

Table 1
Basic statistical data

	2001	2002	2003	2004	2005
Population (thousands) ¹	7,285	7,343	7,405	7,454	7,502
GDP (CHF billions) ^{2, 3}	422.49	430.53	434.76	447.31	455.59
GDP per capita (CHF) ^{2, 3}	57,994	58,631	58,712	60,009	60,730
Consumer price inflation (%) ¹	1.0	0.6	0.6	0.8	1.2
Exchange rate (CHF/USD):					
<i>end of year</i>	1.6782	1.4410	1.2664	1.1453	1.3047
<i>average</i>	1.6866	1.5556	1.3453	1.2419	1.2458

¹ Yearly average. ² In 2004, the methodology for the calculation of GDP was revised. ³ For 2005, provisional.

Table 2
Settlement media used by non-banks
(CHF billions, end of year)

	2001	2002	2003	2004	2005
Notes and coin in circulation outside banks	35.94	35.43	35.70	36.15	37.19
Value of transferable deposits ¹	104.71	121.27	162.33	148.27	155.01
Other ²	79.59	83.68	92.50	91.88	98.10
Narrow money supply (M1) ³	220.25	240.38	290.52	276.30	290.30
<i>Memo:</i>					
Transferable deposits in foreign currencies	26.58	25.12	29.52	31.41	37.85
Outstanding value on e-money storages	nav	nav	nav	nav	nav
<i>on card-based products</i>	nav	nav	nav	nav	nav
<i>on software or network-based products</i>	nap	nap	nap	nap	nap

¹ Sight deposits. ² Transaction accounts also used for payment purposes. ³ Notes and coin in circulation plus sight and other transaction deposits.

Table 3
Settlement media used by banks
 (CHF billions, average for December)¹

	2001	2002	2003	2004	2005
Transferable balances held at the central bank ²	3.44	3.05	5.53	5.41	4.96
<i>required reserves</i>	<i>nap</i>	<i>nap</i>	<i>nap</i>	<i>nap</i>	<i>nap</i>
<i>free reserves</i>	<i>nap</i>	<i>nap</i>	<i>nap</i>	<i>nap</i>	<i>nap</i>
Transferable balances held at other banks	45.97	40.01	66.28	72.07	76.79
<i>Memo:</i>					
Credit extended by the central bank:					
<i>intraday</i>	2.42	7.50	6.37	6.25	6.78
<i>overnight and longer</i>	4.07	3.72	4.45	4.11	5.15
<i>lombard credits</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>

¹ Except for transferable balances held at other banks, which are at end of year. ² Banks have to meet certain liquidity requirements, but the amount concerned can be held in the form of vault cash, balances at PostFinance or balances at the central bank. Therefore the distinction between required reserves and free reserves is not meaningful.

Table 4
Banknotes and coin
 (CHF millions, end of year)

	2001	2002	2003	2004	2005
Total banknotes and coin issued	42,169.5	41,939.9	42,927.1	42,139.2	43,835.0
Total banknotes issued	39,844.9	39,600.2	40,544.0	39,719.3	41,366.6
<i>CHF 1,000</i>	21,471.1	21,547.5	22,337.3	22,217.2	23,238.8
<i>CHF 500</i> ¹	306.5	236.4	206.2	184.9	167.4
<i>CHF 200</i>	6,105.6	6,167.8	6,250.1	5,867.4	6,280.3
<i>CHF 100</i>	8,280.9	8,063.9	8,107.4	7,842.5	7,977.2
<i>CHF 50</i>	1,874.7	1,770.3	1,787.7	1,760.4	1,798.5
<i>CHF 20</i>	1,211.7	1,221.9	1,254.5	1,244.7	1,293.1
<i>CHF 10</i>	594.4	592.4	600.8	602.2	611.3
Total coin issued	2,324.6	2,339.7	2,383.1	2,419.9	2,468.4
Banknotes and coin held by banks and PostFinance	6,226.0	6,505.0	7,230.0	5,992.0	6,648.0
Banknotes and coin in circulation outside banks and PostFinance	35,943.5	35,434.9	35,697.1	36,147.2	37,186.9

¹ The CHF 500 banknotes were recalled as of 1 May 2000 and are thus no longer legal tender. However, they can be exchanged at the Swiss National Bank at full nominal value for 20 years from this recall date, ie until 30 April 2020.

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

	2001	2002	2003	2004	2005
Central bank¹					
Number of branches or offices ²	8	8	8	8	8
Number of accounts	nav	nav	nav	nav	nav
Value of accounts	nav	nav	nav	nav	nav
<i>Memo:</i>					
Number of accounts, all (thousands) ³	0.516	0.495	0.482	0.455	0.469
Value of accounts, all (CHF billions) ⁴	6.9	5.1	7.7	6.9	6.3
Banks					
Number of institutions	369	356	342	338	337
Number of branches or offices	2,877	2,790	2,744	2,699	2,723
Number of accounts	nav	nav	nav	nav	nav
Value of accounts (CHF billions) ⁵	82.8	94.4	133.1	119.1	126.4
All banks except private banks and branches of foreign banks					
Number of institutions	327	316	301	299	295
Number of branches or offices	2,813	2,724	2,676	2,630	2,653
Value of accounts (CHF billions)	78.7	88.9	127.1	114.6	122.1
Private banks					
Number of institutions	17	15	15	14	14
Number of branches or offices	27	23	23	24	24
Value of accounts (CHF billions)	3.7	4.9	5.6	4.1	3.9
Branches of foreign banks					
Number of institutions	25	25	26	25	28
Number of branches or offices	37	43	45	45	46
Value of accounts (CHF billions)	0.4	0.6	0.4	0.4	0.4
Other institutions offering payment services to non-banks⁶					
Number of institutions	1	1	1	1	1
Number of branches or offices	3,177	2,921	2,722	2,585	2,531
Number of accounts (thousands)	2,372	2,577	2,746	2,879	3,008
Value of accounts (CHF billions)	22.2	26.7	32.2	35.7	38.2
Institutions offering payment services to non-banks (total)					
Number of institutions	371	358	344	340	339
Number of branches or offices	6,062	5,719	5,474	5,292	5,262
Number of accounts held by non-banks	nav	nav	nav	nav	nav
Value of accounts held by non-banks (CHF billions)	105.0	121.1	165.3	154.8	164.6
<i>Memo:</i>					
Electronic money institutions					
Number of institutions	1	1	1	1	1
Outstanding value on e-money storages issued by e-money institutions	nav	nav	nav	nav	nav

¹ The Swiss National Bank has two head offices (Berne and Zurich) and six branches (Geneva, Lugano, Basel, Lucerne, Saint Gallen and Lausanne). Only two of the six branches provide cashier services. ² Offering cashless payment services. ³ Also includes the number of accounts held by banks. ⁴ Not included in the figure for M1 in Table 2. ⁵ This value is less than that included in the figure for transferable deposits in Table 2 due to differences in the way the figures are compiled. ⁶ PostFinance.

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	8,644	9,056	9,295	9,410	9,742
Cards with a debit function ¹	5,410	5,798	5,940	6,021	6,333
Cards with a credit function ²	3,281	3,333	3,359	3,391	3,454
Cards with an e-money function ³	3,524	3,692	3,889	3,983	4,376
<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>nav</i>
Total number of cards (irrespective of the number of functions on the card)	8,814	9,131	9,299	9,412	9,787
<i>of which: cards with a combined debit, cash and e-money function</i>	<i>3,524</i>	<i>3,692</i>	<i>3,889</i>	<i>3,983</i>	<i>4,285</i>
<i>Memo:</i>					
Retailer cards	nav	nav	nav	nav	nav
Terminals located in the country					
ATMs	5,042	5,187	5,350	5,382	5,555
<i>ATMs with a cash withdrawal function</i>	<i>5,042</i>	<i>5,187</i>	<i>5,350</i>	<i>5,382</i>	<i>5,555</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	73,866	80,655	79,997	88,055	110,218
<i>of which: EFTPOS terminals</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>
E-money card terminals	31,290	33,508	34,467	35,209	18,358
<i>e-money card loading/unloading terminals</i>	<i>31,290</i>	<i>33,508</i>	<i>34,467</i>	<i>35,209</i>	<i>18,358</i>
<i>e-money card payment terminals</i>	<i>31,290</i>	<i>33,508</i>	<i>34,467</i>	<i>35,209</i>	<i>18,358</i>

¹ EC-Direct/Maestro and Postcard. ² American Express, Diners Club, Eurocard/Mastercard and Visa. Includes delayed debit cards.

³ For 2005, includes 91,000 cards with only an e-money function.

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	503.2	537.7	564.2	585.9	613.2
<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 ²	47.6	50.0	51.2	51.5	52.2
Card payments with cards issued in the country	299.4	326.3	345.0	362.1	384.0
<i>payments by cards with a debit function</i>	201.1	225.6	244.6	259.5	276.6
<i>payments by cards with a credit function</i> ³	98.3	100.7	100.4	102.6	107.4
E-money payment transactions	19.8	20.0	19.3	19.0	19.2
<i>by cards with an e-money function</i>	19.8	20.0	19.3	19.0	19.2
<i>through other e-money storages</i>	<i>nap</i>	<i>nap</i>	<i>nap</i>	<i>nap</i>	<i>nap</i>
Cheques ⁴	7.2	4.5	3.5	2.7	1.8
Total number of transactions with payment instruments ¹					
	877.2	938.5	983.2	1,021.2	1,070.4
of which: cross-border transactions sent	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>
<i>Memo:</i>					
Cross-border transactions received	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>
Transactions per type of terminal					
Total transactions at terminals in the country					
Cash transactions	109.8	115.7	118.4	116.2	109.2
<i>ATM cash withdrawals</i>	109.8	115.7	118.4	116.2	109.2
<i>ATM cash deposits</i>	<i>nap</i>	<i>nap</i>	<i>nap</i>	<i>nap</i>	<i>nap</i>
POS payment transactions	282.2	307.8	326.7	342.0	361.3
E-money card loading/unloading transactions	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	1.0
E-money card payment transactions	19.8	20.0	19.3	19.0	19.2
a) Transactions at terminals in the country by cards issued in the country					
Cash transactions	104.6	110.4	113.2	110.6	103.6
<i>ATM cash withdrawals</i>	104.6	110.4	113.2	110.6	103.6
<i>ATM cash deposits</i>	<i>nap</i>	<i>nap</i>	<i>nap</i>	<i>nap</i>	<i>nap</i>
POS payment transactions	258.7	284.7	302.7	317.7	336.0
E-money card loading/unloading transactions	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	1.0
E-money card payment transactions	19.8	20.0	19.3	19.0	19.2
b) Transactions at terminals in the country by cards issued outside the country					
Cash transactions	5.2	5.3	5.2	5.6	5.6
<i>ATM cash withdrawals</i>	5.2	5.3	5.2	5.6	5.6
<i>ATM cash deposits</i>	<i>nap</i>	<i>nap</i>	<i>nap</i>	<i>nap</i>	<i>nap</i>
POS payment transactions	23.5	23.1	24.0	24.3	25.3
E-money card loading/unloading transactions	<i>nap</i>	<i>nap</i>	<i>nap</i>	<i>nap</i>	<i>nap</i>
E-money card payment transactions	<i>nap</i>	<i>nap</i>	<i>nap</i>	<i>nap</i>	<i>nap</i>
c) Transactions at terminals outside the country by cards issued in the country					
Cash transactions	8.2	8.4	8.6	8.6	9.3
<i>ATM cash withdrawals</i>	8.2	8.4	8.6	8.6	9.3
<i>ATM cash deposits</i>	<i>nap</i>	<i>nap</i>	<i>nap</i>	<i>nap</i>	<i>nap</i>
POS payment transactions	40.7	41.6	42.3	44.4	48.1
E-money card loading/unloading transactions	<i>nap</i>	<i>nap</i>	<i>nap</i>	<i>nap</i>	<i>nap</i>
E-money card payment transactions	<i>nap</i>	<i>nap</i>	<i>nap</i>	<i>nap</i>	<i>nap</i>

¹ SIC, DTA and EZAG of PostFinance. Includes interbank payments. ² LSV and Debit Direct from PostFinance. ³ Includes delayed debit cards. ⁴ Bank cheques, Swiss banker traveller's cheques and Postcheques.

Table 8
Indicators of the use of payment instruments and terminals by non-banks: value of transactions
 (CHF billions, total for the year)

	2001	2002	2003	2004	2005
Transactions per type of payment instrument					
Credit transfers ¹	46,743.4	46,085.9	45,933.4	43,167.7	42,041.9
<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 ²	72.4	72.8	75.7	78.8	80.5
Card payments with cards issued in the country	52.9	57.4	58.9	57.1	65.8
<i>payments by cards with a debit function</i>	34.0	38.1	39.9	37.3	44.7
<i>payments by cards with a credit function</i> ³	18.9	19.3	19.0	19.8	21.1
E-money payment transactions	0.07	0.07	0.07	0.07	0.07
<i>by cards with an e-money function</i>	0.07	0.07	0.07	0.07	0.07
<i>through other e-money storages</i>	<i>nap</i>	<i>nap</i>	<i>nap</i>	<i>nap</i>	<i>nap</i>
Cheques ⁴	18.5	13.1	10.0	7.9	3.9
Total value of transactions with payment instruments ¹	46,887.3	46,229.3	46,078.1	43,311.6	42,192.2
<i>of which: cross-border transactions sent</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>
<i>Memo:</i>					
Cross-border transactions received	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>
Transactions per type of terminal					
Total transactions at terminals in the country					
Cash transactions	28,292.0	28,503.0	24,854.0	28,101.0	24,941.0
<i>ATM cash withdrawals</i>	28,292.0	28,503.0	24,854.0	28,101.0	24,941.0
<i>ATM cash deposits</i>	<i>nap</i>	<i>nap</i>	<i>nap</i>	<i>nap</i>	<i>nap</i>
POS payment transactions	49.6	53.5	54.6	52.3	60.4
E-money card loading/unloading transactions	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	0.08
E-money card payment transactions	73.70	72.90	72.60	71.00	72.90
a) Transactions at terminals in the country by cards issued in the country					
Cash transactions	27018.0	27317.0	23677.0	26698.0	23610.0
<i>ATM cash withdrawals</i>	27018.0	27317.0	23677.0	26698.0	23610.0
<i>ATM cash deposits</i>	<i>nap</i>	<i>nap</i>	<i>nap</i>	<i>nap</i>	<i>nap</i>
POS payment transactions	44.7	48.9	50.3	47.9	55.8
E-money card loading/unloading transactions	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	0.08
E-money card payment transactions	73.70	72.90	72.60	71.00	72.90
b) Transactions at terminals in the country by cards issued outside the country					
Cash transactions	1274.0	1186.0	1177.0	1403.0	1331.0
<i>ATM cash withdrawals</i>	1274.0	1186.0	1177.0	1403.0	1331.0
<i>ATM cash deposits</i>	<i>nap</i>	<i>nap</i>	<i>nap</i>	<i>nap</i>	<i>nap</i>
POS payment transactions	4.9	4.6	4.3	4.4	4.6
E-money card loading/unloading transactions	<i>nap</i>	<i>nap</i>	<i>nap</i>	<i>nap</i>	<i>nap</i>
E-money card payment transactions	<i>nap</i>	<i>nap</i>	<i>nap</i>	<i>nap</i>	<i>nap</i>
c) Transactions at terminals outside the country by cards issued in the country					
Cash transactions	2238.0	2553.0	2664.0	2647.0	2952.0
<i>ATM cash withdrawals</i>	2238.0	2553.0	2664.0	2647.0	2952.0
<i>ATM cash deposits</i>	<i>nap</i>	<i>nap</i>	<i>nap</i>	<i>nap</i>	<i>nap</i>
POS payment transactions	8.2	8.5	8.6	9.2	10.0
E-money card loading/unloading transactions	<i>nap</i>	<i>nap</i>	<i>nap</i>	<i>nap</i>	<i>nap</i>
E-money card payment transactions	<i>nap</i>	<i>nap</i>	<i>nap</i>	<i>nap</i>	<i>nap</i>

¹ SIC, DTA and EZAG of PostFinance. Includes interbank payments. ² LSV and Debit Direct from PostFinance. ³ Includes delayed debit cards. ⁴ Bank cheques, Swiss banker traveller's cheques and Postcheques.

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

	2001	2002	2003	2004	2005
Swiss Interbank Clearing (SIC)					
Number of participants	313	314	307	306	325
Direct participants	313	314	307	306	325
Banks	299	300	297	297	316
Central bank	1	1	1	1	1
Other direct participants	13	13	9	8	8
General government	1	1	1	1	1
Postal institution	1	1	1	1	1
Clearing and settlement organisations	0	0	0	0	0
Other financial institutions	11	11	7	6	6
Other	0	0	0	0	0
Indirect participants	0	0	0	0	0

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 and retail payment systems					
Swiss Interbank Clearing (SIC)	161.1	177.0	192.7	209.1	256.4
of which:					
payments on data carrier or file transfer ¹	103.7	103.3	100.1	94.0	66.8
cheques ²	1.8	1.0	0.7	0.5	nap
Concentration ratio in terms of volume (%)	54.4	55.1	57.8	60.5	62.2

¹ DTA (data media exchange facility) and LSV (direct debit procedure). ² As of 2005, cheques are no longer centrally processed in SIC.

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

	2001	2002	2003	2004	2005
Large-value and retail payment systems					
Swiss Interbank Clearing (SIC)	45,378.1	44,750.2	44,666.8	41,929.1	41,056.5
of which:					
payments on data carrier or file transfer ¹	341.3	356.4	340.1	302.7	193.6
cheques ²	8.9	6.2	4.2	3.1	nap
Concentration ratio in terms of value (%)	71.9	70.5	70.0	70.2	69.5

¹ DTA (data media exchange facility) and LSV (direct debit procedure). ² As of 2005, cheques are no longer centrally processed in SIC.

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					
SWX Swiss Exchange ¹	11,500	13,400	14,200	14,700	18,000
Clearing houses					
Eurex	30,700	44,600	56,200	48,600	44,800
x-clear ²	nap	nap	3,400	4,800	5,300
Securities settlement systems					
SIS SegalInterSettle	13,407	15,253	19,875	19,964	22,483

¹ Includes virt-x from 2002. ² x-clear started operations in May 2003.**Table 12b****Instructions handled by trading platforms, clearing houses and securities settlement systems:
value of transactions***(CHF billions, total for the year)*

	2001	2002	2003	2004	2005
Trading platforms					
SWX Swiss Exchange ¹	1,254.9	1,247.3	1,112.0	1,224.0	1,449.2
Clearing houses					
Eurex	76,930.4	82,157.2	108,372.4	115,664.2	139,846.8
x-clear ²	nap	nap	212.3	348.2	404.4
Securities settlement systems					
SIS SegalInterSettle	6,447.0	7,467.0	8,644.0	9,451.0	10,678.0

¹ Includes virt-x from 2002. ² x-clear started operations in May 2003.

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

	2001	2002	2003	2004	2005
Trading platforms					
SWX Swiss Exchange ¹	109	109	95	86	121
Clearing houses					
Eurex	427	424	406	407	389
x-clear ²	nap	nap	58	56	57
Securities settlement systems					
SIS SegalInterSettle	433	489	462	448	437

¹ Includes virt-x from 2002. ² x-clear started operations in May 2003.

Table 12d
Outstanding securities
(end of year)

	2001	2002	2003	2004	2005
Securities settlement systems					
SIS SegalInterSettle					
Value of securities held (CHF billions)	1,981	1,580	1,817	1,956	2,504
<i>domestic</i>	1,648	1,334	1,517	1,614	2,061
<i>foreign</i>	333	246	300	342	443
Number of securities held	71,739	71,865	77,563	87,076	107,620
<i>domestic</i>	17,011	18,476	20,988	25,827	36,019
<i>foreign</i>	54,728	53,389	56,575	61,249	71,601

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

	2001	2002	2003	2004	2005
Members	101	98	101	97	99
<i>of which: live</i>	100	98	100	97	97
Sub-members	87	84	80	76	78
<i>of which: live</i>	84	83	80	76	78
Participants	66	68	69	75	81
<i>of which: live</i>	64	67	69	73	79
Total users	254	250	250	248	258
<i>of which: live</i>	248	248	249	246	254
<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	66,141	75,688	89,117	82,542	89,342
<i>of which:</i>					
<i>category I</i>	11,410	11,890	12,391	13,252	13,842
<i>category II</i>	9,311	9,174	9,288	9,484	9,417
Total messages received	60,843	67,805	85,228	86,998	99,173
<i>of which:</i>					
<i>category I</i>	8,406	8,375	8,608	9,203	9,598
<i>category II</i>	5,788	5,657	5,361	5,938	5,988
Domestic traffic	12,590	16,141	20,310	22,060	23,927
<i>Memo:</i>					
Global SWIFT traffic	1,533,906	1,817,444	2,047,564	2,299,074	2,518,285

Source: SWIFT.