19,995.3	17,980.4	17,480.6	15,644.5
Concentration ratio in terms of value (%)	54.6	61.6	61.1	59.0	61.3
Retail payment systems					
SIT²					
Total transactions sent	2,444.2	4,442.5	4,671.3	4,567.2	4,754.7
<i>credit transfers</i>	1,385.1	1,573.0	1,571.7	1,722.6	1,878.0
<i>direct debits</i>	368.3	410.1	412.7	429.4	444.8
<i>card payments</i>	140.7	159.4	169.4	182.5	195.3
<i>ATM transactions</i>	34.7	35.9	34.9	34.5	34.5
<i>e-money transactions</i>	<i>nap</i>	<i>nap</i>	<i>nap</i>	<i>nap</i>	<i>nav</i>
<i>cheques</i>	61.8	1,827.9	2,059.1	1,770.4	1,792.2
<i>other payment instruments</i>	453.6	436.2	423.6	427.8	410.0
Concentration ratio in terms of value (%)	<i>nav</i>	49.7	50.7	60.5	59.3
Clearing Houses – CH Paris³					
Total transactions sent	763.2	183.6	<i>nap</i>	<i>nap</i>	<i>nap</i>
<i>cheques</i>	763.2	183.6	<i>nap</i>	<i>nap</i>	<i>nap</i>
Clearing Houses – CH Province³					
Total transactions sent	987.2	23.0	<i>nap</i>	<i>nap</i>	<i>nap</i>
<i>cheques</i>	987.2	23.0	<i>nap</i>	<i>nap</i>	<i>nap</i>
CREIC^{3,4}					
Total transactions sent	23.1	0.4	<i>nap</i>	<i>nap</i>	<i>nap</i>
<i>cheques</i>	23.1	0.4	<i>nap</i>	<i>nap</i>	<i>nap</i>

¹ Includes transactions sent by branches of foreign banks which are considered as domestic participants in TBF. ² Système Interbancaire de Télécompensation. ³ Closed in 2002. ⁴ Centres Régionaux d'Echanges d'Images-Chèques.

Table 12a**Instructions handled by trading platforms, clearing houses and securities settlement systems:***(thousands, total for the year)*

	2001	2002	2003	2004	2005
Trading platforms¹					
Euronext Paris Cash	43,940	47,040	50,500	47,410	55,110
Euronext Paris Derivatives	4,990	5,720	6,890	5,510	5,750
Clearing houses¹					
LCH.Clearnet SA – Paris Cash	40500	45,600	48,500	47,150	55,250
Securities settlement systems					
Euroclear France ²	31,400	29,004	27,812	27,853	32,877

¹ Single-counted transactions. ² Since 2004, all “free of payment” and DVP transactions (including self-collateralisation operations, ie implementation and reimbursement). Excludes corporate actions on stock (eg on securities which are not being transferred between two CSD accounts).

Table 12b**Instructions handled by trading platforms, clearing houses and securities settlement systems:***(EUR billions, total for the year)*

	2001	2002	2003	2004	2005
Trading platforms					
Euronext Paris Cash	1,260.3	1,227.8	993.3	1,107.8	1,237.8
Euronext Liffe Paris	3,592.0	1,413.3	1,197.2	1,199.1	1,395.3
Clearing houses					
LCH.Clearnet SA – Paris Cash	1,299.0	1,175.6	968.0	1,071.0	1,204.0
LCH.Clearnet SA – Paris Futures	nav	nav	nav	nav	1,117.8
LCH.Clearnet SA – Paris Options	nav	nav	nav	nav	6.0
LCH.Clearnet SA – Paris OTC	nav	nav	nav	nav	9,826.1
Securities settlement systems					
Euroclear France ¹	43,635.0	52,996.0	52,582.2	146,851.9	166,924.0

¹ Since 2004, all “free of payment” and DVP transactions (including self-collateralisation operations, ie implementation and reimbursement). Excludes corporate actions on stock (eg on securities which are not being transferred between two CSD accounts).

Table 12c
Number of participants in trading platforms, clearing houses and securities settlement systems
(end of year)

	2001	2002	2003	2004	2005
Trading platforms					
Euronext Paris	103	164	121	125	145
Banks	nav	nav	nav	0	0
Brokers/dealers	nav	nav	nav	91	115
Euronext Liffe Paris	180	182	196	180	168
Clearing houses					
LCH.Clearnet SA Paris	93	102	113	116	118
Banks	nav	nav	nav	nav	nav
Brokers/dealers	nav	nav	nav	nav	nav
Securities settlement systems					
Euroclear (RGV2)¹	145	193	241	190	184
<i>of which: direct participants</i>	103	125	149	171	166

¹ Based on 2004 figures. An indirect participant is defined as a credit institution having a contractual relation with an institution participating in the system, which allows the aforesaid credit institution to process payment orders through the system (quoted from the Settlement Finality Directive). An indirect participant having the status of an investment firm is thus excluded from the statistics.

Table 12d
Outstanding securities
(end of year)

	2001	2002	2003	2004	2005
Trading platforms					
Euronext Paris					
Value of equities listed (EUR billions)	1,325.7	934.8	1,082.0	1,152.7	1,499.6
Value of other securities listed (EUR billions)	795.1	818.2	809.0	813.8	858.6
Number of equities listed	1,177	1,131	1,070	1,032	1,019
Number of other securities listed	6,846	5,824	5,316	6,637	6,827
Securities settlement systems					
Euroclear France¹					
Value of equities held (EUR billions)	1,332.4	965.5	1,095.1	1,151.8	1,539.6
Value of other securities held (EUR billions)	2,119.8	2,207.9	2,415.6	2,624.2	2,884.4
Number of equities held	1,613	1,482	1,357	1,343	1,410
Number of other securities held	23,902	23,444	22,819	25,215	27,387

¹ Includes all types of financial instruments (French and foreign financial instruments, eurobonds and other international financial instruments).

Table 13
Participation in SWIFT by domestic institutions
(end of year)

	2001	2002	2003	2004	2005
Members	60	59	59	53	50
<i>of which: live</i>	60	59	59	53	50
Sub-members	120	124	122	125	125
<i>of which: live</i>	117	124	122	124	125
Participants	68	64	65	69	73
<i>of which: live</i>	64	61	63	69	70
Total users	248	247	246	247	248
<i>of which: live</i>	241	244	244	246	245
<i>Memo:</i>					
Total SWIFT users	7,457	7,465	7,654	7,667	7,863
<i>members</i>	2,265	2,203	2,327	2,280	2,229
<i>sub-members</i>	3,143	3,079	3,083	3,019	3,060
<i>participants</i>	2,049	2,183	2,244	2,368	2,574

Source: SWIFT.

Table 14
SWIFT message flows to/from domestic users
(thousands, total for the year)

	2001	2002	2003	2004	2005
Total messages sent	113,732	121,585	129,249	137,818	141,987
<i>of which:</i>					
<i>category I</i>	26,286	27,142	27,914	28,735	29,953
<i>category II</i>	13,631	13,665	13,209	13,137	13,350
Total messages received	99,310	107,634	116,305	121,495	130,551
<i>of which:</i>					
<i>category I</i>	27,576	28,841	29,702	29,719	30,455
<i>category II</i>	12,465	12,273	11,959	11,592	11,649
Domestic traffic	27,223	27,295	26,148	26,598	28,025
<i>Memo:</i>					
Global SWIFT traffic	1,533,906	1,817,444	2,047,564	2,299,074	2,518,285

Source: SWIFT.