

Table 1
Basic statistical data

	2001	2002	2003	2004	2005
Population (thousands) ¹	16,043	16,147	16,223	16,273	16,322
GDP (EUR billions)	447.7	465.2	477.0	489.9	505.7
GDP per capita (EUR)	27,908	28,811	29,400	30,102	30,980
Consumer price inflation (%) ¹	5.1	3.9	2.2	1.4	1.5
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	9.14	nap	nap	nap	nap
Value of transferable deposits	151.61	152.95	164.38	171.19	193.47
Narrow money supply (M1) ^{1, 2}	159.54	nap	nap	nap	nap
<i>Memo:</i>					
Transferable deposits in foreign currencies	nav	nav	nav	nav	nav
Outstanding value on e-money storages	0.02	0.06	0.07	0.08	0.08
<i>on card-based products</i>	0.02	0.06	0.07	0.08	0.08
<i>on software or network-based products</i>	nap	nap	nav	nav	nav

¹ From 2002, due to banknote migration, data are available only at an aggregated euro area level (see Euro area, Table 2).² Currency in circulation excluding government cash + transferable deposits in all currencies.**Table 3**
Settlement media used by banks
(EUR billions, average for December)

	2001	2002	2003	2004	2005
Transferable balances held at the central bank ¹	13.47	13.83	13.57	13.69	15.48
<i>required reserves</i>	13.36	13.78	13.55	13.68	15.43
<i>free reserves</i>	0.11	0.05	0.02	0.01	0.05
Transferable balances held at other banks ²	54.66	54.97	53.84	61.05	31.21
<i>Memo:</i>					
Credit extended by the central bank:					
<i>intraday</i>	15.45	15.78	16.54	18.66	20.52
<i>overnight</i> ³	0.02	0.16	0.01	0.00	0.00
<i>longer-term refinancing operations</i> ⁴	4.87	8.17	15.02	16.55	16.05

¹ Average for the last required reserves period of the year. ² At end of year. ³ Marginal lending facility. ⁴ Other monetary policy operations vis-à-vis the Eurosystem.**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	4	4	4	4	4
Number of accounts (thousands)	0.05	0.05	0.04	0.04	0.04
Value of accounts (EUR billions)	0.03	0.01	0.04	0.04	0.02
<i>Memo:</i>					
Number of accounts, banks (thousands)	0.20	0.19	0.19	0.19	0.18
Banks					
Number of institutions	561	539	481	461	401
Number of branches or offices	5,497	4,822	4,467	4,055	4,335
Number of accounts (thousands)	22,600	20,800	22,800	22,900	21,622
<i>of which: number of internet/PC-linked accounts</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>
Value of accounts (EUR billions)	151.63	161.11	163.86	170.22	192.82
Credit institutions legally incorporated in the reporting country					
Number of institutions	533	511	453	432	373
Number of branches or offices	5,448	4,773	4,418	4,005	4,286
Value of accounts (EUR billions)	150.09	159.59	162.57	168.86	191.83
Branches of euro area-based credit institutions					
Number of institutions	14	12	13	15	15
Number of branches or offices	31	29	30	32	32
Value of accounts (EUR billions)	1.05	1.05	0.88	0.91	0.51
Branches of EEA-based credit institutions (outside the euro area)					
Number of institutions	5	7	7	7	7
Number of branches or offices	9	11	11	11	11
Value of accounts (EUR billions)	0.25	0.19	0.19	0.25	0.23
Branches of non-EEA based banks					
Number of institutions	9	9	8	7	6
Number of branches or offices	9	9	8	7	6
Value of accounts (EUR billions)	0.24	0.28	0.22	0.21	0.25
Other institutions offering payment services to non-banks¹					
Number of institutions	37	26	32	30	27
Number of branches or offices	112	113	80	80	68
Number of accounts	<i>nap</i>	<i>nap</i>	<i>nap</i>	<i>nap</i>	<i>nap</i>
Value of accounts	<i>nap</i>	<i>nap</i>	<i>nap</i>	<i>nap</i>	<i>nap</i>
Institutions offering payment services to non-banks (total)					
Number of institutions	599	566	514	492	429
Number of branches or offices	5,613	4,939	4,551	4,139	4,407
Number of accounts held by non-banks (thousands)	22,600	20,800	22,800	22,900	21,622
<i>of which: number of internet/PC-linked accounts</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>
Value of accounts held by non-banks (EUR billions)	151.65	161.12	163.91	170.26	192.85
<i>Memo:</i>					
Electronic money institutions					
Number of institutions	<i>nap</i>	<i>nap</i>	1	2	2
Outstanding value on e-money storages issued by e-money institutions	<i>nap</i>	<i>nap</i>	<i>nap</i>	<i>nap</i>	<i>nap</i>

¹ Money transfer institutions.

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

	2001	2002	2003	2004	2005
Cards issued in the country (thousands)					
Cards with a cash function	31,100	31,800	33,100	33,600	31,754
Cards with a debit function	26,100	26,700	27,400	27,800	26,552
Cards with a credit and delayed debit function	5,000	5,100	5,700	5,800	5,202
Cards with an e-money function ¹	21,000	17,300	17,600	18,000	17,748
<i>of which: cards with an e-money function which have been loaded at least once</i>	300	800	900	1,100	nav
Total number of cards (irrespective of the number of functions on the card) ¹	31,100	31,800	33,100	33,600	31,754
<i>of which: cards with a combined debit, cash and e-money function¹</i>	21,000	17,300	17,600	18,000	17,748
<i>Memo:</i>					
Retailer cards	nav	nav	nav	nav	nav
Terminals located in the country					
ATMs	7,142	7,530	7,556	7,889	7,520
<i>ATMs with a cash withdrawal function</i>	7,142	7,530	7,556	7,889	7,520
<i>ATMs with a credit transfer function</i>	nav	nav	nav	nav	nav
POS terminals	165,773	177,168	186,272	194,966	206,392
<i>of which: EFTPOS terminals</i>	165,773	177,168	186,272	194,966	206,392
E-money card terminals	152,465	169,687	185,168	197,656	210,042
<i>e-money card loading/unloading terminals</i>	4,258	4,824	5,062	5,401	6,637
<i>e-money card payment terminals</i>	148,207	164,863	180,106	192,255	203,405
¹ Excluding e-purse-only cards.					

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	1,226.64	1,260.55	1,271.37	1,264.20	1,224.78
<i>paper based</i>	373.35	339.27	315.77	291.58	228.60
<i>non-paper based</i>	853.29	921.27	955.61	972.63	996.18
Direct debits	876.08	947.04	1,000.75	1,051.31	1,023.88
Card payments with cards issued in the country	1,001.92	1,114.14	1,201.17	1,295.60	1,406.36
<i>payments by cards with a debit function</i>	954.40	1,068.57	1,157.07	1,247.09	1,333.56
<i>payments by cards with a credit and delayed debit function</i>	47.51	45.56	44.10	48.51	72.80
E-money payment transactions	30.90	87.02	109.16	127.27	146.93
<i>by cards with an e-money function</i>	30.90	87.02	109.16	127.27	146.93
<i>through other e-money storages</i>	nav	nav	nav	nav	nav
Cheques	5.35	0.07	nap	nap	nap
Other payment instruments	nap	nap	nap	nap	nap
Total number of transactions with payment instruments	3,140.89	3,408.81	3,582.46	3,738.39	3,801.95
<i>of which: cross-border transactions sent</i>	nav	nav	nav	nav	12.90
<i>Memo:</i>					
Cross-border transactions received	0.71	0.82	0.75	0.58	11.50
Transactions per type of terminal					
Total transactions at terminals in the country					
Cash transactions	490.00	493.00	494.00	484.00	478.17
<i>ATM cash withdrawals</i>	490.00	493.00	494.00	484.00	470.62
<i>ATM cash deposits</i>	nap	nap	nap	nap	7.55
POS payment transactions	985.30	1,155.59	1,266.24	1,374.36	1,480.48
E-money card loading/unloading transactions	2.93	11.93	15.02	17.98	36.11
E-money card payment transactions	nav	nav	nav	nav	nav
a) Transactions at terminals in the country by cards issued in the country					
Cash transactions	490.00	493.00	494.00	484.00	471.00
<i>ATM cash withdrawals</i>	490.00	493.00	494.00	484.00	463.45
<i>ATM cash deposits</i>	nap	nap	nap	nap	7.55
POS payment transactions	985.30	1,155.59	1,266.24	1,374.36	1,480.48
E-money card loading/unloading transactions	2.93	11.93	15.02	17.98	36.11
E-money card payment transactions	nav	nav	nav	nav	nav
b) Transactions at terminals in the country by cards issued outside the country					
Cash transactions	nav	nav	nav	nav	7.18
<i>ATM cash withdrawals</i>	nav	nav	nav	nav	7.18
<i>ATM cash deposits</i>	nap	nap	nap	nap	nap
POS payment transactions	nap	nap	nap	nap	nap
E-money card loading/unloading transactions	nap	nap	nap	nap	nap
E-money card payment transactions	nap	nap	nap	nap	nap
c) Transactions at terminals outside the country by cards issued in the country					
Cash transactions	14.30	14.10	15.20	16.30	18.89
<i>ATM cash withdrawals</i>	14.30	14.10	15.20	16.30	18.89
<i>ATM cash deposits</i>	nap	nap	nap	nap	nap
POS payment transactions	nav	nav	nav	nav	8.15
E-money card loading/unloading transactions	nap	nap	nap	nap	nap
E-money card payment transactions	nap	nap	nap	nap	nap

¹ Does not include cross-border payments above EUR 1 million, assumed to be related to corporate treasury operations. Does not include customer (corporate) payments directly settled in TOP.

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	3,280.11	3,363.68	3,715.90	4,340.04	5,143.60
<i>paper based</i>	1,044.78	641.01	497.14	380.07	187.22
<i>non-paper based</i>	2,235.34	2,722.68	3,218.76	3,959.96	4,956.38
Direct debits	175.31	187.58	211.46	219.22	225.29
Card payments with cards issued in the country	49.48	55.85	58.81	61.98	67.39
<i>payments by cards with a debit function</i>	44.20	50.58	53.87	56.73	59.53
<i>payments by cards with a credit and delayed debit function</i>	5.28	5.27	4.94	5.26	7.86
E-money payment transactions	0.08	0.24	0.30	0.35	0.40
<i>by cards with an e-money function</i>	0.08	0.24	0.30	0.35	0.40
<i>through other e-money storages</i>	nav	nav	nav	nav	nav
Cheques	0.45	0.01	nap	nap	nap
Other payment instruments	nap	nap	nap	nap	nap
Total value of transactions with payment instruments	3,505.44	3,607.36	3,986.48	4,621.59	5,436.68
<i>of which: cross-border transactions sent</i>	nav	nav	nav	nav	228.40
Memo:					
Cross-border transactions received	1.59	1.96	2.10	1.86	244.03
Transactions per type of terminal					
Total transactions at terminals in the country					
Cash transactions	44.59	52.96	50.91	51.01	59.80
<i>ATM cash withdrawals</i>	44.59	52.96	50.91	51.01	54.19
<i>ATM cash deposits</i>	nap	nap	nap	nap	5.61
POS payment transactions	44.28	50.81	54.17	57.08	59.93
E-money card loading/unloading transactions	0.07	0.27	0.32	0.37	0.74
E-money card payment transactions	nav	nav	nav	nav	nav
a) Transactions at terminals in the country by cards issued in the country					
Cash transactions	44.59	52.96	50.91	51.01	59.80
<i>ATM cash withdrawals</i>	44.59	52.96	50.91	51.01	54.19
<i>ATM cash deposits</i>	nap	nap	nap	nap	5.61
POS payment transactions	44.28	50.81	54.17	57.08	59.93
E-money card loading/unloading transactions	0.07	0.27	0.32	0.37	0.74
E-money card payment transactions	nav	nav	nav	nav	nav
b) Transactions at terminals in the country by cards issued outside the country					
Cash transactions	nav	nav	nav	nav	nav
<i>ATM cash withdrawals</i>	nav	nav	nav	nav	nav
<i>ATM cash deposits</i>	nap	nap	nap	nap	nap
POS payment transactions	nav	nav	nav	nav	nav
E-money card loading/unloading transactions	nav	nav	nav	nav	nav
E-money card payment transactions	nav	nav	nav	nav	nav
c) Transactions at terminals outside the country by cards issued in the country					
Cash transactions	nav	nav	nav	nav	3.05
<i>ATM cash withdrawals</i>	nav	nav	nav	nav	3.05
<i>ATM cash deposits</i>	nap	nap	nap	nap	nap
POS payment transactions	nav	nav	nav	nav	0.55
E-money card loading/unloading transactions	nav	nav	nav	nav	nav
E-money card payment transactions	nav	nav	nav	nav	nav

¹ Does not include cross-border payments above EUR 1 million, assumed to be related to corporate treasury operations. Does not include customer (corporate) payments directly settled in TOP.

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

	2001	2002	2003	2004	2005
Large-value payment systems					
TOP (TARGET component)					
Number of participants	166	166	155	161	155
Direct participants	108	108	106	102	100
Banks	97	100	95	92	95
Central bank	1	1	1	1	1
Other direct participants	10	7	10	9	4
<i>General government</i>	2	2	2	1	1
<i>Clearing and settlement organisations</i>	4	4	4	3	3
<i>Other financial institutions</i>	4	1	4	5	<i>nap</i>
Indirect participants	58	58	49	59	55
Retail payment systems					
Interpay					
Number of participants	72	72	73	69	68
Direct participants	72	72	73	69	68
Banks	72	72	73	69	68

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					
TOP (TARGET component)					
Credit transfers sent	4.13	4.76	4.92	4.98	4.70
<i>credit transfers sent within TOP</i>	3.62	4.20	4.30	4.20	3.91
<i>credit transfers sent to another TARGET component</i>	0.51	0.56	0.63	0.79	0.79
<i>Memo:</i>					
Credit transfers received from another TARGET component	0.79	0.94	1.03	1.12	1.23
Concentration ratio in terms of volume (%)	70.4	64.2	62.7	62.0	58.7
Retail payment systems					
Interpay					
Total national transactions sent	2,558.28	2,812.35	2,964.95	3,123.49	3,272.06
Credit transfers	804.67	822.01	819.83	833.72	850.34
<i>paper-based credit transfers</i>	191.47	182.10	176.70	166.98	151.69
<i>non-paper based credit transfers</i>	613.20	639.91	643.13	666.74	698.65
Direct debits	681.30	771.57	845.42	895.02	938.92
Card payments	894.22	1,038.88	1,121.14	1,212.64	1,295.29
ATM transactions	174.70	179.82	178.56	182.12	187.52
E-money transactions	nav	nav	nav	nav	nav
Cheques	3.40	0.08	0.00	0.00	0.00
Other payment instruments	nap	nap	nap	nap	nap
Concentration ratio in terms of volume (%)	93.3	93.4	93.5	93.5	96.9

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					
TOP (TARGET component)					
Credit transfers sent	24,211.09	24,952.48	26,279.36	29,681.37	30,695.39
<i>credit transfers sent within TOP</i>	12,342.89	13,472.57	14,408.40	16,802.53	15,905.52
<i>credit transfers sent to another TARGET component</i>	11,868.20	11,479.91	11,870.96	12,878.85	14,789.87
<i>Memo:</i>					
Credit transfers received from another TARGET component	11,866.36	11,477.84	11,873.87	12,876.23	14,792.49
Concentration ratio in terms of value (%)	70.8	70.7	69.4	69.1	73.1
Retail payment systems					
Interpay					
Total national transactions sent	1,574.09	1,673.31	1,778.44	1,835.50	1,942.57
Credit transfers	1,358.99	1,439.11	1,517.58	1,563.70	1,650.10
<i>paper-based credit transfers</i>	37.08	38.99	40.34	39.76	39.44
<i>non-paper based credit transfers</i>	1,321.91	1,400.12	1,477.24	1,523.93	1,610.66
Direct debits	157.85	167.90	191.28	198.90	216.36
Card payments	42.19	49.65	52.79	55.85	58.60
ATM transactions	14.76	16.65	16.79	17.05	17.51
E-money transactions	nav	nav	nav	nav	nav
Cheques	0.31	0.01	0.00	0.00	0.00
Other payment instruments	nap	nap	nap	nap	nap
Concentration ratio in terms of value (%)	92.3	92.0	92.2	93.0	96.0

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

	2001	2002	2003	2004	2005
Trading platforms					
Euronext Amsterdam Stock Market ¹	12,257	16,873	19,561	17,994	19,378
Euronext Liffe Derivatives Market Amsterdam ²	66,424	77,664	79,483	80,651	98,898
Clearing houses					
LCH.Clearnet (Amsterdam Cash)	12,257	16,873	19,561	17,994	19,378
LCH.Clearnet (Amsterdam Derivatives) ³	63,080	73,379	74,226	77,567	91,479
Securities settlement systems					
Euroclear Netherlands	3,073	2,995	3,073	2,915	2,999
<i>stock exchange settlement</i> ⁴	499	473	958	940	982
<i>deliveries against payment</i>	1,532	1,516	1,558	1,360	1,239
<i>free transfers</i>	1,043	1,006	557	615	778

¹ Total cash market. ² Number of options and futures contracts. ³ Excludes futures. ⁴ Prior to 2004, clearing.

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

	2001	2002	2003	2004	2005
Trading platforms					
Euronext Amsterdam Stock Market ¹	526.59	522.40	446.47	480.13	575.37
Euronext Liffe Derivatives Market Amsterdam ²	27.00	31.00	27.37	24.74	63.20
Clearing houses					
LCH.Clearnet (Amsterdam Cash)	526.59	522.40	446.47	480.13	575.37
LCH.Clearnet (Amsterdam Derivatives)	27.00	31.00	27.37	24.74	63.20
Securities settlement systems³					
Euroclear Netherlands	964.32	732.58	689.86	771.50	952.12
<i>stock exchange settlement</i> ⁴	55.40	50.58	41.22	54.50	57.63
<i>deliveries against payment</i>	908.92	682.00	648.64	717.00	894.49
<i>free transfers</i>	<i>nap</i>	<i>nap</i>	<i>nap</i>	<i>nap</i>	<i>nap</i>

¹ Total cash market. ² Premium turnover options only. ³ Value of the cash leg of the clearing. ⁴ Prior to 2004, clearing.

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 Amsterdam Stock Market					
Banks	45	47	72	62	65
<i>domestic</i>	24	24	27	34	28
<i>foreign</i>	21	23	45	28	37
Brokers/dealers	92	101	95	101	91
<i>domestic</i>	49	49	45	40	26
<i>foreign</i>	43	52	50	61	65
Others	0	0	0	0	0
Total	137	148	167	163	156
Euronext Liffe Derivatives Markets Amsterdam					
Banks	35	36	47	50	43
<i>domestic</i>	24	25	29	34	29
<i>foreign</i>	11	11	18	16	14
Brokers/dealers	190	195	161	188	175
<i>domestic</i>	171	171	133	128	106
<i>foreign</i>	19	24	28	60	69
Others	0	0	0	0	0
Total	225	231	208	238	218
Clearing houses					
LCH.Clearnet (Amsterdam Cash)					
Banks	18	17	20	31	33
<i>domestic</i>	16	15	14	13	12
<i>foreign</i>	2	2	6	18	21
Brokers/dealers	4	5	11	17	16
<i>domestic</i>	3	3	2	3	2
<i>foreign</i>	1	2	9	14	14
Others	0	0	0	0	0
Total	22	22	31	48	49
LCH.Clearnet (Amsterdam Derivatives)					
Banks	9	9	13	19	22
<i>domestic</i>	7	7	7	8	7
<i>foreign</i>	2	2	6	11	15
Brokers/dealers	5	5	15	21	18
<i>domestic</i>	4	3	1	3	2
<i>foreign</i>	1	2	14	18	16
Others	0	0	1	0	0
Total	14	14	29	40	40
Securities settlement systems					
Euroclear Netherlands					
Banks	40	64	61	64	42
<i>domestic</i>	24	46	43	44	37
<i>foreign</i>	16	18	18	20	5
Brokers/dealers	nap	nap	nap	nap	nap
Others	16	18	19	15	15
Total	56	82	80	79	57

Table 12d
Outstanding securities
(end of year)

	2001	2002	2003	2004	2005
Trading platforms					
Euronext Amsterdam Stock Market					
Value of stocks listed (EUR billions)	655	445	452	459	569
Value of bonds listed	nav	nav	nav	nav	nav
Number of stocks listed ¹	1,690	1,087	826	804	1280
Number of bonds listed	1,125	1,058	1,026	1,292	1,513
Euronext Liffe Derivatives Market Amsterdam					
Value of outstanding contracts (EUR billions)	85	58	71	79	101
Number of options listed	55	56	75	63	63
Securities settlement systems					
Euroclear Netherlands					
Nominal values registered (EUR billions) ²	863	665	705	750	874
Number of securities registered	3,980	2,826	2,306	2,323	2,887

¹ Number of shares and investment companies correspond to the number of listed companies. Number of "other" securities correspond to the number of ISIN codes. As from 2002, includes warrants and NextTrack. ² Securities valued at market prices and bonds at nominal values.

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

	2001	2002	2003	2004	2005
Members	25	25	25	25	22
<i>of which: live</i>	24	25	25	25	22
Sub-members	47	49	46	46	43
<i>of which: live</i>	45	48	45	45	43
Participants	32	33	29	31	37
<i>of which: live</i>	26	31	28	26	29
Total users	104	107	100	102	102
<i>of which: live</i>	95	104	98	96	94
<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	71,058	80,970	86,686	87,583	92,994
<i>of which:</i>					
<i>category I</i>	14,065	16,093	16,904	17,956	18,052
<i>category II</i>	9,268	11,208	11,301	11,051	11,555
Total messages received	62,860	75,572	86,026	89,768	96,731
<i>of which:</i>					
<i>category I</i>	11,523	13,146	13,721	13,966	14,274
<i>category II</i>	7,082	9,059	9,031	8,716	9,132
Domestic traffic	23,007	30,314	36,929	34,312	33,212
<i>Memo:</i>					
Global SWIFT traffic	1,533,906	1,817,444	2,047,564	2,299,074	2,518,285

Source: SWIFT.