

Comparative tables

Table 1
Basic statistical data

	GDP (USD billions) ¹					Population (millions, yearly average)				
	2000	2001	2002	2003	2004	2000	2001	2002	2003	2004
Belgium	232	232	252	310	358	10.2	10.3	10.3	10.4	10.4
Canada	725	715	735	869	992	30.7	31.0	31.4	31.7	32.0
France	1,327	1,340	1,460	1,790	2,048	60.7	61.0	61.4	61.8	62.2
Germany	1,899	1,891	2,022	2,442	2,753	82.2	82.3	82.5	82.5	82.5
Hong Kong SAR	169	167	164	158	166	6.7	6.7	6.8	6.8	6.9
Italy	1,074	1,090	1,188	1,469	1,679	57.8	57.9	58.0	58.1	58.3
Japan	4,649	4,088	3,907	4,231	4,585	126.9	127.3	127.4	127.6	127.7
Netherlands	370	401	439	538	607	15.9	16.0	16.1	16.2	16.3
Singapore	93	86	88	92	107	4.0	4.1	4.2	4.2	4.2
Sweden	239	219	242	302	346	8.9	8.9	8.9	9.0	9.0
Switzerland	246	250	277	323	359	7.2	7.3	7.3	7.4	7.5
United Kingdom	1,442	1,435	1,573	1,806	2,134	58.6	59.1	59.3	59.6	59.8
United States	9,817	10,128	10,487	11,004	11,735	282.4	285.3	288.2	291.0	293.9
CPSS¹	22,283	22,042	22,834	25,333	27,868	752.2	757.4	761.9	766.3	770.6

Table 1 (cont)

	GDP per capita (USD) ¹					CPI inflation (per cent, yearly average)				
	2000	2001	2002	2003	2004	2000	2001	2002	2003	2004
Belgium	22,626	22,533	24,416	29,881	34,356	2.68	2.44	1.55	1.51	1.86
Canada	23,609	23,050	23,433	27,426	31,029	2.73	2.53	2.25	2.77	1.83
France	21,879	21,947	23,763	28,957	32,937	1.83	1.78	1.94	2.17	2.34
Germany	23,110	22,965	24,513	29,597	33,366	1.39	1.90	1.35	1.05	1.79
Hong Kong SAR	25,320	24,764	24,121	23,278	24,081	-3.75	-1.60	-3.04	-2.58	-0.03
Italy	18,598	18,824	20,477	25,264	28,820	2.60	2.65	2.59	2.83	2.24
Japan	36,628	32,113	30,661	33,156	35,911	-0.67	-0.73	-0.92	-0.25	-0.01
Netherlands	23,268	24,974	27,157	33,146	37,233	2.34	5.11	3.87	2.24	1.38
Singapore	23,041	20,776	21,207	22,071	25,193	1.35	1.02	-0.39	0.49	1.67
Sweden	26,976	24,661	27,124	33,671	38,492	1.31	2.69	1.96	2.31	1.04
Switzerland	34,135	34,385	37,691	43,622	48,172	1.54	0.99	0.63	0.64	0.81
United Kingdom	24,585	24,298	26,518	30,318	35,658	0.80	1.22	1.27	1.36	1.34
United States	34,763	35,496	36,391	37,811	39,928	3.38	2.83	1.59	2.27	2.68
CPSS¹	29,622	29,102	29,968	33,060	36,163	2.04	1.98	1.32	1.99	2.48

Table 1 (cont)

	Exchange rate to the USD (yearly average)					Exchange rate to the USD (end of year)				
	2000	2001	2002	2003	2004	2000	2001	2002	2003	2004
Belgium	1.0859	1.1175	1.0609	0.8858	0.8049	1.0747	1.1347	0.9536	0.7918	0.7342
Canada	1.4855	1.5489	1.5702	1.4004	1.3012	1.4995	1.5928	1.5776	1.2965	1.2020
France	1.0859	1.1175	1.0609	0.8858	0.8049	1.0747	1.1347	0.9536	0.7918	0.7342
Germany	1.0859	1.1175	1.0609	0.8858	0.8049	1.0747	1.1347	0.9536	0.7918	0.7342
Hong Kong SAR	7.7910	7.7990	7.7990	7.7870	7.7880	7.7960	7.7970	7.7980	7.7630	7.7740
Italy	1.0859	1.1175	1.0609	0.8858	0.8049	1.0747	1.1347	0.9536	0.7918	0.7342
Japan	107.78	121.53	125.31	115.93	108.18	114.90	131.47	119.37	106.97	103.78
Netherlands	1.0859	1.1175	1.0609	0.8858	0.8049	1.0747	1.1347	0.9536	0.7918	0.7342
Singapore	1.7239	1.7917	1.7906	1.7422	1.6903	1.7315	1.8510	1.7365	1.7008	1.6338
Sweden	9.1713	10.3432	9.7194	8.0838	7.3453	9.4909	10.5540	8.7278	7.1892	6.6226
Switzerland	1.6886	1.6866	1.5556	1.3453	1.2419	1.6353	1.6782	1.4410	1.2664	1.1453
United Kingdom	0.6614	0.6947	0.6665	0.6125	0.5460	0.6707	0.6905	0.6203	0.5580	0.5176
United States	nap	nap	nap	nap	nap	nap	nap	nap	nap	nap
CPSS	nap	nap	nap	nap	nap	nap	nap	nap	nap	nap

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

¹ Converted at yearly average exchange rates.CPSS: ¹ 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				
	2000	2001	2002	2003	2004	2000	2001	2002	2003	2004
Belgium	13.1	8.5	nap	nap	nap	1,278	827	nap	nap	nap
Canada	27.0	26.8	28.7	35.8	40.4	880	864	914	1,129	1,263
France	45.4	30.1	nap	nap	nap	748	494	nap	nap	nap
Germany	132.3	73.1	nap	nap	nap	1,610	887	nap	nap	nap
Hong Kong SAR	13.5	14.5	15.9	18.1	19.7	2,020	2,155	2,346	2,656	2,858
Italy	71.2	58.5	nap	nap	nap	1,232	1,009	nap	nap	nap
Japan	588.5	557.5	668.8	760.3	794.5	4,637	4,380	5,248	5,958	6,222
Netherlands	17.4	10.0	nap	nap	nap	1,095	626	nap	nap	nap
Singapore	7.4	7.1	7.8	8.3	9.2	1,836	1,713	1,868	1,973	2,179
Sweden	10.3	10.1	12.3	15.2	16.4	1,160	1,141	1,373	1,692	1,828
Switzerland	23.1	25.1	29.1	33.9	36.8	3,205	3,449	3,964	4,578	4,936
United Kingdom	45.9	47.8	56.9	67.7	76.8	783	809	959	1,137	1,283
United States	593.9	643.3	687.5	724.2	754.9	2,103	2,255	2,386	2,488	2,568
Euro area	nap	nap	412.1	569.0	704.6	nap	nap	1,339	1,837	2,261
CPSS excl euro area countries¹	1,309.5	1,332.3	1,507.0	1,663.3	1,748.6	2,492	2,515	2,825	3,096	3,232
CPSS incl Euro area¹	nap	nap	1,919.1	2,232.4	2,453.2	nap	nap	2,281	2,636	2,877

Table 2 (cont)

	Value as a percentage of GDP					Value as a percentage of narrow money				
	2000	2001	2002	2003	2004	2000	2001	2002	2003	2004
Belgium	5.6	3.7	nap	nap	nap	19.9	14.0	nap	nap	nap
Canada	3.8	3.9	3.9	3.8	3.8	15.8	14.8	14.7	14.2	13.6
France	3.4	2.3	nap	nap	nap	12.8	8.4	nap	nap	nap
Germany	6.9	3.9	nap	nap	nap	24.7	13.8	nap	nap	nap
Hong Kong SAR	8.0	8.7	9.7	11.4	11.8	51.5	49.2	47.9	39.5	37.1
Italy	6.6	5.4	nap	nap	nap	15.6	12.6	nap	nap	nap
Japan	13.5	14.8	16.3	16.6	16.6	27.3	26.0	22.9	22.4	21.8
Netherlands	4.7	2.5	nap	nap	nap	12.6	7.1	nap	nap	nap
Singapore	8.0	8.5	8.5	8.7	8.4	38.4	36.3	37.8	36.3	34.2
Sweden	4.4	4.7	4.5	4.5	4.3	13.1	13.4	13.0	12.6	11.6
Switzerland	9.1	10.0	9.7	9.9	9.4	18.6	19.2	17.4	14.8	15.3
United Kingdom	3.2	3.3	3.4	3.4	3.4	5.1	5.1	5.0	4.9	4.7
United States	6.0	6.4	6.6	6.6	6.4	53.4	53.2	55.2	54.4	53.9
Euro area	nap	nap	6.1	6.8	7.4	nap	nap	17.5	18.5	19.2
CPSS excl euro area countries¹	7.5	7.8	8.6	8.9	8.6	21.4	21.2	26.0	24.5	23.5
CPSS incl Euro area¹	nap	nap	7.9	8.2	8.2	nap	nap	23.5	22.6	22.1

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

¹ Converted at end-of-year exchange rates.CPSS excl euro area countries/incl Euro area: ¹ 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				
	2000	2001	2002	2003	2004	2000	2001	2002	2003	2004
Belgium	6.83	6.75	7.68	9.59	11.35	2.9	3.0	2.7	2.8	2.9
Canada	0.35	0.32	0.41	0.11	0.08	0.0	0.0	0.1	0.0	0.0
France	19.26	20.36	24.02	29.43	34.05	1.4	1.5	1.5	1.5	1.5
Germany	33.40	34.60	40.64	47.91	51.08	1.7	1.9	1.8	1.8	1.7
Hong Kong SAR ¹	0.09	0.09	0.07	3.64	2.03	0.1	0.1	0.0	2.3	1.2
Italy	11.47	11.54	14.22	18.38	20.64	1.1	1.1	1.1	1.1	1.1
Japan	36.87	82.56	151.56	231.57	261.15	0.8	2.2	3.7	5.0	5.5
Netherlands	11.36	nav	14.48	17.33	18.74	3.0	nav	3.0	2.9	2.8
Singapore	3.29	3.77	3.72	3.88	4.15	3.6	4.5	4.1	4.1	3.8
Sweden ¹	0.01	0.00	0.01	0.08	0.09	0.0	0.0	0.0	0.0	0.0
Switzerland	2.08	2.03	2.08	4.34	4.71	0.8	0.8	0.7	1.3	1.2
United Kingdom	2.33	2.47	2.98	3.52	3.99	0.2	0.2	0.2	0.2	0.2
United States	13.53	17.79	20.90	22.62	21.45	0.1	0.2	0.2	0.2	0.2
CPSS¹	140.86	182.27	282.76	392.39	433.52	0.6	0.8	1.2	1.5	1.6

Table 3 (cont)

	Transferable balances held at other banks									
	Total value (USD billions) ²					Value as a percentage of GDP				
	2000	2001	2002	2003	2004	2000	2001	2002	2003	2004
Belgium	9.17	10.51	8.15	18.50	23.47	3.9	4.6	2.9	5.3	6.0
Canada	4.46	3.26	3.27	4.73	5.95	0.6	0.5	0.4	0.5	0.6
France ¹	231.65	210.79	235.91	266.90	319.06	17.3	16.0	14.5	13.3	14.2
Germany	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Hong Kong SAR	nap	nap	nap	nap	nap	nap	nap	nap	nap	nap
Italy ¹	90.50	74.20	129.88	134.25	125.45	8.3	6.9	9.8	8.2	6.8
Japan ¹	37.81	58.19	73.84	88.18	87.49	0.9	1.4	1.8	2.0	2.0
Netherlands ¹	49.67	26.90	36.22	40.13	53.40	13.3	6.8	7.4	6.7	8.0
Singapore	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Sweden ¹	7.87	11.46	10.11	8.55	12.01	3.4	5.3	3.7	2.5	3.1
Switzerland ¹	30.76	27.41	27.76	52.35	62.95	12.1	10.9	9.3	15.3	16.2
United Kingdom	381.50	430.96	582.95	731.22	960.40	26.8	29.9	34.5	36.9	42.7
United States ¹	32.06	34.79	35.70	35.32	28.14	0.3	0.3	0.3	0.3	0.2
CPSS¹	875.44	888.47	1,143.79	1,380.13	1,678.32	4.4	4.5	5.5	6.0	6.5

Note: 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.France: ¹ Fourth quarter.Hong Kong: ¹ End of year.Italy: ¹ End of year.Japan: ¹ For 2000, at end-December; thereafter, balances at end-September, converted at end-September exchange rates.Netherlands: ¹ Prior to 2003, at end of year. Thereafter, average of last working day in November and December.Sweden: ¹ End of year.Switzerland: ¹ End of year.United States: ¹ End of year.CPSS: ¹ Sum or average excluding those countries for which data are not available.

Table 4
Institutions offering payment services to non-banks
 (end of year)¹

	Number of institutions									
	Total number					Number per 1 million inhabitants				
	2000	2001	2002	2003	2004	2000	2001	2002	2003	2004
Belgium	120	114	113	110	106	11.7	11.1	10.9	10.6	10.2
Canada	1,918	1,700	1,517	1,405	1,295	62.5	54.8	48.4	44.4	40.5
France	1,102	1,053	992	941	899	18.2	17.2	16.1	15.2	14.5
Germany	2,742	2,527	2,364	2,226	2,149	33.4	30.7	28.7	27.0	26.0
Hong Kong SAR	407	389	350	343	333	61.1	57.8	51.6	50.4	48.4
Italy	852	844	828	802	791	14.8	14.6	14.3	13.8	13.6
Japan ¹	2,832	2,493	2,208	2,027	1,937	22.3	19.6	17.3	15.9	15.2
Netherlands	179	168	149	154	155	11.2	10.5	9.2	9.5	9.5
Singapore	218	203	183	176	170	54.3	49.1	43.9	42.1	40.1
Sweden	124	130	128	126	128	14.0	14.6	14.3	14.1	14.2
Switzerland	337	329	318	303	301	46.7	45.2	43.3	40.9	40.4
United Kingdom	747	713	646	611	584	12.7	12.1	10.9	10.3	9.8
United States	20,674	20,018	19,425	18,929	18,354	73.2	70.2	67.4	65.0	62.4
CPSS¹	32,252	30,681	29,221	28,153	27,202	42.9	40.5	38.4	36.7	35.3

Table 4 (cont)

	Number of branches or offices									
	Total number					Number per 1 million inhabitants				
	2000	2001	2002	2003	2004	2000	2001	2002	2003	2004
Belgium	8,092	7,639	7,052	6,536	6,160	789.8	743.0	682.7	630.0	591.3
Canada	13,699	14,314	14,249	14,424	14,199	446.2	461.2	454.2	455.5	444.3
France	46,361	41,487	37,465	39,562	40,003	764.2	679.6	609.9	640.2	643.4
Germany	59,828	56,833	53,392	49,630	47,648	727.9	690.2	647.3	601.4	577.5
Hong Kong SAR	2,409	2,100	1,964	1,846	1,763	361.4	312.3	289.4	271.3	256.2
Italy	42,138	43,100	43,827	44,771	44,870	729.5	744.0	755.3	770.2	770.2
Japan ¹	64,230	62,950	61,058	59,686	58,618	506.0	494.5	479.1	467.7	459.1
Netherlands	6,266	5,592	4,918	4,529	4,118	393.5	348.6	304.6	279.2	252.6
Singapore	703	623	565	517	489	175.0	150.8	135.5	123.5	115.3
Sweden	3,307	3,272	3,038	2,862	2,613	372.7	367.8	340.4	319.5	290.5
Switzerland	6,242	5,998	5,653	5,406	5,223	865.9	823.3	769.8	730.0	700.7
United Kingdom	33,453	32,529	32,085	31,520	29,977	570.4	550.9	540.9	529.3	501.0
United States	78,353	82,951	84,840	104,949	106,360	277.5	290.7	294.4	360.6	361.9
CPSS¹	365,081	359,388	350,106	366,238	362,041	485.3	474.5	459.5	477.9	469.8

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

¹ Except as noted.

Japan: ¹ End-March of the following year.

CPSS: ¹ 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 (thousands)					Number of accounts per inhabitant				
	2000	2001	2002	2003	2004	2000	2001	2002	2003	2004
Belgium	12,230	12,536	12,697	12,983	12,679	1.19	1.22	1.23	1.25	1.22
Canada	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
France	66,745	68,090	68,294	68,752	69,749	1.10	1.12	1.11	1.11	1.12
Germany	88,533	88,925	87,906	84,356	85,163	1.08	1.08	1.07	1.02	1.03
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy ¹	32,807	34,482	35,745	35,824	36,052	0.57	0.60	0.62	0.62	0.62
Japan ¹	532,698	536,001	537,060	536,403	532,658	4.20	4.21	4.21	4.20	4.17
Netherlands	22,100	22,600	20,800	22,800	22,900	1.39	1.41	1.29	1.41	1.40
Singapore	140	133	120	117	115	0.03	0.03	0.03	0.03	0.03
Sweden	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Switzerland	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
United Kingdom	159,142	157,488	157,579	141,902	142,216	2.71	2.67	2.66	2.38	2.38
United States	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
CPSS¹	914,395	920,256	920,201	903,138	901,532	2.20	2.20	2.19	2.15	2.14

Table 5 (cont)

	Value of deposit accounts									
	Total value (USD billions) ²					Value per inhabitant (USD) ²				
	2000	2001	2002	2003	2004	2000	2001	2002	2003	2004
Belgium	65	68	81	110	128	6,301	6,598	7,844	10,587	12,294
Canada	148	158	170	220	260	4,827	5,098	5,424	6,933	8,146
France	316	334	397	488	557	5,214	5,468	6,470	7,898	8,959
Germany	446	495	639	829	931	5,428	6,009	7,752	10,052	11,291
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy ¹	401	423	547	683	781	6,937	7,299	9,429	11,757	13,413
Japan ¹	1,882	2,194	2,833	3,235	3,503	14,831	17,234	22,231	25,350	27,436
Netherlands	215	238	303	408	469	13,522	14,861	18,778	25,137	28,771
Singapore	110	108	113	121	134	27,405	26,177	27,124	28,992	31,561
Sweden	118	113	143	180	209	13,265	12,646	15,986	20,113	23,216
Switzerland	60	64	84	132	137	8,321	8,818	11,407	17,808	18,414
United Kingdom	2,908	3,119	4,146	5,031	6,047	49,595	52,816	69,898	84,475	101,065
United States	793	873	847	877	914	2,808	3,059	2,939	3,014	3,108
CPSS¹	7,463	8,186	10,305	12,315	14,071	10,010	10,906	13,646	16,215	18,424

Table 5 (cont)

	Value of deposit accounts as a percentage of GDP				
	2000	2001	2002	2003	2004
Belgium	27.6	29.7	28.9	31.7	32.6
Canada	20.6	22.7	23.3	23.4	24.3
France	23.6	25.3	24.5	24.4	24.8
Germany	23.2	26.6	28.4	30.4	30.9
Hong Kong SAR	nav	nav	nav	nav	nav
Italy ¹	36.9	39.4	41.4	41.6	42.5
Japan ¹	45.5	57.9	68.6	71.6	74.4
Netherlands	57.5	60.4	62.2	67.8	70.5
Singapore	119.5	130.2	124.0	128.2	121.1
Sweden	50.9	52.3	52.9	53.1	54.4
Switzerland	23.6	25.5	28.0	38.4	35.3
United Kingdom	204.6	216.1	245.3	253.8	268.7
United States	8.1	8.6	8.1	8.0	7.8
CPSS¹	33.7	37.4	45.5	48.9	50.8

Note: 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.

Italy: ¹ Only deposits held at banks.

Japan: ¹ March of the following year. Values are converted at March (following year) exchange rates.

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

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 (%)				
	2000	2001	2002	2003	2004	2000	2001	2002	2003	2004
Belgium	1,391	1,543	1,704	1,659	1,787	0.8	10.9	10.4	-2.7	7.7
Canada	5,899	6,269	6,585	6,961	7,342	8.5	6.3	5.0	5.7	5.5
France	11,980	12,366	13,347	13,692	14,071	5.9	3.2	7.9	2.6	2.8
Germany	12,209	12,521	12,157	13,568	14,786	5.8	2.6	-2.9	11.6	9.0
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	2,064	3,018	3,129	3,233	3,429	10.4	46.2	3.7	3.3	6.1
Japan ¹	3,491	3,738	3,778	3,934	4,551	17.8	7.1	1.1	4.1	15.7
Netherlands	2,894	3,141	3,409	3,582	3,738	7.9	8.5	8.5	5.1	4.4
Singapore	309	326	947	1,801	1,876	11.7	5.6	190.2	90.1	4.2
Sweden	1,212	1,269	1,146	1,307	1,485	5.9	4.7	-9.6	14.0	13.6
Switzerland	883	877	939	983	1,021	nav	-0.6	7.0	4.8	3.9
United Kingdom	10,344	10,908	11,372	12,077	12,919	4.3	5.5	4.3	6.2	7.0
United States	72,209	74,565	77,212	79,772	84,528	3.7	3.3	3.6	3.3	6.0
CPSS¹	124,886	130,540	135,726	142,570	151,533	5.7	4.5	4.0	5.0	6.3

Table 6 (cont)

	Number per inhabitant					Number per deposit account held by non-banks				
	2000	2001	2002	2003	2004	2000	2001	2002	2003	2004
Belgium	136	150	165	160	172	114	123	134	128	141
Canada	192	202	210	220	230	nav	nav	nav	nav	nav
France	197	203	217	222	226	179	182	195	199	202
Germany	149	152	147	164	179	138	141	138	161	174
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	36	52	54	56	59	63	88	88	90	95
Japan	28	29	30	31	36	7	7	7	7	9
Netherlands	182	196	211	221	229	131	139	164	157	163
Singapore	77	79	227	430	442	2,208	2,454	7,893	15,391	16,311
Sweden	137	143	128	146	165	nav	nav	nav	nav	nav
Switzerland	122	120	128	133	137	nav	nav	nav	nav	nav
United Kingdom	176	185	192	203	216	65	69	72	85	91
United States	256	261	268	274	288	nav	nav	nav	nav	nav
CPSS¹	168	174	180	188	198	49	52	54	59	63

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

Japan: ¹ For credit transfers, total transactions during the fiscal year ending March of the following year.

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

Table 7**Use of payment instruments by non-banks: Number of transactions per payment instrument***(millions, total for the year)*

	Credit transfers					Direct debits				
	2000	2001	2002	2003	2004	2000	2001	2002	2003	2004
Belgium	510.9	578.7	662.5	636.5	692.7	166.2	176.9	168.8	192.4	211.4
Canada	565.3	634.8	652.9	723.1	793.5	444.4	488.5	520.4	560.6	590.0
France	2,093.6	2,175.5	2,564.2	2,587.5	2,599.2	1,968.6	2,063.5	2,183.8	2,353.2	2,542.7
Germany	5,585.0	5,688.5	5,552.5	5,839.0	6,241.7	4,766.2	4,834.4	4,554.3	5,541.7	6,156.6
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	319.7	1,046.5	989.1	1,018.4	1,048.8	326.4	361.9	401.5	414.4	453.2
Japan ¹	1,216.8	1,262.4	1,285.3	1,302.8	1,330.5	nav	nav	nav	nav	nav
Netherlands	1,170.4	1,226.6	1,260.5	1,271.4	1,264.2	836.2	876.1	947.0	1,000.8	1,051.3
Singapore	14.6	16.8	17.7	19.9	21.8	17.3	19.0	30.3	44.7	47.5
Sweden	792.9	764.3	435.5	417.6	462.0	91.0	98.2	119.4	130.1	143.0
Switzerland	545.2	503.2	537.7	564.2	585.9	46.1	47.6	50.0	51.2	51.5
United Kingdom	1,845.3	1,932.3	2,009.4	2,211.5	2,600.7	2,009.7	2,152.1	2,288.6	2,429.9	2,589.9
United States	3,775.2	4,232.0	4,458.5	4,746.7	5,096.2	2,367.5	2,929.9	3,462.2	4,208.6	5,796.1
CPSS¹	18,434.9	20,061.6	20,426.0	21,338.5	22,737.4	13,039.6	14,048.0	14,726.4	16,927.5	19,633.3

Table 7 (cont)

	Cheques					E-money payment transactions				
	2000	2001	2002	2003	2004	2000	2001	2002	2003	2004
Belgium	70.7	60.1	28.9	23.7	19.1	51.3	60.5	120.8	107.1	106.9
Canada	1,658.2	1,589.0	1,515.0	1,449.8	1,377.6	nav	nav	nav	nav	nav
France	4,493.7	4,338.6	4,349.5	4,261.5	4,133.8	nav	2.8	18.4	18.1	16.0
Germany	393.3	319.8	149.7	133.3	112.7	26.6	29.4	35.9	37.4	38.3
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	565.1	583.9	538.2	505.8	487.2	nav	nav	1.0	2.7	14.8
Japan	225.9	208.9	187.1	172.0	159.2	nav	nav	nav	nav	nav
Netherlands	14.2	5.3	0.1	0.0	0.0	25.3	30.9	87.0	109.2	127.3
Singapore	91.7	92.0	90.7	87.6	86.8	100.1	102.2	702.1	1,535.9	1,598.2
Sweden	2.0	1.7	1.5	nav	nav	2.9	1.5	0.7	0.2	nav
Switzerland	11.2	7.2	4.5	3.5	2.7	18.0	19.8	20.0	19.3	19.0
United Kingdom	2,701.0	2,567.0	2,393.0	2,251.0	2,089.0	nav	nav	nav	nav	nav
United States	41,900.0	40,130.0	38,370.0	36,600.0	34,830.0	neg	neg	neg	neg	neg
CPSS¹	52,126.9	49,903.5	47,628.1	45,488.1	43,298.1	224.2	247.0	985.9	1,829.8	1,920.4

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

Japan: ¹ For credit transfers, total transactions during the fiscal year ending March of the following year.CPSS: ¹ Sum or average excluding those countries for which data are not available.

Table 7 (cont)

	Card payments (except e-money)					of which: by cards with a debit function				
	2000	2001	2002	2003	2004	2000	2001	2002	2003	2004
Belgium	445.6	502.2	577.3	614.5	671.3	379.9	432.8	506.8	544.1	597.3
Canada	3,230.9	3,556.6	3,897.0	4,228.0	4,581.0	1,960.1	2,236.6	2,404.0	2,590.0	2,819.2
France ¹	3,292.4	3,670.7	4,095.6	4,341.5	4,650.0	nav	nav	nav	nav	nav
Germany	1,437.9	1,649.0	1,864.3	2,016.5	2,236.4	1,133.9	1,334.1	1,535.8	1,670.3	1,869.0
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	590.2	747.8	910.4	984.7	1,105.6	317.9	433.4	552.0	610.7	672.0
Japan	2,048.8	2,266.4	2,305.3	2,459.5	3,061.2	3.2	6.2	8.3	9.5	10.9
Netherlands	848.3	1,001.9	1,114.1	1,201.2	1,295.6	801.5	954.4	1,068.6	1,157.1	1,247.1
Singapore	85.5	96.5	106.3	112.7	121.5	85.5	96.5	106.3	112.7	121.5
Sweden	323.2	402.8	589.3	759.3	880.3	255.9	326.5	509.1	670.3	778.2
Switzerland	262.2	299.4	326.3	345.0	362.1	171.3	201.1	225.6	244.6	259.5
United Kingdom	3,788.0	4,257.0	4,681.0	5,185.0	5,639.0	2,337.0	2,696.0	2,994.0	3,364.0	3,690.0
United States	24,166.6	27,272.7	30,921.2	34,217.1	38,805.8	8,313.0	10,524.0	13,390.4	16,197.8	19,680.0
CPSS¹	40,519.7	45,723.2	51,388.2	56,464.9	63,409.8	15,759.1	19,241.6	23,300.8	27,171.0	31,744.8

Table 7 (cont)

	by cards with a delayed debit function					by cards with a credit function				
	2000	2001	2002	2003	2004	2000	2001	2002	2003	2004
Belgium	65.7	69.4	70.5	70.4	74.0	nav	nav	nav	nav	nav
Canada ¹	nav	nav	nav	nav	nav	1,270.8	1,320.0	1,493.0	1,638.0	1,761.8
France ¹	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Germany ¹	304.0	314.8	328.6	346.2	367.3	nav	nav	nav	nav	nav
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy ¹	nav	nav	nav	nav	nav	272.3	314.4	358.4	374.0	433.6
Japan ¹	nav	nav	nav	nav	nav	2,046	2,260	2,297	2,450	3,050
Netherlands ¹	46.8	47.5	45.6	44.1	48.5	nav	nav	nav	nav	nav
Singapore	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Sweden	46.7	49.9	50.7	64.3	71.7	20.7	26.4	29.5	24.7	30.4
Switzerland ¹	nav	nav	nav	nav	nav	90.9	98.3	100.7	100.4	102.6
United Kingdom	187.0	220.0	216.0	224.0	222.0	1,264.0	1,341.0	1,471.0	1,597.0	1,727.0
United States	nav	nav	nav	nav	nav	15,853.7	16,748.7	17,530.8	18,019.3	19,125.8
CPSS¹	650.2	701.7	711.3	749.0	783.6	20,817.9	22,109.2	23,280.5	24,203.4	26,231.4

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

Canada: ¹ For cards with a credit function, includes charge cards.

France: ¹ A breakdown by types of function is not available.

Germany: ¹ For cards with a delayed debit function, includes cards with a credit function.

Italy: ¹ For cards with a credit function, includes cards with a delayed debit function.

Japan: ¹ For cards with a credit function, includes cards with a delayed debit function.

Netherlands: ¹ For cards with a delayed debit function, includes cards with a credit function.

Switzerland: ¹ For cards with a credit function, includes cards with a delayed debit function.

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

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				
	2000	2001	2002	2003	2004	2000	2001	2002	2003	2004
Belgium	41.0	42.0	42.5	40.4	40.7	13.4	12.8	10.8	12.2	12.4
Canada	9.6	10.1	9.9	10.4	10.8	7.5	7.8	7.9	8.1	8.0
France	17.7	17.8	19.4	19.1	18.6	16.6	16.8	16.5	17.4	18.2
Germany	45.7	45.4	45.7	43.0	42.2	39.0	38.6	37.5	40.8	41.6
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	17.7	38.2	34.8	34.8	33.7	18.1	13.2	14.1	14.2	14.6
Japan	34.9	33.8	34.0	33.1	29.2	nav	nav	nav	nav	nav
Netherlands	40.4	39.1	37.0	35.5	33.8	28.9	27.9	27.8	27.9	28.1
Singapore	4.7	5.1	1.9	1.1	1.2	5.6	5.8	3.2	2.5	2.5
Sweden	65.4	60.3	38.0	31.9	31.1	7.5	7.7	10.4	10.0	9.6
Switzerland	61.8	57.4	57.3	57.4	57.4	5.2	5.4	5.3	5.2	5.0
United Kingdom	17.8	17.7	17.7	18.3	20.1	19.4	19.7	20.1	20.1	20.0
United States	5.2	5.7	5.8	6.0	6.0	3.3	3.9	4.5	5.3	6.9
CPSS¹	14.8	15.4	15.1	15.0	15.1	10.5	10.8	10.9	11.9	13.0

Table 7a (cont)

	Cheques					E-money payment transactions				
	2000	2001	2002	2003	2004	2000	2001	2002	2003	2004
Belgium	5.7	4.4	1.9	1.5	1.1	4.1	4.4	7.8	6.8	6.3
Canada	28.1	25.3	23.0	20.8	18.8	nav	nav	nav	nav	nav
France	37.9	35.4	32.9	31.4	29.7	nav	nav	0.1	0.1	0.1
Germany	3.2	2.6	1.2	1.0	0.8	0.2	0.2	0.3	0.3	0.3
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	31.4	21.3	18.9	17.3	15.7	nav	nav	0.0	0.1	0.5
Japan	6.5	5.6	5.0	4.4	3.5	nav	nav	nav	nav	nav
Netherlands	0.5	0.2	0.0	0.0	0.0	0.9	1.0	2.6	3.0	3.4
Singapore	29.6	28.2	9.6	4.9	4.6	32.4	31.3	74.1	85.3	85.2
Sweden	0.2	0.1	0.1	nav	nav	0.2	0.1	0.1	0.0	nav
Switzerland	1.3	0.8	0.5	0.4	0.3	2.0	2.3	2.1	2.0	1.9
United Kingdom	26.1	23.5	21.0	18.6	16.2	nav	nav	nav	nav	nav
United States	58.0	53.8	49.7	45.9	41.2	neg	neg	neg	neg	neg
CPSS¹	41.9	38.4	35.2	32.0	28.7	0.2	0.2	0.7	1.3	1.3

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

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

Table 7a (cont)

	Card payments (except e-money)					of which: by cards with a debit function				
	2000	2001	2002	2003	2004	2000	2001	2002	2003	2004
Belgium	35.8	36.4	37.0	39.0	39.5	30.5	31.4	32.5	34.6	35.1
Canada	54.8	56.7	59.2	60.7	62.4	33.2	35.7	36.5	37.2	38.4
France	27.8	30.0	31.0	32.0	33.4	nav	nav	nav	nav	nav
Germany	11.8	13.2	15.3	14.9	15.1	9.3	10.7	12.6	12.3	12.6
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	32.8	27.3	32.1	33.7	35.6	17.6	15.8	19.4	20.9	21.6
Japan	58.7	60.6	61.0	62.5	67.3	0.1	0.2	0.2	0.2	0.2
Netherlands	29.3	31.9	32.7	33.5	34.7	27.7	30.4	31.3	32.3	33.4
Singapore	27.7	29.6	11.2	6.3	6.5	27.7	29.6	11.2	6.3	6.5
Sweden	26.7	31.8	51.4	58.1	59.3	21.1	25.7	44.4	51.3	52.4
Switzerland	29.7	34.1	34.8	35.1	35.5	19.4	22.9	24.0	24.9	25.4
United Kingdom	36.6	39.0	41.2	42.9	43.7	22.6	24.7	26.3	27.9	28.6
United States	33.5	36.6	40.0	42.9	45.9	11.5	14.1	17.3	20.3	23.3
CPSS¹	32.6	35.2	38.0	39.8	42.0	12.7	14.8	17.2	19.1	21.0

Table 7a (cont)

	by cards with a delayed debit function					by cards with a credit function				
	2000	2001	2002	2003	2004	2000	2001	2002	2003	2004
Belgium	5.3	5.0	4.5	4.5	4.4	nav	nav	nav	nav	nav
Canada	nav	nav	nav	nav	nav	21.5	21.1	22.7	23.5	24.0
France	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Germany	2.5	2.5	2.7	2.6	2.5	nav	nav	nav	nav	nav
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	nav	nav	nav	nav	nav	15.1	11.5	12.6	12.8	13.9
Japan	nav	nav	nav	nav	nav	58.6	60.5	60.8	62.3	67.0
Netherlands	1.6	1.5	1.3	1.2	1.3	nav	nav	nav	nav	nav
Singapore	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Sweden	3.9	3.9	4.4	4.9	4.8	1.7	2.1	2.6	1.9	2.0
Switzerland	nav	nav	nav	nav	nav	10.3	11.2	10.7	10.2	10.0
United Kingdom	1.8	2.0	1.9	1.9	1.7	12.2	12.3	12.9	13.2	13.4
United States	nav	nav	nav	nav	nav	22.0	22.5	22.7	22.6	22.6
CPSS¹	0.5	0.5	0.5	0.5	0.5	16.7	17.0	17.2	17.0	17.4

Note: Please refer to the individual country tables and the country footnotes on page 162 for a detailed explanation.

CPSS: 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				
	2000	2001	2002	2003	2004	2000	2001	2002	2003	2004
Belgium	-10.9	13.3	14.5	-3.9	8.8	16.8	6.5	-4.6	14.0	9.9
Canada	12.0	12.3	2.9	10.7	9.7	9.6	9.9	6.5	7.7	5.3
France	2.1	3.9	17.9	0.9	0.5	13.8	4.8	5.8	7.8	8.1
Germany	3.2	1.9	-2.4	5.2	6.9	7.0	1.4	-5.8	21.7	11.1
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	9.1	227.4	-5.5	3.0	3.0	18.0	10.9	11.0	3.2	9.4
Japan	4.5	3.7	1.8	1.4	2.1	nav	nav	nav	nav	nav
Netherlands	5.9	4.8	2.8	0.9	-0.6	6.5	4.8	8.1	5.7	5.1
Singapore	5.1	14.8	5.7	12.1	10.0	-0.4	9.6	59.9	47.4	6.4
Sweden	-0.5	-3.6	-43.0	-4.1	10.6	7.1	7.9	21.6	9.0	9.9
Switzerland	-7.0	-7.7	6.9	4.9	3.8	51.6	3.3	5.0	2.4	0.6
United Kingdom	2.7	4.7	4.0	10.1	17.6	7.9	7.1	6.3	6.2	6.6
United States	8.7	12.1	5.4	6.5	7.4	14.8	23.8	18.2	21.6	37.7
CPSS¹	3.7	8.8	1.8	4.5	6.6	10.0	7.7	4.8	14.9	16.0

Table 7b (cont)

	Cheques					E-money payment transactions				
	2000	2001	2002	2003	2004	2000	2001	2002	2003	2004
Belgium	-11.8	-15.1	-51.9	-18.0	-19.3	12.8	17.9	99.9	-11.4	-0.1
Canada	-3.4	-4.2	-4.7	-4.3	-5.0	nav	nav	nav	nav	nav
France	0.3	-3.5	0.3	-2.0	-3.0	0.0	nav	557.1	-1.6	-11.6
Germany	-7.2	-18.7	-53.2	-11.0	-15.4	28.8	10.2	22.1	4.2	2.5
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	-2.5	3.3	-7.8	-6.0	-3.7	nav	nav	nav	nav	nav
Japan	-5.6	-7.5	-10.4	-8.1	-7.4	nav	nav	nav	nav	nav
Netherlands	-47.0	-62.2	-98.6	-100.0	nav	16.1	22.0	181.6	25.5	16.6
Singapore	-1.0	0.4	-1.4	-3.5	-0.9	30.1	2.1	587.0	118.8	4.1
Sweden	-42.9	-15.0	-13.4	nav	nav	-31.0	-48.3	-53.3	-71.4	nav
Switzerland	67.2	-35.7	-37.5	-22.2	-22.9	68.2	10.0	1.0	-3.5	-1.6
United Kingdom	-5.4	-5.0	-6.8	-5.9	-7.2	nav	nav	nav	nav	nav
United States	-3.5	-4.2	-4.4	-4.6	-4.8	nav	nav	nav	nav	nav
CPSS¹	-3.3	-4.3	-4.6	-4.5	-4.8	24.7	10.2	299.1	85.6	4.9

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

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

Table 7b (cont)

	Card payments (except e-money)					of which: by cards with a debit function				
	2000	2001	2002	2003	2004	2000	2001	2002	2003	2004
Belgium	14.6	12.7	14.9	6.4	9.3	16.2	13.9	17.1	7.4	9.8
Canada	15.0	10.1	9.6	8.5	8.3	18.0	14.1	7.5	7.7	8.8
France	13.1	11.5	11.6	6.0	7.1	nav	nav	nav	nav	nav
Germany	17.2	14.7	13.1	8.2	10.9	18.9	17.7	15.1	8.8	11.9
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	23.7	26.7	21.7	8.2	12.3	28.1	36.3	27.4	10.6	10.0
Japan	31.4	10.6	1.7	6.7	24.5	714.7	91.1	34.0	15.0	15.4
Netherlands	14.0	18.1	11.2	7.8	7.9	14.5	19.1	12.0	8.3	7.8
Singapore	12.7	12.9	10.2	6.0	7.8	12.7	12.9	10.2	6.0	7.8
Sweden	26.9	24.6	46.3	28.8	15.9	29.2	27.6	55.9	31.7	16.1
Switzerland	nav	14.2	9.0	5.7	5.0	nav	17.4	12.2	8.4	6.1
United Kingdom	11.2	12.4	10.0	10.8	8.8	13.3	15.4	11.1	12.4	9.7
United States	16.9	12.9	13.4	10.7	13.4	30.4	26.6	27.2	21.0	21.5
CPSS¹	17.4	12.8	12.4	9.9	12.3	25.1	22.1	21.1	16.6	16.8

Table 7b (cont)

	by cards with a delayed debit function					by cards with a credit function				
	2000	2001	2002	2003	2004	2000	2001	2002	2003	2004
Belgium	5.9	5.7	1.5	-0.1	5.2	nav	nav	nav	nav	nav
Canada	nav	nav	nav	nav	nav	10.7	3.9	13.1	9.7	7.6
France	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Germany	11.1	3.6	4.4	5.4	6.1	nav	nav	nav	nav	nav
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	nav	nav	nav	nav	nav	18.8	15.5	14.0	4.4	15.9
Japan	nav	nav	nav	nav	nav	31.2	10.5	1.6	6.7	24.5
Netherlands	6.2	1.5	-4.1	-3.2	10.0	nav	nav	nav	nav	nav
Singapore	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Sweden	16.3	6.8	1.7	26.7	11.6	24.4	27.7	11.8	-16.3	22.8
Switzerland	nav	nav	nav	nav	nav	nav	8.1	2.4	-0.3	2.2
United Kingdom	6.9	17.6	-1.8	3.7	-0.9	8.0	6.1	9.7	8.6	8.1
United States	nav	nav	nav	nav	nav	10.9	5.6	4.7	2.8	6.1
CPSS¹	9.3	7.9	1.4	5.3	4.6	13.0	6.2	5.3	4.0	8.4

Note: Please refer to the individual country tables and the country footnotes on page 162 for a detailed explanation.

CPSS: 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				
	2000	2001	2002	2003	2004	2000	2001	2002	2003	2004
Belgium	49.9	56.3	64.1	61.4	66.5	16.2	17.2	16.3	18.5	20.3
Canada	18.4	20.5	20.8	22.8	24.8	14.5	15.7	16.6	17.7	18.5
France	34.5	35.6	41.7	41.9	41.8	32.4	33.8	35.6	38.1	40.9
Germany	68.0	69.1	67.3	70.8	75.7	58.0	58.7	55.2	67.2	74.6
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	5.5	18.1	17.0	17.5	18.0	5.7	6.2	6.9	7.1	7.8
Japan ¹	9.6	9.9	10.1	10.2	10.4	nav	nav	nav	nav	nav
Netherlands	73.5	76.5	78.1	78.4	77.5	52.5	54.6	58.7	61.7	64.5
Singapore	3.6	4.1	4.2	4.7	5.2	4.3	4.6	7.3	10.7	11.2
Sweden	89.4	85.9	48.8	46.6	51.4	10.3	11.0	13.4	14.5	15.9
Switzerland	75.6	69.1	73.2	76.2	78.6	6.4	6.5	6.8	6.9	6.9
United Kingdom	31.5	32.7	33.9	37.1	43.5	34.3	36.4	38.6	40.8	43.3
United States	13.4	14.8	15.5	16.3	17.3	8.4	10.3	12.0	14.5	19.7
CPSS¹	24.5	26.5	26.8	27.8	29.5	17.3	18.5	19.3	22.1	25.5

Table 7c (cont)

	Cheques					E-money payment transactions				
	2000	2001	2002	2003	2004	2000	2001	2002	2003	2004
Belgium	6.9	5.8	2.8	2.3	1.8	5.0	5.9	11.7	10.3	10.3
Canada	54.0	51.2	48.3	45.8	43.1	nav	nav	nav	nav	nav
France	74.1	71.1	70.8	69.0	66.5	nav	0.0	0.3	0.3	0.3
Germany	4.8	3.9	1.8	1.6	1.4	0.3	0.4	0.4	0.5	0.5
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	9.8	10.1	9.3	8.7	8.4	nav	nav	0.0	0.0	0.3
Japan	1.8	1.6	1.5	1.3	1.2	nav	nav	nav	nav	nav
Netherlands	0.9	0.3	0.0	0.0	0.0	1.6	1.9	5.4	6.7	7.8
Singapore	22.8	22.3	21.8	20.9	20.5	24.9	24.7	168.3	367.0	376.9
Sweden	0.2	0.2	0.2	nav	nav	0.3	0.2	0.1	0.0	nav
Switzerland	1.6	1.0	0.6	0.5	0.4	2.5	2.7	2.7	2.6	2.5
United Kingdom	46.1	43.5	40.3	37.8	34.9	nav	nav	nav	nav	nav
United States	148.4	140.6	133.1	125.8	118.5	neg	neg	neg	neg	neg
CPSS¹	69.3	65.9	62.5	59.4	56.2	0.3	0.3	1.3	2.4	2.5

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

Japan: ¹ For credit transfers, total transactions during the fiscal year ending March of the following year.CPSS: ¹ Sum or average excluding those countries for which data are not available.

Table 7c (cont)

	Card payments (except e-money)					of which: by cards with a debit function				
	2000	2001	2002	2003	2004	2000	2001	2002	2003	2004
Belgium	43.5	48.8	55.9	59.2	64.4	37.1	42.1	49.1	52.4	57.3
Canada	105.2	114.6	124.2	133.5	143.3	63.8	72.1	76.6	81.8	88.2
France	54.3	60.1	66.7	70.3	74.8	nav	nav	nav	nav	nav
Germany	17.5	20.0	22.6	24.4	27.1	13.8	16.2	18.6	20.2	22.7
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	10.2	12.9	15.7	16.9	19.0	5.5	7.5	9.5	10.5	11.5
Japan	16.1	17.8	18.1	19.3	24.0	0.0	0.0	0.1	0.1	0.1
Netherlands	53.3	62.5	69.0	74.0	79.5	50.3	59.5	66.2	71.3	76.5
Singapore	21.3	23.4	25.5	26.9	28.7	21.3	23.4	25.5	26.9	28.7
Sweden	36.4	45.3	66.0	84.8	97.9	28.8	36.7	57.0	74.8	86.5
Switzerland	36.4	41.1	44.4	46.6	48.6	23.8	27.6	30.7	33.0	34.8
United Kingdom	64.6	72.1	78.9	87.1	94.2	39.9	45.7	50.5	56.5	61.7
United States	85.6	95.6	107.3	117.6	132.0	29.4	36.9	46.5	55.7	67.0
CPSS¹	53.9	60.4	67.4	73.7	82.3	21.0	25.4	30.6	35.5	41.2

Table 7c (cont)

	by cards with a delayed debit function					by cards with a credit function				
	2000	2001	2002	2003	2004	2000	2001	2002	2003	2004
Belgium	6.4	6.8	6.8	6.8	7.1	nav	nav	nav	nav	nav
Canada	nav	nav	nav	nav	nav	41.4	42.5	47.6	51.7	55.1
France	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Germany	3.7	3.8	4.0	4.2	4.5	nav	nav	nav	nav	nav
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	nav	nav	nav	nav	nav	4.7	5.4	6.2	6.4	7.4
Japan	nav	nav	nav	nav	nav	16.1	17.8	18.0	19.2	23.9
Netherlands	2.9	3.0	2.8	2.7	3.0	nav	nav	nav	nav	nav
Singapore	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Sweden	5.3	5.6	5.7	7.2	8.0	2.3	3.0	3.3	2.8	3.4
Switzerland	nav	nav	nav	nav	nav	12.6	13.5	13.7	13.6	13.8
United Kingdom	3.2	3.7	3.6	3.8	3.7	21.6	22.7	24.8	26.8	28.9
United States	nav	nav	nav	nav	nav	56.1	58.7	60.8	61.9	65.1
CPSS¹	0.9	0.9	0.9	1.0	1.0	27.7	29.2	30.6	31.6	34.0

Note: Please refer to the individual country tables and the country footnotes on page 162 for a detailed explanation.

CPSS: 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				
	2000	2001	2002	2003	2004	2000	2001	2002	2003	2004
Belgium	15,007	15,694	12,575	15,857	18,587	3.4	5.1	-25.1	3.7	4.6
Canada	4,379	4,067	3,908	3,732	3,975	-24.3	-5.6	-4.7	-17.1	-2.8
France	74,186	86,305	94,304	115,168	138,092	-3.3	17.6	1.8	-0.2	6.5
Germany	28,249	29,389	31,189	37,316	41,559	7.0	5.1	-0.6	-1.1	-0.6
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	5,896	5,804	6,362	7,963	9,363	14.0	-1.3	1.4	1.6	4.5
Japan ¹	31,265	26,518	24,377	25,893	27,398	2.4	-3.3	-9.6	-1.3	0.6
Netherlands	2,827	3,137	3,400	4,500	5,742	17.7	8.6	-0.9	8.1	14.4
Singapore	5,885	6,747	5,890	5,958	6,166	1.9	18.0	-12.4	-2.1	-1.2
Sweden	1,025	877	703	866	1,036	2.5	-6.1	-26.1	0.2	7.5
Switzerland	27,634	27,800	29,718	34,251	34,875	nav	-0.5	-2.0	-1.0	-6.8
United Kingdom	102,343	108,852	110,955	126,709	145,270	9.2	10.4	-3.4	3.5	0.8
United States	59,678	61,336	63,003	65,674	67,436	-2.8	-0.1	1.1	1.9	0.0
CPSS¹	358,375	376,525	386,385	443,887	499,498	12.1	3.0	1.3	12.6	9.8

Table 8 (cont)

	Average value per transaction (USD) ¹					Average value per inhabitant (USD thousands) ¹				
	2000	2001	2002	2003	2004	2000	2001	2002	2003	2004
Belgium	10,786	10,170	7,378	9,561	10,403	1,465	1,527	1,217	1,529	1,784
Canada	742	649	593	536	541	143	131	125	118	124
France	6,193	6,979	7,065	8,411	9,814	1,223	1,414	1,535	1,864	2,221
Germany	2,314	2,347	2,566	2,750	2,811	344	357	378	452	504
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	2,857	1,923	2,033	2,463	2,731	102	100	110	137	161
Japan ¹	8,955	7,095	6,453	6,581	6,020	246	208	191	203	215
Netherlands	977	999	997	1,256	1,536	178	196	211	277	352
Singapore	19,037	20,669	6,218	3,309	3,287	1,465	1,633	1,412	1,424	1,454
Sweden	846	691	613	663	697	116	99	79	97	115
Switzerland	31,306	31,692	31,665	34,836	34,151	3,833	3,816	4,047	4,625	4,679
United Kingdom	9,894	9,979	9,757	10,491	11,245	1,745	1,843	1,870	2,128	2,428
United States	826	823	816	823	798	211	215	219	226	229
CPSS¹	2,870	2,884	2,847	3,113	3,296	481	502	512	584	654

Table 8 (cont)

	Value as a ratio to GDP					Value as a ratio to deposits held by non-banks ³				
	2000	2001	2002	2003	2004	2000	2001	2002	2003	2004
Belgium	64.7	67.7	49.9	51.2	51.9	234.9	227.9	172.7	161.5	159.1
Canada	6.0	5.7	5.3	4.3	4.0	29.3	25.0	22.9	18.4	16.5
France	55.9	64.4	64.6	64.4	67.4	237.0	254.6	264.0	264.0	271.8
Germany	14.9	15.5	15.4	15.3	15.1	64.0	58.5	54.3	50.3	48.9
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	5.5	5.3	5.4	5.4	5.6	14.9	13.3	12.3	11.8	11.2
Japan ¹	6.9	6.7	6.1	6.0	5.9	15.2	11.5	8.8	8.3	8.0
Netherlands	7.6	7.8	7.8	8.4	9.5	13.3	13.0	12.5	12.3	13.4
Singapore	63.6	78.6	66.6	64.5	57.7	53.2	60.4	53.7	50.3	47.7
Sweden	4.3	4.0	2.9	2.9	3.0	8.4	7.6	5.5	5.4	5.5
Switzerland	112.3	111.0	107.4	106.0	97.1	475.7	434.9	383.0	275.9	275.5
United Kingdom	71.0	75.9	70.5	70.2	68.1	34.7	35.1	28.8	27.6	25.3
United States	6.1	6.1	6.0	6.0	5.7	75.2	70.3	74.4	74.9	73.8
CPSS¹	16.2	17.2	17.0	17.6	18.0	48.0	46.0	37.5	36.0	35.5

Note: 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 CPSS area, in US dollar terms. ³ For Italy, as a ratio to deposits held only at banks.

Japan: ¹ For the most part, data refer to total transactions during the fiscal year ending March of the following year (see Japan, Table 8). As a consequence, they are converted at average fiscal-year exchange rates.

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

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				
	2000	2001	2002	2003	2004	2000	2001	2002	2003	2004
Belgium	14,776	15,472	12,354	15,632	18,339	47	48	44	55	60
Canada	414	437	477	632	770	140	168	196	251	298
France	70,790	83,139	90,660	110,742	133,624	606	629	708	853	972
Germany	24,195	24,909	26,648	32,619	36,389	3,045	3,563	3,687	3,777	4,278
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	4,153	3,988	4,404	5,572	6,604	174	182	202	265	341
Japan ¹	21,545	19,318	18,386	20,053	21,506	nav	nav	nav	nav	nav
Netherlands	2,637	2,935	3,171	4,195	5,392	149	157	177	239	272
Singapore	5,588	6,480	5,640	5,702	5,881	11	12	15	19	22
Sweden	972	825	638	786	940	28	25	26	33	41
Switzerland	27,549	27,715	29,626	34,144	34,759	42	43	47	56	63
United Kingdom	98,335	104,968	106,868	122,220	140,136	782	800	926	1,081	1,374
United States	8,895	9,962	11,156	12,532	13,977	9,385	10,006	10,622	12,110	12,182
CPSS¹	279,848	300,149	310,027	364,829	418,317	14,408	15,635	16,648	18,740	19,903

Table 9 (cont)

	Cheques					E-money payment transactions				
	2000	2001	2002	2003	2004	2000	2001	2002	2003	2004
Belgium	80	89	94	98	101	0.184	0.242	0.632	0.621	0.658
Canada	3,683	3,321	3,070	2,648	2,672	nav	nav	nav	nav	nav
France	2,098	1,979	2,239	2,747	2,589	0.000	0.009	0.066	0.079	0.066
Germany	908	807	729	762	705	0.067	0.061	0.073	0.087	0.103
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	1,056	1,074	1,127	1,332	1,474	nav	nav	0.057	0.207	1.180
Japan	9,764	7,219	5,628	5,460	5,578	nav	nav	nav	nav	nav
Netherlands	2	0	0	0	0	0.067	0.076	0.223	0.336	0.435
Singapore	275	244	223	225	248	0.099	0.117	0.369	0.712	0.787
Sweden	2	2	1	2	nav	0.017	0.007	0.005	0.001	nav
Switzerland	16	11	8	7	6	0.041	0.042	0.045	0.052	0.056
United Kingdom	2,983	2,812	2,845	3,009	3,259	nav	nav	nav	nav	nav
United States	39,847	39,689	39,406	38,979	38,417	neg	neg	neg	neg	neg
CPSS¹	60,715	57,247	55,370	55,269	55,052	0.476	0.553	1.468	2.095	3.285

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

¹ Converted at yearly average exchange rates, except as noted.Japan: ¹ For credit transfers, total transactions during the fiscal year ending March of the following year, converted at average fiscal-year exchange rates.CPSS: ¹ Sum or average excluding those countries for which data are not available.

Table 9 (cont)

	Card payments (except e-money)					of which: by cards with a debit function				
	2000	2001	2002	2003	2004	2000	2001	2002	2003	2004
Belgium	23.8	25.7	30.6	39.0	45.6	17.8	19.4	23.7	30.7	37.1
Canada	142.0	139.8	164.3	200.7	235.0	57.4	61.3	66.9	82.8	95.6
France	140.9	152.1	179.1	230.3	272.8	nav	nav	nav	nav	nav
Germany	101.0	108.6	125.5	158.5	186.4	76.4	83.1	97.2	123.4	143.7
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	44.7	55.4	74.1	97.0	124.3	21.3	29.0	42.2	57.4	72.1
Japan	203.6	194.0	200.4	233.9	276.1	1.4	2.5	3.5	4.6	6.6
Netherlands	39.1	44.3	52.6	66.4	77.0	34.3	39.6	47.7	60.8	70.5
Singapore	10.1	10.3	11.0	11.8	13.8	3.9	4.2	4.4	4.7	5.5
Sweden	23.0	25.2	37.6	45.0	55.1	15.6	18.0	30.6	35.5	43.7
Switzerland	26.1	31.4	36.9	43.8	46.0	15.4	20.2	24.5	29.7	30.0
United Kingdom	243.3	271.4	316.5	398.2	499.9	114.9	136.6	161.8	213.0	275.0
United States	1,551.2	1,679.4	1,820.3	2,053.2	2,859.2	310.1	386.3	480.0	588.1	728.9
CPSS¹	2,548.5	2,737.6	3,048.9	3,577.7	4,691.2	668.4	800.0	982.3	1,230.7	1,508.6

Table 9 (cont)

	by cards with a delayed debit function					by cards with a credit function				
	2000	2001	2002	2003	2004	2000	2001	2002	2003	2004
Belgium	6.0	6.2	6.9	8.3	8.4	nav	nav	nav	nav	nav
Canada ¹	nav	nav	nav	nav	nav	84.6	78.5	97.4	117.8	139.4
France ¹	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Germany ¹	24.6	25.5	28.2	35.1	42.7	nav	nav	nav	nav	nav
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy ¹	nav	nav	nav	nav	nav	23.4	26.4	31.9	39.6	52.2
Japan ¹	nav	nav	nav	nav	nav	202.2	191.5	196.9	229.3	269.6
Netherlands ¹	4.7	4.7	5.0	5.6	6.5	nav	nav	nav	nav	nav
Singapore ¹	nav	nav	nav	nav	nav	6.1	6.2	6.6	7.1	8.3
Sweden	5.6	5.0	5.1	6.7	7.9	1.8	2.2	1.9	2.9	3.5
Switzerland ¹	nav	nav	nav	nav	nav	10.7	11.2	12.4	14.1	15.9
United Kingdom	28.4	31.6	33.0	36.0	42.8	100.0	103.1	121.7	149.2	182.1
United States	nav	nav	nav	nav	nav	1,241.1	1,293.1	1,340.4	1,465.2	1,606.9
CPSS¹	69.4	73.2	78.2	91.6	108.4	1,669.8	1,712.3	1,809.3	2,025.1	2,277.9

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

¹ Converted at yearly average exchange rates.

Canada: ¹ For cards with a credit function, includes charge cards.

France: ¹ A breakdown by types of function is not available.

Germany: ¹ For cards with a delayed debit function, includes cards with a credit function.

Italy: ¹ For cards with a credit function, includes cards with a delayed debit function.

Japan: ¹ For cards with a credit function, includes cards with a delayed debit function.

Netherlands: ¹ For cards with a delayed debit function, includes cards with a credit function.

Singapore: ¹ For cards with a credit function, includes charge cards.

Switzerland: ¹ For cards with a credit function, includes cards with a delayed debit function.

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

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				
	2000	2001	2002	2003	2004	2000	2001	2002	2003	2004
Belgium	99.0	99.0	98.7	98.8	98.9	0.3	0.3	0.3	0.3	0.3
Canada	9.5	10.7	12.2	16.9	19.4	3.2	4.1	5.0	6.7	7.5
France	96.1	96.8	96.7	96.7	97.2	0.8	0.7	0.8	0.7	0.7
Germany	85.6	84.8	85.4	87.4	87.6	10.8	12.1	11.8	10.1	10.3
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	76.5	75.2	75.8	76.7	77.3	3.2	3.4	3.5	3.6	4.0
Japan	68.9	72.8	75.4	77.4	78.5	nav	nav	nav	nav	nav
Netherlands	93.3	93.6	93.2	93.2	93.9	5.3	5.0	5.2	5.3	4.7
Singapore	95.0	96.1	95.8	95.7	95.4	0.2	0.2	0.3	0.3	0.4
Sweden	94.8	94.1	90.8	90.7	90.7	2.7	2.9	3.7	3.8	4.0
Switzerland	99.7	99.7	99.7	99.7	99.7	0.2	0.2	0.2	0.2	0.2
United Kingdom	96.1	96.4	96.3	96.5	96.5	0.8	0.7	0.8	0.9	0.9
United States	14.9	16.2	17.7	19.1	20.7	15.7	16.3	16.9	18.4	18.1
CPSS¹	78.3	79.9	80.5	82.5	84.0	4.0	4.2	4.3	4.2	4.0

Table 9a (cont)

	Cheques					E-money payment transactions				
	2000	2001	2002	2003	2004	2000	2001	2002	2003	2004
Belgium	0.5	0.6	0.7	0.6	0.5	0.0	0.0	0.0	0.0	0.0
Canada	84.1	81.7	78.6	70.9	67.2	nav	nav	nav	nav	nav
France	2.8	2.3	2.4	2.4	1.9	0.0	0.0	0.0	0.0	0.0
Germany	3.2	2.7	2.3	2.0	1.7	0.0	0.0	0.0	0.0	0.0
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	19.5	20.3	19.4	18.3	17.3	nav	nav	0.0	0.0	0.0
Japan	30.5	26.4	23.7	21.6	20.5	nav	nav	nav	nav	nav
Netherlands	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Singapore	4.7	3.6	3.8	3.8	4.0	0.0	0.0	0.0	0.0	0.0
Sweden	0.2	0.2	0.2	0.2	nav	0.0	0.0	0.0	0.0	nav
Switzerland	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
United Kingdom	2.9	2.6	2.6	2.4	2.2	nav	nav	nav	nav	nav
United States	66.8	64.7	62.5	59.4	57.0	neg	neg	neg	neg	neg
CPSS¹	17.0	15.2	14.4	12.5	11.1	0.0	0.0	0.0	0.0	0.0

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

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

Table 9a (cont)

	Card payments (except e-money)					of which: by cards with a debit function				
	2000	2001	2002	2003	2004	2000	2001	2002	2003	2004
Belgium	0.2	0.2	0.2	0.2	0.2	0.1	0.1	0.2	0.2	0.2
Canada	3.2	3.4	4.2	5.4	5.9	1.3	1.5	1.7	2.2	2.4
France	0.2	0.2	0.2	0.2	0.2	nav	nav	nav	nav	nav
Germany	0.4	0.4	0.4	0.4	0.4	0.3	0.3	0.3	0.3	0.3
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	0.8	1.0	1.3	1.3	1.5	0.4	0.5	0.7	0.8	0.8
Japan	0.6	0.7	0.8	0.9	1.0	0.0	0.0	0.0	0.0	0.0
Netherlands	1.4	1.4	1.5	1.5	1.3	1.2	1.3	1.4	1.4	1.2
Singapore	0.2	0.2	0.2	0.2	0.2	0.1	0.1	0.1	0.1	0.1
Sweden	2.2	2.9	5.4	5.2	5.3	1.5	2.0	4.4	4.1	4.2
Switzerland	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
United Kingdom	0.2	0.2	0.3	0.3	0.3	0.1	0.1	0.1	0.2	0.2
United States	2.6	2.7	2.9	3.1	4.2	0.5	0.6	0.8	0.9	1.1
CPSS¹	0.7	0.7	0.8	0.8	0.9	0.2	0.2	0.3	0.3	0.3

Table 9a (cont)

	by cards with a delayed debit function					by cards with a credit function				
	2000	2001	2002	2003	2004	2000	2001	2002	2003	2004
Belgium	0.0	0.0	0.1	0.1	0.0	nav	nav	nav	nav	nav
Canada	nav	nav	nav	nav	nav	1.9	1.9	2.5	3.2	3.5
France	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Germany	0.1	0.1	0.1	0.1	0.1	nav	nav	nav	nav	nav
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	nav	nav	nav	nav	nav	0.4	0.5	0.5	0.5	0.6
Japan	nav	nav	nav	nav	nav	0.6	0.7	0.8	0.9	1.0
Netherlands	0.2	0.2	0.1	0.1	0.1	nav	nav	nav	nav	nav
Singapore	nav	nav	nav	nav	nav	0.1	0.1	0.1	0.1	0.1
Sweden	0.5	0.6	0.7	0.8	0.8	0.2	0.3	0.3	0.3	0.3
Switzerland	nav	nav	nav	nav	nav	0.0	0.0	0.0	0.0	0.0
United Kingdom	0.0	0.0	0.0	0.0	0.0	0.1	0.1	0.1	0.1	0.1
United States	nav	nav	nav	nav	nav	2.1	2.1	2.1	2.2	2.4
CPSS¹	0.0	0.0	0.0	0.0	0.0	0.5	0.5	0.5	0.5	0.5

Note: Please refer to the individual country tables and the country footnotes on page 171 for a detailed explanation.

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

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				
	2000	2001	2002	2003	2004	2000	2001	2002	2003	2004
Belgium	3.5	5.2	-25.4	4.1	4.7	21.3	3.7	-16.0	3.9	-3.1
Canada	21.3	7.4	8.3	15.0	11.0	19.4	22.6	15.5	11.1	8.2
France	-3.3	18.7	1.6	-0.2	7.1	3.6	5.0	4.8	-1.5	1.1
Germany	10.3	4.0	0.2	1.1	-0.4	-9.8	18.2	-3.1	-15.3	1.1
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	18.2	-3.7	2.2	2.7	5.3	5.0	5.3	2.3	6.6	14.4
Japan	7.1	2.3	-6.4	1.4	2.0	nav	nav	nav	nav	nav
Netherlands	18.1	9.0	-1.3	8.1	15.2	12.3	3.0	3.0	10.3	2.3
Singapore	2.3	19.3	-12.7	-2.1	-1.6	22.3	10.7	32.3	17.0	11.1
Sweden	2.0	-6.8	-28.7	0.2	7.5	12.2	-1.1	-6.4	5.0	11.3
Switzerland	1.8	-0.5	-2.0	-1.0	-6.8	15.2	1.3	-0.1	3.3	3.3
United Kingdom	9.6	10.8	-3.5	3.7	0.9	5.8	6.2	9.6	5.9	11.8
United States	1.4	8.9	10.2	9.8	8.6	-8.6	3.7	4.5	11.5	-2.0
CPSS¹	-5.7	5.2	1.9	15.4	11.9	-10.7	6.4	5.1	10.4	3.6

Table 9b (cont)

	Cheques					E-money payment transactions				
	2000	2001	2002	2003	2004	2000	2001	2002	2003	2004
Belgium	-14.0	11.4	-1.3	-14.3	-7.8	14.6	31.8	144.4	-19.1	-5.4
Canada	-29.2	-8.3	-8.4	-25.2	-7.9	nav	nav	nav	nav	nav
France	-5.1	-4.6	5.4	0.3	-16.3	nav	nav	586.7	-2.1	-26.2
Germany	-9.1	-10.3	-15.5	-13.6	-17.3	-2.5	-8.2	11.6	-1.5	5.8
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	2.8	2.0	-2.9	-4.0	-1.6	nav	nav	nav	192.1	406.9
Japan	-6.9	-16.0	-18.9	-10.0	-4.7	nav	nav	nav	nav	nav
Netherlands	-16.5	-75.8	-100.0	nav	nav	4.2	11.1	168.3	23.4	15.9
Singapore	-7.2	-8.7	-8.2	-2.4	5.3	86.4	22.3	215.5	87.0	5.5
Sweden	-28.3	-30.1	-13.1	11.7	nav	-34.5	-53.7	-43.2	-75.6	nav
Switzerland	83.1	-33.9	-29.6	-24.1	-21.6	nav	-1.0	-0.6	-0.6	-0.8
United Kingdom	-1.5	-2.2	-4.2	-4.1	-4.7	nav	nav	nav	nav	nav
United States	-2.8	-3.1	-2.3	-3.3	-4.0	nav	nav	nav	nav	nav
CPSS¹	-5.8	-7.5	-4.5	-2.1	-2.8	12.6	14.1	161.9	39.9	53.0

Note: 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 CPSS area, in US dollar terms.CPSS: ¹ Sum or average excluding those countries for which data are not available.

Table 9b (cont)

	Card payments (except e-money)					of which by cards with a: debit function				
	2000	2001	2002	2003	2004	2000	2001	2002	2003	2004
Belgium	11.5	8.4	11.3	4.9	4.3	13.4	10.0	13.9	6.6	7.9
Canada	14.5	0.1	16.5	6.0	6.8	15.0	8.6	8.2	7.5	5.3
France	11.3	9.2	9.6	5.1	5.2	nav	nav	nav	nav	nav
Germany	15.1	8.6	8.2	4.4	5.0	15.1	9.9	9.6	4.8	4.0
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	17.3	24.5	23.6	6.4	13.9	18.0	36.6	34.6	10.5	11.6
Japan	9.5	8.3	7.5	8.2	10.2	1,234.2	108.9	43.7	22.4	33.5
Netherlands	13.3	11.0	8.7	3.0	4.0	13.0	12.8	10.2	4.2	3.9
Singapore	10.7	5.6	7.0	4.2	11.1	3.1	8.5	5.1	4.7	10.8
Sweden	19.5	20.5	37.6	-2.8	10.1	18.6	26.6	57.0	-5.7	10.8
Switzerland	nav	19.0	7.8	2.0	-3.8	nav	29.5	11.4	4.1	-7.3
United Kingdom	13.8	15.8	10.5	14.1	10.4	16.6	23.4	12.2	19.4	13.6
United States	14.2	5.3	6.7	10.3	35.6	31.4	21.1	22.3	19.8	20.7
CPSS¹	12.6	5.3	9.9	15.1	27.9	19.6	17.4	21.2	22.8	19.6

Table 9b (cont)

	by cards with a delayed debit function					by cards with a credit function				
	2000	2001	2002	2003	2004	2000	2001	2002	2003	2004
Belgium	6.1	3.9	3.1	-0.9	-9.0	nav	nav	nav	nav	nav
Canada	nav	nav	nav	nav	nav	14.1	-5.6	23.1	4.9	7.9
France	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Germany	15.1	4.7	3.6	2.7	8.6	nav	nav	nav	nav	nav
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	nav	nav	nav	nav	nav	16.7	13.4	11.5	0.9	17.2
Japan	nav	nav	nav	nav	nav	8.9	7.6	7.0	8.0	9.7
Netherlands	15.1	-2.5	-3.9	-8.3	4.8	nav	nav	nav	nav	nav
Singapore	nav	nav	nav	nav	nav	16.3	3.7	8.2	3.9	11.3
Sweden	20.2	-0.9	-6.4	6.2	6.4	25.8	34.7	-19.7	20.3	10.0
Switzerland	nav	nav	nav	nav	nav	nav	4.0	1.5	-2.2	3.4
United Kingdom	17.6	15.5	-1.1	-1.2	4.6	9.7	7.0	11.8	11.1	7.4
United States	nav	nav	nav	nav	nav	10.6	1.3	2.0	6.9	6.8
CPSS¹	2.8	3.4	5.5	14.9	15.4	12.1	0.6	4.3	9.7	9.8

Note: Please refer to the individual country tables and the country footnotes on page 171 for a detailed explanation.

¹ Value of transactions in domestic currency deflated by yearly average CPI inflation. For the CPSS area, in US dollar terms.

CPSS: 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				
	2000	2001	2002	2003	2004	2000	2001	2002	2003	2004
Belgium	28,921	26,736	18,648	24,560	26,474	282	274	258	286	283
Canada	732	688	731	875	970	314	345	377	448	505
France	33,812	38,217	35,356	42,798	51,409	308	305	324	363	382
Germany	4,332	4,379	4,799	5,586	5,830	639	737	810	682	695
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	12,993	3,811	4,453	5,472	6,297	532	504	502	639	752
Japan ¹	17,706	15,303	14,304	15,393	16,163	nav	nav	nav	nav	nav
Netherlands	2,253	2,393	2,515	3,300	4,265	178	179	187	239	259
Singapore	382,771	386,658	318,462	287,233	269,289	627	616	508	416	455
Sweden	1,225	1,079	1,465	1,882	2,034	308	257	215	255	287
Switzerland	50,530	55,077	55,097	60,517	59,327	910	902	936	1,099	1,232
United Kingdom	53,289	54,323	53,184	55,266	53,884	389	372	404	445	531
United States	2,356	2,354	2,502	2,640	2,743	3,964	3,415	3,068	2,878	2,102
CPSS¹	15,180	14,961	15,178	17,097	18,398	1,105	1,113	1,131	1,107	1,014

Table 9c (cont)

	Cheques					E-money payment transactions				
	2000	2001	2002	2003	2004	2000	2001	2002	2003	2004
Belgium	1,130	1,476	3,238	4,112	5,266	3.6	4.0	5.2	5.8	6.2
Canada	2,221	2,090	2,026	1,826	1,940	nav	nav	nav	nav	nav
France	467	456	515	645	626	nav	3.2	3.6	4.4	4.1
Germany	2,310	2,525	4,866	5,713	6,257	2.5	2.1	2.0	2.3	2.7
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	1,869	1,840	2,094	2,634	3,027	nav	nav	56.1	75.7	79.9
Japan	43,227	34,556	30,084	31,746	35,044	nav	nav	nav	nav	nav
Netherlands	116	76	0	nav	nav	2.6	2.5	2.6	3.1	3.4
Singapore	3,002	2,654	2,462	2,571	2,863	1.0	1.1	0.5	0.5	0.5
Sweden	1,199	899	978	nav	nav	6.0	4.9	6.5	6.8	nav
Switzerland	1,465	1,523	1,871	2,124	2,356	2.3	2.1	2.2	2.7	3.0
United Kingdom	1,105	1,096	1,189	1,337	1,560	nav	nav	nav	nav	nav
United States	951	989	1,027	1,065	1,103	neg	neg	neg	neg	neg
CPSS¹	1,165	1,147	1,163	1,215	1,271	2.1	2.2	1.5	1.1	1.7

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

¹ Converted at yearly average exchange rates, except as noted.Japan: ¹ For credit transfers, total for the fiscal year ending March of the following year, converted at average fiscal-year exchange rates.CPSS: ¹ Sum or average excluding those countries for which data are not available.

Table 9c (cont)

	Card payments (except e-money)					of which: by cards with a debit function				
	2000	2001	2002	2003	2004	2000	2001	2002	2003	2004
Belgium	53.4	51.1	52.9	63.4	67.9	46.7	44.9	46.7	56.4	62.2
Canada	43.9	39.3	42.2	47.5	51.3	29.3	27.4	27.8	32.0	33.9
France	42.8	41.4	43.7	53.0	58.7	nav	nav	nav	nav	nav
Germany	70.2	65.9	67.3	78.6	83.4	67.3	62.3	63.3	73.9	76.9
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	75.7	74.1	81.3	98.5	112.4	67.0	66.9	76.4	94.0	107.3
Japan	99.4	85.6	86.9	95.1	90.2	424.2	408.2	420.4	482.6	598.4
Netherlands	46.1	44.2	47.3	55.3	59.4	42.8	41.4	44.6	52.6	56.5
Singapore	117.6	106.9	103.4	105.0	113.4	46.1	43.0	40.9	41.7	45.0
Sweden	71.1	62.6	63.9	59.3	62.6	60.9	55.0	60.1	52.9	56.2
Switzerland	99.4	104.8	113.1	126.9	127.0	89.9	100.2	108.6	121.3	115.7
United Kingdom	64.2	63.7	67.6	76.8	88.7	49.2	50.7	54.0	63.3	74.5
United States	64.2	61.6	58.9	60.0	73.7	37.3	36.7	35.8	36.3	37.0
CPSS¹	62.9	59.9	59.3	63.4	74.0	42.4	41.6	42.2	45.3	47.5

Table 9c (cont)

	by cards with a delayed debit function					by cards with a credit function				
	2000	2001	2002	2003	2004	2000	2001	2002	2003	2004
Belgium	91.8	89.8	97.6	117.7	114.1	nav	nav	nav	nav	nav
Canada	nav	nav	nav	nav	nav	66.6	59.5	65.3	71.9	79.1
France	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Germany	81.0	81.1	86.0	101.4	116.3	nav	nav	nav	nav	nav
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	nav	nav	nav	nav	nav	85.8	84.1	88.9	105.8	120.4
Japan	nav	nav	nav	nav	nav	98.8	84.7	85.7	93.6	88.4
Netherlands	101.5	99.5	109.1	126.6	134.6	nav	nav	nav	nav	nav
Singapore	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Sweden	119.5	100.9	100.8	103.9	110.2	87.3	83.8	65.3	115.4	115.0
Switzerland	nav	nav	nav	nav	nav	117.3	114.0	123.2	140.7	155.4
United Kingdom	151.9	143.8	152.9	160.6	192.7	79.1	76.9	82.7	93.4	105.4
United States	nav	nav	nav	nav	nav	78.3	77.2	76.5	81.3	84.0
CPSS¹	106.7	104.3	110.0	122.4	138.3	80.2	77.4	77.7	83.7	86.8

Note: Please refer to the individual country tables and the country footnotes on page 171 for a detailed explanation.

¹ Converted at yearly average exchange rates.

CPSS: 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				
	2000	2001	2002	2003	2004	2000	2001	2002	2003	2004
Belgium	1,442,103	1,504,939	1,195,891	1,506,835	1,760,295	4,580	4,713	4,213	5,299	5,734
Canada	13,483	14,080	15,216	19,972	24,082	4,550	5,428	6,252	7,933	9,321
France	1,166,850	1,361,937	1,475,930	1,791,959	2,149,084	9,985	10,305	11,530	13,810	15,635
Germany	294,380	302,518	323,079	395,281	441,076	37,054	43,277	44,701	45,776	51,852
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	71,901	68,845	75,899	95,858	113,363	3,006	3,150	3,475	4,556	5,850
Japan ¹	169,745	151,764	144,274	157,131	168,424	nav	nav	nav	nav	nav
Netherlands	165,627	182,960	196,358	258,565	330,695	9,369	9,779	10,950	14,714	16,703
Singapore	1,390,855	1,568,723	1,352,185	1,362,384	1,387,095	2,698	2,825	3,689	4,441	5,101
Sweden	109,504	92,711	71,488	87,752	104,491	3,163	2,841	2,877	3,704	4,567
Switzerland	3,821,503	3,804,334	4,034,564	4,610,886	4,663,188	5,816	5,892	6,373	7,599	8,512
United Kingdom	1,676,828	1,777,588	1,801,497	2,052,257	2,342,040	13,335	13,550	15,602	18,154	22,969
United States	31,498	34,913	38,711	43,060	47,557	33,232	35,069	36,858	41,612	41,448
CPSS¹	372,029	396,300	406,891	476,110	542,837	19,154	20,644	21,850	24,456	25,828

Table 9d (cont)

	Cheques					E-money payment transactions				
	2000	2001	2002	2003	2004	2000	2001	2002	2003	2004
Belgium	7,800	8,623	9,062	9,402	9,675	18.0	23.5	61.1	59.9	63.2
Canada	119,970	107,024	97,850	83,613	83,621	nav	nav	nav	nav	nav
France	34,581	32,418	36,453	44,456	41,645	0.0	0.1	1.1	1.3	1.1
Germany	11,053	9,804	8,833	9,228	8,550	0.8	0.7	0.9	1.0	1.2
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	18,287	18,547	19,424	22,917	25,311	nav	nav	1.0	3.6	20.3
Japan	76,925	56,711	44,166	42,783	43,686	nav	nav	nav	nav	nav
Netherlands	103	25	0	0	0	4.2	4.7	13.8	20.7	26.7
Singapore	68,480	59,097	53,552	53,790	58,567	24.5	28.4	88.4	170.1	185.6
Sweden	270	172	161	221	nav	2.0	0.8	0.5	0.2	nav
Switzerland	2,276	1,506	1,147	1,004	853	5.8	5.7	6.1	7.0	7.6
United Kingdom	50,875	47,622	47,951	50,533	54,473	nav	nav	nav	nav	nav
United States	141,100	139,098	136,744	133,936	130,713	neg	neg	neg	neg	neg
CPSS¹	80,715	75,586	72,670	72,128	71,439	0.6	0.7	1.9	2.7	4.3

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

¹ Converted at yearly average exchange rates, except as noted.Japan: ¹ For credit transfers, total for the fiscal year ending March of the following year, converted at average fiscal-year exchange rates.CPSS: ¹ Sum or average excluding those countries for which data are not available.

Table 9d (cont)

	Card payments (except e-money)					of which: by cards with a debit function				
	2000	2001	2002	2003	2004	2000	2001	2002	2003	2004
Belgium	2,322	2,497	2,958	3,758	4,375	1,733	1,891	2,292	2,959	3,565
Canada	4,624	4,504	5,237	6,336	7,352	1,868	1,974	2,131	2,616	2,992
France	2,322	2,492	2,916	3,727	4,388	nav	nav	nav	nav	nav
Germany	1,229	1,319	1,521	1,921	2,260	929	1,009	1,179	1,495	1,742
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	773	957	1,276	1,669	2,134	369	501	727	988	1,238
Japan	1,604	1,524	1,573	1,833	2,162	11	20	27	36	51
Netherlands	2,454	2,760	3,260	4,092	4,723	2,155	2,465	2,952	3,748	4,322
Singapore	2,502	2,497	2,636	2,828	3,249	980	1,005	1,043	1,124	1,289
Sweden	2,589	2,834	4,218	5,025	6,128	1,757	2,019	3,429	3,961	4,862
Switzerland	3,615	4,305	5,025	5,912	6,168	2,136	2,767	3,335	4,005	4,029
United Kingdom	4,148	4,596	5,335	6,686	8,355	1,959	2,314	2,728	3,577	4,596
United States	5,493	5,886	6,317	7,055	9,728	1,098	1,354	1,665	2,021	2,480
CPSS¹	3,388	3,615	4,001	4,669	6,088	889	1,056	1,289	1,606	1,958

Table 9d (cont)

	by cards with a delayed debit function					by cards with a credit function				
	2000	2001	2002	2003	2004	2000	2001	2002	2003	2004
Belgium	589	607	666	799	811	nav	nav	nav	nav	nav
Canada	nav	nav	nav	nav	nav	2,756	2,530	3,106	3,721	4,361
France	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Germany	300	310	342	426	518	nav	nav	nav	nav	nav
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	nav	nav	nav	nav	nav	405	456	549	681	896
Japan	nav	nav	nav	nav	nav	1,593	1,504	1,545	1,797	2,111
Netherlands	298	295	308	344	400	nav	nav	nav	nav	nav
Singapore	nav	nav	nav	nav	nav	1,522	1,492	1,593	1,703	1,960
Sweden	629	566	573	745	879	204	249	216	319	388
Switzerland	nav	nav	nav	nav	nav	1,479	1,538	1,690	1,907	2,139
United Kingdom	485	536	557	604	715	1,705	1,746	2,051	2,505	3,044
United States	nav	nav	nav	nav	nav	4,395	4,532	4,651	5,034	5,467
CPSS¹	92	97	103	120	141	2,220	2,261	2,375	2,643	2,956

Note: Please refer to the individual country tables and the country footnotes on page 171 for a detailed explanation.

¹ Converted at yearly average exchange rates.

CPSS: 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				
	2000	2001	2002	2003	2004	2000	2001	2002	2003	2004
Belgium	6,374	6,679	4,898	5,043	5,124	20.2	20.9	17.3	17.7	16.7
Canada	57	61	65	73	78	19.3	23.5	26.7	28.9	30.0
France	5,333	6,205	6,211	6,188	6,525	45.6	47.0	48.5	47.7	47.5
Germany	1,274	1,317	1,318	1,336	1,322	160.3	188.4	182.4	154.7	155.4
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	387	366	371	379	393	16.2	16.7	17.0	18.0	20.3
Japan	475	487	458	462	466	nav	nav	nav	nav	nav
Netherlands	712	733	723	780	888	40.3	39.2	40.3	44.4	44.9
Singapore	6,036	7,551	6,376	6,173	5,506	11.7	13.6	17.4	20.1	20.2
Sweden	406	376	264	261	271	11.7	11.5	10.6	11.0	11.9
Switzerland	11,195	11,064	10,704	10,570	9,680	17.0	17.1	16.9	17.4	17.7
United Kingdom	6,820	7,316	6,794	6,769	6,568	54.2	55.8	58.8	59.9	64.4
United States	91	98	106	114	119	95.6	98.8	101.3	110.1	103.8
CPSS¹	1,256	1,362	1,358	1,440	1,501	64.7	70.9	72.9	74.0	71.4

Table 9e (cont)

	Cheques					E-money payment transactions				
	2000	2001	2002	2003	2004	2000	2001	2002	2003	2004
Belgium	34.5	38.3	37.1	31.5	28.2	0.08	0.10	0.25	0.20	0.18
Canada	508.2	464.3	417.6	304.9	269.5	nav	nav	nav	nav	nav
France	158.1	147.7	153.4	153.5	126.4	0.00	0.00	0.00	0.00	0.00
Germany	47.8	42.7	36.0	31.2	25.6	0.00	0.00	0.00	0.00	0.00
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	98.3	98.5	94.9	90.7	87.8	nav	nav	0.00	0.01	0.07
Japan	210.0	176.6	144.0	129.0	121.6	nav	nav	nav	nav	nav
Netherlands	0.4	0.1	0.0	0.0	0.0	0.02	0.02	0.05	0.06	0.07
Singapore	297.2	284.5	252.5	243.7	232.5	0.11	0.14	0.42	0.77	0.74
Sweden	1.0	0.7	0.6	0.7	nav	0.01	0.00	0.00	0.00	nav
Switzerland	6.7	4.4	3.0	2.3	1.8	0.02	0.02	0.02	0.02	0.02
United Kingdom	206.9	196.0	180.8	166.7	152.8	nav	nav	nav	nav	nav
United States	405.9	391.9	375.8	354.2	327.4	neg	neg	neg	neg	neg
CPSS¹	272.5	259.7	242.5	218.2	197.5	0.00	0.00	0.01	0.01	0.01

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

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

Table 9e (cont)

	Card payments (except e-money)					of which: by cards with a debit function				
	2000	2001	2002	2003	2004	2000	2001	2002	2003	2004
Belgium	10.3	11.1	12.1	12.6	12.7	7.7	8.4	9.4	9.9	10.4
Canada	19.6	19.5	22.3	23.1	23.7	7.9	8.6	9.1	9.5	9.6
France	10.6	11.4	12.3	12.9	13.3	nav	nav	nav	nav	nav
Germany	5.3	5.7	6.2	6.5	6.8	4.0	4.4	4.8	5.1	5.2
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	4.2	5.1	6.2	6.6	7.4	2.0	2.7	3.6	3.9	4.3
Japan	4.4	4.7	5.1	5.5	6.0	0.0	0.1	0.1	0.1	0.1
Netherlands	10.5	11.1	12.0	12.3	12.7	9.3	9.9	10.9	11.3	11.6
Singapore	10.9	12.0	12.4	12.8	12.9	4.3	4.8	4.9	5.1	5.1
Sweden	9.6	11.5	15.5	14.9	15.9	6.5	8.2	12.6	11.8	12.6
Switzerland	10.6	12.5	13.3	13.6	12.8	6.3	8.0	8.8	9.2	8.4
United Kingdom	16.9	18.9	20.1	22.1	23.4	8.0	9.5	10.3	11.8	12.9
United States	15.8	16.6	17.4	18.7	24.4	3.2	3.8	4.6	5.3	6.2
CPSS¹	11.4	12.4	13.4	14.1	16.8	3.0	3.6	4.3	4.9	5.4

Table 9e (cont)

	by cards with a delayed debit function					by cards with a credit function				
	2000	2001	2002	2003	2004	2000	2001	2002	2003	2004
Belgium	2.6	2.7	2.7	2.7	2.4	nav	nav	nav	nav	nav
Canada	nav	nav	nav	nav	nav	11.7	11.0	13.3	13.6	14.1
France	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Germany	1.3	1.4	1.4	1.4	1.6	nav	nav	nav	nav	nav
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	nav	nav	nav	nav	nav	2.2	2.4	2.7	2.7	3.1
Japan	nav	nav	nav	nav	nav	4.3	4.7	5.0	5.4	5.9
Netherlands	1.3	1.2	1.1	1.0	1.1	nav	nav	nav	nav	nav
Singapore	nav	nav	nav	nav	nav	6.6	7.2	7.5	7.7	7.8
Sweden	2.3	2.3	2.1	2.2	2.3	0.8	1.0	0.8	0.9	1.0
Switzerland	nav	nav	nav	nav	nav	4.3	4.5	4.5	4.4	4.4
United Kingdom	2.0	2.2	2.1	2.0	2.0	6.9	7.2	7.7	8.3	8.5
United States	nav	nav	nav	nav	nav	12.6	12.8	12.8	13.3	13.7
CPSS¹	0.3	0.3	0.3	0.4	0.4	7.5	7.8	7.9	8.0	8.2

Note: Please refer to the individual country tables and the country footnotes on page 171 for a detailed explanation.

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

Table 10
Cards issued in the country: Number of cards
 (thousands, end of year)¹

	Cards with a cash function					Cards with an e-money function				
	2000	2001	2002	2003	2004	2000	2001	2002	2003	2004
Belgium	13,930	13,987	14,902	15,619	15,727	7,931	7,998	8,271	8,803	8,979
Canada	65,000	nav	nav	nav	nav	87	74	77	nav	nav
France	40,945	43,315	45,404	47,646	49,112	0	319	838	1,272	1,160
Germany	109,450	125,508	119,392	116,950	115,623	60,700	67,333	62,597	62,817	63,912
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	21,217	24,893	28,039	30,606	32,736	nav	nav	74	668	1,432
Japan ¹	402,580	413,730	427,040	437,570	445,170	nav	nav	nav	nav	nav
Netherlands	26,000	27,500	28,000	28,200	28,300	20,900	21,000	17,300	17,600	18,000
Singapore	2,982	3,078	5,913	5,801	6,200	4,697	5,639	9,776	11,513	10,673
Sweden	4,892	4,769	4,780	5,181	5,262	593	557	490	293	nav
Switzerland	8,279	8,644	9,056	9,295	9,410	3,355	3,524	3,692	3,889	3,983
United Kingdom	120,682	132,623	142,092	158,123	165,915	47,080	51,701	58,794	66,825	69,888
United States	759,500	824,200	864,500	896,100	928,000	neg	neg	neg	neg	neg
CPSS¹	1,575,457	1,622,247	1,689,118	1,751,090	1,801,455	145,343	158,145	161,909	173,680	178,027

Table 10 (cont)

	Cards with a payment function					of which: cards with a debit function				
	2000	2001	2002	2003	2004	2000	2001	2002	2003	2004
Belgium	13,930	13,987	14,902	15,619	15,727	10,960	10,942	11,863	12,522	12,551
Canada	78,000	nav	nav	nav	nav	36,000	nav	nav	nav	nav
France	36,908	39,733	41,852	44,383	45,985	nav	nav	nav	nav	nav
Germany	109,450	123,900	113,351	110,719	109,586	92,810	105,931	93,658	90,516	89,154
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	38,141	44,859	49,412	54,905	57,535	21,172	24,863	27,655	29,260	30,515
Japan ¹	551,680	584,590	614,000	653,620	nav	320,000	340,000	360,000	390,000	390,000
Netherlands	26,000	27,500	28,000	28,200	28,300	21,000	22,500	22,900	22,500	22,500
Singapore	5,443	5,894	9,138	9,296	10,133	2,982	3,078	5,913	5,801	6,200
Sweden	8,381	8,162	8,250	9,240	10,997	4,570	4,818	4,894	5,574	7,469
Switzerland	8,358	8,691	9,131	9,299	9,412	5,227	5,410	5,798	5,940	6,021
United Kingdom	100,583	110,432	122,524	134,110	141,087	49,730	54,305	59,419	62,854	66,776
United States	1,473,240	1,476,110	1,505,800	1,525,000	1,513,000	223,200	242,100	249,000	249,000	266,700
CPSS¹	2,450,114	2,443,858	2,516,360	2,594,392	1,941,762	787,651	813,947	841,099	873,968	897,886

Table 10 (cont)

	cards with a delayed debit function					cards with a credit function				
	2000	2001	2002	2003	2004	2000	2001	2002	2003	2004
Belgium	2,970	3,045	3,039	3,097	3,176	nav	nav	nav	nav	nav
Canada	nav	nav	nav	nav	nav	42,000	47,000	52,000	53,000	56,536
France	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Germany	16,640	17,969	19,694	20,203	20,432	nav	nav	nav	nav	nav
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	nav	nav	nav	nav	nav	16,969	19,996	21,757	25,645	27,020
Japan ¹	nav	nav	nav	nav	nav	231,680	244,590	254,000	263,620	nav
Netherlands	5,000	5,000	5,100	5,700	5,800	nav	nav	nav	nav	nav
Singapore	nav	nav	nav	nav	nav	2,461	2,816	3,225	3,495	3,933
Sweden	1,009	1,025	772	839	774	2,802	2,319	2,584	2,827	2,754
Switzerland	nav	nav	nav	nav	nav	3,131	3,281	3,333	3,359	3,391
United Kingdom	3,773	4,426	4,311	4,431	4,423	47,080	51,701	58,794	66,825	69,888
United States	nav	nav	nav	nav	nav	1,250,040	1,234,010	1,256,800	1,276,000	1,246,300
CPSS¹	29,392	31,465	32,916	34,270	34,605	1,596,163	1,605,713	1,652,493	1,694,771	1,409,822

Note: Please refer to the individual country tables and the country footnotes on page 171 for a detailed explanation.

¹ Except as noted.

Japan: ¹ For cards with a cash function and cards with a credit function, at end-March of the following year; for cards with a debit function, from 2001, October.

CPSS: ¹ 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				
	2000	2001	2002	2003	2004	2000	2001	2002	2003	2004
Belgium	4.1	0.4	6.5	4.8	0.7	0.4	0.8	3.4	6.4	2.0
Canada	4.8	nav	nav	nav	nav	50.0	-14.9	4.1	nav	nav
France	9.0	5.8	4.8	4.9	3.1	nav	nav	162.7	51.8	-8.8
Germany	10.3	14.7	-4.9	-2.0	-1.1	0.0	10.9	-7.0	0.4	1.7
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	1.8	17.3	12.6	9.2	7.0	nav	nav	nav	802.7	114.4
Japan	3.7	2.8	3.2	2.5	1.7	nav	nav	nav	nav	nav
Netherlands	4.8	5.8	1.8	0.7	0.4	4.0	0.5	-17.6	1.7	2.3
Singapore	-6.1	3.2	92.1	-1.9	6.9	35.6	20.1	73.4	17.8	-7.3
Sweden	6.1	-2.5	0.2	8.4	1.6	9.8	-6.1	-12.0	-40.2	nav
Switzerland	4.4	4.4	4.8	2.6	1.2	6.9	5.0	4.8	5.3	2.4
United Kingdom	7.1	9.9	7.1	11.3	4.9	13.7	9.8	13.7	13.7	4.6
United States	4.6	8.5	4.9	3.7	3.6	nav	nav	nav	nav	nav
CPSS¹	5.0	7.4	4.1	3.7	2.9	5.8	8.8	2.4	7.3	2.5

Table 10a (cont)

	Cards with a payment function					of which: cards with a debit function				
	2000	2001	2002	2003	2004	2000	2001	2002	2003	2004
Belgium	4.1	0.4	6.5	4.8	0.7	4.5	-0.2	8.4	5.6	0.2
Canada	2.6	nav	nav	nav	nav	0.0	nav	nav	nav	nav
France	10.2	7.7	5.3	6.0	3.6	nav	nav	nav	nav	nav
Germany	10.3	13.2	-8.5	-2.3	-1.0	10.6	14.1	-11.6	-3.4	-1.5
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	5.3	17.6	10.1	11.1	4.8	1.8	17.4	11.2	5.8	4.3
Japan	65.5	6.0	5.0	6.5	nav	190.9	6.3	5.9	8.3	0.0
Netherlands	4.8	5.8	1.8	0.7	0.4	3.4	7.1	1.8	-1.7	0.0
Singapore	0.6	8.3	55.0	1.7	9.0	-6.1	3.2	92.1	-1.9	6.9
Sweden	16.0	-2.6	1.1	12.0	19.0	9.4	5.4	1.6	13.9	34.0
Switzerland	2.2	4.0	5.1	1.8	1.2	1.8	3.5	7.2	2.4	1.4
United Kingdom	10.6	9.8	10.9	9.5	5.2	7.9	9.2	9.4	5.8	6.2
United States	2.6	0.2	2.0	1.3	-0.8	3.0	8.5	2.9	0.0	7.1
CPSS¹	13.2	3.0	3.0	3.1	0.1	41.5	8.3	3.3	3.9	2.7

Table 10a (cont)

	cards with a delayed debit function					cards with a credit function				
	2000	2001	2002	2003	2004	2000	2001	2002	2003	2004
Belgium	3.0	2.5	-0.2	1.9	2.6	nav	nav	nav	nav	nav
Canada	nav	nav	nav	nav	nav	5.0	11.9	10.6	1.9	6.7
France	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Germany	8.7	8.0	9.6	2.6	1.1	nav	nav	nav	nav	nav
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	nav	nav	nav	nav	nav	10.0	17.8	8.8	17.9	5.4
Japan	nav	nav	nav	nav	nav	3.8	5.6	3.8	3.8	nav
Netherlands	11.1	0.0	2.0	11.8	1.8	nav	nav	nav	nav	nav
Singapore	nav	nav	nav	nav	nav	10.3	14.4	14.5	8.4	12.5
Sweden	28.2	1.6	-24.7	8.7	-7.7	24.1	-17.2	11.4	9.4	-2.6
Switzerland	nav	nav	nav	nav	nav	3.0	4.8	1.6	0.8	1.0
United Kingdom	9.5	17.3	-2.6	2.8	-0.2	13.7	9.8	13.7	13.7	4.6
United States	nav	nav	nav	nav	nav	2.5	-1.3	1.8	1.5	-2.3
CPSS¹	9.2	7.1	4.6	4.1	1.0	3.2	0.6	2.9	2.6	-1.5

Note: Please refer to the individual country tables and the country footnotes on page 171 for a detailed explanation.

CPSS: 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				
	2000	2001	2002	2003	2004	2000	2001	2002	2003	2004
Belgium	1.36	1.36	1.44	1.51	1.51	0.77	0.78	0.80	0.85	0.86
Canada	2.12	nav	nav	nav	nav	0.00	0.00	0.00	nav	nav
France	0.67	0.71	0.74	0.77	0.79	0.00	0.01	0.01	0.02	0.02
Germany	1.33	1.52	1.45	1.42	1.40	0.74	0.82	0.76	0.76	0.77
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	0.37	0.43	0.48	0.53	0.56	nav	nav	0.00	0.01	0.02
Japan ¹	3.17	3.25	3.35	3.43	3.49	nav	nav	nav	nav	nav
Netherlands	1.63	1.71	1.73	1.74	1.74	1.31	1.31	1.07	1.08	1.10
Singapore	0.74	0.75	1.42	1.39	1.46	1.17	1.37	2.34	2.75	2.52
Sweden	0.55	0.54	0.54	0.58	0.59	0.07	0.06	0.05	0.03	nav
Switzerland	1.15	1.19	1.23	1.26	1.26	0.47	0.48	0.50	0.53	0.53
United Kingdom	2.06	2.25	2.40	2.66	2.77	0.80	0.88	0.99	1.12	1.17
United States	2.69	2.89	3.00	3.08	3.16	neg	neg	neg	neg	neg
CPSS¹	2.11	2.25	2.33	2.41	2.46	0.19	0.21	0.21	0.23	0.23

Table 10b (cont)

	Cards with a payment function					of which: cards with a debit function				
	2000	2001	2002	2003	2004	2000	2001	2002	2003	2004
Belgium	1.36	1.36	1.44	1.51	1.51	1.07	1.06	1.15	1.21	1.20
Canada	2.54	nav	nav	nav	nav	1.17	nav	nav	nav	nav
France	0.61	0.65	0.68	0.72	0.74	nav	nav	nav	nav	nav
Germany	1.33	1.50	1.37	1.34	1.33	1.13	1.29	1.14	1.10	1.08
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	0.66	0.77	0.85	0.94	0.99	0.37	0.43	0.48	0.50	0.52
Japan ¹	4.35	4.59	4.82	5.12	nav	2.52	2.67	2.82	3.06	3.05
Netherlands	1.63	1.71	1.73	1.74	1.74	1.32	1.40	1.42	1.39	1.38
Singapore	1.35	1.43	2.19	2.22	2.39	0.74	0.75	1.42	1.39	1.46
Sweden	0.94	0.92	0.92	1.03	1.22	0.52	0.54	0.55	0.62	0.83
Switzerland	1.16	1.19	1.24	1.26	1.26	0.73	0.74	0.79	0.80	0.81
United Kingdom	1.72	1.87	2.07	2.25	2.36	0.85	0.92	1.00	1.06	1.12
United States	5.22	5.17	5.23	5.24	5.15	0.79	0.85	0.86	0.86	0.91
CPSS¹	3.29	3.40	3.48	3.56	3.21	1.06	1.13	1.16	1.20	1.23

Table 10b (cont)

	cards with a delayed debit function					cards with a credit function				
	2000	2001	2002	2003	2004	2000	2001	2002	2003	2004
Belgium	0.29	0.30	0.29	0.30	0.30	nav	nav	nav	nav	nav
Canada	nav	nav	nav	nav	nav	1.37	1.51	1.66	1.67	1.77
France	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Germany	0.20	0.22	0.24	0.24	0.25	nav	nav	nav	nav	nav
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	nav	nav	nav	nav	nav	0.29	0.35	0.37	0.44	0.46
Japan ¹	nav	nav	nav	nav	nav	1.83	1.92	1.99	2.07	nav
Netherlands	0.31	0.31	0.32	0.35	0.36	nav	nav	nav	nav	nav
Singapore	nav	nav	nav	nav	nav	0.61	0.68	0.77	0.84	0.93
Sweden	0.11	0.12	0.09	0.09	0.09	0.32	0.26	0.29	0.32	0.31
Switzerland	nav	nav	nav	nav	nav	0.43	0.45	0.45	0.45	0.45
United Kingdom	0.06	0.07	0.07	0.07	0.07	0.80	0.88	0.99	1.12	1.17
United States	nav	nav	nav	nav	nav	4.43	4.32	4.36	4.38	4.24
CPSS¹	0.17	0.18	0.19	0.19	0.19	2.77	2.76	2.83	2.88	3.03

Note: Please refer to the individual country tables and the country footnotes on page 171 for a detailed explanation.

¹ Except as noted.Japan: ¹ For cards with a cash function and cards with a credit function, at end-March of the following year; for cards with a debit function, from 2001, October.CPSS: ¹ 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)¹*

	ATMs					POS terminals				
	2000	2001	2002	2003	2004	2000	2001	2002	2003	2004
Belgium	10.9	11.4	11.7	12.5	13.2	116.4	144.4	135.7	113.1	108.3
Canada	31.9	35.6	40.0	44.2	48.5	438.2	463.2	494.9	520.6	546.0
France	35.2	36.9	39.0	42.0	43.7	839.0	904.3	956.4	1,000.0	1,060.0
Germany	47.7	49.6	50.5	51.1	52.6	591.3	435.7	460.6	495.8	520.0
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	31.7	36.6	39.6	39.1	39.7	598.5	774.7	847.5	928.0	1,007.5
Japan ¹	142.5	142.7	140.2	137.8	136.5	920.3	987.4	1,063.1	1,148.1	1,242.7
Netherlands	6.9	7.1	7.5	7.6	7.9	155.6	165.8	177.2	186.3	195.0
Singapore	1.8	1.8	1.5	1.6	1.6	19.5	20.9	23.5	28.0	26.8
Sweden	2.6	2.6	2.6	2.7	2.8	87.1	88.2	102.0	108.1	123.7
Switzerland	4.9	5.0	5.2	5.4	5.4	67.5	73.9	80.7	80.0	88.1
United Kingdom	33.0	36.7	40.8	46.5	54.4	735.0	772.0	810.6	861.3	920.0
United States ¹	273.0	324.0	352.0	371.0	383.0	2,800.0	3,100.0	3,500.0	3,890.0	4,900.0
CPSS¹	622.1	690.1	730.7	761.2	789.3	7,368.5	7,930.5	8,652.2	9,359.1	10,738.0

Table 11 (cont)

	E-money card loading/unloading terminals					E-money card payment terminals				
	2000	2001	2002	2003	2004	2000	2001	2002	2003	2004
Belgium	122.9	182.8	208.2	213.2	213.6	67.8	88.8	104.5	108.0	114.8
Canada	1.2	0.5	0.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0
France	nav	2.1	15.9	23.1	23.0	nav	13.6	69.2	105.8	77.8
Germany	24.5	36.0	35.8	32.4	30.0	66.9	80.2	98.5	120.9	142.3
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	nav	2.7	5.5	7.8	11.9	nav	nav	24.3	87.8	143.4
Japan	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Netherlands	7.2	4.3	4.8	5.1	5.4	133.5	148.2	164.9	180.1	192.3
Singapore	nav	nav	nav	nav	nav	16.3	17.9	42.5	45.9	42.2
Sweden	6.9	7.0	6.6	5.9	nav	36.1	40.0	31.3	32.2	nav
Switzerland	27.2	31.3	33.5	34.5	35.2	27.2	31.3	33.5	34.5	35.2
United Kingdom	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
United States	neg	neg	neg	neg	neg	neg	neg	neg	neg	neg
CPSS¹	190.0	266.6	310.6	321.8	319.1	347.9	420.1	568.7	715.2	748.0

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

¹ Except as noted.Japan: ¹ For ATMs, at end-March of the following year. For POS terminals, see Japan, Table 6.United States: ¹ For POS terminals, includes PIN-based debit terminals only.CPSS: ¹ 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				
	2000	2001	2002	2003	2004	2000	2001	2002	2003	2004
Belgium	9.8	4.6	2.5	7.0	5.6	16.9	24.0	-6.0	-16.7	-4.2
Canada	19.4	11.6	12.2	10.5	9.7	7.9	5.7	6.8	5.2	4.9
France	8.4	5.0	5.6	7.7	4.1	4.9	7.8	5.8	4.6	6.0
Germany	3.1	4.1	1.7	1.3	2.9	25.0	-26.3	5.7	7.6	4.9
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	5.0	15.5	8.3	-1.5	1.7	35.4	29.4	9.4	9.5	8.6
Japan	-1.6	0.1	-1.8	-1.7	-0.9	28.7	7.3	7.7	8.0	8.2
Netherlands	3.7	3.2	5.4	0.3	4.4	6.9	6.5	6.9	5.1	4.7
Singapore	-3.3	0.2	-13.9	0.4	3.6	9.5	7.4	12.1	19.1	-4.1
Sweden	1.4	-1.9	3.1	1.1	5.7	7.4	1.3	15.6	5.9	14.4
Switzerland	3.7	3.6	2.9	3.1	0.6	9.6	9.4	9.2	-0.8	10.1
United Kingdom	22.2	11.1	11.3	13.8	17.1	5.0	5.0	5.0	6.3	6.8
United States	20.3	18.7	8.6	5.4	3.2	19.1	10.7	12.9	11.1	26.0
CPSS¹	11.1	10.9	5.9	4.2	3.7	17.1	7.6	9.1	8.2	14.7

Table 11a (cont)

	E-money card loading/unloading terminals					E-money card payment terminals				
	2000	2001	2002	2003	2004	2000	2001	2002	2003	2004
Belgium	70.5	48.7	13.9	2.4	0.2	6.0	31.0	17.7	3.3	6.3
Canada	nav	-60.6	-32.0	-100.0	nav	nav	nav	nav	nav	nav
France	nav	nav	657.3	45.0	-0.2	nav	nav	407.0	53.0	-26.5
Germany	9.1	47.1	-0.7	-9.5	-7.4	12.1	19.8	22.8	22.8	17.7
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	nav	nav	106.6	41.5	53.4	nav	nav	nav	261.2	63.3
Japan	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Netherlands	2.3	-41.3	13.3	5.0	6.7	6.2	11.0	11.2	9.2	6.7
Singapore	nav	nav	nav	nav	nav	14.6	10.3	136.8	8.0	-7.9
Sweden	8.5	1.2	-6.2	-10.7	nav	-3.9	10.9	-21.6	2.9	nav
Switzerland	18.6	15.0	7.1	2.9	2.2	18.6	15.0	7.1	2.9	2.2
United Kingdom	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
United States	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
CPSS¹	45.1	37.8	16.5	3.6	1.0	7.3	16.8	29.6	25.8	9.5

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

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

Table 11b**Terminals located in the country: Number of terminals per 1 million inhabitants***(end of year)*¹

	ATMs					POS terminals				
	2000	2001	2002	2003	2004	2000	2001	2002	2003	2004
Belgium	1,064	1,108	1,130	1,204	1,267	11,364	14,047	13,141	10,900	10,394
Canada	1,040	1,148	1,275	1,395	1,517	14,273	14,927	15,775	16,438	17,086
France	580	605	635	679	703	13,830	14,813	15,571	16,181	17,048
Germany	580	603	612	620	638	7,194	5,291	5,584	6,008	6,303
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	549	632	683	672	682	10,361	13,374	14,606	15,963	17,295
Japan ¹	1,123	1,121	1,100	1,080	1,069	7,251	7,757	8,342	8,996	9,732
Netherlands	435	445	466	466	484	9,774	10,333	10,972	11,481	11,957
Singapore	446	435	371	371	379	4,851	5,067	5,625	6,679	6,321
Sweden	295	289	297	299	315	9,821	9,917	11,431	12,062	13,749
Switzerland	675	692	706	722	722	9,369	10,139	10,984	10,803	11,813
United Kingdom	563	621	688	780	909	12,533	13,073	13,664	14,463	15,376
United States	967	1,136	1,221	1,275	1,303	9,915	10,865	12,145	13,366	16,672
CPSS¹	834	919	968	1,002	1,034	9,883	10,565	11,458	12,323	14,060

Table 11b (cont)

	E-money card loading/unloading terminals					E-money card payment terminals				
	2000	2001	2002	2003	2004	2000	2001	2002	2003	2004
Belgium	11,996	17,777	20,150	20,556	20,504	6,621	8,642	10,120	10,410	11,016
Canada	41	16	11	0	0	0	0	0	0	0
France	nav	34	259	373	370	nav	224	1,126	1,712	1,251
Germany	298	438	434	393	364	815	974	1,194	1,465	1,725
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	nav	46	94	133	204	nav	nav	419	1,510	2,462
Japan	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Netherlands	455	265	299	312	331	8,388	9,238	10,210	11,101	11,791
Singapore	nav	nav	nav	nav	nav	4,049	4,344	10,186	10,961	9,962
Sweden	780	787	735	654	nav	4,067	4,496	3,512	3,600	nav
Switzerland	3,775	4,295	4,563	4,655	4,724	3,775	4,295	4,563	4,655	4,724
United Kingdom	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
United States	neg	neg	neg	neg	neg	neg	neg	neg	neg	neg
CPSS¹	1,225	970	1,125	1,162	1,186	2,186	1,901	2,029	2,543	2,737

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

¹ Except as noted.Japan: ¹ For ATMs, at end-March of the following year. For POS terminals, see Japan, Table 6.CPSS: 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				
	2000	2001	2002	2003	2004	2000	2001	2002	2003	2004
Belgium	3.82	4.02	3.77	6.92	6.78	198.59	217.05	239.89	256.89	244.38
Canada	nav	nav	nav	nav	nav	1,232.46	1,232.72	1,219.50	1,145.08	1,114.86
France	nav	nav	nav	nav	nav	1,082.29	1,165.04	1,212.99	1,244.88	1,260.00
Germany	nav	nav	nav	nav	nav	1,724.05	1,648.40	1,668.31	2,036.37	2,398.67
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	nav	nav	nav	nav	nav	430.24	452.46	460.60	434.55	453.79
Japan ¹	nav	nav	nav	nav	nav	434.49	438.88	414.58	406.46	411.78
Netherlands	nav	nav	nav	nav	nav	470.00	490.00	493.00	494.00	484.00
Singapore	nav	nav	nav	nav	nav	8.54	8.77	9.13	6.86	6.53
Sweden	nav	nav	nav	nav	nav	321.00	335.00	321.00	328.37	336.91
Switzerland	4.50	5.20	5.30	5.20	5.60	94.40	104.60	110.40	113.20	110.60
United Kingdom	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
United States	nav	nav	nav	nav	nav	nav	nav	nav	5,874.60	nav
CPSS¹	nap	nap	nap	nap	nap	5,996.05	6,092.91	6,149.40	6,466.65	6,821.52

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									
	2000	2001	2002	2003	2004	2000	2001	2002	2003	2004
Belgium	5.95	7.43	7.73	8.38	8.69	7.76	10.78	18.15	16.71	16.99
Canada	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
France	nav	nav	nav	nav	nav	0.00	0.60	2.60	2.79	2.00
Germany	nav	nav	nav	nav	nav	3.71	3.71	4.42	4.16	4.17
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	nav	nav	nav	nav	nav	nav	nav	3.34	3.32	8.98
Japan	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Netherlands	12.70	14.30	14.10	15.20	16.30	2.40	2.93	11.93	15.02	17.98
Singapore	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Sweden	nav	nav	nav	nav	nav	0.60	0.27	0.13	0.04	nav
Switzerland	6.80	8.20	8.40	8.60	8.60	nav	nav	nav	nav	nav
United Kingdom	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
United States	nav	nav	nav	nav	nav	neg	neg	neg	neg	neg
CPSS	nap	nap	nap	nap	nap	nav	nav	nav	nav	nav

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

¹ Except as noted.Japan: ¹ For cash withdrawals at ATMs located in the country with cards issued in the country, total for the fiscal year ending March of the following year.CPSS: ¹ Sum or average excluding those countries for which data are not available. Excludes data for the United States, for which only 2003 is 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				
	2000	2001	2002	2003	2004	2000	2001	2002	2003	2004
Belgium	-1.3	5.2	-6.2	83.6	-2.0	14.4	9.3	10.5	7.1	-4.9
Canada	nav	nav	nav	nav	nav	7.8	0.0	-1.1	-6.1	-2.6
France	nav	nav	nav	nav	nav	5.5	7.6	4.1	2.6	1.2
Germany	nav	nav	nav	nav	nav	10.8	-4.4	1.2	22.1	17.8
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	nav	nav	nav	nav	nav	10.7	5.2	1.8	-5.7	4.4
Japan	nav	nav	nav	nav	nav	6.7	1.0	-5.5	-2.0	1.3
Netherlands	nav	nav	nav	nav	nav	4.4	4.3	0.6	0.2	-2.0
Singapore	nav	nav	nav	nav	nav	-15.4	2.7	4.1	-24.9	-4.8
Sweden	nav	nav	nav	nav	nav	3.5	4.4	-4.2	2.3	2.6
Switzerland	nav	15.6	1.9	-1.9	7.7	nav	10.8	5.5	2.5	-2.3
United Kingdom	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
United States	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
CPSS¹	nap	nap	nap	nap	nap	9.7	1.6	0.9	5.2	5.5

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									
	2000	2001	2002	2003	2004	2000	2001	2002	2003	2004
Belgium	13.5	24.9	4.0	8.4	3.7	13.1	38.9	68.4	-7.9	1.7
Canada	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
France	nav	nav	nav	nav	nav	0.0	nav	333.3	7.3	-28.3
Germany	nav	nav	nav	nav	nav	20.4	0.1	19.0	-5.8	0.3
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	nav	nav	nav	nav	nav	nav	nav	nav	-0.6	170.5
Japan	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Netherlands	6.7	12.6	-1.4	7.8	7.2	14.0	22.4	306.8	25.9	19.7
Singapore	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Sweden	nav	nav	nav	nav	nav	-40.0	-54.5	-51.6	-66.7	nav
Switzerland	nav	20.6	2.4	2.4	0.0	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
CPSS	nap	nap	nap	nap	nap	nap	nap	nap	nap	nap

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

CPSS: 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				
	2000	2001	2002	2003	2004	2000	2001	2002	2003	2004
Belgium	0.43	0.45	0.55	1.15	1.17	19.29	20.07	23.44	30.63	34.18
Canada	nav	nav	nav	nav	nav	67.14	66.99	68.92	75.45	82.15
France	nav	nav	nav	nav	nav	60.78	63.53	71.64	91.44	105.85
Germany	nav	nav	nav	nav	nav	233.79	233.14	249.82	342.70	422.70
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	nav	nav	nav	nav	nav	65.40	65.55	88.88	80.93	95.63
Japan ¹	nav	nav	nav	nav	nav	225.09	201.84	195.91	206.93	219.93
Netherlands	nav	nav	nav	nav	nav	37.50	39.90	49.92	57.47	63.38
Singapore	nav	nav	nav	nav	nav	1.18	1.09	0.90	0.67	0.64
Sweden	nav	nav	nav	nav	nav	29.55	27.26	27.67	34.66	38.60
Switzerland	0.77	0.65	0.77	0.89	1.13	15.10	16.01	17.55	17.62	21.50
United Kingdom	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
United States	nav	nav	nav	nav	nav	nav	nav	nav	496.68	nav
CPSS¹	nap	nap	nap	nap	nap	754.83	735.39	794.65	938.49	1,084.56

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									
	2000	2001	2002	2003	2004	2000	2001	2002	2003	2004
Belgium	0.68	0.82	1.00	1.29	1.44	0.19	0.30	0.63	0.63	0.67
Canada	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
France	nav	nav	nav	nav	nav	0.00	0.02	0.08	0.09	0.07
Germany	nav	nav	nav	nav	nav	0.11	0.09	0.11	0.12	0.13
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	nav	nav	nav	nav	nav	nav	nav	0.40	1.40	2.57
Japan	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Netherlands	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Singapore	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Sweden	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Switzerland	1.18	1.30	1.67	2.01	2.09	nav	nav	nav	nav	nav
United Kingdom	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
United States	nav	nav	nav	nav	nav	neg	neg	neg	neg	neg
CPSS	nap	nap	nap	nap	nap	nav	nav	nav	nav	nav

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

¹ Converted at yearly average exchange rates, except as noted.Japan: ¹ For cash withdrawals at ATMs located in the country with cards issued in the country, total for the fiscal year ending March of the following year, converted at average exchange rates for the fiscal year ending March.CPSS: ¹ Sum or average excluding those countries for which data are not available. Excludes data for the United States, for which only 2003 is 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				
	2000	2001	2002	2003	2004	2000	2001	2002	2003	2004
Belgium	-2.6	3.8	14.2	73.2	-9.5	12.8	4.5	9.2	7.5	-0.5
Canada	nav	nav	nav	nav	nav	9.5	1.5	2.0	-5.0	-0.6
France	nav	nav	nav	nav	nav	2.9	5.7	5.0	4.3	2.8
Germany	nav	nav	nav	nav	nav	9.0	0.7	0.4	13.3	10.1
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	nav	nav	nav	nav	nav	8.2	0.5	25.5	-26.1	5.0
Japan	nav	nav	nav	nav	nav	8.1	2.3	-4.6	-1.8	1.1
Netherlands	nav	nav	nav	nav	nav	0.5	4.2	14.3	-6.0	-1.2
Singapore	nav	nav	nav	nav	nav	-16.1	-4.9	-17.0	-28.7	-8.4
Sweden	nav	nav	nav	nav	nav	4.2	1.3	-6.5	1.8	0.2
Switzerland	nav	-16.2	8.4	-0.6	15.7	nav	4.8	0.5	-13.7	11.8
United Kingdom	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
United States	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
CPSS¹	nap	nap	nap	nap	nap	0.4	-4.5	6.7	15.8	12.8

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									
	2000	2001	2002	2003	2004	2000	2001	2002	2003	2004
Belgium	14.4	21.4	13.5	5.9	-0.1	13.6	53.4	99.9	-17.7	-5.3
Canada	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
France	nav	nav	nav	nav	nav	0.0	nav	292.4	-2.1	-26.7
Germany	nav	nav	nav	nav	nav	-6.6	-11.9	13.6	-13.5	-1.6
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	nav	nav	nav	nav	nav	nav	nav	nav	187.1	63.3
Japan	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Netherlands	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Singapore	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Sweden	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Switzerland	nav	8.9	17.4	3.2	-4.5	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
CPSS	nap	nap	nap	nap	nap	nav	nav	nav	nav	nav

Note: 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 CPSS area, in US dollar terms.CPSS: ¹ 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				
	2000	2001	2002	2003	2004	2000	2001	2002	2003	2004
Belgium	17.32	23.63	18.08	31.65	25.41	416.20	469.24	544.34	579.83	632.24
Canada	nav	nav	nav	nav	nav	3,230.90	3,556.60	3,897.00	4,228.00	4,580.99
France	nav	nav	nav	nav	nav	3,292.45	3,670.72	4,095.59	4,341.46	4,650.00
Germany	nav	nav	nav	nav	nav	1,464.51	1,678.33	1,900.19	2,053.89	2,274.69
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	nav	nav	nav	nav	nav	317.92	433.39	552.04	610.73	671.97
Japan	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Netherlands	nav	nav	nav	nav	nav	826.82	985.30	1,155.59	1,266.24	1,374.36
Singapore	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Sweden	nav	nav	nav	nav	nav	256.00	326.00	454.08	541.84	616.14
Switzerland	21.50	23.50	23.10	24.00	24.30	225.20	258.70	284.70	302.70	317.70
United Kingdom	161.00	192.00	211.00	226.00	260.00	3,984.00	4,336.00	4,755.00	5,224.00	5,762.00
United States	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
CPSS¹	nap	nap	nap	nap	nap	14,014.00	15,714.29	17,638.53	19,148.69	20,880.08

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									
	2000	2001	2002	2003	2004	2000	2001	2002	2003	2004
Belgium	29.43	32.98	32.94	34.64	39.10	51.27	60.46	120.83	107.06	106.90
Canada	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
France	nav	nav	nav	nav	nav	0.00	2.80	18.40	18.10	16.00
Germany	nav	nav	nav	nav	nav	26.63	29.35	35.85	37.37	38.31
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	nav	nav	nav	nav	nav	nav	nav	1.03	2.73	nav
Japan	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Netherlands	nav	nav	nav	nav	nav	25.33	30.90	87.02	109.16	127.27
Singapore	nav	nav	nav	nav	nav	100.10	102.20	702.11	1,535.90	1,598.15
Sweden	nav	nav	nav	nav	nav	2.90	1.50	0.70	0.20	nav
Switzerland	37.00	40.70	41.60	42.30	44.40	18.00	19.80	20.00	19.30	19.00
United Kingdom	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
United States	nav	nav	nav	nav	nav	neg	neg	neg	neg	neg
CPSS¹	nap	nap	nap	nap	nap	224.23	247.01	985.94	1,829.83	1,905.63

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

CPSS: 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				
	2000	2001	2002	2003	2004	2000	2001	2002	2003	2004
Belgium	14.6	36.4	-23.5	75.1	-19.7	15.4	12.7	16.0	6.5	9.0
Canada	nav	nav	nav	nav	nav	15.0	10.1	9.6	8.5	8.3
France	nav	nav	nav	nav	nav	13.1	11.5	11.6	6.0	7.1
Germany	nav	nav	nav	nav	nav	17.4	14.6	13.2	8.1	10.8
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	nav	nav	nav	nav	nav	28.1	36.3	27.4	10.6	10.0
Japan	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Netherlands	nav	nav	nav	nav	nav	14.5	19.2	17.3	9.6	8.5
Singapore	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Sweden	nav	nav	nav	nav	nav	13.0	27.3	39.3	19.3	13.7
Switzerland	nav	9.3	-1.7	3.9	1.3	nav	14.9	10.1	6.3	5.0
United Kingdom	20.1	19.3	9.9	7.1	15.0	14.7	8.8	9.7	9.9	10.3
United States	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
CPSS¹	nap	nap	nap	nap	nap	16.8	12.1	12.2	8.6	9.0

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									
	2000	2001	2002	2003	2004	2000	2001	2002	2003	2004
Belgium	4.0	12.1	-0.1	5.2	12.9	12.8	17.9	99.9	-11.4	-0.1
Canada	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
France	nav	nav	nav	nav	nav	0.0	nav	557.1	-1.6	-11.6
Germany	nav	nav	nav	nav	nav	28.8	10.2	22.1	4.2	2.5
Hong Kong SAR	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	nav	nav	nav	nav	nav
Netherlands	nav	nav	nav	nav	nav	16.1	22.0	181.6	25.5	16.6
Singapore	nav	nav	nav	nav	nav	30.1	2.1	587.0	118.8	4.1
Sweden	nav	nav	nav	nav	nav	-31.0	-48.3	-53.3	-71.4	nav
Switzerland	nav	10.0	2.2	1.7	5.0	68.2	10.0	1.0	-3.5	-1.6
United Kingdom	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
United States	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
CPSS¹	nav	nav	nav	nav	nav	24.7	10.2	299.1	85.6	4.1

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

CPSS: 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				
	2000	2001	2002	2003	2004	2000	2001	2002	2003	2004
Belgium	1.70	2.42	1.73	3.64	3.50	21.13	22.89	27.55	35.23	41.52
Canada	nav	nav	nav	nav	nav	141.97	139.78	164.31	200.66	234.96
France	nav	nav	nav	nav	nav	140.90	152.13	179.09	230.30	272.83
Germany	nav	nav	nav	nav	nav	100.99	108.62	125.48	158.50	186.42
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	nav	nav	nav	nav	nav	21.29	29.01	42.20	57.43	72.09
Japan	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Netherlands	nav	nav	nav	nav	nav	34.39	39.63	47.90	61.15	70.91
Singapore	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Sweden	nav	nav	nav	nav	nav	15.59	17.89	21.70	29.80	36.59
Switzerland	2.66	2.91	2.96	3.20	3.54	21.44	26.50	31.43	37.39	38.57
United Kingdom	18.11	20.16	23.87	29.46	36.05	260.41	269.22	319.51	395.11	500.55
United States	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
CPSS¹	nap	nap	nap	nap	nap	758.11	805.66	959.17	1,205.57	1,454.43

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									
	2000	2001	2002	2003	2004	2000	2001	2002	2003	2004
Belgium	2.65	2.78	3.01	3.75	4.06	0.18	0.24	0.63	0.62	0.66
Canada	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
France	nav	nav	nav	nav	nav	0.00	0.01	0.07	0.08	0.07
Germany	nav	nav	nav	nav	nav	0.07	0.06	0.07	0.09	0.10
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	nav	nav	nav	nav	nav	nav	nav	0.06	0.21	nav
Japan	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Netherlands	nav	nav	nav	nav	nav	0.07	0.08	0.22	0.34	0.43
Singapore	nav	nav	nav	nav	nav	0.10	0.12	0.37	0.71	0.79
Sweden	nav	nav	nav	nav	nav	0.02	0.01	0.00	0.00	nav
Switzerland	4.62	4.86	5.46	6.39	7.41	0.04	0.04	0.04	0.05	0.06
United Kingdom	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
United States	nav	nav	nav	nav	nav	neg	neg	neg	neg	neg
CPSS¹	nap	nap	nap	nap	nap	0.48	0.55	1.47	2.10	2.10

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

¹ Converted at yearly average exchange rates.

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

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				
	2000	2001	2002	2003	2004	2000	2001	2002	2003	2004
Belgium	14.8	42.5	-32.9	72.4	-14.0	12.2	8.8	12.5	5.2	5.1
Canada	nav	nav	nav	nav	nav	14.5	0.1	16.5	6.0	6.8
France	nav	nav	nav	nav	nav	11.3	9.2	9.6	5.1	5.2
Germany	nav	nav	nav	nav	nav	15.1	8.6	8.2	4.4	5.0
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	nav	nav	nav	nav	nav	18.0	36.6	34.6	10.5	11.6
Japan	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Netherlands	nav	nav	nav	nav	nav	13.0	12.8	10.5	4.3	3.9
Singapore	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Sweden	nav	nav	nav	nav	nav	11.1	26.0	11.8	11.6	10.4
Switzerland	nav	7.8	-6.7	-7.1	1.5	nav	22.3	8.7	2.2	-5.5
United Kingdom	33.7	15.5	12.2	11.9	7.6	17.7	7.3	12.4	12.1	11.4
United States	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
CPSS¹	nap	nap	nap	nap	nap	nav	4.2	17.5	23.2	17.7

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				
	2000	2001	2002	2003	2004	2000	2001	2002	2003	2004
Belgium	5.8	5.4	1.0	2.5	-3.3	14.6	31.8	144.4	-19.1	-5.4
Canada	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
France	nav	nav	nav	nav	nav	0.0	nav	586.7	-2.1	-26.2
Germany	nav	nav	nav	nav	nav	-2.5	-8.2	11.6	-1.5	5.8
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	nav	nav	nav	nav	nav	nav	nav	nav	192.1	nav
Japan	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Netherlands	nav	nav	nav	nav	nav	4.2	11.1	168.3	23.4	15.9
Singapore	nav	nav	nav	nav	nav	86.4	22.3	215.5	87.0	5.5
Sweden	nav	nav	nav	nav	nav	-34.5	-53.7	-43.2	-75.6	nav
Switzerland	nav	4.1	3.0	0.5	6.1	nav	-1.0	-0.6	-0.6	-0.8
United Kingdom	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
United States	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
CPSS¹	nap	nap	nap	nap	nap	27.5	-0.3	149.4	27.7	8.1

Note: 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 CPSS area, in US dollar terms.CPSS: ¹ Sum or average excluding those countries for which data are not available.

Table PS1**Features of selected interbank funds transfer systems***(at end-2004)*

System	Type	Settlement	Owner/manager	Processing	Membership	Degree of centralisation
Belgium						
ELLIPS	L	RTGS	B+CB	RTT	R	C
Clearing house	R	MN	B+CB	RTT	O	C
CEC	R	MN	B+CB	RTT	O	C
Canada						
LVTS	L	MN	PA	RTT	O	C
France						
TBF	L	RTGS	CB	RTT	R	C
PNS	L	BN/RTGS	CB+B/PA	RTT	O	C
SIT	R	MN	CB+B/PA	ACH	O	C
Germany						
RTGS ^{plus}	L	RTGS	CB	RTT	R	C
RPS	R	G	CB	ACH	O	C
Hong Kong SAR						
HKD CHATS	L+R	RTGS	CMA ¹	RTT	R	C
USD CHATS	L+R	RTGS	B	RTT	O	C
EUR CHATS	L+R	RTGS	B	RTT	O	C
Italy						
BI-REL	L	RTGS	CB	RTT	R	C
BI-COMP	R	MN	CB	ACH	O	C
Japan						
BOJ-NET	L	RTGS	CB	RTT	R	C
FXYCS	L	MN ¹ /RTGS	B	RTT	R	C
Zengin System	R	MN ¹	B	RTT	R	C
Tokyo Clearing House	R	MN	B	M / ACH	R	C
Netherlands						
TOP	L	RTGS	CB	RTT	R	C
Interpay	R	MN/BA	B	ACH	R	C
Singapore						
MEPS	L	RTGS	CB	RTT	O	C
SGDCCS	R	MN	PA	ACH	O	C
USDCCS	R	G	PA	ACH	O	C
IBG	R	MN	PA	ACH	O	C
EFTPOS	R	MN	B	RTT	R	C
Sweden						
E-RIX	L	RTGS	CB	RTT	R	C
K-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 ¹	C
DTA/LSV	R	G	B	ACH	O ¹	C
United Kingdom						
CHAPS Euro	L	RTGS	B+CB	RTT	R	C
CHAPS Sterling	L	RTGS	B+CB	RTT	R	C
Cheque/credit	R	N	B	ACH	R	C
BACS	R	N	B	M	R	D
United States¹						
CHIPS ²	L	MN/BN/G	B	RTT	R	C
Fedwire	L	RTGS	CB	RTT	O ³	C
European Union						
TARGET	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

Note: For the footnotes regarding the systems, see after Table PS4a (page 204).

Table PS1 (cont)

System	Pricing	Closing time for transactions	Settlement	Cut-off third-	Standard money market hours opening	Standard money market hours closing
Belgium						
ELLIPS	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
Canada						
LVTS	F	18:30	intraday ¹	18:00	nap ²	nap
France						
TBF	F	18:00	real time	17:00	09:00	17:00
PNS	F	16:00	real time	16:00	09:00	17:00
SIT	F	13:30	nav	nav	nap	nap
Germany						
RTGS ^{plus}	F	18:00	real time	17:00	07:30	18:00
RPS	F	07:00/09:00 ¹	intraday	nap	nap	nap
Hong Kong SAR						
HKD CHATS	F	17:30	real time	17:00	09:00	17:30
USD CHATS	F	17:30	real time	17:00	09:00	17:30
EUR CHATS	F	17:30	real time	17:00	09:00	17:30
Italy						
BI-REL	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 ²	19:00 ³	real time	14:00 ⁴	08:30	19:00
FXYCS	F	13:45/19:00 ³	14:30/real time	13:45/19:00	08:30	19:00
Zengin System	F	15:30	16:15	15:30	08:30	19:00
Tokyo Clearing House	F	8:00 ⁵	12:30	8:00 ⁵	08:30	19:00
Netherlands						
TOP	F	18:00	real time	17:00	07:00	18:00
Interpay	F	17:00	every 30 mins ¹	15:30	nap	nap
Singapore¹						
MEPS	V	18:30 (14:45)	real time (14:45)	18:30 (14:45) ²	09:00	18:30
SGDCCS	F	17:00 (13:30)	T+1: 15:45 (14:30)	17:00	nap	nap
USDCCS	F	15:30 (nap)	T+1: 17:00	15:30	nap	nap
IBG	F	12:00 (10:00)	T+1: 18:15 (14:30)	12:00	nap	nap
EFTPOS	F	22:00	T+1: 20:00 ³	nap	nap	nap
Sweden						
E-RIX	F	18:00	real time	17:00	09:00	16:15
K-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 ²	real time	15:00	09:00	16:00
DTA/LSV	F	10:00	13:00 – 16:15	10:00	nap	nap
United Kingdom						
CHAPS Euro	F	17:00	real time	16:00	07:00	16:00
CHAPS Sterling	F	17:00	real time	16:00	07:00	16:00
Cheque/credit	F	nap	¹	nav	nap	nap
BACS	F	nap	¹	nav	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						
TARGET	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	about 07:30 ²	22:00 on T-1	07:00	18:00
<i>Memo:</i>						
CLS	F	06:30 ²	real-time	nap	nap	nap

Note: For the footnotes regarding the systems, see after Table PS4a (page 204).

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)				
	2000	2001	2002	2003	2004	2000	2001	2002	2003	2004
Belgium										
ELLIPS	1.8	1.8	1.7	1.8	1.8	16.3	3.4	-6.0	1.7	1.1
Clearing house	4.2	3.5	1.7	1.6	1.3	-15.4	-16.0	-50.9	-9.2	-16.6
CEC	883.1	917.7	985.4	1,019.0	1,009.6	-5.5	3.9	7.4	3.4	-0.9
Canada										
LVTS	3.5	3.7	3.9	4.1	4.3	16.7	5.7	5.4	5.1	4.9
France										
TBF	3.0	3.8	3.8	3.9	4.0	30.4	26.8	0.2	1.3	3.6
PNS	5.5	8.0	7.6	7.4	7.0	5.8	45.5	-5.2	-3.0	-4.7
SIT	6,485.3	7,131.1	11,043.5	11,298.2	11,614.9	9.7	10.0	54.9	2.3	2.8
CH Paris	682.2	677.8	93.3	nap	nap	-0.2	-0.7	-86.2	nap	nap
CH Province	2,771.7	2,469.1	53.6	nap	nap	4.1	-10.9	-97.8	nap	nap
CREIC	307.7	270.2	4.3	nap	nap	1.0	-12.2	-98.4	nap	nap
Germany²										
RTGS ^{plus} (former ELS)	21.5	23.9	31.9	32.8	34.1	15.1	10.8	33.7	2.8	3.9
EAF (former EAF2)	13.0	11.0	nap	nap	nap	7.4	-15.2	nap	nap	nap
RPS (former DTA)	2,226.6	2,197.5	2,156.8	2,188.4	2,230.3	2.3	-1.3	-1.9	1.5	1.9
Hong Kong SAR										
HKD CHATS	3.4	3.5	3.4	3.5	3.8	8.2	1.8	-1.5	2.6	7.6
USD CHATS	0.2	0.7	0.8	1.0	1.3	nap	273.5	17.8	22.7	27.4
EUR CHATS	nap	nap	nap	neg	neg	nap	nap	nap	nap	nap
Italy										
BI-REL	10.4	10.2	9.6	9.4	9.1	2.4	-1.5	-6.2	-2.0	-3.6
BI-COMP	1,113.9	1,375.2	1,733.2	1,808.7	1,867.6	4.7	23.5	26.0	4.4	3.3
Japan										
BOJ-NET	4.7	5.0	4.8	4.9	5.2	-2.0	7.0	-5.1	2.9	5.1
FXYCS	9.3	9.6	9.2	8.0	7.4	-7.0	2.9	-3.4	-13.2	-7.5
Zengin System	1,167.6	1,220.0	1,244.5	1,260.8	1,286.9	4.3	4.5	2.0	1.3	2.1
Tokyo Clearing House	78.0	71.6	63.0	57.5	53.2	-6.2	-8.3	-12.0	-8.7	-7.6
Netherlands										
TOP	3.8	4.1	4.8	4.9	5.0	14.3	8.6	15.4	3.5	1.2
Interpay	2,327.9	2,557.6	2,811.5	2,964.2	3,122.9	6.0	9.9	9.9	5.4	5.4
Singapore										
MEPS	1.9	2.1	2.0	2.1	2.2	2.1	8.4	-1.4	4.4	5.2
SGDCCS	91.3	91.6	90.3	87.0	86.1	-1.0	0.4	-1.4	-3.6	-1.1
USDCCS	0.4	0.4	0.4	0.6	0.7	4.1	2.2	10.9	25.0	26.3
IBG	30.0	33.6	46.0	62.4	67.1	2.0	12.2	36.7	35.7	7.6
EFTPOS	76.9	87.7	97.2	105.8	114.8	17.0	14.0	10.8	8.9	8.5
Sweden										
E-RIX	0.1	0.1	0.1	0.1	0.1	20.0	16.7	42.9	-10.5	21.6
K-RIX	0.5	0.7	1.1	1.3	1.3	70.0	28.4	67.9	18.4	-1.2
Bankgirot	351.0	345.2	363.0	382.0	430.0	3.8	-1.7	5.2	5.2	12.6
Dataclearing	78.2	66.9	73.0	109.0	84.0	-8.0	-14.5	9.1	49.3	-22.9
Switzerland										
SIC	149.5	161.1	177.0	192.7	209.1	5.5	7.8	9.9	8.9	8.5
DTA/LSV	105.9	103.7	103.3	100.1	94.0	1.3	-2.1	-0.4	-3.1	-6.1
United Kingdom										
CHAPS Euro	2.0	2.6	3.7	4.3	4.7	32.9	28.9	42.0	17.2	9.3
CHAPS Sterling	21.7	24.0	25.6	27.2	28.3	9.7	10.4	6.7	6.5	4.1
Cheque/credit	164.7	160.9	153.8	143.9	135.9	-7.5	-2.3	-4.4	-6.4	-5.6
BACS	1,306.5	1,375.3	1,446.1	1,630.4	2,012.6	6.0	5.3	5.2	12.7	23.4
United States										
CHIPS	59.8	60.4	63.3	64.5	68.5	4.4	1.0	4.8	1.9	6.2
Fedwire	108.3	112.5	115.0	123.3	125.1	5.4	3.8	2.2	7.2	1.5
European Union										
TARGET	48.0	53.7	64.5	66.6	69.2	13.6	11.9	20.1	3.3	3.9
EURO1 / STEP1	24.7	29.7	37.1	43.1	44.3	40.2	19.9	25.0	16.2	2.9
STEP2	nap	nap	nap	nap	26.2	nap	nap	nap	nap	nap
<i>Memo:</i>										
CLS ³	nap	nap	1.7	19.3	32.6	nap	nap	nap	1,040.5	69.0

Note: For the footnotes regarding the systems, see after Table PS4a (page 204).

Table PS3

Payments processed by selected interbank funds transfer systems: Value of transactions

(total for the year)

System	Value of transactions (USD billions) ¹					Average value per transaction (USD thousands) ¹				
	2000	2001	2002	2003	2004	2000	2001	2002	2003	2004
Belgium										
ELLIPS	12,212	12,808	12,573	15,306	18,232	6,860.9	6,960.9	7,267.7	8,696.6	10,242.7
Clearing house	96	79	71	74	73	23.0	22.6	40.9	46.8	56.0
CEC	446	455	500	623	727	0.5	0.5	0.5	0.6	0.7
Canada										
LVTs	17,530	18,395	18,444	22,518	25,378	5,008.4	4,971.7	4,729.2	5,492.1	5,901.9
France										
TBF	62,765	78,365	86,007	108,745	134,689	20,921.7	20,595.2	22,562.1	28,150.4	33,647.1
PNS	20,117	19,977	18,848	20,298	21,718	3,657.6	2,497.1	2,486.2	2,760.6	3,099.4
SIT	2,264	2,187	4,187	5,274	5,674	0.3	0.3	0.4	0.5	0.5
CH Paris	669	683	173	nap	nap	1.0	1.0	1.9	nap	nap
CH Province	1,071	883	22	nap	nap	0.4	0.4	0.4	nap	nap
CREIC	24	21	0	nap	nap	0.1	0.1	0.1	nap	nap
Germany²										
RTGS ^{plus} (former ELS)	48,159	61,501	117,621	145,116	156,996	2,236.4	2,577.6	3,688.0	4,425.3	4,609.5
EAF (former EAF2)	38,237	31,343	nap	nap	nap	2,944.1	2,845.7	nap	nap	nap
RPS (former DTA)	2,067	1,971	1,991	2,372	2,637	0.9	0.9	0.9	1.1	1.2
Hong Kong SAR										
HKD CHATS	11,678	11,134	10,536	11,174	13,146	3,424.6	3,208.8	3,082.5	3,185.3	3,482.4
USD CHATS	242	931	1,274	1,232	1,356	1,309.9	1,346.8	1,565.3	1,233.2	1,065.0
EUR CHATS	nap	nap	nap	135	230	nap	nap	nap	nav	nav
Italy										
BI-REL	25,584	24,289	23,706	27,953	34,881	2,460.3	2,370.2	2,466.2	2,966.4	3,841.2
BI-COMP	2,079	2,191	2,449	3,207	3,742	1.9	1.6	1.4	1.8	2.0
Japan										
BOJ-NET	328,430	156,640	143,988	161,914	188,800	69,652.6	31,043.2	30,071.3	32,876.8	36,458.5
FXYCS	57,960	56,587	48,887	41,567	39,774	6,233.3	5,916.6	5,292.1	5,185.5	5,365.5
Zengin System	20,785	20,113	17,810	18,909	20,824	17.8	16.5	14.3	15.0	16.2
Tokyo Clearing House	7,254	5,247	3,992	3,832	3,948	93.0	73.3	63.4	66.6	74.3
Netherlands										
TOP	19,519	21,665	23,520	29,660	36,876	5,141.1	5,252.8	4,943.3	6,023.8	7,400.2
Interpay	1,342	1,407	1,575	2,005	2,278	0.6	0.6	0.6	0.7	0.7
Singapore										
MEPS	5,557	6,447	5,604	5,658	5,831	2,909.7	3,114.5	2,747.1	2,656.5	2,603.1
SGDCCS	263	233	212	212	229	2.9	2.5	2.4	2.4	2.7
USDCCS	12	11	11	14	20	31.4	27.4	24.9	24.6	28.1
IBG	42	45	51	62	72	1.4	1.3	1.1	1.0	1.1
EFTPOS	3	3	3	4	5	0.0	0.0	0.0	0.0	0.0
Sweden										
E-RIX	1,796	1,377	1,383	2,141	2,405	29,929.4	19,672.8	13,829.8	23,923.6	22,098.2
K-RIX	11,690	10,962	11,731	13,899	14,839	22,921.0	16,735.7	10,664.4	10,675.2	11,530.0
Bankgirot	407	376	416	523	624	1.2	1.1	1.1	1.4	1.5
Dataclearing	147	107	124	229	211	1.9	1.6	1.7	2.1	2.5
Switzerland										
SIC	26,425	26,905	28,767	33,202	33,762	176.8	167.0	162.5	172.3	161.5
DTA/LSV	228	225	229	253	244	2.1	2.2	2.2	2.5	2.6
United Kingdom										
CHAPS Euro	22,356	26,837	26,649	35,227	40,820	11,166.8	10,401.8	7,273.2	8,205.8	8,698.1
CHAPS Sterling	74,306	76,167	77,864	84,267	95,875	3,423.4	3,178.6	3,045.9	3,096.3	3,385.2
Cheque/credit	133	124	123	124	128	0.8	0.8	0.8	0.9	0.9
BACS	2,124	2,317	2,646	3,119	3,903	1.6	1.7	1.8	1.9	1.9
United States										
CHIPS	292,147	311,707	315,709	326,561	345,793	4,888.6	5,162.6	4,987.7	5,061.9	5,045.0
Fedwire	379,756	423,606	405,762	436,706	469,899	3,506.1	3,766.9	3,529.0	3,542.4	3,756.1
European Union										
TARGET	242,463	295,330	372,925	474,993	551,613	5,051.3	5,499.6	5,781.8	7,132.0	7,971.3
EURO1 / STEP1	45,719	46,572	45,276	50,576	54,877	1,848.0	1,570.6	1,221.6	1,174.2	1,238.1
STEP2	nap	nap	nap	nap	75	nap	nap	nap	nap	2.9
Memo:										
CLS ³	nap	nap	23,790	220,574	379,506	nap	nap	14,074.6	11,442.5	11,649.8

Note: For the footnotes regarding the systems, see after Table PS4a (page 204).

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 %)				
	2000	2001	2002	2003	2004	2000	2001	2002	2003	2004
Belgium										
ELLIPS	1.9	5.4	-8.2	0.1	6.3	5,267.9	5,528.7	4,985.0	4,937.7	5,093.9
Clearing house	-9.2	-17.2	-16.6	-14.6	-11.0	41.6	34.3	28.1	23.7	20.5
CEC	-0.9	2.5	2.9	2.5	3.9	192.2	196.2	198.4	201.1	203.0
Canada										
LVTS	14.4	6.7	-0.6	6.0	2.8	2,418.5	2,571.5	2,508.7	2,592.7	2,559.3
France										
TBF	2.1	26.2	2.2	3.3	10.0	4,728.6	5,849.2	5,892.2	6,076.7	6,576.9
PNS	-10.8	0.4	-12.1	-12.0	-5.0	1,515.6	1,491.1	1,291.2	1,134.3	1,060.5
SIT	2.8	-2.3	78.3	2.9	-4.5	170.6	163.3	286.9	294.7	277.1
CH Paris	-16.9	3.3	-76.4	nap	nap	50.4	51.0	11.9	nap	nap
CH Province	6.7	-16.6	-97.7	nap	nap	80.7	65.9	1.5	nap	nap
CREIC	-9.7	-12.2	-98.3	nap	nap	1.8	1.5	0.0	nap	nap
Germany²										
RTGS ^{plus} (former ELS)	9.9	29.0	79.1	1.9	-3.4	2,535.5	3,252.4	5,817.4	5,941.7	5,703.3
EAF (former EAF2)	4.9	-17.2	nap	nap	nap	2,013.2	1,657.5	nap	nap	nap
RPS (former DTA)	-1.2	-3.7	-5.4	-1.5	-0.8	108.8	104.2	98.5	97.1	95.8
Hong Kong SAR										
HKD CHATS	25.6	-3.0	-2.4	8.7	17.7	6,920.0	6,685.9	6,435.9	7,056.1	7,931.6
USD CHATS	nap	290.7	41.2	-0.9	10.1	143.6	558.8	778.3	777.9	818.0
EUR CHATS	nap	nap	nap	nap	71.3	nap	nap	nap	85.0	139.1
Italy										
BI-REL	9.9	-4.8	-9.7	-4.3	10.9	2,381.6	2,227.5	1,995.1	1,903.3	2,077.6
BI-COMP	6.1	5.7	3.4	6.4	3.7	193.5	201.0	206.1	218.4	222.9
Japan										
BOJ-NET	3.3	-45.8	-4.3	4.3	8.8	7,064.5	3,832.0	3,685.1	3,826.5	4,117.4
FXYCS	-11.5	10.9	-10.1	-21.1	-10.7	1,246.7	1,384.3	1,251.2	982.4	867.4
Zengin System	3.2	9.9	-7.9	-1.5	2.8	447.1	492.0	455.8	446.9	454.1
Tokyo Clearing House	-6.0	-17.8	-20.8	-11.0	-3.9	156.0	128.4	102.2	90.6	86.1
Netherlands										
TOP	15.8	8.7	-0.8	3.0	11.4	5,268.9	5,407.5	5,363.7	5,515.4	6,074.3
Interpay	5.9	2.7	2.3	4.0	1.8	362.1	351.2	359.3	372.9	375.3
Singapore										
MEPS	2.3	19.4	-12.8	-2.2	-1.7	6,003.0	7,511.9	6,335.5	6,125.8	5,458.8
SGDCCS	-8.6	-8.7	-8.6	-3.6	3.2	284.0	271.7	240.1	229.0	214.1
USDCCS	37.9	-8.0	0.9	19.7	37.8	13.2	12.7	12.4	14.7	18.4
IBG	7.6	10.8	14.2	16.9	10.9	45.2	52.5	58.0	67.0	67.3
EFTPOS	13.1	15.8	13.2	12.4	13.8	2.9	3.6	3.9	4.3	4.5
Sweden										
E-RIX	27.7	-15.8	-7.4	25.8	1.0	750.3	627.7	571.3	709.7	694.7
K-RIX	4.9	3.0	-1.4	-3.7	-4.0	4,884.4	4,996.7	4,845.8	4,607.9	4,286.4
Bankgirot	12.7	1.3	2.1	2.2	7.3	170.1	171.2	171.8	173.4	180.4
Dataclearing	-11.9	-20.0	6.9	49.8	-17.3	61.4	48.8	51.3	76.0	60.9
Switzerland										
SIC	1.5	0.7	-2.0	-0.8	-6.9	10,738.3	10,740.6	10,394.2	10,278.6	9,402.6
DTA/LSV	3.0	-2.3	-6.6	-5.2	-11.7	92.5	89.7	82.8	78.3	67.9
United Kingdom										
CHAPS Euro	11.6	24.6	-5.9	19.8	1.9	1,550.6	1,870.4	1,694.1	1,951.0	1,913.2
CHAPS Sterling	9.1	6.4	-3.2	-1.9	0.1	5,153.8	5,308.5	4,949.8	4,667.0	4,493.6
Cheque/credit	-6.9	-3.2	-5.9	-8.9	-9.4	9.2	8.7	7.8	6.9	6.0
BACS	9.2	13.2	8.2	6.9	10.1	147.3	161.5	168.2	172.7	182.9
United States										
CHIPS	-5.1	3.8	-0.3	1.1	3.1	2,975.9	3,077.7	3,010.5	2,967.7	2,946.7
Fedwire	7.0	8.5	-5.7	5.2	4.8	3,868.4	4,182.5	3,869.2	3,968.6	4,004.3
European Union										
TARGET	7.7	22.5	17.2	4.2	3.3	nap	nap	nap	nap	nap
EURO1 / STEP1	10.0	2.4	-9.7	-8.6	-3.5	nap	nap	nap	nap	nap
STEP2	nap	nap	nap	nap	nap	nap	nap	nap	nap	nap

Note: For the footnotes regarding the systems, see after Table PS4a (page 204).

Table PS4
Participation in selected interbank funds transfer systems
(end of year)

System	Total number of participants					of which: direct participants				
	2000	2001	2002	2003	2004	2000	2001	2002	2003	2004
Belgium										
ELLIPS	98	96	93	89	87	17	17	17	16	15
Clearing house	97	94	92	88	83	39	34	34	32	27
CEC	99	94	95	89	85	41	33	30	28	24
Canada										
LVTS	14	14	14	14	15	14	14	14	14	15
France										
TBF	651	646	705	523	508	200	195	195	156	150
PNS	468	468	537	512	496	24	24	24	21	19
SIT	311	677	660	640	628	17	17	17	15	14
CH Paris	368	331	nap	nap	nap	25	27	nap	nap	nap
CH Province	267	267	nap	nap	nap	219	219	nap	nap	nap
CREIC	28	28	nap	nap	nap	28	28	nap	nap	nap
Germany²										
RTGS ^{plus} (former ELS)	2,486	59	75	93	127	2,486	59	75	93	127
EAF (former EAF2)	67	nap	nap	nap	nap	67	nap	nap	nap	nap
RPS (former DTA)	331	326	318	316	320	331	326	318	316	320
Hong Kong SAR										
HKD CHATS	134	134	130	130	130	134	134	130	130	130
USD CHATS	123	180	212	227	232	62	65	64	67	68
EUR CHATS	nap	nap	nap	45	45	nap	nap	nap	23	23
Italy										
BI-REL	873	863	844	787	767	699	682	663	204	120
BI-COMP	nav	nav	nav	nav	nav	213	211	207	179	139
Japan										
BOJ-NET ⁶	398	383	378	371	363	398	383	378	371	363
FXYCS ⁷	250	244	234	230	223	42	40	37	34	34
Zengin System	2,300	2,021	1,816	1,678	1,619	155	154	153	149	146
Tokyo Clearing House	455	420	381	370	356	124	121	116	111	106
Netherlands										
TOP	163	166	166	155	161	105	108	108	106	102
Interpay	72	72	72	73	69	72	72	72	73	69
Singapore										
MEPS	136	130	119	117	115	92	86	76	70	67
SGDCCS	112	104	85	61	60	41	40	36	34	34
USDCCS	53	53	48	43	42	30	31	31	31	31
IBG	49	45	38	38	39	38	41	35	35	36
EFTPOS	5	5	3	4	4	5	5	3	4	4
Sweden										
E-RIX	18	15	13	13	13	18	15	13	13	13
K-RIX	22	20	19	19	18	22	20	19	19	18
Bankgirot	20	21	19	19	17	20	21	19	19	17
Dataclearing	20	21	19	19	17	20	21	19	19	17
Switzerland										
SIC	302	313	314	307	306	302	313	314	307	306
DTA/LSV	157	155	155	82	86	157	155	155	82	86
United Kingdom										
CHAPS Euro	nap	nap	nap	nap	nap	20	20	20	19	19
CHAPS Sterling	nap	nap	nap	nap	nap	14	13	13	13	13
Cheque/credit	60,000	62,000	62,000	62,000	65,000	15	14	14	14	14
BACS	464	516	418	404	432	12	12	12	12	12
United States										
CHIPS	63	58	54	54	51	63	58	54	54	51
Fedwire ^{6,7}	7,946	7,772	7,550	7,374	7,134	7,946	7,772	7,550	7,374	7,134
European Union										
TARGET ³	4,776	2,324	2358	2,111	2,229	4,034	1,569	1,544	1,054	989
EURO1 / STEP1	72	73	74	71	75	72	73	74	71	75
STEP2	nap	nap	nap	nap	78	nap	nap	nap	nap	78
<i>Memo:</i>										
CLS	nap	nap	50	54	57	nap	nap	50	54	56

Note: For the footnotes regarding the systems, see after Table PS4a (page 204).

Table PS4 (cont)

System	Concentration ratio in terms of volume (in %)					Concentration ratio in terms of value (in %)				
	2000	2001	2002	2003	2004	2000	2001	2002	2003	2004
Belgium										
ELLIPS	nav	80.0	83.0	82.0	84.0	nav	85.0	87.0	88.0	89.0
Clearing house	69.0	72.0	74.0	78.0	82.0	74.0	72.0	71.0	81.0	85.0
CEC	74.0	73.0	74.0	81.0	83.0	73.0	73.0	74.0	80.0	81.0
Canada										
LVTS	85.5	84.7	84.2	84.1	84.0	82.7	82.9	81.3	80.2	79.9
France										
TBF	44.8	41.0	44.1	46.2	47.1	38.7	43.6	46.1	48.1	52.0
PNS	nav	60.1	63.3	63.7	62.8	nav	54.6	61.6	61.1	59.0
SIT	nav	nav	57.1	57.5	60.4	nav	nav	49.7	50.7	60.5
CH Paris	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
CH Province	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
CREIC	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Germany										
RTGS ^{plus} (former ELS)	nav	nav	53.3	52.5	51.9	nav	nav	53.7	53.7	53.7
EAF (former EAF2)	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
RPS (former DTA)	nav	nav	nav	20.2	18.7	nav	nav	nav	33.0	29.3
Hong Kong SAR										
HKD CHATS	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
USD CHATS	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
EUR CHATS	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy										
BI-REL	41.7	40.7	45.1	47.3	47.5	34.3	38.7	37.7	38.8	44.7
BI-COMP	26.2	26.2	34.0	35.5	41.6	24.8	22.5	31.5	33.3	36.6
Japan										
BOJ-NET	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
FXYCS	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
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
Netherlands										
TOP	74.7	70.4	64.2	62.7	62.0	70.4	70.8	70.7	69.4	69.1
Interpay	93.2	93.3	93.4	93.5	93.5	91.8	92.3	92.0	92.2	93.0
Singapore										
MEPS	52.0	53.0	56.0	61.0	56.0	nav	nav	nav	nav	52.0
SGDCCS	76.1	76.5	85.6	77.6	87.9	64.3	69.2	81.1	71.7	82.5
USDCCS	60.3	57.8	63.3	65.2	70.6	34.5	59.4	61.0	62.5	64.5
IBG	74.5	73.1	83.8	88.6	88.7	69.2	69.2	74.1	80.3	80.0
EFTPOS	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Sweden										
E-RIX	66.9	nav	84.5	86.4	86.6	83.3	nav	77.7	78.4	82.2
K-RIX	66.9	nav	84.5	86.4	86.6	83.3	nav	77.7	78.4	82.2
Bankgirot	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Dataclearing	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Switzerland										
SIC	54.5	54.4	55.1	57.8	60.5	72.9	71.9	70.5	70.0	70.2
DTA/LSV	54.5	54.4	55.1	57.8	60.5	72.9	71.9	70.5	70.0	70.2
United Kingdom										
CHAPS Euro	72.0	69.0	69.0	70.0	72.0	82.0	84.0	84.0	83.0	81.0
CHAPS Sterling	84.0	84.0	83.0	81.0	80.0	80.0	79.0	78.0	77.0	78.0
Cheque/credit	79.0	78.0	78.0	78.0	79.0	81.0	81.0	80.0	80.0	79.0
BACS	76.0	75.0	74.0	74.0	76.0	nav	nav	nav	nav	nav
United States										
CHIPS	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Fedwire	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
European Union										
TARGET	19.8	16.8	26.4	25.9	25.5	19.4	17.9	22.3	21.8	21.7
EURO1 / STEP1	25.2	24.3	23.5	22.8	25.5	43.6	43.0	44.0	44.5	45.4
STEP2	nav	nav	nav	nav	38.9	nav	nav	nav	nav	36.2

Note: For the footnotes regarding the systems, see after Table PS4a (page 204).

Table PS4a
Participation in selected interbank funds transfer systems: Direct participants
(at end-2004)

Country/area	Central bank	Banks	Non-banks					
			Total	Public administration	Postal institution	Clearing and settlement orgs	Other financial institutions	Other
Belgium								
ELLIPS	1	13	1	0	1	0	0	0
Clearing house	1	25	1	0	1	0	0	0
CEC	1	22	1	0	1	0	0	0
Canada								
LVTS	1	11	3	1	0	0	2	0
France								
TBF	1	139	7	0	1	1	5	0
PNS	nap	17	1	0	1	0	0	0
SIT	1	12	1	0	1	0	0	0
Germany								
RTGS ^{plus}	1	126	0	0	0	0	0	0
RPS	1	319	0	0	0	0	0	0
Hong Kong SAR								
HKD CHATS	0	130	0	0	0	0	0	0
USD CHATS	1	67	0	0	0	0	0	0
EUR CHATS	1	22	0	0	0	0	0	0
Italy								
BI-REL	1	115	4	0	1	2	1	0
BI-COMP	1	135	3	1	1	0	1	0
Japan								
BOJ-NET ⁶	0	304	59	1	1	6	51 ⁸	0
FXYCS ⁷	0	34	0	nap	nap	nap	nap	nap
Zengin System	0	146	0	nap	nap	nap	nap	nap
Tokyo Clearing House	1	104	1	0	1	0	0	0
Netherlands								
TOP	1	97	4	1	0	3	0	6
Interpay	0	69	0	0	0	0	0	0
Singapore								
MEPS	1	66	0	0	0	0	0	0
SGDCCS	1	33	0	0	0	0	0	0
USDCCS	0	31	0	0	0	0	0	0
IBG	0	36	0	0	0	0	0	0
EFTPOS	0	4	0	0	0	0	0	0
Sweden								
E-RIX	1	8	3	0	0	2	1	0
K-RIX	1	12	7	1	0	3	3	0
Bankgirot	0	18	0	0	0	0	0	0
Dataclearing	0	18	0	0	0	0	0	0
Switzerland								
SIC	1	297	8	1	1	0	0	6
DTA/LSV	0	86	0	0	0	0	0	0
United Kingdom								
CHAPS Euro	1	18	0	0	0	0	0	0
CHAPS Sterling	1	12	0	0	0	0	0	0
Cheque/credit	1	13	0	0	0	0	0	0
BACS	1	11	0	0	0	0	0	0
United States								
CHIPS	nap	51	nav	nav	nav	nav	nav	nav
Fedwire	1	7,134 ¹	nav	nav	nav	nav	nav	nav
European Union								
TARGET ⁴	16	nav	nav	nav	nav	nav	nav	nav
EURO1 / STEP1 ⁵	4	71	0	0	0	0	0	0
STEP2	4	74	0	0	0	0	0	0
<i>Memo:</i>								
CLS	0	54	2	0	0	0	2	0

Note: For the footnotes regarding the systems, see after this table (page 204).

Footnotes for Tables PS1–4a

Canada: ¹ Final settlement occurs at 19:30. However, due to the risk controls in place, the LVTS provides intraday settlement finality. ² No standard hours.

Germany: ¹ 07:00 for credit transfers; 09:00 for direct debits and electronic cheque transfer. ² Introduction of RTGS^{plus} on 5 November 2001 and close down of ELS and EAF. ELS serves, along with SWIFT, as a means of communication to RTGS^{plus} only.

Hong Kong SAR: ¹ Central Monetary Authority.

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 Obligations between participants are replaced with those between participants and Tokyo Bankers Association, which are subject to bilateral netting. ² Prices are set on the principle that the institutions that are to benefit from online processing should pay the relevant fees. ³ Closing time is 19:00 for participants who have applied for access to the extended hours, and 17:00 for others. ⁴ With the consent of the receiving bank, third party orders may be entered for same day settlement until the closing time of the system. ⁵ Bills and checks for sorting at the clearing house must be submitted by 21:00 of the day before the value date. ⁶ Number of online participants. ⁷ Includes CLS Bank, which participates only in gross settlement mode, and which is counted as a direct participant in this table. ⁸ Securities firms, securities finance companies, money market brokers, and government-affiliated financial institutions.

Netherlands: ¹ In principle; sometimes less.

Singapore: ¹ Where they differ, times for Saturdays are shown in brackets. ² MEPS 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 Mondays-Fridays and 12:30 on Saturdays. ³ On weekend transaction submissions, settlement occurs on the following Monday.

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 R for remote members. ² 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 (cutoff 1) and 16:00 (cutoff 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 lombard credits (collateralised loans from the Swiss National Bank at a penalty rate).

United Kingdom: ¹ In net settlement, the payment becomes final and irrevocable when the payment has had an effect on the bilateral net position.

United States: ¹ Local times are Eastern time. ² CHIPS, the Clearing House Interbank Payments System, is operated by CHIPCo, which is owned by the Clearing House (formerly known as the New York Clearing House Association). ³ Any depository institution, including a US branch or agency of a foreign bank, may maintain an account with a Federal Reserve Bank. To obtain an account, an institution must execute an account agreement pursuant to Operating Circular 1 (Account Relationships), which outlines the terms and conditions for a master account. An institution with an account at a Federal Reserve Bank may access Fedwire subject to the conditions detailed in Federal Reserve Operating Circular 6 and the Federal Reserve Board's Policy Statement on Payment System Risk. 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 Number of depository institutions that used the Fedwire Funds Transfer Service in 2004. Other Fedwire Funds Transfer 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. ⁷ Data prior to 2003 are revised to correspond to the 2004 figure.

European Union: ¹ All times are at Central European Time (CET). ² STEP2 payments are settled in EURO1 at 07:30 CET. ³ Sum of the participants to the national payment systems that are part of TARGET. ⁴ Total participation in TARGET of direct participants is 989. ⁵ Number of direct participants in EURO1.

CLS: ¹ Includes some non-bank financial institutions. ² At Central European Time (CET). ³ Each side of the transaction is counted separately. Spot and forward transactions have two sides, while swaps have four.

Table SSS1
Features of selected securities settlement systems
(at end-2004)

System	Type of securities	Owner/ manager	Delivery lag (T+n)	Settlement of cash leg	Securities settlement (delivery)
Belgium					
NBB SSS	B, C, G, O	CB	T+2, T+3	G	G
CIK (FMS)	E, O	SE ¹ , O	T+3	N	G
CIK (EMSS)	E, O	SE ¹ , O	T+3	G	G
Euroclear Bank	B, C, G, E, O	O, B	T – T+n	G, RTGS	G, RTGS
Canada					
CDSX	B, G, E, O	B, SE, O	T, T+1, T+3	N	G
France					
Euroclear France	B, C, G, E, O	Euroclear France	T – T+100, T – T+30	N, RTGS	G, RTGS
Germany					
Clearstream Banking Frankfurt ¹	B, G, E, O	SE	T – T+40	N, RTGS	G, RTGS
Hong Kong SAR					
CCASS	E, O	SE	T+2, T+3	N, RTGS	G, RTGS
CMU	G, O	CMA	T	G, N	G, N
Italy					
LDT	B, G, E, O	CB	T+3 (B, G), T+5 (E, O)	N	N
Monte Titoli	B, G, E, O	Monte Titoli	T	nap	RTGS
EXPRESS II	B, G, E, O	Monte Titoli	T – T+n	N, RTGS	N, RTGS
Japan					
BOJ-NET JGB Services	G	CB	T – T+3	RTGS	RTGS
JASDEC	O ¹	JASDEC	T+1, T+2	RTGS	RTGS
	E ²	JASDEC	T+3	N	RTGS
	E ³	JASDEC	T+3	N	N
Netherlands					
Euroclear Netherlands	B, G, E	Euroclear Netherlands	T+3	RTGS	RTGS
Singapore					
DCSS	B	SE	T+n ¹	G	G
CDP	E, O	SE	T+3	N	G
MEPS	G	CB	T+1, T+2, T+3	RTGS	G
Sweden					
Stockholmsbörsen	O	O	T+3	N	N
VPC	G, E, O	B, O	T+2, T+3	G, N	G
Switzerland					
SECOM	B, G, E, O	B, O	T+3	G	G
United Kingdom					
CREST	B, C, G, E, O	B, O	T+3	RTGS	RTGS
United States					
NBES ¹	G, O	CB	T, T+1	RTGS	RTGS
DTC	B, C, E, O	B, SE, O	T, T+3	N	G

Note: For the footnotes regarding the systems, see after Table SSS4 (page 210).

Table SSS1 (cont)

System	DVP (Delivery Versus Payment) mechanism	Intraday finality	Closing time for same-day transactions	Central Securities Depository	Cash settlement agent
Belgium					
NBB SSS	DVP 1	yes	17:00, 17:30 ²	NBB SSS	NBB
CIK					
EMSS (OTC)	DVP 1	yes	15:15 (DVP) 16:00 (FOP)	CIK	NBB
FMS (stock exchange)	DVP 2	yes	14:00	CIK	NBB
Euroclear Bank	DVP 1	yes	18:00	Euroclear (eurobonds)	Euroclear/NBB
Canada					
CDSX	DVP 2	yes	16:00	CDS	CB
France					
Euroclear France	DVP 1, DVP 2	yes	17:00, 16:00	Euroclear France	CB
Germany					
Clearstream Banking Frankfurt ¹	DVP 1, DVP 2/3 ²	yes	17:30 ³ , 18:00 ⁴	Clearstream Banking Frankfurt	CB, B
Hong Kong SAR					
CCASS	DVP 1, DVP 3	no	15:30	CCASS	B
CMU	DVP 1, DVP 3	yes	15:00	CMU	CMA
Italy					
LDT	DVP 3	no	nap	Monte Titoli	CB
Monte Titoli	nap	yes	18:30	Monte Titoli	nap
EXPRESS II	DVP 1, DVP 3	yes	18:00	Monte Titoli	CB
Japan					
BOJ-NET JGB Services	DVP 1	yes	16:30	CB	CB
JASDEC	DVP1	yes	17:00	JASDEC	CB
	DVP2	no	14:00	JASDEC	CB
	DVP3	no	13:00	JASDEC	CB, B
Netherlands					
Euroclear Netherlands	DVP 1	yes	16:00 ¹ , 17:30 ²	Euroclear Netherlands	CB, B
Singapore					
DCSS	DVP 1	yes	nap	CDP	CB
CDP	DVP 2	yes	nap	CDP	B
MEPS	DVP 1	yes	nap ²	CB	CB
Sweden					
Stockholmsbörsen	no	yes	17:30	OM	CB
VPC	yes	yes	17:00	VPC	CB
Switzerland					
SECOM	DVP 1	yes	16:00	SIS SegalInterSettle	CB
United Kingdom					
CREST	DVP 1	yes	14:55	nap	CB, B
United States					
NBES ¹	DVP 1	yes	15:15 ²	CB	CB
DTC	DVP 2	no	15:20 ²	DTC	CB

Note: For the footnotes regarding the systems, see after Table SSS4 (page 210).

Table SSS2

Transactions processed by selected securities settlement systems: number of transactions

(total for the year)

System	Number of transactions (millions)					Increase in the number of transactions (% change on previous year)				
	2000	2001	2002	2003	2004	2000	2001	2002	2003	2004
Belgium										
NBB clearing	0.1	0.1	0.2	0.2	0.2	-5.1	26.2	9.5	10.3	-13.2
Euronext-CIK	0.2	0.4	0.4	0.4	0.5	2.2	43.3	0.6	-1.3	29.7
Euroclear Belgium	10.7	15.1	18.4	22.0	24.0	nap	41.1	21.9	19.6	9.1
Canada										
CDSX (former SSS and DCS)	43.1	33.2	30.4	39.2	49.3	76.5	-22.9	-8.4	29.2	25.7
France										
Euroclear France	40.8	31.4	29.0	27.8	26.5	47.0	-23.0	-7.6	-4.1	-4.6
Germany										
Clearstream Banking Frankfurt ¹	75.2	66.9	67.3	45.6	33.3	73.0	-11.0	0.5	-32.2	-27.0
Hong Kong SAR										
CCASS	45.2	29.4	24.6	33.8	43.3	58.1	-35.0	-16.4	37.6	28.1
CMU	0.1	0.0	0.0	0.0	0.0	10.0	-16.1	-13.5	-8.2	-10.2
Italy										
LDT	44.2	42.4	40.9	34.2	3.4	128.9	-4.2	-3.4	-16.4	-90.1
CAT	0.5	nap	nap	nap	nap	-7.0	nap	nap	nap	nap
Monte Titoli	1.4	1.8	1.8	1.6	1.6	100.0	31.0	-3.5	-7.9	-1.8
EXPRESS II	0.0	0.1	0.1	0.2	21.9	nap	1,306	3.1	90.0	11,411
Japan										
BOJ-NET JGB Services	2.2	2.9	2.9	2.9	3.1	10.6	29.1	0.0	2.8	6.3
JASDEC	34.7	36.3	35.5	37.6	39.4	0.6	4.5	-2.0	5.7	4.8
Netherlands										
Euroclear Netherlands	3.2	3.1	3.0	3.1	2.9	34.3	-3.0	-2.6	2.6	-5.1
Singapore										
DCSS	0.0	0.0	0.0	0.0	0.0	165.7	170.0	18.1	-4.3	-6.0
CDP	99,301	93,066	111,837	217,657	178,603	-36.3	-6.3	20.2	94.6	-17.9
MEPS	0.0	0.1	0.1	0.1	0.0	0.0	150.0	0.0	40.0	-42.9
Sweden										
Stockholmsbörsen	78.7	96.5	98.6	102.9	131.1	10.7	22.7	2.2	4.4	27.4
VPC	7.7	6.1	10.9	10.3	11.6	-13.5	-21.1	78.8	-5.4	12.6
Switzerland										
SECOM	14.5	13.4	15.3	18.8	16.8	24.4	-7.7	13.8	23.5	-10.9
United Kingdom										
CREST	59.1	73.4	75.7	63.8	64.2	36.7	24.2	3.1	-15.7	0.6
CMO	0.2	0.2	0.1	0.1	nap	-39.8	-0.5	-50.0	0.0	nap
United States										
NBES ¹	13.6	15.0	17.4	20.4	20.2	1.5	10.3	16.0	17.2	-1.0
DTC	230.3	220.1	224.3	225.2	243.1	21.9	-4.4	1.9	0.4	7.9

Note: For the footnotes regarding the systems, see after Table SSS4 (page 210).

Table SSS3**Transactions processed by selected securities settlement systems: value of transactions***(total for the year)*

System	Value of transactions (USD billions) ¹					Average value per transaction (USD thousands) ¹				
	2000	2001	2002	2003	2004	2000	2001	2002	2003	2004
Belgium										
NBB SSS	2,184	2,481	2,576	4,099	4,201	19,000	17,100	16,209	23,378	27,614
CIK	70	90	92	85	147	282	254	258	240	321
Euroclear Bank	53,412	77,763	97,559	133,326	164,741	4,992	5,150	5,302	6,060	6,864
Canada										
CDSX (former SSS and DCS)	16,156	20,466	16,622	29,063	nav	375	617	547	741	nav
France										
Euroclear France	33,921	39,047	49,954	59,361	74,745	831	1,244	1,722	2,134	2,818
Germany										
Clearstream Banking Frankfurt ¹	nav	nav	12,285	16,147	17,327	nav	nav	183	354	521
Hong Kong SAR										
CCASS	1,395	989	808	1,135	1,729	31	34	33	34	40
CMU	761	683	725	670	548	14,724	15,757	19,319	19,477	17,731
Italy										
LDT	24,479	26,090	31,178	39,128	2,716	554	616	762	1,144	804
CAT	3,290	nav	nav	nav	nav	7,061	nav	nav	nav	nav
Monte Titoli	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
EXPRESS II	52	1,009	1,050	1,439	60,633	7,472	10,402	10,500	7,573	2,772
Japan										
BOJ-NET JGB Services	100,588	85,771	88,198	101,043	130,428	45,376	29,974	30,823	34,364	41,733
JASDEC	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Netherlands										
Euroclear Netherlands	908	863	691	779	959	287	281	231	253	329
Singapore										
DCSS	3	6	5	5	5	1,657	1,298	1,023	929	998
CDP	100	74	66	93	109	0	0	0	0	0
MEPS	101	262	414	450	312	5,032	5,244	8,290	6,430	7,789
Sweden										
Stockholmsbörsen	486	386	278	303	462	6	4	3	3	4
VPC	8,263	8,492	9,155	10,802	12,590	1,073	1,398	843	1,051	1,088
Switzerland										
SECOM	3,411	3,822	4,800	6,425	7,610	235	285	315	341	454
United Kingdom										
CREST	73,621	74,887	77,268	95,159	142,824	1,246	1,020	1,021	1,492	2,225
CMO	3,636	3,246	2,563	2,374	nav	18,091	16,230	25,626	23,739	nav
United States										
NBES ¹	188,130	212,340	228,910	267,640	313,430	13,833	14,156	13,156	13,120	15,516
DTC	116,400	120,200	103,600	105,700	118,800	505	546	462	469	489

Note: For the footnotes regarding the systems, see after Table SSS4 (page 210).

¹ Converted at yearly average exchange rates.

Table SSS3 (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 %)				
	2000	2001	2002	2003	2004	2000	2001	2002	2003	2004
Belgium										
NBB SSS	2.2	14.1	-2.9	30.9	-8.6	942	1,071	1,021	1,322	1,174
CIK	-1.3	29.7	-4.5	-24.6	54.5	30	39	37	27	41
Euroclear Bank	nav	46.3	17.3	12.4	10.2	23,040	33,567	38,680	43,011	46,027
Canada										
CDSX (former SSS and DCS)	-8.7	28.8	-19.5	51.7	nav	2,229	2,861	2,261	3,346	nav
France										
Euroclear France	-7.0	16.4	19.1	-2.9	11.8	2,556	2,914	3,422	3,317	3,650
Germany										
Clearstream Banking Frankfurt ¹	nav	nav	nav	8.6	-4.2	nav	nav	608	661	629
Hong Kong SAR										
CCASS	68.1	-27.8	-15.7	44.0	52.3	826	594	494	717	1,043
CMU	51.0	-8.7	9.4	-5.2	-18.2	451	410	443	423	331
Italy										
LDT	-16.7	6.9	10.6	1.9	-93.8	2,279	2,393	2,624	2,664	162
CAT	5.0	nav	nav	nav	nav	306	nav	nav	nav	nav
Monte Titoli	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
EXPRESS II	nav	1,862.1	-3.7	11.3	3,645.1	5	93	88	98	3,612
Japan										
BOJ-NET JGB Services	20.5	-3.1	7.0	6.3	20.5	2,164	2,098	2,257	2,388	2,844
JASDEC	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Netherlands										
Euroclear Netherlands	50.8	-7.0	-26.9	-7.9	10.3	245	215	157	145	158
Singapore										
DCSS	400.5	117.7	-6.7	-15.9	-3.5	3	7	6	5	4
CDP	-13.8	-24.2	-9.5	35.8	11.4	108	86	75	101	102
MEPS	18.8	168.0	58.6	5.1	-34.0	109	306	469	487	292
Sweden										
Stockholmsbörsen	68.6	-12.7	-33.7	-11.3	36.8	203	176	115	101	133
VPC	-15.4	12.9	-0.6	-4.1	4.8	3,453	3,871	3,782	3,581	3,637
Switzerland										
SECOM	39.5	10.8	15.1	15.0	8.5	1,386	1,526	1,734	1,989	2,119
United Kingdom										
CREST	409.9	5.6	-2.3	11.7	32.0	5,106	5,219	4,912	5,270	6,694
CMO	2.1	-7.4	-25.2	-16.0	nav	252	226	163	131	nav
United States										
NBES ¹	1.4	9.8	6.1	14.3	14.1	1,916	2,097	2,183	2,432	2,671
DTC	19.8	0.4	-15.2	-0.2	9.5	1,186	1,187	988	961	1,012

Note: For the footnotes regarding the systems, see after Table SSS4 (page 210).

¹ Converted at yearly average exchange rates.

Table SSS4
Participation in selected securities settlement systems

System	Total number of participants				
	2000	2001	2002	2003	2004
Belgium					
NBB SSS	151	134	123	109	107
CIK	113	104	97	93	87
Euroclear Bank	nav	1,778	1,634	1,538	1,491
Canada					
CDSX (former SSS and DCS)	178	189	185	0	77
France					
Euroclear France	659	658	637	960	955
Germany					
Clearstream Banking Frankfurt ¹	420	422	437	411	405
Hong Kong SAR					
CCASS	570	527	529	493	487
CMU	382	354	333	330	324
Italy					
LDT	284	281	266	212	nap
CAT	nap	nap	nap	nap	nap
Monte Titoli	1,582	1,867	1,916	1,869	1,967
EXPRESS II	71	107	125	153	131
Japan					
BOJ-NET JGB Services	423	400	380	370	357
JASDEC (equities)	296	290	272	275	272
JASDEC (CP)	nap	nap	nap	47	57
Netherlands					
Euroclear Netherlands	61	56	82	80	79
Singapore					
DCSS	63	50	52	51	44
CDP	1,167	1,196	1,208	1,220	1,324
MEPS	140	133	120	117	115
Sweden					
Stockholmsbörsen	63	84	83	79	79
VPC	55	47	45	44	44
Switzerland					
SECOM	383	433	489	462	448
United Kingdom					
CREST	28,489	41,227	52,881	38,054	41,882
CMO	70	64	58	nap	nap
United States					
NBES ¹	1,834	1,888	1,793	1,667	1,547
DTC	418	475	474	436	362

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

Footnotes for Tables SSS1–4

Belgium: ¹ As of January 2006, CIK is part of the Euroclear Group. ² ESCB monetary policy and credit operations (FOP).

Germany: ¹ Introduction of a central counterparty (Eurex Clearing (Equities)) in April 2003. ² Mixture of DVP 2 and DVP3 (securities disposition on a gross basis without finality until final settlement of net cash position). ³ For DVP (delivery versus payment) transactions.

⁴ For FOP (free of payment) transactions.

Japan: ¹ Commercial paper, convertible bonds, preferred equity securities, investment securities and beneficiary certificates of investment trusts. ² For equities traded outside the exchanges and cleared via the JASDEC DVP Clearing Corporation. ³ For exchange-traded equities cleared via the Japan Securities Clearing Corporation.

Netherlands: ¹ For DVP (delivery versus payment) transactions. ² For FOP (free of payment) transactions.

Singapore: ¹ By mutual agreement between counterparties. ² Intra-day repo trading is possible, but rare; in such cases, transactions must be completed by 16:30.

United States: ¹ NBES is the Federal Reserve's National Book-Entry System. ² Eastern time.