

Comparative tables

Table 1
Basic statistical data

	GDP (USD billions) ¹					Population (millions, yearly average)				
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Australia	1,249	1,514	1,561	1,490	1,438	22.1	22.4	22.8	23.2	23.5
Belgium	483	527	497	521	531	11.0	11.0	11.1	11.2	11.2
Brazil	2,209	2,612	2,411	2,387	2,345	195.5	197.4	199.2	201.0	202.8
Canada	1,648	1,829	1,840	1,863	1,804	34.0	34.3	34.7	35.1	35.5
China	5,790	7,298	8,227	9,185	10,361	1,337.2	1,343.5	1,350.7	1,360.7	1,367.8
France	2,642	2,862	2,679	2,812	2,830	64.6	64.9	65.3	65.5	65.8
Germany	3,413	3,758	3,537	3,745	3,867	81.8	81.8	81.9	82.1	82.4
Hong Kong SAR	229	248	263	276	291	7.1	7.1	7.2	7.2	7.3
India	1,702	1,892	1,867	1,934	2,055	1,186.0	1,202.0	1,217.0	1,233.0	1,267.0
Italy	2,124	2,279	2,073	2,133	2,141	59.4	59.7	59.9	60.2	60.4
Japan	5,503	5,917	5,960	4,908	4,602	128.1	127.8	127.5	127.3	127.1
Korea	1,094	1,203	1,222	1,305	1,410	49.4	49.8	50.0	50.2	50.4
Mexico	1,051	1,171	1,187	1,262	1,290	108.0	108.8	116.3	117.6	119.0
Netherlands	835	894	828	864	879	16.6	16.7	16.8	16.8	16.9
Russia	1,525	1,907	2,001	2,080	1,881	142.8	143.0	143.2	143.5	145.0
Saudi Arabia	527	670	734	744	746	27.6	28.4	29.2	30.0	30.8
Singapore	227	266	287	302	308	5.1	5.2	5.3	5.4	5.5
South Africa	375	417	397	366	350	51.1	51.6	52.2	52.9	53.6
Sweden	488	563	544	579	571	9.4	9.5	9.5	9.6	9.7
Switzerland	581	697	665	685	702	7.9	7.9	8.0	8.1	8.2
Turkey	732	777	790	824	799	73.7	74.7	75.6	76.7	77.7
United Kingdom	2,401	2,596	2,638	2,712	2,990	62.8	63.3	63.7	64.1	64.6
United States	14,964	15,518	16,155	16,663	17,348	309.3	311.6	313.9	316.1	318.4
CPMI²	51,797	57,414	58,364	59,641	61,539	3,990.3	4,022.3	4,061.0	4,097.6	4,150.4

Table 1 (cont)

	GDP per capita (USD) ¹					CPI inflation (per cent, yearly average)				
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Australia	56,605	67,615	68,537	64,314	61,157	2.8	3.0	2.2	2.7	1.7
Belgium	44,108	47,763	44,813	46,754	47,408	2.3	3.4	2.6	1.2	0.5
Brazil	11,301	13,234	12,100	11,875	11,564	5.9	6.5	5.8	5.9	6.4
Canada	48,543	53,307	53,038	53,063	50,826	1.8	2.9	1.5	0.9	1.9
China	4,330	5,432	6,091	6,750	7,575	3.3	5.4	2.6	2.6	2.0
France	40,892	44,071	41,053	42,898	42,994	1.7	2.3	2.2	1.0	0.6
Germany	41,750	45,959	43,179	45,613	46,956	1.2	2.5	2.1	1.6	0.8
Hong Kong SAR	32,417	34,937	36,585	38,179	40,044	2.3	5.3	4.1	4.3	4.4
India	1,435	1,574	1,534	1,569	1,622	12.0	8.9	9.3	10.9	6.3
Italy	35,751	38,195	34,611	35,423	35,412	1.6	2.9	3.3	1.3	0.2
Japan	42,975	46,298	46,740	38,553	36,210	-0.7	-0.3	0.0	0.4	2.7
Korea	22,147	24,160	24,445	25,993	27,964	3.0	4.0	2.2	1.3	1.3
Mexico	9,734	10,760	10,205	10,729	10,846	4.2	3.4	4.1	3.8	4.0
Netherlands	50,283	53,543	49,442	51,428	52,119	0.9	2.5	2.8	2.6	0.3
Russia	10,677	13,337	13,976	14,494	12,974	8.8	6.1	6.6	6.5	11.4
Saudi Arabia	19,113	23,594	25,139	24,816	24,252	3.8	3.7	2.9	3.5	2.7
Singapore	44,782	51,235	54,004	55,982	56,283	2.8	5.2	4.6	2.4	1.0
South Africa	7,351	8,077	7,610	6,927	6,531	3.5	6.1	5.7	5.4	5.3
Sweden	51,877	59,540	57,106	60,258	58,840	1.9	1.4	0.9	0.4	0.2
Switzerland	73,803	88,125	83,120	84,635	85,169	0.7	0.2	-0.7	-0.2	0.0
Turkey	9,934	10,399	10,451	10,752	10,279	6.4	10.5	6.2	7.4	8.2
United Kingdom	38,263	41,020	41,407	42,304	46,295	3.3	4.5	2.8	2.6	1.5
United States	48,377	49,804	51,470	52,710	54,494	1.4	3.1	2.0	1.3	1.4
CPMI²	12,981	14,274	14,372	14,555	14,827	2.5	3.6	2.7	2.4	2.3

Table 1 (cont)

	Exchange rate vis-à-vis USD (yearly average)					Exchange rate vis-à-vis USD (end of year)				
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Australia	1.0870	0.9609	0.9622	1.0416	1.1123	0.9840	0.9846	0.9630	1.1176	1.2192
Belgium	0.7559	0.7192	0.7788	0.7532	0.7539	0.7484	0.7729	0.7579	0.7251	0.8237
Brazil	1.7593	1.6746	1.9550	2.1605	2.3547	1.6662	1.8758	2.0435	2.3426	2.6562
Canada	1.0299	0.9891	0.9996	1.0299	1.1045	0.9946	1.0170	0.9949	1.0636	1.1601
China	6.7700	6.4614	6.3125	6.1932	6.1428	6.6230	6.3009	6.2855	6.0969	6.1190
France	0.7559	0.7192	0.7788	0.7532	0.7539	0.7484	0.7729	0.7579	0.7251	0.8237
Germany	0.7559	0.7192	0.7788	0.7532	0.7539	0.7484	0.7729	0.7579	0.7251	0.8237
Hong Kong SAR	7.7702	7.7849	7.7571	7.7566	7.7545	7.7750	7.7690	7.7510	7.7540	7.7580
India	45.74	46.67	53.49	58.65	61.02	44.81	53.27	54.78	61.90	63.33
Italy	0.7559	0.7192	0.7788	0.7532	0.7539	0.7484	0.7729	0.7579	0.7251	0.8237
Japan	87.71	79.70	79.75	97.62	105.82	81.31	77.44	86.11	104.94	119.62
Korea	1,156.26	1,108.11	1,126.88	1,095.04	1,053.22	1,138.90	1,153.30	1,071.10	1,055.30	1,099.20
Mexico	12.64	12.43	13.17	12.77	13.30	12.36	13.98	13.01	13.08	14.72
Netherlands	0.7559	0.7192	0.7788	0.7532	0.7539	0.7484	0.7729	0.7579	0.7251	0.8237
Russia	30.36	29.35	31.07	31.82	37.97	30.48	32.20	30.37	32.73	56.26
Saudi Arabia	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75
Singapore	1.3635	1.2579	1.2497	1.2513	1.2671	1.2875	1.3007	1.2221	1.2653	1.3213
South Africa	7.3220	7.2530	8.2100	9.6500	10.8440	6.6220	8.1320	8.4980	10.5000	11.5790
Sweden	7.2062	6.4939	6.7772	6.5149	6.8636	6.7097	6.8877	6.5045	6.4238	7.7366
Switzerland	1.0426	0.8868	0.9387	0.9273	0.9155	0.9358	0.9395	0.9150	0.8901	0.9904
Turkey	1.5004	1.6700	1.7925	1.9013	2.1879	1.5460	1.9065	1.7826	2.1343	2.3189
United Kingdom	0.6478	0.6238	0.6313	0.6397	0.6074	0.6442	0.6456	0.6185	0.6045	0.6416
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				
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Australia	57.18	60.01	64.77	59.54	57.81	2,591.2	2,680.2	2,843.7	2,570.8	2,459.0
Belgium	nap	nap	nap	nap	nap	nav	nav	nav	nav	nav
Brazil	90.71	86.77	91.72	87.23	83.25	464.0	439.6	460.4	433.9	410.6
Canada	63.53	65.34	69.59	67.92	65.28	1,870.7	1,904.7	2,005.6	1,935.0	1,839.2
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	30.34	34.75	38.95	43.88	45.57	4,302.1	4,886.3	5,426.8	6,075.5	6,272.9
India	211.67	200.18	215.42	210.08	228.64	178.5	166.5	177.0	170.4	180.5
Italy	nap	nap	nap	nap	nap	nav	nav	nav	nav	nav
Japan	1,068.20	1,143.42	1,059.47	903.08	817.07	8,341.6	8,947.0	8,308.6	7,094.3	6,429.4
Korea	37.93	42.10	50.62	59.94	68.07	767.7	845.7	1,012.4	1,193.5	1,350.0
Mexico	56.12	54.62	64.98	70.19	72.22	519.7	501.9	558.8	596.6	607.0
Netherlands	nap	nap	nap	nap	nap	nav	nav	nav	nav	nav
Russia	190.06	214.40	252.71	254.06	157.28	1,330.5	1,499.7	1,764.7	1,770.3	1,084.9
Saudi Arabia	29.59	37.29	40.75	44.37	48.24	1,073.6	1,314.2	1,395.7	1,479.3	1,567.7
Singapore	19.04	21.13	23.82	25.02	26.05	3,750.5	4,075.6	4,484.6	4,633.7	4,762.3
South Africa	23.58	13.57	18.57	11.35	11.66	461.8	262.8	355.6	214.6	217.5
Sweden	15.59	14.44	14.72	13.23	10.76	1,655.2	1,526.6	1,546.5	1,377.6	1,108.8
Switzerland	57.98	62.33	70.71	77.21	71.29	7,360.8	7,877.8	8,842.8	9,544.1	8,655.4
Turkey	32.33	29.42	34.59	35.66	37.35	438.6	393.8	457.4	465.1	480.8
United Kingdom	85.11	89.46	97.65	102.70	102.57	1,356.1	1,413.5	1,532.8	1,602.0	1,587.9
United States	982.72	1,075.79	1,169.13	1,241.16	1,342.88	3,177.0	3,452.7	3,724.8	3,926.1	4,218.2
Euro area	1,154.10	1,182.14	1,237.83	1,354.86	1,267.29	3,431.2	3,505.6	3,661.8	4,000.6	3,734.9
CPMI excl euro area²	3,051.68	3,245.02	3,378.20	3,306.61	3,246.00	1,261.2	1,327.4	1,364.7	1,322.1	1,275.0
CPMI incl euro area²	4,205.78	4,427.16	4,616.03	4,661.47	4,513.29	1,526.0	1,591.4	1,640.7	1,641.5	1,564.3

Table 2 (cont)

	Value as a percentage of GDP					Value as a percentage of narrow money				
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Australia	4.14	4.06	4.15	4.29	4.41	21.42	22.45	24.84	24.27	24.23
Belgium	nap	nap	nap	nap	nap	nap	nap	nap	nap	nap
Brazil	3.89	3.72	3.98	3.96	4.01	53.62	57.04	57.66	59.31	62.90
Canada	3.72	3.67	3.76	3.77	3.80	10.50	10.18	9.85	9.74	9.85
China	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
France	nap	nap	nap	nap	nap	nap	nap	nap	nap	nap
Germany	nap	nap	nap	nap	nap	nap	nap	nap	nap	nap
Hong Kong SAR	13.28	13.96	14.82	15.91	15.67	32.31	33.97	32.79	34.01	31.66
India	12.18	12.07	11.81	11.46	11.55	59.59	62.80	65.09	65.35	66.16
Italy	nap	nap	nap	nap	nap	nap	nap	nap	nap	nap
Japan	17.99	18.78	19.19	19.78	20.07	16.86	16.36	16.28	16.01	15.80
Korea	3.41	3.64	3.94	4.42	5.04	10.10	10.98	11.54	12.27	12.77
Mexico	5.22	5.25	5.41	5.70	6.19	37.82	36.65	37.08	36.51	36.92
Netherlands	nap	nap	nap	nap	nap	nap	nap	nap	nap	nap
Russia	12.51	12.33	12.34	12.56	12.39	53.34	53.69	55.81	53.52	57.50
Saudi Arabia	5.62	5.57	5.55	5.96	6.46	17.74	18.38	17.23	16.53	15.83
Singapore	7.91	8.23	8.12	8.37	8.82	21.79	21.04	20.69	20.47	21.48
South Africa	5.68	3.65	4.84	3.37	3.56	18.09	11.65	15.25	10.53	10.86
Sweden	2.97	2.72	2.60	2.25	2.12	6.60	6.22	5.66	4.61	4.11
Switzerland	8.95	9.47	10.37	10.82	10.99	12.54	12.14	12.05	12.39	12.46
Turkey	4.55	4.32	4.35	4.86	4.96	36.98	34.80	34.27	33.18	33.54
United Kingdom	3.52	3.57	3.63	3.58	3.62	4.44	4.54	4.50	4.39	4.38
United States	6.57	6.93	7.24	7.45	7.74	52.54	48.74	46.66	45.82	45.11
Euro area	9.05	9.32	9.54	9.89	10.33	18.17	18.77	18.21	18.11	17.58
CPMI excl euro area²	8.36	8.15	8.34	8.19	7.93	22.33	21.88	22.16	22.19	22.40
CPMI incl euro area²	8.56	8.29	8.68	8.70	8.31	21.01	20.95	20.94	20.83	20.79

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				
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Australia	2.27	2.90	2.39	21.31	19.17	0.16	0.20	0.15	1.53	1.46
Belgium	14.50	13.07	11.62	11.14	8.44	2.97	2.66	2.27	2.06	1.74
Brazil	30.22	25.63	27.01	20.14	17.54	1.30	1.10	1.17	0.91	0.84
Canada	0.03	0.02	0.06	0.18	0.15	0.00	0.00	0.00	0.01	0.01
China	2,005.39	2,664.74	3,041.07	3,368.42	3,703.17	33.88	35.61	36.81	36.10	35.60
France	55.05	54.22	100.17	59.45	44.21	2.06	2.04	3.64	2.04	1.71
Germany	106.22	202.08	282.78	118.71	109.58	3.08	5.78	7.78	3.05	3.10
Hong Kong SAR ³	19.13	19.14	33.01	21.16	30.83	8.37	7.69	12.56	7.67	10.60
India	94.51	66.89	58.54	69.42	73.51	5.44	4.03	3.21	3.79	3.71
Italy	35.24	47.86	50.17	32.30	20.45	1.64	2.26	2.36	1.46	1.04
Japan	217.70	396.65	497.96	922.50	1,355.24	3.67	6.51	9.02	20.21	33.29
Korea	31.55	33.19	36.68	39.45	41.25	2.84	2.87	2.85	2.91	3.05
Mexico	22.61	20.01	21.48	21.36	21.82	2.10	1.92	1.79	1.73	1.87
Netherlands	28.10	29.01	148.06	45.89	50.67	3.33	3.49	17.39	5.11	6.30
Russia	20.54	26.56	28.95	33.56	23.80	1.35	1.53	1.41	1.66	1.87
Saudi Arabia	14.66	16.94	18.88	21.84	24.68	2.78	2.53	2.57	2.93	3.31
Singapore	12.33	13.70	15.96	25.38	15.37	5.12	5.33	5.44	8.49	5.21
South Africa	8.03	6.78	7.20	6.34	6.26	1.94	1.82	1.88	1.88	1.91
Sweden ³	0.77	2.45	4.02	3.37	1.91	0.15	0.46	0.71	0.57	0.38
Switzerland	31.11	188.52	311.46	358.76	335.63	4.80	28.64	45.68	50.30	51.76
Turkey	17.60	19.96	14.32	13.93	14.85	2.48	2.93	1.80	1.90	1.97
United Kingdom	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
United States	1,022.42	1,524.54	1,510.35	2,491.01	2,579.48	6.83	9.82	9.35	14.95	14.87
CPMI⁴	3,789.97	5,374.84	6,222.14	7,705.61	8,498.01	7.32	9.36	10.66	12.92	13.81

Table 3 (cont)

	Transferable balances held at other banks									
	Total value (USD billions) ²					Value as a percentage of GDP				
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Australia	nap	nap	nap	nap	nap	nav	nap	nap	nap	nap
Belgium	71.09	78.15	90.16	83.82	49.19	14.57	15.93	17.64	15.48	10.11
Brazil	nap	nap	nap	nap	nap	nap	nap	nap	nap	nap
Canada	1.54	1.90	1.90	1.90	1.63	0.09	0.11	0.10	0.11	0.10
China	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
France ⁵	468.25	330.00	175.68	148.17	171.63	17.55	12.39	6.38	5.07	6.63
Germany	130.21	133.83	157.26	129.20	151.19	3.78	3.83	4.33	3.32	4.27
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	148.48	131.42	154.08	147.40	127.59	6.92	6.20	7.23	6.65	6.51
Japan ⁶	125.69	107.39	68.81	87.36	73.20	2.17	1.75	1.12	1.78	1.65
Korea	nap	nap	nap	nap	nap	nap	nap	nap	nap	nap
Mexico	0.80	0.76	1.03	0.95	0.72	0.07	0.07	0.09	0.08	0.06
Netherlands ³	42.46	60.48	55.48	58.25	57.07	5.03	7.27	6.52	6.49	7.09
Russia	4.66	6.35	7.41	7.52	4.42	0.31	0.37	0.36	0.37	0.35
Saudi Arabia	0.03	0.02	0.05	0.03	0.10	0.01	0.00	0.01	0.00	0.01
Singapore	nap	nap	nap	nap	nap	nap	nap	nap	nap	nap
South Africa	13.70	13.19	10.20	9.85	8.31	3.30	3.55	2.66	2.93	2.53
Sweden ³	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Switzerland ³	111.57	117.72	105.91	106.53	79.99	17.23	17.89	15.53	14.94	12.33
Turkey	18.25	17.45	18.59	19.05	19.53	2.57	2.56	2.34	2.59	2.59
United Kingdom	1,023.68	966.72	1,057.69	1,207.97	714.47	42.39	38.54	39.29	42.09	25.24
United States ³	32.35	40.83	38.03	32.53	31.65	0.22	0.26	0.24	0.20	0.18
CPMI⁴	2,192.75	2,006.22	1,942.29	2,040.51	1,490.67	5.65	4.80	4.63	4.84	3.49

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				
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Australia	175	170	168	166	163	7.9	7.6	7.4	7.2	6.9
Belgium	108	110	105	105	105	9.9	10.0	9.5	9.4	9.4
Brazil ²	166,711	162,440	158,154	155,056	153,124	852.8	822.9	793.8	771.3	755.2
Canada	986	936	882	829	804	29.0	27.3	25.4	23.6	22.7
China	3,770	3,801	3,748	3,950	4,090	2.8	2.8	2.8	2.9	3.0
France	688	662	641	625	498	10.6	10.2	9.8	9.5	7.6
Germany	1,941	1,944	1,918	1,893	1,857	23.7	23.8	23.4	23.1	22.5
Hong Kong SAR	193	198	200	201	203	27.4	27.8	27.9	27.8	27.9
India	1,814	1,791	1,761	1,742	1,732	1.5	1.5	1.4	1.4	1.4
Italy	803	797	760	737	704	13.5	13.4	12.7	12.2	11.6
Japan	1,525	1,507	1,492	1,467	1,419	11.9	11.8	11.7	11.5	11.2
Korea	3,924	3,871	3,837	3,809	3,734	79.4	77.8	76.7	75.8	74.1
Mexico	141	156	163	216	236	1.3	1.4	1.4	1.8	2.0
Netherlands	309	306	287	278	239	18.6	18.3	17.1	16.5	14.2
Russia	1,014	980	958	925	836	7.1	6.9	6.7	6.4	5.8
Saudi Arabia	nap	nap	nap	nap	nap	nav	nav	nav	nav	nav
Singapore	170	171	173	169	167	33.5	33.0	32.6	31.3	30.5
South Africa	31	31	32	33	34	0.6	0.6	0.6	0.6	0.6
Sweden	114	114	117	118	117	12.1	12.1	12.3	12.3	12.1
Switzerland	322	314	299	284	276	40.9	39.7	37.4	35.1	33.5
Turkey	51	50	51	51	53	0.7	0.7	0.7	0.7	0.7
United Kingdom	382	367	363	359	360	6.1	5.8	5.7	5.6	5.6
United States	15,379	14,867	14,267	13,722	13,129	49.7	47.7	45.5	43.4	41.2
CPMI³	200,551	195,583	190,376	186,735	183,880	50.6	49.0	47.2	45.9	44.6

Table 4 (cont)

	Number of branches or offices									
	Total number					Number per million inhabitants				
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Australia	6,593	6,601	6,504	6,385	6,333	298.8	294.8	285.5	275.7	269.4
Belgium	5,487	5,260	5,166	5,086	8,431	501.1	476.6	465.4	456.1	752.2
Brazil ²	198,251	195,649	194,039	191,788	190,300	1,014.1	991.1	973.9	954.0	938.5
Canada	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
China	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
France	38,823	38,171	38,026	37,863	37,621	600.9	587.9	582.8	577.7	571.6
Germany	40,130	39,643	38,173	38,062	37,131	490.8	484.8	466.0	463.6	450.8
Hong Kong SAR	1,606	1,620	1,604	1,585	1,578	227.7	227.8	223.5	219.5	217.2
India	99,914	107,662	122,109	128,210	136,303	84.2	89.6	100.3	104.0	107.6
Italy	48,042	46,966	46,603	44,753	43,847	808.5	787.2	778.0	743.1	725.4
Japan	54,960	54,733	54,502	54,316	nav	429.2	428.3	427.4	426.7	nav
Korea	18,820	19,047	19,020	18,721	18,070	380.9	382.6	380.4	372.8	358.4
Mexico	15,199	15,884	16,722	17,491	17,771	140.8	146.0	143.8	148.7	149.4
Netherlands	2,906	2,706	2,515	2,218	1,902	174.9	162.1	150.1	132.0	112.8
Russia	83,467	85,477	87,051	87,095	85,317	584.3	597.9	607.9	606.9	588.5
Saudi Arabia	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Singapore	507	515	518	507	528	99.9	99.3	97.5	93.9	96.5
South Africa	3,436	3,725	3,713	3,704	4,176	67.3	72.1	71.1	70.1	77.9
Sweden	1,883	1,830	1,839	1,822	1,774	200.0	193.5	193.2	189.7	182.8
Switzerland	4,931	4,863	4,821	2,587	2,556	626.0	614.6	602.9	319.8	310.3
Turkey	13,375	13,894	14,488	15,443	15,666	181.4	185.9	191.6	201.4	201.6
United Kingdom	22,533	22,364	nav	nav	nav	359.0	353.4	nav	nav	nav
United States	110,465	118,190	117,007	116,012	114,542	357.1	379.3	372.8	367.0	359.8
CPMI³	771,328	784,800	774,420	773,648	723,846	297.6	300.0	299.9	296.7	286.7

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				
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Australia	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Belgium	16,642	16,601	16,552	16,792	25,960	1.52	1.50	1.49	1.51	2.32
Brazil	141,261	150,085	162,881	172,855	nav	0.72	0.76	0.82	0.86	nav
Canada	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
China	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
France	76,875	77,795	78,412	79,510	80,462	1.19	1.20	1.20	1.21	1.22
Germany	94,982	95,684	96,858	98,577	101,888	1.16	1.17	1.18	1.20	1.24
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	36,393	38,467	38,970	42,597	43,168	0.61	0.64	0.65	0.71	0.71
Japan	396,752	391,805	389,436	387,638	387,239	3.10	3.07	3.05	3.05	3.05
Korea	31,089	32,299	33,869	37,267	39,008	0.63	0.65	0.68	0.74	0.77
Mexico	74,212	77,019	86,198	86,697	85,508	0.69	0.71	0.74	0.74	0.72
Netherlands	24,049	23,431	22,729	23,509	20,704	1.45	1.40	1.36	1.40	1.23
Russia	539,465	601,526	670,979	715,110	753,441	3.78	4.21	4.69	4.98	5.20
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	125,836	141,766	146,542	158,393	165,820	1.7	1.9	1.9	2.1	2.1
United Kingdom	133,183	128,261	nav	nav	nav	2.12	2.03	nav	nav	nav
United States	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
CPMI³	1,690,740	1,774,740	1,743,426	1,818,945	1,703,197	1.70	1.78	1.84	1.91	2.25

Table 5 (cont)

	Value of deposit accounts									
	Total value (<i>USD billions</i>) ⁴					Value per inhabitant (<i>USD</i>) ⁴				
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Australia	1,584	1,691	1,901	1,782	1,784	71,781	75,522	83,436	76,941	75,886
Belgium	191	186	206	231	230	17,415	16,860	18,553	20,685	20,490
Brazil	100	86	90	81	70	510	434	452	405	344
Canada	554	584	635	645	616	16,325	17,013	18,309	18,375	17,359
China	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
France	769	781	841	919	857	11,906	12,035	12,888	14,028	13,024
Germany	1,591	1,638	1,919	2,122	1,992	19,461	20,033	23,424	25,850	24,189
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	1,401	1,333	1,482	1,505	1,659	1,181	1,109	1,218	1,221	1,309
Italy ²	1,096	986	1,003	1,078	1,032	18,441	16,529	16,740	17,904	17,075
Japan ⁵	4,619	5,269	5,230	4,567	4,382	36,068	41,228	41,018	35,875	34,479
Korea	78	85	96	108	115	1,584	1,702	1,926	2,154	2,271
Mexico	125	135	153	180	179	1,157	1,244	1,317	1,526	1,507
Netherlands	423	421	478	512	588	25,455	25,235	28,503	30,471	34,860
Russia	247	296	334	336	188	1,726	2,071	2,332	2,343	1,300
Saudi Arabia	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Singapore	344	379	435	435	427	67,718	73,054	81,825	80,507	77,985
South Africa	346	308	306	265	259	6,769	5,956	5,855	5,019	4,836
Sweden	364	409	454	491	446	38,622	43,276	47,633	51,141	45,967
Switzerland	356	571	800	781	714	45,139	72,128	100,021	96,486	86,741
Turkey	441	407	476	490	498	5,980	5,444	6,298	6,394	6,408
United Kingdom	3,972	4,438	5,304	5,556	5,304	63,288	70,128	83,262	86,672	82,116
United States	1,124	1,510	1,755	1,911	2,102	3,633	4,846	5,593	6,045	6,602
CPMI³	19,723	21,512	23,897	23,996	23,443	7,532	8,138	8,937	8,889	8,541

Table 5 (cont)

	Value of deposit accounts as a percentage of GDP				
	2010	2011	2012	2013	2014
Australia	114.8	114.4	121.8	128.4	136.0
Belgium	39.1	37.9	40.3	42.6	47.2
Brazil	4.3	3.7	3.9	3.7	3.4
Canada	32.5	32.8	34.4	35.8	35.9
China	nav	nav	nav	nav	nav
France	28.8	29.3	30.6	31.5	33.1
Germany	46.2	46.8	52.8	54.6	56.3
Hong Kong SAR	nav	nav	nav	nav	nav
India	80.7	80.4	81.3	82.1	83.8
Italy ²	51.1	46.5	47.1	48.7	52.7
Japan	82.0	88.3	91.4	95.5	98.9
Korea	7.0	7.3	7.5	8.0	8.5
Mexico	11.6	13.0	12.8	14.6	15.4
Netherlands	50.1	50.6	56.1	57.0	73.1
Russia	16.2	17.0	16.3	16.6	14.8
Saudi Arabia	nav	nav	nav	nav	nav
Singapore	142.8	147.4	148.2	145.4	144.5
South Africa	83.3	82.7	79.6	78.8	79.1
Sweden	69.3	77.1	80.1	83.7	88.1
Switzerland	54.9	86.7	117.3	109.4	110.2
Turkey	62.0	59.8	59.9	66.8	66.1
United Kingdom	164.5	176.9	197.0	193.6	187.4
United States	7.5	9.7	10.9	11.5	12.1
CPMI³	43.6	43.7	48.6	48.5	46.8

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 (%)				
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Australia	6,590	7,129	7,707	8,396	9,060	8.2	8.2	8.1	8.9	7.9
Belgium	2,386	2,503	2,511	2,702	3,437	4.2	4.9	0.3	7.6	27.2
Brazil	19,343	21,636	23,538	26,050	28,753	3.7	11.9	8.8	10.7	10.4
Canada	9,410	9,816	10,126	10,815	11,531	3.7	4.3	3.2	6.8	6.6
China	6,768	8,432	11,203	15,502	22,902	30.5	24.6	32.9	38.4	47.7
France	17,057	17,538	18,068	18,086	18,958	3.9	2.8	3.0	0.1	4.8
Germany	17,324	17,739	18,211	19,590	17,994	4.5	2.4	2.7	7.6	-8.1
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	6,601	7,686	8,557	9,736	11,383	20.3	16.4	11.3	13.8	16.9
Italy	4,004	4,160	4,263	4,487	4,793	1.4	3.9	2.5	5.3	6.8
Japan	8,921	9,988	11,241	nav	nav	-2.8	12.0	12.5	nav	nav
Korea	12,082	13,494	15,242	17,027	18,895	13.8	11.7	13.0	11.7	11.0
Mexico	2,319	2,617	2,932	3,229	3,465	9.5	12.8	12.1	10.1	7.3
Netherlands	5,442	5,604	5,783	6,351	6,452	6.9	3.0	3.2	9.8	1.6
Russia	4,832	5,646	7,309	9,779	12,650	29.6	16.9	29.5	33.8	29.4
Saudi Arabia	1,372	1,622	1,776	1,859	2,134	16.5	18.2	9.5	4.7	14.7
Singapore	2,569	3,279	3,421	3,767	3,886	6.3	27.7	4.3	10.1	3.2
South Africa	2,187	2,379	2,768	3,078	3,467	nav	8.8	16.3	11.2	12.6
Sweden	2,980	3,102	3,346	3,604	3,900	8.7	4.1	7.9	7.7	8.2
Switzerland	1,339	1,401	1,638	1,710	1,797	5.6	4.7	16.9	4.4	5.1
Turkey	2,197	2,508	2,898	3,461	3,743	15.0	14.2	15.5	19.4	8.2
United Kingdom	16,546	17,795	18,504	19,722	21,266	4.1	7.6	4.0	6.6	7.8
United States	107,021	113,882	117,588	123,141	128,305	2.9	6.4	3.3	4.7	4.2
CPMI¹	259,290	279,957	298,630	312,090	338,770	5.4	8.0	6.7	8.6	8.5

Table 6 (cont)

	Number per inhabitant					Number per deposit account held by non-banks				
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Australia	299	318	338	362	385	nav	nav	nav	nav	nav
Belgium	218	227	226	242	307	143	151	152	161	132
Brazil	99	110	118	130	142	137	144	145	151	nav
Canada	277	286	292	308	325	nav	nav	nav	nav	nav
China	5	6	8	11	17	nav	nav	nav	nav	nav
France	264	270	277	276	288	222	225	230	227	236
Germany	212	217	222	239	218	182	185	188	199	177
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	6	6	7	8	9	nav	nav	nav	nav	nav
Italy	67	70	71	75	79	110	108	109	105	111
Japan	70	78	88	nav	nav	22	25	29	nav	nav
Korea	245	271	305	339	375	389	418	450	457	484
Mexico	21	24	25	27	29	31	34	34	37	41
Netherlands	328	336	345	378	383	226	239	254	270	312
Russia	34	39	51	68	87	9	9	11	14	17
Saudi Arabia	50	57	61	62	69	nav	nav	nav	nav	nav
Singapore	506	633	644	698	710	nav	nav	nav	nav	nav
South Africa	43	46	53	58	65	nav	nav	nav	nav	nav
Sweden	317	328	351	375	402	nav	nav	nav	nav	nav
Switzerland	170	177	205	211	218	nav	nav	nav	nav	nav
Turkey	30	34	38	45	48	17	18	20	22	23
United Kingdom	264	281	290	308	329	124	139	nav	nav	nav
United States	346	365	375	390	403	nav	nav	nav	nav	nav
CPMI¹	65	70	74	79	84	67	68	64	77	69

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				
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Australia	1,494.3	1,588.1	1,640.8	1,746.0	1,784.6	682.9	705.9	737.3	807.5	883.1
Belgium	1,005.5	1,026.6	946.8	1,022.8	1,366.4	246.0	264.5	285.6	313.1	529.5
Brazil	7,711.0	8,443.5	9,012.7	9,588.2	10,749.1	3,584.0	4,134.8	4,357.9	5,083.3	5,686.1
Canada	997.6	1,043.7	1,136.0	1,225.3	1,262.4	651.1	673.8	699.3	728.4	762.3
China	1,022.0	1,172.6	1,410.0	1,837.2	2,569.0	nav	nav	nav	nav	nav
France	2,989.7	2,977.5	3,097.2	3,250.2	3,416.9	3,411.2	3,533.3	3,543.4	3,107.7	3,541.5
Germany	5,871.7	6,072.5	6,151.0	6,217.4	5,923.6	8,687.3	8,648.3	8,809.5	9,676.4	8,666.9
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	299.4	403.2	586.0	910.0	1,135.7	156.7	164.7	176.5	192.9	226.0
Italy	1,227.2	1,261.7	1,261.3	1,261.1	1,347.2	593.2	600.7	602.3	624.3	608.1
Japan	1,418.1	1,438.4	1,499.8	1,522.2	1,558.4	nav	nav	nav	nav	nav
Korea	2,655.5	2,909.8	3,165.2	3,434.8	3,696.3	1,420.0	1,492.6	1,653.0	1,702.2	1,700.0
Mexico	836.2	933.4	991.2	1,057.5	1,090.4	45.9	52.2	58.9	63.8	70.8
Netherlands	1,647.9	1,647.9	1,623.7	2,013.7	2,043.2	1,310.2	1,340.4	1,368.6	1,329.7	1,163.4
Russia	2,630.0	2,683.6	2,689.2	2,833.4	2,840.5	136.7	118.0	82.1	84.8	84.6
Saudi Arabia	4.0	4.8	5.9	7.2	8.4	1.5	1.2	1.2	1.4	1.6
Singapore	34.6	37.6	39.9	42.7	40.6	57.3	55.0	56.4	57.1	57.2
South Africa	528.7	567.2	653.3	664.6	697.2	563.2	628.0	707.2	766.1	791.3
Sweden	768.0	831.0	859.0	894.0	957.0	272.0	289.0	297.0	312.0	323.0
Switzerland	736.3	753.1	928.0	950.3	961.3	45.2	46.0	55.4	56.8	57.7
Turkey	nav	nav	14.9	229.5	266.6	nap	nap	nap	nap	nap
United Kingdom	3,396.3	3,601.5	3,693.1	3,871.1	3,939.7	3,229.3	3,322.4	3,416.7	3,524.9	3,672.0
United States	7,667.5	8,008.8	8,493.6	9,026.5	9,463.8	11,736.3	12,209.2	12,821.7	13,574.6	14,389.5
CPMI¹	44,941.3	47,406.6	49,898.6	53,605.6	57,118.2	36,830.0	38,280.0	39,730.0	42,007.0	43,214.5

Table 7 (cont)

	Cheques					E-money payment transactions				
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Australia	291.1	256.4	224.4	194.4	166.6	nav	nav	nav	nav	nav
Belgium	7.2	6.5	5.4	4.3	2.9	60.6	50.5	46.2	29.4	28.5
Brazil	1,675.0	1,590.2	1,438.5	1,304.1	1,170.7	35.4	37.4	36.0	38.1	27.8
Canada	915.5	870.9	805.5	761.1	708.9	nav	nav	nav	nav	nav
China	896.5	846.7	783.7	693.4	578.2	nav	nav	nav	nav	nav
France	3,122.8	2,971.4	2,805.6	2,620.6	2,482.8	41.1	46.5	52.2	50.5	52.9
Germany	48.3	40.6	34.4	31.3	29.7	38.9	35.9	33.6	31.8	38.4
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	1,387.4	1,341.9	1,313.7	1,257.3	1,195.8	9.7	30.6	66.1	133.6	310.7
Italy	315.1	291.6	275.7	252.4	231.5	118.3	151.9	191.2	244.0	291.4
Japan	88.0	82.6	77.5	73.1	68.9	2,000.4	2,342.0	2,836.6	3,453.4	4,235.4
Korea	752.0	612.9	460.1	364.3	310.3	159.1	113.1	69.7	48.0	38.3
Mexico	428.0	398.3	377.5	348.3	330.5	nav	nav	nav	nav	nav
Netherlands	nav	nav	nav	nav	nav	178.3	171.7	148.0	121.2	76.2
Russia	0.0	0.0	0.0	0.0	0.0	79.1	106.2	225.7	564.4	1,013.6
Saudi Arabia	7.1	7.1	7.1	7.1	6.8	nav	nav	nav	nav	nav
Singapore	78.3	76.8	74.6	72.2	69.4	2,195.4	2,888.2	3,015.1	3,085.3	3,138.1
South Africa	77.1	53.7	42.2	30.9	22.9	nav	nav	nav	nav	nav
Sweden	0.4	0.4	0.2	0.1	0.0	nav	nav	nav	nav	nav
Switzerland	0.4	0.3	0.3	0.2	nav	15.3	10.6	2.8	1.4	nav
Turkey	18.7	18.2	18.5	17.2	17.4	nav	nav	nav	nav	nav
United Kingdom	1,113.0	970.0	848.0	718.0	644.0	nav	nav	nav	nav	nav
United States	22,389.2	20,378.0	18,334.5	16,319.7	14,338.9	nav	nav	nav	nav	nav
CPMI¹	33,611.0	30,814.4	27,927.2	25,070.0	22,376.2	4,931.5	5,984.7	6,723.3	7,801.0	9,251.3

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 7 (cont)

	Card payments (except e-money)					of which: by cards with a debit function				
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Australia	3,832.4	4,269.2	4,773.7	5,301.2	5,862.9	2,259.4	2,606.7	2,998.1	3,384.5	3,790.6
Belgium	1,066.9	1,154.3	1,226.9	1,332.3	1,508.2	945.9	1,020.6	1,087.6	1,168.6	1,349.5
Brazil	6,337.2	7,430.0	8,693.1	10,036.1	11,119.4	2,949.3	3,509.3	4,130.4	4,910.3	5,628.2
Canada	6,846.1	7,227.2	7,484.8	8,099.2	8,796.8	3,971.0	4,143.0	4,357.3	4,518.9	4,899.0
China	4,849.4	6,413.0	9,009.1	12,971.0	19,754.4	nav	nav	nav	nav	nav
France ¹	7,391.6	7,911.0	8,475.0	8,964.3	9,437.9	nav	nav	nav	nav	4,924.2
Germany	2,678.1	2,941.4	3,182.2	3,632.8	3,335.4	2,196.3	2,399.7	2,579.1	2,885.3	2,574.9
Hong Kong SAR	nav	nav	nav	nav	nav	105.4	109.7	112.2	114.1	118.3
India	4,747.7	5,745.4	6,414.3	7,241.6	8,514.3	4,470.5	5,409.5	5,999.2	6,711.9	7,872.5
Italy	1,502.4	1,566.9	1,629.0	1,813.2	2,034.0	914.8	981.1	1,091.5	1,225.8	1,390.1
Japan	5,414.5	6,124.8	6,826.7	nav	nav	13.4	13.4	12.9	12.4	11.4
Korea	7,095.1	8,365.0	9,893.6	11,477.7	13,150.2	1,419.1	1,909.7	2,545.3	3,443.4	4,401.6
Mexico	1,009.1	1,232.8	1,504.8	1,759.6	1,973.4	598.6	741.8	919.2	1,116.0	1,296.6
Netherlands	2,305.6	2,444.4	2,642.9	2,886.2	3,168.7	2,206.4	2,333.9	2,530.7	2,765.0	3,037.5
Russia	1,014.3	1,662.1	2,853.9	4,584.5	6,815.6	959.6	1,556.9	2,631.2	4,150.1	6,101.0
Saudi Arabia	1,260.8	1,485.5	1,624.3	1,696.7	1,962.3	1,226.1	1,445.1	1,570.9	1,629.6	1,894.1
Singapore	203.1	221.7	235.3	509.3	581.0	203.1	221.7	235.3	258.2	293.9
South Africa	1,017.9	1,130.6	1,365.5	1,616.0	1,955.3	nav	nav	nav	nav	nav
Sweden	1,940.0	1,982.0	2,190.0	2,398.0	2,619.9	1,558.0	1,629.0	1,810.0	1,986.8	2,169.5
Switzerland	541.7	591.2	651.3	701.1	778.5	373.7	400.9	435.6	460.9	508.8
Turkey	2,178.1	2,490.0	2,864.6	3,214.2	3,459.1	220.2	308.4	437.4	574.1	719.7
United Kingdom	8,807.0	9,901.0	10,546.0	11,608.0	13,010.0	6,604.0	7,612.0	8,155.0	9,040.0	10,227.0
United States	65,228.0	73,285.9	77,938.6	84,220.5	90,113.0	43,780.4	49,006.1	51,717.2	56,020.8	59,539.3
CPMI²	137,266.9	155,575.5	172,025.4	186,063.7	209,950.4	76,975.0	87,358.4	95,356.1	106,376.6	122,747.7

Table 7 (cont)

	by cards with a delayed debit function					by cards with a credit function				
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Australia	nav	nav	nav	nav	nav	1,573.0	1,662.5	1,775.6	1,916.8	2,072.2
Belgium	121.0	133.7	139.3	163.7	156.5	nav	nav	nav	nav	2.2
Brazil	nav	nav	nav	nav	nav	3,388.0	3,920.8	4,562.7	5,125.8	5,491.2
Canada ³	nav	nav	nav	nav	nav	2,875.1	3,084.2	3,127.5	3,580.3	3,897.8
China	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
France ¹	nav	nav	nav	nav	1,357.1	nav	nav	nav	nav	85.4
Germany	447.9	501.2	559.7	681.5	668.7	33.9	40.5	43.4	66.0	91.8
Hong Kong SAR	nav	nav	nav	nav	nav	363.9	391.5	431.6	462.1	482.0
India	10.1	13.8	16.0	17.7	22.4	267.1	322.2	399.1	512.0	619.4
Italy ⁵	nav	nav	nav	nav	nav	587.7	585.8	537.5	587.5	644.0
Japan	nav	nav	nav	nav	nav	5,401.1	6,111.4	6,813.8	nav	nav
Korea	nav	nav	nav	nav	nav	5,676.0	6,455.3	7,348.3	8,034.2	8,748.6
Mexico	nav	nav	nav	nav	nav	410.5	491.0	585.6	643.7	676.8
Netherlands ⁴	99.2	110.5	112.2	121.2	131.2	nav	nav	nav	nav	nav
Russia	nav	nav	nav	nav	nav	54.7	105.2	222.7	434.4	714.7
Saudi Arabia	nav	nav	nav	nav	nav	34.7	40.5	53.4	67.2	68.2
Singapore	nav	nav	nav	nav	nav	nav	nav	nav	251.1	287.1
South Africa	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Sweden	46.0	42.0	43.0	42.6	44.7	336.0	311.0	337.0	368.7	405.8
Switzerland ⁶	nav	nav	nav	nav	nav	168.0	190.3	215.7	240.2	269.7
Turkey	nav	nav	nav	nav	nav	1,957.8	2,181.6	2,427.3	2,640.1	2,739.4
United Kingdom	346.0	363.0	368.0	374.0	381.0	1,857.0	1,926.0	2,023.0	2,194.0	2,402.0
United States	nav	nav	nav	nav	nav	21,447.6	24,279.8	26,221.4	28,199.7	30,573.7
CPMI²	1,070.2	1,164.3	1,238.2	1,400.7	2,761.6	46,432.1	52,099.6	57,125.4	55,323.7	60,271.9

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				
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Australia	23.7	23.3	22.2	21.7	20.5	10.8	10.4	10.0	10.0	10.2
Belgium	42.1	41.0	37.7	37.9	39.8	10.3	10.6	11.4	11.6	15.4
Brazil	39.9	39.0	38.3	36.8	37.4	18.5	19.1	18.5	19.5	19.8
Canada	10.6	10.6	11.2	11.3	10.9	6.9	6.9	6.9	6.7	6.6
China	15.1	13.9	12.6	11.9	11.2	nav	nav	nav	nav	nav
France	17.6	17.1	17.2	18.1	18.0	20.1	20.3	19.7	17.3	18.7
Germany	33.9	34.2	33.8	31.7	32.9	50.1	48.8	48.4	49.4	48.2
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	4.5	5.2	6.8	9.3	10.0	2.4	2.1	2.1	2.0	2.0
Italy	32.7	32.6	31.9	30.1	29.9	15.8	15.5	15.2	14.9	13.5
Japan	15.9	14.4	13.3	nav	nav	nav	nav	nav	nav	nav
Korea	22.0	21.6	20.8	20.2	19.6	11.8	11.1	10.8	10.0	9.0
Mexico	36.1	35.7	33.8	32.7	31.5	2.0	2.0	2.0	2.0	2.0
Netherlands	30.3	29.4	28.1	31.7	31.7	24.1	23.9	23.7	20.9	18.0
Russia	68.1	58.7	46.0	35.1	26.4	3.5	2.6	1.4	1.1	0.8
Saudi Arabia	0.3	0.3	0.4	0.4	0.4	0.1	0.1	0.1	0.1	0.1
Singapore	1.3	1.1	1.2	1.1	1.0	2.2	1.7	1.6	1.5	1.5
South Africa	24.2	23.8	23.6	21.6	20.1	25.8	26.4	25.5	24.9	22.8
Sweden	25.8	26.8	25.7	24.8	24.5	9.1	9.3	8.9	8.7	8.3
Switzerland	55.0	53.7	56.7	55.6	53.5	3.4	3.3	3.4	3.3	3.2
Turkey	nav	nav	0.5	6.6	7.1	nap	nap	nap	nap	nap
United Kingdom	20.5	20.2	20.0	19.6	18.5	19.5	18.7	18.5	17.9	17.3
United States	7.2	7.0	7.2	7.3	7.4	11.0	10.7	10.9	11.0	11.2
CPMI¹	17.4	17.0	16.8	17.0	16.7	14.3	13.8	13.4	13.4	12.6

Table 7a (cont)

	Cheques					E-money payment transactions				
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Australia	4.6	3.8	3.0	2.4	1.9	nav	nav	nav	nav	nav
Belgium	0.3	0.3	0.2	0.2	0.1	2.5	2.0	1.8	1.1	0.8
Brazil	8.7	7.3	6.1	5.0	4.1	0.2	0.2	0.2	0.1	0.1
Canada	9.7	8.9	8.0	7.0	6.1	nav	nav	nav	nav	nav
China	13.2	10.0	7.0	4.5	2.5	nav	nav	nav	nav	nav
France	18.4	17.0	15.6	14.6	13.1	0.2	0.3	0.3	0.3	0.3
Germany	0.3	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	21.0	17.5	15.4	12.9	10.5	0.1	0.4	0.8	1.4	2.7
Italy	8.4	7.5	7.0	6.0	5.1	3.1	3.9	4.8	5.8	6.5
Japan	1.0	0.8	0.7	nav	nav	22.4	23.4	25.2	nav	nav
Korea	6.2	4.5	3.0	2.1	1.6	1.3	0.8	0.5	0.3	0.2
Mexico	18.5	15.2	12.9	10.8	9.5	nav	nav	nav	nav	nav
Netherlands	nav	nav	nav	nav	nav	3.3	3.1	2.6	1.9	1.2
Russia	0.0	0.0	0.0	0.0	0.0	2.0	2.3	3.9	7.0	9.4
Saudi Arabia	0.6	0.5	0.4	0.4	0.3	nav	nav	nav	nav	nav
Singapore	3.0	2.3	2.2	1.9	1.8	85.5	88.1	88.1	81.9	80.7
South Africa	3.5	2.3	1.5	1.0	0.7	nav	nav	nav	nav	nav
Sweden	0.0	0.0	0.0	0.0	0.0	nav	nav	nav	nav	nav
Switzerland	0.0	0.0	0.0	0.0	nav	1.1	0.8	0.2	0.1	nav
Turkey	0.8	0.7	0.6	0.5	0.5	nav	nav	nav	nav	nav
United Kingdom	6.7	5.5	4.6	3.6	3.0	nav	nav	nav	nav	nav
United States	20.9	17.9	15.6	13.3	11.2	nav	nav	nav	nav	nav
CPMI¹	13.0	11.1	9.4	8.0	6.5	1.9	2.2	2.3	2.5	2.7

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

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

Table 7a (cont)

	Card payments (except e-money)					of which: by cards with a debit function				
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Australia	60.8	62.6	64.7	65.9	67.4	35.9	38.2	40.6	42.0	43.6
Belgium	44.7	46.1	48.9	49.3	43.9	39.6	40.8	43.3	43.3	39.3
Brazil	32.8	34.3	36.9	38.5	38.7	15.2	16.2	17.5	18.8	19.6
Canada	72.8	73.6	73.9	74.9	76.3	42.2	42.2	43.0	41.8	42.5
China	71.7	76.1	80.4	83.7	86.3	nav	nav	nav	nav	nav
France	43.6	45.4	47.2	49.8	49.9	nav	nav	nav	nav	26.0
Germany	15.5	16.6	17.5	18.5	18.5	12.7	13.5	14.2	14.7	14.3
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	71.9	74.8	75.0	74.4	74.8	67.7	70.4	70.1	68.9	69.2
Italy	40.0	40.5	41.1	43.2	45.1	24.4	25.3	27.6	29.2	30.8
Japan	60.7	61.3	60.7	nav	nav	0.2	0.1	0.1	nav	nav
Korea	58.7	62.0	64.9	67.4	69.6	11.7	14.2	16.7	20.2	23.3
Mexico	43.5	47.1	51.3	54.5	57.0	25.8	28.3	31.3	34.6	37.4
Netherlands	42.4	43.6	45.7	45.4	49.1	40.5	41.6	43.8	43.5	47.1
Russia	26.3	36.4	48.8	56.8	63.4	24.9	34.1	45.0	51.4	56.7
Saudi Arabia	99.0	99.1	99.1	99.1	99.2	96.3	96.4	95.9	95.2	95.7
Singapore	7.9	6.8	6.9	13.5	14.9	7.9	6.8	6.9	6.9	7.6
South Africa	46.5	47.5	49.3	52.5	56.4	nav	nav	nav	nav	nav
Sweden	65.1	63.9	65.4	66.5	67.2	52.3	52.5	54.1	55.1	55.6
Switzerland	40.5	42.2	39.8	41.0	43.3	27.9	28.6	26.6	27.0	28.3
Turkey	99.2	99.3	98.8	92.9	92.4	10.0	12.3	15.1	16.6	19.2
United Kingdom	53.2	55.6	57.0	58.9	61.2	39.9	42.8	44.1	45.8	48.1
United States	60.9	64.4	66.3	68.4	70.2	40.9	43.0	44.0	45.5	46.4
CPMI¹	53.3	56.0	58.1	59.2	61.4	29.9	31.4	32.2	33.8	35.9

Table 7a (cont)

	by cards with a delayed debit function					by cards with a credit function				
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Australia	nav	nav	nav	nav	nav	25.0	24.4	24.1	23.8	23.8
Belgium	5.1	5.3	5.5	6.1	4.6	nav	nav	nav	nav	0.1
Brazil	nav	nav	nav	nav	nav	17.5	18.1	19.4	19.7	19.1
Canada	nav	nav	nav	nav	nav	30.6	31.4	30.9	33.1	33.8
China	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
France	nav	nav	nav	nav	7.2	nav	nav	nav	nav	0.5
Germany	2.6	2.8	3.1	3.5	3.7	0.2	0.2	0.2	0.3	0.5
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	0.2	0.2	0.2	0.2	0.2	4.0	4.2	4.7	5.3	5.4
Italy	nav	nav	nav	nav	nav	15.6	15.1	13.6	14.0	14.3
Japan	nav	nav	nav	nav	nav	60.5	61.2	60.6	nav	nav
Korea	nav	nav	nav	nav	nav	47.0	47.8	48.2	47.2	46.3
Mexico	nav	nav	nav	nav	nav	17.7	18.8	20.0	19.9	19.5
Netherlands	1.8	2.0	1.9	1.9	2.0	nav	nav	nav	nav	nav
Russia	nav	nav	nav	nav	nav	1.4	2.3	3.8	5.4	6.6
Saudi Arabia	nav	nav	nav	nav	nav	2.7	2.7	3.3	3.9	3.4
Singapore	nav	nav	nav	nav	nav	nav	nav	nav	6.7	7.4
South Africa	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Sweden	1.5	1.4	1.3	1.2	1.1	11.3	10.0	10.1	10.2	10.4
Switzerland	nav	nav	nav	nav	nav	12.5	13.6	13.2	14.1	15.0
Turkey	nav	nav	nav	nav	nav	89.1	87.0	83.8	76.3	73.2
United Kingdom	2.1	2.0	2.0	1.9	1.8	11.2	10.8	10.9	11.1	11.3
United States	nav	nav	nav	nav	nav	20.0	21.3	22.3	22.9	23.8
CPMI¹	0.4	0.4	0.4	0.4	0.8	18.0	18.7	19.3	17.6	17.6

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

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

Table 7b**Use of payment instruments by non-banks: increase in the number of transactions***(% change on previous year)*

	Credit transfers					Direct debits				
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Australia	7.9	6.3	3.3	6.4	2.2	5.8	3.4	4.4	9.5	9.4
Belgium	5.5	2.1	-7.8	8.0	33.6	-5.5	7.5	8.0	9.6	69.1
Brazil	8.0	9.5	6.7	6.4	12.1	-18.2	15.4	5.4	16.6	11.9
Canada	5.7	4.6	8.8	7.9	3.0	3.2	3.5	3.8	4.2	4.7
China	24.9	14.7	20.2	30.3	39.8	nav	nav	nav	nav	nav
France	7.2	-0.4	4.0	4.9	5.1	4.5	3.6	0.3	-12.3	14.0
Germany	0.7	3.4	1.3	1.1	-4.7	6.1	-0.4	1.9	9.8	-10.4
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	51.1	34.7	45.3	55.3	24.8	5.0	5.1	7.2	9.3	17.2
Italy	1.4	2.8	0.0	0.0	6.8	3.0	1.3	0.3	3.7	-2.6
Japan	0.3	1.4	4.3	1.5	2.4	nav	nav	nav	nav	nav
Korea	9.4	9.6	8.8	8.5	7.6	6.1	5.1	10.7	3.0	-0.1
Mexico	9.6	11.6	6.2	6.7	3.1	9.1	13.6	12.9	8.2	11.1
Netherlands	4.9	0.0	-1.5	24.0	1.5	3.0	2.3	2.1	-2.8	-12.5
Russia	30.8	2.0	0.2	5.4	0.3	0.4	-13.7	-30.4	3.3	-0.2
Saudi Arabia	16.1	21.7	22.6	21.5	16.6	-18.5	-20.4	-2.0	20.6	12.3
Singapore	9.0	8.9	6.0	7.0	-4.8	8.9	-3.9	2.6	1.2	0.1
South Africa	20.7	7.3	15.2	1.7	4.9	5.9	11.5	12.6	8.3	3.3
Sweden	5.8	8.2	3.4	4.1	7.0	12.9	6.3	2.8	5.1	3.5
Switzerland	4.7	2.3	23.2	2.4	1.2	1.8	1.7	20.5	2.5	1.7
Turkey	nav	nav	nav	1,437.4	16.2	nav	nav	nav	nav	nav
United Kingdom	3.7	6.0	2.5	4.8	1.8	2.5	2.9	2.8	3.2	4.2
United States	4.7	4.5	6.1	6.3	4.8	3.0	4.0	5.0	5.9	6.0
CPMI¹	7.1	5.5	5.2	7.4	6.6	1.5	3.9	3.8	5.7	2.9

Table 7b (cont)

	Cheques					E-money payment transactions				
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Australia	-12.6	-11.9	-12.5	-13.4	-14.3	nav	nav	nav	nav	nav
Belgium	-9.3	-9.8	-16.3	-21.2	-33.4	-14.0	-16.7	-8.5	-36.4	-2.9
Brazil	-7.0	-5.1	-9.5	-9.3	-10.2	49.2	5.7	-3.7	5.8	-27.1
Canada	-3.0	-4.9	-7.5	-5.5	-6.9	nav	nav	nav	nav	nav
China	2.4	-5.6	-7.4	-11.5	-16.6	nav	nav	nav	nav	nav
France	-5.4	-4.8	-5.6	-6.6	-5.3	14.0	13.2	12.4	-3.3	4.7
Germany	-15.3	-15.9	-15.3	-9.0	-5.3	-9.6	-7.8	-6.5	-5.5	21.0
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	0.5	-3.3	-2.1	-4.3	-4.9	nav	215.5	116.0	102.1	132.6
Italy	-6.0	-7.5	-5.5	-8.4	-8.3	31.8	28.4	25.9	27.6	19.4
Japan	-8.5	-6.1	-6.2	-5.7	-5.7	32.5	17.1	21.1	21.7	22.6
Korea	-19.3	-18.5	-24.9	-20.8	-14.8	17.5	-28.9	-38.4	-31.1	-20.2
Mexico	-7.2	-6.9	-5.2	-7.7	-5.1	nav	nav	nav	nav	nav
Netherlands	nav	nav	nav	nav	nav	0.7	-3.7	-13.8	-18.1	-37.1
Russia	-30.0	-57.1	-69.3	-54.0	-93.9	65.7	34.2	112.5	150.1	79.6
Saudi Arabia	0.0	0.0	0.0	0.7	-4.4	nav	nav	nav	nav	nav
Singapore	-1.1	-1.9	-2.9	-3.1	-3.9	7.2	31.6	4.4	2.3	1.7
South Africa	-26.0	-30.4	-21.4	-26.6	-26.0	nav	nav	nav	nav	nav
Sweden	-42.9	0.0	-50.0	-50.0	-78.0	nav	nav	nav	nav	nav
Switzerland	-42.3	-19.5	-18.2	-22.2	nav	-3.2	-30.6	-73.6	-51.1	nav
Turkey	nav	-2.5	1.5	-7.0	1.2	nav	nav	nav	nav	nav
United Kingdom	-13.2	-12.8	-12.6	-15.3	-10.3	nav	nav	nav	nav	nav
United States	-8.5	-9.0	-10.0	-11.0	-12.1	nav	nav	nav	nav	nav
CPMI¹	-7.9	-8.3	-9.4	-10.2	-10.7	17.3	21.4	12.3	16.0	18.6

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				
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Australia	10.6	11.4	11.8	11.1	10.6	13.8	15.4	15.0	12.9	12.0
Belgium	7.0	8.2	6.3	8.6	13.2	6.9	7.9	6.6	7.4	15.5
Brazil	19.5	17.2	17.0	15.4	10.8	20.6	19.0	17.7	18.9	14.6
Canada	4.5	5.6	3.6	8.2	8.6	2.3	4.3	5.2	3.7	8.4
China	38.9	32.2	40.5	44.0	52.3	nav	nav	nav	nav	nav
France	6.8	7.0	7.1	5.8	5.3	nav	nav	nav	nav	nav
Germany	8.9	9.8	8.2	14.2	-8.2	9.4	9.3	7.5	11.9	-10.8
Hong Kong SAR	nav	nav	nav	nav	nav	4.6	4.1	2.3	1.7	3.7
India	26.2	21.0	11.6	12.9	17.6	27.1	21.0	10.9	11.9	17.3
Italy	2.4	4.3	4.0	11.3	12.2	0.7	7.3	11.3	12.3	13.4
Japan	-12.1	13.1	11.5	nav	nav	2.0	0.0	-3.6	-4.1	-7.9
Korea	22.7	17.9	18.3	16.0	14.6	35.1	34.6	33.3	35.3	27.8
Mexico	18.5	22.2	22.1	16.9	12.2	26.0	23.9	23.9	21.4	16.2
Netherlands	11.4	6.0	8.1	9.2	9.8	11.5	5.8	8.4	9.3	9.9
Russia	49.8	63.9	71.7	60.6	48.7	49.6	62.2	69.0	57.7	47.0
Saudi Arabia	14.9	17.8	9.3	4.5	15.7	15.0	17.9	8.7	3.7	16.2
Singapore	-0.9	9.2	6.1	116.5	14.1	-0.9	9.2	6.1	9.7	13.8
South Africa	15.1	11.1	20.8	18.3	21.0	nav	nav	nav	nav	nav
Sweden	9.4	2.2	10.5	9.5	9.3	8.3	4.6	11.1	9.8	9.2
Switzerland	7.5	9.1	10.2	7.6	11.0	6.1	7.3	8.7	5.8	10.4
Turkey	14.0	14.3	15.0	12.2	7.6	43.1	40.0	41.8	31.3	25.3
United Kingdom	7.6	12.4	6.5	10.1	12.1	9.8	15.3	7.1	10.9	13.1
United States	7.2	12.4	6.3	8.1	7.0	13.7	11.9	5.5	8.3	6.3
CPMI¹	9.5	13.3	10.6	12.6	12.8	13.8	13.5	9.2	11.6	10.8

Table 7b (cont)

	by cards with a delayed debit function					by cards with a credit function				
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Australia	nav	nav	nav	nav	nav	6.2	5.7	6.8	8.0	8.1
Belgium	7.8	10.5	4.1	17.5	-4.4	nav	nav	nav	nav	nav
Brazil	nav	nav	nav	nav	nav	18.6	15.7	16.4	12.3	7.1
Canada	nav	nav	nav	nav	nav	7.6	7.3	1.4	14.5	8.9
China	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
France	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Germany	7.8	11.9	11.7	21.8	-1.9	-7.7	19.5	7.1	52.0	39.2
Hong Kong SAR	nav	nav	nav	nav	nav	7.6	7.6	10.2	7.1	4.3
India	55.4	36.6	15.9	10.6	26.6	12.9	20.6	23.9	28.3	21.0
Italy	nav	nav	nav	nav	nav	5.1	-0.3	-8.2	9.3	9.6
Japan	nav	nav	nav	nav	nav	-12.1	13.2	11.5	nav	nav
Korea	nav	nav	nav	nav	nav	19.9	13.7	13.8	9.3	8.9
Mexico	nav	nav	nav	nav	nav	9.1	19.6	19.3	9.9	5.2
Netherlands	7.3	11.4	1.5	8.0	8.3	nav	nav	nav	nav	nav
Russia	nav	nav	nav	nav	nav	52.1	92.4	111.6	95.1	64.5
Saudi Arabia	nav	nav	nav	nav	nav	11.7	16.6	31.8	25.9	1.5
Singapore	nav	nav	nav	nav	nav	nav	nav	nav	nav	14.3
South Africa	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Sweden	15.0	-8.7	2.4	-1.0	4.9	13.9	-7.4	8.4	9.4	10.1
Switzerland	nav	nav	nav	nav	nav	10.7	13.3	13.4	11.4	12.3
Turkey	nav	nav	nav	nav	nav	11.5	11.4	11.3	8.8	3.8
United Kingdom	108.4	4.9	1.4	1.6	1.9	2.1	3.7	5.0	8.5	9.5
United States	nav	nav	nav	nav	nav	-4.0	13.2	8.0	7.5	nav
CPMI¹	28.5	8.8	6.4	13.1	0.3	1.2	12.2	9.6	9.5	8.8

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				
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Australia	67.7	70.9	72.0	75.4	75.9	30.9	31.5	32.4	34.9	37.6
Belgium	91.8	93.0	85.3	91.7	121.9	22.5	24.0	25.7	28.1	47.2
Brazil	39.4	42.8	45.2	47.7	53.0	18.3	20.9	21.9	25.3	28.0
Canada	29.4	30.4	32.7	34.9	35.6	19.2	19.6	20.2	20.7	21.5
China	0.8	0.9	1.0	1.4	1.9	nav	nav	nav	nav	nav
France	46.3	45.9	47.5	49.6	51.9	52.8	54.4	54.3	47.4	53.8
Germany	71.8	74.3	75.1	75.7	71.9	106.3	105.8	107.5	117.9	105.2
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	0.3	0.3	0.5	0.7	0.9	0.1	0.1	0.1	0.2	0.2
Italy	20.7	21.1	21.1	20.9	22.3	10.0	10.1	10.1	10.4	10.1
Japan	11.1	11.3	11.8	12.0	12.3	nav	nav	nav	nav	nav
Korea	53.7	58.5	63.3	68.4	73.3	28.7	30.0	33.1	33.9	33.7
Mexico	7.7	8.6	8.5	9.0	9.2	0.4	0.5	0.5	0.5	0.6
Netherlands	99.2	98.7	96.9	119.8	121.1	78.9	80.3	81.7	79.1	69.0
Russia	18.4	18.8	18.8	19.7	19.6	1.0	0.8	0.6	0.6	0.6
Saudi Arabia	0.1	0.2	0.2	0.2	0.3	0.1	0.0	0.0	0.0	0.1
Singapore	6.8	7.3	7.5	7.9	7.4	11.3	10.6	10.6	10.6	10.5
South Africa	10.4	11.0	12.5	12.6	13.0	11.0	12.2	13.5	14.5	14.8
Sweden	81.6	87.9	90.2	93.1	98.6	28.9	30.6	31.2	32.5	33.3
Switzerland	93.5	95.2	116.0	117.5	116.7	5.7	5.8	6.9	7.0	7.0
Turkey	nav	nav	0.2	3.0	3.4	nap	nap	nap	nap	nap
United Kingdom	54.1	56.9	58.0	60.4	61.0	51.5	52.5	53.6	55.0	56.8
United States	24.8	25.7	27.1	28.6	29.7	37.9	39.2	40.8	42.9	45.2
CPMI¹	11.5	12.0	12.3	13.1	13.8	15.1	15.5	15.9	16.6	16.8

Table 7c (cont)

	Cheques					E-money payment transactions				
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Australia	13.2	11.5	9.9	8.4	7.1	nav	nav	nav	nav	nav
Belgium	0.7	0.6	0.5	0.4	0.3	5.5	4.6	4.2	2.6	2.5
Brazil	8.6	8.1	7.2	6.5	5.8	0.2	0.2	0.2	0.2	0.1
Canada	27.0	25.4	23.2	21.7	20.0	nav	nav	nav	nav	nav
China	0.7	0.6	0.6	0.5	0.4	nav	nav	nav	nav	nav
France	48.3	45.8	43.0	40.0	37.7	0.6	0.7	0.8	0.8	0.8
Germany	0.6	0.5	0.4	0.4	0.4	0.5	0.4	0.4	0.4	0.5
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	1.2	1.1	1.1	1.0	0.9	0.0	0.0	0.1	0.1	0.2
Italy	5.3	4.9	4.6	4.2	3.8	2.0	2.5	3.2	4.1	4.8
Japan	0.7	0.6	0.6	0.6	0.5	15.6	18.3	22.2	27.1	33.3
Korea	15.2	12.3	9.2	7.3	6.2	3.2	2.3	1.4	1.0	0.8
Mexico	4.0	3.7	3.2	3.0	2.8	nav	nav	nav	nav	nav
Netherlands	nav	nav	nav	nav	nav	10.7	10.3	8.8	7.2	4.5
Russia	0.0	0.0	0.0	0.0	0.0	0.6	0.7	1.6	3.9	7.0
Saudi Arabia	0.3	0.2	0.2	0.2	0.2	nav	nav	nav	nav	nav
Singapore	15.4	14.8	14.0	13.4	12.7	432.4	557.1	567.6	571.5	573.7
South Africa	1.5	1.0	0.8	0.6	0.4	nav	nav	nav	nav	nav
Sweden	0.0	0.0	0.0	0.0	0.0	nav	nav	nav	nav	nav
Switzerland	0.1	0.0	0.0	0.0	nav	1.9	1.3	0.4	0.2	nav
Turkey	0.3	0.2	0.2	0.2	0.2	nav	nav	nav	nav	nav
United Kingdom	17.7	15.3	13.3	11.2	10.0	nav	nav	nav	nav	nav
United States	72.4	65.4	58.4	51.6	45.0	nav	nav	nav	nav	nav
CPMI¹	8.5	7.7	6.9	6.2	5.4	2.5	3.0	3.4	3.9	4.5

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

¹ Sum or average excluding those countries for which data are not available. 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				
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Australia	173.7	190.7	209.6	228.9	249.4	102.4	116.4	131.6	146.1	161.2
Belgium	97.4	104.6	110.5	119.5	134.6	86.4	92.5	98.0	104.8	120.4
Brazil	32.4	37.6	43.6	49.9	54.8	15.1	17.8	20.7	24.4	27.8
Canada	201.6	210.7	215.7	230.7	247.8	116.9	120.8	125.6	128.7	138.0
China	3.6	4.8	6.7	9.5	14.4	nav	nav	nav	nav	nav
France	114.4	121.8	129.9	136.8	143.4	nav	nav	nav	nav	74.8
Germany	32.8	36.0	38.8	44.2	40.5	26.9	29.3	31.5	35.1	31.3
Hong Kong SAR	nav	nav	nav	nav	nav	14.9	15.4	15.6	15.8	16.3
India	4.0	4.8	5.3	5.9	6.7	3.8	4.5	4.9	5.4	6.2
Italy	25.3	26.3	27.2	30.1	33.6	15.4	16.4	18.2	20.4	23.0
Japan	42.3	47.9	53.5	nav	nav	0.1	0.1	0.1	0.1	0.1
Korea	143.6	168.0	197.9	228.5	260.8	28.7	38.4	50.9	68.6	87.3
Mexico	9.3	11.3	12.9	15.0	16.6	5.5	6.8	7.9	9.5	10.9
Netherlands	138.8	146.4	157.7	171.8	187.9	132.8	139.8	151.0	164.6	180.1
Russia	7.1	11.6	19.9	31.9	47.0	6.7	10.9	18.4	28.9	42.1
Saudi Arabia	45.7	52.4	55.6	56.6	63.8	44.5	50.9	53.8	54.3	61.6
Singapore	40.0	42.8	44.3	94.3	106.2	40.0	42.8	44.3	47.8	53.7
South Africa	19.9	21.9	26.1	30.6	36.5	nav	nav	nav	nav	nav
Sweden	206.0	209.6	230.0	249.7	270.0	165.5	172.3	190.1	206.9	223.6
Switzerland	68.8	74.7	81.4	86.7	94.5	47.4	50.7	54.5	57.0	61.8
Turkey	29.5	33.3	37.9	41.9	44.5	3.0	4.1	5.8	7.5	9.3
United Kingdom	140.3	156.5	165.5	181.1	201.4	105.2	120.3	128.0	141.0	158.3
United States	210.9	235.2	248.3	266.4	283.1	141.5	157.3	164.8	177.2	187.0
CPMI¹	34.5	38.7	42.4	46.9	52.3	30.3	34.1	36.8	40.6	45.0

Table 7c (cont)

	by cards with a delayed debit function					by cards with a credit function				
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Australia	nav	nav	nav	nav	nav	71.3	74.3	78.0	82.8	88.1
Belgium	11.0	12.1	12.5	14.7	14.0	nav	nav	nav	nav	0.2
Brazil	nav	nav	nav	nav	nav	17.3	19.9	22.9	25.5	27.1
Canada	nav	nav	nav	nav	nav	84.7	89.9	90.1	102.0	109.8
China	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
France	nav	nav	nav	nav	20.6	nav	nav	nav	nav	1.3
Germany	5.5	6.1	6.8	8.3	8.1	0.4	0.5	0.5	0.8	1.1
Hong Kong SAR	nav	nav	nav	nav	nav	51.6	55.1	60.1	64.0	66.4
India	0.0	0.0	0.0	0.0	0.0	0.2	0.3	0.3	0.4	0.5
Italy	nav	nav	nav	nav	nav	9.9	9.8	9.0	9.8	10.7
Japan	nav	nav	nav	nav	nav	42.2	47.8	53.4	nav	nav
Korea	nav	nav	nav	nav	nav	114.9	129.7	147.0	160.0	173.5
Mexico	nav	nav	nav	nav	nav	3.8	4.5	5.0	5.5	5.7
Netherlands	6.0	6.6	6.7	7.2	7.8	nav	nav	nav	nav	nav
Russia	nav	nav	nav	nav	nav	0.4	0.7	1.6	3.0	4.9
Saudi Arabia	nav	nav	nav	nav	nav	1.3	1.4	1.8	2.2	2.2
Singapore	nav	nav	nav	nav	nav	nav	nav	nav	46.5	52.5
South Africa	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Sweden	4.9	4.4	4.5	4.4	4.6	35.7	32.9	35.4	38.4	41.8
Switzerland	nav	nav	nav	nav	nav	21.3	24.1	27.0	29.7	32.7
Turkey	nav	nav	nav	nav	nav	26.6	29.2	32.1	34.4	35.3
United Kingdom	5.5	5.7	5.8	5.8	5.9	29.6	30.4	31.8	34.2	37.2
United States	nav	nav	nav	nav	nav	69.3	77.9	83.5	89.2	96.0
CPMI¹	0.8	0.8	0.9	1.0	1.8	18.5	20.6	22.3	22.5	23.3

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 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				
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Australia	12,341	15,067	15,452	14,971	13,990	-3.2	4.8	0.5	2.1	-1.9
Belgium	5,081	5,657	4,920	5,522	9,150	-8.4	2.5	-8.2	7.3	65.0
Brazil	16,694	19,520	20,113	21,370	20,292	4.5	4.5	13.7	10.9	-2.7
Canada	5,303	5,867	6,159	6,176	6,027	3.1	3.3	4.5	2.4	2.7
China	97,144	121,081	149,893	193,752	226,458	16.4	12.9	17.9	23.6	13.7
France	33,205	39,522	35,735	35,429	36,106	2.1	10.7	-4.2	-5.1	1.4
Germany	83,274	98,453	92,049	93,937	75,336	1.3	9.8	-0.9	-2.9	-20.3
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	17,547	18,336	15,473	15,308	15,223	-5.6	-2.0	-11.5	-2.2	-2.7
Italy	13,012	13,968	12,536	12,963	11,823	3.1	-0.7	-5.9	-1.3	-8.9
Japan	33,622	38,281	39,343	34,059	31,671	4.5	3.8	2.9	5.6	-1.9
Korea	17,221	19,257	18,804	19,263	20,989	6.7	3.0	-2.8	-1.7	3.5
Mexico	17,522	20,511	19,589	20,465	20,302	6.6	11.3	-2.8	-2.4	-0.7
Netherlands	8,137	7,988	7,492	23,324	23,480	2.9	-8.8	-1.2	193.6	0.4
Russia	12,611	15,131	16,066	18,011	17,440	-7.5	9.3	5.4	7.8	3.7
Saudi Arabia	15,940	15,841	18,954	16,251	16,387	-11.8	-4.2	16.3	-17.2	-1.8
Singapore	709	811	845	893	881	10.3	0.2	-1.0	3.4	-1.1
South Africa	16,948	18,201	19,865	22,844	2,282	nav	nav	nav	nav	nav
Sweden	1,782	2,152	2,225	2,401	2,377	6.2	7.3	6.9	3.3	4.1
Switzerland	3,927	5,005	4,391	4,426	4,543	-0.6	8.2	-6.5	-0.2	1.4
Turkey	299	330	583	3,392	3,425	125.0	11.2	78.8	474.3	7.4
United Kingdom	104,249	112,254	122,771	118,734	121,814	-7.1	-0.8	7.6	-4.4	-4.0
United States	nav	nav	161,648	166,463	203,424	nav	nav	nav	nav	nav
CPMI³	516,568	593,232	784,908	849,952	883,417	6.0	10.9	2.3	5.8	1.6

Table 8 (cont)

	Average value per transaction (USD) ¹					Average value per inhabitant (USD thousands) ¹				
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Australia	1,873	2,113	2,005	1,783	1,544	559	673	678	646	595
Belgium	2,129	2,260	1,959	2,044	2,662	464	513	443	495	816
Brazil	863	902	854	820	706	85	99	101	106	100
Canada	563	598	608	571	523	156	171	178	176	170
China	14,354	14,359	13,380	12,499	9,888	73	90	111	142	166
France	1,947	2,253	1,978	1,959	1,905	514	609	548	541	549
Germany	4,807	5,550	5,055	4,795	4,187	1,019	1,204	1,124	1,144	915
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	2,658	2,386	1,808	1,572	1,337	15	15	13	12	12
Italy	3,250	3,358	2,941	2,889	2,467	219	234	209	215	196
Japan	3,769	3,833	3,500	nav	nav	263	300	309	268	249
Korea	1,425	1,427	1,234	1,131	1,111	349	387	376	384	416
Mexico	7,555	7,838	6,680	6,337	5,859	162	188	168	174	171
Netherlands	1,495	1,425	1,295	3,673	3,639	490	478	447	1,388	1,392
Russia	2,610	2,680	2,198	1,842	1,379	88	106	112	126	120
Saudi Arabia	11,616	9,765	10,673	8,739	7,680	578	558	649	542	533
Singapore	276	247	247	237	227	140	156	159	165	161
South Africa	7,750	7,649	7,176	7,423	658	332	352	380	432	43
Sweden	598	694	665	666	609	189	228	234	250	245
Switzerland	2,933	3,572	2,681	2,589	2,527	498	633	549	547	552
Turkey	136	132	201	980	915	4	4	8	44	44
United Kingdom	6,301	6,308	6,635	6,020	5,728	1,661	1,774	1,927	1,852	1,886
United States	nav	nav	1,375	1,352	1,585	nav	nav	515	527	639
CPMI³	3,392	3,572	2,628	2,723	2,608	141	160	194	208	213

Table 8 (cont)

	Value as a ratio to GDP					Value as a ratio to deposits held by non-banks ⁴				
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Australia	9.9	10.0	9.9	10.1	9.7	7.8	8.9	8.1	8.4	7.8
Belgium	10.5	10.7	9.9	10.6	17.2	26.6	30.4	23.9	23.9	39.8
Brazil	7.6	7.5	8.3	9.0	8.7	167.5	227.7	223.5	262.3	291.0
Canada	3.2	3.2	3.3	3.3	3.3	9.6	10.1	9.7	9.6	9.8
China	16.8	16.6	18.2	21.1	21.9	nav	nav	nav	nav	nav
France	12.6	13.8	13.3	12.6	12.8	43.2	50.6	42.5	38.5	42.1
Germany	24.4	26.2	26.0	25.1	19.5	52.3	60.1	48.0	44.3	37.8
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	10.3	9.7	8.3	7.9	7.4	12.5	13.8	10.4	10.2	9.2
Italy	6.1	6.1	6.0	6.1	5.5	11.9	14.2	12.5	12.0	11.5
Japan	6.1	6.5	6.6	6.9	6.9	7.3	7.3	7.5	7.5	7.2
Korea	15.7	16.0	15.4	14.8	14.9	220.0	227.3	195.3	178.1	183.3
Mexico	16.7	17.5	16.5	16.2	15.7	140.2	151.6	127.9	114.0	113.2
Netherlands	9.7	8.9	9.0	27.0	26.7	19.2	19.0	15.7	45.6	39.9
Russia	8.3	7.9	8.0	8.7	9.3	51.1	51.1	48.1	53.6	92.6
Saudi Arabia	30.3	23.7	25.8	21.8	22.0	nav	nav	nav	nav	nav
Singapore	3.1	3.1	2.9	3.0	2.9	2.1	2.1	1.9	2.1	2.1
South Africa	45.2	43.6	50.0	62.4	6.5	49.0	59.2	65.0	86.1	8.8
Sweden	3.6	3.8	4.1	4.1	4.2	4.9	5.3	4.9	4.9	5.3
Switzerland	6.8	7.2	6.6	6.5	6.5	11.0	8.8	5.5	5.7	6.4
Turkey	0.4	0.4	0.7	4.1	4.3	0.7	0.8	1.2	6.9	6.9
United Kingdom	43.4	43.2	46.5	43.8	40.7	26.2	25.3	23.1	21.4	23.0
United States	nav	nav	10.0	10.0	11.7	nav	nav	92.1	87.1	96.8
CPMI³	14.1	14.2	13.5	14.3	14.4	21.7	22.8	25.8	26.7	27.3

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				
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Australia	5,703	7,104	7,408	7,438	7,110	4,813	5,988	6,087	5,662	5,060
Belgium	4,874	5,409	4,695	5,278	8,858	73	93	91	104	159
Brazil	11,756	13,997	14,301	15,269	14,914	3,121	3,491	3,986	4,351	3,765
Canada	1,533	1,794	2,045	2,177	2,192	521	588	575	594	582
China	53,578	72,125	99,645	142,159	175,607	nav	nav	nav	nav	nav
France	28,317	34,122	30,962	30,798	31,894	1,492	1,842	1,683	1,858	2,009
Germany	67,479	79,368	74,523	75,649	70,275	15,223	18,475	16,980	17,724	4,468
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	15,051	15,922	13,228	13,311	13,370	16	18	20	22	29
Italy	10,502	11,228	10,083	10,666	9,669	483	496	495	473	420
Japan ²	29,577	33,302	32,803	29,063	26,997	nav	nav	nav	nav	nav
Korea	9,260	11,175	11,668	12,669	14,518	128	145	156	165	169
Mexico	16,666	19,627	18,732	19,624	19,515	14	20	21	23	23
Netherlands	7,630	7,440	6,982	22,818	23,044	382	413	383	369	290
Russia	12,340	14,770	15,683	17,516	16,878	44	49	42	49	49
Saudi Arabia	769	924	1,079	1,219	1,381	0.1	0.1	0.1	0.1	0.2
Singapore	132	157	170	185	192	49	58	64	68	72
South Africa	1,924	2,144	2,095	2,108	2,045	106	139	152	137	114
Sweden	1,600	1,941	2,014	2,176	2,152	70	84	80	85	81
Switzerland	3,804	4,854	4,233	4,261	4,373	64	81	88	92	93
Turkey	nav	nav	213	2,993	3,030	nav	nav	nav	nav	nav
United Kingdom	100,394	108,231	118,903	114,968	117,752	1,464	1,675	1,704	1,743	1,922
United States	nav	nav	69,404	74,298	101,201	nav	nav	61,793	63,225	75,363
CPMI³	nap	nap	nap	nap	nap	28,063	33,655	94,402	96,742	94,668

Table 9 (cont)

	Cheques					E-money payment transactions				
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Australia	1,305	1,332	1,254	1,172	1,104	nav	nav	nav	nav	nav
Belgium	54	65	48	45	32	0.349	0.322	0.293	0.187	0.476
Brazil	1,528	1,663	1,455	1,355	1,200	0.963	1.255	1.156	1.527	0.751
Canada	2,780	2,966	2,992	2,850	2,696	nav	nav	nav	nav	nav
China	42,026	46,602	46,949	46,454	43,952	nav	nav	nav	nav	nav
France	2,419	2,485	2,091	1,752	1,613	0.121	0.141	0.145	0.145	0.324
Germany	349	350	291	267	251	0.185	0.170	0.155	0.143	0.616
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	2,216	2,121	1,873	1,593	1,400	0.314	1.329	1.481	1.405	3.488
Italy	1,118	1,103	873	773	707	9.820	13.507	16.293	15.603	17.889
Japan ²	4,286	4,763	4,629	3,754	3,144	20.227	26.052	31.230	33.448	38.203
Korea	7,403	7,420	6,435	5,849	5,671	2.116	1.866	1.437	1.111	0.939
Mexico	790	798	761	729	668	nav	nav	nav	nav	nav
Netherlands	nav	nav	nav	nav	nav	0.621	0.595	0.440	0.364	0.219
Russia	0	0	0	0	0	2.396	6.757	12.498	18.560	22.696
Saudi Arabia	193	211	223	234	239	nav	nav	nav	nav	nav
Singapore	486	544	555	579	553	1.448	1.747	1.881	1.954	2.043
South Africa	228	163	104	52	46	nav	nav	nav	nav	nav
Sweden	4	5	6	2	1	nav	nav	nav	nav	nav
Switzerland	2	2	1	1	nav	0.067	0.056	0.011	0.011	nav
Turkey	152	165	177	184	185	nav	nav	nav	nav	nav
United Kingdom	1,689	1,543	1,355	1,146	1,142	nav	nav	nav	nav	nav
United States	30,475	28,063	26,033	24,178	21,704	nav	nav	nav	nav	nav
CPMI³	99,504	102,365	98,104	92,969	86,307	38.629	53.797	67.021	74.458	87.643

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				
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Australia	334.8	409.0	439.1	433.2	436.7	124.7	159.7	178.4	181.3	187.0
Belgium	77.7	88.0	85.9	94.9	97.7	61.9	70.0	69.1	75.3	79.0
Brazil	288.2	367.0	370.2	393.5	411.2	90.7	117.1	121.6	135.8	148.0
Canada	468.0	519.4	546.4	554.3	556.6	170.5	184.7	190.5	190.4	191.0
China	1,540.6	2,354.3	3,299.1	5,139.8	6,899.8	nav	nav	nav	nav	nav
France	480.5	547.3	541.3	582.1	588.0	nav	nav	nav	nav	286.2
Germany	223.7	259.8	254.6	296.8	341.0	166.2	191.7	187.3	216.5	215.1
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	264.0	272.7	350.8	380.6	421.8	247.6	255.0	325.1	351.5	387.1
Italy	158.7	170.5	158.3	172.1	188.7	83.6	93.2	94.6	104.6	117.2
Japan	417.5	482.0	517.1	433.1	441.6	7.3	8.2	7.0	5.0	4.4
Korea	401.3	476.3	506.5	545.3	598.7	44.9	63.0	75.3	87.8	108.1
Mexico	53.0	65.6	75.2	89.0	97.0	23.1	28.9	33.0	40.7	45.9
Netherlands	124.5	133.9	126.8	136.9	145.2	110.6	118.3	112.3	121.8	129.2
Russia	61.8	115.1	168.4	255.7	317.6	57.1	106.8	154.7	232.9	290.3
Saudi Arabia	148.7	186.4	207.4	222.8	245.2	144.1	180.6	199.5	214.1	237.9
Singapore	40.7	49.4	53.8	58.6	61.4	18.0	21.4	23.1	24.6	25.4
South Africa	55.7	63.1	68.6	71.1	76.5	nav	nav	nav	nav	nav
Sweden	108.7	122.6	125.3	138.1	142.9	78.1	88.9	91.0	101.0	104.8
Switzerland	56.2	68.3	68.3	72.3	77.1	29.0	35.4	35.5	37.0	39.4
Turkey	146.8	165.0	193.1	215.0	209.9	5.2	7.2	9.1	11.7	13.4
United Kingdom	702.7	804.6	809.6	876.5	998.1	471.5	558.9	565.5	626.9	723.1
United States	3,695.8	4,097.1	4,417.6	4,762.0	5,156.6	1,648.8	1,846.8	1,975.8	2,130.7	2,279.7
CPMI¹	9,849.6	11,817.4	13,383.3	15,923.7	18,509.2	3,582.9	4,135.8	4,448.5	4,889.4	5,612.4

Table 9 (cont)

	by cards with a delayed debit function					by cards with a credit function				
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Australia	nav	nav	nav	nav	nav	210.1	249.3	260.6	252.0	249.8
Belgium	15.8	18.0	16.8	19.6	18.2	nav	nav	nav	nav	0.5
Brazil	nav	nav	nav	nav	nav	197.5	250.0	248.6	257.7	263.1
Canada ²	nav	nav	nav	nav	nav	297.5	334.7	355.8	363.9	365.5
China	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
France ³	nav	nav	nav	nav	102.9	nav	nav	nav	nav	7.4
Germany	54.1	63.7	63.1	74.4	117.8	3.4	4.4	4.2	5.9	8.1
Hong Kong SAR	nav	nav	nav	nav	nav	45.6	52.4	57.9	61.9	66.9
India	1.6	2.4	2.4	2.6	3.2	14.9	15.3	23.3	26.5	31.5
Italy ⁴	nav	nav	nav	nav	nav	75.1	77.3	63.7	67.5	71.5
Japan	nav	nav	nav	nav	nav	410.2	473.9	510.2	428.1	437.2
Korea	nav	nav	nav	nav	nav	356.4	413.3	431.2	457.5	490.6
Mexico	nav	nav	nav	nav	nav	29.9	36.7	42.1	48.3	51.1
Netherlands	13.9	15.6	14.5	15.1	16.1	nav	nav	nav	nav	nav
Russia	nav	nav	nav	nav	nav	4.7	8.2	13.7	22.7	27.3
Saudi Arabia	nav	nav	nav	nav	nav	4.6	5.8	7.9	8.7	7.3
Singapore ²	nav	nav	nav	nav	nav	22.7	28.0	30.7	34.0	35.9
South Africa	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Sweden	4.7	5.4	4.9	5.4	5.3	25.8	28.3	29.4	31.7	32.8
Switzerland ⁴	nav	nav	nav	nav	nav	27.2	32.9	32.8	35.3	37.7
Turkey	nav	nav	nav	nav	nav	141.6	157.8	184.0	203.3	196.5
United Kingdom	58.5	57.3	53.9	51.8	53.6	172.7	188.4	190.2	197.8	221.4
United States	nav	nav	nav	nav	nav	2,047.0	2,250.3	2,441.8	2,631.4	2,876.9
CPMI¹	148.6	162.3	155.5	168.9	316.9	4,087.0	4,607.1	4,928.1	5,134.3	5,479.0

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

¹ Sum or average excluding those countries for which data are not available. 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				
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Australia	46.9	47.9	48.8	50.6	51.9	39.6	40.4	40.1	38.5	36.9
Belgium	96.0	95.7	95.4	95.6	96.8	1.4	1.6	1.9	1.9	1.7
Brazil	70.4	71.7	71.1	71.5	73.5	18.7	17.9	19.8	20.4	18.6
Canada	28.9	30.6	33.2	35.3	36.4	9.8	10.0	9.3	9.6	9.7
China	55.2	59.6	66.5	73.4	77.5	nav	nav	nav	nav	nav
France	86.6	87.5	87.8	88.0	88.3	4.6	4.7	4.8	5.3	5.6
Germany	81.0	80.6	81.0	80.5	93.3	18.3	18.8	18.4	18.9	5.9
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	85.8	86.8	85.5	87.0	87.8	0.1	0.1	0.1	0.1	0.2
Italy	85.6	86.3	86.7	88.1	87.9	3.9	3.8	4.3	3.9	3.8
Japan	86.2	86.3	86.4	87.3	88.2	nav	nav	nav	nav	nav
Korea	53.9	58.1	62.2	65.9	69.3	0.7	0.8	0.8	0.9	0.8
Mexico	95.1	95.7	95.6	95.9	96.1	0.1	0.1	0.1	0.1	0.1
Netherlands	93.8	93.1	93.2	97.8	98.1	4.7	5.2	5.1	1.6	1.2
Russia	99.1	98.9	98.6	98.2	97.7	0.4	0.3	0.3	0.3	0.3
Saudi Arabia	69.2	69.9	71.5	72.7	74.0	0.0	0.0	0.0	0.0	0.0
Singapore	18.5	19.4	20.2	20.7	21.8	7.0	7.2	7.5	7.6	8.2
South Africa	83.1	85.4	86.6	89.0	89.6	4.6	5.6	6.3	5.8	5.0
Sweden	89.8	90.2	90.5	90.6	90.5	3.9	3.9	3.6	3.5	3.4
Switzerland	96.9	97.0	96.4	96.3	96.3	1.6	1.6	2.0	2.1	2.0
Turkey	nav	nav	36.6	88.2	88.5	nav	nav	nav	nav	nav
United Kingdom	96.3	96.4	96.8	96.8	96.7	1.4	1.5	1.4	1.5	1.6
United States	nav	nav	42.9	44.6	49.7	nav	nav	38.2	38.0	37.0
CPMI¹	nap	nap	nap	nap	nap	20.4	22.8	45.8	47.0	47.4

Table 9a (cont)

	Cheques					E-money payment transactions				
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Australia	10.7	9.0	8.3	8.0	8.1	nav	nav	nav	nav	nav
Belgium	1.1	1.1	1.0	0.8	0.3	0.01	0.01	0.01	0.00	0.01
Brazil	9.2	8.5	7.2	6.3	5.9	0.01	0.01	0.01	0.01	0.00
Canada	52.4	50.5	48.6	46.2	44.7	nav	nav	nav	nav	nav
China	43.3	38.5	31.3	24.0	19.4	nav	nav	nav	nav	nav
France	7.4	6.4	5.9	5.0	4.5	0.00	0.00	0.00	0.00	0.00
Germany	0.4	0.4	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	12.6	11.6	12.1	10.4	9.2	0.00	0.01	0.01	0.01	0.02
Italy	9.1	8.5	7.5	6.4	6.4	0.08	0.10	0.14	0.13	0.16
Japan	12.5	12.3	12.2	11.3	10.3	0.06	0.07	0.08	0.10	0.12
Korea	43.1	38.6	34.3	30.4	27.1	0.01	0.01	0.01	0.01	0.00
Mexico	4.5	3.9	3.9	3.6	3.3	nav	nav	nav	nav	nav
Netherlands	nav	nav	nav	nav	nav	0.01	0.01	0.01	0.00	0.00
Russia	0.0	0.0	0.0	0.0	0.0	0.02	0.05	0.08	0.10	0.13
Saudi Arabia	17.4	16.0	14.8	14.0	12.8	nav	nav	nav	nav	nav
Singapore	68.6	67.1	65.7	64.8	62.8	0.20	0.22	0.22	0.22	0.23
South Africa	9.9	6.5	4.3	2.2	2.0	nav	nav	nav	nav	nav
Sweden	0.2	0.2	0.3	0.1	0.0	nav	nav	nav	nav	nav
Switzerland	0.0	0.0	0.0	0.0	nav	0.00	0.00	0.00	0.00	nav
Turkey	50.9	50.0	30.3	5.4	5.4	nav	nav	nav	nav	nav
United Kingdom	1.6	1.4	1.1	1.0	0.9	nav	nav	nav	nav	nav
United States	89.2	87.3	16.1	14.5	10.7	nav	nav	nav	nav	nav
CPMI¹	72.4	69.2	47.6	45.2	43.2	0.03	0.04	0.03	0.04	0.04

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				
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Australia	2.8	2.8	2.9	2.9	3.2	1.03	1.08	1.17	1.23	1.36
Belgium	1.5	1.6	1.7	1.7	1.1	1.22	1.24	1.40	1.36	0.86
Brazil	1.7	1.9	1.8	1.8	2.0	0.54	0.60	0.60	0.64	0.73
Canada	8.8	8.9	8.9	9.0	9.2	3.22	3.15	3.09	3.08	3.17
China	1.6	1.9	2.2	2.7	3.0	nav	nav	nav	nav	nav
France	1.5	1.4	1.5	1.7	1.6	nav	nav	nav	nav	0.79
Germany	0.3	0.3	0.3	0.3	0.5	0.20	0.19	0.20	0.23	0.29
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	1.5	1.5	2.3	2.5	2.8	1.41	1.39	2.10	2.30	2.54
Italy	1.3	1.3	1.4	1.4	1.7	0.68	0.72	0.81	0.86	1.07
Japan	1.2	1.2	1.4	1.3	1.4	0.02	0.02	0.02	0.01	0.01
Korea	2.3	2.5	2.7	2.8	2.9	0.26	0.33	0.40	0.46	0.52
Mexico	0.3	0.3	0.4	0.4	0.5	0.13	0.14	0.17	0.20	0.23
Netherlands	1.5	1.7	1.7	0.6	0.6	1.36	1.48	1.50	0.52	0.55
Russia	0.5	0.8	1.1	1.4	1.8	0.46	0.71	0.97	1.31	1.68
Saudi Arabia	13.4	14.1	13.7	13.3	13.1	12.97	13.67	13.21	12.77	12.75
Singapore	5.7	6.1	6.4	6.6	7.0	2.54	2.63	2.73	2.75	2.89
South Africa	2.4	2.5	2.8	3.0	3.4	nav	nav	nav	nav	nav
Sweden	6.1	5.7	5.6	5.8	6.0	4.38	4.13	4.09	4.21	4.41
Switzerland	1.4	1.4	1.6	1.6	1.7	0.74	0.71	0.81	0.84	0.87
Turkey	49.1	50.0	33.1	6.3	6.1	1.74	2.18	1.56	0.34	0.39
United Kingdom	0.7	0.7	0.7	0.7	0.8	0.45	0.50	0.46	0.53	0.59
United States	10.8	12.7	2.7	2.9	2.5	4.83	5.74	1.22	1.28	1.12
CPMI¹	7.2	8.0	6.5	7.7	9.3	2.61	2.80	2.16	2.38	2.81

Table 9a (cont)

	by cards with a delayed debit function					by cards with a credit function				
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Australia	nav	nav	nav	nav	nav	1.7	1.7	1.7	1.7	1.8
Belgium	0.3	0.3	0.3	0.4	0.2	nav	nav	nav	nav	0.0
Brazil	nav	nav	nav	nav	nav	1.2	1.3	1.2	1.2	1.3
Canada	nav	nav	nav	nav	nav	5.6	5.7	5.8	5.9	6.1
China	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
France	nav	nav	nav	nav	0.3	nav	nav	nav	nav	0.0
Germany	0.1	0.1	0.1	0.1	0.2	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	0.1	0.2	0.2	0.2
Italy	nav	nav	nav	nav	nav	0.6	0.6	0.5	0.6	0.6
Japan	nav	nav	nav	nav	nav	1.2	1.2	1.3	1.3	1.4
Korea	nav	nav	nav	nav	nav	2.1	2.2	2.3	2.4	2.3
Mexico	nav	nav	nav	nav	nav	0.2	0.2	0.2	0.2	0.3
Netherlands	0.2	0.2	0.2	0.1	0.1	nav	nav	nav	nav	nav
Russia	nav	nav	nav	nav	nav	0.0	0.1	0.1	0.1	0.2
Saudi Arabia	nav	nav	nav	nav	nav	0.4	0.4	0.5	0.5	0.4
Singapore	nav	nav	nav	nav	nav	3.2	3.5	3.6	3.8	4.1
South Africa	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Sweden	0.3	0.3	0.2	0.2	0.2	1.4	1.3	1.3	1.3	1.4
Switzerland	nav	nav	nav	nav	nav	0.7	0.7	0.7	0.8	0.8
Turkey	nav	nav	nav	nav	nav	47.4	47.8	31.5	6.0	5.7
United Kingdom	0.1	0.1	0.0	0.0	0.0	0.2	0.2	0.2	0.2	0.2
United States	nav	nav	nav	nav	nav	6.0	7.0	1.5	1.6	1.4
CPMI¹	0.1	0.1	0.1	0.1	0.2	3.0	3.1	2.4	2.5	2.7

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

¹ Sum or average excluding those countries for which data are not available. 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				
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Australia	-8.2	6.9	2.2	5.8	0.4	4.2	6.8	-0.4	-2.0	-6.2
Belgium	-8.5	2.2	-8.4	7.4	67.1	-14.3	16.8	4.0	8.6	52.5
Brazil	5.2	6.4	12.7	11.4	0.0	2.1	0.0	26.0	13.9	-11.4
Canada	8.4	9.2	13.5	8.7	6.0	4.7	5.3	-2.7	5.4	3.1
China	30.0	21.9	31.6	36.4	20.1	nav	nav	nav	nav	nav
France	2.6	12.1	-3.9	-4.7	3.0	3.7	14.8	-3.2	5.7	7.6
Germany	-0.9	9.2	-0.4	-3.4	-7.7	13.0	12.7	-2.5	-0.6	-75.0
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	-4.7	-0.8	-12.9	-0.5	-1.7	-5.8	4.0	18.9	5.6	29.0
Italy	5.7	-1.1	-5.9	1.0	-9.5	-0.3	-5.0	4.6	-8.6	-11.3
Japan	4.9	4.1	3.6	6.5	-0.8	nav	nav	nav	nav	nav
Korea	10.4	11.2	3.9	4.2	8.8	5.9	4.2	7.2	1.1	-2.8
Mexico	7.7	12.0	-2.9	-2.2	-0.4	17.4	42.3	7.1	-1.6	0.2
Netherlands	2.8	-9.5	-1.2	208.2	0.8	3.0	0.5	-2.5	-9.1	-21.6
Russia	-7.5	9.1	5.4	7.4	3.2	-44.9	1.9	-15.4	12.2	6.4
Saudi Arabia	-4.1	15.9	13.5	9.1	10.3	3.4	3.8	8.2	10.2	3.3
Singapore	10.2	4.8	3.0	6.3	3.9	10.2	3.7	3.8	4.6	6.3
South Africa	0.9	4.0	4.6	12.2	3.6	-2.4	22.4	16.8	0.3	-10.7
Sweden	6.6	7.9	7.3	3.4	4.0	5.5	6.3	-0.6	1.0	0.7
Switzerland	-0.8	8.3	-7.0	-0.4	1.3	6.8	7.0	15.9	3.7	-0.4
Turkey	nav	nav	nav	1,284.5	7.7	nav	nav	nav	nav	nav
United Kingdom	-7.2	-0.6	8.1	-4.5	-4.2	3.6	5.5	0.1	1.1	3.2
United States	nav	nav	nav	5.7	34.3	nav	nav	nav	1.1	17.5
CPMI²	nap	nap	nap	nap	nap	8.7	15.8	-5.6	0.1	-4.4

Table 9b (cont)

	Cheques					E-money payment transactions				
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Australia	-8.1	-12.4	-7.7	-1.6	-1.0	nav	nav	nav	nav	nav
Belgium	-7.8	10.2	-22.3	-9.6	-29.8	-17.9	-15.0	-4.2	-39.1	154.1
Brazil	1.3	-2.7	-3.6	-2.8	-9.2	43.7	16.5	1.6	37.8	-49.6
Canada	0.1	-0.5	0.4	-2.8	-0.5	nav	nav	nav	nav	nav
China	2.0	0.4	-4.1	-5.4	-8.0	nav	nav	nav	nav	nav
France	-2.0	-4.4	-10.9	-19.7	-8.4	11.1	8.6	9.1	-4.4	122.7
Germany	-12.9	-6.8	-11.8	-12.7	-6.8	-4.5	-15.0	-2.9	-12.1	326.4
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	-13.1	-10.2	-7.4	-15.9	-14.0	nav	297.0	16.9	-6.2	143.0
Italy	-9.0	-8.8	-17.1	-15.4	-8.6	40.4	27.2	26.5	-8.6	14.5
Japan	1.4	1.3	-2.7	-1.1	-11.6	39.1	19.1	26.1	28.8	21.9
Korea	2.3	-7.6	-13.7	-12.8	-7.9	72.0	-18.7	-23.4	-25.9	-19.8
Mexico	-13.4	-3.9	-3.0	-10.5	-8.3	nav	nav	nav	nav	nav
Netherlands	nav	nav	nav	nav	nav	-2.4	-11.1	-22.1	-22.0	-40.0
Russia	-43.9	-77.0	-69.8	-65.8	-38.7	96.1	156.9	83.6	42.8	31.0
Saudi Arabia	6.4	5.4	2.9	1.4	-0.6	nav	nav	nav	nav	nav
Singapore	10.3	-1.9	-3.1	2.0	-4.3	-0.4	5.8	2.3	1.6	4.8
South Africa	-31.9	-33.5	-31.8	-44.2	-4.9	nav	nav	nav	nav	nav
Sweden	-38.1	11.7	33.1	-68.9	-49.3	nav	nav	nav	nav	nav
Switzerland	-17.9	-17.0	-16.7	-19.0	nav	-0.7	-28.7	-79.9	0.2	nav
Turkey	nav	9.4	8.3	2.8	6.7	nav	nav	nav	nav	nav
United Kingdom	-17.1	-15.8	-13.6	-16.4	-6.8	nav	nav	nav	nav	nav
United States	-4.9	-10.7	-9.1	-8.3	-11.5	nav	nav	nav	nav	nav
CPMI²	0.4	-0.7	-6.6	-7.4	-9.3	42.3	34.5	21.4	8.5	15.1

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

¹ Value of transactions in domestic currency deflated by yearly average CPI inflation. For the 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				
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Australia	5.0	4.8	5.2	4.0	5.8	7.4	9.9	9.5	7.1	8.3
Belgium	4.8	4.3	3.0	5.6	2.5	4.7	4.2	4.1	4.1	4.5
Brazil	19.0	13.8	11.3	10.9	7.0	17.2	15.4	14.6	16.5	11.7
Canada	2.9	3.6	4.7	3.6	5.7	0.7	1.1	2.7	2.0	5.6
China	47.2	38.4	33.4	49.0	30.5	nav	nav	nav	nav	nav
France	5.1	5.9	4.8	3.0	0.5	nav	nav	nav	nav	nav
Germany	7.2	7.8	3.9	11.0	14.1	7.0	7.1	3.6	10.0	-1.3
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	14.2	-3.2	34.9	7.3	8.4	15.6	-3.4	33.7	6.9	7.8
Italy	0.6	-0.7	-2.7	3.8	9.5	-0.7	3.0	6.5	5.6	11.9
Japan	7.8	5.2	7.4	2.1	7.6	-12.6	1.7	-14.5	-13.0	-7.0
Korea	7.0	9.4	5.8	3.3	4.2	38.0	29.5	18.8	11.9	16.9
Mexico	10.6	17.7	16.5	10.6	9.1	16.3	18.8	16.4	14.9	13.0
Netherlands	5.9	-0.1	-0.3	1.8	5.9	6.3	-0.6	0.0	2.3	5.8
Russia	37.2	69.7	45.3	46.0	33.1	37.7	70.4	43.8	44.8	33.5
Saudi Arabia	11.5	20.9	8.1	3.8	7.2	11.3	20.9	7.3	3.7	8.2
Singapore	11.5	6.3	3.5	6.5	5.0	6.7	4.0	2.6	4.3	3.6
South Africa	7.6	5.7	16.6	15.6	14.7	nav	nav	nav	nav	nav
Sweden	3.0	0.3	5.7	5.5	8.7	2.3	1.1	5.9	6.1	9.1
Switzerland	5.3	3.1	6.5	4.8	5.3	5.2	3.5	6.7	3.4	5.1
Turkey	10.6	13.2	18.3	10.0	3.9	48.6	39.2	28.4	26.3	22.5
United Kingdom	4.6	5.5	-1.0	7.0	6.6	6.8	9.3	-0.4	9.5	7.9
United States	7.6	7.5	5.7	6.5	6.8	12.3	8.6	4.9	6.5	5.5
CPMI¹	14.1	15.8	10.3	16.2	13.6	12.0	11.5	4.8	7.4	6.5

Table 9b (cont)

	by cards with a delayed debit function					by cards with a credit function				
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Australia	nav	nav	nav	nav	nav	3.6	1.8	2.4	1.9	4.1
Belgium	5.5	4.7	-1.3	11.7	-7.9	nav	nav	nav	nav	nav
Brazil	nav	nav	nav	nav	nav	19.9	13.1	9.7	8.2	4.6
Canada	nav	nav	nav	nav	nav	4.2	5.0	5.8	4.4	5.7
China	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
France	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Germany	8.9	9.3	5.1	12.2	57.3	-5.9	18.9	2.2	33.6	35.7
Hong Kong SAR	nav	nav	nav	nav	nav	14.8	9.4	5.7	2.4	3.5
India	21.5	38.3	5.5	9.1	17.0	-5.8	-3.3	59.2	12.8	16.2
Italy	nav	nav	nav	nav	nav	2.0	-4.8	-13.7	1.3	5.8
Japan	nav	nav	nav	nav	nav	8.2	5.3	7.8	2.3	7.7
Korea	nav	nav	nav	nav	nav	4.0	6.9	3.8	1.8	1.8
Mexico	nav	nav	nav	nav	nav	6.5	16.8	16.7	7.2	5.9
Netherlands	3.1	4.2	-2.2	-1.9	6.4	nav	nav	nav	nav	nav
Russia	nav	nav	nav	nav	nav	31.1	61.3	64.5	60.0	28.6
Saudi Arabia	nav	nav	nav	nav	nav	17.8	20.7	32.4	6.2	-18.8
Singapore	nav	nav	nav	nav	nav	15.6	8.2	4.3	8.1	6.0
South Africa	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Sweden	7.6	1.6	-6.6	7.0	1.8	4.3	-2.4	7.1	3.4	8.8
Switzerland	nav	nav	nav	nav	nav	5.3	2.7	6.3	6.3	5.5
Turkey	nav	nav	nav	nav	nav	9.5	12.3	17.9	9.2	2.8
United Kingdom	-0.4	-9.7	-7.5	-5.0	-3.1	0.5	0.5	-0.6	2.8	4.7
United States	nav	nav	nav	nav	nav	4.1	6.6	6.4	6.4	7.8
CPMI¹	0.9	5.5	-6.7	6.1	23.8	8.5	8.8	4.2	1.8	4.1

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				
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Australia	3,817	4,473	4,515	4,260	3,984	7,048	8,482	8,255	7,011	5,730
Belgium	4,847	5,269	4,958	5,160	6,483	297	351	320	332	301
Brazil	1,525	1,658	1,587	1,593	1,388	871	844	915	856	662
Canada	1,537	1,719	1,800	1,776	1,736	800	873	822	815	763
China	52,422	61,507	70,670	77,379	68,355	nav	nav	nav	nav	nav
France	9,472	11,460	9,997	9,476	9,334	438	521	475	598	567
Germany	11,492	13,070	12,116	12,167	11,864	1,752	2,136	1,928	1,832	516
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	50,270	39,490	22,574	14,627	11,773	103	108	115	112	126
Italy	8,558	8,899	7,994	8,458	7,177	814	825	822	758	691
Japan ²	20,857	23,152	21,872	19,093	17,324	nav	nav	nav	nav	nav
Korea	3,487	3,840	3,686	3,688	3,928	90	97	95	97	99
Mexico	19,931	21,026	18,898	18,558	17,897	296	390	364	354	319
Netherlands	4,630	4,515	4,300	11,331	11,278	292	308	280	278	249
Russia	4,692	5,504	5,832	6,182	5,942	322	417	510	576	574
Saudi Arabia	193,445	191,014	181,954	169,078	164,365	70	94	107	101	96
Singapore	3,805	4,176	4,271	4,341	4,725	861	1,060	1,129	1,193	1,264
South Africa	3,640	3,781	3,207	3,171	2,934	189	222	215	178	145
Sweden	2,083	2,336	2,344	2,434	2,248	257	289	271	272	252
Switzerland	5,167	6,445	4,562	4,483	4,549	1,419	1,760	1,588	1,623	1,610
Turkey	nav	nav	14,298	13,038	11,366	nav	nav	nav	nav	nav
United Kingdom	29,560	30,052	32,196	29,699	29,889	453	504	499	494	523
United States	nav	nav	8,171	8,231	10,694	nav	nav	4,819	4,658	5,237
CPMI³	nap	nap	nap	nap	nap	762	879	2,376	2,303	2,191

Table 9c (cont)

	Cheques					E-money payment transactions				
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Australia	4,482	5,194	5,590	6,026	6,627	nav	nav	nav	nav	nav
Belgium	7,509	9,969	8,771	10,527	11,144	5.8	6.4	6.3	6.4	16.7
Brazil	912	1,046	1,011	1,039	1,025	27.2	33.6	32.1	40.1	27.0
Canada	3,037	3,406	3,715	3,744	3,803	nav	nav	nav	nav	nav
China	46,877	55,042	59,909	66,991	76,012	nav	nav	nav	nav	nav
France	775	836	745	669	650	2.9	3.0	2.8	2.9	6.1
Germany	7,230	8,627	8,468	8,534	8,454	4.8	4.7	4.6	4.5	16.0
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	1,597	1,581	1,426	1,267	1,171	32.3	43.4	22.4	10.5	11.2
Italy	3,549	3,782	3,166	3,062	3,055	83.0	88.9	85.2	64.0	61.4
Japan ²	48,706	57,676	59,770	51,387	45,650	10.1	11.1	11.0	9.7	9.0
Korea	9,845	12,106	13,987	16,056	18,275	13.3	16.5	20.6	23.1	24.5
Mexico	1,845	2,004	2,015	2,093	2,020	nav	nav	nav	nav	nav
Netherlands	nav	nav	nav	nav	nav	3.5	3.5	3.0	3.0	2.9
Russia	10,121	5,955	5,898	4,563	42,603	30.3	63.6	55.4	32.9	22.4
Saudi Arabia	27,303	29,832	31,580	32,894	35,140	nav	nav	nav	nav	nav
Singapore	6,209	7,088	7,445	8,016	7,966	0.7	0.6	0.6	0.6	0.7
South Africa	2,964	3,033	2,458	1,676	2,018	nav	nav	nav	nav	nav
Sweden	9,194	11,549	29,732	19,340	42,384	nav	nav	nav	nav	nav
Switzerland	3,907	4,750	4,537	4,776	nav	4.4	5.3	3.8	7.9	nav
Turkey	8,140	9,056	9,560	10,704	10,615	nav	nav	nav	nav	nav
United Kingdom	1,518	1,591	1,598	1,597	1,773	nav	nav	nav	nav	nav
United States	1,361	1,377	1,420	1,481	1,514	nav	nav	nav	nav	nav
CPMI³	2,960	3,322	3,513	3,708	3,857	7.8	9.0	10.0	9.5	9.5

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 9c (cont)

	Card payments (except e-money)					of which: by cards with a debit function				
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Australia	87.4	95.8	92.0	81.7	74.5	55.2	61.3	59.5	53.6	49.3
Belgium	72.8	76.2	70.0	71.3	64.8	65.5	68.6	63.5	64.4	58.6
Brazil	45.5	49.4	42.6	39.2	37.0	30.7	33.4	29.4	27.6	26.3
Canada	68.4	71.9	73.0	68.4	63.3	42.9	44.6	43.7	42.1	39.0
China	317.7	367.1	366.2	396.3	349.3	nav	nav	nav	nav	nav
France	65.0	69.2	63.9	64.9	62.3	nav	nav	nav	nav	58.1
Germany	83.5	88.3	80.0	81.7	102.2	75.7	79.9	72.6	75.0	83.6
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	55.6	47.5	54.7	52.6	49.5	55.4	47.1	54.2	52.4	49.2
Italy	105.6	108.8	97.2	94.9	92.8	91.4	95.0	86.7	85.3	84.3
Japan	77.1	78.7	75.8	nav	nav	545.1	608.4	538.9	401.0	384.0
Korea	56.6	56.9	51.2	47.5	45.5	31.6	33.0	29.6	25.5	24.6
Mexico	52.6	53.2	49.9	50.6	49.2	38.7	39.0	36.0	36.4	35.4
Netherlands	54.0	54.8	48.0	47.4	45.8	50.1	50.7	44.4	44.1	42.5
Russia	60.9	69.2	59.0	55.8	46.6	59.5	68.6	58.8	56.1	47.6
Saudi Arabia	118.0	125.5	127.7	131.3	125.0	117.5	125.0	127.0	131.4	125.6
Singapore	200.4	222.6	228.7	115.0	105.6	88.6	96.3	98.0	95.3	86.5
South Africa	54.7	55.8	50.3	44.0	39.1	nav	nav	nav	nav	nav
Sweden	56.0	61.8	57.2	57.6	54.5	50.1	54.5	50.3	50.8	48.3
Switzerland	103.8	115.6	104.9	103.1	99.0	77.7	88.4	81.4	80.4	77.5
Turkey	67.4	66.3	67.4	66.9	60.7	23.6	23.3	20.8	20.3	18.7
United Kingdom	79.8	81.3	76.8	75.5	76.7	71.4	73.4	69.3	69.3	70.7
United States	56.7	55.9	56.7	56.5	57.2	37.7	37.7	38.2	38.0	38.3
CPMI¹	71.8	76.0	77.8	85.6	88.2	46.5	47.3	46.7	46.0	45.7

Table 9c (cont)

	by cards with a delayed debit function					by cards with a credit function				
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Australia	nav	nav	nav	nav	nav	133.6	149.9	146.8	131.5	120.5
Belgium	130.5	134.4	120.6	120.0	116.0	nav	nav	nav	nav	241.7
Brazil	nav	nav	nav	nav	nav	58.3	63.8	54.5	50.3	47.9
Canada	nav	nav	nav	nav	nav	103.5	108.5	113.8	101.7	93.8
China	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
France	nav	nav	nav	nav	75.8	nav	nav	nav	nav	86.1
Germany	120.8	127.0	112.8	109.1	176.1	100.7	107.9	97.1	89.6	88.0
Hong Kong SAR	nav	nav	nav	nav	nav	125.4	134.0	134.2	133.9	138.8
India	159.3	171.9	149.2	148.9	140.7	55.6	47.5	58.3	51.8	50.9
Italy	nav	nav	nav	nav	nav	127.8	132.0	118.4	114.9	111.0
Japan	nav	nav	nav	nav	nav	76.0	77.5	74.9	nav	nav
Korea	nav	nav	nav	nav	nav	62.8	64.0	58.7	56.9	56.1
Mexico	nav	nav	nav	nav	nav	72.8	74.8	71.9	75.1	75.5
Netherlands	139.9	140.9	128.9	124.2	122.4	nav	nav	nav	nav	nav
Russia	nav	nav	nav	nav	nav	85.2	78.4	61.3	52.3	38.2
Saudi Arabia	nav	nav	nav	nav	nav	133.8	143.7	148.6	129.6	106.5
Singapore	nav	nav	nav	nav	nav	nav	nav	nav	135.3	125.2
South Africa	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Sweden	102.6	128.3	113.2	128.0	118.1	76.8	91.1	87.1	86.1	80.9
Switzerland	nav	nav	nav	nav	nav	162.0	173.0	152.2	146.8	139.8
Turkey	nav	nav	nav	nav	nav	72.3	72.3	75.8	77.0	71.7
United Kingdom	169.0	157.9	146.4	138.5	140.8	93.0	97.8	94.0	90.2	92.2
United States	nav	nav	nav	nav	nav	95.4	92.7	93.1	93.3	94.1
CPMI¹	138.8	139.4	125.6	120.6	114.8	88.0	88.4	86.3	92.8	90.9

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				
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Australia	258,437	317,293	325,222	321,116	302,412	218,103	267,418	267,213	244,457	215,204
Belgium	445,085	490,157	422,930	473,292	790,275	6,682	8,412	8,242	9,320	14,207
Brazil	60,135	70,909	71,776	75,954	73,554	15,963	17,685	20,007	21,644	18,570
Canada	45,146	52,302	58,930	62,012	61,745	15,341	17,143	16,569	16,908	16,387
China	40,066	53,683	73,773	104,473	128,384	nav	nav	nav	nav	nav
France	438,253	525,497	474,499	469,897	484,561	23,099	28,375	25,794	28,344	30,520
Germany	825,360	970,519	909,738	921,393	853,290	186,194	225,909	207,286	215,869	54,249
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	12,690	13,247	10,870	10,795	10,552	14	15	17	18	23
Italy	176,745	188,202	168,335	177,100	159,961	8,122	8,310	8,262	7,862	6,953
Japan ²	230,971	260,579	257,246	228,308	212,438	nav	nav	nav	nav	nav
Korea	187,404	224,482	233,342	252,273	287,929	2,598	2,916	3,127	3,281	3,345
Mexico	154,341	180,369	161,085	166,808	164,018	126	187	184	192	190
Netherlands	459,187	445,632	416,728	1,358,053	1,366,253	22,986	24,751	22,844	21,962	17,200
Russia	86,388	103,318	109,515	122,059	116,424	308	344	292	340	335
Saudi Arabia	27,883	32,553	36,963	40,631	44,881	4	4	4	5	5
Singapore	25,906	30,323	32,081	34,311	35,104	9,711	11,256	11,997	12,625	13,219
South Africa	37,687	41,527	40,123	39,859	38,154	2,081	2,698	2,911	2,586	2,134
Sweden	169,896	205,232	211,481	226,573	221,787	7,428	8,842	8,446	8,839	8,380
Switzerland	482,944	613,435	529,361	526,685	530,882	8,147	10,226	11,000	11,386	11,278
Turkey	nav	nav	2,823	39,034	39,001	nav	nav	nav	nav	nav
United Kingdom	1,599,673	1,710,216	1,866,460	1,793,410	1,822,896	23,322	26,461	26,744	27,189	29,752
United States	nav	nav	221,121	235,024	317,891	nav	nav	196,873	199,998	236,730
CPMI³	nap	nap	nap	nap	nap	13,145	15,598	37,761	38,303	36,827

Table 9d (cont)

	Cheques					E-money payment transactions				
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Australia	59,122	59,486	55,065	50,581	46,975	nav	nav	nav	nav	nav
Belgium	4,939	5,869	4,294	4,042	2,836	31.9	29.2	26.4	16.7	42.5
Brazil	7,817	8,427	7,300	6,738	5,919	4.9	6.4	5.8	7.6	3.7
Canada	81,878	86,461	86,224	81,189	75,947	nav	nav	nav	nav	nav
China	31,428	34,686	34,759	34,139	32,133	nav	nav	nav	nav	nav
France	37,437	38,277	32,043	26,738	24,504	1.9	2.2	2.2	2.2	4.9
Germany	4,269	4,284	3,557	3,256	3,045	2.3	2.1	1.9	1.7	7.5
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	1,868	1,765	1,539	1,292	1,105	0.3	1.1	1.2	1.1	2.8
Italy	18,819	18,489	14,571	12,832	11,702	165.3	226.4	272.0	259.1	295.9
Japan ²	33,468	37,271	36,304	29,489	24,737	158.0	203.8	244.9	262.8	300.6
Korea	149,834	149,055	128,694	116,471	112,474	42.8	37.5	28.7	22.1	18.6
Mexico	7,315	7,335	6,541	6,196	5,611	nav	nav	nav	nav	nav
Netherlands	nav	nav	nav	nav	nav	37.4	35.6	26.3	21.7	13.0
Russia	0	0	0	0	0	16.8	47.3	87.3	129.3	156.6
Saudi Arabia	7,006	7,436	7,651	7,814	7,777	nav	nav	nav	nav	nav
Singapore	95,763	104,981	104,497	107,234	101,081	285.2	337.1	354.1	361.8	373.4
South Africa	4,475	3,152	1,985	981	862	nav	nav	nav	nav	nav
Sweden	391	488	625	201	96	nav	nav	nav	nav	nav
Switzerland	203	198	153	124	nav	8.5	7.1	1.3	1.3	nav
Turkey	2,061	2,207	2,337	2,400	2,376	nav	nav	nav	nav	nav
United Kingdom	26,916	24,388	21,270	17,882	17,678	nav	nav	nav	nav	nav
United States	98,522	90,067	82,941	76,480	68,175	nav	nav	nav	nav	nav
CPMI³	25,086	25,601	24,301	22,822	20,958	9.7	13.5	16.6	18.3	21.3

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				
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Australia	15,171	18,265	19,275	18,706	18,575	5,651	7,132	7,834	7,826	7,952
Belgium	7,096	7,975	7,739	8,514	8,720	5,653	6,347	6,225	6,753	7,052
Brazil	1,474	1,859	1,858	1,957	2,028	464	593	610	675	730
Canada	13,782	15,143	15,745	15,792	15,679	5,021	5,385	5,491	5,424	5,382
China	1,152	1,752	2,443	3,777	5,044	nav	nav	nav	nav	nav
France	7,437	8,428	8,295	8,881	8,933	nav	nav	nav	nav	4,348
Germany	2,736	3,176	3,109	3,615	4,140	2,032	2,344	2,287	2,637	2,612
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	223	227	288	309	333	209	212	267	285	306
Italy	2,671	2,857	2,643	2,858	3,122	1,407	1,562	1,580	1,737	1,939
Japan	3,261	3,772	4,055	3,402	3,475	57	64	55	39	35
Korea	8,121	9,569	10,129	10,858	11,873	908	1,266	1,505	1,748	2,143
Mexico	491	603	646	756	815	214	266	284	346	386
Netherlands	7,491	8,021	7,568	8,146	8,611	6,656	7,088	6,704	7,250	7,659
Russia	432	805	1,176	1,782	2,191	400	747	1,080	1,623	2,003
Saudi Arabia	5,395	6,569	7,103	7,427	7,969	5,227	6,364	6,832	7,137	7,733
Singapore	8,017	9,522	10,129	10,850	11,219	3,547	4,120	4,342	4,556	4,648
South Africa	1,091	1,221	1,314	1,345	1,426	nav	nav	nav	nav	nav
Sweden	11,540	12,961	13,157	14,385	14,726	8,297	9,395	9,562	10,514	10,797
Switzerland	7,140	8,638	8,542	8,937	9,361	3,686	4,477	4,435	4,578	4,785
Turkey	1,992	2,208	2,553	2,804	2,701	71	96	120	152	173
United Kingdom	11,197	12,713	12,708	13,673	15,452	7,513	8,831	8,877	9,779	11,194
United States	11,948	13,149	14,074	15,064	16,198	5,330	5,927	6,295	6,740	7,161
CPMI¹	2,473	2,943	3,301	3,893	4,467	1,416	1,619	1,720	1,872	2,062

Table 9d (cont)

	by cards with a delayed debit function					by cards with a credit function				
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Australia	nav	nav	nav	nav	nav	9,520	11,133	11,441	10,880	10,623
Belgium	1,442	1,628	1,514	1,761	1,620	nav	nav	nav	nav	47
Brazil	nav	nav	nav	nav	nav	1,010	1,266	1,248	1,282	1,298
Canada	nav	nav	nav	nav	nav	8,761	9,758	10,255	10,368	10,297
China	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
France	nav	nav	nav	nav	1,563	nav	nav	nav	nav	112
Germany	662	779	771	906	1,430	42	53	51	72	98
Hong Kong SAR	nav	nav	nav	nav	nav	6,472	7,374	8,069	8,567	9,210
India	1	2	2	2	2	13	13	19	22	25
Italy	nav	nav	nav	nav	nav	1,264	1,296	1,063	1,121	1,183
Japan	nav	nav	nav	nav	nav	3,203	3,708	4,001	3,363	3,440
Korea	nav	nav	nav	nav	nav	7,213	8,303	8,624	9,110	9,729
Mexico	nav	nav	nav	nav	nav	277	338	362	411	430
Netherlands	835	933	863	896	952	nav	nav	nav	nav	nav
Russia	nav	nav	nav	nav	nav	33	58	95	158	188
Saudi Arabia	nav	nav	nav	nav	nav	169	205	271	290	236
Singapore	nav	nav	nav	nav	nav	4,470	5,403	5,787	6,294	6,570
South Africa	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Sweden	501	570	511	567	544	2,741	2,996	3,084	3,304	3,385
Switzerland	nav	nav	nav	nav	nav	3,454	4,162	4,107	4,359	4,576
Turkey	nav	nav	nav	nav	nav	1,921	2,112	2,432	2,652	2,529
United Kingdom	932	906	846	808	830	2,752	2,976	2,986	3,086	3,428
United States	nav	nav	nav	nav	nav	6,618	7,222	7,780	8,324	9,037
CPMI¹	109	117	111	119	209	1,628	1,818	1,921	1,982	2,020

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				
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Australia	457	469	475	499	494	385.3	395.5	389.9	380.1	351.9
Belgium	1,009	1,026	944	1,012	1,667	15.2	17.6	18.4	19.9	30.0
Brazil	532	536	593	640	636	141.3	133.6	165.3	182.3	160.6
Canada	93	98	111	117	121	31.6	32.2	31.2	31.9	32.2
China	925	988	1,211	1,548	1,695	nav	nav	nav	nav	nav
France	1,072	1,192	1,156	1,095	1,127	56.5	64.4	62.8	66.1	71.0
Germany	1,977	2,112	2,107	2,020	1,817	446.0	491.5	480.1	473.3	115.5
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	884	841	708	688	651	0.9	0.9	1.1	1.1	1.4
Italy	494	493	486	500	452	22.7	21.8	23.9	22.2	19.6
Japan	537	563	550	592	587	nav	nav	nav	nav	nav
Korea	846	929	955	971	1,030	11.7	12.1	12.8	12.6	12.0
Mexico	1,586	1,676	1,578	1,555	1,512	1.3	1.7	1.8	1.8	1.8
Netherlands	913	832	843	2,641	2,621	45.7	46.2	46.2	42.7	33.0
Russia	809	775	784	842	897	2.9	2.6	2.1	2.3	2.6
Saudi Arabia	146	138	147	164	185	0.0	0.0	0.0	0.0	0.0
Singapore	58	59	59	61	62	21.7	22.0	22.2	22.6	23.5
South Africa	513	514	527	575	584	28.3	33.4	38.2	37.3	32.7
Sweden	328	345	370	376	377	14.3	14.8	14.8	14.7	14.2
Switzerland	654	696	637	622	623	11.0	11.6	13.2	13.5	13.2
Turkey	nav	nav	27	363	379	nav	nav	nav	nav	nav
United Kingdom	4,181	4,169	4,508	4,239	3,938	61.0	64.5	64.6	64.3	64.3
United States	nav	nav	430	446	583	nav	nav	382.5	379.4	434.4
CPMI¹	nap	nap	nap	nap	nap	114.2	121.7	218.9	217.7	208.1

Table 9e (cont)

	Cheques					E-money payment transactions				
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Australia	104.4	88.0	80.3	78.6	76.8	nav	nav	nav	nav	nav
Belgium	11.2	12.3	9.6	8.6	6.0	0.07	0.06	0.06	0.04	0.09
Brazil	69.2	63.7	60.3	56.7	51.2	0.04	0.05	0.05	0.06	0.03
Canada	168.7	162.2	162.6	153.0	149.4	nav	nav	nav	nav	nav
China	725.8	638.5	570.7	505.8	424.2	nav	nav	nav	nav	nav
France	91.6	86.9	78.1	62.3	57.0	0.00	0.00	0.01	0.01	0.01
Germany	10.2	9.3	8.2	7.1	6.5	0.01	0.00	0.00	0.00	0.02
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	130.2	112.1	100.3	82.4	68.1	0.02	0.07	0.08	0.07	0.17
Italy	52.6	48.4	42.1	36.2	33.0	0.46	0.59	0.79	0.73	0.84
Japan	77.9	80.5	77.7	76.5	68.3	0.37	0.44	0.52	0.68	0.83
Korea	676.5	617.0	526.5	448.1	402.2	0.19	0.16	0.12	0.09	0.07
Mexico	75.1	68.2	64.1	57.7	51.7	nav	nav	nav	nav	nav
Netherlands	nav	nav	nav	nav	nav	0.07	0.07	0.05	0.04	0.02
Russia	0.0	0.0	0.0	0.0	0.0	0.16	0.35	0.62	0.89	1.21
Saudi Arabia	36.7	31.5	30.4	31.5	32.1	nav	nav	nav	nav	nav
Singapore	213.8	204.9	193.5	191.6	179.6	0.64	0.66	0.66	0.65	0.66
South Africa	60.9	39.0	26.1	14.2	13.2	nav	nav	nav	nav	nav
Sweden	0.8	0.8	1.1	0.3	0.2	nav	nav	nav	nav	nav
Switzerland	0.3	0.2	0.2	0.1	nav	0.01	0.01	0.00	0.00	nav
Turkey	20.8	21.2	22.4	22.3	23.1	nav	nav	nav	nav	nav
United Kingdom	70.3	59.5	51.4	42.3	38.2	nav	nav	nav	nav	nav
United States	203.7	180.8	161.1	145.1	125.1	nav	nav	nav	nav	nav
CPMI¹	196.1	181.9	171.3	158.9	144.6	0.17	0.22	0.28	0.31	0.38

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				
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Australia	26.8	27.0	28.1	29.1	30.4	10.0	10.5	11.4	12.2	13.0
Belgium	16.1	16.7	17.3	18.2	18.4	12.8	13.3	13.9	14.4	14.9
Brazil	13.0	14.1	15.4	16.5	17.5	4.1	4.5	5.0	5.7	6.3
Canada	28.4	28.4	29.7	29.8	30.8	10.3	10.1	10.4	10.2	10.6
China	26.6	32.3	40.1	56.0	66.6	nav	nav	nav	nav	nav
France	18.2	19.1	20.2	20.7	20.8	nav	nav	nav	nav	10.1
Germany	6.6	6.9	7.2	7.9	8.8	4.9	5.1	5.3	5.8	5.6
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	15.5	14.4	18.8	19.7	20.5	14.5	13.5	17.4	18.2	18.8
Italy	7.5	7.5	7.6	8.1	8.8	3.9	4.1	4.6	4.9	5.5
Japan	7.6	8.1	8.7	8.8	9.6	0.1	0.1	0.1	0.1	0.1
Korea	36.7	39.6	41.4	41.8	42.5	4.1	5.2	6.2	6.7	7.7
Mexico	5.0	5.6	6.3	7.1	7.5	2.2	2.5	2.8	3.2	3.6
Netherlands	14.9	15.0	15.3	15.8	16.5	13.2	13.2	13.6	14.1	14.7
Russia	4.0	6.0	8.4	12.3	16.9	3.7	5.6	7.7	11.2	15.4
Saudi Arabia	28.2	27.8	28.3	29.9	32.9	27.3	27.0	27.2	28.8	31.9
Singapore	17.9	18.6	18.8	19.4	19.9	7.9	8.0	8.0	8.1	8.3
South Africa	14.8	15.1	17.3	19.4	21.8	nav	nav	nav	nav	nav
Sweden	22.2	21.8	23.0	23.9	25.0	16.0	15.8	16.7	17.4	18.3
Switzerland	9.7	9.8	10.3	10.6	11.0	5.0	5.1	5.3	5.4	5.6
Turkey	20.1	21.2	24.4	26.1	26.3	0.7	0.9	1.2	1.4	1.7
United Kingdom	29.3	31.0	30.7	32.3	33.4	19.6	21.5	21.4	23.1	24.2
United States	24.7	26.4	27.3	28.6	29.7	11.0	11.9	12.2	12.8	13.1
CPMI¹	19.1	20.7	23.0	26.8	30.2	8.4	8.9	9.5	10.4	11.1

Table 9e (cont)

	by cards with a delayed debit function					by cards with a credit function				
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Australia	nav	nav	nav	nav	nav	16.8	16.5	16.7	16.9	17.4
Belgium	3.3	3.4	3.4	3.8	3.4	nav	nav	nav	nav	0.1
Brazil	nav	nav	nav	nav	nav	8.9	9.6	10.3	10.8	11.2
Canada	nav	nav	nav	nav	nav	18.0	18.3	19.3	19.5	20.3
China	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
France	nav	nav	nav	nav	3.6	nav	nav	nav	nav	0.3
Germany	1.6	1.7	1.8	2.0	3.0	0.1	0.1	0.1	0.2	0.2
Hong Kong SAR	nav	nav	nav	nav	nav	20.0	21.1	22.1	22.4	23.0
India	0.1	0.1	0.1	0.1	0.2	0.9	0.8	1.2	1.4	1.5
Italy	nav	nav	nav	nav	nav	3.5	3.4	3.1	3.2	3.3
Japan	nav	nav	nav	nav	nav	7.5	8.0	8.6	8.7	9.5
Korea	nav	nav	nav	nav	nav	32.6	34.4	35.3	35.0	34.8
Mexico	nav	nav	nav	nav	nav	2.8	3.1	3.5	3.8	4.0
Netherlands	1.7	1.7	1.7	1.7	1.8	nav	nav	nav	nav	nav
Russia	nav	nav	nav	nav	nav	0.3	0.4	0.7	1.1	1.5
Saudi Arabia	nav	nav	nav	nav	nav	0.9	0.9	1.1	1.2	1.0
Singapore	nav	nav	nav	nav	nav	10.0	10.5	10.7	11.2	11.7
South Africa	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Sweden	1.0	1.0	0.9	0.9	0.9	5.3	5.0	5.4	5.5	5.8
Switzerland	nav	nav	nav	nav	nav	4.7	4.7	4.9	5.2	5.4
Turkey	nav	nav	nav	nav	nav	19.3	20.3	23.3	24.7	24.6
United Kingdom	2.4	2.2	2.0	1.9	1.8	7.2	7.3	7.2	7.3	7.4
United States	nav	nav	nav	nav	nav	13.7	14.5	15.1	15.8	16.6
CPMI¹	1.6	1.6	1.6	1.6	2.3	9.8	10.1	10.8	11.2	11.0

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				
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Australia	58.12	59.03	61.01	63.05	64.70	nap	nap	nap	nap	nap
Belgium	19.45	20.01	20.65	20.04	21.40	11.66	12.45	13.01	13.46	10.68
Brazil	295.28	324.75	335.56	348.19	350.25	1.66	2.26	2.65	2.23	2.67
Canada	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
China	2,415	2,949	3,534	4,214	4,936	nap	nap	nap	nap	nap
France	96.07	92.74	92.61	88.18	85.67	37.26	33.09	26.72	23.10	14.20
Germany	130.09	132.70	135.34	137.23	143.75	95.13	96.51	97.99	98.96	93.87
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	245.96	296.40	351.19	414.04	575.03	5.43	10.50	12.44	9.63	17.47
Italy	49.71	53.28	60.04	65.82	70.64	12.36	14.20	18.80	21.61	22.60
Japan	349.38	352.61	361.45	356.88	337.20	151.74	174.97	200.16	229.67	263.96
Korea	nav	nav	nav	nav	nav	16.51	18.34	21.44	23.79	26.29
Mexico	97.56	110.25	139.49	152.78	163.20	nav	nav	nav	nav	nav
Netherlands	30.26	30.46	30.51	30.45	31.97	23.82	24.01	24.31	24.47	25.78
Russia	144.42	200.17	239.55	248.57	278.55	6.58	37.27	48.05	31.11	50.83
Saudi Arabia	12.16	14.26	16.44	17.81	20.55	nap	nap	nap	nap	nap
Singapore	9.84	10.21	10.59	10.91	10.72	18.32	20.44	19.82	23.09	29.38
South Africa	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Sweden	11.33	11.87	12.03	12.60	13.26	nap	nap	nap	nap	nap
Switzerland	13.20	14.05	14.62	15.24	nav	5.02	3.01	1.53	0.22	2.05
Turkey	110.95	127.05	138.94	150.25	156.03	nap	nap	nap	nap	nap
United Kingdom	165.07	165.10	168.99	175.59	178.87	nav	nav	nav	nav	nav
United States	795.10	805.20	827.40	845.10	869.90	nav	nav	nav	nav	nav
CPMI²	5,049.25	5,769.19	6,550.56	7,366.63	8,307.40	385.49	447.04	486.94	501.35	559.78

Table 10 (cont)

	Cards with a payment function					of which: cards with a debit function				
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Australia	58.12	59.03	61.01	63.05	64.70	36.58	37.25	38.99	40.10	41.26
Belgium	19.45	20.01	20.65	20.04	20.15	15.1	15.7	16.2	15.7	16.2
Brazil	392.48	408.54	437.08	452.40	457.51	227.8	254.4	283.8	291.2	295.5
Canada	98.37	102.10	102.04	105.03	101.58	23.90	23.30	23.60	23.90	25.00
China	2415.31	2949.05	3534.15	4213.89	4935.72	2,185.66	2,663.59	3,203.05	3,823.10	4,480.62
France	84.86	83.01	82.31	82.22	81.04	71.05	69.09	80.11	80.08	41.81
Germany	127.76	130.10	133.19	133.85	133.95	102.41	103.96	105.59	105.17	102.83
Hong Kong SAR	15.45	16.48	17.44	18.12	18.51	nav	nav	nav	nav	nav
India	245.96	296.40	351.19	414.04	575.03	227.84	278.28	331.20	394.42	553.45
Italy	70.04	67.36	68.18	71.79	73.64	36.17	37.55	39.71	44.22	47.04
Japan	683.68	675.27	676.79	685.22	nav	413.00	415.00	417.00	418.00	419.00
Korea	245.12	263.61	264.61	251.30	246.41	128.53	141.47	148.38	149.28	154.08
Mexico	97.56	110.25	139.49	152.78	163.20	75.17	85.60	114.12	126.90	134.65
Netherlands	30.26	30.46	30.51	30.45	31.52	24.41	24.44	24.66	24.49	25.58
Russia	137.83	162.90	191.50	217.46	227.71	127.79	147.87	169.01	188.27	195.95
Saudi Arabia	12.16	14.26	16.44	17.81	20.55	12.16	14.26	16.44	17.81	20.55
Singapore	17.36	17.58	18.28	20.20	20.30	9.84	10.21	10.59	10.91	10.72
South Africa	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Sweden	21.31	21.81	22.10	21.97	22.10	9.87	10.32	10.59	10.74	11.32
Switzerland	13.37	14.06	14.63	15.26	15.82	8.23	8.56	8.87	9.11	9.81
Turkey	116.87	133.24	145.61	157.00	162.52	69.92	81.88	91.26	100.16	105.51
United Kingdom	142.65	143.00	147.32	153.31	154.74	84.64	86.33	88.55	95.69	95.66
United States	1138.60	1161.20	1196.40	1213.40	1246.70	281.30	286.00	290.80	296.00	301.60
CPMI²	6,184.55	6,879.70	7,670.90	8,510.61	8,773.40	4,171.40	4,795.11	5,512.51	6,265.27	7,088.15

Table 10 (cont)

	<i>cards with a delayed debit function</i>					<i>cards with a credit function</i>				
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Australia	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	21.54	21.78	22.03	22.95	23.44
Belgium	4.32	4.30	4.45	4.36	1.83	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	2.10
Brazil	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	164.69	154.09	153.28	161.19	162.04
Canada	<i>nap</i>	<i>nap</i>	<i>nap</i>	<i>nap</i>	<i>nap</i>	74.47	78.80	78.44	81.13	76.58
China	<i>nap</i>	<i>nap</i>	<i>nap</i>	<i>nap</i>	<i>nap</i>	229.65	285.46	331.10	390.79	455.10
France	24.28	22.30	23.38	23.81	7.32	31.61	27.56	26.84	19.61	6.94
Germany	21.75	22.68	23.91	24.78	26.23	3.59	3.46	3.68	3.90	4.90
Hong Kong SAR	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	15.45	16.48	17.44	18.12	18.51
India	0.07	0.47	0.44	0.43	0.46	18.04	17.65	19.55	19.18	21.11
Italy	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	33.86	29.80	28.47	27.57	26.61
Japan	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	270.68	260.27	259.79	267.22	<i>nav</i>
Korea	<i>nap</i>	<i>nap</i>	<i>nap</i>	<i>nap</i>	<i>nap</i>	116.58	122.14	116.23	102.02	92.32
Mexico	<i>nap</i>	<i>nap</i>	<i>nap</i>	<i>nap</i>	<i>nap</i>	22.40	24.65	25.37	25.89	28.55
Netherlands	<i>nap</i>	<i>nap</i>	<i>nap</i>	<i>nap</i>	2.65	5.84	6.01	5.85	5.96	3.29
Russia	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	10.05	15.03	22.48	29.19	31.76
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>	7.52	7.38	7.70	9.29	9.58
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	0.67	0.66	0.71	0.69	0.70	10.77	10.83	10.79	10.54	10.08
Switzerland	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	5.13	5.50	5.77	6.15	6.01
Turkey	<i>nap</i>	<i>nap</i>	<i>nap</i>	<i>nap</i>	<i>nap</i>	46.96	51.36	54.34	56.84	57.01
United Kingdom	2.40	2.19	2.32	2.26	2.15	55.60	54.48	56.44	55.36	56.93
United States	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	857.30	875.20	905.60	917.40	945.10
CPMI²	53.49	52.60	55.21	56.33	41.34	2,001.75	2,067.94	2,151.19	2,230.30	2,037.94

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				
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Australia	-0.2	1.6	3.4	3.3	2.6	nav	nav	nav	nav	nav
Belgium	1.0	2.9	3.2	-2.9	6.8	3.0	6.8	4.5	3.5	-20.7
Brazil	24.5	10.0	3.3	3.8	0.6	30.4	35.9	17.4	-15.8	19.8
Canada	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
China	16.9	22.1	19.8	19.2	17.1	nav	nav	nav	nav	nav
France	1.0	-3.5	-0.1	-4.8	-2.8	21.2	-11.2	-19.2	-13.5	-38.5
Germany	0.5	2.0	2.0	1.4	4.8	10.7	1.5	1.5	1.0	-5.1
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	22.6	20.5	18.5	17.9	38.9	nav	93.5	18.5	-22.6	81.3
Italy	10.9	7.2	12.7	9.6	7.3	16.3	14.9	32.4	14.9	4.6
Japan	0.9	0.9	2.5	-1.3	-5.5	16.8	15.3	14.4	14.7	14.9
Korea	nav	nav	nav	nav	nav	14.1	11.1	16.9	10.9	10.5
Mexico	17.7	13.0	26.5	9.5	6.8	nav	nav	nav	nav	nav
Netherlands	0.1	0.7	0.2	-0.2	5.0	-1.0	0.8	1.2	0.7	5.3
Russia	14.6	38.6	19.7	3.8	12.1	222.4	466.0	28.9	-35.3	63.4
Saudi Arabia	-11.3	17.3	15.3	8.3	15.4	nav	nav	nav	nav	nav
Singapore	9.8	3.7	3.7	3.0	-1.7	19.5	11.6	-3.0	16.5	27.2
South Africa	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Sweden	-3.4	4.7	1.4	4.7	5.3	nav	nav	nav	nav	nav
Switzerland	4.8	6.4	4.1	4.2	nav	0.4	-40.2	-49.0	-85.5	821.1
Turkey	7.5	14.5	9.4	8.1	3.8	nav	nav	nav	nav	nav
United Kingdom	1.8	0.0	2.4	3.9	1.9	nav	nav	nav	nav	nav
United States	-7.0	1.3	2.8	2.1	2.9	nav	nav	nav	nav	nav
CPMI¹	9.7	14.3	13.5	12.5	13.0	14.9	16.0	8.9	3.0	11.7

Table 10a (cont)

	Cards with a payment function					of which: cards with a debit function				
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Australia	-0.2	1.6	3.4	3.3	2.6	-3.6	1.8	4.7	2.9	2.9
Belgium	1.0	2.9	3.2	-2.9	0.6	0.9	3.8	3.1	-3.2	3.4
Brazil	5.5	4.1	7.0	3.5	1.1	1.4	11.7	11.5	2.6	1.5
Canada	2.4	3.8	-0.1	2.9	-3.3	7.2	-2.5	1.3	1.3	4.6
China	16.9	22.1	19.8	19.2	17.1	16.2	21.9	20.3	19.4	17.2
France	-37.7	-2.2	-0.8	-0.1	-1.4	0.4	-2.8	15.9	0.0	-47.8
Germany	1.3	1.8	2.4	0.5	0.1	0.5	1.5	1.6	-0.4	-2.2
Hong Kong SAR	6.6	6.7	5.8	3.9	2.1	nav	nav	nav	nav	nav
India	22.6	20.5	18.5	17.9	38.9	25.2	22.1	19.0	19.1	40.3
Italy	2.7	-3.8	1.2	5.3	2.6	9.0	3.8	5.7	11.4	6.4
Japan	-0.3	-1.2	0.2	1.2	nav	0.2	0.5	0.5	0.2	0.2
Korea	4.9	7.5	0.4	-5.0	-1.9	1.5	10.1	4.9	0.6	3.2
Mexico	17.7	13.0	26.5	9.5	6.8	23.6	13.9	33.3	11.2	6.1
Netherlands	0.1	0.7	0.2	-0.2	3.5	0.1	0.1	0.9	-0.7	4.4
Russia	11.2	18.2	17.6	13.6	4.7	10.7	15.7	14.3	11.4	4.1
Saudi Arabia	-11.3	17.3	15.3	8.3	15.4	-11.3	17.3	15.3	8.3	15.4
Singapore	10.9	1.3	4.0	10.5	0.5	9.8	3.7	3.7	3.0	-1.7
South Africa	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Sweden	-1.4	2.3	1.3	-0.6	0.6	1.6	4.6	2.6	1.4	5.4
Switzerland	5.2	5.2	4.1	4.3	3.7	4.2	4.0	3.6	2.8	7.7
Turkey	7.2	14.0	9.3	7.8	3.5	8.1	17.1	11.5	9.8	5.3
United Kingdom	1.8	0.2	3.0	4.1	0.9	6.8	2.0	2.6	8.1	0.0
United States	-17.9	2.0	3.0	1.4	2.7	0.9	1.7	1.7	1.8	1.9
CPMI¹	2.9	11.2	11.5	10.9	12.1	10.6	15.0	15.0	13.7	13.1

Table 10a (cont)

	<i>cards with a delayed debit function</i>					<i>cards with a credit function</i>				
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Australia	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	6.2	1.1	1.1	4.2	2.1
Belgium	1.2	-0.4	3.5	-2.1	-58.0	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>
Brazil	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	11.8	-6.4	-0.5	5.2	0.5
Canada	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	0.9	5.8	-0.5	3.4	-5.6
China	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	23.8	24.3	16.0	18.0	16.5
France	-21.3	-8.2	4.8	1.8	-69.3	-8.4	-12.8	-2.6	-26.9	-64.6
Germany	5.2	4.3	5.4	3.6	5.8	0.9	-3.6	6.5	5.9	25.6
Hong Kong SAR	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	6.6	6.7	5.8	3.9	2.1
India	-72.2	546.6	-5.8	-1.3	6.9	-1.6	-2.1	10.8	-1.9	10.1
Italy	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	-3.3	-12.0	-4.5	-3.2	-3.5
Japan	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	-1.2	-3.8	-0.2	2.9	<i>nav</i>
Korea	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	9.0	4.8	-4.8	-12.2	-9.5
Mexico	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	1.4	10.1	2.9	2.0	10.3
Netherlands	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	-0.1	2.9	-2.7	1.9	-44.8
Russia	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	16.8	49.5	49.6	29.8	8.8
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>	12.2	-1.9	4.3	20.7	3.1
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	-5.2	-2.1	8.1	-3.0	2.0	-3.7	0.6	-0.4	-2.4	-4.4
Switzerland	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	6.9	7.1	4.8	6.6	-2.3
Turkey	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	5.8	9.4	5.8	4.6	0.3
United Kingdom	4.1	-8.8	6.0	-2.7	-5.0	-5.1	-2.0	3.6	-1.9	2.8
United States	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	-22.6	2.1	3.5	1.3	3.0
CPMI¹	-9.4	-1.7	5.0	2.0	-31.3	-8.3	3.3	4.0	3.7	3.7

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

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

Table 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				
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Australia	2.63	2.64	2.68	2.72	2.75	nap	nap	nap	nap	nap
Belgium	1.78	1.81	1.86	1.80	1.91	1.06	1.13	1.17	1.21	0.95
Brazil	1.51	1.65	1.68	1.73	1.73	0.01	0.01	0.01	0.01	0.01
Canada	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
China	1.81	2.19	2.62	3.10	3.61	nap	nap	nap	nap	nap
France	1.49	1.43	1.42	1.35	1.30	0.58	0.51	0.41	0.35	0.22
Germany	1.59	1.62	1.65	1.67	1.75	1.16	1.18	1.20	1.21	1.14
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	0.21	0.25	0.29	0.34	0.45	0.00	0.01	0.01	0.01	0.01
Italy	0.84	0.89	1.00	1.09	1.17	0.21	0.24	0.31	0.36	0.37
Japan	2.73	2.76	2.83	2.80	2.65	1.18	1.37	1.57	1.80	2.08
Korea	nav	nav	nav	nav	nav	0.33	0.37	0.43	0.47	0.52
Mexico	0.90	1.01	1.20	1.30	1.37	nav	nav	nav	nav	nav
Netherlands	1.82	1.82	1.82	1.81	1.90	1.43	1.44	1.45	1.46	1.53
Russia	1.01	1.40	1.67	1.73	1.92	0.05	0.26	0.34	0.22	0.35
Saudi Arabia	0.44	0.50	0.56	0.59	0.67	nap	nap	nap	nap	nap
Singapore	1.94	1.97	1.99	2.02	1.96	3.61	3.94	3.73	4.28	5.37
South Africa	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Sweden	1.20	1.25	1.26	1.31	1.37	nap	nap	nap	nap	nap
Switzerland	1.68	1.78	1.83	1.88	nav	0.64	0.38	0.19	0.03	0.25
Turkey	1.50	1.70	1.84	1.96	2.01	nap	nap	nap	nap	nap
United Kingdom	2.63	2.61	2.65	2.74	2.77	nav	nav	nav	nav	nav
United States	2.57	2.58	2.64	2.67	2.73	nav	nav	nav	nav	nav
CPMI²	1.31	1.49	1.67	1.86	2.08	0.20	0.23	0.25	0.25	0.27

Table 10b (cont)

	Cards with a payment function					of which: cards with a debit function				
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Australia	2.63	2.64	2.68	2.72	2.75	1.66	1.66	1.71	1.73	1.76
Belgium	1.78	1.81	1.86	1.80	1.80	1.38	1.42	1.46	1.41	1.45
Brazil	2.01	2.07	2.19	2.25	2.26	1.17	1.29	1.42	1.45	1.46
Canada	2.90	2.98	2.94	2.99	2.86	0.70	0.68	0.68	0.68	0.70
China	1.81	2.19	2.62	3.10	3.61	1.63	1.98	2.37	2.81	3.28
France	1.31	1.28	1.26	1.25	1.23	1.10	1.06	1.23	1.22	0.64
Germany	1.56	1.59	1.63	1.63	1.63	1.25	1.27	1.29	1.28	1.25
Hong Kong SAR	2.19	2.32	2.43	2.51	2.55	nav	nav	nav	nav	nav
India	0.21	0.25	0.29	0.34	0.45	0.19	0.23	0.27	0.32	0.44
Italy	1.18	1.13	1.14	1.19	1.22	0.61	0.63	0.66	0.73	0.78
Japan	5.34	5.28	5.31	5.38	nav	3.23	3.25	3.27	3.28	3.30
Korea	4.96	5.30	5.29	5.00	4.89	2.60	2.84	2.97	2.97	3.06
Mexico	0.90	1.01	1.20	1.30	1.37	0.70	0.79	0.98	1.08	1.13
Netherlands	1.82	1.82	1.82	1.81	1.87	1.47	1.46	1.47	1.46	1.52
Russia	0.96	1.14	1.34	1.52	1.57	0.89	1.03	1.18	1.31	1.35
Saudi Arabia	0.44	0.50	0.56	0.59	0.67	0.44	0.50	0.56	0.59	0.67
Singapore	3.42	3.39	3.44	3.74	3.71	1.94	1.97	1.99	2.02	1.96
South Africa	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Sweden	2.26	2.31	2.32	2.29	2.28	1.05	1.09	1.11	1.12	1.17
Switzerland	1.70	1.78	1.83	1.89	1.92	1.04	1.08	1.11	1.13	1.19
Turkey	1.59	1.78	1.93	2.05	2.09	0.95	1.10	1.21	1.31	1.36
United Kingdom	2.27	2.26	2.31	2.39	2.40	1.35	1.36	1.39	1.49	1.48
United States	3.68	3.73	3.81	3.84	3.92	0.91	0.92	0.93	0.94	0.95
CPMI²	1.57	1.73	1.91	2.10	2.21	1.06	1.21	1.38	1.55	1.73

Table 10b (cont)

	<i>cards with a delayed debit function</i>					<i>cards with a credit function</i>				
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Australia	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	0.98	0.97	0.97	0.99	1.00
Belgium	0.39	0.39	0.40	0.39	0.16	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	0.19
Brazil	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	0.84	0.78	0.77	0.80	0.80
Canada	<i>nap</i>	<i>nap</i>	<i>nap</i>	<i>nap</i>	<i>nap</i>	2.19	2.30	2.26	2.31	2.16
China	<i>nap</i>	<i>nap</i>	<i>nap</i>	<i>nap</i>	<i>nap</i>	0.17	0.21	0.25	0.29	0.33
France	0.38	0.34	0.36	0.36	0.11	0.49	0.42	0.41	0.30	0.11
Germany	0.27	0.28	0.29	0.30	0.32	0.04	0.04	0.04	0.05	0.06
Hong Kong SAR	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	2.19	2.32	2.43	2.51	2.55
India	0.00	0.00	0.00	0.00	0.00	0.02	0.01	0.02	0.02	0.02
Italy	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	0.57	0.50	0.48	0.46	0.44
Japan	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	2.11	2.04	2.04	2.10	<i>nav</i>
Korea	<i>nap</i>	<i>nap</i>	<i>nap</i>	<i>nap</i>	<i>nap</i>	2.36	2.45	2.32	2.03	1.83
Mexico	<i>nap</i>	<i>nap</i>	<i>nap</i>	<i>nap</i>	<i>nap</i>	0.21	0.23	0.22	0.22	0.24
Netherlands	<i>nap</i>	<i>nap</i>	<i>nap</i>	<i>nap</i>	0.16	0.35	0.36	0.35	0.35	0.19
Russia	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	0.07	0.11	0.16	0.20	0.22
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>	1.48	1.42	1.45	1.72	1.75
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	0.07	1.14	1.15	1.13	1.10	1.04
Switzerland	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	0.65	0.70	0.72	0.76	0.73
Turkey	<i>nap</i>	<i>nap</i>	<i>nap</i>	<i>nap</i>	<i>nap</i>	0.64	0.69	0.72	0.74	0.73
United Kingdom	0.04	0.03	0.04	0.04	0.03	0.89	0.86	0.89	0.86	0.88
United States	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	2.77	2.81	2.89	2.90	2.97
CPMI²	0.04	0.04	0.04	0.04	0.03	0.51	0.53	0.54	0.56	0.52

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				
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Australia	30.1	30.8	30.3	30.2	31.5	707.3	751.1	755.5	804.5	843.6
Belgium	15.6	15.8	15.7	14.9	10.0	138.3	140.9	136.3	140.1	183.2
Brazil	174.9	173.9	175.1	179.4	180.9	3,419.5	3,515.8	4,096.6	4,452.3	4,985.8
Canada	59.6	60.0	59.1	65.0	66.0	727.3	740.0	794.0	829.0	879.0
China	271.1	333.8	415.6	520.0	614.9	3,334.0	4,826.5	7,117.8	10,632.1	15,935.2
France	56.2	58.2	58.5	58.6	114.9	1,426.7	1,443.7	1,400.0	1,344.4	1,604.5
Germany	82.5	84.1	82.6	82.8	85.4	678.2	710.9	720.0	743.6	766.4
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	74.5	95.7	114.0	161.8	189.1	589.3	660.9	845.7	1,066.0	1,126.7
Italy	51.4	51.8	50.7	50.0	49.7	1,348.3	1,435.0	1,510.6	1,584.2	1,847.5
Japan	138.2	137.8	137.3	137.9	136.8	1,859.4	1,869.4	1,877.7	1,951.2	nav
Korea	110.3	118.5	122.9	124.2	122.2	nav	nav	nav	nav	nav
Mexico	35.9	36.4	40.5	40.2	43.0	482.3	547.7	621.6	682.1	765.2
Netherlands	7.9	7.8	7.6	7.4	7.2	258.6	279.6	267.6	249.2	282.5
Russia	116.2	141.9	171.9	188.8	222.8	463.9	557.4	718.0	965.5	1,288.7
Saudi Arabia	10.9	11.8	12.7	13.9	14.7	80.5	88.8	92.5	107.8	138.8
Singapore	2.6	2.7	2.7	2.7	2.7	98.7	89.9	135.6	146.4	143.7
South Africa	23.3	24.1	25.5	26.6	27.7	273.8	277.5	276.4	307.8	367.4
Sweden	3.4	3.6	3.4	3.2	3.2	203.1	209.6	198.4	195.7	197.0
Switzerland	6.4	6.7	6.8	6.8	6.8	151.8	154.0	170.1	166.6	191.8
Turkey	27.6	32.5	36.3	42.0	45.6	1,823.5	1,976.8	2,134.4	2,293.7	2,389.3
United Kingdom	63.1	64.4	66.1	68.0	69.4	1,252.7	1,360.6	1,639.3	1,653.9	1,701.9
United States ¹	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
CPMI²	1,361.6	1,492.0	1,635.5	1,824.4	2,044.3	19,317.4	21,636.2	25,508.1	30,315.9	35,638.1

Table 11 (cont)

	E-money card loading/unloading terminals					E-money card payment terminals				
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Australia	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Belgium	112.4	107.5	nav	nav	12.7	65.6	61.6	55.0	44.7	48.3
Brazil	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Canada	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
China	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
France	106.8	96.0	39.2	29.5	21.2	133.7	124.7	71.0	47.0	45.4
Germany	52.6	52.6	53.8	53.9	60.5	236.6	236.1	218.6	217.4	419.7
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	nav	45.7	nav	nav	nav	nav	612.4
Japan	nav	nav	nav	nav	nav	890.0	1,092.0	1,214.0	1,396.0	1,569.0
Korea	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Mexico	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Netherlands	3.8	2.9	2.7	2.4	1.3	68.3	42.5	36.8	31.0	17.8
Russia	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Saudi Arabia	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Singapore	nav	nav	nav	nav	nav	134.2	108.3	124.5	131.8	160.6
South Africa	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Sweden	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Switzerland	6.4	6.7	6.8	6.8	nav	13.8	13.9	13.8	13.7	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	281.8	265.7	102.5	92.7	141.5	1,542.1	1,679.1	1,733.7	1,881.5	2,873.1

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				
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Australia	11.2	2.5	-1.6	-0.4	4.1	1.4	6.2	0.6	6.5	4.9
Belgium	2.0	1.2	-0.7	-5.1	-32.6	2.4	1.9	-3.3	2.8	30.8
Brazil	5.6	-0.6	0.7	2.4	0.8	0.3	2.8	16.5	8.7	12.0
Canada	2.4	0.7	-1.5	10.0	1.5	2.6	1.7	7.3	4.4	6.0
China	26.2	23.1	24.5	25.1	18.2	46.7	44.8	47.5	49.4	49.9
France	2.4	3.4	0.6	0.2	95.9	2.5	1.2	-3.0	-4.0	19.3
Germany	3.9	2.0	-1.8	0.2	3.2	5.1	4.8	1.3	3.3	3.1
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	23.9	28.4	19.2	41.9	16.9	21.4	12.1	28.0	26.1	5.7
Italy	-5.5	0.9	-2.1	-1.4	-0.8	-7.6	6.4	5.3	4.9	16.6
Japan	-0.5	-0.3	-0.4	0.4	-0.8	7.9	0.5	0.4	3.9	nav
Korea	8.7	7.4	3.7	1.1	-1.6	nav	nav	nav	nav	nav
Mexico	6.0	1.4	11.3	-0.9	7.0	7.9	13.6	13.5	9.7	12.2
Netherlands	-6.9	-1.5	-2.9	-2.5	-3.0	5.9	8.1	-4.3	-6.9	13.4
Russia	31.8	22.2	21.2	9.8	18.0	13.9	20.2	28.8	34.5	33.5
Saudi Arabia	9.4	8.1	8.0	9.2	6.0	-2.6	10.3	4.2	16.5	28.8
Singapore	14.8	3.4	1.9	0.1	0.4	21.2	-9.0	50.8	8.0	-1.8
South Africa	10.6	3.5	5.9	4.4	4.0	15.7	1.3	-0.4	11.3	19.4
Sweden	1.0	6.4	-4.2	-5.2	-0.2	-6.7	3.2	-5.4	-1.4	0.7
Switzerland	2.4	4.4	1.5	0.9	-0.1	5.9	1.4	10.5	-2.0	15.1
Turkey	16.2	17.4	11.9	15.6	8.5	4.9	8.4	8.0	7.5	4.2
United Kingdom	1.5	2.0	2.7	2.8	2.1	6.2	8.6	20.5	0.9	2.9
United States	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
CPMI¹	10.7	9.6	9.6	11.6	12.1	9.1	12.0	17.9	18.8	25.6

Table 11a (cont)

	E-money card loading/unloading terminals					E-money card payment terminals				
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Australia	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Belgium	-4.4	-4.3	nav	nav	nav	-10.7	-6.1	-10.7	-18.8	8.2
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	5.5	-10.1	-59.2	-24.6	-28.1	4.6	-6.7	-43.1	-33.8	-3.3
Germany	6.6	0.2	2.3	0.1	12.3	-21.7	-0.2	-7.4	-0.5	93.0
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	nav	nav	nav	nav	nav	nav
Japan	nav	nav	nav	nav	nav	33.8	22.7	11.2	15.0	12.4
Korea	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Mexico	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Netherlands	-9.0	-22.8	-7.6	-9.1	-45.2	-17.0	-37.7	-13.5	-15.8	-42.6
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	28.8	-19.3	15.0	5.8	21.8
South Africa	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Sweden	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Switzerland	2.4	4.4	1.5	0.9	nav	2.8	0.6	-0.6	-0.8	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	1.2	-5.7	-35.2	-9.5	-3.3	12.7	8.9	3.3	8.5	21.0

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 11b**Terminals located in the country: number of terminals per million inhabitants***(end of year)*

	ATMs					POS terminals				
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Australia	1,364	1,377	1,332	1,305	1,338	32,051	33,546	33,168	34,734	35,881
Belgium	1,422	1,429	1,411	1,333	893	12,625	12,770	12,275	12,565	16,345
Brazil	895	881	879	892	892	17,491	17,811	20,561	22,147	24,589
Canada	1,755	1,749	1,703	1,852	1,859	21,419	21,573	22,883	23,617	24,763
China	203	248	308	382	450	2,493	3,592	5,270	7,814	11,650
France	870	896	897	895	1,745	22,081	22,234	21,455	20,512	24,377
Germany	1,009	1,028	1,008	1,008	1,037	8,295	8,693	8,789	9,057	9,305
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	63	80	94	131	149	497	550	695	865	889
Italy	864	869	847	831	821	22,692	24,052	25,220	26,305	30,563
Japan	1,079	1,078	1,077	1,083	1,076	14,520	14,628	14,725	15,328	nav
Korea	2,233	2,381	2,458	2,474	2,423	nav	nav	nav	nav	nav
Mexico	333	335	349	342	362	4,467	5,033	5,346	5,798	6,431
Netherlands	477	467	452	439	425	15,563	16,748	15,970	14,831	16,750
Russia	813	993	1,200	1,316	1,537	3,247	3,899	5,014	6,728	8,889
Saudi Arabia	395	415	435	463	478	2,921	3,129	3,170	3,593	4,510
Singapore	508	515	512	505	500	19,448	17,337	25,523	27,110	26,279
South Africa	456	466	488	503	516	5,363	5,374	5,294	5,821	6,854
Sweden	356	377	359	337	333	21,571	22,167	20,837	20,380	20,304
Switzerland	810	842	845	843	827	19,274	19,461	21,268	20,594	23,280
Turkey	375	434	480	548	587	24,735	26,455	28,223	29,917	30,752
United Kingdom	1,006	1,017	1,038	1,060	1,074	19,960	21,499	25,732	25,800	26,346
United States	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
CPMI¹	371	403	437	483	534	5,330	5,921	6,913	8,141	9,771

Table 11b (cont)

	E-money card loading/unloading terminals					E-money card payment terminals				
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Australia	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Belgium	10,263	9,742	nav	nav	1,134	5,988	5,580	4,956	4,006	4,312
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	1,652	1,479	600	451	323	2,069	1,921	1,088	716	690
Germany	643	644	657	657	735	2,894	2,887	2,669	2,648	5,095
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	756	nav	nav	nav	nav	10,131
Japan	nav	nav	nav	nav	nav	6,950	8,545	9,520	10,966	12,346
Korea	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Mexico	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Netherlands	226	174	160	145	79	4,109	2,546	2,194	1,843	1,053
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	26,425	20,884	23,441	24,408	29,351
South Africa	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Sweden	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Switzerland	810	842	845	843	nav	1,752	1,755	1,726	1,693	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	1,550	1,457	596	537	598	4,896	5,325	5,489	5,947	7,781

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				
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Australia	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Belgium	9.25	9.05	8.84	8.80	10.28	391.12	405.67	411.26	420.25	318.23
Brazil	nav	nav	nav	nav	nav	2,936.78	3,133.54	3,078.67	3,377.21	3,529.04
Canada	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
China	nav	nav	nav	nav	nav	8,358.72	10,312.71	11,452.56	12,874.53	13,715.11
France	35.24	37.14	39.41	40.49	35.13	1,601.74	1,630.14	1,622.49	1,606.32	1,570.57
Germany	nav	nav	nav	nav	37.64	2,040.19	2,097.47	2,127.64	2,115.00	2,619.44
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	7.20	12.50	7.30	8.40	8.80	4,228.20	5,071.60	5,525.40	6,087.30	7,059.90
Italy	1.26	1.46	3.35	4.69	2.24	708.73	700.51	743.99	794.17	952.68
Japan	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Korea	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Mexico	16.97	16.40	16.66	17.25	16.94	1,355.97	1,372.95	1,422.18	1,470.81	1,588.85
Netherlands	17.36	19.73	19.62	19.02	12.76	434.35	437.29	419.25	395.45	379.08
Russia	13.27	15.84	21.02	17.88	15.35	2,001.20	2,372.18	2,743.71	3,085.00	3,215.74
Saudi Arabia	nav	nav	nav	nav	nav	1,059.87	1,239.31	1,316.09	1,317.19	1,506.73
Singapore	nav	nav	nav	nav	nav	213.80	201.72	219.05	229.67	229.42
South Africa	nav	nav	nav	nav	nav	955.01	1,046.28	1,029.75	1,026.60	1,017.34
Sweden	5.00	5.00	5.00	4.00	2.00	230.00	213.00	202.00	225.00	214.00
Switzerland	6.41	5.96	5.83	5.82	5.83	116.05	120.56	122.36	124.54	125.64
Turkey	11.40	12.31	13.78	15.34	17.46	791.75	855.00	957.11	1,021.07	1,091.51
United Kingdom	nav	nav	nav	nav	nav	2,786.00	2,874.00	2,915.00	2,899.00	2,830.00
United States	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
CPMI²	nav	nav	nav	nav	nav	30,209.46	34,083.92	36,308.51	39,069.12	41,963.26

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									
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Australia	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Belgium	14.63	14.08	14.34	14.93	13.20	9.36	8.28	6.77	4.81	3.92
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	44.04	47.04	46.69	48.71	36.63	5.01	5.56	6.06	5.91	5.26
Germany	40.20	41.51	42.68	43.57	41.78	7.56	6.42	6.20	6.63	5.25
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	4.70	5.10	5.40	5.90	6.80	nav	nav	nav	nav	nav
Italy	5.89	6.49	7.00	7.55	3.78	17.84	23.37	nav	36.71	41.03
Japan	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Korea	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Mexico	4.68	5.15	5.17	5.00	5.24	nav	nav	nav	nav	nav
Netherlands	44.26	38.13	35.90	32.16	36.05	26.96	25.77	21.82	18.39	12.76
Russia	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Saudi Arabia	5.77	5.95	6.30	5.63	5.82	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	6.00	7.30	8.00	7.00	4.00	nav	nav	nav	nav	nav
Switzerland	12.98	14.16	15.85	16.63	17.13	0.88	0.59	0.19	0.09	nav
Turkey	2.74	3.12	3.61	3.78	3.50	nav	nav	nav	nav	nav
United Kingdom	3.00	1.00	1.00	1.00	0.00	nav	nav	nav	nav	nav
United States	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
CPMI²	188.88	189.03	191.94	191.86	173.93	67.61	69.99	41.03	72.54	68.23

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				
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Australia	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Belgium	3.8	-2.1	-2.3	-0.5	16.8	4.1	3.7	1.4	2.2	-24.3
Brazil	nav	nav	nav	nav	nav	7.3	6.7	-1.8	9.7	4.5
Canada	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
China	nav	nav	nav	nav	nav	31.5	23.4	11.1	12.4	6.5
France	7.3	5.4	6.1	2.8	-13.2	-0.8	1.8	-0.5	-1.0	-2.2
Germany	nav	nav	nav	nav	nav	-0.3	2.8	1.4	-0.6	23.9
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	18.0	73.6	-41.6	15.1	4.8	26.5	19.9	8.9	10.2	16.0
Italy	10.4	15.6	130.2	40.0	-52.3	31.4	-1.2	6.2	6.7	20.0
Japan	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Korea	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Mexico	1.6	-3.3	1.6	3.5	-1.8	5.4	1.3	3.6	3.4	8.0
Netherlands	6.8	13.6	-0.5	-3.1	-32.9	-4.5	0.7	-4.1	-5.7	-4.1
Russia	9.5	19.3	32.7	-14.9	-14.1	17.9	18.5	15.7	12.4	4.2
Saudi Arabia	nav	nav	nav	nav	nav	14.5	16.9	6.2	0.1	14.4
Singapore	nav	nav	nav	nav	nav	4.4	-5.6	8.6	4.8	-0.1
South Africa	nav	nav	nav	nav	nav	9.0	9.6	-1.6	-0.3	-0.9
Sweden	-16.7	0.0	0.0	-20.0	-50.0	-9.1	-7.4	-5.2	11.4	-4.9
Switzerland	-4.0	-7.0	-2.2	-0.2	0.2	2.1	3.9	1.5	1.8	0.9
Turkey	16.7	8.0	11.9	11.4	13.8	7.0	8.0	11.9	6.7	6.9
United Kingdom	nav	nav	nav	nav	nav	-4.5	3.2	1.4	-0.5	-2.4
United States	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
CPMI¹	nap	nap	nap	nap	nap	14.1	12.8	6.5	7.6	7.4

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									
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Australia	nav	nav	nav	nav	nav	nap	nap	nap	nap	nap
Belgium	3.3	-3.7	1.8	4.1	-11.6	-15.5	-11.5	-18.3	-28.9	-18.5
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	5.4	6.8	-0.8	4.3	-24.8	12.1	10.8	9.0	-2.4	-11.0
Germany	0.7	3.3	2.8	2.1	-4.1	-0.4	-15.1	-3.4	6.9	-20.8
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	38.2	8.5	5.9	9.3	15.3	nav	nav	nav	nav	nav
Italy	7.3	10.1	7.9	7.9	-49.9	nav	31.0	nav	nav	11.8
Japan	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Korea	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Mexico	6.3	10.0	0.5	-3.3	4.8	nav	nav	nav	nav	nav
Netherlands	10.3	-13.8	-5.8	-10.4	12.1	-0.7	-4.4	-15.3	-15.7	-30.6
Russia	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Saudi Arabia	6.9	3.1	5.9	-10.6	3.4	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	-33.3	21.7	9.6	-12.5	-42.9	nav	nav	nav	nav	nav
Switzerland	4.4	9.1	11.9	4.9	3.0	-9.3	-33.0	-67.8	-52.6	nav
Turkey	27.2	14.0	15.7	4.8	-7.4	nav	nav	nav	nav	nav
United Kingdom	0.0	-66.7	0.0	0.0	-100.0	nav	nav	nav	nav	nav
United States	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
CPMI	4.2	0.1	1.5	0.0	-9.3	-2.9	3.5	-12.0	-12.7	-5.8

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

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

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				
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Australia	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Belgium	1.76	1.82	1.63	1.72	0.57	60.86	68.59	65.73	70.67	58.42
Brazil	nav	nav	nav	nav	nav	419.69	505.43	463.76	495.22	500.93
Canada	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
China	nav	nav	nav	nav	nav	1,356.98	1,911.73	2,418.11	3,125.22	3,553.18
France	7.38	8.53	7.92	8.40	7.80	163.19	177.75	165.93	172.04	170.80
Germany	nav	nav	nav	nav	8.75	417.38	463.14	439.46	458.22	445.43
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	1.18	1.79	1.74	1.18	1.20	242.62	298.40	309.77	334.30	366.39
Italy	0.37	0.44	0.78	1.51	0.00	162.61	172.19	175.12	194.06	236.67
Japan	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Korea	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Mexico	3.08	3.22	3.46	3.60	3.56	152.87	168.82	170.05	187.60	200.37
Netherlands	3.73	4.55	4.26	4.24	2.43	68.83	72.17	63.17	61.88	62.37
Russia	2.41	3.01	3.81	3.20	2.48	321.08	424.90	508.83	603.50	572.10
Saudi Arabia	0.54	0.70	0.83	0.83	0.89	124.34	153.42	165.90	174.41	191.25
Singapore	nav	nav	nav	nav	nav	41.38	41.92	47.30	51.41	51.47
South Africa	nav	nav	nav	nav	nav	79.43	91.65	86.54	77.94	71.46
Sweden	0.88	1.42	0.93	1.85	1.76	28.81	30.37	26.00	31.68	28.51
Switzerland	1.51	1.44	1.33	1.34	1.35	24.12	29.31	27.84	28.62	29.30
Turkey	2.60	2.84	3.16	3.54	4.32	153.69	161.41	181.39	198.68	197.48
United Kingdom	nav	nav	nav	nav	nav	286.80	306.68	306.69	299.85	311.77
United States	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
CPMI²	nav	nav	nav	nav	nav	4,104.68	5,077.86	5,621.58	6,565.30	7,047.91

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									
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Australia	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Belgium	2.69	2.73	2.59	2.78	3.14	0.36	0.34	0.26	0.19	0.15
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	7.10	7.90	7.49	7.99	5.92	0.13	0.15	0.15	0.15	0.13
Germany	11.39	12.51	10.94	11.50	11.33	0.27	0.26	0.23	0.21	0.52
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	1.41	1.58	1.58	1.73	1.98	nav	nav	nav	nav	nav
Italy	1.06	1.23	1.24	1.39	0.01	7.74	10.89	nav	0.01	15.88
Japan	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Korea	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Mexico	0.84	0.99	1.12	1.08	1.09	nav	nav	nav	nav	nav
Netherlands	8.27	8.18	6.99	6.52	7.00	0.66	0.62	0.47	0.40	0.28
Russia	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Saudi Arabia	0.56	0.79	0.97	1.15	1.29	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	1.21	1.25	1.62	1.21	1.68	nav	nav	nav	nav	nav
Switzerland	3.64	4.27	4.53	4.80	4.88	0.07	0.06	0.01	0.01	nav
Turkey	0.43	0.53	0.64	0.67	0.58	nav	nav	nav	nav	nav
United Kingdom	0.30	0.23	0.13	0.13	0.16	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				
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Australia	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Belgium	3.7	-5.1	-5.1	0.4	-67.0	3.5	3.8	1.1	2.8	-17.7
Brazil	nav	nav	nav	nav	nav	9.4	7.6	1.2	11.4	3.6
Canada	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
China	nav	nav	nav	nav	nav	32.3	27.6	20.4	23.6	10.6
France	3.7	7.5	-1.6	1.5	-7.6	0.3	1.3	-1.1	-0.7	-1.2
Germany	nav	nav	nav	nav	nav	-1.7	3.0	0.6	-0.7	-3.5
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	5.4	42.0	2.0	-32.9	-0.3	17.3	15.3	8.9	6.7	7.3
Italy	12.3	9.3	84.9	85.8	-99.8	31.6	-2.1	6.6	5.8	21.8
Japan	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Korea	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Mexico	-5.7	-0.5	9.5	-2.8	-1.1	3.0	5.0	2.5	3.0	7.0
Netherlands	8.4	13.2	-1.2	-6.3	-42.9	-4.2	-2.6	-7.8	-7.6	0.6
Russia	-5.6	13.6	25.9	-19.2	-17.0	15.9	20.6	18.9	14.1	1.5
Saudi Arabia	10.2	26.0	15.1	-3.2	4.4	9.7	19.0	5.1	1.6	6.8
Singapore	nav	nav	nav	nav	nav	10.8	-11.2	7.2	6.3	0.4
South Africa	nav	nav	nav	nav	nav	9.7	7.7	1.1	0.4	-2.2
Sweden	-8.4	43.6	-32.1	89.8	-0.2	-5.4	-6.3	-11.5	16.6	-5.4
Switzerland	-0.7	-18.7	-1.7	-0.6	0.0	1.0	3.1	1.2	1.8	1.1
Turkey	8.5	10.1	12.6	10.8	29.5	8.1	5.8	13.6	8.2	5.7
United Kingdom	nav	nav	nav	nav	nav	-6.7	-1.4	-1.6	-3.4	-2.7
United States	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
CPMI²	nap	nap	nap	nap	nap	17.3	19.4	7.8	14.1	4.9

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									
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Australia	nav	nav	nav	nav	nav	nap	nap	nap	nap	nap
Belgium	3.5	-6.5	0.1	2.4	12.4	-17.8	-13.8	-18.8	-29.5	-22.4
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	7.3	3.5	0.5	2.2	-26.3	8.7	7.6	5.7	-5.4	-12.5
Germany	2.9	2.0	-7.3	0.1	-2.1	0.8	-12.8	-3.2	-13.9	141.4
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	26.5	4.8	4.8	8.4	12.2	nav	nav	nav	nav	nav
Italy	102.7	6.8	6.0	6.9	-99.6	nav	30.1	nav	nav	106,392.3
Japan	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Korea	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Mexico	-2.9	12.1	14.9	-9.5	1.1	nav	nav	nav	nav	nav
Netherlands	2.4	-8.2	-10.0	-12.0	7.1	-4.5	-12.4	-20.6	-19.9	-30.5
Russia	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Saudi Arabia	10.8	34.1	19.8	15.2	9.0	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	-13.7	-8.1	34.5	-28.6	45.4	nav	nav	nav	nav	nav
Switzerland	-0.4	-0.5	12.9	4.9	0.5	-13.1	-28.7	-79.9	0.2	nav
Turkey	19.7	26.2	21.2	3.1	-7.5	nav	nav	nav	nav	nav
United Kingdom	-25.0	-28.1	-45.0	-4.9	17.0	nav	nav	nav	nav	nav
United States	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
CPMI	3.3	8.4	-5.6	2.8	-4.6	-9.6	33.4	-21.0	-14.5	1,656.5

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				
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Australia	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Belgium	50.05	56.06	59.41	70.01	57.94	983.89	1,048.50	1,118.63	1,205.74	1,281.48
Brazil	nav	nav	nav	nav	nav	6,262.79	7,344.03	8,601.35	9,928.23	10,993.63
Canada	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
China	nav	nav	nav	nav	nav	4,849.42	6,413.01	9,009.07	12,970.95	19,754.40
France	249.22	281.46	347.03	405.11	353.73	7,147.60	7,624.79	8,152.67	8,578.48	8,249.81
Germany	nav	nav	nav	nav	373.91	2,503.14	2,714.85	2,907.25	3,254.87	2,682.05
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	18.00	18.50	15.30	16.10	18.20	484.20	629.00	850.30	1,075.00	1,405.00
Italy	83.72	92.11	96.19	112.95	78.35	1,381.80	1,745.99	2,038.73	2,274.07	2,025.62
Japan	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Korea	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Mexico	26.73	28.06	31.45	35.55	44.46	1,009.02	1,238.87	1,515.20	1,767.41	1,976.19
Netherlands	34.43	29.58	24.69	25.88	43.94	2,189.46	2,323.96	2,512.31	2,721.92	2,968.31
Russia	17.64	23.51	32.10	36.50	50.45	506.61	823.98	1,543.43	2,428.64	3,920.57
Saudi Arabia	nav	nav	nav	nav	nav	151.18	190.30	237.95	294.04	362.56
Singapore	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
South Africa	nav	nav	nav	nav	nav	1,007.67	1,115.47	1,282.83	1,542.17	1,650.73
Sweden	88.00	81.00	94.00	101.00	99.00	1,513.00	1,661.00	1,885.00	2,139.00	2,271.00
Switzerland	46.86	47.03	49.44	54.08	58.17	461.12	492.66	537.56	571.95	636.03
Turkey	15.11	18.40	22.35	27.16	36.62	2,155.50	2,460.99	2,829.33	3,165.54	3,403.65
United Kingdom	178.00	87.00	439.00	196.00	564.00	8,425.00	9,434.00	9,853.00	10,668.00	11,518.00
United States	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
CPMI¹	807.77	762.71	1,210.96	1,080.35	1,778.78	41,031.39	47,261.40	54,874.60	64,586.02	75,099.03

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									
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Australia	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Belgium	82.99	105.83	108.25	126.51	140.85	60.62	50.51	46.20	29.36	26.41
Brazil	74.45	85.97	91.71	107.84	125.79	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	244.04	286.22	322.31	385.81	325.03	nav	nav	nav	nav	48.45
Germany	213.87	262.49	308.55	409.74	1,385.64	38.94	35.92	33.60	31.76	22.90
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	22.00	27.90	26.60	37.10	46.40	9.70	30.60	66.10	133.60	310.70
Italy	15.26	21.98	26.46	42.21	8.40	nav	nav	nav	nav	221.40
Japan	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Korea	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Mexico	41.97	49.29	52.87	65.93	59.11	nav	nav	nav	nav	nav
Netherlands	116.14	120.48	130.59	152.59	133.64	nav	nav	nav	nav	76.21
Russia	54.33	90.82	148.84	229.38	323.67	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	44.00	57.40	70.00	88.00	53.00	nav	nav	nav	nav	nav
Switzerland	80.57	98.50	113.74	129.17	142.43	15.27	10.60	2.80	1.37	nav
Turkey	22.56	28.97	35.28	48.71	55.45	nav	nav	nav	nav	nav
United Kingdom	384.00	469.00	639.00	891.00	1,442.00	nav	nav	nav	nav	nav
United States	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
CPMI¹	1,396.18	1,704.85	2,074.19	2,713.98	4,241.40	124.53	127.63	148.70	196.10	706.07

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				
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Australia	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Belgium	17.5	12.0	6.0	17.8	-17.2	6.5	6.6	6.7	7.8	6.3
Brazil	nav	nav	nav	nav	nav	19.2	17.3	17.1	15.4	10.7
Canada	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
China	nav	nav	nav	nav	nav	38.9	32.2	40.5	44.0	52.3
France	42.3	12.9	23.3	16.7	-12.7	6.5	6.7	6.9	5.2	-3.8
Germany	nav	nav	nav	nav	nav	8.5	8.5	7.1	12.0	-17.6
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	13.9	2.8	-17.3	5.2	13.0	24.6	29.9	35.2	26.4	30.7
Italy	19.1	10.0	4.4	17.4	-30.6	-4.3	26.4	16.8	11.5	-10.9
Japan	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Korea	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Mexico	12.3	5.0	12.1	13.0	25.1	18.2	22.8	22.3	16.6	11.8
Netherlands	11.3	-14.1	-16.5	4.8	69.8	10.5	6.1	8.1	8.3	9.1
Russia	73.7	33.3	36.6	13.7	38.2	53.6	62.6	87.3	57.4	61.4
Saudi Arabia	nav	nav	nav	nav	nav	21.1	25.9	25.0	23.6	23.3
Singapore	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
South Africa	nav	nav	nav	nav	nav	18.9	10.7	15.0	20.2	7.0
Sweden	20.5	-8.0	16.0	7.4	-2.0	9.7	9.8	13.5	13.5	6.2
Switzerland	8.3	0.4	5.1	9.4	7.6	5.9	6.8	9.1	6.4	11.2
Turkey	28.9	21.8	21.4	21.5	34.8	13.9	14.2	15.0	11.9	7.5
United Kingdom	14.8	-51.1	404.6	-55.4	187.8	6.8	12.0	4.4	8.3	8.0
United States	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
CPMI¹	23.9	-5.6	58.8	-10.8	30.0	13.2	15.2	16.1	17.7	16.3

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									
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Australia	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Belgium	13.2	27.5	2.3	16.9	11.3	-14.0	-16.7	-8.5	-36.4	-10.1
Brazil	48.1	15.5	6.7	17.6	16.6	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	15.9	17.3	12.6	19.7	-15.8	nav	nav	nav	nav	nav
Germany	9.1	22.7	17.5	32.8	238.2	-9.6	-7.8	-6.5	-5.5	-27.9
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	61.8	26.8	-4.7	39.5	25.1	nav	215.5	116.0	102.1	132.6
Italy	nav	44.0	20.4	59.5	-80.1	nav	nav	nav	nav	nav
Japan	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Korea	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Mexico	19.2	17.4	7.3	24.7	-10.4	nav	nav	nav	nav	nav
Netherlands	29.6	3.7	8.4	16.8	-12.4	nav	nav	nav	nav	nav
Russia	62.2	67.2	63.9	54.1	41.1	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	15.8	30.5	22.0	25.7	-39.8	nav	nav	nav	nav	nav
Switzerland	17.4	22.3	15.5	13.6	10.3	-3.2	-30.6	-73.6	-51.1	nav
Turkey	33.0	28.4	21.8	38.1	13.8	nav	nav	nav	nav	nav
United Kingdom	26.7	22.1	36.2	39.4	61.8	nav	nav	nav	nav	nav
United States	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
CPMI¹	22.3	22.1	21.7	30.8	56.3	-11.2	2.5	16.5	31.9	84.9

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 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				
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Australia	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Belgium	5.36	6.16	5.58	6.22	5.78	68.78	76.57	75.26	82.26	82.97
Brazil	nav	nav	nav	nav	nav	279.36	356.19	359.55	382.73	400.13
Canada	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
China	nav	nav	nav	nav	nav	1,540.59	2,354.27	3,299.11	5,139.75	6,899.78
France	30.23	35.26	39.42	46.42	44.52	456.52	518.79	512.26	519.05	505.56
Germany	nav	nav	nav	nav	51.06	199.55	230.00	224.20	257.76	256.45
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	3.55	4.28	2.68	3.44	3.58	21.42	27.87	34.20	39.09	47.43
Italy	13.70	15.34	15.48	18.08	0.10	159.50	197.09	206.12	219.65	187.69
Japan	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Korea	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Mexico	6.47	5.75	6.61	6.01	5.36	49.75	62.15	71.19	84.01	88.03
Netherlands	4.19	4.36	3.96	4.46	4.00	112.67	121.00	114.12	122.80	128.62
Russia	2.37	2.82	3.28	3.61	3.57	28.40	51.97	80.10	109.42	128.66
Saudi Arabia	nav	nav	nav	nav	nav	19.16	26.37	32.59	38.49	45.31
Singapore	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
South Africa	nav	nav	nav	nav	nav	53.06	64.28	60.23	60.63	54.73
Sweden	5.40	5.77	6.76	6.92	6.57	70.14	82.40	85.66	95.29	94.01
Switzerland	7.65	8.22	7.89	8.61	9.08	42.81	51.40	50.60	52.78	56.06
Turkey	4.03	5.00	5.42	6.40	7.58	144.23	161.87	189.73	210.98	205.73
United Kingdom	2.83	23.19	48.70	21.34	40.28	660.58	759.77	755.36	813.41	906.20
United States	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
CPMI²	85.79	116.16	145.79	131.51	181.47	3,906.50	5,142.01	6,150.29	8,228.10	10,087.38

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									
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Australia	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Belgium	8.93	11.44	10.63	12.68	13.13	0.35	0.32	0.25	0.19	0.12
Brazil	8.82	10.85	10.67	10.72	11.05	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	23.98	28.47	29.01	33.20	23.42	nav	nav	nav	nav	0.23
Germany	24.31	29.93	30.60	39.20	111.14	0.18	0.17	0.16	0.14	0.24
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	2.74	3.36	2.48	3.53	4.18	0.31	1.33	1.47	1.38	3.49
Italy	1.44	2.08	2.20	2.96	0.01	nav	nav	nav	nav	14.24
Japan	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Korea	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Mexico	4.60	5.28	6.07	7.99	8.37	nav	nav	nav	nav	nav
Netherlands	11.80	12.92	12.67	14.07	10.27	nav	nav	nav	nav	0.21
Russia	9.00	13.55	18.38	23.73	23.21	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	2.70	3.86	4.10	4.90	4.66	nav	nav	nav	nav	nav
Switzerland	13.45	16.95	17.70	19.52	21.04	0.07	0.06	0.01	0.01	nav
Turkey	2.61	3.09	3.35	3.99	4.16	nav	nav	nav	nav	nav
United Kingdom	42.40	45.04	54.37	63.22	92.07	nav	nav	nav	nav	nav
United States	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
CPMI²	156.78	186.82	202.21	239.72	326.71	0.91	1.88	1.89	1.72	18.53

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				
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Australia	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Belgium	15.0	5.7	-4.4	6.6	-7.4	4.3	2.5	3.7	4.5	0.4
Brazil	nav	nav	nav	nav	nav	18.7	14.0	11.3	11.1	7.1
Canada	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
China	nav	nav	nav	nav	nav	47.2	38.4	33.4	49.0	30.5
France	31.7	8.5	18.5	12.8	-4.6	4.8	5.7	4.6	-3.0	-3.1
Germany	nav	nav	nav	nav	nav	7.1	7.0	3.4	9.4	-1.2
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	7.7	12.8	-34.2	26.9	1.6	17.0	22.0	28.7	13.0	18.8
Italy	33.8	3.6	5.8	11.5	-99.4	3.9	14.3	9.6	1.8	-14.7
Japan	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Korea	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Mexico	45.8	-15.5	17.0	-15.1	-10.7	11.1	18.8	16.6	10.2	4.9
Netherlands	16.1	-3.5	-4.2	6.2	-10.7	5.6	-0.3	-0.7	1.5	4.5
Russia	9.9	8.7	15.5	5.7	5.9	35.6	66.7	53.0	31.4	25.9
Saudi Arabia	nav	nav	nav	nav	nav	23.1	32.7	20.1	14.1	14.6
Singapore	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
South Africa	nav	nav	nav	nav	nav	17.3	13.1	0.3	12.3	-3.7
Sweden	69.2	-5.0	21.1	-2.0	-0.2	9.0	4.4	7.5	6.5	3.7
Switzerland	6.1	-8.9	2.4	7.9	4.1	4.7	1.9	4.9	3.3	4.9
Turkey	18.4	25.2	9.5	16.6	26.0	10.4	13.1	18.5	9.8	3.7
United Kingdom	-75.3	654.7	106.6	-56.7	76.6	4.6	6.0	-2.2	6.4	4.2
United States	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
CPMI²	10.6	30.7	22.3	-11.9	-3.1	21.2	27.1	16.5	30.7	19.8

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									
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Australia	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Belgium	9.5	17.9	-2.0	14.1	3.1	-17.9	-15.0	-17.6	-29.2	-33.6
Brazil	32.5	10.0	8.5	4.8	5.6	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	12.5	10.5	7.9	9.6	-29.8	nav	nav	nav	nav	nav
Germany	8.6	14.3	8.4	22.0	181.6	-4.5	-14.8	-2.8	-12.5	64.7
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	42.7	14.7	-22.4	40.5	15.7	nav	297.0	16.1	-7.3	147.6
Italy	-88.6	33.2	10.9	28.6	-99.6	nav	nav	nav	nav	nav
Japan	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Korea	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Mexico	7.3	9.2	17.0	23.0	4.9	nav	nav	nav	nav	nav
Netherlands	9.9	1.7	3.3	4.70	-27.1	nav	nav	nav	nav	nav
Russia	30.5	37.1	34.6	24.18	4.8	nav	nav	nav	nav	nav
Saudi Arabia	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Singapore	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
South Africa	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Sweden	7.2	27.1	9.8	14.4	0.1	nav	nav	nav	nav	nav
Switzerland	6.9	7.0	11.3	9.2	6.4	-0.7	-28.7	-79.9	0.2	nav
Turkey	23.0	19.4	9.3	17.9	10.9	nav	nav	nav	nav	nav
United Kingdom	4.0	-2.1	18.8	14.9	36.3	nav	nav	nav	nav	nav
United States	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
CPMI²	1.2	15.1	5.4	15.8	33.2	-16.5	98.1	-2.0	-11.1	120.2

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-2014)

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
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						
SIC	L, R	RTGS	B, CB	RTT	O	C
Turkey						
EFT ¹	L, R	RTGS	CB	RTT	O	C
Interbank Card Center	R	MN	B	RTT	O	C
Interbank Clearing House	R	MN	CB, B	ACH	O	D
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
Faster Payments Service	R	MN	B	RTT	R	C
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 ³	18:00	nap ⁴	nap
ACSS	F	nap	nap ⁵	nap	nap	nap
China						
HVPS	F	17:30	Real time	17:00	08:30	17:00
BEPS	F	16:00	Intraday ¹	nap	nap	nap
France						
TARGET2-BDF ¹	F	18:00	Real time	17:00	07:00	18:00
CORE (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	23:30	Real time	nap	08:30 ²	23:30 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	19:00 ²	Real time	14:00 ⁶	08:30	19:00 ⁷
FXYS	F	19:00 ³	Real time	19:00 ³	08:30	19:00 ⁷
Zengin System	F	15:30	16:15; Real time ⁵	15:30	nap	nap
Tokyo Clearing House	F	08:00 ⁴	12:30	08:00 ⁴	nap	nap
Korea						
BOK-Wire+	F	17:30	Real time	17:30	09:00	17:30
Check Clearing System	F	16:00	T+1: 11:00	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	17:45	Real time	17:30	19:00 ¹	17:50
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	10:30 ^{2,3}	17:30 ^{2,3}
VER	V	21:00 ^{4,5}	Intraday	21:00 ⁴	10:30 ^{2,3}	17:30 ^{2,3}
MER	V	21:00 ^{4,5}	Intraday ⁶	21:00 ⁴	10:30 ^{2,3}	17:30 ^{2,3}
Payments using letters of advice	V	21:00 ^{4,5}	T+3	21:00 ⁴	10:30 ^{2,3}	17:30 ^{2,3}
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
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)				
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Australia										
RITS	8.40	8.97	9.42	10.24	10.63	7.0	6.9	5.0	8.7	3.7
Belgium										
TARGET2-BE	2.39	2.59	2.49	2.31	2.52	12.7	8.4	-3.9	-7.2	9.1
Clearing house	nap	nap	nap	nap	nap	nav	nav	nav	nav	nav
CEC	1,170.2	1,224.9	1,295.1	1,365.6	1,272.2	4.2	4.7	5.7	5.4	-6.8
Brazil										
STR	12.66	17.21	23.03	30.41	36.50	21.0	35.9	33.8	32.1	20.0
SITRAF	86.21	101.75	nap	175.68	226.94	28.0	18.0	nav	nav	29.2
BmfBovespa-FX	0.051	0.044	0.040	0.035	0.029	-8.9	-13.7	-9.1	-12.5	-17.1
COMPE	1,178.9	1,132.7	1,030.4	887.4	799.7	-4.5	-3.9	-9.0	-13.9	-9.9
SILOC	2,046.0	2,731.1	4,183.6	5,075.7	5,877.5	16.8	33.5	53.2	21.3	15.8
Canada										
LVTS	6.04	6.61	7.03	7.58	7.92	7.7	9.6	6.3	7.8	4.5
China										
HVPS	291.2	372.1	470.4	595.5	712.6	17.4	27.8	26.4	26.6	19.7
BEPS	386.74	563.06	753.94	1,040.28	1,435.80	71.3	45.6	33.9	38.0	38.0
France										
TARGET2-BDF ¹	8.22	8.77	8.66	9.12	9.38	7.8	6.8	-1.3	5.3	2.9
CORE (FR) ²	12,816.6	13,177.6	13,432.0	13,635.4	13,924.9	0.6	2.8	1.9	1.5	2.1
Germany										
TARGET2-BBk	43.80	43.85	43.81	44.40	41.30	-2.0	0.1	-0.1	1.3	-7.0
RPS	2,662.9	2,690.1	2,817.1	3,115.5	4,075.3	3.0	1.0	4.7	10.6	30.8
Hong Kong SAR										
HKD CHATS	5.36	5.60	5.68	6.09	6.42	3.8	4.6	1.4	7.2	5.3
USD CHATS	3.15	3.52	3.82	4.34	4.68	20.5	11.8	8.3	13.8	7.7
EUR CHATS	0.091	0.098	0.108	0.118	0.131	44.4	7.7	10.2	9.3	11.0
RMB CHATS	0.24	0.96	1.09	1.56	2.97	nav	295.9	13.0	43.5	90.5
India										
RTGS	49.26	55.03	68.51	81.10	92.77	48.2	11.7	24.5	18.4	14.4
Cheque Clearing	1,387.4	1,341.9	1,313.7	1,257.3	1,195.8	0.6	-3.3	-2.1	-4.3	-4.9
ECS / NECS	274.0	286.2	298.7	345.5	341.4	10.8	4.5	4.4	15.6	-1.2
NEFT	132.34	226.11	394.13	661.01	927.55	99.5	70.8	74.3	67.7	40.3
Italy										
TARGET2-BDI	8.68	8.65	8.92	10.38	11.48	0.2	-0.4	3.1	16.4	10.5
BI-COMP	2,041.2	2,106.1	2,248.9	2,302.1	1,883.0	1.9	3.2	6.8	2.4	-18.2
Japan										
BOJ-NET	12.41	12.93	15.30	16.28	16.69	0.8	4.2	18.3	6.4	2.5
FXYS	6.35	6.33	6.29	6.70	6.49	2.3	-0.3	-0.7	6.5	-3.1
Zengin System	1,380.4	1,394.8	1,460.9	1,480.7	1,514.9	0.0	1.0	4.7	1.4	2.3
Tokyo Clearing House	28.51	26.64	24.97	23.48	22.03	-8.5	-6.6	-6.3	-6.0	-6.1
Korea										
BOK-Wire+	3.30	3.62	3.30	3.43	3.52	19.9	9.8	-8.8	3.8	2.5
Check Clearing System	517.1	417.7	308.6	241.1	203.6	-20.3	-19.2	-26.1	-21.9	-15.5
Interbank Shared Networks	3,197.7	3,478.4	3,750.1	4,055.8	4,340.7	7.7	8.8	7.8	8.2	7.0

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)				
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Mexico										
SPEI	85.85	110.65	171.74	217.58	262.90	38.0	28.9	55.2	26.7	20.8
CECOBAN	158.2	154.5	149.7	142.6	137.4	-3.7	-2.3	-3.1	-4.7	-3.7
Netherlands										
TARGET2-NL	8.59	8.35	8.52	7.98	6.38	-8.4	-2.8	2.0	-6.3	-20.0
Equens	4,484.0	4,021.4	2,739.9	2,556.9	1,921.9	4.9	-10.3	-31.9	-6.7	-24.8
Russia										
BESP System	0.2	0.6	1.19	2.11	2.93	225.4	205.4	89.9	77.0	39.0
VER	819.3	898.7	923.4	934.6	919.7	9.4	9.7	2.7	1.2	-1.6
MER	238.5	287.6	333.9	404.4	448.0	23.9	20.6	16.1	21.1	10.8
Payments using letters of advice	0.91	0.71	0.51	0.13	0.01	-45.1	-22.0	-28.5	-74.7	-95.0
Saudi Arabia										
SARIE	33.57	42.83	53.69	56.51	62.95	8.5	27.6	25.4	5.3	11.4
Singapore										
MEPS+(IFT)	4.02	4.40	4.73	5.08	5.21	8.9	9.5	7.5	7.4	2.6
SGDCCS	77.37	75.81	73.64	71.30	68.47	-1.1	-2.0	-2.9	-3.2	-4.0
USDCCS	0.96	0.96	0.92	0.93	0.94	7.0	0.1	-4.6	1.4	0.2
IBG	91.83	92.66	96.35	99.81	97.83	8.9	0.9	4.0	3.6	-2.0
South Africa										
SAMOS - large	3.14	4.10	5.02	5.80	6.40	19.9	30.7	22.4	15.5	10.4
SAMOS - retail ¹	0.27	0.29	0.31	0.33	0.34	10.9	4.7	7.1	5.9	5.6
Sweden										
RIX	2.96	3.46	3.62	3.81	4.06	14.7	16.9	4.6	5.2	6.6
Bankgirot	751.0	791.1	808.0	850.0	903.0	7.6	5.3	2.1	5.2	6.2
Dataclearing	110.00	125.50	135.00	140.70	144.70	5.7	14.1	7.6	4.2	2.8
Switzerland										
SIC	394.7	402.5	410.2	420.0	428.8	3.4	2.0	1.9	2.4	2.1
Turkey										
EFT ¹ - large	142.22	166.69	182.18	2.95	2.85	9.9	17.2	9.3	-98.4	-3.4
EFT - retail	nav	nav	14.93	229.53	266.61	nav	nav	nav	1,437.4	16.2
Interbank Card Center	1,037.4	1,221.9	1,459.1	1,654.0	1,838.9	15.6	17.8	19.4	13.4	11.2
Interbank Clearing House	18.67	18.21	18.48	17.19	17.39	-3.3	-2.5	1.5	-7.0	1.2
United Kingdom										
CHAPS Sterling	32.15	34.02	33.94	34.98	36.52	0.7	5.8	-0.3	3.1	4.4
Cheque/credit	865.7	762.6	667.4	587.3	518.5	-11.7	-11.9	-12.5	-12.0	-11.7
BACS	5,672.6	5,717.0	5,616.4	5,695.0	5,841.2	0.6	0.8	-1.8	1.4	2.6
Faster Payment Service	nav	nav	811.1	967.6	1,100.9	nav	nav	nav	19.3	13.8
United States										
CHIPS	90.90	95.06	97.10	103.05	109.41	7.1	4.6	2.1	6.1	6.2
Fedwire	125.1	127.0	131.6	134.2	135.0	0.3	1.5	3.6	2.0	0.6
European Union										
TARGET	87.18	88.98	89.62	91.34	87.76	-0.7	2.1	0.7	1.9	-3.9
EURO1 / STEP1	59.37	62.32	66.59	64.14	57.68	1.9	5.0	6.9	-3.7	-10.1
STEP2 XCT Service ⁴	46.48	32.78	nav	nav	nav	-14.3	-29.5	nav	nav	nav
STEP2 ICT Service ⁵	301.6	308.1	309.7	278.0	23.5	5.1	2.2	0.5	-10.2	-91.6
STEP2 SCT Service	176.56	439.38	641.43	1,082.98	3,791.09	98.3	148.9	46.0	68.8	250.1
<i>Memo:</i>										
CLS³	198.11	206.86	176.63	204.97	204.70	32.0	4.4	-14.6	16.0	-0.1

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				
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Australia										
RITS	39,176.0	44,834.8	40,357.9	37,939.8	36,612.8	4,665.8	4,995.6	4,284.2	3,703.5	3,444.9
Belgium										
TARGET2-BE	26,723.9	30,816.1	24,026.0	21,477.2	21,550.7	11,176.9	11,893.5	9,649.0	9,297.5	8,551.9
Clearing house	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
CEC	1,120.5	1,232.8	1,167.3	1,210.3	1,154.8	1.0	1.0	0.9	0.9	0.9
Brazil										
STR	75,211	92,272	86,348	109,422	113,277	5,940.4	5,361.5	3,749.4	3,597.9	3,103.3
SITRAF	3,581.8	2,650.9	nav	1,615.6	1,647.2	41.5	26.1	nav	9.2	7.3
BmfBovespa-FX	749.9	618.1	510.7	523.7	352.6	14,703.1	14,048.8	12,768.7	14,963.3	12,160.1
COMPE	626.3	670.8	574.2	519.7	469.1	0.5	0.6	0.6	0.6	0.6
SILOC	605.0	758.1	763.0	1,104.5	1,403.0	0.3	0.3	0.2	0.2	0.2
Canada										
LVTS	36,562.0	40,003.0	38,187.0	36,517.0	34,996.8	6,058.3	6,050.1	5,432.0	4,820.7	4,421.0
China										
HVPS	163,127	209,750	280,712	332,746	382,056	560.2	563.7	596.8	558.8	536.2
BEPS	2,394.75	2,841.71	2,938.26	3,280.28	3,593.66	6.2	5.0	3.9	3.2	2.5
France										
TARGET2-BDF ¹	124,456	142,241	141,546	116,252	115,099	15,146.1	16,211.7	16,344.9	12,751.1	12,268.0
CORE (FR) ²	6,773.4	7,470.9	6,940.6	7,138.1	7,127.3	0.5	0.6	0.5	0.5	0.5
Germany										
TARGET2-BBk	342,119	351,659	353,929	297,821	224,348	7,810.9	8,019.6	8,078.7	6,707.7	5,432.2
RPS	3,042.8	3,354.2	3,224.1	3,639.5	4,614.3	1.1	1.2	1.1	1.2	1.1
Hong Kong SAR										
HKD CHATS	17,449.9	17,101.3	15,805.0	15,724.9	17,383.7	3,258.0	3,052.7	2,781.1	2,582.1	2,709.9
USD CHATS	2,724.5	3,502.7	4,047.9	4,255.7	5,245.9	864.6	994.0	1,060.5	980.1	1,122.1
EUR CHATS	191.9	196.0	184.7	182.9	190.8	2,108.6	2,000.2	1,710.5	1,550.3	1,456.5
RMB CHATS	185.6	4,385.8	7,866.1	14,606.4	27,601.5	763.7	4,559.1	7,236.5	9,363.1	9,287.2
India										
RTGS	10,601.3	11,555.4	12,652.5	12,519.9	12,356.5	215.2	210.0	184.7	154.4	133.2
Cheque Clearing	2,215.7	2,121.5	1,872.8	1,593.2	1,400.1	1.597	1.581	1.426	1.267	1.171
ECS / NECS	55.83	57.24	53.36	64.12	61.60	0.204	0.200	0.179	0.186	0.180
NEFT	205.34	383.61	542.53	746.60	980.02	1.552	1.697	1.377	1.129	1.057
Italy										
TARGET2-BDI	43,726.6	45,955.6	41,938.0	49,739.1	54,938.4	5,037.0	5,315.2	4,702.6	4,791.4	4,787.7
BI-COMP	4,032.2	4,307.8	3,584.8	3,393.4	1,960.3	2.0	2.0	1.6	1.5	1.0
Japan										
BOJ-NET	291,496	311,549	341,479	292,331	288,490	23,485.0	24,093.2	22,326.2	17,960.9	17,289.3
FXYCS	32,859.0	35,399.2	30,847.9	29,840.2	28,870.5	5,175.5	5,591.4	4,907.4	4,455.8	4,449.2
Zengin System	28,266.8	32,204.2	33,251.6	29,253.4	27,397.1	20.5	23.1	22.8	19.8	18.1
Tokyo Clearing House	3,117.3	3,522.2	3,415.7	2,763.4	2,253.0	109.3	132.2	136.8	117.7	102.2
Korea										
BOK-Wire+	43,729.9	46,470.8	49,967.2	52,704.7	56,971.1	13,249.3	12,828.1	15,128.0	15,369.1	16,206.3
Check Clearing System	4,999.7	4,748.6	3,798.7	3,389.2	2,933.9	9.7	11.4	12.3	14.1	14.4
Interbank Shared Networks	9,286.2	11,194.9	11,676.2	12,673.4	14,513.2	2.9	3.2	3.1	3.1	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				
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Mexico										
SPEI	12,115.2	14,396.5	15,126.2	16,259.8	16,796.9	141.1	130.1	88.1	74.7	63.9
CECOBAN	293.9	303.7	290.1	280.6	253.2	1.9	2.0	1.9	2.0	1.8
Netherlands										
TARGET2-NL	102,476	110,129	135,881	91,841	78,165	11,925.6	13,187.5	15,946.6	11,507.4	12,245.8
Equens	2,652.5	2,850.2	2,752.3	2,675.3	2,101.3	0.6	0.7	1.0	1.0	1.1
Russia										
BESP System	4,193.0	7,591.9	14,396.5	15,841.9	12,525.3	20,453.4	12,127.6	12,108.1	7,525.8	4,280.7
VER	14,656.1	20,460.4	19,288.1	18,991.9	16,006.3	17.9	22.8	20.9	20.3	17.4
MER	2,678.8	3,147.8	3,332.6	3,655.9	3,210.9	11.2	10.9	10.0	9.0	7.2
Payments using letters of advice	23.75	11.59	15.33	3.03	0.06	26.0	16.3	30.1	23.5	9.3
Saudi Arabia										
SARIE	14,789.4	14,505.4	17,439.4	14,568.6	14,513.6	440.6	338.7	324.8	257.8	230.6
Singapore										
MEPS+(IFT)	12,090.9	13,855.6	14,150.6	13,293.4	12,027.3	3,007.7	3,149.0	2,991.7	2,616.8	2,308.4
SGDCCS	443.2	494.9	506.0	526.8	500.4	5.7	6.5	6.9	7.4	7.3
USDCCS	42.97	49.35	49.06	52.17	52.46	44.6	51.2	53.3	55.9	56.1
IBG	180.83	215.54	234.14	253.41	264.32	2.0	2.3	2.4	2.5	2.7
South Africa										
SAMOS - large	9,781.8	10,563.4	10,146.4	9,111.4	9,682.7	3,118.7	2,576.7	2,022.2	1,572.1	1,513.0
SAMOS - retail	915.3	999.2	970.4	905.2	863.1	nav	nav	nav	nav	nav
Sweden										
RIX	19,062.8	19,206.2	18,363.6	17,189.2	17,124.7	6,440.1	5,550.9	5,072.8	4,511.6	4,217.9
Bankgirot	1,045.2	1,263.3	1,278.8	1,388.2	1,368.7	1.4	1.6	1.6	1.6	1.5
Dataclearing	336.2	398.8	397.5	417.5	428.1	3.1	3.2	2.9	3.0	3.0
Switzerland										
SIC	37,912	42,716	32,219	34,450	32,497	96.0	106.1	78.5	82.0	75.8
Turkey										
EFT ¹ - large	16,620.7	23,540.0	18,244.5	18,175.1	18,315.5	116.86	141.22	100.15	6,161.05	6,426.50
EFT - retail	nav	nav	213.5	2,992.6	3,030.3	nav	nav	14.30	13.04	11.37
Interbank Card Center	73.66	81.42	94.17	99.39	99.92	0.07	0.07	0.06	0.06	0.05
Interbank Clearing House	151.97	164.91	176.71	184.01	184.61	8.14	9.06	9.56	10.70	10.61
United Kingdom										
CHAPS Sterling	87,561	102,393	113,607	109,637	111,894	2,723.6	3,009.4	3,347.7	3,134.6	3,063.8
Cheque/credit	1,264.3	1,166.1	1,023.3	900.5	884.6	1.5	1.5	1.5	1.5	1.7
BACS	6,266.5	6,994.1	6,514.2	6,594.3	7,278.3	1.1	1.2	1.2	1.2	1.2
Faster Payment Service	nav	nav	978.8	1,205.7	1,488.1	nav	nav	1.2	1.2	1.4
United States										
CHIPS	365,096	403,349	364,819	379,985	390,695	4,016.5	4,243.2	3,757.1	3,687.3	3,570.9
Fedwire	608,326	663,838	599,201	713,310	884,552	4,862.7	5,226.2	4,553.2	5,313.5	6,551.1
European Union										
TARGET	835,384	905,546	912,920	743,057	662,216	9,582.0	10,177.0	10,186.2	8,134.9	7,545.9
EURO1 / STEP1	82,300	89,015	74,350	64,625	54,712	1,386.2	1,428.4	1,116.5	1,007.6	948.6
STEP2 XCT Service ⁴	270.1	217.3	nav	nav	nav	5.8	6.6	nav	nav	nav
STEP2 ICT Service ⁵	1,628.6	1,722.9	1,340.4	1,220.8	89.6	5.4	5.6	4.3	4.4	3.8
STEP2 SCT Service	1,254.9	2,196.4	3,140.0	4,861.3	12,368.9	7.1	5.0	4.9	4.5	3.3
<i>Memo:</i>										
CLS³	1,073.0	1,240.3	1,218.5	1,291.2	1,278.6	5,416.3	5,995.6	6,898.5	6,299.3	6,246.4

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 %)				
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Australia										
RITS	-1.2	-1.8	-11.8	-0.9	1.3	3,136.1	2,961.5	2,585.1	2,547.0	2,546.3
Belgium										
TARGET2-BE	-5.3	6.2	-17.7	-14.6	-0.1	5,532.6	5,846.2	4,830.0	4,119.5	4,055.5
Clearing house	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
CEC	2.8	1.3	-0.1	-0.9	-5.0	232.0	233.9	234.7	232.1	217.3
Brazil										
STR	-11.5	9.7	3.3	32.2	6.0	3,404.3	3,532.1	3,581.7	4,583.7	4,831.0
SITRAF	12.5	-33.9	nav	nav	4.4	162.1	101.5	nav	67.7	70.2
BmfBovespa-FX	-1.9	-26.3	-8.8	7.0	-31.0	33.9	23.7	21.2	21.9	15.0
COMPE	3.5	-4.3	-5.6	-5.5	-7.5	28.3	25.7	23.8	21.8	20.0
SILOC	9.0	12.0	11.1	51.1	30.1	27.4	29.0	31.6	46.3	59.8
Canada										
LVTS	-4.4	2.1	-5.0	-2.4	0.9	2,218.0	2,187.6	2,075.0	1,960.5	1,939.8
China										
HVPS	33.0	16.4	27.4	13.3	11.7	2,817.4	2,874.0	3,412.1	3,622.7	3,687.4
BEPS	36.9	7.5	-1.5	6.8	6.5	41.4	38.9	35.7	35.7	34.7
France										
TARGET2-BDF ¹	-1.4	6.3	5.4	-21.3	-1.5	4,710.4	4,970.6	5,284.0	4,134.6	4,067.2
CORE (FR) ²	0.5	2.6	-1.6	-1.5	-0.7	256.4	261.1	259.1	253.9	251.9
Germany										
TARGET2-BBk	49.2	-4.6	6.7	-19.9	-25.2	10,022.9	9,356.4	10,006.2	7,952.6	5,801.3
RPS	-0.9	2.3	1.9	7.5	25.9	89.1	89.2	91.2	97.2	119.3
Hong Kong SAR										
HKD CHATS	0.7	-6.7	-11.5	-4.6	5.8	7,633.1	6,882.2	6,018.5	5,703.2	5,976.2
USD CHATS	24.3	22.3	10.6	0.8	18.0	1,191.8	1,409.6	1,541.4	1,543.5	1,803.5
EUR CHATS	-12.3	-2.8	-9.8	-5.1	-0.2	83.9	78.9	70.3	66.3	65.6
RMB CHATS	nav	2149.0	71.7	78.0	80.9	81.2	1,765.0	2,995.4	5,297.5	9,488.9
India										
RTGS	9.7	2.2	14.8	-2.2	-3.4	622.9	610.6	677.6	647.2	601.2
Cheque Clearing	-13.0	-10.2	-7.4	-15.9	-14.0	130.2	112.1	100.3	82.4	68.1
ECS / NECS	21.8	-3.9	-2.3	18.8	-6.0	3.3	3.0	2.9	3.3	3.0
NEFT	104.8	75.1	48.3	36.0	28.5	12.1	20.3	29.1	38.6	47.7
Italy										
TARGET2-BDI	0.9	-2.8	-4.3	13.2	10.3	2,058.4	2,016.7	2,022.9	2,331.5	2,566.5
BI-COMP	-3.1	-1.2	-12.8	-9.6	-42.3	189.8	189.0	172.9	159.1	91.6
Japan										
BOJ-NET	-5.5	-2.6	9.7	4.4	4.1	5,296.8	5,265.5	5,729.5	5,956.5	6,269.2
FXYS	-8.6	-1.8	-12.8	18.0	2.1	597.1	598.3	517.6	608.0	627.4
Zengin System	3.9	3.8	3.4	7.3	-1.2	513.6	544.3	557.9	596.1	595.4
Tokyo Clearing House	5.8	3.0	-2.9	-1.3	-14.0	56.6	59.5	57.3	56.3	49.0
Korea										
BOK-Wire+	6.8	-2.1	7.0	1.2	2.6	3,996.1	3,864.0	4,087.8	4,037.5	4,040.4
Check Clearing System	3.5	-12.5	-20.4	-14.4	-17.8	456.9	394.8	310.8	259.6	208.1
Interbank Shared Networks	10.4	11.1	3.8	4.1	8.7	848.6	930.8	955.2	970.9	1,029.3

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 %)				
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Mexico										
SPEI	14.4	13.0	6.9	0.4	3.4	1,152.7	1,229.6	1,274.6	1,288.1	1,301.6
CECOBAN	-10.2	-1.7	-2.8	-9.6	-9.7	28.0	25.9	24.4	22.2	19.6
Netherlands										
TARGET2-NL	20.5	-0.2	29.9	-36.3	-15.1	12,265.6	12,319.5	16,403.6	10,628.7	8,891.7
Equens	1.6	-0.2	1.7	-8.3	-21.6	317.5	318.8	332.3	309.6	239.0
Russia										
BESP System	9.8	65.0	88.3	5.8	-15.3	274.9	398.2	719.3	761.6	666.0
VER	-5.5	27.2	-6.4	-5.3	-9.7	960.9	1,073.1	963.8	913.1	851.1
MER	7.4	7.1	5.1	5.5	-5.9	175.6	165.1	166.5	175.8	170.7
Payments using letters of advice	-25.4	-55.5	31.3	-81.0	-97.9	1.6	0.6	0.8	0.1	0.0
Saudi Arabia										
SARIE	-12.7	-5.4	16.8	-19.3	-3.0	2,807.3	2,166.6	2,376.1	1,957.3	1,944.9
Singapore										
MEPS+(IFT)	-3.5	0.4	-3.0	-8.1	-9.3	5,318.1	5,216.7	4,932.8	4,398.2	3,906.7
SGDCCS	9.7	-2.1	-2.9	1.8	-4.8	194.9	186.3	176.4	174.3	162.6
USDCCS	16.6	0.7	-5.6	4.0	0.8	18.9	18.6	17.1	17.3	17.0
IBG	10.2	4.5	3.2	5.9	4.6	79.5	81.2	81.6	83.8	85.9
South Africa										
SAMOS - large	-3.1	0.8	2.9	0.1	13.4	2,606.3	2,532.8	2,553.3	2,487.7	2,765.7
SAMOS - retail	3.2	1.9	4.0	4.0	1.7	243.9	239.6	244.2	247.2	246.5
Sweden										
RIX	-22.8	-10.4	-1.1	-10.4	4.7	3,902.6	3,410.9	3,377.5	2,970.5	2,999.8
Bankgirot	5.7	7.5	4.7	3.9	3.7	214.0	224.4	235.2	239.9	239.8
Dataclearing	6.4	5.5	3.1	0.5	7.8	68.8	70.8	73.1	72.2	75.0
Switzerland										
SIC	-8.3	-4.4	-19.6	5.9	-6.9	6,521.0	6,126.1	4,847.2	5,031.9	4,632.4
Turkey										
EFT ¹ - large	-1.1	42.7	-21.6	-1.6	7.2	2,269.5	3,029.3	2,308.3	2,204.8	2,293.3
EFT - retail	nav	nav	nav	1,284.5	7.7	nav	nav	27.0	363.0	379.4
Interbank Card Center	10.4	11.4	16.9	4.2	7.0	10.1	10.5	11.9	12.1	12.5
Interbank Clearing House	6.7	9.4	8.3	2.8	6.7	20.8	21.2	22.4	22.3	23.1
United Kingdom										
CHAPS Sterling	-7.7	7.8	9.2	-4.6	-4.5	3,646.4	3,944.3	4,306.8	4,042.7	3,741.7
Cheque/credit	-15.8	-15.0	-13.6	-13.0	-8.1	52.6	44.9	38.8	33.2	29.6
BACS	1.9	2.9	-8.3	0.0	3.3	261.0	269.4	246.9	243.2	243.4
Faster Payments Service	nav	nav	nav	21.7	15.5	nav	nav	37.1	44.5	49.8
United States										
CHIPS	-1.2	7.2	-11.3	2.9	1.4	2,439.8	2,599.2	2,258.2	2,280.4	2,252.1
Fedwire	-4.9	5.8	-11.5	17.6	22.3	4,065.2	4,277.9	3,709.0	4,280.8	5,098.8
European Union⁶										
TARGET	15.9	0.4	6.5	-22.3	-11.2	6,615.4	6,645.4	7,229.4	5,634.4	4,939.3
EURO1 / STEP1	-6.1	0.2	-11.8	-17.1	-15.6	651.7	653.2	588.8	490.0	408.1
STEP2 XCT Service ⁴	-10.4	-25.5	nav	nav	nav	2.1	1.6	nav	nav	nav
STEP2 ICT Service ⁵	1.5	-2.0	-17.8	-13.1	-92.7	12.9	12.6	10.6	9.3	0.7
STEP2 SCT Service	80.1	62.1	51.0	47.7	153.6	9.9	16.1	24.9	36.9	92.3

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				
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Australia										
RITS	71	82	82	85	88	62	60	60	61	59
Belgium										
TARGET2-BE	47	48	48	46	45	11	12	14	14	14
Clearing house	nap	nap	nap	nap	nap	nap	nap	nap	nap	nap
CEC	75	74	72	70	63	19	18	15	14	13
Brazil										
STR	151	166	171	169	172	151	166	171	169	172
SITRAF	96	98	nap	99	102	96	98	nap	99	102
BmfBovespa-FX	71	70	71	76	76	71	70	71	76	76
COMPE	131	137	136	131	129	131	137	136	131	129
SILOC	125	122	121	119	122	125	122	121	119	122
Canada										
LVTS	87	87	89	90	84	16	16	16	16	16
China										
HVPS	99,022	109,597	119,214	125,937	131,653	1,724	1,747	1,783	1,799	773
BEPS	99,004	109,509	119,115	125,823	131,522	1,723	1,754	1,791	1,807	774
France										
TARGET2-BDF ¹	306	308	320	328	320	83	89	114	124	121
CORE (FR) ²	421	402	419	380	367	11	10	10	10	10
Germany										
TARGET2-BBk	2,730	2,745	2,744	874	944	219	280	283	644	719
RPS	221	212	204	202	175	221	212	204	202	175
Hong Kong SAR										
HKD CHATS	141	146	152	154	159	141	146	152	154	159
USD CHATS	224	219	222	223	222	81	90	92	94	100
EUR CHATS	50	52	52	55	55	31	33	33	37	37
RMB CHATS	96	158	174	184	199	96	158	174	184	199
India										
RTGS	120	128	160	172	177	120	128	160	172	177
Cheque Clearing	212	209	200	535	701	115	117	108	213	258
ECS / NECS	117	117	117	117	123	117	117	117	117	123
NEFT	100	116	146	161	161	100	116	146	161	161
Italy										
TARGET2-BDI	462	441	426	170	167	102	101	103	102	105
BI-COMP	nav	nav	nav	nap	669	89	89	87	83	453
Japan										
BOJ-NET	555	554	550	542	538	555	554	550	542	538
FXYCS	207	208	206	203	202	29	29	27	27	28
Zengin System	1,372	1,371	1,361	1,352	1,340	141	142	143	142	143
Tokyo Clearing House	323	323	318	317	315	105	105	105	106	106
Korea										
BOK-Wire+	129	134	133	134	133	129	134	133	134	133
Check Clearing System	27	27	27	27	27	27	27	27	27	27
Interbank Shared Networks	56	56	57	57	58	56	56	57	57	58

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

Table PS4 (cont)

System	Total number of participants					of which: direct participants				
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Mexico										
SPEI	84	89	93	95	107	84	89	93	95	107
CECOBAN	27	28	28	29	29	27	28	28	29	29
Netherlands										
TARGET2-NL	99	100	107	112	111	55	54	61	66	66
Equens	48	47	64	29	161	48	44	61	29	66
Russia										
BESP System	3,343	3,248	2,894	2,776	2,495	3,343	3,248	2,894	2,776	2,495
VER	3,738	3,590	2,991	2,773	2,426	3,738	3,590	2,991	2,773	2,426
MER	3,738	3,594	2,996	2,773	2,426	3,738	3,594	2,996	2,773	2,426
Payments using letters of advice	608	543	86	85	86	608	543	86	85	86
Saudi Arabia										
SARIE	21	23	23	23	23	21	23	23	23	23
Singapore										
MEPS+(IFT)	135	136	137	140	143	64	64	62	64	64
SGDCCS	64	64	63	64	63	34	34	34	34	34
USDCCS	47	48	48	48	49	31	32	32	32	32
IBG	45	45	44	45	45	33	39	38	39	40
South Africa										
SAMOS - large	24	24	23	25	28	24	24	23	25	28
SAMOS - retail	24	24	24	26	28	23	23	22	23	25
Sweden										
RIX	24	25	25	27	30	24	25	25	27	30
Bankgirot	20	20	21	21	21	20	20	21	21	21
Dataclearing	20	20	21	21	21	20	20	21	21	21
Switzerland										
SIC	377	380	378	368	358	377	380	378	368	358
Turkey										
EFT ¹ - large	48	47	48	49	49	48	47	48	49	49
EFT - retail	nav	nav	48	49	49	nav	nav	48	49	49
Interbank Card Center	28	27	27	28	27	28	27	27	28	27
Interbank Clearing House	41	40	41	41	41	41	40	41	41	41
United Kingdom										
CHAPS Sterling	nav	nav	nav	nav	nav	18	18	19	20	21
Cheque/credit	nav	nav	nav	nav	nav	10	11	11	11	11
BACS	62,616	63,416	63,416	63,016	61,316	16	16	16	16	16
Faster Payments Service	nav	nav	nav	nav	nav	nav	nav	10	10	10
United States										
CHIPS	50	52	52	50	49	nav	nav	nav	nav	nav
Fedwire ^{6,7}	7,285	7,338	7,143	6,930	7,866	nav	nav	nav	nav	nav
European Union										
TARGET	4,511	4,483	4,483	2,325	2,364	1,055	1,103	1,171	1,534	1,599
EURO1 / STEP1	274	259	235	212	199	274	259	235	212	199
STEP2 XCT Service ⁴	1,789	1,673	nav	nav	nav	103	97	nav	nav	nav
STEP2 ICT Service ⁵	76	73	68	70	69	6	6	6	6	6
STEP2 SCT Service	4,638	4,669	4,696	4,823	4,806	124	123	125	127	128
<i>Memo:</i>										
CLS	61	63	64	65	64	59	61	62	63	62

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 %)				
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Australia										
RITS	72.5	70.8	72.2	70.7	70.2	62.7	61.8	62.2	60.4	61.6
Belgium										
TARGET2-BE	91.0	91.8	90.6	89.5	93.7	92.0	92.3	90.9	89.9	90.8
Clearing house	nap	nap	nap	nap	nap	nap	nap	nap	nap	nap
CEC	82.2	85.0	85.6	86.7	89.0	83.2	84.6	85.2	85.9	86.1
Brazil										
STR	36.6	40.3	47.0	45.8	47.7	54.1	54.1	52.6	58.0	60.4
SITRAF	63.2	72.1	nap	78.5	80.9	76.6	77.4	nap	81.1	81.8
BmfBovespa-FX	44.4	47.5	45.4	47.8	47.3	51.7	58.2	54.7	58.1	61.5
COMPE	71.5	79.8	80.7	79.4	79.1	72.2	79.6	80.5	80.3	79.8
SILOC	76.6	82.7	84.7	84.0	85.2	75.4	83.0	84.1	82.4	81.7
Canada										
LVTS	81.4	80.8	80.9	80.9	80.4	75.1	74.3	74.4	72.2	76.4
China										
HVPS	58.0	57.5	57.6	58.6	58.4	42.5	40.6	40.3	41.0	35.1
BEPS	62.4	60.9	63.0	63.2	62.4	47.6	48.0	47.2	47.3	53.6
France										
TARGET2-BDF ¹	51.9	53.0	53.7	54.2	55.0	60.8	64.2	54.7	63.2	62.1
CORE (FR) ²	80.1	73.4	82.7	83.0	84.0	80.6	81.0	74.8	74.5	75.8
Germany										
TARGET2-BBk	50.5	50.0	50.1	50.0	49.2	34.3	33.1	28.9	29.5	26.0
RPS	31.6	31.5	32.0	29.3	38.9	14.0	18.1	14.5	18.4	44.8
Hong Kong SAR										
HKD CHATS	nav	nav	58.6	58.3	57.4	nav	nav	48.3	49.0	50.3
USD CHATS	nav	nav	59.5	61.7	60.6	nav	nav	64.2	58.4	59.8
EUR CHATS	nav	nav	72.4	73.6	73.9	nav	nav	94.3	96.7	96.1
RMB CHATS	nav	nav	48.0	44.0	51.0	nav	nav	nav	nav	nav
India										
RTGS	40.6	45.1	45.6	40.8	40.8	44.4	42.5	40.1	41.0	45.8
Cheque Clearing	60.4	53.6	45.7	36.8	30.1	88.6	81.8	74.7	65.0	56.0
ECS / NECS	11.9	11.4	10.4	10.2	8.6	2.2	2.2	2.1	2.6	2.5
NEFT	5.8	9.0	13.7	19.4	23.3	8.2	14.8	21.7	30.6	39.2
Italy										
TARGET2-BDI	42.9	44.0	41.9	44.6	45.2	56.5	56.5	52.3	50.5	50.7
BI-COMP	49.0	51.7	52.0	52.6	41.3	53.8	57.0	57.5	57.6	53.9
Japan										
BOJ-NET	49.3	47.9	47.5	45.8	49.4	37.8	36.5	37.8	37.4	43.0
FXYCS	77.5	77.2	79.4	80.7	80.4	76.8	74.9	75.4	75.5	74.6
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+	30.4	30.0	28.0	26.6	28.1	36.3	34.5	35.2	32.7	33.8
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 %)				
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Mexico										
SPEI	80.1	78.4	81.2	81.4	82.2	66.8	66.0	61.3	59.3	58.7
CECOBAN	82.2	83.5	83.4	84.3	83.7	83.5	80.6	81.2	82.0	81.3
Netherlands										
TARGET2-NL	62.8	68.6	67.5	68.1	77.6	65.9	67.4	76.2	65.5	71.4
Equens	95.1	96.8	98.0	98.5	98.4	88.0	88.6	94.0	93.1	90.2
Russia										
BESP System	91.4	18.1	18.1	12.9	21.8	48.0	73.0	47.4	51.6	41.4
VER	nap	nap	nap	nap	nap	nap	nap	nap	nap	nap
MER	nap	nap	nap	nap	nap	nap	nap	nap	nap	nap
Payments using letters of advice	nap	nap	nap	nap	nap	nap	nap	nap	nap	nap
Saudi Arabia										
SARIE	78.1	78.9	79.0	83.0	78.0	79.5	76.6	76.0	78.0	72.0
Singapore										
MEPS+(IFT)	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
SGDCCS	88.2	88.3	88.2	88.2	88.4	83.7	83.3	82.6	82.7	82.5
USDCCS	76.4	76.5	76.0	76.2	76.9	70.0	71.1	70.9	70.6	70.3
IBG	87.5	86.9	86.2	85.7	85.0	81.6	81.4	81.4	80.5	79.4
South Africa										
SAMOS - large	89.5	91.7	92.4	92.6	91.2	86.3	86.6	85.5	82.9	77.1
SAMOS - retail	63.6	62.6	59.8	59.3	59.3	96.1	95.3	94.8	93.7	92.9
Sweden										
RIX	86.5	87.5	89.0	86.5	88.5	77.2	74.0	79.6	74.0	74.2
Bankgirot	nap	nap	nap	nap	nap	nap	nap	nap	nap	nap
Dataclearing	nap	nap	nap	nap	nap	nap	nap	nap	nap	nap
Switzerland										
SIC	61.1	61.8	62.3	61.8	61.8	66.0	64.9	66.6	64.1	66.1
Turkey										
EFT ¹ - large	59.6	58.4	55.5	66.3	61.6	61.5	67.5	56.3	45.6	44.7
EFT - retail	nav	nav	nav	55.2	54.0	nav	nav	nav	36.9	37.7
Interbank Card Center	64.4	63.5	61.8	60.4	61.2	66.1	66.2	65.6	63.3	62.6
Interbank Clearing House	55.0	54.6	56.2	52.1	51.8	54.9	53.1	52.2	51.9	52.8
United Kingdom										
CHAPS Sterling	76.0	73.0	73.0	73.0	72.0	70.0	67.0	67.0	65.0	63.0
Cheque/credit	75.0	77.0	79.0	79.0	80.0	79.0	86.0	83.0	81.0	82.0
BACS	80.0	80.0	81.0	81.0	81.0	nav	nav	nav	nav	nav
Faster Payments Service	nav	nav	88.0	88.0	88.0	nav	nav	87.0	87.0	88.0
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	15.6	13.0	16.9	15.7
EURO1 / STEP1	30.1	30.5	32.7	31.6	32.2	48.5	51.4	51.9	47.4	48.6
STEP2 XCT Service ⁴	36.8	43.4	nav	nav	nav	28.8	38.3	nav	nav	nav
STEP2 ICT Service ⁵	99.9	99.9	99.9	99.9	99.9	99.9	99.9	99.9	99.9	99.7
STEP2 SCT Service	31.0	51.0	46.4	37.7	45.7	27.0	29.0	26.6	27.0	35.7

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 Final settlement occurs at 18:30. However, due to the risk controls and legal framework in place, the LVTS provides real-time settlement finality on a payment by payment basis. ⁴ No standard hours. ⁵ ACSS does not legally support settlement finality, however, settlement entries in accounts at the central bank are considered final.

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

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

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

Hong Kong SAR: ¹ Hong Kong Interbank Clearing Limited is the system operator of HKD CHATS, USD CHATS, EUR CHATS and RMB CHATS in Hong Kong. It is jointly owned by the Hong Kong Monetary Authority and the Hong Kong Association of Banks. ² The money market in Hong Kong can operate at any time during the day, but for same day settlement in Hong Kong a transaction must be submitted for processing between 08:30 and 18:30 for HKD CHATS, USD CHATS and EUR CHATS, and between 08:30 and 23:30 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 Cut-off time is extended to 19:00 only for participants approved by the Bank of Japan for the use of extended operating hours between 17:00 and 19:00. ³ According to the guideline of FXYCS, all payments except CLS payments are submitted to the system by 14:00. ⁴ Cut-off time for bills and cheques sorted by banks. Bills and cheques for sorting at TCH must be submitted by 21:00 of the day before the value date. ⁵ Large-value payments (equal to or larger than 100 million yen) are routed to BOJ-NET for real-time settlement. ⁶ With the consent of the receiving bank, third-party orders may be entered for same day settlement until the cut-off time of the system. ⁷ 19:00 for market participants with access to the extended operating hours of BOJ-NET.

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

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

Netherlands: ¹ In principle; sometimes less.

Russia: ¹ A small number of payments are not processed centrally due to technical issues. ² Moscow time. The closing time can be extended. ³ Opening and closing hours are given for stock and money markets. For the OTC market opening and closing hours may be different. ⁴ 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. ⁵ In the regional subsystem some orders are accepted on paper not later than 14:00. ⁶ 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-2014)

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	08:00-17:30 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)				
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Australia										
ASX	158.54	284.29	313.30	331.92	306.97	16.7	79.3	10.2	5.9	-7.5
ASX 24	86.19	104.49	103.78	123.05	119.51	33.5	21.2	-0.7	18.6	-2.9
Belgium										
Regulated off-exchange	0.103	0.132	nav	nav	nav	17.6	29.0	nav	nav	nav
Euronext Brussels	1,433.55	1,441.73	1,438.5	1,435.4	1,075.9	nav	0.6	-0.2	-0.2	-25.0
Brazil										
BmfBovespa-Equities	107.19	142.41	193.09	220.60	228.13	30.2	32.9	35.6	14.2	3.4
BmfBovespa-Derivatives	16.40	19.67	24.53	31.75	44.33	71.1	20.0	24.7	29.4	39.6
Canada										
TSX	189.66	210.45	177.81	235.55	275.69	-1.1	11.0	-15.5	32.5	17.0
Montréal Exchange	44.30	61.78	64.36	66.27	69.99	27.5	39.5	4.2	3.0	5.6
NGX	0.35	0.39	0.36	0.34	0.34	13.7	11.4	-5.9	-6.0	-0.3
ICE	4.30	4.75	5.04	5.69	5.68	20.6	10.5	6.0	12.9	-0.2
CSE	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Alpha	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
China										
Shanghai Stock Exchange	1,726.2	1,311.0	980.1	1,254.2	1,742.7	-25.4	-24.1	-25.2	28.0	39.0
Shenzhen Stock Exchange	1,345.0	1,047.0	982.6	1,387.2	1,851.7	4.4	-22.2	-6.2	41.2	33.5
France										
Euronext Paris	125.45	146.89	121.04	109.38	121.09	12.3	17.1	-17.6	-9.6	10.7
Germany										
Xetra	104.74	134.88	109.03	109.08	115.41	15.1	28.8	-19.2	0.0	5.8
Xetra Frankfurt Specialist (since 2011; before: Frankfurt Floor)	21.66	14.14	4.34	4.39	3.95	6.0	-34.7	-69.3	1.2	-10.1
Eurex	1,891.0	2,034.7	1,504.0	1,050.1	1,470.1	12.3	7.6	-26.1	-30.2	40.0
Hong Kong SAR										
Hong Kong Stock Exchange	0.195	0.217	0.192	0.229	0.262	9.5	11.1	-11.6	19.8	14.4
India										
NDS	0.33	0.41	0.66	0.82	1.09	4.9	24.1	59.7	24.3	32.8
BSE: BOLT	528.6	426.8	586.0	665.2	733.9	-12.7	-19.3	37.3	13.5	10.3
NSE: NEAT	3,334.5	3,616.3	3,451.2	3,389.3	4,171.1	21.7	8.5	-4.6	-1.8	23.1
USE	nav	nav	0.68	0.58	0.06	nav	88.0	-99.8	-14.7	-89.4
MCX-SX	903.2	770.3	597.6	405.7	103.6	121.3	-14.7	-22.4	-32.1	-74.5
Italy										
Borsa Italiana	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
MTS	0.16	0.15	0.11	0.18	0.28	20.3	-6.9	-27.5	64.8	54.5
PCT	0.62	0.74	0.82	0.90	0.93	14.7	18.9	10.4	10.4	3.3
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)				
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Korea										
KRX	3,751.0	3,924.1	1,828.7	816.7	675.0	20.9	4.6	-53.4	-55.3	-17.4
Mexico										
BMV	8.45	11.19	19.68	34.56	38.74	13.0	32.4	75.9	75.6	12.1
Mexder	42.6	46.8	42.6	27.4	29.9	-12.7	9.8	-8.8	-35.8	9.3
Netherlands										
Euronext Amsterdam	45.3	52.2	44.7	46.2	47.8	2.6	15.2	-14.4	3.4	3.5
Russia										
MICEX	13.215	34.079	nav	nap	nap	7,384.2	157.9	-100.0	nap	nap
MICEX SE	129.35	134.14	nav	85.89	106.07	11.5	3.7	-22.8	-17.0	23.5
RTS	627.69	168.12	nav	nap	nap	31.4	-73.2	-100.0	nap	nap
Moscow Exchange	nav	nav	189.89	146.79	183.29	nav	nav	nav	-22.7	24.9
Saudi Arabia										
Tadawul	19.56	25.55	42.11	28.97	35.76	-46.4	30.7	64.8	-31.2	23.5
Singapore										
SGX	21.72	20.84	22.01	28.64	22.17	-4.9	-4.1	5.6	30.1	-22.6
South Africa										
JSE	25.91	29.43	29.74	42.40	50.18	13.2	13.6	1.0	42.6	18.4
Sweden										
NASDAQ OMX Stockholm	54.05	71.53	60.90	56.40	62.56	35.2	32.3	-14.9	-7.4	10.9
Switzerland										
SIX Swiss Exchange	33.58	38.64	30.66	33.63	38.03	0.9	15.1	-20.7	9.7	13.1
Turkey										
Borsa İstanbul	81.84	103.22	80.08	87.22	91.60	18.3	26.1	-22.4	8.9	5.0
Turkish Derivatives Exchange	63.95	74.29	62.47	nav	nav	-19.5	16.2	-15.9	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	2,062.8	2,006.3	1,386.2	1,202.1	1,553.0	-24.3	-2.7	-30.9	-13.3	29.2
Nasdaq	2,162.6	2,250.6	1,933.1	1,893.9	2,412.4	-3.6	4.1	-14.1	-2.0	27.4
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				
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Australia										
ASX	1,256.1	1,360.9	1,067.8	1,029.1	920.2	7.92	4.79	3.41	3.10	3.00
ASX 24	nap	nap	nap	nap	nap	nap	nap	nap	nap	nap
Belgium										
Regulated off-exchange	1,053.3	1,285.6	nap	nap	nap	10,268.3	9,718.2	nav	nav	nav
Euronext Brussels	122	125.8	113.3	124.5	129.8	0.1	0.09	0.08	0.09	0.12
Brazil										
BmfBovespa-Equities	1,253.6	1,415.7	1,329.8	1,339.8	1,087.3	11.69	9.94	6.89	6.07	4.77
BmfBovespa-Derivatives	24,056.8	27,671.6	24,762.5	25,233.6	20,061.9	1,466.9	1,406.5	1,009.3	794.7	452.6
Canada										
TSX	1,357.1	1,503.9	1,199.4	1,118.9	1,145.7	7.16	7.15	6.75	4.75	4.16
Montréal Exchange	14,957.9	23,287.9	22,955.7	24,533.7	24,809.7	337.7	377.0	356.6	370.2	354.5
NGX	43.29	33.55	16.83	28.19	30.90	125.2	87.1	46.4	82.7	90.9
ICE	36.75	52.86	57.39	57.89	44.44	8.54	11.12	11.39	10.18	7.83
CSE	nap	nap	nap	nap	nap	nav	nav	nav	nav	nav
Alpha	nap	nap	nap	nap	nap	nav	nav	nav	nav	nav
China										
Shanghai Stock Exchange	5,884.8	7,036.4	8,673.8	13,968.5	20,861.8	3.41	5.37	8.85	11.14	11.97
Shenzhen Stock Exchange	3,654.7	2,989.8	2,830.1	4,790.3	7,239.5	2.72	2.86	2.88	3.45	3.91
France										
Euronext Paris	1,626.4	1,782.1	1,192.6	1,192.3	1,420.7	12.96	12.13	9.85	10.90	11.73
Germany										
Xetra	1,901.3	2,075.1	1,486.8	1,535.8	1,702.3	18.15	15.38	13.64	14.08	14.75
Xetra Frankfurt Specialist (since 2011; before: Frankfurt Floor)	833.2	522.4	186.0	1,398.5	173.0	38.47	36.93	42.88	318.74	43.83
Eurex	129,922	149,205	279,985	710,467	122,726	68.71	73.33	186.16	676.55	83.48
Hong Kong SAR										
Hong Kong Stock Exchange	2,223.6	2,215.2	1,714.7	1,968.0	2,212.4	11,400.6	10,221.8	8,948.8	8,576.0	8,430.0
India										
NDS	626.3	748.4	1,233.7	1,524.3	4,242.9	1,884.4	1,814.6	1,873.1	1,862.2	3,902.1
BSE: BOLT	241.6	316.2	1,441.7	1,661.0	3,796.6	0.46	0.74	2.46	2.50	5.17
NSE: NEAT	7,931.3	8,321.9	7,386.9	7,683.7	10,386.5	2.38	2.30	2.14	2.27	2.49
USE	nav	nav	24.7	51.4	8.6	nav	nav	36.38	88.67	139.55
MCX-SX	917.0	799.7	619.0	440.9	108.2	1.02	1.04	1.04	1.09	1.04
Italy										
Borsa Italiana	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
MTS	1,164.4	1,207.4	729.3	1,200.4	1,972.7	7,277.6	8,103.6	6,753.1	6,743.7	7,173.3
PCT	23,950.3	25,199.0	22,595.4	29,164.3	30,031.2	38,382.0	33,961.0	27,589.1	32,261.4	32,153.3
Japan										
TSE	4,360.4	4,648.2	4,145.9	7,542.9	6,465.8	nav	nav	nav	nav	nav
OSE	18,431.0	17,549.4	21,307.5	23,833.1	21,545.1	nav	nav	nav	nav	nav
TFX	12,855.1	9,036.1	5,950.2	5,167.3	2,559.4	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				
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Korea										
Korea Exchange(KRX)	12,152.2	14,408.7	11,228.5	10,331.3	8,305.3	3.24	3.67	6.14	12.65	12.30
Mexico										
BMV	166.28	169.08	202.70	227.93	184.75	19.68	15.11	10.30	6.59	4.77
Mexder	381.0	421.7	370.1	264.6	296.9	8.94	9.02	8.68	9.67	9.93
Netherlands										
Euronext Amsterdam	642.7	646.9	467.6	529.4	612.1	14.18	12.39	10.47	11.47	12.81
Russia										
MICEX	861.7	1,709.0	nav	nav	nav	65.20	50.15	nav	nav	nav
MICEX SE	2,144.6	3,175.6	nav	7,190.7	5,374.7	16.58	23.67	nav	83.72	50.67
RTS	1,105.8	1,995.6	nav	nav	nav	1.76	11.87	nav	nav	nav
Moscow Exchange	nav	nav	1,819.7	4,629.8	5,585.8	nav	nav	9.58	31.54	30.48
Saudi Arabia										
Tadawul	202.6	293.5	514.5	365.3	572.5	9.33	14.09	23.38	12.76	25.82
Singapore										
SGX	297.2	296.7	257.3	283.6	209.8	13.68	14.24	11.69	9.90	9.46
South Africa										
JSE	3,242.3	3,982.7	3,791.3	3,124.4	2,702.6	125.1	135.3	127.5	73.7	53.9
Sweden										
NASDAQ OMX Stockholm	994.7	1,189.3	961.3	1,088.3	1,181.9	18.4	16.6	15.8	19.3	18.9
Switzerland										
SIX Swiss Exchange	1,104.2	1,251.2	916.9	1,050.5	1,224.8	32.88	32.38	29.91	31.24	32.21
Turkey										
Borsa İstanbul	721.4	702.9	547.4	861.4	744.5	8.81	6.81	6.84	9.88	8.13
Turkish Derivatives Exchange	287.71	263.35	225.35	nav	nav	4.50	3.55	3.61	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	17,852.9	18,094.7	13,505.0	13,776.0	15,938.9	8.65	9.02	9.74	11.46	10.26
Nasdaq	13,098.9	14,300.5	13,655.0	14,489.4	17,779.0	6.06	6.35	7.06	7.65	7.37
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 %)				
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Australia										
ASX	14.2	-7.0	-23.1	1.6	-6.1	100.6	89.9	68.4	69.1	64.0
ASX 24	nap	nap	nap	nap	nap	nap	nap	nap	nap	nap
Belgium										
Regulated off-exchange	18.9	12.4	nav	nav	nav	218.1	243.9	nav	nav	nav
Euronext Brussels	nav	-4.8	-4.9	5.0	3.8	25.2	23.9	22.8	23.9	24.4
Brazil										
BmfBovespa-Equities	30.1	0.9	3.7	5.1	-16.9	56.7	54.2	55.2	56.1	46.4
BmfBovespa-Derivatives	50.0	2.8	-1.3	6.3	-18.6	1,088.9	1,059.2	1,027.2	1,057.0	855.6
Canada										
TSX	-2.2	3.4	-20.6	-4.8	7.8	82.3	82.2	65.2	60.1	63.5
Montréal Exchange	67.3	45.3	-1.9	9.1	6.4	907.4	1,273.5	1,247.3	1,317.2	1,375.1
NGX	18.0	-27.7	-50.0	70.9	15.3	2.6	1.8	0.9	1.5	1.7
ICE	26.8	34.2	8.1	3.0	-19.2	2.2	2.9	3.1	3.1	2.5
CSE	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Alpha	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
China										
Shanghai Stock Exchange	-12.7	8.3	17.4	54.0	45.2	101.6	96.4	105.4	152.1	201.3
Shenzhen Stock Exchange	20.5	-25.9	-9.9	61.9	47.0	63.1	41.0	34.4	52.2	69.9
France										
Euronext Paris	5.2	1.9	-29.1	-4.3	18.5	61.6	62.3	44.5	42.4	50.2
Germany										
Xetra	13.2	1.3	-24.0	-1.7	10.1	55.7	55.2	42.0	41.0	44.0
Xetra Frankfurt Specialist (since 2011; before: Frankfurt Floor)	-14.7	-41.8	-62.2	615.8	-87.7	24.4	13.9	5.3	37.3	4.5
Eurex	22.7	6.6	99.0	141.6	-82.8	3,806.3	3,969.8	7,915.7	18,971.4	3,173.5
Hong Kong SAR										
Hong Kong Stock Exchange	8.7	-5.2	-25.9	10.0	7.6	972.7	891.5	653.0	713.7	760.6
India										
NDS	-12.2	12.0	72.9	22.1	172.4	36.80	39.55	66.07	78.79	206.45
BSE: BOLT	-28.4	-44.5	-24.8	-14.3	54.1	14.20	7.56	5.49	4.60	6.82
NSE: NEAT	37.3	-1.6	-6.9	2.8	32.3	466.02	439.76	395.61	397.20	505.39
USE	nav	79.4	-91.9	105.5	-83.7	nav	nav	1.33	2.66	0.42
MCX-SX	92.6	-18.2	-18.8	-29.9	-76.0	53.88	42.26	33.15	22.79	5.27
Italy										
Borsa Italiana	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
MTS	18.8	-4.1	-36.7	57.2	64.1	54.8	53.0	35.2	56.3	92.2
PCT	3.6	-2.7	-6.0	23.2	2.8	1,127.4	1,105.9	1,089.9	1,367.1	1,403.0
Japan										
TSE	-2.2	-2.9	-10.7	121.9	-9.6	79.2	78.6	69.6	153.7	140.5
OSE	15.7	-13.2	21.5	36.4	-4.6	334.9	296.6	357.5	485.6	468.2
TFX	-13.1	-35.9	-34.1	5.9	-47.7	233.6	152.7	99.8	105.3	55.6

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 %)				
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Korea										
Korea Exchange(KRX)	26.0	9.3	-22.5	-11.7	-23.7	1,110	1,198	919	791	589
Mexico										
BMV	8.7	-3.3	22.0	5.0	-18.8	15.8	14.4	17.1	18.1	14.3
Mexder	-10.6	5.3	-10.7	-33.2	12.4	36.2	36.0	31.2	21.0	23.0
Netherlands										
Euronext Amsterdam	6.5	-6.5	-23.9	6.8	15.4	76.9	72.4	56.4	61.3	69.6
Russia										
MICEX	-28.3	80.7	nav	nav	nav	56.5	89.6	nav	nav	nav
MICEX SE	47.0	34.9	nav	nav	-19.9	140.6	166.5	nav	345.7	285.8
RTS	95.1	64.4	nav	nav	nav	72.5	104.7	nav	nav	nav
Moscow Exchange	nav	nav	nav	144.7	29.2	nav	nav	90.9	222.6	297.0
Saudi Arabia										
Tadawul	-42.1	39.7	70.3	-31.4	52.6	38.5	43.8	70.1	49.1	76.7
Singapore										
SGX	15.4	-12.5	-17.6	7.8	-25.8	130.7	111.7	89.7	93.8	68.1
South Africa										
JSE	17.0	14.7	1.9	-8.1	-7.7	863.9	954.9	954.1	853.1	771.9
Sweden										
NASDAQ OMX Stockholm	13.8	6.3	-16.4	8.4	14.2	203.6	211.2	176.8	188.1	207.0
Switzerland										
SIX Swiss Exchange	4.5	-3.8	-21.9	13.4	15.1	189.9	179.4	137.9	153.4	174.6
Turkey										
Borsa İstanbul	13.1	-1.8	-21.3	55.4	-8.1	98.5	90.5	69.3	104.5	93.2
Turkish Derivatives Exchange	21.4	-7.8	-13.5	nav	nav	39.29	33.89	28.51	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	0.3	-1.7	-26.8	0.7	14.1	119.3	116.6	83.6	82.7	91.9
Nasdaq	20.4	5.9	-6.4	4.8	21.0	87.5	92.2	84.5	87.0	102.5
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				
	2010	2011	2012	2013	2014
Australia					
ASX	81	82	81	72	72
ASX 24	nav	nav	nav	nav	nav
Belgium					
Regulated off-exchange	200	201	nap	nap	nap
Euronext Brussels	164	197	191	177	156
Brazil					
BmfBovespa-Equities	85	87	83	76	72
BmfBovespa-Derivatives	88	68	66	60	58
Canada					
TSX	119	120	116	111	103
Montréal Exchange	90	91	87	91	87
NGX	229	237	248	259	264
ICE	nav	nav	nav	nav	nav
CSE	88	91	88	87	84
Alpha	85	90	80	77	74
China					
Shanghai Stock Exchange	194	222	228	240	258
Shenzhen Stock Exchange	113	116	119	119	120
France					
Euronext Paris	181	179	191	177	156
Germany					
Xetra	225	227	214	202	186
Xetra Frankfurt Specialist (since 2011; before: Frankfurt Floor)	238	228	182	173	162
Eurex	411	568	576	589	597
Hong Kong SAR					
Hong Kong Stock Exchange	516	534	550	543	540
India					
NDS	168	182	184	191	203
BSE: BOLT	1,326	1,371	1,386	1,376	1,413
NSE: NEAT	1,373	1,376	1,422	1,472	1,428
USE	99	397	385	361	313
MCX-SX	729	749	939	959	930
Italy					
Borsa Italiana	128	128	123	nav	nav
MTS	87	88	87	79	77
PCT	109	109	114	118	117
Japan					
TSE	148	137	127	126	95
OSE	112	111	99	79	111
TFX	75	73	68	51	49

Table TRS4 (cont)

System	Total number of participants				
	2010	2011	2012	2013	2014
Korea					
Korea Exchange(KRX)	95	95	94	93	92
Mexico					
BMV	34	34	34	31	30
Mexder	43	51	48	45	68
Netherlands					
Euronext Amsterdam	nap	nap	nap	nap	nap
Russia					
MICEX	346	nap	nap	nap	nap
MICEX SE	649	634	634	559	512
RTS	231	nap	nap	nap	nap
Moscow Exchange	nap	576	755	733	669
Saudi Arabia					
Tadawul	62	56	54	54	54
Singapore					
SGX	4,243	4,336	4,148	3,975	4,421
South Africa					
JSE	nav	nav	nav	nav	nav
Sweden					
NASDAQ OMX Stockholm	165	171	173	192	192
Switzerland					
SIX Swiss Exchange	116	127	119	108	107
Turkey					
Borsa İstanbul	145	143	140	213	214
Turkish Derivatives Exchange	98	99	101	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				
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Australia										
ASX	2,216	2,222	2,188	2,195	2,208	1,442	1,187	1,387	1,366	1,292
ASX 24	nap	nap	nap	nap	nap	nap	nap	nap	nap	nap
Belgium										
Regulated off-exchange	102	111	nap	nap	nap	nap	nap	nap	nap	nap
Euronext Brussels	914	1,133	1,615	3,500	5,231	268	229	300	375	380
Brazil										
BmfBovespa-Equities	1,171	1,161	1,163	1,157	1,205	1,540	1,222	1,231	1,028	842
BmfBovespa-Derivatives	nap	nap	nap	nap	nap	nap	nap	nap	nap	nap
Canada										
TSX	4,088	4,237	4,303	4,157	4,016	2,168	1,915	2,060	2,112	2,090
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	145	162	189	209	266	0.7	1.1	1.1	1.4	2.0
Alpha	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
China										
Shanghai Stock Exchange	1,500	1,691	2,098	2,786	3,758	2,703	2,355	2,525	2,479	4,004
Shenzhen Stock Exchange	1,590	1,938	2,190	2,328	2,523	1,305	1,054	1,140	1,442	2,101
France										
Euronext Paris	13,278	18,780	17,351	22,162	30,587	1,904	1,549	1,810	2,303	2,093
Germany										
Xetra	16,119	5,707	7,250	5,411	5,318	1,846	1,466	1,723	2,358	2,044
Xetra Frankfurt Specialist (since 2011; before: Frankfurt Floor) ²	644.0	998.9	1,175.3	1,330.3	1,412.6	nap	nap	nap	nap	nap
Eurex	nap	nap	nap	nap	nap	nap	nap	nap	nap	nap
Hong Kong SAR										
Hong Kong Stock Exchange	7,900	6,723	6,903	8,522	9,060	2,711	2,257	2,832	3,101	3,232
India										
NDS	1,784	2,253	1,835	1,967	2,162	nav	nav	nav	nav	nav
BSE: BOLT	7,910	9,232	10,937	13,498	15,025	1,526	1,167	1,166	1,198	1,603
NSE: NEAT	2,741	2,928	2,784	4,601	5,645	1,496	1,145	1,139	1,176	1,568
USE	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
MCX-SX	nav	nav	nav	12	82	nav	nav	1,131	1,170	1,552
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	777	822	1,021	892	993	nap	nap	nap	nap	nap
Japan										
TSE	2,615	2,602	2,618	3,732	3,787	3,818	3,304	3,493	4,550	4,388
OSE	2,046	1,985	1,924	nap	nap	2,434	1,945	2,057	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				
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Korea										
Korea Exchange(KRX)	11,488	11,769	12,187	13,232	13,885	1,089	995	1,180	1,238	1,216
Mexico										
BMV	651	722	898	969	958	453	408	524	527	481
Mexder	nap	nap	nap	nap	nap	nap	nap	nap	nap	nap
Netherlands										
Euronext Amsterdam	8,827	9,773	10,387	11,359	13,454	659	593	651	819	789
Russia										
MICEX	nav	nap	nap	nap	nap	nav	nap	nap	nap	nap
MICEX SE	541	2,020	1,755	1,882	1,749	951	767	812	774	412
RTS	465	nap	nap	nap	nap	498	nap	nap	nap	nap
Moscow Exchange	nap	nav	nav	nav	nav	nap	nav	nav	nav	nav
Saudi Arabia										
Tadawul	155	161	169	173	179	353	339	373	467	483
Singapore										
SGX	1,960	2,056	2,250	2,519	2,812	701	596	765	743	755
South Africa										
JSE	1,901	2,013	2,324	2,420	2,486	1,012	850	987	1,012	994
Sweden										
NASDAQ OMX Stockholm	5,821	5,649	6,227	8,822	8,456	630	508	602	751	688
Switzerland										
SIX Swiss Exchange	32,984	37,375	35,186	37,373	34,941	1,099	1,149	1,203	1,478	1,623
Turkey										
Borsa İstanbul	759	929	1,142	2,090	2,481	306	200	310	237	271
Turkish Derivatives Exchange	13	15	15	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	13,394	11,796	14,086	17,950	19,351
Nasdaq	2,943	2,828	2,735	2,804	3,007	3,889	3,845	4,582	6,085	6,979
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-2014)

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	routine
NCC	CCP	SE ³	par	int ²	routine
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	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 ^{2,5}	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	CSD ²	O - RUR, USD, EUR; B - USD	nap
NCC	SEC, DER, REP	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 Indeval. ³ Mexder. ⁴ CCV settles the cash leg in the CSD. CSD always holds funds at its central bank account that cover the sum of all CSD participants' (including CCV's) balances. ⁵ In the case of an operational failure, Asigna would carry out settlement through the CSD.

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)				
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
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	27.72	34.83	32.22	30.88	31.81	-9.5	25.6	-7.5	-4.1	3.0
Brazil										
BmfBovespa-Equities	107.19	142.41	193.09	220.60	228.13	30.2	32.9	35.6	14.2	3.4
BmfBovespa-Derivatives	618.67	672.0	712.3	703.2	637.5	65.7	8.6	6.0	-1.3	-9.3
BmfBovespa-Securities	0.002	0.001	0.000	0.000	0.000	2.0	-27.8	-79.0	-77.8	-98.1
CETIP	26.01	34.90	30.47	86.05	116.94	21.2	34.2	-12.7	182.4	35.9
Canada										
CDCC	90.62	125.83	144.60	150.86	159.42	12.4	38.9	14.9	4.3	5.7
NGX	0.71	0.78	0.74	0.69	0.69	13.0	10.6	-5.9	-5.6	0.1
ICE	4.35	4.78	5.06	5.74	5.72	21.0	9.9	5.8	13.6	-0.4
China										
SD&C	3,106.0	nav	nav	nav	nav	-15.1	nav	nav	nav	nav
France										
LCH.Clearnet SA	472.4	511.6	435.1	389.7	409.7	13.2	8.3	-14.9	-10.4	5.1
Germany										
Eurex Clearing AG	4,020.5	4,347.8	3,514.7	3,313.5	3,171.4	12.5	8.1	-19.2	-5.7	-4.3
Hong Kong SAR										
CCASS	17.63	16.27	14.05	16.63	18.59	13.8	-7.7	-13.6	18.4	11.8
India										
CCIL	0.42	0.52	0.77	0.94	1.21	14.6	24.3	47.8	22.1	28.5
NSCCL	3,331.9	3,615.8	3,450.5	3,388.8	4,170.8	21.7	8.5	-4.6	-1.8	23.1
BOISL	528.7	394.6	323.5	nav	nav	-12.7	-25.4	-18.0	nav	nav
ICCL	167.8	347.6	608.6	709.7	1,525.7	nav	107.2	75.1	16.6	115.0
MCX-SXCCL	903.2	770.3	597.6	404.0	103.6	121.3	-14.7	-22.4	-32.4	-74.4
Italy										
CCG	221.9	251.3	211.1	199.2	230.4	1.4	13.3	-16.0	-5.6	15.7
LCH.Clearnet SA	1.17	1.43	1.54	1.84	2.09	30.3	22.4	7.2	19.6	13.7
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	nav	26.95	24.92	26.16	nav	nav	nav	-7.5	5.0
Mexico										
CCV	9.33	12.29	20.87	35.76	40.01	12.8	31.7	69.8	71.3	11.9
Asigna	42.60	46.76	42.63	27.36	29.91	-12.7	9.8	-8.8	-35.8	9.3
Netherlands										
LCH.Clearnet SA	338.8	329.6	243.3	223.3	227.4	1.0	-2.7	-26.2	-8.2	1.8
EuroCCP N.V.	851.0	1,164.4	814.2	673.4	1,274.1	nav	36.8	-30.1	-17.3	89.2
Russia										
MICEX	142.57	117.32	nav	nav	nav	5.5	-17.7	nav	nav	nav
RTS CC	624.27	1,094.77	990.55	nav	nav	29.8	75.4	-9.5	nav	nav
NCC	nav	23.69	174.15	232.70	289.36	nav	nav	635.0	33.6	24.3
NSD	nav	nav	nav	0.09	0.12	nav	nav	nav	nav	42.0
Saudi Arabia										
Saudi Arabia clearing	19.56	25.55	42.11	28.97	35.76	-46.4	30.7	64.8	-31.2	23.5
Singapore										
CDP	424	358	468	899	502	-1	-16	31	92	-44
South Africa										
			nav					nav		
Sweden										
SE Nasdaq OMXDM	108.6	116.6	104.9	98.4	92.3	4.2	7.3	-10.0	-6.2	-6.2
Switzerland										
SIX x-clear	82.57	101.60	183.05	241.64	315.36	20.2	23.1	80.2	32.0	30.5
Turkey										
Takasbank	146.54	177.95	156.08	132.67	143.62	-1.9	21.4	-12.3	-15.0	8.2

Table CCP2 (cont)

System	Number of transactions (<i>millions</i>)					Increase in the number of transactions (% change on previous year)				
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
United Kingdom										
LCH.Clearnet Ltd	279.3	322.1	333.0	336.2	nav	-77.8	15.3	3.4	0.9	nav
LCH.Clearnet SA	0.73	0.98	1.16	1.11	1.06	36.2	33.2	19.3	-4.3	-4.6
ICE Clear Europe	nav	nav	nav	1,328.2	1,325.2	nav	nav	nav	nav	-0.2
LME Clear Limited	nav	nav	nav	nav	99.2	nav	nav	nav	nav	nav
CME Clearing Europe	nav	nav	nav	nav	0.3	nav	nav	nav	nav	nav
United States										
NSCC	20,372.0	20,833.0	17,263.0	17,723.0	20,240.0	-12.4	2.3	-17.1	2.7	14.2
FICC/GSD	34.00	40.50	34.90	36.40	37.00	18.5	19.1	-13.8	4.3	1.6
FICC/MBSD	3.20	3.90	4.20	3.80	3.70	33.3	21.9	7.7	-9.5	-2.6

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				
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
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	1,346.4	1,219.6	1,484.8	2,023.2	2,335.7	48.57	35.02	46.09	65.51	73.43
Brazil										
BmfBovespa-Equities	1,253.6	1,415.7	1,329.8	1,339.8	1,087.3	11.69	9.94	6.89	6.07	4.77
BmfBovespa-Derivatives	24,167.8	27,768.8	24,822.1	25,359.8	20,157.5	39.06	41.32	34.85	36.06	31.62
BmfBovespa-Securities	65.41	155.47	20.53	1.78	0.01	42,335	139,312	87,724	34,308	8,494
CETIP	7,653.4	10,288.6	8,981.4	9,391.5	9,105.0	294.2	294.8	294.7	109.1	77.9
Canada										
CDCC	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
NGX	111.0	90.1	51.5	77.5	83.1	157.1	115.3	70.1	111.6	119.6
ICE	37.13	53.13	57.60	58.47	44.73	8.54	11.12	11.39	10.18	7.82
China										
SD&C	9,444.3	nav	nav	nav	nav	3.04	nav	nav	nav	nav
France										
LCH.Clearnet SA	9,127.8	9,755.6	7,289.8	8,221.6	8,699.8	19.32	19.07	16.75	21.09	21.23
Germany										
Eurex Clearing AG	281,015	331,219	247,156	274,867	288,551	69.90	76.18	70.32	82.95	90.99
Hong Kong SAR										
CCASS	4,143.4	4,118.3	3,122.7	3,614.7	4,083.9	235.0	253.2	222.3	217.4	219.7
India										
CCIL	2,205.2	2,366.3	2,926.9	3,426.3	5,533.6	5,265.2	4,544.0	3,803.0	3,646.2	4,583.3
NSCCL	7,363.2	7,887.9	7,029.7	7,345.2	9,886.2	2.21	2.18	2.04	2.17	2.37
BOISL	66.22	38.98	31.50	nav	nav	0.13	0.10	0.10	nav	nav
ICCL	0.03	173.32	1,370.62	1,602.81	3,705.64	0.00	0.50	2.25	2.26	2.43
MCX-SXCCL	0.46	0.63	0.65	0.44	0.26	0.00	0.00	0.00	0.00	0.00
Italy										
CCG	28,420.1	31,774.4	33,206.4	46,205.8	46,496.9	128.08	126.43	157.32	231.97	201.78
LCH.Clearnet SA	36,545.2	41,408.7	37,196.4	51,478.2	57,149.1	31,243.7	28,912.3	24,223.8	28,041.7	27,373.3
Japan										
JSCC	26,833.3	26,235.4	30,548.2	23,024.9	27,233.5	nav	nav	nav	nav	nav
JDCC ¹	337.4	311.7	328.3	448.6	485.2	nav	nav	nav	nav	nav
JGBCC	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
TFX	1.44	1.03	0.50	0.49	0.16	nav	nav	nav	nav	nav
OSE	37.06	39.41	36.78	74.45	nav	nav	nav	nav	nav	nav
Korea										
Korea Exchange (KRX)	286.8	283.9	400.0	423.4	467.3	nav	nav	nav	nav	nav
Korea Securities Depository (KSD)	nav	nav	172.3	155.4	156.4	nav	nav	6.39	6.23	5.98
Mexico										
CCV	219.9	219.6	253.0	313.7	241.0	23.57	17.87	12.12	8.77	6.02
Asigna	377.2	419.8	368.7	262.6	294.9	8.85	8.98	8.65	9.60	9.86
Netherlands										
LCH.Clearnet SA	6,031.7	6,117.1	4,105.9	4,114.1	4,786.7	17.80	18.56	16.88	18.42	21.05
EuroCCP N.V.	7,307.1	8,540.6	4,997.9	4,953.1	9,433.2	8.59	7.33	6.14	7.36	7.40
Russia										
MICEX	3,006.2	4,207.1	nav	nav	nav	21.09	35.86	nav	nav	nav
RTS CC	1,108.3	2,038.7	1,559.4	nav	nav	1.78	1.86	1.57	nav	nav
NCC	nav	631.3	5,964.0	11,913.5	10,960.5	nav	26.64	34.25	51.20	37.88
NSD	nav	nav	nav	898.7	3,073.2	nav	nav	nav	10,323.1	24,861.5
Saudi Arabia										
Saudi Arabia clearing	202.7	293.6	514.7	365.4	572.5	10.37	11.49	12.22	12.61	16.01
Singapore										
CDP	299.0	290.7	257.3	283.6	209.8	0.71	0.81	0.55	0.32	0.42
South Africa										
			nav					nav		
Sweden										
SE Nasdaq OMXDM	475.5	598.9	531.1	616.6	684.4	4.38	5.14	5.06	6.27	7.41
Switzerland										
SIX x-clear	1,726.6	1,952.2	2,081.6	2,482.7	3,144.7	20.91	19.21	11.37	10.27	9.97

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				
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Turkey										
Takasbank	2,963.2	3,012.9	4,135.1	4,066.5	3,921.1	20.22	16.93	26.49	30.65	27.30
United Kingdom										
LCH.Clearnet Ltd ¹	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
LCH.Clearnet SA ¹	30.1	37.6	38.2	39.5	33.7	41,084.3	38,521.6	32,772.4	35,450.4	31,683.8
ICE Clear Europe ¹	nav	nav	nav	131.9	130.5	nav	nav	nav	99.3	98.5
LME Clear Limited ¹	nav	nav	nav	nav	10.3	nav	nav	nav	nav	104.1
CME Clearing Europe	nav	nav	nav	nav	0.0	nav	nav	nav	nav	139.2
United States										
NSCC ¹	217.5	220.8	185.7	207.2	232.2	10.7	10.6	10.8	11.7	11.5
FICC/GSD ¹	1,101.7	1,126.9	1,116.2	1,076.5	1,008.4	32,402.9	27,824.7	31,982.8	29,574.2	27,253.9
FICC/MBSD ¹	104.2	97.7	102.9	78.7	65.1	32,562.5	25,051.3	24,500.0	20,710.5	17,593.5

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 %)				
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
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	48.2	-16.6	28.5	30.2	14.9	278.7	231.4	298.5	388.1	439.5
Brazil										
BmfBovespa-Equities	29.7	0.9	3.7	5.1	-16.9	56.7	54.2	55.2	56.1	46.4
BmfBovespa-Derivatives	49.9	2.7	-1.4	6.6	-18.6	1,093.9	1,063.0	1,029.6	1,062.3	859.7
BmfBovespa-Securities	-12.2	112.4	-85.4	-90.9	-99.5	3.0	6.0	0.9	0.1	0.0
CETIP	15.2	20.2	-3.7	9.1	-0.7	346.4	393.8	372.5	393.4	388.3
Canada										
CDCC	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
NGX	15.7	-24.2	-43.1	53.5	12.9	6.7	4.9	2.8	4.2	4.6
ICE	27.2	33.5	7.9	3.6	-19.5	2.3	2.9	3.1	3.1	2.5
China										
SD&C	-3.1	nav	nav	nav	nav	163.1	nav	nav	nav	nav
France										
LCH.Clearnet SA	20.5	-0.6	-20.8	8.0	5.3	345.5	340.9	272.1	292.4	307.4
Germany										
Eurex Clearing AG	21.3	9.4	-20.9	5.9	4.3	8,232.8	8,812.6	6,987.5	7,339.7	7,461.5
Hong Kong SAR										
CCASS	7.3	-5.4	-27.4	11.0	8.2	1,812.5	1,657.4	1,189.1	1,311.0	1,404.0
India										
CCIL	-14.2	0.6	29.7	15.7	58.1	129.6	125.0	156.8	177.1	269.3
NSCCL	2,919.3	0.4	-6.6	3.3	31.7	432.6	416.8	376.5	379.7	481.0
BOISL	-13.4	-44.8	-15.3	nav	nav	3.9	2.1	1.7	nav	nav
ICCL	nav	507,498.8	729.2	15.6	126.3	0.0	9.2	73.4	82.9	180.3
MCX-SXCCL	98.7	30.0	7.6	-33.1	-42.5	0.0	0.0	0.0	0.0	0.0
Italy										
CCG	32.2	3.4	9.6	32.9	0.5	1,337.9	1,394.4	1,601.7	2,165.9	2,172.2
LCH.Clearnet SA	20.7	4.8	-5.8	32.1	10.9	1,720.3	1,817.2	1,794.2	2,413.1	2,669.8
Japan										
JSCC	4.4	-10.9	16.6	-8.1	24.8	487.6	443.4	512.5	469.2	591.8
JDCC	2.3	-14.6	10.8	64.3	15.5	6.0	5.2	5.7	9.4	11.0
JGBCC	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
TFX	-28.2	-35.0	-51.4	18.7	-66.1	0.0	0.0	0.0	0.0	0.0
OSE	-5.3	-3.1	-6.6	146.9	nav	0.7	0.7	0.6	1.5	nav
Korea										
Korea Exchange (KRX)	13.9	-8.8	40.2	1.5	4.8	26.2	23.6	32.7	32.4	33.1
Korea Securities Depository (KSD)	nav	nav	nav	-13.5	-4.4	nav	nav	14.1	11.9	11.1
Mexico										
CCV	53.1	-5.0	17.2	15.8	-23.1	20.9	18.8	21.3	24.8	18.7
Asigna	-11.3	5.8	-10.6	-33.5	12.4	35.9	35.9	31.1	20.8	22.8
Netherlands										
LCH.Clearnet SA	25.3	-5.8	-29.3	-5.5	16.1	721.9	684.3	495.7	476.1	544.5
EuroCCP N.V.	nav	8.5	-38.4	-6.6	90.0	874.6	955.4	603.4	573.2	1,073.1
Russia										
MICEX	13.0	27.5	nav	nav	nav	197.1	220.6	nav	nav	nav
RTS CC	95.1	67.6	-24.1	nav	nav	72.7	106.9	77.9	nav	nav
NCC	nav	nav	838.1	92.1	-1.5	nav	33.1	298.0	572.8	582.8
NSD	nav	nav	nav	nav	266.2	nav	nav	nav	43.2	163.4
Saudi Arabia										
Saudi Arabia clearing	-42.1	39.7	70.4	-31.4	52.6	38.5	43.9	70.1	49.1	76.7
Singapore										
CDP	16.0	-14.8	-15.9	7.8	-25.8	131.5	109.5	89.7	93.8	68.1
South Africa			nav					nav		
Sweden										
SE Nasdaq OMXDM	22.7	12.0	-8.3	11.1	16.7	97.3	106.4	97.7	106.5	119.9
Switzerland										
SIX x-clear	30.6	-4.1	13.7	18.1	25.1	297.0	280.0	313.2	362.6	448.3
Turkey										
Takasbank	0.8	2.5	38.8	-2.9	2.6	404.6	387.7	523.2	493.3	491.0

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 %)				
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
United Kingdom										
LCH.Clearnet Ltd	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
LCH.Clearnet SA	50.2	15.2	-0.1	2.3	-20.2	1,253.3	1,448.4	1,447.1	1,456.6	1,126.0
ICE Clear Europe	nav	nav	nav	nav	-7.4	nav	nav	nav	4.9	4,363.8
LME Clear Limited	nav	nav	nav	nav	nav	nav	nav	nav	nav	345.4
CME Clearing Europe	nav	nav	nav	nav	nav	nav	nav	nav	nav	1.4
United States										
NSCC	2.3	-1.5	-17.6	10.2	10.5	1,453.1	1,422.8	1,149.3	1,243.6	1,338.2
FICC/GSD	20.0	-0.8	-2.9	-4.7	-7.6	7,362.1	7,261.9	6,909.2	6,460.4	5,812.7
FICC/MBSD	8.4	-9.1	3.3	-24.5	-18.5	696.3	629.6	636.9	472.3	375.2

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

System	Total number of participants				
	2010	2011	2012	2013	2014
Australia					
ASX Clear	44	42	39	34	33
ASX Clear (Futures)	15	17	17	19	19
Belgium					
LCH.Clearnet SA	nav	nav	nav	nav	nav
Brazil					
BmfBovespa-Equities	91	92	88	80	79
BmfBovespa-Derivatives	79	82	74	70	69
BmfBovespa-Securities	65	64	62	58	54
CETIP	556	567	558	598	699
Canada					
CDCC	37	37	40	37	34
NGX	229	237	248	259	264
ICE	10	9	9	9	9
China					
SD&C	220	222	223	226	230
France					
LCH.Clearnet SA	103	114	114	109	110
Germany					
Eurex Clearing AG	128	149	163	175	183
Hong Kong SAR					
CCASS	23,241	24,006	24,344	24,573	24,884
India					
CCIL	237	245	255	264	266
NSCCL	1,328	1,382	1,393	1,299	1,369
BOISL	1,325	1,370	nap	nap	nap
ICCL	28	54	52	1,361	1,375
MCX-SXCCL	109	116	513	582	579
Italy					
CCG	71	71	74	83	81
LCH.Clearnet SA	nav	nav	nav	nav	nav
Japan					
JSCC	155	142	139	139	138
JDCC	57	56	53	52	54
JGBCC	35	35	34	nap	nap
TFX	71	70	65	49	47
OSE	91	92	83	nap	nap
Korea					
Korea Exchange (KRX)	92	92	91	91	92
Korea Securities Depository (KSD)	nav	nav	91	91	90
Mexico					
CCV	26	26	27	27	30
Asigna ¹	5	5	6	6	7
Netherlands					
LCH.Clearnet SA	nav	nav	nav	nav	nav
EuroCCP N.V.	57	58	51	49	48
Russia					
MICEX	786	nap	nap	nap	nap
RTS CC	351	387	nap	nap	nap
NCC	nap	715	727	825	794
NSD	nap	nap	nav	289	333
Saudi Arabia					
Saudi Arabia clearing house	62	56	54	54	54
Singapore					
CDP	63	63	61	63	63
South Africa			nap		
Sweden					
SE Nasdaq OMXDM	54	54	47	46	48
Switzerland					
SIX x-clear	71	71	70	70	68
Turkey					
Takasbank	131	127	125	123	121

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

Table CCP4 (cont)

System	Total number of participants				
	2010	2011	2012	2013	2014
United Kingdom					
LCH.Clearnet Ltd	148	159	171	165	161
LCH.Clearnet SA	nav	nav	nav	nav	nav
ICE Clear Europe	nav	nav	nav	81	80
LME Clear Limited	nav	nav	nav	nav	42
CME Clearing Europe Limited	nav	nav	nav	nav	18
United States					
NSCC	191	187	181	173	170
FICC/GSD	106	101	104	85	106
FICC/MBSD	73	73	74	76	78

Table CSD1
Features of selected central securities depositories
(at end-2014)

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	Express II	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	16:30	no link
JASDEC	DOM: O, B ¹	SE, O, B	JASDEC	17:00	no link
	DOM: E ²	SE, O, B	JASDEC	DVP: 13:50 FoP: 15:30	direct: FoP: 3; indirect: FoP: 3
	DOM: E ³	SE, O, B	JASDEC	13:00	

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

Table CSD1 (cont)

System	Type of securities held	Owner/ manager	Settlement system	Closing time for same-day transactions	Links to other CSDs
Korea Korea Securities Depository (KSD)	B, C, G, E, O	SE, O, B	KSD	DVP: 16:00 ¹ , 16:10 ² , 16:50 ² , 17:00 ³	direct: DVP, FoP: 3 direct: Fop: 2 indirect: DVP, FoP: 36 ⁴
Mexico Indeval	B, C, G, E, O	B, SE, CB, O	DALI	16:15	direct/indirect: FoP/DVP: EUR/USD/GBP: 4
Netherlands Euroclear Netherlands	nav	O ¹	nav	nav	nav
Russia NSD	DOM: B, G, E INT: B, G, E, O	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	T- T+3	JPY	CB
	no	DVP2	T- T+3	JPY	CB
	no	DVP3	T+2, T+3	JPY	CB, B
Korea					
Korea Securities Depository	yes	DVP1, 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 ⁵ , CHF, GBP, CNY, KZT, BYR, UAH, ADM, HKD, AUD, JPY, NOK, CAD ⁶	O - RUB, USD, EUR; 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 For commercial paper, corporate and other debt securities excluding government bonds, investment trusts. ² For equities traded outside the exchanges. ³ For exchange-traded equities cleared via the Japan Securities Clearing Corporation.

Korea: ¹ Transactions on exchange. ² 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)				
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Australia										
ASX Settlement	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Austraclear	0.29	0.33	0.34	0.35	0.34	22.9	13.0	3.0	2.6	-2.2
Belgium										
NBB SSS	0.41	0.52	0.58	0.55	0.95	21.1	27.2	12.3	-5.5	72.2
Euroclear Belgium	1.72	1.80	1.80	1.91	2.12	-4.7	5.1	-0.1	5.9	11.0
Euroclear Bank	48.2	59.9	64.9	70.1	75.7	25.6	24.3	8.2	8.1	8.0
Brazil										
SELIC	3.01	3.37	3.64	3.97	3.95	13.7	12.0	7.9	9.0	-0.4
BMFBOVESPA-Equities	17.09	16.99	18.89	20.93	19.16	-85.6	-0.6	11.1	10.8	-8.5
CETIP	26.01	34.90	30.47	86.01	116.94	21.2	34.2	-12.7	182.2	36.0
Canada										
CDS	337.1	418.5	360.3	352.5	429.7	30.4	24.1	-13.9	-2.2	21.9
China										
SD&C	6,145.9	4,769.7	4,117.2	5,711.6	7,780.5	-13.1	-22.4	-13.7	38.7	36.2
CDC Depository and Settlement System	438.9	515.7	587.4	457.5	466.4	61.6	17.5	13.9	-22.1	1.9
France										
Euroclear France	26.12	27.64	23.62	24.38	24.30	-1.9	5.8	-14.5	3.2	-0.4
Germany										
Clearstream Banking AG	58.40	63.17	52.80	60.93	61.91	4.6	8.2	-16.4	15.4	1.6
Hong Kong SAR										
CCASS	19.94	20.65	18.03	20.20	21.76	14.0	3.6	-12.7	12.0	7.7
CMU	0.091	0.114	0.089	0.092	0.098	50.0	25.6	-22.3	4.4	5.8
India										
RBI (SSS)	1.7	1.9	2.3	2.6	3.0	20.5	12.8	22.5	13.6	16.2
NSDL	185.8	118.1	107.7	99.5	147.3	6.0	-36.4	-8.8	-7.6	48.0
CDSL	83.35	56.57	68.41	69.21	104.67	6.0	-32.1	20.9	1.2	51.2
Italy										
Monte Titoli	25.91	23.49	21.29	21.00	24.66	-9.4	-9.3	-9.4	-1.4	17.5
Japan										
BOJ	3.84	3.93	4.21	4.36	4.65	-1.7	2.3	7.2	3.5	6.8
JASDEC	87.08	85.45	88.35	107.29	111.02	-1.1	-1.9	3.4	21.4	3.5
Korea										
KSD	9.01	9.48	7.72	7.71	7.81	13.0	5.2	-18.6	-0.1	1.4
Mexico										
Indeval	4.08	4.52	4.77	5.35	5.22	5.3	10.8	5.7	12.0	-2.5
Netherlands										
Euroclear Netherlands	4.88	5.21	5.00	5.35	5.71	1.2	6.9	-4.1	7.0	6.7
Russia										
NDC	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
NSD	2.74	2.59	2.34	2.61	2.49	nav	-5.2	-9.7	11.4	-4.4
DCC	0.35	0.13	0.11	0.00	nav	68.2	-62.8	-12.2	-99.7	nav
Saudi Arabia										
Tadawul	19.56	25.55	42.11	43.25	48.81	-46.4	30.7	64.8	2.7	12.8
Singapore										
MEPS+(SGS)	0.071	0.079	0.090	0.100	0.098	20.3	11.3	13.9	11.1	-1.8
DCSS	60.09	nav	nav	nav	nav	13.1	nav	nav	nav	nav
CDP	0.31	0.31	0.47	0.90	0.50	-24.6	-1.3	53.0	92.2	-44.1
South Africa										
SAFIRES	4.31	5.02	6.24	6.60	7.13	36.1	16.6	24.2	5.8	7.9
Sweden										
Euroclear Sweden	12.24	13.86	11.38	12.57	14.11	-57.3	13.3	-17.9	10.4	12.2
Switzerland										
SECOM	57.43	65.21	49.82	53.49	55.07	2.9	13.5	-23.6	7.4	3.0
Turkey										
Takasbank	0.619	95.701	106.350	180.876	245.930	19.8	15,349.9	11.1	70.1	36.0
Central Securities Depository	2.24	2.42	2.86	3.56	3.45	-64.4	8.0	18.4	24.4	-3.0
ESTS	0.09	0.13	0.18	0.27	0.26	4.6	47.0	41.8	46.6	-3.6
United Kingdom										
CREST	52.08	51.78	47.87	56.85	57.67	-7.6	-0.6	-7.6	18.8	1.4
United States										
NBES	19.78	18.61	18.23	19.04	17.04	-6.2	-5.9	-2.1	4.4	-10.5
DTC	295.0	302.3	299.3	319.5	323.0	-1.5	2.5	-1.0	6.7	1.1

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				
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
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	11,972.4	19,646.4	13,160.5	10,969.5	14,375.7	29,344.2	37,854.4	22,573.8	19,908.4	15,148.3
Euroclear Belgium	613.4	773.0	709.9	1,039.9	1,108.2	357.4	428.7	394.1	545.0	523.2
Euroclear Bank	366,739	462,953	396,680	454,350	515,293	7,605.9	7,726.6	6,116.1	6,481.8	6,806.3
Brazil										
SELIC	146,876	178,130	184,246	241,468	265,076	48,769.4	52,816.4	50,644.0	60,883.5	67,112.8
BMFBOVESPA-Equities	2,050.6	2,367.8	2,723.1	2,692.2	2,378.8	119.98	139.33	144.18	128.62	124.15
CETIP	7,653.4	10,288.6	8,981.4	9,391.5	9,105.0	294.2	294.8	294.7	109.2	77.9
Canada										
CDS	70,035	92,076	92,762	112,771	110,681	207.7	220.0	257.4	319.9	257.6
China										
SD&C	20,965.0	26,064.3	33,240.4	55,366.2	81,925.4	3.41	5.46	8.07	9.69	10.53
Settlement System	9,998.7	10,487.1	11,222.6	5,970.3	5,044.5	22.78	20.34	19.11	13.05	10.82
France										
Euroclear France	181,214	203,748	157,791	174,214	145,776	6,937.2	7,371.2	6,680.4	7,145.2	6,000.0
Germany										
Clearstream Banking AG	90,218	111,302	71,623	79,240	105,952	1,544.8	1,762.0	1,356.6	1,300.4	1,711.3
Hong Kong SAR										
CCASS	5,981.6	6,654.9	5,646.1	6,768.1	6,475.9	299.9	322.2	313.2	335.1	297.6
CMU	12,016.1	16,895.7	834.2	744.8	694.4	132,435	148,233	9,419	8,054	7,095
India										
RBI (SSS) ¹	19.5	21.0	22.8	23.4	23.0	11.7	11.2	9.9	8.9	7.6
NSDL	2,341.4	2,178.2	2,841.4	2,730.9	3,091.9	12.60	18.44	26.38	27.44	20.99
CDSL	132.25	84.16	115.21	140.41	215.17	1.59	1.49	1.68	2.03	2.06
Italy										
Monte Titoli	102,342	100,333	75,055	82,775	100,731	3,950.2	4,271.4	3,525.1	3,942.2	4,084.3
Japan										
BOJ	213,545	232,520	258,516	226,658	233,540	55,640.0	59,202.6	61,393.9	52,032.7	50,175.7
JASDEC ¹	14,435.1	16,339.3	15,837.5	13,640.7	16,008.9	165.8	191.2	179.3	127.1	144.2
Korea										
KSD	5,589.9	6,509.1	5,529.7	5,741.1	7,182.8	620.5	686.7	716.7	744.7	919.1
Mexico										
Indeval	74,392.4	90,009.0	92,361.1	96,720.1	97,524.6	18,247.0	19,923.5	19,344.2	18,082.3	18,693.0
Netherlands										
Euroclear Netherlands	5,982.4	6,590.8	5,763.4	5,843.9	5,790.6	1,226.1	1,264.1	1,153.1	1,092.7	1,014.7
Russia										
NDC	nav	nap	nap	nap	nap	nav	nap	nap	nap	nap
NSD	2,231.2	2,848.0	4,329.7	5,370.5	5,350.9	814.9	1,097.5	1,848.8	2,059.0	2,145.5
DCC	226.6	168.6	107.4	2.2	nap	650.1	1,299.4	942.7	5,766.9	nap
Saudi Arabia										
Tadawul	202.7	293.6	514.7	365.3	572.5	10.37	11.49	12.22	8.45	11.73
Singapore										
MEPS+(SGS)	589.7	732.2	1,116.3	1,187.6	1,114.0	8,305.1	9,268.0	12,403.0	11,875.6	11,339.4
DCSS	0.28	nav	nav	nav	nav	0.005	nav	nav	nav	nav
CDP	299.0	290.7	257.3	283.6	209.8	965.4	951.0	550.3	315.5	417.6
South Africa										
SAFIRES	3,832.6	4,036.4	3,995.8	3,108.7	2,733.2	889.8	803.4	640.3	471.0	383.6
Sweden										
Euroclear Sweden	12,012.9	14,630.9	13,808.1	14,266.7	12,428.6	981.6	1,055.5	1,212.9	1,134.8	880.8
Switzerland										
SECOM	14,165.1	13,925.9	5,735.2	4,191.1	4,504.3	246.7	213.6	115.1	78.4	81.8
Turkey										
Takasbank	1,874.0	2,241.8	2,756.4	2,980.7	2,604.7	3,025.4	23.4	25.9	16.5	10.6
Central Securities Depository	372.5	410.1	989.7	1,301.0	962.4	166.5	169.7	346.0	365.6	278.7
ESTS	2,427.2	4,658.5	4,216.2	5,436.4	4,250.5	27,462.6	35,866.6	22,896.5	20,135.2	16,334.4

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				
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
United Kingdom										
CREST	221,486	207,135	183,955	437,115	377,795	4,252.6	4,000.1	3,843.1	7,688.9	6,551.0
United States										
NBES	320,124	291,824	284,402	295,186	287,104	16,184.7	15,678.5	15,599.8	15,505.8	16,848.7
DTC	117,500	124,700	110,300	106,400	113,700	398.3	412.5	368.5	333.0	352.0

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)				
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
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	19.4	51.1	-29.3	-20.3	30.5	2,478.7	3,727.2	2,645.7	2,104.1	2,705.3
Euroclear Belgium	13.7	16.0	-3.1	40.0	6.1	127.0	146.6	142.7	199.5	208.5
Euroclear Bank	25.6	16.2	-9.6	9.5	12.9	75,926.0	87,827.4	79,746.4	87,148.7	96,969.4
Brazil										
SELIC	-1.8	8.4	14.1	36.8	12.4	6,648.0	6,818.6	7,642.5	10,115.1	11,304.9
BMFBOVESPA-Equities	344.1	3.2	26.9	3.2	-9.5	92.8	90.6	113.0	112.8	101.4
CETIP	15.2	20.2	-3.7	9.1	-0.7	346.4	393.8	372.5	393.4	388.3
Canada										
CDS	5.4	22.7	0.3	24.1	3.3	4,248.5	5,035.3	5,040.4	6,054.4	6,134.8
China										
SD&C	4.1	12.6	21.4	59.3	43.9	362.1	357.1	404.0	602.8	790.7
CDC Depository and	34.1	-5.0	1.9	-49.1	-17.8	172.7	143.7	136.4	65.0	48.7
France										
Euroclear France	14.6	4.6	-18.0	5.7	-16.8	6,858.6	7,120.0	5,890.4	6,196.0	5,151.3
Germany										
Clearstream Banking AG	1.0	14.5	-31.8	5.3	32.8	2,643.1	2,961.4	2,024.9	2,115.9	2,739.7
Hong Kong SAR										
CCASS	11.0	5.9	-18.8	14.9	-8.4	2,616.5	2,678.2	2,150.0	2,454.7	2,226.3
CMU	112.4	33.8	-95.3	-14.4	-10.7	5,256.2	6,799.5	317.6	270.1	238.7
India										
RBI (SSS) ¹	-17.1	1.2	13.6	1.5	-3.7	11.5	11.1	12.2	12.1	11.2
NSDL	34.8	-12.8	36.8	-5.0	10.8	137.6	115.1	152.2	141.2	150.4
CDSL	-18.2	-40.3	43.5	20.5	50.0	7.8	4.4	6.2	7.3	10.5
Italy										
Monte Titoli	5.7	-9.3	-21.6	5.3	21.5	4,817.7	4,403.1	3,620.3	3,880.1	4,705.8
Japan										
BOJ	-4.4	-0.8	11.3	6.9	8.7	3,880.3	3,929.8	4,337.5	4,618.4	5,075.1
JASDEC	-4.3	4.6	1.9	3.5	25.3	256.3	273.7	276.8	285.3	361.4
Korea										
KSD	25.2	7.3	-15.5	-0.4	18.8	510.8	541.2	452.4	439.8	509.4
Mexico										
Indeval	1.1	15.1	4.4	-2.2	1.0	7,077.8	7,687.7	7,783.1	7,662.4	7,557.3
Netherlands										
Euroclear Netherlands	-1.3	2.3	-7.9	-4.4	-1.1	716.0	737.3	695.8	676	659
Russia										
NDC	nav	nap	nap	nap	nap	nap	nap	nap	nap	nap
NSD	nap	16.3	50.9	19.3	6.7	146.3	149.4	216.3	258.2	284.5
DCC	65.0	-32.2	-36.8	-98.1	nap	14.9	8.8	5.4	0.1	nap
Saudi Arabia										
Tadawul	-42.1	39.7	70.4	-31.4	52.6	38.5	43.9	70.1	49.1	76.7
Singapore										
MEPS+(SGS)	13.2	8.8	44.8	4.1	-6.0	259.4	275.7	389.1	392.9	361.8
DCSS	63.2	nav	nav	nav	nav	0.1	nav	nav	nav	nav
CDP	16.0	-14.8	-15.9	7.8	-25.8	131.5	109.5	89.7	93.8	68.1
South Africa										
SAFIRES	12.3	-1.7	6.0	-13.2	-6.2	1,021.2	967.8	1,005.5	848.8	780.7
Sweden										
Euroclear Sweden	17.7	8.3	-2.4	-1.1	-8.4	2,459.3	2,598.4	2,539.6	2,465.5	2,177.1
Switzerland										
SECOM	7.1	-16.6	-56.1	-27.7	6.1	2,436.4	1,997.2	862.8	612.2	642.1
Turkey										
Takasbank	-26.0	20.6	24.3	6.8	-7.0	255.9	288.5	348.7	361.6	326.1
Central Securities Depository	30.2	11.0	144.0	29.8	-21.3	50.9	52.8	125.2	157.8	120.5
ESTS	-30.9	93.4	-8.5	27.3	-16.8	331.4	599.5	533.4	659.5	532.2
United Kingdom										
CREST	-22.1	-13.8	-12.6	134.8	-19.1	9,223.5	7,979.1	6,973.6	16,118.0	12,633.4
United States										
NBES	6.7	-11.6	-4.5	2.5	-4.1	2,139.2	1,880.6	1,760.4	1,771.5	1,655.0
DTC	-5.0	2.9	-13.3	-4.7	5.4	785.2	803.6	682.8	638.5	655.4

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				
	2010	2011	2012	2013	2014
Australia					
ASX Settlement	90	91	83	77	82
Austraclear	732	743	775	829	845
Belgium					
NBB SSS	85	87	84	84	99
Euroclear Belgium	75	73	73	76	78
Euroclear Bank	1,342	1,383	1,391	1,474	1,539
Brazil					
SELIC	510	514	499	497	486
BMFBOVESPA-Equities	199	201	201	201	193
CETIP	556	567	558	598	699
Canada					
CDS	96	98	100	100	100
China					
SD&C	nap	nap	nap	nap	nap
CDC Depository and	10,230	11,162	12,415	6,075	6,681
France					
Euroclear France	165	162	156	157	152
Germany					
Clearstream Banking AG	366	376	405	359	298
Hong Kong SAR					
CCASS	23,241	24,006	24,344	24,573	24,884
CMU	163	173	180	184	205
India					
RBI (SSS)	228	242	297	304	344
NSDL	293	282	282	278	273
CDSL	551	567	578	579	575
Italy					
Monte Titoli	288	266	248	239	232
Japan					
BOJ	299	297	291	283	280
JASDEC	229	219	199	186	177
Korea					
KSD	259	285	300	295	299
Mexico					
Indeval	111	113	113	107	111
Netherlands					
Euroclear Netherlands	70	67	67	69	71
Russia					
NDC	nap	nap	nap	nap	nap
NSD	915	960	909	908	896
DCC	408	391	199	115	nap
Saudi Arabia					
Tadawul	63	57	55	55	55
Singapore					
MEPS+(SGS)	64	64	62	64	64
DCSS	47	47	63	63	73
CDP	63	63	61	63	73
South Africa					
SAFIRES	36	40	43	45	48
Sweden					
Euroclear Sweden	46	48	53	53	52
Switzerland					
SECOM	434	417	375	367	354
Turkey					
Takasbank	664	828	1,051	1,048	1,015
Central Securities Depository	488	540	601	657	672
ESTS	48	47	49	50	51
United Kingdom					
CREST	35,307	33,743	32,388	26,643	23,648
United States					
NBES	2,506	2,347	2,139	2,084	2,012
DTC	377	378	375	353	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				
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Australia										
ASX Settlement	2.22	2.22	2.19	2.20	2.21	1,240.7	1,106.3	1,335.0	1,312.9	1,237.7
Austraclear	nav	nav	nav	nav	nav	1,206.8	1,309.4	1,428.6	1,314.4	1,388.4
Belgium										
NBB SSS	1.63	1.68	1.85	2.06	2.12	645.4	664.2	700.9	747.1	676.6
Euroclear Belgium	nav	0.77	0.82	1.04	0.97	216.5	170.5	209.3	279.6	273.0
Euroclear Bank	207.6	203.9	202.8	212.1	220.0	13,837.6	13,934.4	14,187.0	14,638.2	14,316.0
Brazil										
SELIC	0.59	0.53	0.45	0.37	0.39	1,415.1	1,404.8	1,432.6	1,312.0	1,297.1
BMFBOVESPA-Equities	1.22	1.21	1.26	1.30	1.32	744.1	589.7	603.6	464.2	417.8
CETIP	2,869.7	2,861.5	2,523.5	2,695.4	3,272.0	1,697.6	1,696.3	1,690.4	1,608.7	1,558.2
Canada										
CDS	77.49	78.25	78.17	76.76	75.36	3,864.0	3,850.1	4,152.0	4,080.7	3,983.4
China										
SD&C	2.78	3.30	4.09	5.07	6.33	4,185.2	3,575.8	3,899.9	4,297.7	6,629.6
CDC Depository and	2.34	2.94	3.57	4.23	4.86	3,046.2	3,389.6	3,779.6	4,249.9	4,695.2
France										
Euroclear France	40.03	46.74	54.09	52.51	62.48	6,867.8	6,496.9	7,023.5	7,764.5	6,989.3
Germany										
Clearstream Banking AG	5,085.2	2,232.9	2,655.7	3,938.4	4,171.1	8,435.0	7,490.0	7,920.5	8,793.2	9,195.3
Hong Kong SAR										
CCASS	7,818.0	6,617.0	6,725.0	8,217.0	8,529.0	1,452.7	1,235.7	1,590.8	1,789.9	1,922.1
CMU	1.14	1.56	2.03	2.21	2.24	128.64	162.86	198.95	230.54	235.54
India										
RBI (SSS)	0.002	0.002	0.002	0.002	0.002	751.7	726.5	813.0	826.9	913.7
NSDL ¹	471,304	579,801	686,476	795,503	927,357	1,474.6	1,339.0	1,401.9	1,444.3	1,855.1
CDSL ¹	104,871	133,572	151,729	177,310	206,012	241.3	191.6	179.8	175.7	220.2
Italy										
Monte Titoli	43.18	42.71	43.79	42.37	38.24	3,970.4	4,153.1	4,233.3	4,549.6	4,066.3
Japan										
BOJ	nav	nav	nav	nav	nav	10,574.1	11,585.5	10,867.0	9,115.5	8,071.8
JASDEC ¹	82.57	75.78	73.28	70.88	70.85	4,592.8	4,626.6	4,051.2	8,237.0	8,373.7
Korea										
KSD	33.86	36.93	44.39	48.72	51.38	1.20	1.28	1.51	1.66	1.68
Mexico										
Indeval	7.53	7.98	8.75	9.15	9.67	1,134.7	1,094.9	1,353.0	1,508.3	1,461.5
Netherlands										
Euroclear Netherlands	14.00	9.00	10.00	12.00	14.00	1,235.3	1,119.9	1,152.1	1,323.0	1,248.1
Russia										
NDC	nap	nap	nap	nap	nap	nap	nap	nap	nap	nap
NSD	3.27	4.18	6.62	6.85	7.81	356.2	300.0	445.4	727.7	497.5
DCC	4.07	3.73	1.11	0.51	nap	124.8	102.3	28.7	0.1	nap
Saudi Arabia										
Tadawul ¹	88,768	93,703	104,147	137,693	159,906	366.6	353.1	390.0	507.8	483.5
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	1,128.1	1,039.5	1,306.4	1,444.3	1,563.8
South Africa										
SAFIRES	3.56	4.11	4.55	5.79	8.64	952.8	788.3	941.6	881.4	863.7
Sweden										
Euroclear Sweden	nav	nav	nav	nav	nav	1,672.4	1,373.1	1,590.0	1,772.6	1,172.4
Switzerland										
SECOM	227.5	237.6	254.2	285.5	296.4	3,041.8	2,719.4	2,937.2	3,249.4	3,234.5

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				
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Turkey										
Takasbank	0.45	0.60	0.78	0.77	0.74	29.23	23.24	28.29	26.82	31.75
Central Securities Depository ¹	1.15	1.50	1.78	1.96	2.34	328.6	223.6	438.5	355.5	394.5
ESTS	0.07	0.06	0.06	0.05	0.06	231.96	193.76	212.84	182.61	173.08
United Kingdom										
CREST	10.87	11.01	11.29	12.04	14.17	5,154.5	5,211.3	5,957.0	7,023.9	6,909.5
United States										
NBES	1,160.9	1,187.1	1,217.6	1,225.9	1,231.5	56,722.6	60,295.9	63,196.0	65,726.0	67,914.9
DTC	3,610.0	3,690.0	1,354.0	1,326.0	1,300.0	37,000.0	40,000.0	37,200.0	42,907.5	46,436.6

¹ Converted at end of year exchange rates.

Turkey: ¹ For number of securities held, millions.