

## **Comparative tables**



**Table 1**  
**Basic statistical data**

	GDP (USD billions) <sup>1</sup>					Population (millions, yearly average)				
	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005
Belgium	232	252	310	360	371	10.3	10.3	10.4	10.4	10.5
Canada	715	735	869	992	1,133	31.0	31.4	31.7	32.0	32.3
France	1,340	1,460	1,801	2,061	2,124	61.1	61.5	61.9	62.3	62.7
Germany	1,891	2,020	2,440	2,742	2,783	82.3	82.5	82.5	82.5	82.5
Hong Kong SAR	167	164	158	166	178	6.7	6.7	6.8	6.8	6.8
Italy	1,117	1,221	1,508	1,728	1,768	57.3	57.5	57.5	57.6	58.1
Japan	4,100	3,926	4,229	4,607	4,550	127.3	127.5	127.7	127.8	127.8
Netherlands	401	438	538	609	628	16.0	16.1	16.2	16.3	16.3
Singapore	86	88	92	107	117	4.1	4.2	4.2	4.2	4.3
Sweden	221	244	304	349	357	8.9	8.9	9.0	9.0	9.0
Switzerland	250	277	323	360	366	7.3	7.3	7.4	7.5	7.5
United Kingdom	1,435	1,573	1,813	2,155	2,228	59.1	59.3	59.6	59.8	60.2
United States	10,128	10,470	10,971	11,734	12,487	285.3	288.2	291.1	293.9	296.6
<b>CPSS<sup>1</sup></b>	<b>22,083</b>	<b>22,869</b>	<b>25,357</b>	<b>27,970</b>	<b>29,089</b>	<b>757.0</b>	<b>761.5</b>	<b>765.8</b>	<b>770.0</b>	<b>774.7</b>

**Table 1 (cont)**

	GDP per capita (USD) <sup>1</sup>					CPI inflation (per cent, yearly average)				
	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005
Belgium	22,533	24,422	29,890	34,527	35,406	2.4	1.6	1.5	1.9	2.5
Canada	23,050	23,433	27,427	31,029	35,078	2.5	2.3	2.8	1.8	2.2
France	21,920	23,722	29,072	33,073	33,874	1.8	1.9	2.2	2.3	1.9
Germany	22,965	24,491	29,572	33,240	33,754	1.9	1.4	1.0	1.8	1.9
Hong Kong SAR	24,744	24,340	23,427	24,394	26,000	-1.6	-3.0	-2.6	-0.4	0.9
Italy	19,483	21,241	26,229	30,019	30,404	2.3	2.6	2.8	2.3	2.2
Japan	32,200	30,798	33,122	36,058	35,616	-0.8	-0.9	-0.2	0.0	-0.3
Netherlands	24,973	27,156	33,192	37,400	38,479	5.1	3.9	2.2	1.4	1.5
Singapore	20,740	21,182	22,066	25,205	26,891	1.0	-0.4	0.5	1.7	0.5
Sweden	24,870	27,340	33,963	38,827	39,548	2.7	1.9	2.3	1.0	0.8
Switzerland	34,385	37,690	43,642	48,321	48,748	1.0	0.6	0.6	0.8	1.2
United Kingdom	24,279	26,524	30,439	36,016	36,999	1.2	1.3	1.4	1.3	2.0
United States	35,495	36,326	37,690	39,925	42,095	2.3	1.3	2.0	2.5	2.9
<b>CPSS<sup>1</sup></b>	<b>29,172</b>	<b>30,030</b>	<b>33,110</b>	<b>36,323</b>	<b>37,548</b>	<b>1.6</b>	<b>1.1</b>	<b>1.6</b>	<b>1.8</b>	<b>2.0</b>

**Table 1 (cont)**

	Exchange rate to the USD (yearly average)					Exchange rate to the USD (end of year)				
	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005
Belgium	1.1175	1.0609	0.8858	0.8049	0.8051	1.1347	0.9536	0.7918	0.7342	0.8477
Canada	1.5489	1.5702	1.4004	1.3012	1.2112	1.5928	1.5776	1.2965	1.2020	1.1630
France	1.1175	1.0609	0.8858	0.8049	0.8051	1.1347	0.9536	0.7918	0.7342	0.8477
Germany	1.1175	1.0609	0.8858	0.8049	0.8051	1.1347	0.9536	0.7918	0.7342	0.8477
Hong Kong SAR	7.7990	7.7990	7.7870	7.7880	7.7773	7.7970	7.7980	7.7630	7.7740	7.7525
Italy	1.1175	1.0609	0.8858	0.8049	0.8051	1.1347	0.9536	0.7918	0.7342	0.8477
Japan	121.41	125.14	115.93	108.16	110.18	130.86	118.61	106.93	102.53	117.74
Netherlands	1.1175	1.0609	0.8858	0.8049	0.8051	1.1347	0.9536	0.7918	0.7342	0.8477
Singapore	1.7917	1.7906	1.7422	1.6903	1.6646	1.8510	1.7365	1.7008	1.6338	1.6642
Sweden	10.3432	9.7194	8.0838	7.3453	7.4780	10.5540	8.7278	7.1892	6.6226	7.9584
Switzerland	1.6866	1.5556	1.3453	1.2419	1.2458	1.6782	1.4410	1.2664	1.1453	1.3047
United Kingdom	0.6947	0.6665	0.6125	0.5460	0.5504	0.6905	0.6203	0.5580	0.5176	0.5809
United States	nap	nap	nap	nap	nap	nap	nap	nap	nap	nap
<b>CPSS</b>	<b>nap</b>	<b>nap</b>	<b>nap</b>	<b>nap</b>	<b>nap</b>	<b>nap</b>	<b>nap</b>	<b>nap</b>	<b>nap</b>	<b>nap</b>

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

<sup>1</sup> Converted at yearly average exchange rates.CPSS: <sup>1</sup> 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) <sup>1</sup>					Value per inhabitant (USD) <sup>1</sup>				
	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005
Belgium	8.5	nap	nap	nap	nap	827.2	nap	nap	nap	nap
Canada	26.8	28.7	35.8	40.4	43.5	863.8	914.3	1,129.2	1,263.0	1,346.2
France	30.1	nap	nap	nap	nap	493.1	nap	nap	nap	nap
Germany	73.1	nap	nap	nap	nap	887.3	nap	nap	nap	nap
Hong Kong SAR	14.6	16.0	18.1	19.7	20.2	2,162.7	2,376.0	2,680.7	2,902.4	2,947.7
Italy	58.5	nap	nap	nap	nap	1,019.5	nap	nap	nap	nap
Japan	560.1	673.1	760.6	804.1	711.5	4,399.6	5,280.2	5,956.8	6,293.3	5,569.2
Netherlands	10.0	nap	nap	nap	nap	625.7	nap	nap	nap	nap
Singapore	7.1	7.8	8.3	9.2	9.6	1,709.8	1,865.9	1,972.6	2,179.8	2,205.0
Sweden	10.1	12.3	15.2	16.4	14.0	1,140.8	1,373.4	1,691.6	1,828.1	1,545.6
Switzerland	25.1	29.1	33.9	36.8	33.6	3,449.3	3,963.6	4,577.6	4,936.0	4,478.5
United Kingdom	50.2	59.1	68.9	79.5	73.0	848.7	996.8	1,157.3	1,327.9	1,212.9
United States	643.3	687.5	724.2	754.9	794.0	2,254.6	2,385.5	2,487.8	2,568.3	2,676.6
Euro area	nap	412.1	569.0	704.6	687.4	nap	1,338.0	1,836.1	2,259.3	2,191.9
<b>CPSS excl euro area countries<sup>1</sup></b>	<b>1,337.3</b>	<b>1,513.6</b>	<b>1,664.9</b>	<b>1,761.0</b>	<b>1,699.3</b>	<b>2,524.0</b>	<b>2,836.8</b>	<b>3,098.6</b>	<b>3,255.3</b>	<b>3,120.2</b>
<b>CPSS incl Euro area<sup>1</sup></b>	<b>nap</b>	<b>1,925.7</b>	<b>2,233.9</b>	<b>2,465.6</b>	<b>2,386.6</b>	<b>nap</b>	<b>2,288.3</b>	<b>2,636.8</b>	<b>2,891.1</b>	<b>2,781.0</b>

**Table 2 (cont)**

	Value as a percentage of GDP					Value as a percentage of narrow money				
	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005
Belgium	3.7	nap	nap	nap	nap	14.0	nap	nap	nap	nap
Canada	3.9	3.9	3.8	3.8	3.7	14.8	14.7	14.2	13.6	13.3
France	2.3	nap	nap	nap	nap	8.4	nap	nap	nap	nap
Germany	3.9	nap	nap	nap	nap	13.8	nap	nap	nap	nap
Hong Kong SAR	8.7	9.8	11.4	11.9	11.3	49.4	48.0	39.7	37.2	44.9
Italy	5.3	nap	nap	nap	nap	12.6	nap	nap	nap	nap
Japan	14.7	16.3	16.6	16.5	16.7	26.0	22.9	22.4	21.8	21.0
Netherlands	2.5	nap	nap	nap	nap	7.1	nap	nap	nap	nap
Singapore	8.5	8.5	8.7	8.4	8.2	36.3	37.8	36.3	34.2	34.6
Sweden	4.7	4.5	4.4	4.2	4.2	13.0	12.5	12.1	11.5	10.2
Switzerland	10.0	9.7	9.9	9.4	9.6	19.1	17.4	14.8	15.3	15.1
United Kingdom	3.5	3.5	3.5	3.5	3.5	5.3	5.2	4.9	4.9	4.6
United States	6.4	6.6	6.6	6.4	6.4	53.2	55.2	54.4	53.9	56.8
Euro area	nap	5.4	6.0	6.7	7.3	nap	15.7	16.5	17.5	16.7
<b>CPSS excl euro area countries<sup>1</sup></b>	<b>7.8</b>	<b>8.7</b>	<b>8.9</b>	<b>8.6</b>	<b>7.9</b>	<b>28.2</b>	<b>26.0</b>	<b>24.5</b>	<b>23.5</b>	<b>23.8</b>
<b>CPSS incl Euro area<sup>1</sup></b>	<b>nap</b>	<b>7.9</b>	<b>8.2</b>	<b>8.2</b>	<b>7.6</b>	<b>nap</b>	<b>22.8</b>	<b>21.8</b>	<b>21.4</b>	<b>21.2</b>

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

<sup>1</sup> Converted at end-of-year exchange rates.CPSS excl euro area countries/incl Euro area: <sup>1</sup> 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)<sup>1</sup>*

	Transferable balances held at the central bank									
	Total value (USD billions) <sup>2</sup>					Value as a percentage of GDP				
	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005
Belgium	6.74	7.67	9.59	11.35	11.16	2.9	3.0	3.1	3.2	3.0
Canada	0.32	0.41	0.11	0.08	0.05	0.0	0.1	0.0	0.0	0.0
France	20.64	24.75	29.90	34.75	33.65	1.5	1.7	1.7	1.7	1.6
Germany	34.60	40.64	47.91	51.08	46.33	1.8	2.0	2.0	1.9	1.7
Hong Kong SAR <sup>1</sup>	0.09	0.07	3.64	2.03	0.20	0.1	0.0	2.3	1.2	0.1
Italy	11.54	14.22	18.38	20.64	19.57	1.0	1.2	1.2	1.2	1.1
Japan	82.94	152.53	231.66	264.33	213.12	2.0	3.9	5.5	5.7	4.7
Netherlands	nav	14.50	17.14	18.65	18.26	nav	3.3	3.2	3.1	2.9
Singapore	3.07	4.01	3.80	4.03	4.07	3.6	4.5	4.1	3.8	3.5
Sweden <sup>1</sup>	0.00	0.01	0.08	0.09	0.03	0.0	0.0	0.0	0.0	0.0
Switzerland	2.05	2.12	4.37	4.72	3.80	0.8	0.8	1.4	1.3	1.0
United Kingdom	2.47	2.98	3.52	3.99	5.83	0.2	0.2	0.2	0.2	0.3
United States	17.79	20.90	22.62	21.48	17.50	0.2	0.2	0.2	0.2	0.1
<b>CPSS<sup>1</sup></b>	<b>182.26</b>	<b>284.81</b>	<b>392.70</b>	<b>437.23</b>	<b>373.57</b>	<b>0.8</b>	<b>1.2</b>	<b>1.5</b>	<b>1.6</b>	<b>1.3</b>

**Table 3 (cont)**

	Transferable balances held at other banks									
	Total value (USD billions) <sup>2</sup>					Value as a percentage of GDP				
	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005
Belgium	10.51	8.15	18.50	23.47	21.63	4.5	3.2	6.0	6.5	5.8
Canada	3.26	3.27	4.73	5.92	6.70	0.5	0.4	0.5	0.6	0.6
France <sup>1</sup>	210.79	235.90	266.90	319.06	269.31	15.7	16.2	14.8	15.5	12.7
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 <sup>1</sup>	74.20	129.88	134.25	125.45	122.07	6.6	10.6	8.9	7.3	6.9
Japan <sup>1</sup>	58.19	73.84	88.19	87.49	93.13	1.4	1.9	2.1	1.9	2.0
Netherlands <sup>1</sup>	48.17	57.65	68.00	83.16	36.82	12.0	13.1	12.6	13.7	5.9
Singapore	nap	nap	nap	nap	nap	nap	nap	nap	nap	nap
Sweden <sup>1</sup>	20.57	23.03	31.53	45.66	41.70	9.3	9.4	10.4	13.1	11.7
Switzerland <sup>1</sup>	27.39	27.77	52.34	62.93	58.86	10.9	10.0	16.2	17.5	16.1
United Kingdom	430.15	582.06	730.15	959.44	1,024.91	30.0	37.0	40.3	44.5	46.0
United States <sup>1</sup>	34.79	35.70	35.32	28.14	30.12	0.3	0.3	0.3	0.2	0.2
<b>CPSS<sup>1</sup></b>	<b>918.02</b>	<b>1,177.26</b>	<b>1,429.90</b>	<b>1,740.72</b>	<b>1,705.26</b>	<b>4.6</b>	<b>5.7</b>	<b>6.3</b>	<b>7.0</b>	<b>6.6</b>

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

<sup>1</sup> Except as noted. <sup>2</sup> Converted at end-of-year exchange rates, except as noted.France: <sup>1</sup> Average of fourth quarter.Hong Kong: <sup>1</sup> End of year.Italy: <sup>1</sup> End of year.Japan: <sup>1</sup> Balances at end-September, converted at end-September exchange rates.Netherlands: <sup>1</sup> End of year.Sweden: <sup>1</sup> End of year.Switzerland: <sup>1</sup> End of year.United States: <sup>1</sup> End of year.CPSS: <sup>1</sup> Sum or average excluding those countries for which data are not available.

**Table 4**  
**Institutions offering payment services to non-banks**  
 (end of year)<sup>1</sup>

	Number of institutions									
	Total number					Number per 1 million inhabitants				
	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005
Belgium	114	113	110	106	106	11.1	10.9	10.6	10.2	10.1
Canada	1,700	1,517	1,405	1,295	1,255	54.8	48.4	44.4	40.5	38.9
France	1,053	992	941	899	856	17.2	16.1	15.2	14.4	13.7
Germany	2,527	2,364	2,226	2,149	2,090	30.7	28.7	27.0	26.0	25.3
Hong Kong SAR	251	225	216	209	200	37.3	33.5	31.9	30.7	29.2
Italy	844	828	802	791	799	14.7	14.4	14.0	13.7	13.7
Japan <sup>1</sup>	2,493	2,208	2,027	1,937	1,773	19.6	17.3	15.9	15.2	13.9
Netherlands	599	566	514	492	429	37.3	35.1	31.7	30.2	26.3
Singapore	203	183	176	170	163	49.1	43.8	42.0	40.1	37.5
Sweden	130	128	126	128	125	14.6	14.3	14.1	14.2	13.8
Switzerland	371	358	344	340	339	50.9	48.8	46.5	45.6	45.2
United Kingdom	482	449	425	407	393	8.2	7.6	7.1	6.8	6.5
United States	20,039	19,445	18,942	18,366	17,882	70.2	67.5	65.1	62.5	60.3
<b>CPSS<sup>1</sup></b>	<b>30,806</b>	<b>29,376</b>	<b>28,254</b>	<b>27,289</b>	<b>26,410</b>	<b>40.7</b>	<b>38.6</b>	<b>36.9</b>	<b>35.4</b>	<b>34.1</b>

**Table 4 (cont)**

	Number of branches or offices									
	Total number					Number per 1 million inhabitants				
	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005
Belgium	7,641	7,055	6,512	6,156	5,922	743.2	683.0	627.7	590.9	565.5
Canada	14,314	14,249	14,424	14,175	14,227	461.2	454.2	455.5	443.6	440.7
France	41,487	37,465	39,562	40,003	40,692	678.8	608.9	638.8	641.9	649.0
Germany	56,833	53,392	49,630	47,648	46,219	690.2	647.3	601.4	577.5	560.5
Hong Kong SAR	1,766	1,640	1,531	1,512	1,502	262.4	243.8	226.3	222.4	219.7
Italy	43,100	43,827	44,771	44,870	44,592	751.5	762.6	778.9	779.6	767.0
Japan <sup>1</sup>	62,950	61,058	59,686	58,618	57,539	494.5	479.0	467.4	458.8	450.4
Netherlands	5,613	4,939	4,551	4,139	4,407	349.9	305.9	280.5	254.3	270.0
Singapore	623	565	517	489	484	150.6	135.3	123.5	115.4	111.5
Sweden	3,272	3,105	2,927	2,675	2,666	367.8	347.9	326.7	297.4	295.2
Switzerland	6,062	5,719	5,474	5,292	5,262	832.1	778.8	739.2	710.0	701.4
United Kingdom	32,529	32,085	31,520	29,977	28,437	550.3	540.9	529.3	501.0	472.3
United States	83,092	84,915	104,983	106,445	110,434	291.2	294.6	360.7	362.2	372.3
<b>CPSS<sup>1</sup></b>	<b>359,282</b>	<b>350,014</b>	<b>366,088</b>	<b>361,999</b>	<b>362,383</b>	<b>474.6</b>	<b>459.6</b>	<b>478.0</b>	<b>470.1</b>	<b>467.8</b>

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

<sup>1</sup> Except as noted.

Japan: <sup>1</sup> End-March of the following year.

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

**Table 5**  
**Transferable deposits held by non-banks**  
*(end of year)*<sup>1</sup>

	Number of deposit accounts									
	Total number of accounts (thousands)					Number of accounts per inhabitant				
	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005
Belgium	12,536	12,697	12,984	12,679	13,200	1.22	1.23	1.25	1.22	1.26
Canada	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
France	68,156	68,360	68,820	69,749	70,816	1.12	1.11	1.11	1.12	1.13
Germany	88,925	87,906	83,957	84,529	85,479	1.08	1.07	1.02	1.02	1.04
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy <sup>1</sup>	33,571	33,957	33,259	32,848	33,091	0.59	0.59	0.58	0.57	0.57
Japan <sup>1</sup>	536,001	537,061	536,402	532,658	528,939	4.21	4.21	4.20	4.17	4.14
Netherlands	22,600	20,800	22,800	22,900	21,622	1.41	1.29	1.41	1.41	1.32
Singapore	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Sweden	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Switzerland	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
United Kingdom	157,488	157,579	141,902	142,216	134,054	2.66	2.66	2.38	2.38	2.23
United States	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
<b>CPSS<sup>1</sup></b>	<b>919,278</b>	<b>918,360</b>	<b>900,125</b>	<b>897,579</b>	<b>887,201</b>	<b>2.20</b>	<b>2.19</b>	<b>2.14</b>	<b>2.13</b>	<b>2.10</b>

**Table 5 (cont)**

	Value of deposit accounts									
	Total value (USD billions) <sup>2</sup>					Value per inhabitant (USD) <sup>2</sup>				
	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005
Belgium	68	81	110	128	129	6,598	7,844	10,587	12,294	12,355
Canada	158	170	219	260	287	5,098	5,420	6,931	8,131	8,901
France	334	398	488	557	540	5,463	6,463	7,882	8,935	8,604
Germany	495	639	829	931	920	6,009	7,752	10,052	11,291	11,152
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy <sup>1</sup>	423	547	683	781	730	7,373	9,520	11,891	13,577	12,554
Japan <sup>1</sup>	2,160	2,784	3,319	3,391	3,231	16,965	21,842	25,996	26,535	25,291
Netherlands	134	169	207	232	227	8,331	10,464	12,760	14,251	13,938
Singapore	104	109	117	130	138	25,222	26,201	28,058	30,596	31,842
Sweden	112	143	180	209	194	12,646	15,985	20,115	23,217	21,516
Switzerland	63	84	131	135	126	8,588	11,445	17,627	18,133	16,817
United Kingdom	3,119	4,146	5,030	6,041	6,472	52,763	69,897	84,469	100,963	107,495
United States	874	847	877	915	902	3,063	2,940	3,014	3,113	3,041
<b>CPSS<sup>1</sup></b>	<b>8,044</b>	<b>10,119</b>	<b>12,193</b>	<b>13,710</b>	<b>13,897</b>	<b>10,721</b>	<b>13,406</b>	<b>16,063</b>	<b>17,963</b>	<b>18,099</b>

**Table 5 (cont)**

	Value of deposit accounts as a percentage of GDP				
	2001	2002	2003	2004	2005
Belgium	29.7	28.9	31.7	32.5	36.7
Canada	22.7	23.2	23.4	24.2	24.4
France	25.3	24.5	24.2	24.6	26.7
Germany	26.6	28.5	30.4	31.0	34.8
Hong Kong SAR	nav	nav	nav	nav	nav
Italy <sup>1</sup>	38.4	40.3	40.5	41.3	43.5
Japan <sup>1</sup>	57.5	67.2	70.3	72.7	75.8
Netherlands	33.9	34.6	34.4	34.8	38.1
Singapore	125.6	120.0	124.1	117.3	118.4
Sweden	51.9	52.5	52.7	53.9	57.9
Switzerland	24.9	28.1	38.0	34.6	36.1
United Kingdom	216.0	245.2	252.8	265.8	306.7
United States	8.6	8.1	8.0	7.8	7.2
<b>CPSS<sup>1</sup></b>	<b>36.7</b>	<b>44.6</b>	<b>48.4</b>	<b>49.3</b>	<b>48.1</b>

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

<sup>1</sup> Except as noted. <sup>2</sup> Converted at end-of-year exchange rates, except as noted.

Italy: <sup>1</sup> Only deposits held at banks.

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

CPSS: <sup>1</sup> 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 (%)				
	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005
Belgium	1,543	1,704	1,669	1,798	1,893	10.9	10.4	-2.1	7.7	5.3
Canada	6,271	6,588	6,964	7,345	7,856	6.3	5.0	5.7	5.5	7.0
France	12,366	13,347	13,692	14,071	14,280	3.2	7.9	2.6	2.8	1.5
Germany	12,521	12,157	13,432	14,612	15,893	2.6	-2.9	10.5	8.8	8.8
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	3,018	3,129	3,233	3,423	3,517	46.2	3.7	3.3	5.9	2.7
Japan <sup>1</sup>	3,738	3,778	3,934	4,551	6,478	7.1	1.1	4.1	15.7	42.3
Netherlands	3,141	3,409	3,582	3,738	3,802	8.5	8.5	5.1	4.4	1.7
Singapore	326	947	1,801	1,876	1,921	5.6	190.2	90.1	4.2	2.4
Sweden	1,267	1,148	1,316	1,590	1,734	4.5	-9.4	14.6	20.9	9.1
Switzerland	877	939	983	1,021	1,070	-0.6	7.0	4.8	3.9	4.8
United Kingdom	11,104	11,586	12,309	13,184	13,934	5.7	4.3	6.2	7.1	5.7
United States	74,565	77,212	79,772	84,528	88,815	3.3	3.6	3.3	6.0	5.1
<b>CPSS<sup>1</sup></b>	<b>130,736</b>	<b>135,943</b>	<b>142,687</b>	<b>151,738</b>	<b>161,193</b>	<b>4.5</b>	<b>4.0</b>	<b>5.0</b>	<b>6.3</b>	<b>6.2</b>

**Table 6 (cont)**

	Number per inhabitant					Number per deposit account held by non-banks				
	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005
Belgium	150	165	161	173	181	123	134	129	142	143
Canada	202	210	220	230	243	nav	nav	nav	nav	nav
France	202	217	221	226	228	181	195	199	202	202
Germany	152	147	163	177	193	141	138	160	173	186
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	53	54	56	59	60	90	92	97	104	106
Japan	29	30	31	36	51	7	7	7	9	12
Netherlands	196	211	221	230	233	139	164	157	163	176
Singapore	79	227	430	443	442	nav	nav	nav	nav	nav
Sweden	142	129	147	177	192	nav	nav	nav	nav	nav
Switzerland	120	128	133	137	143	nav	nav	nav	nav	nav
United Kingdom	188	195	207	220	231	71	74	87	93	104
United States	261	268	274	288	299	nav	nav	nav	nav	nav
<b>CPSS<sup>1</sup></b>	<b>174</b>	<b>180</b>	<b>188</b>	<b>199</b>	<b>210</b>	<b>52</b>	<b>55</b>	<b>60</b>	<b>64</b>	<b>70</b>

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

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

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



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

	Credit transfers					Direct debits				
	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005
Belgium	742.9	808.1	731.2	788.6	817.7	176.9	168.8	192.4	211.4	219.0
Canada	637.2	655.4	725.8	796.5	857.7	488.5	520.4	560.6	590.0	626.0
France	2,175.5	2,564.2	2,587.5	2,599.2	2,408.4	2,063.5	2,183.8	2,353.2	2,542.7	2,512.8
Germany	5,688.5	5,552.5	5,787.6	6,170.9	6,713.1	4,834.4	4,554.3	5,458.8	6,056.0	6,662.1
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	1,046.5	989.1	1,018.4	1,048.8	1,048.3	361.9	401.5	414.4	453.2	463.2
Japan <sup>1</sup>	1,262.4	1,285.3	1,302.8	1,330.5	1,354.1	nav	nav	nav	nav	nav
Netherlands	1,226.6	1,260.5	1,271.4	1,264.2	1,224.8	876.1	947.0	1,000.8	1,051.3	1,023.9
Singapore	16.8	17.7	19.9	21.8	24.0	19.0	30.3	44.7	47.5	51.0
Sweden	764.0	436.0	425.0	462.0	511.0	98.0	119.0	130.0	143.0	160.0
Switzerland	503.2	537.7	564.2	585.9	613.2	47.6	50.0	51.2	51.5	52.2
United Kingdom	1,934.9	2,013.1	2,215.8	2,606.4	2,997.7	2,152.1	2,288.6	2,429.9	2,589.9	2,722.2
United States	4,232.0	4,458.5	4,746.7	5,096.2	5,513.1	2,929.9	3,462.2	4,208.6	5,796.2	7,282.8
<b>CPSS<sup>1</sup></b>	<b>20,230.4</b>	<b>20,578.2</b>	<b>21,396.3</b>	<b>22,771.1</b>	<b>24,083.2</b>	<b>14,047.8</b>	<b>14,726.0</b>	<b>16,844.6</b>	<b>19,532.8</b>	<b>21,775.3</b>

**Table 7 (cont)**

	Cheques					E-money payment transactions				
	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005
Belgium	60.1	28.9	23.7	19.1	15.7	60.5	120.8	107.1	106.9	102.0
Canada	1,589.0	1,515.0	1,449.8	1,377.6	1,353.5	nav	nav	nav	nav	nav
France	4,338.6	4,349.5	4,261.5	4,133.8	3,916.3	2.8	18.4	18.1	16.0	17.0
Germany	319.8	149.7	131.8	110.9	107.5	29.4	35.9	37.4	38.3	37.8
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	583.9	538.2	505.8	487.2	465.6	nav	1.0	2.7	9.3	20.4
Japan	208.9	187.1	172.0	159.2	146.5	nav	nav	nav	nav	nav
Netherlands	5.3	0.1	nav	nav	nav	30.9	87.0	109.2	127.3	146.9
Singapore	92.0	90.7	87.6	86.8	85.7	102.2	702.1	1,535.9	1,598.2	1,621.6
Sweden	2.0	2.0	1.0	1.0	1.0	1.5	0.7	0.2	nav	nav
Switzerland	7.2	4.5	3.5	2.7	1.8	19.8	20.0	19.3	19.0	19.2
United Kingdom	2,567.0	2,393.0	2,251.0	2,089.0	1,931.0	nav	nav	nav	nav	nav
United States	40,130.0	38,370.0	36,600.0	34,830.0	33,070.0	nav	nav	nav	nav	nav
<b>CPSS<sup>1</sup></b>	<b>49,903.8</b>	<b>47,628.6</b>	<b>45,487.6</b>	<b>43,297.2</b>	<b>41,094.5</b>	<b>247.0</b>	<b>985.9</b>	<b>1,829.8</b>	<b>1,915.0</b>	<b>1,964.9</b>

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

Japan: <sup>1</sup> For credit transfers, total transactions during the fiscal year ending March of the following year.CPSS: <sup>1</sup> Sum or average excluding those countries for which data are not available. For credit transfers, Belgium, France (prior to 2005), Singapore, Switzerland and the United Kingdom include interbank transactions; however, the total number is relatively small.

Table 7 (cont)

	Card payments (except e-money)					of which: by cards with a debit function				
	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005
Belgium	502.2	577.3	614.5	671.3	738.5	432.8	506.8	544.1	597.3	659.5
Canada	3,556.6	3,897.0	4,228.0	4,581.0	5,019.3	2,236.6	2,404.0	2,590.0	2,819.2	3,071.3
France <sup>1</sup>	3,670.7	4,095.6	4,341.5	4,650.0	5,243.8	nav	nav	nav	nav	nav
Germany	1,649.0	1,864.3	2,016.5	2,236.4	2,372.1	1,334.1	1,535.8	1,670.3	1,869.0	1,982.3
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	747.8	910.4	984.7	1,105.6	1,196.3	433.4	552.0	610.7	672.0	732.8
Japan	2,266.5	2,305.3	2,459.5	3,061.2	4,977.1	6.2	8.3	9.5	10.9	11.8
Netherlands	1,001.9	1,114.1	1,201.2	1,295.6	1,406.4	954.4	1,068.6	1,157.1	1,247.1	1,333.6
Singapore	96.5	106.3	112.7	121.5	138.8	96.5	106.3	112.7	121.5	138.8
Sweden	401.0	590.0	759.3	984.0	1,062.0	326.0	509.0	670.3	808.0	878.0
Switzerland	299.4	326.3	345.0	362.1	384.0	201.1	225.6	244.6	259.5	276.6
United Kingdom	4,450.0	4,891.0	5,412.0	5,899.0	6,283.0	2,757.0	3,063.0	3,441.0	3,791.0	4,206.0
United States	27,272.7	30,921.2	34,217.1	38,805.8	42,948.7	10,524.0	13,390.4	16,197.8	19,680.0	22,203.3
<b>CPSS<sup>1</sup></b>	<b>45,914.3</b>	<b>51,598.9</b>	<b>56,691.9</b>	<b>63,773.5</b>	<b>71,770.1</b>	<b>19,302.1</b>	<b>23,369.8</b>	<b>27,248.0</b>	<b>31,875.5</b>	<b>35,493.8</b>

Table 7 (cont)

	by cards with a delayed debit function					by cards with a credit function				
	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005
Belgium	69.4	70.5	70.4	74.0	79.1	nav	nav	nav	nav	nav
Canada <sup>1</sup>	nav	nav	nav	nav	nav	1,320.0	1,493.0	1,638.0	1,761.8	1,948.0
France <sup>1</sup>	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Germany <sup>1</sup>	314.8	328.6	346.2	367.3	389.8	nav	nav	nav	nav	nav
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy <sup>1</sup>	nav	nav	nav	nav	nav	314.4	358.4	374.0	433.6	463.5
Japan <sup>1</sup>	nav	nav	nav	nav	nav	2,260.3	2,297.1	2,450.0	3,050.2	4,965.4
Netherlands <sup>1</sup>	47.5	45.6	44.1	48.5	72.8	nav	nav	nav	nav	nav
Singapore	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Sweden	52.0	51.0	64.3	65.0	54.0	23.0	30.0	24.7	111.0	130.0
Switzerland <sup>1</sup>	nav	nav	nav	nav	nav	98.3	100.7	100.4	102.6	107.4
United Kingdom	237.0	231.0	240.0	238.0	265.0	1,456.0	1,597.0	1,731.0	1,870.0	1,812.0
United States	nav	nav	nav	nav	nav	16,748.7	17,530.8	18,019.3	19,125.8	20,745.4
<b>CPSS<sup>1</sup></b>	<b>720.8</b>	<b>726.6</b>	<b>765.0</b>	<b>792.9</b>	<b>860.7</b>	<b>22,220.7</b>	<b>23,406.9</b>	<b>24,337.4</b>	<b>26,455.1</b>	<b>30,171.8</b>

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

Canada: <sup>1</sup> For cards with a credit function, includes charge cards.

France: <sup>1</sup> A breakdown by types of function is not available.

Germany: <sup>1</sup> For cards with a delayed debit function, includes cards with a credit function.

Italy: <sup>1</sup> For cards with a credit function, includes cards with a delayed debit function.

Japan: <sup>1</sup> For cards with a credit function, includes cards with a delayed debit function.

Netherlands: <sup>1</sup> For cards with a delayed debit function, includes cards with a credit function.

Switzerland: <sup>1</sup> For cards with a credit function, includes cards with a delayed debit function.

CPSS: <sup>1</sup> 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				
	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005
Belgium	48.2	47.4	43.8	43.9	43.2	11.5	9.9	11.5	11.8	11.6
Canada	10.2	9.9	10.4	10.8	10.9	7.8	7.9	8.0	8.0	8.0
France	17.8	19.4	19.1	18.6	17.1	16.8	16.5	17.4	18.2	17.8
Germany	45.4	45.7	43.1	42.2	42.2	38.6	37.5	40.6	41.4	41.9
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	38.2	34.8	34.8	33.8	32.8	13.2	14.1	14.2	14.6	14.5
Japan	33.8	34.0	33.1	29.2	20.9	nav	nav	nav	nav	nav
Netherlands	39.1	37.0	35.5	33.8	32.2	27.9	27.8	27.9	28.1	26.9
Singapore	5.1	1.9	1.1	1.2	1.3	5.8	3.2	2.5	2.5	2.7
Sweden	60.3	38.0	32.3	29.1	29.5	7.7	10.4	9.9	9.0	9.2
Switzerland	57.4	57.3	57.4	57.4	57.3	5.4	5.3	5.2	5.0	4.9
United Kingdom	17.4	17.4	18.0	19.8	21.5	19.4	19.8	19.7	19.6	19.5
United States	5.7	5.8	6.0	6.0	6.2	3.9	4.5	5.3	6.9	8.2
<b>CPSS<sup>1</sup></b>	<b>15.5</b>	<b>15.2</b>	<b>15.0</b>	<b>15.1</b>	<b>15.0</b>	<b>10.8</b>	<b>10.9</b>	<b>11.8</b>	<b>12.9</b>	<b>13.6</b>

**Table 7a (cont)**

	Cheques					E-money payment transactions				
	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005
Belgium	3.9	1.7	1.4	1.1	0.8	3.9	7.1	6.4	5.9	5.4
Canada	25.3	23.0	20.8	18.8	17.2	nav	nav	nav	nav	nav
France	35.4	32.9	31.4	29.7	27.8	nav	nav	0.1	0.1	0.1
Germany	2.6	1.2	1.0	0.8	0.7	0.2	0.3	0.3	0.3	0.2
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	21.3	18.9	17.3	15.7	14.6	nav	nav	0.1	0.3	0.6
Japan	5.6	5.0	4.4	3.5	2.3	nav	nav	nav	nav	nav
Netherlands	0.2	0.0	nav	nav	nav	1.0	2.6	3.0	3.4	3.9
Singapore	28.2	9.6	4.9	4.6	4.5	31.3	74.1	85.3	85.2	84.4
Sweden	0.2	0.2	0.1	0.1	0.1	0.1	0.1	0.0	nav	nav
Switzerland	0.8	0.5	0.4	0.3	0.2	2.3	2.1	2.0	1.9	1.8
United Kingdom	23.1	20.7	18.3	15.8	13.9	nav	nav	nav	nav	nav
United States	53.8	49.7	45.9	41.2	37.2	neg	neg	neg	neg	neg
<b>CPSS<sup>1</sup></b>	<b>38.3</b>	<b>35.1</b>	<b>32.0</b>	<b>28.6</b>	<b>25.6</b>	<b>0.2</b>	<b>0.7</b>	<b>1.3</b>	<b>1.3</b>	<b>1.2</b>

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

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

Table 7a (cont)

	Card payments (except e-money)					of which: by cards with a debit function				
	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005
Belgium	32.6	33.9	36.8	37.4	39.0	28.1	29.7	32.6	33.2	34.8
Canada	56.7	59.2	60.7	62.4	63.9	35.7	36.5	37.2	38.4	39.1
France	30.0	31.0	32.0	33.4	37.2	nav	nav	nav	nav	nav
Germany	13.2	15.3	15.0	15.3	14.9	10.7	12.6	12.4	12.8	12.5
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	27.3	32.1	33.7	35.6	37.5	15.8	19.4	20.9	21.6	22.9
Japan	60.6	61.0	62.5	67.3	76.8	0.2	0.2	0.2	0.2	0.2
Netherlands	31.9	32.7	33.5	34.7	37.0	30.4	31.3	32.3	33.4	35.1
Singapore	29.6	11.2	6.3	6.5	7.2	29.6	11.2	6.3	6.5	7.2
Sweden	31.7	51.4	57.7	61.9	61.2	25.7	44.3	51.0	50.8	50.6
Switzerland	34.1	34.8	35.1	35.5	35.9	22.9	24.0	24.9	25.4	25.8
United Kingdom	40.1	42.2	44.0	44.7	45.1	24.8	26.4	28.0	28.8	30.2
United States	36.6	40.0	42.9	45.9	48.4	14.1	17.3	20.3	23.3	25.0
<b>CPSS<sup>1</sup></b>	<b>35.2</b>	<b>38.1</b>	<b>39.9</b>	<b>42.2</b>	<b>44.7</b>	<b>14.8</b>	<b>17.2</b>	<b>19.2</b>	<b>21.1</b>	<b>22.1</b>

Table 7a (cont)

	by cards with a delayed debit function					by cards with a credit function				
	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005
Belgium	4.5	4.1	4.2	4.1	4.2	nav	nav	nav	nav	nav
Canada	nav	nav	nav	nav	nav	21.0	22.7	23.5	24.0	24.8
France	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Germany	2.5	2.7	2.6	2.5	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	11.5	12.6	12.8	14.0	14.5
Japan	nav	nav	nav	nav	nav	60.5	60.8	62.3	67.0	76.7
Netherlands	1.5	1.3	1.2	1.3	1.9	nav	nav	nav	nav	nav
Singapore	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Sweden	4.1	4.4	4.9	4.1	3.1	1.8	2.6	1.9	7.0	7.5
Switzerland	nav	nav	nav	nav	nav	11.2	10.7	10.2	10.0	10.0
United Kingdom	2.1	2.0	1.9	1.8	1.9	13.1	13.8	14.1	14.2	13.0
United States	nav	nav	nav	nav	nav	22.5	22.7	22.6	22.6	23.4
<b>CPSS<sup>1</sup></b>	<b>0.6</b>	<b>0.5</b>	<b>0.5</b>	<b>0.5</b>	<b>0.5</b>	<b>17.0</b>	<b>17.3</b>	<b>17.1</b>	<b>17.5</b>	<b>18.8</b>

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

CPSS: <sup>1</sup> 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				
	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005
Belgium	13.1	8.8	-9.5	7.8	3.7	6.5	-4.6	14.0	9.9	3.6
Canada	12.3	2.9	10.7	9.7	7.7	9.9	6.5	7.7	5.2	6.1
France	3.9	17.9	0.9	0.5	-7.3	4.8	5.8	7.8	8.1	-1.2
Germany	1.9	-2.4	4.2	6.6	8.8	1.4	-5.8	19.9	10.9	10.0
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	227.4	-5.5	3.0	3.0	0.0	10.9	11.0	3.2	9.4	2.2
Japan	3.7	1.8	1.4	2.1	1.8	nav	nav	nav	nav	nav
Netherlands	4.8	2.8	0.9	-0.6	-3.1	4.8	8.1	5.7	5.1	-2.6
Singapore	14.8	5.7	12.1	10.0	10.1	9.6	59.9	47.4	6.4	7.3
Sweden	-3.6	-42.9	-2.5	8.7	10.6	7.7	21.4	9.2	10.0	11.9
Switzerland	-7.7	6.9	4.9	3.8	4.7	3.3	5.0	2.4	0.6	1.4
United Kingdom	4.7	4.0	10.1	17.6	15.0	7.1	6.3	6.2	6.6	5.1
United States	12.1	5.4	6.5	7.4	8.2	23.8	18.2	21.6	37.7	25.6
<b>CPSS<sup>1</sup></b>	<b>8.9</b>	<b>1.7</b>	<b>4.0</b>	<b>6.4</b>	<b>5.8</b>	<b>7.7</b>	<b>4.8</b>	<b>14.4</b>	<b>16.0</b>	<b>11.5</b>

**Table 7b (cont)**

	Cheques					E-money payment transactions				
	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005
Belgium	-15.1	-51.9	-18.0	-19.3	-18.0	17.9	99.9	-11.4	-0.1	-4.6
Canada	-4.2	-4.7	-4.3	-5.0	-1.7	nav	nav	nav	nav	nav
France	-3.5	0.3	-2.0	-3.0	-5.3	nav	nav	-1.6	-11.6	6.4
Germany	-18.7	-53.2	-12.0	-15.9	-3.1	10.4	22.1	4.2	2.5	-1.4
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	3.3	-7.8	-6.0	-3.7	-4.4	nav	nav	nav	nav	nav
Japan	-7.5	-10.4	-8.1	-7.4	-8.0	nav	nav	nav	nav	nav
Netherlands	-62.3	-98.6	nav	nav	nav	22.0	181.6	25.5	16.6	15.4
Singapore	0.4	-1.4	-3.5	-0.9	-1.2	2.1	587.0	118.8	4.1	1.5
Sweden	0.0	0.0	-50.0	0.0	0.0	-48.3	-53.3	-71.4	nav	nav
Switzerland	-35.7	-37.5	-22.2	-22.9	-33.3	10.0	1.0	-3.5	-1.6	1.1
United Kingdom	-5.0	-6.8	-5.9	-7.2	-7.6	nav	nav	nav	nav	nav
United States	-4.2	-4.4	-4.6	-4.8	-5.1	nav	nav	nav	nav	nav
<b>CPSS<sup>1</sup></b>	<b>-4.3</b>	<b>-4.6</b>	<b>-4.5</b>	<b>-4.8</b>	<b>-5.1</b>	<b>10.2</b>	<b>299.1</b>	<b>85.6</b>	<b>4.7</b>	<b>2.6</b>

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

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

Table 7b (cont)

	Card payments (except e-money)					of which: by cards with a debit function				
	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005
Belgium	12.7	14.9	6.4	9.3	10.0	13.9	17.1	7.4	9.8	10.4
Canada	10.1	9.6	8.5	8.3	9.6	14.1	7.5	7.7	8.8	8.9
France	11.5	11.6	6.0	7.1	12.8	nav	nav	nav	nav	nav
Germany	14.7	13.1	8.2	10.9	6.1	17.7	15.1	8.8	11.9	6.1
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	26.7	21.7	8.2	12.3	8.2	36.3	27.4	10.6	10.0	9.1
Japan	10.6	1.7	6.7	24.5	62.6	91.1	34.0	15.0	15.4	7.4
Netherlands	18.1	11.2	7.8	7.9	8.5	19.1	12.0	8.3	7.8	6.9
Singapore	12.9	10.2	6.0	7.8	14.2	12.9	10.2	6.0	7.8	14.2
Sweden	24.1	47.1	28.7	29.6	7.9	27.4	56.1	31.7	20.5	8.7
Switzerland	14.2	9.0	5.7	5.0	6.0	17.4	12.2	8.4	6.1	6.6
United Kingdom	12.7	9.9	10.7	9.0	6.5	15.6	11.1	12.3	10.2	10.9
United States	12.9	13.4	10.7	13.4	10.7	26.6	27.2	21.0	21.5	12.8
<b>CPSS<sup>1</sup></b>	<b>12.9</b>	<b>12.4</b>	<b>9.9</b>	<b>12.5</b>	<b>12.5</b>	<b>22.1</b>	<b>21.1</b>	<b>16.6</b>	<b>17.0</b>	<b>11.4</b>

Table 7b (cont)

	by cards with a delayed debit function					by cards with a credit function				
	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005
Belgium	5.7	1.5	-0.1	5.2	6.8	nav	nav	nav	nav	nav
Canada	nav	nav	nav	nav	nav	3.9	13.1	9.7	7.6	10.6
France	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Germany	3.6	4.4	5.4	6.1	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	15.5	14.0	4.4	15.9	6.9
Japan	nav	nav	nav	nav	nav	10.5	1.6	6.7	24.5	62.8
Netherlands	1.5	-4.1	-3.2	10.0	50.1	nav	nav	nav	nav	nav
Singapore	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Sweden	11.3	-1.9	26.0	1.1	-16.9	11.1	30.4	-17.6	349.0	17.1
Switzerland	nav	nav	nav	nav	nav	8.1	2.4	-0.3	2.2	4.7
United Kingdom	17.9	-2.5	3.9	-0.8	11.3	6.7	9.7	8.4	8.0	-3.1
United States	nav	nav	nav	nav	nav	5.6	4.7	2.8	6.1	8.5
<b>CPSS<sup>1</sup></b>	<b>8.5</b>	<b>0.8</b>	<b>5.3</b>	<b>3.6</b>	<b>8.6</b>	<b>6.2</b>	<b>5.3</b>	<b>4.0</b>	<b>8.7</b>	<b>14.0</b>

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

CPSS: <sup>1</sup> 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				
	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005
Belgium	72.3	78.2	70.5	75.7	78.1	17.2	16.3	18.5	20.3	20.9
Canada	20.5	20.9	22.9	24.9	26.6	15.7	16.6	17.7	18.5	19.4
France	35.6	41.7	41.8	41.7	38.4	33.8	35.5	38.0	40.8	40.1
Germany	69.1	67.3	70.1	74.8	81.4	58.7	55.2	66.2	73.4	80.8
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	18.2	17.2	17.7	18.2	18.0	6.3	7.0	7.2	7.9	8.0
Japan <sup>1</sup>	9.9	10.1	10.2	10.4	10.6	nav	nav	nav	nav	nav
Netherlands	76.5	78.1	78.4	77.7	75.0	54.6	58.7	61.7	64.6	62.7
Singapore	4.1	4.2	4.7	5.2	5.5	4.6	7.3	10.7	11.2	11.7
Sweden	85.9	48.9	47.4	51.4	56.6	11.0	13.3	14.5	15.9	17.7
Switzerland	69.1	73.2	76.2	78.6	81.7	6.5	6.8	6.9	6.9	7.0
United Kingdom	32.7	33.9	37.2	43.6	49.8	36.4	38.6	40.8	43.3	45.2
United States	14.8	15.5	16.3	17.3	18.6	10.3	12.0	14.5	19.7	24.6
<b>CPSS<sup>1</sup></b>	<b>26.7</b>	<b>27.0</b>	<b>27.9</b>	<b>29.6</b>	<b>31.1</b>	<b>18.6</b>	<b>19.3</b>	<b>22.0</b>	<b>25.4</b>	<b>28.1</b>

**Table 7c (cont)**

	Cheques					E-money payment transactions				
	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005
Belgium	5.8	2.8	2.3	1.8	1.5	5.9	11.7	10.3	10.3	9.7
Canada	51.2	48.3	45.8	43.1	41.9	nav	nav	nav	nav	nav
France	71.0	70.7	68.8	66.3	62.5	0.0	0.3	0.3	0.3	0.3
Germany	3.9	1.8	1.6	1.3	1.3	0.4	0.4	0.5	0.5	0.5
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	10.2	9.4	8.8	8.5	8.0	nav	nav	0.0	0.2	0.4
Japan	1.6	1.5	1.3	1.2	1.1	nav	nav	nav	nav	nav
Netherlands	0.3	0.0	nav	nav	nav	1.9	5.4	6.7	7.8	9.0
Singapore	22.2	21.7	20.9	20.5	19.7	24.7	168.1	366.9	377.1	373.5
Sweden	0.2	0.2	nav	nav	nav	0.2	0.1	0.0	nav	nav
Switzerland	1.0	0.6	0.5	0.4	0.2	2.7	2.7	2.6	2.5	2.6
United Kingdom	43.4	40.3	37.8	34.9	32.1	nav	nav	nav	nav	nav
United States	140.6	133.1	125.7	118.5	111.5	nav	nav	nav	nav	nav
<b>CPSS<sup>1</sup></b>	<b>65.9</b>	<b>62.5</b>	<b>59.4</b>	<b>56.2</b>	<b>53.0</b>	<b>0.3</b>	<b>1.3</b>	<b>2.4</b>	<b>2.5</b>	<b>2.5</b>

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

Japan: <sup>1</sup> For credit transfers, total transactions during the fiscal year ending March of the following year.CPSS: <sup>1</sup> Sum or average excluding those countries for which data are not available. For credit transfers, Belgium, France (prior to 2005), Singapore, Switzerland and the United Kingdom include interbank transactions; however, the total number is relatively small.

Table 7c (cont)

	Card payments (except e-money)					of which: by cards with a debit function				
	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005
Belgium	48.8	55.9	59.2	64.4	70.5	42.1	49.1	52.4	57.3	63.0
Canada	114.6	124.2	133.5	143.3	155.5	72.1	76.6	81.8	88.2	95.1
France	60.1	66.6	70.1	74.6	83.6	nav	nav	nav	nav	nav
Germany	20.0	22.6	24.4	27.1	28.8	16.2	18.6	20.2	22.7	24.0
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	13.0	15.8	17.1	19.2	20.6	7.6	9.6	10.6	11.7	12.6
Japan	17.8	18.1	19.3	24.0	39.0	0.0	0.1	0.1	0.1	0.1
Netherlands	62.5	69.0	74.0	79.6	86.2	59.5	66.2	71.3	76.6	81.7
Singapore	23.3	25.5	26.9	28.7	32.0	23.3	25.5	26.9	28.7	32.0
Sweden	45.1	66.1	84.8	109.4	117.6	36.6	57.0	74.8	89.8	97.2
Switzerland	41.1	44.4	46.6	48.6	51.2	27.6	30.7	33.0	34.8	36.9
United Kingdom	75.3	82.4	90.9	98.6	104.4	46.6	51.6	57.8	63.4	69.9
United States	95.6	107.3	117.5	132.0	144.8	36.9	46.5	55.6	67.0	74.8
<b>CPSS<sup>1</sup></b>	<b>60.7</b>	<b>67.8</b>	<b>74.0</b>	<b>82.8</b>	<b>92.6</b>	<b>25.5</b>	<b>30.7</b>	<b>35.6</b>	<b>41.4</b>	<b>45.8</b>

Table 7c (cont)

	by cards with a delayed debit function					by cards with a credit function				
	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005
Belgium	6.8	6.8	6.8	7.1	7.5	nav	nav	nav	nav	nav
Canada	nav	nav	nav	nav	nav	42.5	47.6	51.7	55.1	60.3
France	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Germany	3.8	4.0	4.2	4.5	4.7	nav	nav	nav	nav	nav
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	nav	nav	nav	nav	nav	5.5	6.2	6.5	7.5	8.0
Japan	nav	nav	nav	nav	nav	17.8	18.0	19.2	23.9	38.9
Netherlands	3.0	2.8	2.7	3.0	4.5	nav	nav	nav	nav	nav
Singapore	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Sweden	5.8	5.7	7.2	7.2	6.0	2.6	3.4	2.8	12.3	14.4
Switzerland	nav	nav	nav	nav	nav	13.5	13.7	13.6	13.8	14.3
United Kingdom	4.0	3.9	4.0	4.0	4.4	24.6	26.9	29.1	31.3	30.1
United States	nav	nav	nav	nav	nav	58.7	60.8	61.9	65.1	69.9
<b>CPSS<sup>1</sup></b>	<b>1.0</b>	<b>1.0</b>	<b>1.0</b>	<b>1.0</b>	<b>1.1</b>	<b>29.4</b>	<b>30.7</b>	<b>31.8</b>	<b>34.4</b>	<b>38.9</b>

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

CPSS: <sup>1</sup> 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) <sup>1</sup>					Increase in the real value of transactions (in %) <sup>2</sup>				
	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005
Belgium	15,694	12,574	17,062	20,152	23,746	5.1	-25.1	11.6	5.3	15.0
Canada	6,274	6,121	6,434	7,038	8,274	-1.5	-3.3	-8.8	-0.2	7.1
France	86,304	94,300	115,173	138,100	21,463	17.6	1.8	-0.2	6.5	nap
Germany	29,388	31,188	36,673	40,525	43,705	5.1	-0.6	-2.8	-1.4	5.9
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	5,804	6,362	7,963	9,363	9,816	-1.0	1.4	1.7	4.4	2.6
Japan <sup>1</sup>	26,536	24,386	25,895	27,394	26,395	-3.2	-9.6	-1.3	0.6	1.8
Netherlands	3,137	3,400	4,501	5,742	6,753	8.7	-1.0	8.1	14.3	15.9
Singapore	6,747	5,890	5,958	6,166	7,921	18.0	-12.4	-2.1	-1.3	25.9
Sweden	877	704	876	1,043	1,147	-6.1	-26.0	1.2	7.2	11.0
Switzerland	27,800	29,718	34,251	34,875	33,868	-0.5	-2.0	-0.9	-6.7	-3.7
United Kingdom	108,879	110,972	126,732	145,297	151,386	10.4	-3.5	3.5	0.9	3.0
United States	61,336	63,004	65,674	66,624	68,919	0.5	1.4	2.2	-1.0	0.6
<b>CPSS<sup>1</sup></b>	<b>378,776</b>	<b>388,619</b>	<b>447,191</b>	<b>502,320</b>	<b>403,393</b>	<b>3.4</b>	<b>1.5</b>	<b>13.3</b>	<b>10.4</b>	<b>2.8</b>

**Table 8 (cont)**

	Average value per transaction (USD) <sup>1</sup>					Average value per inhabitant (USD thousands) <sup>1</sup>				
	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005
Belgium	10,170	7,377	10,221	11,210	12,543	1,526	1,217	1,645	1,934	2,267
Canada	1,000	929	924	958	1,053	202	195	203	220	256
France	6,979	7,065	8,412	9,815	1,503	1,412	1,533	1,860	2,216	342
Germany	2,347	2,566	2,730	2,773	2,750	357	378	444	491	530
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	1,923	2,033	2,463	2,735	2,791	101	111	139	163	169
Japan <sup>1</sup>	7,099	6,455	6,582	6,020	4,075	208	191	203	214	207
Netherlands	999	997	1,256	1,536	1,776	196	211	277	353	414
Singapore	20,669	6,218	3,309	3,287	4,123	1,630	1,410	1,423	1,455	1,824
Sweden	692	613	666	656	661	99	79	98	116	127
Switzerland	31,692	31,665	34,836	34,151	31,640	3,816	4,047	4,625	4,679	4,514
United Kingdom	9,805	9,578	10,296	11,020	10,865	1,842	1,871	2,128	2,428	2,514
United States	823	816	823	788	776	215	219	226	227	232
<b>CPSS<sup>1</sup></b>	<b>2,897</b>	<b>2,859</b>	<b>3,134</b>	<b>3,310</b>	<b>2,503</b>	<b>505</b>	<b>515</b>	<b>589</b>	<b>658</b>	<b>525</b>

**Table 8 (cont)**

	Value as a ratio to GDP					Value as a ratio to deposits held by non-banks <sup>3</sup>				
	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005
Belgium	67.7	49.8	55.0	56.0	64.0	231.4	155.2	155.4	157.3	183.5
Canada	8.8	8.3	7.4	7.1	7.3	39.7	36.0	29.3	27.1	28.8
France	64.4	64.6	64.0	67.0	10.1	258.5	237.1	235.9	248.0	39.8
Germany	15.5	15.4	15.0	14.8	15.7	59.4	48.8	44.2	43.5	47.5
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	5.2	5.2	5.3	5.4	5.6	13.7	11.6	11.7	12.0	13.5
Japan	6.7	6.0	6.0	5.9	6.0	12.3	8.8	7.8	8.1	8.2
Netherlands	7.8	7.8	8.4	9.4	10.8	23.5	20.1	21.7	24.8	29.7
Singapore	78.6	66.6	64.5	57.7	67.8	64.6	53.8	50.7	47.6	57.3
Sweden	4.0	2.9	2.9	3.0	3.2	7.8	4.9	4.9	5.0	5.9
Switzerland	111.0	107.4	106.0	96.8	92.6	444.3	353.6	262.4	258.0	268.5
United Kingdom	75.9	70.5	69.9	67.4	68.0	34.9	26.8	25.2	24.1	23.4
United States	6.1	6.0	6.0	5.7	5.5	70.2	74.3	74.8	72.8	76.4
<b>CPSS<sup>1</sup></b>	<b>17.3</b>	<b>17.1</b>	<b>17.7</b>	<b>18.1</b>	<b>14.0</b>	<b>47.1</b>	<b>38.4</b>	<b>36.7</b>	<b>36.6</b>	<b>29.0</b>

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

<sup>1</sup> Converted at yearly average exchange rates, except as noted. <sup>2</sup> Total value of transactions in domestic currency deflated by yearly average CPI inflation. For the CPSS area, in US dollar terms. <sup>3</sup> For Italy, as a ratio to deposits held only at banks.

Japan: <sup>1</sup> 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: <sup>1</sup> Sum or average excluding those countries for which data are not available. For Belgium, France (prior to 2005), Singapore, Switzerland and the United Kingdom, includes interbank transactions in credit transfers. Since the value of these transactions is relatively large, cross-country comparison and the CPSS figures should be treated with caution.

**Table 9****Use of payment instruments by non-banks: Value of transactions per payment instrument***(USD billions, total for the year)<sup>1</sup>*

	Credit transfers					Direct debits				
	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005
Belgium	15,526	12,402	16,865	19,941	23,541	48	44	55	60	63
Canada	2,644	2,691	3,335	3,815	4,588	168	196	251	298	354
France	83,138	90,656	110,748	133,632	16,721	630	708	853	972	1,126
Germany	24,909	26,647	32,010	35,405	38,679	3,563	3,687	3,748	4,239	4,187
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	3,988	4,404	5,573	6,604	7,024	182	202	265	341	359
Japan <sup>1</sup>	19,331	18,392	20,055	21,503	21,431	nav	nav	nav	nav	nav
Netherlands	2,935	3,170	4,195	5,392	6,389	157	177	239	272	280
Singapore	6,480	5,640	5,702	5,881	7,621	12	15	19	22	24
Sweden	825	638	791	940	1,043	25	26	34	41	46
Switzerland	27,715	29,626	34,144	34,759	33,747	43	47	56	63	65
United Kingdom	104,975	106,862	122,214	140,127	146,309	800	926	1,081	1,374	1,448
United States	9,962	11,156	12,532	13,977	15,628	10,006	10,622	12,110	11,893	12,917
<b>CPSS<sup>1</sup></b>	<b>nap</b>	<b>nap</b>	<b>nap</b>	<b>nap</b>	<b>nap</b>	<b>15,636</b>	<b>16,649</b>	<b>18,711</b>	<b>19,576</b>	<b>20,868</b>

**Table 9 (cont)**

	Cheques					E-money payment transactions				
	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005
Belgium	89	94	98	101	85	0.242	0.632	0.621	0.659	0.609
Canada	3,321	3,070	2,648	2,690	3,046	nav	nav	nav	nav	nav
France	1,979	2,239	2,748	2,590	2,702	0.009	0.066	0.079	0.066	0.053
Germany	807	729	755	696	641	0.000	0.000	0.000	0.000	0.000
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	1,074	1,127	1,332	1,475	1,442	nav	0.057	0.207	0.718	2.012
Japan	7,226	5,636	5,460	5,579	4,802	nav	nav	nav	nav	nav
Netherlands	0	0	nav	nav	nav	0.076	0.223	0.336	0.435	0.494
Singapore	244	223	225	248	269	0.117	0.369	0.712	0.787	0.852
Sweden	2	2	6	8	4	nav	nav	nav	nav	nav
Switzerland	11	8	7	6	3	0.042	0.045	0.052	0.056	0.056
United Kingdom	2,812	2,844	3,010	3,260	3,056	nav	nav	nav	nav	nav
United States	39,689	39,406	38,979	38,417	37,729	nav	nav	nav	nav	nav
<b>CPSS<sup>1</sup></b>	<b>57,254</b>	<b>55,379</b>	<b>55,267</b>	<b>55,070</b>	<b>53,780</b>	<b>0.485</b>	<b>1.391</b>	<b>2.007</b>	<b>2.720</b>	<b>4.077</b>

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

<sup>1</sup> Converted at yearly average exchange rates, except as noted.Japan: <sup>1</sup> For credit transfers, total transactions during the fiscal year ending March of the following year, converted at average fiscal-year exchange rates.CPSS: <sup>1</sup> Sum or average excluding those countries for which data are not available. For credit transfers, Belgium, France (prior to 2005), Singapore, Switzerland and the United Kingdom include interbank transactions. Since the value of these transactions is relatively large, cross-country comparison should be treated with caution; consequently, CPSS figures related to credit transfers have not been calculated.

Table 9 (cont)

	Card payments (except e-money)					of which: by cards with a debit function				
	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005
Belgium	25.7	30.6	39.0	45.6	51.5	19.4	23.7	30.7	37.1	41.0
Canada	139.8	164.2	200.7	235.0	286.5	61.3	66.8	82.8	95.6	113.5
France	152.1	179.1	230.3	272.8	323.2	nav	nav	nav	nav	nav
Germany	108.3	125.4	158.1	186.4	196.2	83.2	97.1	123.1	144.1	150.3
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	55.4	74.1	97.0	124.3	136.8	29.0	42.2	57.4	72.1	78.9
Japan	194.2	200.7	233.9	276.2	299.2	2.5	3.5	4.6	6.6	7.3
Netherlands	44.3	52.6	66.4	77.0	83.7	39.6	47.7	60.8	70.5	73.9
Singapore	10.3	11.0	11.8	13.8	16.6	4.2	4.4	4.7	5.5	7.0
Sweden	25.2	37.6	45.0	nav	nav	18.0	30.6	35.5	nav	nav
Switzerland	31.4	36.9	43.8	46.0	52.8	20.2	24.5	29.7	30.0	35.9
United Kingdom	291.6	340.4	427.6	536.0	572.6	142.5	169.1	222.8	288.2	325.1
United States	1,679.4	1,820.3	2,053.2	2,335.8	2,645.5	386.3	480.0	588.1	728.9	868.3
<b>CPSS<sup>1</sup></b>	<b>2,757.6</b>	<b>3,072.8</b>	<b>3,606.8</b>	<b>4,148.8</b>	<b>4,664.7</b>	<b>806.1</b>	<b>989.4</b>	<b>1,240.1</b>	<b>1,478.6</b>	<b>1,701.2</b>

Table 9 (cont)

	by cards with a delayed debit function					by cards with a credit function				
	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005
Belgium	6.2	6.9	8.3	8.4	10.4	nav	nav	nav	nav	nav
Canada <sup>1</sup>	nav	nav	nav	nav	nav	78.5	97.4	117.8	139.4	173.0
France <sup>1</sup>	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Germany <sup>1</sup>	26.0	28.3	35.0	42.2	46.0	nav	nav	nav	nav	nav
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy <sup>1</sup>	nav	nav	nav	nav	nav	26.4	31.9	39.6	52.2	57.9
Japan <sup>1</sup>	nav	nav	nav	nav	nav	191.7	197.2	229.3	269.6	292.0
Netherlands <sup>1</sup>	4.7	5.0	5.6	6.5	9.8	nav	nav	nav	nav	nav
Singapore <sup>1</sup>	nav	nav	nav	nav	nav	6.2	6.6	7.1	8.3	9.7
Sweden	5.0	5.1	6.7	7.9	7.3	2.2	1.9	2.9	3.5	3.4
Switzerland <sup>1</sup>	nav	nav	nav	nav	nav	11.2	12.4	14.1	15.9	16.9
United Kingdom	34.5	35.9	39.4	46.4	48.0	114.5	135.4	165.4	201.4	199.5
United States	nav	nav	nav	nav	nav	1,293.1	1,340.4	1,465.2	1,606.9	1,777.2
<b>CPSS<sup>1</sup></b>	<b>76.4</b>	<b>81.1</b>	<b>94.9</b>	<b>111.5</b>	<b>121.5</b>	<b>1,723.9</b>	<b>1,823.2</b>	<b>2,041.4</b>	<b>2,297.3</b>	<b>2,529.6</b>

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

<sup>1</sup> Converted at yearly average exchange rates.

Canada: <sup>1</sup> For cards with a credit function, includes charge cards.

France: <sup>1</sup> A breakdown by types of function is not available.

Germany: <sup>1</sup> For cards with a delayed debit function, includes cards with a credit function.

Italy: <sup>1</sup> For cards with a credit function, includes cards with a delayed debit function.

Japan: <sup>1</sup> For cards with a credit function, includes cards with a delayed debit function.

Netherlands: <sup>1</sup> For cards with a delayed debit function, includes cards with a credit function.

Singapore: <sup>1</sup> For cards with a credit function, includes charge cards.

Switzerland: <sup>1</sup> For cards with a credit function, includes cards with a delayed debit function.

CPSS: <sup>1</sup> 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				
	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005
Belgium	99.0	98.7	98.9	99.0	99.2	0.3	0.3	0.3	0.3	0.3
Canada	42.1	44.0	51.8	54.2	55.4	2.7	3.2	3.9	4.2	4.3
France	96.8	96.7	96.7	97.2	80.1	0.7	0.8	0.7	0.7	5.4
Germany	84.8	85.4	87.3	87.4	88.5	12.1	11.8	10.2	10.5	9.6
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	75.2	75.8	76.7	77.3	78.4	3.4	3.5	3.6	4.0	4.0
Japan	72.3	75.9	77.9	78.6	80.8	nav	nav	nav	nav	nav
Netherlands	93.6	93.2	93.2	93.9	94.6	5.0	5.2	5.3	4.7	4.1
Singapore	96.1	95.8	95.7	95.4	96.1	0.2	0.3	0.3	0.4	0.3
Sweden	94.1	90.7	90.3	95.0	95.4	2.9	3.7	3.9	4.2	4.2
Switzerland	99.7	99.7	99.7	99.7	99.6	0.2	0.2	0.2	0.2	0.2
United Kingdom	96.4	96.3	96.4	96.4	96.6	0.7	0.8	0.9	0.9	1.0
United States	16.2	17.7	19.1	21.0	22.7	16.3	16.9	18.4	17.9	18.7
<b>CPSS<sup>1</sup></b>	<b>nap</b>	<b>nap</b>	<b>nap</b>	<b>nap</b>	<b>nap</b>	<b>20.7</b>	<b>22.2</b>	<b>24.1</b>	<b>24.8</b>	<b>26.3</b>

**Table 9a (cont)**

	Cheques					E-money payment transactions				
	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005
Belgium	0.6	0.7	0.6	0.5	0.4	0.0	0.0	0.0	0.0	0.0
Canada	52.9	50.2	41.2	38.2	36.8	nav	nav	nav	nav	nav
France	2.3	2.4	2.4	1.9	12.9	0.0	0.0	0.0	0.0	0.0
Germany	2.7	2.3	2.1	1.7	1.5	0.0	0.0	0.0	0.0	0.0
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	20.3	19.4	18.3	17.3	16.1	nav	0.0	0.0	0.0	0.0
Japan	27.0	23.3	21.2	20.4	18.1	nav	nav	nav	nav	nav
Netherlands	0.0	0.0	nav	nav	nav	0.0	0.0	0.0	0.0	0.0
Singapore	3.6	3.8	3.8	4.0	3.4	0.0	0.0	0.0	0.0	0.0
Sweden	0.2	0.3	0.6	nav	nav	nav	nav	nav	nav	nav
Switzerland	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
United Kingdom	2.6	2.6	2.4	2.2	2.0	nav	nav	nav	nav	nav
United States	64.7	62.5	59.4	57.7	54.7	nav	nav	nav	nav	nav
<b>CPSS<sup>1</sup></b>	<b>75.7</b>	<b>73.7</b>	<b>71.2</b>	<b>69.9</b>	<b>67.8</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>

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

CPSS: <sup>1</sup> Sum or average excluding those countries for which data are not available. For credit transfers, Belgium, France (prior to 2005), Singapore, Switzerland and the United Kingdom include interbank transactions. Since the value of these transactions is relatively large, cross-country comparison should be treated with caution; consequently, CPSS figures related to credit transfers have not been calculated.

Table 9a (cont)

	Card payments (except e-money)					of which: by cards with a debit function				
	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005
Belgium	0.2	0.2	0.2	0.2	0.2	0.1	0.2	0.2	0.2	0.2
Canada	2.2	2.7	3.1	3.3	3.5	1.0	1.1	1.3	1.4	1.4
France	0.2	0.2	0.2	0.2	1.5	nav	nav	nav	nav	nav
Germany	0.4	0.4	0.4	0.5	0.4	0.3	0.3	0.3	0.4	0.3
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	1.0	1.3	1.3	1.5	1.5	0.5	0.7	0.8	0.8	0.9
Japan	0.7	0.8	0.9	1.0	1.1	0.0	0.0	0.0	0.0	0.0
Netherlands	1.4	1.5	1.5	1.3	1.2	1.3	1.4	1.4	1.2	1.1
Singapore	0.2	0.2	0.2	0.2	0.2	0.1	0.1	0.1	0.1	0.1
Sweden	2.9	5.3	5.1	nav	nav	2.0	4.3	4.1	nav	nav
Switzerland	0.1	0.1	0.1	0.1	0.2	0.1	0.1	0.1	0.1	0.1
United Kingdom	0.3	0.3	0.3	0.4	0.4	0.1	0.2	0.2	0.2	0.2
United States	2.7	2.9	3.1	3.5	3.8	0.6	0.8	0.9	1.1	1.3
<b>CPSS<sup>1</sup></b>	<b>3.6</b>	<b>4.1</b>	<b>4.6</b>	<b>5.3</b>	<b>5.9</b>	<b>1.1</b>	<b>1.3</b>	<b>1.6</b>	<b>1.9</b>	<b>2.1</b>

Table 9a (cont)

	by cards with a delayed debit function					by cards with a credit function				
	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005
Belgium	0.0	0.1	0.0	0.0	0.0	nav	nav	nav	nav	nav
Canada	nav	nav	nav	nav	nav	1.3	1.6	1.8	2.0	2.1
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	0.5	0.5	0.5	0.6	0.6
Japan	nav	nav	nav	nav	nav	0.7	0.8	0.9	1.0	1.1
Netherlands	0.2	0.1	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	0.6	0.7	0.8	0.8	0.7	0.3	0.3	0.3	0.4	0.3
Switzerland	nav	nav	nav	nav	nav	0.0	0.0	0.0	0.0	0.1
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	2.2	2.4	2.6
<b>CPSS<sup>1</sup></b>	<b>0.1</b>	<b>0.1</b>	<b>0.1</b>	<b>0.1</b>	<b>0.2</b>	<b>2.3</b>	<b>2.4</b>	<b>2.6</b>	<b>2.9</b>	<b>3.2</b>

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

CPSS: <sup>1</sup> 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)<sup>1</sup>

	Credit transfers					Direct debits				
	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005
Belgium	5.1	-25.4	11.9	5.4	15.2	3.8	-16.1	3.9	-3.1	3.4
Canada	6.8	0.8	7.5	4.4	9.5	22.7	15.4	11.1	8.2	8.1
France	18.7	1.6	-0.2	7.2	nap	5.1	4.8	-1.6	1.2	13.7
Germany	4.0	0.2	-0.7	-1.3	7.2	18.2	-3.1	-16.0	1.0	-3.0
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	-3.4	2.2	2.8	5.3	4.1	5.7	2.3	6.7	14.3	3.1
Japan	2.3	-6.4	1.3	2.0	5.3	nav	nav	nav	nav	nav
Netherlands	9.0	-1.3	8.1	15.2	16.8	3.0	3.0	10.3	2.2	1.3
Singapore	19.3	-12.7	-2.1	-1.6	27.0	10.8	32.3	16.9	11.0	7.8
Sweden	-6.8	-28.7	0.8	6.8	12.1	-1.1	-6.0	7.1	9.1	13.0
Switzerland	-0.5	-2.0	-0.9	-6.8	-3.8	1.2	0.0	3.4	3.3	0.9
United Kingdom	10.8	-3.6	3.6	0.9	3.2	6.2	9.6	5.9	11.9	4.1
United States	9.5	10.6	10.1	8.8	8.7	4.3	4.8	11.7	-4.2	5.6
<b>CPSS<sup>1</sup></b>	<b>nap</b>	<b>nap</b>	<b>nap</b>	<b>nap</b>	<b>nap</b>	<b>6.8</b>	<b>5.4</b>	<b>10.7</b>	<b>2.8</b>	<b>4.5</b>

**Table 9b (cont)**

	Cheques					E-money payment transactions				
	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005
Belgium	11.5	-1.3	-14.3	-7.9	-17.2	31.8	144.2	-19.1	-5.4	-9.8
Canada	-8.3	-8.4	-25.2	-7.3	3.1	nav	nav	nav	nav	nav
France	-4.6	5.4	0.2	-16.3	2.4	nap	586.9	-2.2	-26.1	-20.5
Germany	-10.3	-15.5	-14.3	-17.8	-9.6	nav	nav	nav	nav	nav
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	2.3	-2.9	-4.0	-1.7	-4.3	nav	nav	192.2	208.1	174.4
Japan	-16.0	-18.9	-10.1	-4.7	-12.1	nav	nav	nav	nav	nav
Netherlands	-62.3	-98.3	nap	nap	nap	11.1	168.2	23.5	15.8	12.0
Singapore	-8.7	-8.2	-2.4	5.2	6.0	22.3	215.5	86.9	5.5	6.1
Sweden	-29.2	27.1	114.9	29.0	-50.0	nav	nav	nav	nav	nav
Switzerland	-33.9	-29.6	-24.1	-21.6	-51.2	nav	-0.6	-0.6	-0.8	-1.2
United Kingdom	-2.2	-4.2	-4.1	-4.7	-7.3	nav	nav	nav	nav	nav
United States	-2.6	-1.9	-3.1	-3.9	-4.5	nav	nav	nav	nav	nav
<b>CPSS<sup>1</sup></b>	<b>-7.2</b>	<b>-4.3</b>	<b>-1.7</b>	<b>-2.1</b>	<b>-4.2</b>	<b>22.1</b>	<b>183.8</b>	<b>42.1</b>	<b>33.1</b>	<b>47.0</b>

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

<sup>1</sup> Value of transactions in domestic currency deflated by yearly average CPI inflation. For the CPSS area, in US dollar terms.CPSS: <sup>1</sup> Sum or average excluding those countries for which data are not available. For credit transfers, Belgium, France (prior to 2005), Singapore, Switzerland and the United Kingdom include interbank transactions. Since the value of these transactions is relatively large, cross-country comparison should be treated with caution; consequently, CPSS figures related to credit transfers have not been calculated.

Table 9b (cont)

	Card payments (except e-money)					of which by cards with a: debit function				
	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005
Belgium	8.5	11.2	4.9	4.3	10.2	10.0	13.8	6.6	7.9	7.8
Canada	0.2	16.4	6.0	6.9	11.1	8.7	8.0	7.6	5.3	8.1
France	9.1	9.7	5.1	5.2	16.3	nav	nav	nav	nav	nav
Germany	7.9	8.4	4.2	5.2	3.4	10.0	9.2	4.8	4.5	2.4
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	24.9	23.6	6.4	13.8	7.7	37.1	34.6	10.5	11.5	7.1
Japan	8.3	7.5	8.2	10.2	10.7	109.2	43.9	22.3	33.5	13.3
Netherlands	11.0	8.6	3.0	3.9	7.1	12.8	10.1	4.2	3.9	3.4
Singapore	5.6	7.0	4.2	11.1	18.3	8.5	5.1	4.7	10.8	25.0
Sweden	20.5	37.7	-2.8	nav	nav	26.5	57.1	-5.7	nav	nav
Switzerland	nav	7.9	2.0	-3.8	13.9	nav	11.4	4.1	-7.3	18.4
United Kingdom	15.7	10.6	13.9	10.3	5.6	23.6	12.4	19.4	13.8	11.5
United States	5.9	7.0	10.5	11.0	10.1	21.8	22.7	20.1	20.9	15.8
<b>CPSS<sup>1</sup></b>	<b>5.8</b>	<b>10.3</b>	<b>15.6</b>	<b>13.0</b>	<b>10.3</b>	<b>17.9</b>	<b>21.4</b>	<b>23.4</b>	<b>17.1</b>	<b>12.8</b>

Table 9b (cont)

	by cards with a delayed debit function					by cards with a credit function				
	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005
Belgium	3.9	3.1	-0.9	-9.1	20.5	nav	nav	nav	nav	nav
Canada	nav	nav	nav	nav	nav	-5.6	23.0	4.9	8.0	13.1
France	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Germany	5.4	2.0	2.3	7.7	6.8	nav	nav	nav	nav	nav
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	nav	nav	nav	nav	nav	13.8	11.5	0.9	17.2	8.5
Japan	nav	nav	nav	nav	nav	7.7	7.0	7.9	9.7	10.7
Netherlands	-2.5	-3.9	-8.3	4.8	47.4	nav	nav	nav	nav	nav
Singapore	nav	nav	nav	nav	nav	3.7	8.2	3.9	11.2	13.8
Sweden	-1.0	-6.4	6.2	6.4	-6.9	34.4	-19.7	20.3	11.6	-1.8
Switzerland	nav	nav	nav	nav	nav	nav	1.5	-2.1	3.4	5.3
United Kingdom	16.2	-1.5	-0.5	3.7	2.3	7.2	12.0	10.7	7.1	-2.1
United States	nav	nav	nav	nav	nav	1.9	2.4	7.1	7.0	7.5
<b>CPSS<sup>1</sup></b>	<b>4.5</b>	<b>5.0</b>	<b>15.3</b>	<b>15.4</b>	<b>6.8</b>	<b>1.0</b>	<b>4.6</b>	<b>10.3</b>	<b>10.6</b>	<b>8.0</b>

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

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

CPSS: <sup>1</sup> 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)<sup>1</sup>*

	Credit transfers					Direct debits				
	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005
Belgium	20,900	15,347	23,064	25,288	28,792	274	258	286	283	289
Canada	4,150	4,105	4,594	4,790	5,349	345	377	448	505	565
France	38,216	35,354	42,801	51,412	6,943	305	324	362	382	448
Germany	4,379	4,799	5,531	5,737	5,762	737	810	687	700	628
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	3,811	4,453	5,472	6,297	6,701	504	502	639	752	775
Japan <sup>1</sup>	15,313	14,309	15,394	16,161	15,827	nav	nav	nav	nav	nav
Netherlands	2,393	2,515	3,300	4,265	5,216	179	187	239	259	273
Singapore	386,658	318,462	287,233	269,289	316,904	616	508	416	455	467
Sweden	1,080	1,464	1,862	2,034	2,041	257	216	261	288	288
Switzerland	55,077	55,097	60,517	59,327	55,034	902	936	1,099	1,232	1,238
United Kingdom	54,254	53,084	55,155	53,763	48,807	372	404	445	531	532
United States	2,354	2,502	2,640	2,743	2,835	3,415	3,068	2,877	2,052	1,774
<b>CPSS<sup>1</sup></b>	<b>nap</b>	<b>nap</b>	<b>nap</b>	<b>nap</b>	<b>nap</b>	<b>1,113</b>	<b>1,131</b>	<b>1,111</b>	<b>1,002</b>	<b>958</b>

**Table 9c (cont)**

	Cheques					E-money payment transactions				
	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005
Belgium	1,476	3,238	4,112	5,266	5,449	4.0	5.2	5.8	6.2	6.0
Canada	2,090	2,026	1,826	1,953	2,251	nav	nav	nav	nav	nav
France	456	515	645	626	690	nap	3.6	4.4	4.1	3.1
Germany	2,524	4,867	5,731	6,275	5,963	0.0	0.0	0.0	0.0	0.0
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	1,840	2,094	2,634	3,027	3,097	nav	nav	75.6	76.9	98.7
Japan	34,591	30,125	31,747	35,051	32,788	nav	nav	nav	nav	nav
Netherlands	76	103	nav	nav	nav	2.5	2.6	3.1	3.4	3.4
Singapore	2,654	2,462	2,571	2,863	3,133	1.1	0.5	0.5	0.5	0.5
Sweden	773	1,066	5,638	nav	nav	nav	nav	nav	nav	nav
Switzerland	1,523	1,871	2,124	2,356	1,739	2.1	2.2	2.7	3.0	2.9
United Kingdom	1,096	1,189	1,337	1,560	1,583	nav	nav	nav	nav	nav
United States	989	1,027	1,065	1,103	1,141	nav	nav	nav	nav	nav
<b>CPSS<sup>1</sup></b>	<b>1,147</b>	<b>1,163</b>	<b>1,215</b>	<b>1,272</b>	<b>1,309</b>	<b>2.0</b>	<b>1.4</b>	<b>1.1</b>	<b>1.4</b>	<b>2.1</b>

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

<sup>1</sup> Converted at yearly average exchange rates, except as noted.Japan: <sup>1</sup> For credit transfers, total for the fiscal year ending March of the following year, converted at average fiscal-year exchange rates.CPSS: <sup>1</sup> Sum or average excluding those countries for which data are not available. For credit transfers, Belgium, France (prior to 2005), Singapore, Switzerland and the United Kingdom include interbank transactions. Since the value of these transactions is relatively large, cross-country comparison should be treated with caution; consequently, CPSS figures related to credit transfers have not been calculated.



Table 9c (cont)

	Card payments (except e-money)					of which: by cards with a debit function				
	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005
Belgium	51.1	52.9	63.4	67.9	69.7	44.9	46.7	56.4	62.2	62.2
Canada	39.3	42.1	47.5	51.3	57.1	27.4	27.8	32.0	33.9	37.0
France	41.4	43.7	53.0	58.7	61.6	nav	nav	nav	nav	nav
Germany	65.7	67.2	78.4	83.3	82.7	62.4	63.2	73.7	77.1	75.8
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	74.1	81.3	98.5	112.5	114.4	66.9	76.4	94.0	107.3	107.7
Japan	85.7	87.1	95.1	90.2	60.1	408.0	421.2	482.7	598.8	618.3
Netherlands	44.2	47.2	55.3	59.4	59.5	41.4	44.6	52.6	56.5	55.4
Singapore	106.9	103.4	105.0	113.4	119.8	43.0	40.9	41.7	45.0	50.2
Sweden	62.9	63.8	59.3	nav	nav	55.1	60.1	52.9	nav	nav
Switzerland	104.8	113.1	126.9	127.0	137.5	100.2	108.6	121.3	115.7	129.7
United Kingdom	65.5	69.6	79.0	90.9	91.1	51.7	55.2	64.8	76.0	77.3
United States	61.6	58.9	60.0	60.2	61.6	36.7	35.8	36.3	37.0	39.1
<b>CPSS<sup>1</sup></b>	<b>60.1</b>	<b>59.6</b>	<b>63.6</b>	<b>65.1</b>	<b>65.0</b>	<b>41.8</b>	<b>42.3</b>	<b>45.5</b>	<b>46.4</b>	<b>47.9</b>

Table 9c (cont)

	by cards with a delayed debit function					by cards with a credit function				
	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005
Belgium	89.8	97.6	117.7	114.1	132.0	nav	nav	nav	nav	nav
Canada	nav	nav	nav	nav	nav	59.5	65.3	71.9	79.1	88.8
France	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Germany	82.4	86.1	101.1	115.0	117.9	nav	nav	nav	nav	nav
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	nav	nav	nav	nav	nav	84.1	88.9	105.8	120.4	124.9
Japan	nav	nav	nav	nav	nav	84.8	85.9	93.6	88.4	58.8
Netherlands	99.5	109.1	126.6	134.6	134.1	nav	nav	nav	nav	nav
Singapore	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Sweden	96.8	100.2	103.9	121.5	134.8	96.3	64.3	115.4	31.9	26.5
Switzerland	nav	nav	nav	nav	nav	114.0	123.2	140.7	155.4	157.7
United Kingdom	145.5	155.3	164.2	195.0	181.2	78.7	84.8	95.6	107.7	110.1
United States	nav	nav	nav	nav	nav	77.2	76.5	81.3	84.0	85.7
<b>CPSS<sup>1</sup></b>	<b>106.1</b>	<b>111.6</b>	<b>124.1</b>	<b>140.7</b>	<b>141.1</b>	<b>77.6</b>	<b>77.9</b>	<b>83.9</b>	<b>86.8</b>	<b>83.8</b>

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

<sup>1</sup> Converted at yearly average exchange rates.

CPSS: <sup>1</sup> 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)<sup>1</sup>*

	Credit transfers					Direct debits				
	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005
Belgium	1,510,187	1,200,543	1,625,689	1,914,106	2,247,825	4,713	4,213	5,299	5,734	6,041
Canada	85,208	85,763	105,302	119,374	142,092	5,428	6,253	7,935	9,321	10,950
France	1,360,236	1,473,363	1,788,217	2,144,146	266,675	10,302	11,510	13,773	15,599	17,960
Germany	302,512	323,065	387,905	429,147	469,043	43,275	44,704	45,422	51,384	50,774
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	69,539	76,627	96,954	114,750	120,830	3,182	3,509	4,608	5,921	6,176
Japan <sup>1</sup>	151,842	144,274	157,060	168,287	167,752	nav	nav	nav	nav	nav
Netherlands	182,957	196,350	258,594	331,366	391,415	9,778	10,950	14,716	16,737	17,144
Singapore	1,566,069	1,350,566	1,362,059	1,387,749	1,755,161	2,820	3,684	4,440	5,104	5,481
Sweden	92,715	71,496	88,338	104,491	115,485	2,837	2,882	3,784	4,571	5,094
Switzerland	3,804,334	4,034,564	4,610,886	4,663,188	4,498,388	5,892	6,373	7,599	8,512	8,613
United Kingdom	1,775,835	1,801,384	2,052,147	2,341,924	2,430,012	13,537	15,602	18,154	22,971	24,053
United States	34,913	38,706	43,052	47,557	52,684	35,069	36,853	41,604	40,466	43,544
<b>CPSS<sup>1</sup></b>	<b>nap</b>	<b>nap</b>	<b>nap</b>	<b>nap</b>	<b>nap</b>	<b>20,655</b>	<b>21,862</b>	<b>24,433</b>	<b>25,422</b>	<b>26,937</b>

**Table 9d (cont)**

	Cheques					E-money payment transactions				
	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005
Belgium	8,623	9,061	9,403	9,676	8,163	23.5	61.1	59.9	63.2	58.1
Canada	107,025	97,853	83,615	84,184	94,359	nav	nav	nav	nav	nav
France	32,377	36,389	44,363	41,550	43,098	0.1	1.1	1.3	1.1	0.8
Germany	9,803	8,833	9,153	8,434	7,772	0.0	0.0	0.0	0.0	0.0
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	18,734	19,610	23,179	25,621	24,800	nav	nav	3.6	12.5	34.6
Japan	56,757	44,211	42,761	43,665	37,589	nav	nav	nav	nav	nav
Netherlands	25	0	nav	nav	nav	4.7	13.8	20.7	26.7	30.3
Singapore	58,997	53,488	53,777	58,594	61,840	28.3	88.3	170.0	185.7	196.2
Sweden	174	239	629	nav	nav	nav	nav	nav	nav	nav
Switzerland	1,506	1,147	1,004	853	417	5.7	6.1	7.0	7.6	7.5
United Kingdom	47,575	47,948	50,534	54,479	50,763	nav	nav	nav	nav	nav
United States	139,095	136,724	133,907	130,713	127,189	nav	nav	nav	nav	nav
<b>CPSS<sup>1</sup></b>	<b>75,636</b>	<b>72,721</b>	<b>72,166</b>	<b>71,517</b>	<b>69,421</b>	<b>0.6</b>	<b>1.8</b>	<b>2.6</b>	<b>3.5</b>	<b>5.3</b>

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

<sup>1</sup> Converted at yearly average exchange rates, except as noted.Japan: <sup>1</sup> For credit transfers, total for the fiscal year ending March of the following year, converted at average fiscal-year exchange rates.CPSS: <sup>1</sup> Sum or average excluding those countries for which data are not available. For credit transfers, Belgium, France (prior to 2005), Singapore, Switzerland and the United Kingdom include interbank transactions. Since the value of these transactions is relatively large, cross-country comparison should be treated with caution; consequently, CPSS figures related to credit transfers have not been calculated.

Table 9d (cont)

	Card payments (except e-money)					of which: by cards with a debit function				
	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005
Belgium	2,497	2,958	3,758	4,376	4,913	1,890	2,292	2,959	3,565	3,917
Canada	4,504	5,235	6,336	7,352	8,874	1,974	2,129	2,616	2,992	3,516
France	2,489	2,911	3,719	4,378	5,155	nav	nav	nav	nav	nav
Germany	1,315	1,520	1,915	2,259	2,380	1,011	1,177	1,491	1,747	1,822
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	967	1,288	1,688	2,160	2,354	506	734	999	1,253	1,358
Japan	1,525	1,574	1,832	2,161	2,342	20	27	36	51	57
Netherlands	2,760	3,260	4,093	4,732	5,128	2,465	2,952	3,749	4,331	4,530
Singapore	2,493	2,633	2,827	3,250	3,829	1,003	1,042	1,124	1,289	1,605
Sweden	2,834	4,217	5,025	nav	nav	2,019	3,429	3,961	nav	nav
Switzerland	4,305	5,025	5,912	6,168	7,040	2,767	3,335	4,005	4,029	4,783
United Kingdom	4,932	5,737	7,181	8,958	9,510	2,411	2,850	3,741	4,817	5,399
United States	5,886	6,316	7,054	7,947	8,918	1,354	1,665	2,020	2,480	2,927
<b>CPSS<sup>1</sup></b>	<b>3,643</b>	<b>4,035</b>	<b>4,710</b>	<b>5,388</b>	<b>6,021</b>	<b>1,065</b>	<b>1,299</b>	<b>1,619</b>	<b>1,920</b>	<b>2,196</b>

Table 9d (cont)

	by cards with a delayed debit function					by cards with a credit function				
	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005
Belgium	607	666	799	811	996	nav	nav	nav	nav	nav
Canada	nav	nav	nav	nav	nav	2,530	3,106	3,721	4,361	5,358
France	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Germany	315	343	424	512	557	nav	nav	nav	nav	nav
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	nav	nav	nav	nav	nav	461	554	689	907	996
Japan	nav	nav	nav	nav	nav	1,506	1,547	1,796	2,110	2,285
Netherlands	295	308	344	401	598	nav	nav	nav	nav	nav
Singapore	nav	nav	nav	nav	nav	1,489	1,591	1,703	1,961	2,224
Sweden	566	573	745	878	806	249	216	319	394	381
Switzerland	nav	nav	nav	nav	nav	1,538	1,690	1,907	2,139	2,258
United Kingdom	584	605	662	776	798	1,937	2,283	2,778	3,366	3,313
United States	nav	nav	nav	nav	nav	4,532	4,651	5,033	5,467	5,991
<b>CPSS<sup>1</sup></b>	<b>101</b>	<b>107</b>	<b>124</b>	<b>145</b>	<b>157</b>	<b>2,277</b>	<b>2,394</b>	<b>2,666</b>	<b>2,983</b>	<b>3,265</b>

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

<sup>1</sup> Converted at yearly average exchange rates.

CPSS: <sup>1</sup> 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				
	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005
Belgium	6,702	4,916	5,439	5,544	6,349	20.9	17.3	17.7	16.6	17.1
Canada	370	366	384	385	405	23.6	26.7	28.9	30.0	31.2
France	6,206	6,211	6,151	6,483	787	47.0	48.5	47.4	47.2	53.0
Germany	1,317	1,319	1,312	1,291	1,390	188.4	182.5	153.6	154.6	150.4
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	357	361	370	382	397	16.3	16.5	17.6	19.7	20.3
Japan	472	468	474	467	471	nav	nav	nav	nav	nav
Netherlands	733	723	779	886	1,017	39.2	40.3	44.3	44.8	44.6
Singapore	7,551	6,376	6,173	5,506	6,527	13.6	17.4	20.1	20.2	20.4
Sweden	373	262	260	269	292	11.4	10.5	11.1	11.8	12.9
Switzerland	11,064	10,705	10,565	9,651	9,228	17.1	16.9	17.4	17.6	17.7
United Kingdom	7,314	6,792	6,742	6,502	6,568	55.8	58.8	59.6	63.8	65.0
United States	98	107	114	119	125	98.8	101.5	110.4	101.4	103.4
<b>CPSS<sup>1</sup></b>	<b>nap</b>	<b>nap</b>	<b>nap</b>	<b>nap</b>	<b>nap</b>	<b>70.8</b>	<b>72.8</b>	<b>73.8</b>	<b>70.0</b>	<b>71.7</b>

**Table 9e (cont)**

	Cheques					E-money payment transactions				
	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005
Belgium	38.3	37.1	31.5	28.0	23.1	0.10	0.25	0.20	0.18	0.16
Canada	464.3	417.6	304.9	271.3	269.0	nav	nav	nav	nav	nav
France	147.7	153.4	152.6	125.6	127.2	0.00	0.00	0.00	0.00	0.00
Germany	42.7	36.1	31.0	25.4	23.0	0.00	0.00	0.00	0.00	0.00
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	96.2	92.3	88.4	85.3	81.6	nav	nav	0.01	0.04	0.11
Japan	176.3	143.5	129.1	121.1	105.5	nav	nav	nav	nav	nav
Netherlands	0.1	0.0	nav	nav	nav	0.02	0.05	0.06	0.07	0.08
Singapore	284.5	252.5	243.7	232.5	230.0	0.14	0.42	0.77	0.74	0.73
Sweden	0.7	0.9	1.9	2.3	nav	nav	nav	nav	nav	nav
Switzerland	4.4	3.0	2.3	1.8	0.9	0.02	0.02	0.02	0.02	0.02
United Kingdom	196.0	180.8	166.0	151.3	137.2	nav	nav	nav	nav	nav
United States	391.9	376.4	355.3	327.4	302.1	neg	neg	neg	neg	neg
<b>CPSS<sup>1</sup></b>	<b>259.3</b>	<b>242.2</b>	<b>218.0</b>	<b>196.9</b>	<b>184.9</b>	<b>0.00</b>	<b>0.01</b>	<b>0.01</b>	<b>0.01</b>	<b>0.01</b>

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

CPSS: <sup>1</sup> Sum or average excluding those countries for which data are not available. For credit transfers, Belgium, France (prior to 2005), Singapore, Switzerland and the United Kingdom include interbank transactions. Since the value of these transactions is relatively large, cross-country comparison should be treated with caution; consequently, CPSS figures related to credit transfers have not been calculated.

Table 9e (cont)

	Card payments (except e-money)					of which: by cards with a debit function				
	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005
Belgium	11.1	12.1	12.6	12.7	13.9	8.4	9.4	9.9	10.3	11.1
Canada	19.5	22.3	23.1	23.7	25.3	8.6	9.1	9.5	9.6	10.0
France	11.4	12.3	12.8	13.2	15.2	nav	nav	nav	nav	nav
Germany	5.7	6.2	6.5	6.8	7.1	4.4	4.8	5.0	5.3	5.4
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	5.0	6.1	6.4	7.2	7.7	2.6	3.5	3.8	4.2	4.5
Japan	4.7	5.1	5.5	6.0	6.6	0.1	0.1	0.1	0.1	0.2
Netherlands	11.1	12.0	12.3	12.7	13.3	9.9	10.9	11.3	11.6	11.8
Singapore	12.0	12.4	12.8	12.9	14.2	4.8	4.9	5.1	5.1	6.0
Sweden	11.4	15.4	14.8	nav	nav	8.1	12.5	11.7	nav	nav
Switzerland	12.5	13.3	13.5	12.8	14.4	8.0	8.8	9.2	8.3	9.8
United Kingdom	20.3	21.6	23.6	24.9	25.7	9.9	10.7	12.3	13.4	14.6
United States	16.6	17.4	18.7	19.9	21.2	3.8	4.6	5.4	6.2	7.0
<b>CPSS<sup>1</sup></b>	<b>12.5</b>	<b>13.4</b>	<b>14.2</b>	<b>14.8</b>	<b>16.0</b>	<b>3.7</b>	<b>4.3</b>	<b>4.9</b>	<b>5.3</b>	<b>5.8</b>

Table 9e (cont)

	by cards with a delayed debit function					by cards with a credit function				
	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005
Belgium	2.7	2.7	2.7	2.3	2.8	nav	nav	nav	nav	nav
Canada	nav	nav	nav	nav	nav	11.0	13.3	13.6	14.1	15.3
France	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Germany	1.4	1.4	1.4	1.5	1.7	nav	nav	nav	nav	nav
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	nav	nav	nav	nav	nav	2.4	2.6	2.6	3.0	3.3
Japan	nav	nav	nav	nav	nav	4.7	5.0	5.4	5.9	nav
Netherlands	1.2	1.1	1.0	1.1	1.6	nav	nav	nav	nav	nav
Singapore	nav	nav	nav	nav	nav	7.2	7.5	7.7	7.8	8.3
Sweden	2.3	2.1	2.2	2.3	2.0	1.0	0.8	0.9	1.0	1.0
Switzerland	nav	nav	nav	nav	nav	4.5	4.5	4.4	4.4	4.6
United Kingdom	2.4	2.3	2.2	2.2	2.2	8.0	8.6	9.1	9.3	9.0
United States	nav	nav	nav	nav	nav	12.8	12.8	13.4	13.7	14.2
<b>CPSS<sup>1</sup></b>	<b>0.3</b>	<b>0.4</b>	<b>0.4</b>	<b>0.4</b>	<b>0.4</b>	<b>7.8</b>	<b>8.0</b>	<b>8.1</b>	<b>8.2</b>	<b>8.7</b>

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

CPSS: <sup>1</sup> 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)<sup>1</sup>

	Cards with a cash function					Cards with an e-money function				
	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005
Belgium	13,987	14,902	15,619	15,727	15,931	7,998	8,271	8,804	8,979	9,617
Canada	nav	nav	nav	nav	nav	74	77	nav	nav	nav
France	43,315	45,404	47,646	49,112	81,912	319	838	1,272	1,160	22,340
Germany	125,508	119,392	116,355	114,836	113,311	67,333	62,597	62,817	63,372	64,575
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	24,863	27,729	29,928	31,947	35,059	nav	74	668	1,432	3,275
Japan <sup>1</sup>	413,730	427,040	437,570	445,170	449,810	nav	nav	nav	nav	nav
Netherlands	31,100	31,800	33,100	33,600	31,754	21,000	17,300	17,600	18,000	17,748
Singapore	3,078	5,913	5,801	6,200	7,481	5,639	9,776	11,513	10,673	11,114
Sweden	4,769	4,780	5,181	8,312	8,725	557	490	293	nav	nav
Switzerland	8,644	9,056	9,295	9,410	9,742	3,524	3,692	3,889	3,983	4,376
United Kingdom	132,623	142,092	158,123	164,684	164,440	51,701	58,794	66,825	69,888	69,858
United States	824,200	864,500	896,100	928,000	965,330	nav	nav	nav	nav	nav
<b>CPSS<sup>1</sup></b>	<b>1,625,817</b>	<b>1,692,608</b>	<b>1,754,718</b>	<b>1,806,998</b>	<b>1,883,495</b>	<b>158,145</b>	<b>161,909</b>	<b>173,681</b>	<b>177,487</b>	<b>202,903</b>

**Table 10 (cont)**

	Cards with a payment function					of which: cards with a debit function				
	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005
Belgium	13,987	14,902	15,619	15,727	15,931	10,942	11,863	12,522	12,551	12,672
Canada	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
France	39,733	41,852	44,383	45,985	78,832	nav	nav	nav	nav	38,911
Germany	111,203	113,352	110,218	108,934	112,718	93,234	93,658	90,015	88,502	91,577
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	44,859	49,412	54,905	57,535	60,676	24,863	27,655	29,260	30,515	31,784
Japan <sup>1</sup>	584,590	614,000	653,620	663,380	nav	340,000	360,000	390,000	390,000	390,000
Netherlands	31,100	31,800	33,100	33,600	31,754	26,100	26,700	27,400	27,800	26,552
Singapore	5,894	9,138	9,296	10,133	11,923	3,078	5,913	5,801	6,200	7,481
Sweden	8,162	8,250	9,240	10,301	11,432	4,818	4,894	5,574	6,331	6,825
Switzerland	8,691	9,131	9,299	9,412	9,787	5,410	5,798	5,940	6,021	6,333
United Kingdom	110,432	122,524	134,110	139,855	141,572	54,305	59,419	62,854	65,544	66,990
United States	1,476,100	1,505,900	1,525,000	1,513,000	1,543,910	242,100	249,000	249,000	266,700	269,000
<b>CPSS<sup>1</sup></b>	<b>2,434,751</b>	<b>2,520,261</b>	<b>2,598,790</b>	<b>2,607,862</b>	<b>2,018,535</b>	<b>804,850</b>	<b>844,900</b>	<b>878,366</b>	<b>900,164</b>	<b>948,125</b>

**Table 10 (cont)**

	cards with a delayed debit function					cards with a credit function				
	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005
Belgium	3,045	3,039	3,097	3,176	3,259	nav	nav	nav	nav	nav
Canada	nav	nav	nav	nav	nav	47,000	52,000	53,000	56,536	60,232
France	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Germany	17,969	19,694	20,203	20,432	21,141	nav	nav	nav	nav	nav
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	nav	nav	nav	nav	nav	19,996	21,757	25,645	27,020	28,892
Japan <sup>1</sup>	nav	nav	nav	nav	nav	244,590	254,000	263,620	273,380	nav
Netherlands	5,000	5,100	5,700	5,800	5,202	nav	nav	nav	nav	nav
Singapore	nav	nav	nav	nav	nav	2,816	3,225	3,495	3,933	4,442
Sweden	1,025	772	839	890	983	2,319	2,584	2,827	3,080	3,624
Switzerland	nav	nav	nav	nav	nav	3,281	3,333	3,359	3,391	3,454
United Kingdom	4,426	4,311	4,431	4,423	4,724	51,701	58,794	66,825	69,888	69,858
United States	nav	nav	nav	nav	nav	1,234,000	1,256,900	1,276,000	1,246,300	1,274,910
<b>CPSS<sup>1</sup></b>	<b>31,465</b>	<b>32,916</b>	<b>34,270</b>	<b>34,721</b>	<b>35,309</b>	<b>1,605,703</b>	<b>1,652,593</b>	<b>1,694,771</b>	<b>1,683,528</b>	<b>1,445,412</b>

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

<sup>1</sup> Except as noted.

Japan: <sup>1</sup> 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, October.

CPSS: <sup>1</sup> 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				
	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005
Belgium	0.4	6.5	4.8	0.7	1.3	0.8	3.4	6.4	2.0	7.1
Canada	nav	nav	nav	nav	nav	-14.9	4.1	nav	nav	nav
France	5.8	4.8	4.9	3.1	66.8	nav	162.7	51.8	-8.8	1,826
Germany	14.7	-4.9	-2.5	-1.3	-1.3	10.9	-7.0	0.4	0.9	1.9
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	17.4	11.5	7.9	6.7	9.7	nav	nav	802.7	114.4	128.7
Japan	2.8	3.2	2.5	1.7	1.0	nav	nav	nav	nav	nav
Netherlands	0.3	2.3	4.1	1.5	-5.5	0.5	-17.6	1.7	2.3	-1.4
Singapore	3.2	92.1	-1.9	6.9	20.7	20.1	73.4	17.8	-7.3	4.1
Sweden	-2.5	0.2	8.4	60.4	5.0	-6.1	-12.0	-40.2	nav	nav
Switzerland	4.4	4.8	2.6	1.2	3.5	5.0	4.8	5.3	2.4	9.9
United Kingdom	9.9	7.1	11.3	4.1	-0.1	9.8	13.7	13.7	4.6	0.0
United States	8.5	4.9	3.7	3.6	4.0	nav	nav	nav	nav	nav
<b>CPSS<sup>1</sup></b>	<b>2.9</b>	<b>4.1</b>	<b>3.7</b>	<b>3.0</b>	<b>4.2</b>	<b>8.8</b>	<b>2.4</b>	<b>7.3</b>	<b>2.2</b>	<b>14.3</b>

**Table 10a (cont)**

	Cards with a payment function					of which: cards with a debit function				
	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005
Belgium	0.4	6.5	4.8	0.7	1.3	-0.2	8.4	5.6	0.2	1.0
Canada	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
France	7.7	5.3	6.0	3.6	71.4	nav	nav	nav	nav	nav
Germany	1.6	1.9	-2.8	-1.2	3.5	-17.3	0.5	-3.9	-1.7	3.5
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	17.6	10.1	11.1	4.8	5.5	17.4	11.2	5.8	4.3	4.2
Japan	6.0	5.0	6.5	1.5	nav	6.3	5.9	8.3	0.0	0.0
Netherlands	0.3	2.3	4.1	1.5	-5.5	0.4	2.3	2.6	1.5	-4.5
Singapore	8.3	55.0	1.7	9.0	17.7	3.2	92.1	-1.9	6.9	20.7
Sweden	-2.6	1.1	12.0	11.5	11.0	5.4	1.6	13.9	13.6	7.8
Switzerland	4.0	5.1	1.8	1.2	4.0	3.5	7.2	2.4	1.4	5.2
United Kingdom	9.8	10.9	9.5	4.3	1.2	9.2	9.4	5.8	4.3	2.2
United States	0.2	2.0	1.3	-0.8	2.0	8.5	2.9	0.0	7.1	0.9
<b>CPSS<sup>1</sup></b>	<b>2.4</b>	<b>3.5</b>	<b>3.1</b>	<b>0.3</b>	<b>3.8</b>	<b>1.5</b>	<b>5.0</b>	<b>4.0</b>	<b>2.5</b>	<b>5.3</b>

**Table 10a (cont)**

	cards with a delayed debit function					cards with a credit function				
	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005
Belgium	2.5	-0.2	1.9	2.6	2.6	nav	nav	nav	nav	nav
Canada	nav	nav	nav	nav	nav	11.9	10.6	1.9	6.7	6.5
France	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Germany	8.0	9.6	2.6	1.1	3.5	nav	nav	nav	nav	nav
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	nav	nav	nav	nav	nav	17.8	8.8	17.9	5.4	6.9
Japan	nav	nav	nav	nav	nav	5.6	3.8	3.8	3.7	nav
Netherlands	0.0	2.0	11.8	1.8	-10.3	nav	nav	nav	nav	nav
Singapore	nav	nav	nav	nav	nav	14.4	14.5	8.4	12.5	12.9
Sweden	1.6	-24.7	8.7	6.1	10.4	-17.2	11.4	9.4	8.9	17.7
Switzerland	nav	nav	nav	nav	nav	4.8	1.6	0.8	1.0	1.9
United Kingdom	17.3	-2.6	2.8	-0.2	6.8	9.8	13.7	13.7	4.6	0.0
United States	nav	nav	nav	nav	nav	-1.3	1.9	1.5	-2.3	2.3
<b>CPSS<sup>1</sup></b>	<b>7.1</b>	<b>4.6</b>	<b>4.1</b>	<b>1.3</b>	<b>1.7</b>	<b>0.6</b>	<b>2.9</b>	<b>2.6</b>	<b>-0.7</b>	<b>2.5</b>

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

CPSS: <sup>1</sup> 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)<sup>1</sup>

	Cards with a cash function					Cards with an e-money function				
	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005
Belgium	1.36	1.44	1.51	1.51	1.52	0.78	0.80	0.85	0.86	0.92
Canada	nav	nav	nav	nav	nav	0.00	0.00	nav	nav	nav
France	0.71	0.74	0.77	0.79	1.31	0.01	0.01	0.02	0.02	0.36
Germany	1.52	1.45	1.41	1.39	1.37	0.82	0.76	0.76	0.77	0.78
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	0.43	0.48	0.52	0.56	0.60	nav	nav	0.01	0.02	0.06
Japan <sup>1</sup>	3.25	3.35	3.43	3.48	3.52	nav	nav	nav	nav	nav
Netherlands	1.94	1.97	2.04	2.06	1.95	1.31	1.07	1.08	1.11	1.09
Singapore	0.74	1.42	1.39	1.46	1.72	1.36	2.34	2.75	2.52	2.56
Sweden	0.54	0.54	0.58	0.92	0.97	0.06	0.05	0.03	nav	nav
Switzerland	1.19	1.23	1.26	1.26	1.30	0.48	0.50	0.53	0.53	0.58
United Kingdom	2.24	2.40	2.66	2.75	2.73	0.87	0.99	1.12	1.17	1.16
United States	2.89	3.00	3.08	3.16	3.25	nav	nav	nav	nav	nav
<b>CPSS<sup>1</sup></b>	<b>2.26</b>	<b>2.34</b>	<b>2.41</b>	<b>2.47</b>	<b>2.56</b>	<b>0.56</b>	<b>0.57</b>	<b>0.56</b>	<b>0.59</b>	<b>0.67</b>

**Table 10b (cont)**

	Cards with a payment function					of which: cards with a debit function				
	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005
Belgium	1.36	1.44	1.51	1.51	1.52	1.06	1.15	1.21	1.20	1.21
Canada	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
France	0.65	0.68	0.72	0.74	1.26	nav	nav	nav	nav	nav
Germany	1.35	1.37	1.34	1.32	1.37	1.13	1.14	1.09	1.07	1.11
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	0.78	0.86	0.96	1.00	1.04	0.43	0.48	0.51	0.53	0.55
Japan <sup>1</sup>	4.59	4.82	5.12	5.19	nav	2.67	2.82	3.05	3.05	3.05
Netherlands	1.94	1.97	2.04	2.06	1.95	1.63	1.65	1.69	1.71	1.63
Singapore	1.42	2.19	2.22	2.39	2.75	0.74	1.42	1.39	1.46	1.72
Sweden	0.92	0.92	1.03	1.15	1.27	0.54	0.55	0.62	0.70	0.76
Switzerland	1.19	1.24	1.26	1.26	1.30	0.74	0.79	0.80	0.81	0.84
United Kingdom	1.87	2.07	2.25	2.34	2.35	0.92	1.00	1.06	1.10	1.11
United States	5.17	5.22	5.24	5.15	5.20	0.85	0.86	0.86	0.91	0.91
<b>CPSS<sup>1</sup></b>	<b>3.39</b>	<b>3.48</b>	<b>3.57</b>	<b>3.57</b>	<b>3.32</b>	<b>1.22</b>	<b>1.28</b>	<b>1.32</b>	<b>1.35</b>	<b>1.41</b>

**Table 10b (cont)**

	cards with a delayed debit function					cards with a credit function				
	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005
Belgium	0.30	0.29	0.30	0.30	0.31	nav	nav	nav	nav	nav
Canada	nav	nav	nav	nav	nav	1.51	1.66	1.67	1.77	1.87
France	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Germany	0.22	0.24	0.24	0.25	0.26	nav	nav	nav	nav	nav
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	nav	nav	nav	nav	nav	0.35	0.38	0.45	0.47	0.50
Japan <sup>1</sup>	nav	nav	nav	nav	nav	1.92	1.99	2.06	2.14	nav
Netherlands	0.31	0.32	0.35	0.36	0.32	nav	nav	nav	nav	nav
Singapore	nav	nav	nav	nav	nav	0.68	0.77	0.83	0.93	1.02
Sweden	0.12	0.09	0.09	0.10	0.11	0.26	0.29	0.32	0.34	0.40
Switzerland	nav	nav	nav	nav	nav	0.45	0.45	0.45	0.45	0.46
United Kingdom	0.07	0.07	0.07	0.07	0.08	0.87	0.99	1.12	1.17	1.16
United States	nav	nav	nav	nav	nav	4.32	4.36	4.38	4.24	4.30
<b>CPSS<sup>1</sup></b>	<b>0.18</b>	<b>0.19</b>	<b>0.19</b>	<b>0.20</b>	<b>0.20</b>	<b>2.77</b>	<b>2.83</b>	<b>2.88</b>	<b>2.85</b>	<b>3.09</b>

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

<sup>1</sup> Except as noted.

Japan: <sup>1</sup> 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, October.

CPSS: <sup>1</sup> 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)<sup>1</sup>*

	ATMs					POS terminals				
	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005
Belgium	11.4	11.7	12.5	13.2	13.5	144.4	135.7	113.1	108.3	101.1
Canada	35.6	40.0	44.2	48.5	52.7	463.2	494.9	520.6	546.0	571.4
France	36.9	39.0	42.0	43.7	47.8	904.3	956.4	1,000.0	1,060.0	1,095.0
Germany	49.6	50.5	51.1	52.6	53.4	435.7	460.6	495.8	520.0	569.5
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	36.6	39.6	39.1	39.7	40.6	774.7	847.5	928.0	1,007.5	1,045.0
Japan <sup>1</sup>	142.7	140.2	137.8	136.5	136.3	987.4	1,063.1	1,148.1	1,242.7	1,375.3
Netherlands	7.1	7.5	7.6	7.9	7.5	165.8	177.2	186.3	195.0	206.4
Singapore	1.8	1.5	1.6	1.6	1.7	20.9	23.5	28.0	26.8	59.7
Sweden	2.6	2.6	2.7	2.7	2.8	88.2	102.0	108.1	161.1	176.6
Switzerland	5.0	5.2	5.4	5.4	5.6	73.9	80.7	80.0	88.1	110.2
United Kingdom	36.7	40.8	46.5	54.4	58.3	772.0	810.6	861.3	920.0	974.1
United States <sup>1</sup>	324.0	352.0	371.0	383.0	396.0	3,100.0	3,500.0	3,890.0	4,900.0	5,032.0
<b>CPSS<sup>1</sup></b>	<b>690.1</b>	<b>730.7</b>	<b>761.2</b>	<b>789.2</b>	<b>816.1</b>	<b>7,930.5</b>	<b>8,652.2</b>	<b>9,359.1</b>	<b>10,775.5</b>	<b>11,316.4</b>

**Table 11 (cont)**

	E-money card loading/unloading terminals					E-money card payment terminals				
	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005
Belgium	182.8	208.2	213.2	213.6	181.5	88.8	104.5	108.0	114.8	94.0
Canada	0.5	0.3	nav	0.0	0.0	0.0	0.0	0.0	0.0	0.0
France	2.1	15.9	23.1	23.0	21.6	13.6	69.2	105.8	77.8	62.0
Germany	36.0	35.8	32.4	30.0	30.0	80.2	98.5	120.9	142.3	172.1
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	2.7	5.5	7.8	11.9	12.0	nav	24.3	87.8	143.4	184.4
Japan	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Netherlands	4.3	4.8	5.1	5.4	6.6	148.2	164.9	180.1	192.3	203.4
Singapore	nav	nav	nav	nav	nav	17.9	42.5	45.9	42.2	78.6
Sweden	7.0	6.6	5.9	nav	nav	40.0	31.3	32.2	nav	nav
Switzerland	31.3	33.5	34.5	35.2	18.4	31.3	33.5	34.5	35.2	18.4
United Kingdom	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
United States	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
<b>CPSS<sup>1</sup></b>	<b>266.6</b>	<b>310.6</b>	<b>321.8</b>	<b>319.1</b>	<b>270.1</b>	<b>420.1</b>	<b>568.7</b>	<b>715.2</b>	<b>748.0</b>	<b>812.9</b>

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

<sup>1</sup> Except as noted.Japan: <sup>1</sup> For ATMs, at end-March of the following year. For POS terminals, see Japan, Table 6.United States: <sup>1</sup> For POS terminals, includes PIN-based debit terminals only.CPSS: <sup>1</sup> 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				
	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005
Belgium	4.6	2.5	7.0	5.6	2.3	24.0	-6.0	-16.7	-4.2	-6.6
Canada	11.6	12.2	10.5	9.7	8.6	5.7	6.8	5.2	4.9	4.6
France	5.0	5.6	7.7	4.1	9.4	7.8	5.8	4.6	6.0	3.3
Germany	4.1	1.7	1.3	2.9	1.5	-26.3	5.7	7.6	4.9	9.5
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	15.5	8.3	-1.5	1.7	2.2	29.4	9.4	9.5	8.6	3.7
Japan	0.1	-1.8	-1.7	-0.9	-0.2	7.3	7.7	8.0	8.2	10.7
Netherlands	3.2	5.4	0.3	4.4	-4.7	6.5	6.9	5.1	4.7	5.9
Singapore	0.2	-13.9	0.4	3.6	5.5	7.4	12.1	19.1	-4.1	122.9
Sweden	-1.9	3.1	1.1	0.9	3.7	1.3	15.6	5.9	49.1	9.6
Switzerland	3.6	2.9	3.1	0.6	3.2	9.4	9.2	-0.8	10.1	25.2
United Kingdom	11.1	11.3	13.8	17.1	7.1	5.0	5.0	6.3	6.8	5.9
United States	18.7	8.6	5.4	3.2	3.4	10.7	12.9	11.1	26.0	2.7
<b>CPSS<sup>1</sup></b>	<b>10.9</b>	<b>5.9</b>	<b>4.2</b>	<b>3.7</b>	<b>3.4</b>	<b>7.6</b>	<b>9.1</b>	<b>8.2</b>	<b>15.1</b>	<b>5.0</b>

**Table 11a (cont)**

	E-money card loading/unloading terminals					E-money card payment terminals				
	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005
Belgium	48.7	13.9	2.4	0.2	-15.0	31.0	17.7	3.3	6.3	-18.1
Canada	nav	-32.0	nav	nav	nav	nav	nav	nav	nav	nav
France	nav	nav	45.0	-0.2	-5.9	nav	nav	53.0	-26.5	-20.3
Germany	47.1	-0.7	-9.5	-7.4	0.0	19.8	22.8	22.8	17.7	20.9
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	nav	nav	41.5	53.4	0.7	nav	nav	nav	63.3	28.6
Japan	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Netherlands	-41.3	13.3	4.9	6.7	22.9	11.0	11.2	9.2	6.7	5.8
Singapore	nav	nav	nav	nav	nav	10.3	136.8	8.0	-7.9	86.2
Sweden	1.2	-6.2	-10.7	nav	nav	10.9	-21.6	2.9	nav	nav
Switzerland	15.0	7.1	2.9	2.2	-47.9	15.0	7.1	2.9	2.2	-47.9
United Kingdom	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
United States	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
<b>CPSS<sup>1</sup></b>	<b>41.2</b>	<b>8.5</b>	<b>3.6</b>	<b>1.0</b>	<b>-15.4</b>	<b>20.8</b>	<b>18.9</b>	<b>10.3</b>	<b>-11.5</b>	<b>8.7</b>

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

CPSS: <sup>1</sup> 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)*<sup>1</sup>

	ATMs					POS terminals				
	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005
Belgium	1,108	1,130	1,204	1,267	1,289	14,047	13,141	10,900	10,394	9,653
Canada	1,148	1,275	1,395	1,517	1,631	14,927	15,775	16,439	17,086	17,697
France	604	633	678	701	763	14,795	15,544	16,147	17,008	17,464
Germany	603	612	620	638	647	5,291	5,584	6,008	6,303	6,906
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	639	690	680	690	698	13,509	14,746	16,145	17,506	17,976
Japan <sup>1</sup>	1,121	1,099	1,079	1,068	1,067	7,755	8,339	8,991	9,725	10,765
Netherlands	445	466	466	485	461	10,333	10,972	11,482	11,981	12,645
Singapore	434	370	371	380	391	5,058	5,618	6,677	6,324	13,757
Sweden	289	297	299	300	310	9,917	11,431	12,062	17,912	19,561
Switzerland	692	706	722	722	740	10,139	10,984	10,803	11,813	14,692
United Kingdom	620	688	780	909	968	13,060	13,664	14,463	15,376	16,178
United States	1,136	1,221	1,275	1,303	1,335	10,864	12,144	13,364	16,672	16,963
<b>CPSS<sup>1</sup></b>	<b>920</b>	<b>968</b>	<b>1,003</b>	<b>1,034</b>	<b>1,063</b>	<b>10,570</b>	<b>11,463</b>	<b>12,330</b>	<b>14,118</b>	<b>14,738</b>

**Table 11b (cont)**

	E-money card loading/unloading terminals					E-money card payment terminals				
	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005
Belgium	17,777	20,150	20,556	20,504	17,332	8,642	10,120	10,410	11,016	8,974
Canada	16	11	nav	0	0	0	0	0	0	0
France	nav	258	372	369	345	nav	1,124	1,708	1,248	989
Germany	438	434	393	364	364	974	1,194	1,465	1,725	2,087
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	nav	95	135	207	206	nav	nav	1,528	2,492	3,172
Japan	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Netherlands	265	299	312	332	407	9,238	10,210	11,102	11,814	12,462
Singapore	nav	nav	nav	nav	nav	4,336	10,174	10,958	9,966	18,110
Sweden	787	735	654	nav	nav	4,496	3,512	3,600	nav	nav
Switzerland	4,295	4,563	4,655	4,724	2,447	4,295	4,563	4,655	4,724	2,447
United Kingdom	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
United States	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
<b>CPSS<sup>1</sup></b>	<b>1,710</b>	<b>1,127</b>	<b>1,164</b>	<b>1,189</b>	<b>1,001</b>	<b>2,625</b>	<b>2,558</b>	<b>2,547</b>	<b>2,743</b>	<b>2,964</b>

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

<sup>1</sup> Except as noted.Japan: <sup>1</sup> For ATMs, at end-March of the following year. For POS terminals, see Japan, Table 6.CPSS: <sup>1</sup> 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)<sup>1</sup>*

	Cash withdrawals at ATMs located in the country									
	with cards issued outside the country					with cards issued in the country				
	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005
Belgium	4.02	3.77	6.92	6.78	6.80	217.05	239.89	256.89	244.38	250.50
Canada	nav	nav	nav	nav	nav	1,232.70	1,219.50	1,145.10	1,114.90	1,076.90
France	nav	nav	nav	nav	26.68	1,165.04	1,212.99	1,244.88	1,260.00	1,431.95
Germany	nav	nav	nav	nav	nav	1,648.40	1,668.31	2,036.37	2,398.67	2,445.07
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	nap	nap	nap	nap	nap	452.46	460.60	434.55	453.79	456.41
Japan <sup>1</sup>	nav	nav	nav	nav	nav	438.88	414.58	406.46	411.78	429.76
Netherlands	nav	nav	nav	nav	7.18	490.00	493.00	494.00	484.00	463.45
Singapore	nav	nav	nav	nav	nav	8.77	9.13	6.86	6.53	6.36
Sweden	nav	nav	nav	nav	nav	335.00	321.00	328.00	320.00	316.00
Switzerland	5.20	5.30	5.20	5.60	5.60	104.60	110.40	113.20	110.60	103.60
United Kingdom	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
United States	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
<b>CPSS<sup>1</sup></b>	<b>nap</b>	<b>nap</b>	<b>nap</b>	<b>nap</b>	<b>nap</b>	<b>6,092.90</b>	<b>6,149.40</b>	<b>6,466.30</b>	<b>6,804.65</b>	<b>6,980.00</b>

**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									
	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005
Belgium	7.43	7.73	8.38	8.69	9.60	10.78	18.15	16.71	16.99	16.82
Canada	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
France	nav	nav	nav	nav	30.58	0.60	2.60	2.79	2.00	2.10
Germany	nav	nav	nav	nav	nav	3.71	4.42	4.16	4.17	4.47
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	nap	nap	nap	nap	nap	nav	3.34	3.32	8.98	19.28
Japan	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Netherlands	14.30	14.10	15.20	16.30	18.89	2.93	11.93	15.02	17.98	36.11
Singapore	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Sweden	nav	nav	nav	nav	nav	0.30	0.10	0.00	nav	nav
Switzerland	8.20	8.40	8.60	8.60	9.30	nav	nav	nav	nav	1.00
United Kingdom	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
United States	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
<b>CPSS</b>	<b>nap</b>	<b>nap</b>	<b>nap</b>	<b>nap</b>	<b>nap</b>	<b>nav</b>	<b>nav</b>	<b>nav</b>	<b>nav</b>	<b>nav</b>

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

<sup>1</sup> Except as noted.Japan: <sup>1</sup> 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: <sup>1</sup> 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				
	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005
Belgium	5.2	-6.2	83.6	-2.0	0.3	9.3	10.5	7.1	-4.9	2.5
Canada	nav	nav	nav	nav	nav	0.0	-1.1	-6.1	-2.6	-3.4
France	nav	nav	nav	nav	nav	7.6	4.1	2.6	1.2	13.6
Germany	nav	nav	nav	nav	nav	-4.4	1.2	22.1	17.8	1.9
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	nav	nav	nav	nav	nav	5.2	1.8	-5.7	4.4	0.6
Japan	nav	nav	nav	nav	nav	1.0	-5.5	-2.0	1.3	4.4
Netherlands	nav	nav	nav	nav	nav	4.3	0.6	0.2	-2.0	-4.2
Singapore	nav	nav	nav	nav	nav	2.7	4.1	-24.9	-4.8	-2.6
Sweden	nav	nav	nav	nav	nav	4.4	-4.2	2.2	-2.4	-1.3
Switzerland	nav	1.9	-1.9	7.7	0.0	10.8	5.5	2.5	-2.3	-6.3
United Kingdom	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
United States	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
<b>CPSS<sup>1</sup></b>	<b>nap</b>	<b>nap</b>	<b>nap</b>	<b>nap</b>	<b>nap</b>	<b>1.6</b>	<b>0.9</b>	<b>5.2</b>	<b>5.2</b>	<b>2.6</b>

**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									
	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005
Belgium	24.9	4.0	8.4	3.7	10.5	38.9	68.4	-7.9	1.7	-1.0
Canada	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
France	nav	nav	nav	nav	nav	0.0	nav	7.3	-28.3	4.9
Germany	nav	nav	nav	nav	nav	0.3	19.0	-5.8	0.3	7.1
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	nav	nav	nav	nav	nav	nav	nav	-0.6	170.5	114.7
Japan	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Netherlands	12.6	-1.4	7.8	7.2	15.9	22.4	306.8	25.9	19.7	100.9
Singapore	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Sweden	nav	nav	nav	nav	nav	-50.0	-66.7	-100.0	nav	nav
Switzerland	nav	2.4	2.4	0.0	8.1	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
<b>CPSS</b>	<b>nav</b>	<b>nav</b>	<b>nav</b>	<b>nav</b>	<b>nav</b>	<b>nav</b>	<b>nav</b>	<b>nav</b>	<b>nav</b>	<b>nav</b>

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

CPSS: <sup>1</sup> 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)<sup>1</sup>*

	Cash withdrawals at ATMs located in the country									
	with cards issued outside the country					with cards issued in the country				
	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005
Belgium	0.45	0.55	1.15	1.17	1.34	20.07	23.44	30.63	34.18	34.26
Canada	nav	nav	nav	nav	nav	66.99	68.92	75.45	82.15	88.42
France	nav	nav	nav	nav	5.34	63.53	71.63	91.45	105.86	127.30
Germany	nav	nav	nav	nav	nav	233.55	249.78	343.21	422.44	474.47
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	nav	nav	nav	nav	nav	65.55	88.88	80.93	95.63	98.21
Japan <sup>1</sup>	nav	nav	nav	nav	nav	208.02	190.85	201.75	218.57	218.09
Netherlands	nav	nav	nav	nav	nav	39.90	49.92	57.47	63.38	67.31
Singapore	nav	nav	nav	nav	nav	1.09	0.90	0.67	0.64	0.64
Sweden	nav	nav	nav	nav	nav	27.26	27.68	34.88	37.30	36.77
Switzerland	0.76	0.76	0.87	1.13	1.07	16.02	17.56	17.60	21.50	18.95
United Kingdom	nav	nav	nav	nav	nav	183.44	204.58	235.31	295.39	312.56
United States	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
<b>CPSS<sup>1</sup></b>	<b>nap</b>	<b>nap</b>	<b>nap</b>	<b>nap</b>	<b>nap</b>	<b>925.44</b>	<b>994.14</b>	<b>1,169.35</b>	<b>1,377.04</b>	<b>1,476.97</b>

**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									
	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005
Belgium	0.82	1.00	1.29	1.44	1.61	0.30	0.63	0.63	0.67	0.62
Canada	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
France	nav	nav	nav	nav	4.36	0.02	0.08	0.09	0.00	0.07
Germany	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	nav	nav	nav	nav	nav	nav	0.40	1.40	2.57	4.32
Japan	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Netherlands	nav	nav	nav	nav	3.78	nav	nav	nav	nav	nav
Singapore	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Sweden	nav	nav	nav	nav	nav	0.01	0.00	0.00	nav	nav
Switzerland	1.33	1.64	1.98	2.13	2.37	nav	nav	nav	nav	0.06
United Kingdom	0.14	0.16	0.47	0.59	0.62	nav	nav	nav	nav	nav
United States	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
<b>CPSS</b>	<b>nap</b>	<b>nap</b>	<b>nap</b>	<b>nap</b>	<b>nap</b>	<b>nav</b>	<b>nav</b>	<b>nav</b>	<b>nav</b>	<b>nav</b>

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

<sup>1</sup> Converted at yearly average exchange rates, except as noted.Japan: <sup>1</sup> 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: <sup>1</sup> 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)<sup>1</sup>

	Cash withdrawals at ATMs located in the country									
	with cards issued outside the country					with cards issued in the country				
	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005
Belgium	3.9	14.2	73.3	-9.6	12.1	4.6	9.1	7.5	-0.5	-2.2
Canada	nav	nav	nav	nav	nav	1.5	2.0	-5.0	-0.6	-2.0
France	nav	nav	nav	nav	nav	5.7	5.0	4.3	2.8	18.0
Germany	nav	nav	nav	nav	nav	0.8	0.1	13.6	9.9	10.3
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	nav	nav	nav	nav	nav	0.8	25.5	-26.0	5.0	0.5
Japan	nav	nav	nav	nav	nav	2.3	-4.6	-1.9	1.1	nav
Netherlands	nav	nav	nav	nav	nav	4.2	14.3	-5.9	-1.2	4.7
Singapore	nav	nav	nav	nav	nav	-4.9	-17.0	-28.8	-8.5	-2.1
Sweden	nav	nav	nav	nav	nav	1.3	-6.4	2.5	-3.8	-0.4
Switzerland	13.7	-7.5	-1.4	18.3	-6.3	4.8	0.5	-13.8	11.9	-12.6
United Kingdom	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
United States	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
<b>CPSS<sup>1</sup></b>	<b>nap</b>	<b>nap</b>	<b>nap</b>	<b>nap</b>	<b>nap</b>	<b>-2.2</b>	<b>6.3</b>	<b>15.8</b>	<b>15.7</b>	<b>5.2</b>

**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									
	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005
Belgium	21.4	13.4	6.0	-0.1	9.3	53.5	99.8	-17.7	-5.4	-9.7
Canada	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
France	nav	nav	nav	nav	nav	0.0	0.0	-2.2	nav	nav
Germany	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	nav	nav	nav	nav	nav	nav	nav	187.2	63.2	64.4
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	9.7	13.4	3.7	-1.4	10.2	nav	nav	nav	nav	nav
United Kingdom	-47.4	8.8	160.2	11.2	4.8	nav	nav	nav	nav	nav
United States	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
<b>CPSS</b>	<b>nap</b>	<b>nap</b>	<b>nap</b>	<b>nap</b>	<b>nap</b>	<b>nav</b>	<b>nav</b>	<b>nav</b>	<b>nav</b>	<b>nav</b>

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

<sup>1</sup> 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: <sup>1</sup> 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				
	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005
Belgium	23.63	18.08	31.65	25.41	26.65	469.24	544.34	579.83	632.24	693.93
Canada	nav	nav	nav	nav	nav	3,556.60	3,897.00	4,228.00	4,581.00	5,019.30
France	nav	nav	nav	nav	145.46	3,670.72	4,095.59	4,341.46	4,650.00	5,114.36
Germany	nav	nav	nav	nav	nav	1,678.33	1,900.20	2,053.89	2,274.69	2,409.87
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	nap	nap	nap	nap	nap	433.39	552.04	610.73	671.97	732.80
Japan	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Netherlands	nap	nap	nap	nap	nap	985.30	1,155.59	1,266.24	1,374.36	1,480.48
Singapore	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Sweden	nav	nav	nav	nav	nav	326.00	454.00	542.00	632.00	755.00
Switzerland	23.50	23.10	24.00	24.30	25.30	258.70	284.70	302.70	317.70	336.00
United Kingdom	78.00	74.00	38.00	123.00	327.00	4,258.00	4,681.00	5,186.00	5,639.00	6,008.00
United States	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
<b>CPSS<sup>1</sup></b>	<b>nap</b>	<b>nap</b>	<b>nap</b>	<b>nap</b>	<b>nap</b>	<b>15,636.29</b>	<b>17,564.46</b>	<b>19,110.85</b>	<b>20,772.96</b>	<b>22,549.74</b>

**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									
	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005
Belgium	32.98	32.94	34.64	39.10	44.60	60.46	120.83	107.06	106.90	102.02
Canada	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
France	nav	nav	nav	nav	129.46	2.80	18.40	18.10	16.00	17.03
Germany	nav	nav	nav	nav	nav	29.35	35.85	37.37	38.31	37.78
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	nap	nap	nap	nap	nap	nav	1.03	2.74	7.74	15.01
Japan	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Netherlands	nav	nav	nav	nav	8.15	30.90	87.02	109.16	127.27	146.93
Singapore	nav	nav	nav	nav	nav	102.20	702.11	1,535.90	1,598.15	1,621.60
Sweden	nav	nav	nav	nav	nav	1.50	0.70	0.20	nav	nav
Switzerland	40.70	41.60	42.30	44.40	48.10	19.80	20.00	19.30	19.00	19.20
United Kingdom	192.00	211.00	226.00	260.00	275.00	nav	nav	nav	nav	nav
United States	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
<b>CPSS<sup>1</sup></b>	<b>nap</b>	<b>nap</b>	<b>nap</b>	<b>nap</b>	<b>nap</b>	<b>247.01</b>	<b>985.94</b>	<b>1,829.83</b>	<b>1,913.37</b>	<b>1,959.56</b>

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

CPSS: <sup>1</sup> 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				
	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005
Belgium	36.4	-23.5	75.1	-19.7	4.9	12.7	16.0	6.5	9.0	9.8
Canada	nav	nav	nav	nav	nav	10.1	9.6	8.5	8.3	9.6
France	nav	nav	nav	nav	nav	11.5	11.6	6.0	7.1	10.0
Germany	nav	nav	nav	nav	nav	14.6	13.2	8.1	10.8	5.9
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	nav	nav	nav	nav	nav	36.3	27.4	10.6	10.0	9.1
Japan	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Netherlands	nav	nav	nav	nav	nav	19.2	17.3	9.6	8.5	7.7
Singapore	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Sweden	nav	nav	nav	nav	nav	27.3	39.3	19.4	16.6	19.5
Switzerland	nav	-1.7	3.9	1.3	4.1	nav	10.1	6.3	5.0	5.8
United Kingdom	-60.0	-5.1	-48.6	223.7	165.9	12.4	9.9	10.8	8.7	6.5
United States	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
<b>CPSS<sup>1</sup></b>	<b>nap</b>	<b>nap</b>	<b>nap</b>	<b>nap</b>	<b>nap</b>	<b>13.2</b>	<b>12.3</b>	<b>8.8</b>	<b>8.7</b>	<b>8.6</b>

**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									
	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005
Belgium	12.1	-0.1	5.2	12.9	14.1	17.9	99.9	-11.4	-0.1	-4.6
Canada	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
France	nav	nav	nav	nav	nav	0.0	nav	-1.6	-11.6	6.4
Germany	nav	nav	nav	nav	nav	10.4	22.1	4.2	2.5	-1.4
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	22.0	181.6	25.5	16.6	15.4
Singapore	nav	nav	nav	nav	nav	2.1	587.0	118.8	4.1	1.5
Sweden	nav	nav	nav	nav	nav	-48.3	-53.3	-71.4	nav	nav
Switzerland	nav	2.2	1.7	5.0	8.3	10.0	1.0	-3.5	-1.6	1.1
United Kingdom	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
United States	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
<b>CPSS<sup>1</sup></b>	<b>nap</b>	<b>nap</b>	<b>nap</b>	<b>nap</b>	<b>nap</b>	<b>10.2</b>	<b>299.1</b>	<b>85.6</b>	<b>4.6</b>	<b>2.4</b>

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

CPSS: <sup>1</sup> 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)<sup>1</sup>*

	POS transactions at terminals located in the country									
	with cards issued outside the country					with cards issued in the country				
	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005
Belgium	2.42	1.73	3.64	3.50	3.52	22.89	27.55	35.24	41.52	46.32
Canada	nav	nav	nav	nav	nav	139.78	164.23	200.66	234.96	286.49
France	nav	nav	nav	nav	15.36	152.12	179.09	230.31	272.84	329.29
Germany	nav	nav	nav	nav	nav	108.28	125.36	158.06	186.37	197.49
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	nav	nav	nav	nav	nav	29.01	42.20	57.44	72.10	78.92
Japan	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Netherlands	nav	nav	nav	nav	nav	39.63	47.89	61.15	70.92	74.43
Singapore	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Sweden	nav	nav	nav	nav	nav	17.89	21.61	29.69	36.62	39.98
Switzerland	2.91	2.96	3.20	3.54	3.69	26.50	31.43	37.39	38.57	44.79
United Kingdom	nav	nav	nav	nav	15.28	271.40	316.49	398.17	499.95	535.50
United States	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
<b>CPSS<sup>1</sup></b>	<b>nav</b>	<b>nav</b>	<b>nav</b>	<b>nav</b>	<b>nav</b>	<b>807.49</b>	<b>955.85</b>	<b>1,208.10</b>	<b>1,453.84</b>	<b>1,633.22</b>

**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									
	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005
Belgium	2.78	3.01	3.75	4.06	5.14	0.24	0.63	0.62	0.66	0.61
Canada	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
France	nav	nav	nav	nav	10.46	0.00	0.00	0.00	0.00	0.00
Germany	nav	nav	nav	nav	0.00	0.00	0.00	0.00	0.00	0.00
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	nav	nav	nav	nav	nav	0.00	0.00	0.00	0.00	0.00
Japan	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Netherlands	nav	nav	nav	nav	0.55	0.08	0.22	0.34	0.43	0.49
Singapore	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Sweden	nav	nav	nav	nav	nav	0.00	0.00	0.00	0.00	0.00
Switzerland	4.86	5.46	6.39	7.41	8.03	0.00	0.00	0.00	0.00	0.00
United Kingdom	14.00	15.91	18.05	19.69	20.42	nav	nav	nav	nav	nav
United States	nav	nav	nav	nav	nav	neg	neg	neg	neg	neg
<b>CPSS<sup>1</sup></b>	<b>nav</b>	<b>nav</b>	<b>nav</b>	<b>nav</b>	<b>nav</b>	<b>0.32</b>	<b>0.85</b>	<b>0.96</b>	<b>1.09</b>	<b>1.10</b>

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

<sup>1</sup> Converted at yearly average exchange rates.

CPSS: <sup>1</sup> 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)<sup>1</sup>

	POS transactions at terminals located in the country									
	with cards issued outside the country					with cards issued in the country				
	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005
Belgium	42.5	-32.9	72.4	-14.1	-2.1	8.8	12.5	5.2	5.1	8.9
Canada	nav	nav	nav	nav	nav	0.2	16.4	6.0	6.9	11.1
France	nav	nav	nav	nav	nav	9.1	9.7	5.1	5.2	18.5
Germany	nav	nav	nav	nav	nav	7.9	8.4	4.2	5.2	4.0
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	nav	nav	nav	nav	nav	37.1	34.6	10.5	11.5	7.1
Japan	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Netherlands	nav	nav	nav	nav	nav	12.8	10.4	4.3	3.9	3.4
Singapore	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Sweden	nav	nav	nav	nav	nav	26.0	11.4	11.7	11.0	10.3
Switzerland	nav	-6.7	-7.1	1.5	3.3	nav	8.7	2.2	-5.5	15.1
United Kingdom	nav	nav	nav	nav	nav	15.8	10.5	14.0	10.5	5.9
United States	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
<b>CPSS<sup>1</sup></b>	<b>nap</b>	<b>nap</b>	<b>nap</b>	<b>nap</b>	<b>nap</b>	<b>nav</b>	<b>17.1</b>	<b>24.5</b>	<b>18.2</b>	<b>10.2</b>

**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				
	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005
Belgium	5.5	1.0	2.5	-3.3	23.5	31.8	144.2	-19.1	-5.4	-9.8
Canada	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
France	nav	nav	nav	nav	nav	0.0	nav	nav	nav	nav
Germany	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
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	11.1	168.2	23.5	15.8	12.0
Singapore	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Sweden	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Switzerland	nav	3.0	0.6	6.1	7.4	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
<b>CPSS<sup>1</sup></b>	<b>nap</b>	<b>nap</b>	<b>nap</b>	<b>nap</b>	<b>nap</b>	<b>28.1</b>	<b>166.2</b>	<b>10.4</b>	<b>12.2</b>	<b>-1.1</b>

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

<sup>1</sup> Value of payment transactions in domestic currency deflated by yearly average CPI inflation. For the CPSS area, in US dollar terms.CPSS: <sup>1</sup> Sum or average excluding those countries for which data are not available.

**Table PS1****Features of selected interbank funds transfer systems***(at end-2005)*

System	Type	Settlement	Owner/manager	Processing	Membership	Degree of centralisation
<b>Belgium</b>						
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
<b>Canada</b>						
LVTS	L	MN	PA	RTT	O	C
<b>France</b>						
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
<b>Germany</b>						
RTGS <sup>plus</sup>	L	RTGS	CB	RTT	R	C
RPS	R	G	CB	ACH	O	C
<b>Hong Kong SAR</b>						
HKD CHATS	L+R	RTGS	CMA <sup>1</sup>	RTT	R	C
USD CHATS	L+R	RTGS	B	RTT	O	C
EUR CHATS	L+R	RTGS	B	RTT	O	C
<b>Italy</b>						
BI-REL	L	RTGS	CB	RTT	R	C
BI-COMP	R	MN	CB	ACH	O	C
<b>Japan</b>						
BOJ-NET	L	RTGS	CB	RTT	R	C
FXYCS	L	MN/RTGS	B	RTT	R	C
Zengin System	R	MN	B	RTT	R	C
Tokyo Clearing House	R	MN	B	ACH	R	C
<b>Netherlands</b>						
TOP	L	RTGS	CB	RTT	R	C
Interpay	R	MN/BA	B	ACH	R	C
<b>Singapore</b>						
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
<b>Sweden</b>						
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
<b>Switzerland</b>						
SIC	L+R	RTGS	B+CB	RTT	O <sup>1</sup>	C
DTA/LSV	R	G	B	ACH	O <sup>1</sup>	C
<b>United Kingdom</b>						
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	C
<b>United States<sup>1</sup></b>						
CHIPS <sup>2</sup>	L	MN/BN/G	B	RTT	R	C
Fedwire	L	RTGS	CB	RTT	O <sup>3</sup>	C
<b>European Union</b>						
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>						
<b>CLS</b>	FX	RTGS	B <sup>1</sup>	RTT	R	C

Note: For the footnotes regarding the systems, see after Comparative table PS4.

Table PS1 (cont)

System	Pricing	Closing time for same-day transactions	Settlement finality	Cut-off third-party orders	Standard money market hours	
					opening	closing
<b>Belgium</b>						
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
<b>Canada</b>						
LVTS	F	18:30	intraday <sup>1</sup>	18:00	nap <sup>2</sup>	nap
<b>France</b>						
TBF	F	18:00	real time	17:00	07:00	18:00
PNS	F	16:00	real time	16:00	nap	nap
SIT	F	13:30	15:15	nav	nap	nap
<b>Germany</b>						
RTGS <sup>plus</sup>	F	18:00 20:00/21:00	real time	17:00	07:00	18:00
RPS	F	7:00/09:00 <sup>1</sup>	intraday <sup>1</sup>	nap	nap	nap
<b>Hong Kong SAR</b>						
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
<b>Italy</b>						
BI-REL	F	18:00	real time	17:00	07:00	18:00
BI-COMP	F	12:00	<sup>1</sup>	12:00	nap	nap
<b>Japan</b>						
BOJ-NET	V <sup>1</sup>	17:00 <sup>2</sup>	real time	14:00 <sup>4</sup>	08:30	17:00 <sup>5</sup>
FXYCS	F	13:45/17:00 <sup>2</sup>	14:30/real time	13:45/17:00 <sup>2</sup>	08:30	17:00 <sup>5</sup>
Zengin System	F	15:30	16:15	15:30	08:30	17:00 <sup>5</sup>
Tokyo Clearing House	F	08:00 <sup>3</sup>	12:30	08:00 <sup>3</sup>	08:30	17:00 <sup>5</sup>
<b>Netherlands</b>						
TOP	F	18:00	real time	17:00	07:00	18:00
Interpay	F	17:00	every 30 mins <sup>1</sup>	15:30	nap	nap
<b>Singapore<sup>1</sup></b>						
MEPS	V	18:30 (14:45)	real time (14:45)	18:30 (14:45) <sup>2</sup>	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 <sup>3</sup>	nap	nap	nap
<b>Sweden</b>						
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 <sup>1</sup>	intraday <sup>2</sup>	16:20 <sup>3</sup>	nap	nap
Dataclearing	F	nap <sup>1</sup>	intraday <sup>2</sup>	15:20 <sup>4</sup>	nap	nap
<b>Switzerland</b>						
SIC	F	16:15 <sup>2</sup>	real time	15:00	09:00	16:00
DTA/LSV	F	10:00	13:00 – 16:15	10:00	nap	nap
<b>United Kingdom</b>						
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	<sup>1</sup>	nav	nap	nap
BACS	F	nap	<sup>1</sup>	nav	nap	nap
<b>United States<sup>1</sup></b>						
CHIPS <sup>2</sup>	F	17:00	intraday <sup>4</sup>	17:00	08:30 <sup>5</sup>	18:30
Fedwire	F	18:30	real time	18:00	08:30 <sup>5</sup>	18:30
<b>European Union<sup>1</sup></b>						
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 <sup>2</sup>	22:00 on T-1	07:00	18:00
<i>Memo:</i>						
CLS	F	06:30 <sup>2</sup>	real-time	nap	nap	nap

Note: For the footnotes regarding the systems, see after Comparative table PS4.

Table PS2

## Payments processed by selected interbank funds transfer systems: Number of transactions

(total for the year)

System	Number of transactions (millions)					Increase in the number of transactions (% change on previous year)				
	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005
<b>Belgium</b>										
ELLIPS	1.8	1.7	1.8	1.8	1.8	3.5	-5.9	1.4	1.5	-0.7
Clearing house	3.5	1.7	1.6	1.3	0.6	-16.0	-50.9	-9.2	-16.6	-56.5
CEC	917.7	985.4	1,019.0	1,009.6	952.2	3.9	7.4	3.4	-0.9	-5.7
<b>Canada</b>										
LVTS	3.7	3.9	4.1	4.4	4.6	5.7	5.4	5.1	7.3	4.5
<b>France</b>										
TBF	3.8	3.8	3.9	4.0	4.3	26.8	0.2	1.3	3.6	8.0
PNS	8.0	7.6	7.4	7.0	6.8	45.5	-5.2	-3.0	-4.7	-2.4
SIT	7,131.1	11,043.5	11,298.2	11,614.9	11,868.2	10.0	54.9	2.3	2.8	2.2
CH Paris	677.8	93.3	nap	nap	nap	-0.7	-86.2	nap	nap	nap
CH Province	2,469.1	53.6	nap	nap	nap	-10.9	-97.8	nap	nap	nap
CREIC	270.2	4.3	nap	nap	nap	-12.2	-98.4	nap	nap	nap
<b>Germany<sup>2</sup></b>										
RTGS <sup>plus</sup> (former ELS)	23.9	31.9	32.8	34.1	35.8	10.8	33.7	2.8	4.0	5.0
EAF (former EAF2)	11.0	nap	nap	nap	nap	-15.3	nap	nap	nap	nap
RPS (former DTA)	2,197.5	2,156.8	2,188.3	2,230.3	2,174.7	-1.3	-1.9	1.5	1.9	-2.5
<b>Hong Kong SAR</b>										
HKD CHATS	3.5	3.4	3.5	3.8	4.1	1.8	-1.5	2.6	7.6	7.8
USD CHATS	0.7	0.8	1.0	1.3	1.5	nap	17.8	22.7	27.4	16.7
EUR CHATS	nap	nap	nav	nav	0.0	nap	nap	nap	nap	nap
<b>Italy</b>										
BI-REL	10.2	9.6	9.4	9.1	10.4	-1.5	-6.2	-2.0	-3.6	14.3
BI-COMP	1,375.2	1,733.2	1,808.7	1,867.6	1,895.4	23.5	26.0	4.4	3.3	1.5
<b>Japan</b>										
BOJ-NET	5.0	4.8	4.9	5.2	5.3	7.0	-5.1	2.9	5.1	2.4
FXYCS	9.6	9.2	8.0	7.4	6.9	2.9	-3.4	-13.2	-7.5	-7.4
Zengin System	1,220.0	1,244.5	1,260.8	1,286.9	1,314.8	4.5	2.0	1.3	2.1	2.2
Tokyo Clearing House	71.6	63.0	57.5	53.2	48.9	-8.3	-12.0	-8.7	-7.6	-8.1
<b>Netherlands</b>										
TOP	4.1	4.8	4.9	5.0	4.7	8.6	15.4	3.4	1.2	-5.6
Interpay	2,558.3	2,812.4	2,964.9	3,123.5	3,272.1	9.9	9.9	5.4	5.3	4.8
<b>Singapore</b>										
MEPS	2.1	2.0	2.1	2.2	2.5	8.4	-1.4	4.4	5.2	12.5
SGDCCS	91.6	90.3	87.0	86.1	84.9	0.4	-1.4	-3.6	-1.1	-1.3
USDCCS	0.4	0.4	0.6	0.7	0.8	2.6	10.0	25.0	27.3	11.4
IBG	33.6	46.0	62.4	67.1	72.5	12.2	36.7	35.7	7.6	8.0
EFTPOS	87.7	97.2	105.8	114.8	125.5	14.0	10.8	8.9	8.5	9.3
<b>Sweden</b>										
E-RIX	0.1	0.1	0.1	0.1	0.1	16.7	14.3	25.0	0.0	10.0
K-RIX	0.7	1.1	1.3	1.3	1.5	29.4	66.7	18.2	0.0	15.4
Bankgirot	345.0	363.4	381.5	430.0	484.0	-1.7	5.3	5.0	12.7	12.6
Dataclearing	67.0	73.0	102.0	105.0	83.0	-14.3	9.0	39.7	2.9	-21.0
<b>Switzerland</b>										
SIC	161.1	177.0	192.7	209.1	256.4	7.8	9.9	8.9	8.5	22.6
DTA/LSV	103.7	103.3	100.1	94.0	66.8	-2.1	-0.4	-3.1	-6.1	-28.9
<b>United Kingdom</b>										
CHAPS Euro	2.4	3.4	4.2	4.7	5.1	20.4	42.3	23.9	10.4	7.9
CHAPS Sterling	22.1	24.1	27.2	28.3	29.6	1.9	8.8	13.1	4.1	4.5
Cheque/credit	160.9	153.8	143.9	135.9	126.0	-2.3	-4.4	-6.4	-5.6	-7.3
BACS	1,375.3	1,446.1	1,630.4	2,012.6	2,411.9	5.3	5.2	12.7	23.4	19.8
<b>United States</b>										
CHIPS	60.4	63.3	64.5	68.5	71.5	1.0	4.8	1.9	6.2	4.3
Fedwire	112.5	115.0	123.3	125.1	132.4	3.8	2.2	7.2	1.5	5.9
<b>European Union</b>										
TARGET	53.7	64.5	66.8	69.4	76.3	12.0	19.9	3.6	3.9	10.0
EURO1 / STEP1	29.7	37.1	43.1	44.3	46.4	19.9	25.0	16.2	2.9	4.7
STEP2 <sup>3</sup>	nap	nap	3.9	26.2	45.6	nap	nap	nap	567.7	73.6
<i>Memo:</i>										
<b>CLS<sup>3</sup></b>	nap	1.7	19.3	32.6	47.9	nap	nap	1,040.5	69.0	46.9

Note: For the footnotes regarding the systems, see after Comparative table PS4.

Table PS3

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

(total for the year)

System	Value of transactions (USD billions) <sup>1</sup>					Average value per transaction (USD thousands) <sup>1</sup>				
	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005
<b>Belgium</b>										
ELLIPS	12,808	12,573	15,307	18,233	21,448	6,957.0	7,254.8	8,711.8	10,226.0	12,117.6
Clearing house	79	71	74	73	60	22.6	40.9	46.8	56.0	105.9
CEC	455	500	623	727	786	0.5	0.5	0.6	0.7	0.8
<b>Canada</b>										
LVTs	18,395	18,444	22,518	25,378	30,321	4,971.7	4,729.2	5,492.1	5,767.8	6,591.5
<b>France</b>										
TBF	78,364	86,003	108,750	134,697	151,425	20,594.9	22,561.1	28,151.8	33,657.3	35,019.6
PNS	19,976	18,847	20,299	21,719	19,432	2,497.1	2,486.0	2,760.7	3,099.6	2,842.5
SIT	2,187	4,187	5,274	5,675	5,906	0.3	0.4	0.5	0.5	0.5
CH Paris	683	173	nap	nap	nap	1.0	1.9	nap	nap	nap
CH Province	883	22	nap	nap	nap	0.4	0.4	nap	nap	nap
CREIC	21	0	nap	nap	nap	0.1	0.1	nap	nap	nap
<b>Germany<sup>2</sup></b>										
RTGS <sup>plus</sup> (former ELS)	61,501	117,616	145,123	157,005	172,023	2,577.6	3,687.0	4,424.5	4,604.2	4,805.1
EAF (former EAF2)	31,343	nap	nap	nap	nap	2,849.3	nap	nap	nap	nap
RPS (former DTA)	1,971	1,990	2,372	2,637	2,610	0.9	0.9	1.1	1.2	1.2
<b>Hong Kong SAR</b>										
HKD CHATS	11,134	10,536	11,174	13,146	14,936	3,208.8	3,082.5	3,185.3	3,482.4	3,668.9
USD CHATS	931	1,274	1,232	1,356	1,588	1,346.8	1,565.3	1,233.2	1,065.0	1,069.3
EUR CHATS	nap	nap	135	230	422	nap	nap	nap	nap	42,238.3
<b>Italy</b>										
BI-REL	24,288	23,705	27,954	34,883	40,840	2,370.0	2,466.2	2,966.6	3,841.3	3,934.1
BI-COMP	2,191	2,448	3,207	3,742	3,948	1.6	1.4	1.8	2.0	2.1
<b>Japan</b>										
BOJ-NET	156,796	144,186	161,916	188,837	196,452	31,074.1	30,112.7	32,877.3	36,465.8	37,052.6
FXYCS	56,643	48,954	41,568	39,782	36,514	5,922.5	5,299.4	5,185.5	5,366.7	5,318.6
Zengin System	20,133	17,834	18,909	20,828	21,235	16.5	14.3	15.0	16.2	16.2
Tokyo Clearing House	5,252	3,997	3,832	3,949	3,301	73.4	63.5	66.6	74.3	67.6
<b>Netherlands</b>										
TOP	21,665	23,519	29,669	36,878	38,126	5,252.1	4,941.0	6,025.4	7,400.7	8,104.9
Interpay	1,409	1,577	2,008	2,281	2,413	0.6	0.6	0.7	0.7	0.7
<b>Singapore</b>										
MEPS	6,447	5,604	5,658	5,831	7,564	3,114.5	2,747.1	2,656.5	2,603.1	3,001.7
SGDCCS	233	212	212	229	244	2.5	2.4	2.4	2.7	2.9
USDCCS	11	11	14	20	24	27.3	25.0	24.7	28.1	31.2
IBG	45	51	62	72	80	1.3	1.1	1.0	1.1	1.1
EFTPOS	3	3	4	5	6	0.0	0.0	0.0	0.0	0.0
<b>Sweden</b>										
E-RIX	1,377	1,383	2,141	2,220	2,591	19,672.5	17,291.2	21,412.2	22,199.0	23,555.2
K-RIX	10,962	11,731	13,932	14,633	14,867	16,609.0	10,664.4	10,716.9	11,256.1	9,911.2
Bankgirot	376	416	523	625	690	1.1	1.1	1.4	1.5	1.4
Dataclearing	107	124	208	252	230	1.6	1.7	2.0	2.4	2.8
<b>Switzerland</b>										
SIC	26,905	28,767	33,202	33,762	32,956	167.0	162.5	172.3	161.5	128.5
DTA/LSV	202	229	253	244	155	2.0	2.2	2.5	2.6	2.3
<b>United Kingdom</b>										
CHAPS Euro	24,117	23,919	33,954	39,798	45,704	10,019.7	6,981.7	7,996.7	8,489.2	9,034.3
CHAPS Sterling	70,937	71,880	83,255	94,864	94,299	3,206.9	2,987.0	3,059.5	3,350.0	3,187.2
Cheque/credit	2,073	2,102	2,210	2,410	2,270	12.9	13.7	15.4	17.7	18.0
BACS	3,118	3,571	4,200	5,278	5,719	2.3	2.5	2.6	2.6	2.4
<b>United States</b>										
CHIPS	311,707	315,709	326,561	345,793	349,871	5,162.6	4,987.7	5,061.9	5,045.0	4,894.5
Fedwire	423,606	405,762	447,342	478,947	518,547	3,766.9	3,529.0	3,628.6	3,828.4	3,915.4
<b>European Union</b>										
TARGET	294,315	373,434	478,474	558,091	613,614	5,476.6	5,794.2	7,168.2	8,045.1	8,042.1
EURO1 / STEP1	46,572	45,274	50,578	54,880	53,333	1,570.6	1,221.6	1,174.2	1,238.2	1,149.2
STEP2 <sup>3</sup>	nap	nap	11	75	130	nap	nap	2.9	2.9	2.8
<i>Memo:</i>										
<b>CLS<sup>3</sup></b>	nap	23,790	220,574	379,506	545,838	nap	14,074.6	11,442.5	11,649.8	11,406.8

Note: For the footnotes regarding the systems, see after Comparative table PS4.

<sup>1</sup> 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 %)				
	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005
<b>Belgium</b>										
ELLIPS	5.4	-8.3	0.1	6.2	14.8	5,528.7	4,983.6	4,936.3	5,068.9	5,784.2
Clearing house	-17.2	-16.7	-14.6	-11.1	-19.7	34.3	28.1	23.7	20.4	16.3
CEC	2.5	2.9	2.5	3.9	5.5	196.2	198.4	201.1	202.0	211.9
<b>Canada</b>										
LVTs	6.7	-0.6	5.9	2.9	8.8	2,571.5	2,508.7	2,592.6	2,559.3	2,677.3
<b>France</b>										
TBF	26.2	2.2	3.3	10.0	10.4	5,849.2	5,892.2	6,040.0	6,534.7	7,129.4
PNS	0.4	-12.1	-12.0	-5.0	-12.2	1,491.1	1,291.2	1,127.4	1,053.7	914.9
SIT	-2.3	78.4	2.9	-4.4	2.2	163.3	286.9	292.9	275.3	278.1
CH Paris	3.3	-76.4	nap	nap	nap	51.0	11.9	nap	nap	nap
CH Province	-16.6	-97.7	nap	nap	nap	65.9	1.5	nap	nap	nap
CREIC	-12.4	-98.3	nap	nap	nap	1.5	0.0	nap	nap	nap
<b>Germany<sup>2</sup></b>										
RTGS <sup>plus</sup> (former ELS)	nap	79.1	2.0	-3.4	7.6	3,252.4	5,822.4	5,947.0	5,725.2	6,180.2
EAF (former EAF2)	-17.2	nap	nap	nap	nap	1,657.5	nap	nap	nap	nap
RPS (former DTA)	-3.7	-5.4	-1.5	-0.8	-2.9	104.2	98.5	97.2	96.2	93.8
<b>Hong Kong SAR</b>										
HKD CHATS	-3.0	-2.4	8.7	18.1	12.4	6,685.9	6,435.9	7,051.3	7,927.8	8,401.2
USD CHATS	nap	41.2	-0.9	10.5	15.9	558.8	778.3	777.4	817.6	893.2
EUR CHATS	nap	nap	nap	71.9	81.4	nap	nap	84.9	139.0	237.6
<b>Italy</b>										
BI-REL	-4.5	-9.7	-4.2	10.8	14.6	2,173.7	1,941.7	1,854.2	2,019.0	2,310.6
BI-COMP	6.0	3.4	6.4	3.6	3.3	196.1	200.6	212.7	216.6	223.4
<b>Japan</b>										
BOJ-NET	-45.8	-4.4	4.2	8.8	6.3	3,824.7	3,672.5	3,828.5	4,098.6	4,317.5
FXYCS	11.0	-10.1	-21.2	-10.7	-6.2	1,381.7	1,246.9	982.9	863.4	802.5
Zengin System	10.0	-7.9	-1.6	2.8	4.2	491.1	454.2	447.1	452.1	466.7
Tokyo Clearing House	-17.8	-20.8	-11.0	-3.9	-14.6	128.1	101.8	90.6	85.7	72.6
<b>Netherlands</b>										
TOP	8.7	-0.8	3.1	11.4	1.9	5,407.5	5,363.7	5,509.9	6,059.3	6,070.5
Interpay	2.7	2.3	4.0	1.8	4.3	351.6	359.7	372.9	374.7	384.2
<b>Singapore</b>										
MEPS	19.4	-12.8	-2.3	-1.7	27.1	7,511.9	6,335.5	6,125.8	5,458.8	6,478.4
SGDCCS	-8.7	-8.6	-3.6	3.2	4.6	271.7	240.1	229.0	214.1	209.1
USDCCS	-8.0	0.9	19.7	37.7	21.4	12.7	12.4	14.7	18.4	20.8
IBG	10.8	14.2	16.8	10.9	9.6	52.5	58.0	67.0	67.3	68.9
EFTPOS	15.9	13.2	12.3	13.8	17.1	3.6	3.9	4.3	4.5	4.9
<b>Sweden</b>										
E-RIX	-23.2	-6.4	26.3	-6.7	15.8	622.4	566.9	703.8	635.7	725.5
K-RIX	2.4	-1.3	-3.4	-5.5	2.6	4,954.7	4,807.6	4,579.3	4,190.3	4,163.0
Bankgirot	0.3	2.1	2.3	7.4	11.6	169.8	170.5	172.0	178.9	193.3
Dataclearing	-20.0	7.0	35.8	9.1	-7.7	48.4	50.9	68.2	72.1	64.4
<b>Switzerland</b>										
SIC	0.7	-2.0	-0.8	-6.9	-3.2	10,740.8	10,394.3	10,273.8	9,373.6	9,011.6
DTA/LSV	-12.1	3.8	-5.1	-11.7	-36.8	80.8	82.8	78.2	67.7	42.5
<b>United Kingdom</b>										
CHAPS Euro	nav	-7.1	16.9	5.1	12.6	1,680.4	1,520.2	1,873.0	1,846.8	2,051.6
CHAPS Sterling	-0.9	-4.0	5.0	0.3	-1.8	4,942.6	4,568.3	4,592.7	4,402.1	4,233.0
Cheque/credit	-2.1	-3.9	-4.7	-4.1	-6.9	144.4	133.6	121.9	111.8	101.9
BACS	11.3	8.5	6.6	10.6	7.1	217.2	227.0	231.7	244.9	256.7
<b>United States</b>										
CHIPS	4.3	0.0	1.4	3.3	-1.6	3,077.7	3,015.5	2,976.5	2,946.9	2,801.9
Fedwire	9.1	-5.4	8.0	4.4	5.3	4,182.5	3,875.6	4,077.4	4,081.6	4,152.7
<b>European Union<sup>4</sup></b>										
TARGET	22.3	17.8	4.7	3.8	7.7	4,202.2	5,153.1	6,417.7	7,204.1	7,671.1
EURO1 / STEP1	2.7	-9.8	-8.7	-3.4	-4.8	665.0	624.7	678.4	708.4	666.7
STEP2 <sup>3</sup>	nap	nap	nap	489.9	69.3	nap	nap	0.2	1.0	1.6

Note: For the footnotes regarding the systems, see after Comparative table PS4.



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

System	Total number of participants					of which: direct participants				
	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005
<b>Belgium</b>										
ELLIPS	96	93	89	87	85	17	17	16	15	15
Clearing house	94	92	88	83	82	34	34	32	27	25
CEC	94	95	89	85	83	33	30	28	24	22
<b>Canada</b>										
LVTS	nav	nav	nav	nav	86	14	14	14	15	15
<b>France</b>										
TBF	192	176	173	171	167	192	175	156	151	144
PNS	28	27	42	42	45	23	21	20	18	17
SIT	713	686	641	626	595	17	17	15	14	13
CH Paris	nap	nap	nap	nap	nap	nap	nap	nap	nap	nap
CH Province	nap	nap	nap	nap	nap	nap	nap	nap	nap	nap
CREIC	nap	nap	nap	nap	nap	nap	nap	nap	nap	nap
<b>Germany<sup>2</sup></b>										
RTGS <sup>plus</sup> (former ELS)	8,664	8,402	8,505	8,499	842	59	75	93	127	171
EAF (former EAF2)	nap	nap	nap	nap	nap	nap	nap	nap	nap	nap
RPS (former DTA)	326	318	316	320	267	326	318	316	320	267
<b>Hong Kong SAR</b>										
HKD CHATS	136	130	130	130	129	136	130	130	130	129
USD CHATS	180	212	227	232	230	65	64	67	68	68
EUR CHATS	nap	nap	45	44	45	nap	nap	23	23	23
<b>Italy</b>										
BI-REL	863	844	787	767	762	682	663	204	120	118
BI-COMP	nav	nav	nav	nav	720	211	207	179	139	137
<b>Japan</b>										
BOJ-NET <sup>6</sup>	669	637	617	600	594	669	637	617	600	594
FXYCS <sup>7</sup>	244	234	230	223	225	40	37	34	34	32
Zengin System	2,021	1,816	1,678	1,619	1,579	154	153	149	146	146
Tokyo Clearing House	420	381	370	356	354	121	116	111	106	106
<b>Netherlands</b>										
TOP	166	166	155	161	155	108	108	106	102	100
Interpay	72	72	73	69	68	72	72	73	69	68
<b>Singapore</b>										
MEPS	130	119	117	115	111	86	76	70	67	64
SGDCCS	104	85	61	60	61	40	36	34	34	34
USDCCS	53	48	43	42	43	31	31	31	31	32
IBG	45	38	38	39	39	41	35	35	36	36
EFTPOS	5	3	4	4	4	5	3	4	4	4
<b>Sweden</b>										
E-RIX	15	13	13	12	11	15	13	13	12	11
K-RIX	20	19	19	19	21	20	19	19	19	21
Bankgirot	21	19	18	17	19	21	19	18	17	19
Dataclearing	21	19	18	17	19	21	19	18	17	19
<b>Switzerland</b>										
SIC	313	314	307	306	325	313	314	307	306	325
DTA/LSV	nap	nap	nap	nap	nap	nap	nap	nap	nap	nap
<b>United Kingdom</b>										
CHAPS Euro	nav	nav	nav	nav	nav	20	20	19	19	19
CHAPS Sterling	nav	nav	nav	nav	nav	13	13	13	13	15
Cheque/credit	516	418	456	445	434	12	12	12	12	11
BACS	62,012	62,012	62,012	65,012	65,013	12	12	12	12	13
<b>United States</b>										
CHIPS	58	54	54	51	48	nav	nav	nav	nav	nav
Fedwire <sup>6,7</sup>	7,772	7,650	7,374	7,134	6,819	nav	nav	nav	nav	nav
<b>European Union</b>										
TARGET	10,580	10,253	10,272	10,253	10,197	1,629	1,576	1,105	1,050	1,126
EURO1 / STEP1	159	213	246	256	267	159	213	246	256	267
STEP2 <sup>3</sup>	nap	nap	1,150	1,451	1,625	nap	nap	48	78	97
<i>Memo:</i>										
<b>CLS</b>	nap	50	54	57	56	nap	50	54	56	55

Note: For the footnotes regarding the systems, see after Comparative table PS4.

Table PS4 (cont)

System	Concentration ratio in terms of volume (in %)					Concentration ratio in terms of value (in %)				
	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005
<b>Belgium</b>										
ELLIPS	80.0	83.0	82.0	84.0	84.0	85.4	87.0	88.0	89.0	90.0
Clearing house	72.1	74.0	78.0	81.8	85.0	71.6	70.5	81.0	85.1	90.5
CEC	73.2	73.7	81.0	83.4	82.0	72.9	74.0	80.0	81.3	81.5
<b>Canada</b>										
LVTS	84.7	84.2	84.1	84.0	83.1	82.9	81.3	80.2	79.9	77.0
<b>France</b>										
TBF	40.5	44.1	46.2	47.1	45.8	43.6	46.1	48.1	52.0	54.0
PNS	60.1	63.3	63.7	62.8	62.2	54.6	61.6	61.1	59.0	61.3
SIT	nav	57.1	57.5	60.4	60.5	nav	49.7	50.7	60.5	59.3
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
<b>Germany</b>										
RTGS <sup>plus</sup> (former ELS)	nav	53.3	52.5	51.9	48.0	nav	53.7	53.7	53.7	54.0
EAF (former EAF2)	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
RPS (former DTA)	nav	nav	33.0	29.3	28.4	nav	nav	20.2	18.7	16.7
<b>Hong Kong SAR</b>										
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
<b>Italy</b>										
BI-REL	40.7	45.1	47.3	47.5	51.5	38.7	37.7	38.8	44.7	48.1
BI-COMP	26.2	34.0	35.5	41.6	44.1	22.5	31.5	33.3	36.6	38.7
<b>Japan</b>										
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
<b>Netherlands</b>										
TOP	70.4	64.2	62.7	62.0	58.7	70.8	70.7	69.4	69.1	73.1
Interpay	93.3	93.4	93.5	93.5	96.9	92.3	92.0	92.2	93.0	96.0
<b>Singapore</b>										
MEPS	53.0	56.0	61.0	56.0	nav	nav	nav	nav	52.0	nav
SGDCCS	76.5	85.6	77.6	87.9	87.9	69.2	81.1	71.7	82.5	81.9
USDCCS	57.8	63.3	65.2	70.6	72.5	59.4	61.0	62.5	64.5	66.4
IBG	73.1	83.8	88.6	88.7	88.6	69.2	74.1	80.3	80.0	80.2
EFTPOS	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
<b>Sweden</b>										
E-RIX	nav	98.0	98.4	98.3	98.4	nav	98.9	99.5	99.3	99.6
K-RIX	nav	83.5	85.5	85.7	85.5	nav	87.9	84.2	81.6	80.3
Bankgirot	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Dataclearing	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
<b>Switzerland</b>										
SIC	54.4	55.1	57.8	60.5	62.2	71.9	70.5	70.0	70.2	69.5
DTA/LSV	54.4	55.1	57.8	60.5	62.2	71.9	70.5	70.0	70.2	69.5
<b>United Kingdom</b>										
CHAPS Euro	69.0	69.0	70.0	72.0	72.0	84.0	84.0	83.0	81.0	79.0
CHAPS Sterling	84.0	83.0	81.0	80.0	79.0	79.0	78.0	77.0	78.0	78.0
Cheque/credit	78.0	78.0	78.0	79.0	78.0	81.0	80.0	80.0	79.0	78.0
BACS	75.0	74.0	74.0	76.0	76.0	nav	nav	nav	nav	nav
<b>United States</b>										
CHIPS	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Fedwire	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
<b>European Union</b>										
TARGET	16.8	26.4	25.9	25.5	22.6	17.9	22.3	21.8	21.7	19.9
EURO1 / STEP1	24.3	23.5	22.8	25.5	26.2	43.0	44.0	44.5	45.4	45.0
STEP2 <sup>3</sup>	nav	nav	60.0	39.9	33.7	nav	nav	57.6	37.3	31.7

Note: For the footnotes regarding the systems, see after Comparative table PS4.

## Footnotes for Tables PS1–4

**Canada:** <sup>1</sup> Final settlement occurs at 18:30. However, due to the risk controls in place, the LVTS provides intraday settlement finality. <sup>2</sup> No standard hours.

**Germany:** <sup>1</sup> Payments are processed in several windows. Payment orders which are submitted between 07.00 and 20.00 (domestic credit transfers as well as STEP2 credit transfers) and between 09.00 and 21.00 (direct debits and payments arising from the paperless cheque collection procedure) are processed in the evening processing. The equivalent values of credit transfers are blocked in the submitter's Bundesbank account on the submission day from 19.00 is transformed into account debit entries on the next business day. The value of cheques and direct debits is credited on the business day following submission ("subject to collection"). Payment orders which are submitted exclusively by data telecommunication between 20.00 and 07.00 (credit transfers) and 21.00 and 09.00 (direct debits and payments arising from the paperless cheque collection procedure) are processed in the morning processing. The payments are booked and delivered directly in the morning of the processing day. During the morning processing, delivery and booking of cross-border transfers received from EBA/STEP2 and the data delivery and booking of GSE items and BSE cheques (only paper-based submission by public authorities) submitted paper based on the previous day also takes place. <sup>2</sup> Introduction of RTGS<sup>plus</sup> on 5 November 2001 and close down of ELS and EAF. ELS serves, along with SWIFT, as a means of communication to RTGS<sup>plus</sup> only.

**Hong Kong SAR:** <sup>1</sup> Central Monetary Authority.

**Italy:** <sup>1</sup> 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:** <sup>1</sup> Processing costs of transfer orders are recovered from the participants, but development and maintenance costs are covered by the Bank of Japan. <sup>2</sup> Cut-off time is extended to 19:00 only for the participants who are approved by the Bank of Japan. <sup>3</sup> Cut-off time for bill and checks sorted by banks. Bill and checks for sorting at TCH must be submitted by 21:00 of the day before the value date. <sup>4</sup> With the consent of the receiving bank, the third party orders may be entered for same day settlement until the cut-off time of the system. <sup>5</sup> 19:00 for market participants with access to the extended operating hours of BOJ-NET.

**Netherlands:** <sup>1</sup> In principle; sometimes less.

**Singapore:** <sup>1</sup> Where they differ, times for Saturdays are shown in brackets. <sup>2</sup> 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. <sup>3</sup> On weekend transaction submissions, settlement occurs on the following Monday.

**Sweden:** <sup>1</sup> No same day transaction. <sup>2</sup> Payments become final on completion of settlement, which occurs throughout the day. <sup>3</sup> The settlement points for the different flows are spread out between 07:15 and 16:20. <sup>4</sup> The settlement points for the different flows are spread out between 07:15 and 15:20.

**Switzerland:** <sup>1</sup> R for remote members. <sup>2</sup> 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:** <sup>1</sup> In net settlement, the payment becomes final and irrevocable when the payment has had an effect on the bilateral net position.

**United States:** <sup>1</sup> Local times are Eastern time. <sup>2</sup> 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). <sup>3</sup> 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. <sup>4</sup> Payments over CHIPS become final on completion of settlement, which occurs throughout the day. <sup>5</sup> Trading occurs among dealers for funds on deposit at Federal Reserve Banks (ie federal funds) as early as 06:30. <sup>6</sup> 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. <sup>7</sup> Data prior to 2003 are revised to correspond to the 2004 figure.

**European Union:** <sup>1</sup> All times are at Central European Time (CET). <sup>2</sup> STEP2 payments are settled in EURO1 at 07.30 CET. <sup>3</sup> STEP2 commenced settlement transactions on 29 April 2003. <sup>4</sup> Using euro area consumer price (HICP) inflation and GDP respectively.

**CLS:** <sup>1</sup> Includes some non-bank financial institutions. <sup>2</sup> At Central European Time (CET). <sup>3</sup> 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-2005)*

System	Type of securities	Owner/ manager	Delivery lag (T+n)	Settlement of cash leg	Securities settlement (delivery)
<b>Belgium</b>					
NBB SSS	B, C, G, O	CB	T+2, T+3	G	G
CIK (FMS)	E, O	SE <sup>1</sup> , O	T+3	N	G
CIK (EMSS)	B, E, O	SE <sup>1</sup> , O	T+3	G	G
Euroclear Bank	B, C, G, E, O	O, B	T – T+n	G, RTGS	G, RTGS
<b>Canada</b>					
CDSX	B, G, E, O	B, SE, O	T, T+1, T+3	N	G
<b>France</b>					
RGV2					
Irrevocable channel	B, C, G, E, O	Euroclear France	T – T+100	RTGS	RTGS
Revocable channel	B, C, G, E, O	Euroclear France	T – T+30	N	G
<b>Germany</b>					
Clearstream Banking Frankfurt <sup>1</sup>	B, G, E, O	SE	T – T+40	N, RTGS	G, RTGS
<b>Hong Kong SAR</b>					
CCASS	E, O	SE	T+2, T+3	N, RTGS	G, RTGS
CMU	G, O	CMA	T	G, N	G, N
<b>Italy</b>					
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
<b>Japan</b>					
BOJ-NET JGB Services					
JASDEC	G	CB	T – T+3	RTGS	RTGS
	O <sup>1</sup>	JASDEC	T – T+3	RTGS	RTGS
	E <sup>2</sup>	JASDEC	T – T+3	N	RTGS
	E <sup>3</sup>	JASDEC	T+2, T+3	N	N
<b>Netherlands</b>					
Euroclear Netherlands	B, G, E	Euroclear Netherlands	T+3	RTGS	RTGS
<b>Singapore</b>					
DCSS	B	SE	T+n <sup>1</sup>	G	G
CDP	E, O	SE	T+3	N	G
MEPS	G	CB	T+1, T+2, T+3	RTGS	G
<b>Sweden</b>					
Stockholmsbörsen					
VPC	O	O	T+3	N	N
	G, E, O	B, O	T+2, T+3	G, N	G
<b>Switzerland</b>					
SECOM	B, G, E, O	B, O	T+3	G	G
<b>United Kingdom</b>					
CREST	B, C, G, E, O	B, O	T – T+3	RTGS	RTGS
<b>United States</b>					
NBES <sup>1</sup>					
DTC	G, O	CB	T, T+1	RTGS	RTGS
	B, C, E, O	B, O	T, T+3	N	G

Note: For the footnotes regarding the systems, see after Table SSS4.

Table SSS1 (cont)

System	DVP (Delivery Versus Payment) mechanism	Intraday finality	Closing time for same-day transactions	Central Securities Depository	Cash settlement agent
<b>Belgium</b>					
NBB SSS	DVP 1	yes	17:00, 17:30 <sup>2</sup>	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
<b>Canada</b>					
CDSX	DVP 2	yes	16:00	CDS	CB <sup>1</sup>
<b>France</b>					
RGV2					
Irrevocable channel	DVP 1	yes	17:00	Euroclear France	CB
Revocable channel	DVP 2	yes	16:00	Euroclear France	CB
<b>Germany</b>					
Clearstream Banking Frankfurt <sup>1</sup>	DVP 1, DVP 2/3 <sup>2</sup>	yes	17:30 <sup>3</sup> , 18:00 <sup>4</sup>	Clearstream Banking Frankf.	CB, B
<b>Hong Kong SAR</b>					
CCASS	DVP 1, DVP 3	no	15:30	CCASS	B
CMU	DVP 1, DVP 3	yes	15:00	CMU	CMA
<b>Italy</b>					
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
<b>Japan</b>					
BOJ-NET JGB Services	DVP 1	yes	16:30	CB	CB
JASDEC	DVP1	yes	16:20	JASDEC	CB
	DVP2	no	13:50	JASDEC	CB
	DVP3	no	nap	JASDEC	CB, B
<b>Netherlands</b>					
Euroclear Netherlands	DVP 1	yes	16:00 <sup>1</sup> , 17:30 <sup>2</sup>	Euroclear Netherlands	CB, B
<b>Singapore</b>					
DCSS	DVP 1	yes	nap	CDP	CB
CDP	DVP 2	yes	nap	CDP	B
MEPS	DVP 1	yes	nap <sup>2</sup>	CB	CB
<b>Sweden</b>					
Stockholmsbörsen	no	yes	17:30	OM	CB
VPC	yes	yes	17:00	VPC	CB
<b>Switzerland</b>					
SECOM	DVP 1	yes	16:00	SIS SegalInterSettle	CB
<b>United Kingdom</b>					
CREST	DVP 1	yes	14:55	nap	CB, B
<b>United States</b>					
NBES <sup>1</sup>	DVP 1	yes	15:15 <sup>2</sup>	CB	CB
DTC	DVP 2	no	15:20 <sup>2</sup>	DTC	CB

Note: For the footnotes regarding the systems, see after Comparative table SSS4.

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)				
	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005
<b>Belgium</b>										
NBB SSS	0.1	0.2	0.2	0.2	0.3	26.2	9.5	10.3	-13.2	74.9
CIK	0.4	0.4	0.4	0.5	1.0	43.3	0.6	-1.3	29.7	126.3
Euroclear Bank	15.1	18.4	22.0	24.0	27.0	nap	21.9	19.6	9.1	12.3
<b>Canada</b>										
CDSX (former SSS and DCS)	33.2	30.4	39.2	49.3	66.0	-22.9	-8.4	29.2	25.7	33.8
<b>France</b>										
Euroclear France	31.4	29.0	27.8	27.9	32.9	-23.0	-7.6	-4.1	0.1	18.0
<b>Germany</b>										
Clearstream Banking Frankfurt <sup>1</sup>	66.9	67.3	45.6	33.3	47.3	-11.0	0.5	-32.2	-27.0	42.1
<b>Hong Kong SAR</b>										
CCASS	29.4	24.6	33.8	43.3	43.3	-35.0	-16.4	37.6	28.1	0.1
CMU	0.0	0.0	0.0	0.0	0.0	-16.1	-13.5	-8.2	-10.2	26.8
<b>Italy</b>										
LDT	42.4	40.9	34.2	3.4	nap	-4.2	-3.4	-16.4	-90.1	nap
Monte Titoli	1.8	1.8	1.6	1.6	1.2	31.0	-3.5	-7.9	-1.8	-25.6
EXPRESS II	0.1	0.1	0.2	21.9	25.3	nav	3.1	90.0	11,411	15.8
<b>Japan</b>										
BOJ-NET JGB Services	2.9	2.9	2.9	3.1	3.3	29.1	0.0	2.8	6.3	6.7
JASDEC	36.3	35.5	37.6	48.1	61.4	4.5	-2.0	5.7	27.9	27.8
<b>Netherlands</b>										
Euroclear Netherlands	3.1	3.0	3.1	2.9	3.0	-3.0	-2.6	2.6	-5.1	2.9
<b>Singapore</b>										
DCSS	0.0	0.0	0.0	0.0	0.0	170.0	18.1	-4.3	-6.0	-18.6
CDP	93,066	111,837	217,657	178,603	203,881	-6.3	20.2	94.6	-17.9	14.2
MEPS	0.1	0.1	0.1	0.0	0.0	150.0	0.0	40.0	-42.9	13.0
<b>Sweden</b>										
Stockholmsbörsen	96.5	98.6	102.9	131.1	141.8	22.7	2.2	4.4	27.4	8.2
VPC	6.1	10.9	10.3	11.6	13.0	-21.1	78.8	-5.4	12.6	12.4
<b>Switzerland</b>										
SECOM	13.4	15.3	19.9	20.0	22.5	-7.7	13.8	30.3	0.4	12.6
<b>United Kingdom</b>										
CREST	73.4	75.7	63.8	64.2	68.8	24.2	3.1	-15.7	0.6	7.2
CMO	0.2	0.1	0.1	nap	nap	-0.5	-50.0	0.0	nap	nap
<b>United States</b>										
NBES <sup>1</sup>	15.0	17.4	20.4	20.2	22.4	10.4	16.1	16.8	-1.0	10.9
DTC	220.1	224.3	225.2	243.0	263.0	-4.4	1.9	0.4	7.9	8.2

Note: For the footnotes regarding the systems, see after Comparative table SSS4.

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

System	Value of transactions (USD billions) <sup>1</sup>					Average value per transaction (USD thousands) <sup>1</sup>				
	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005
<b>Belgium</b>										
NBB SSS	2,481	2,576	4,099	4,201	6,390	17,099	16,209	23,379	27,615	24,024
CIK	90	92	85	147	201	254	258	240	321	194
Euroclear Bank	77,762	97,555	133,332	164,750	191,780	5,150	5,302	6,061	6,865	7,113
<b>Canada</b>										
CDSX (former SSS and DCS)	20,466	16,622	29,063	nav	nav	617	547	741	nav	nav
<b>France</b>										
Euroclear France	39,046	49,952	59,364	182,457	207,330	1,244	1,722	2,134	6,551	6,306
<b>Germany</b>										
Clearstream Banking Frankfurt <sup>1</sup>	nav	12,284	16,148	17,328	48,623	nav	183	354	521	1,029
<b>Hong Kong SAR</b>										
CCASS	989	808	1,135	1,729	2,052	34	33	34	40	47
CMU	683	725	670	548	852	15,757	19,319	19,477	17,731	21,739
<b>Italy</b>										
LDT	26,090	31,177	39,130	2,716	nav	616	762	1,144	804	nav
Monte Titoli	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
EXPRESS II	1,009	1,050	1,439	60,636	65,234	10,402	10,500	7,574	2,773	2,576
<b>Japan</b>										
BOJ-NET JGB Services	85,857	88,319	101,044	130,454	147,008	30,004	30,865	34,365	41,742	44,092
JASDEC	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
<b>Netherlands</b>										
Euroclear Netherlands	863	690	779	959	1,183	281	231	253	329	394
<b>Singapore</b>										
DCSS	6	5	5	5	4	1,298	1,023	929	998	1,138
CDP	74	66	93	109	123	0	0	0	0	0
MEPS	262	414	450	312	340	5,244	8,290	6,430	7,789	7,511
<b>Sweden</b>										
Stockholmsbörsen	386	278	303	462	503	4	3	3	4	4
VPC	8,492	9,155	10,802	12,590	14,514	1,398	843	1,051	1,088	1,116
<b>Switzerland</b>										
SECOM	3,822	4,800	6,425	7,610	8,571	285	315	323	381	381
<b>United Kingdom</b>										
CREST	74,892	77,263	95,162	142,837	162,110	1,020	1,021	1,492	2,225	2,356
CMO	3,246	2,562	2,374	nav	nav	16,231	25,625	23,739	nav	nav
<b>United States</b>										
NBES <sup>1</sup>	212,343	228,907	267,644	313,425	368,897	14,143	13,128	13,138	15,543	16,499
DTC	120,000	103,600	105,700	118,800	148,200	545	462	469	489	563

Note: For the footnotes regarding the systems, see after Comparative table SSS4.

<sup>1</sup> 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 %)				
	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005
<b>Belgium</b>										
NBB SSS	14.2	-3.0	30.9	-8.6	48.5	1,071	1,021	1,322	1,168	1,723
CIK	29.8	-4.5	-24.6	54.4	33.9	39	37	27	41	54
Euroclear Bank	nav	17.2	12.4	10.2	13.6	33,567	38,670	42,999	45,802	51,720
<b>Canada</b>										
CDSX (former SSS and DCS)	28.9	-19.5	51.7	nav	nav	2,861	2,261	3,346	nav	nav
<b>France</b>										
Euroclear France	16.4	19.2	-2.9	173.0	11.5	2,914	3,422	3,297	8,852	9,762
<b>Germany</b>										
Clearstream Banking Frankfurt <sup>1</sup>	nav	nav	8.7	-4.2	175.5	nav	608	662	632	1,747
<b>Hong Kong SAR</b>										
CCASS	-27.8	-15.7	44.0	52.9	17.4	594	494	717	1,043	1,154
CMU	-8.7	9.4	-5.2	-17.9	53.9	410	443	423	331	479
<b>Italy</b>										
LDT	7.2	10.6	1.9	-93.8	nav	2,335	2,554	2,596	157	nav
Monte Titoli	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
EXPRESS II	1,868.8	-3.7	11.3	3,642.9	5.3	90	86	95	3,510	3,691
<b>Japan</b>										
BOJ-NET JGB Services	-3.1	7.0	6.2	20.5	15.1	2,094	2,250	2,389	2,831	3,231
JASDEC	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
<b>Netherlands</b>										
Euroclear Netherlands	-7.0	-26.9	-7.9	10.3	21.6	215	157	145	157	188
<b>Singapore</b>										
DCSS	117.7	-6.6	-15.9	-3.6	-9.1	7	6	5	4	4
CDP	-24.2	-9.5	35.8	11.4	11.3	86	75	101	102	106
MEPS	168.1	58.6	5.1	-34.0	6.8	306	469	487	292	291
<b>Sweden</b>										
Stockholmsbörsen	-12.7	-33.6	-11.2	36.8	10.1	175	114	100	132	141
VPC	12.9	-0.6	-4.1	4.8	16.4	3,838	3,752	3,551	3,605	4,064
<b>Switzerland</b>										
SECOM	10.8	15.1	15.1	8.5	11.6	1,526	1,734	1,988	2,113	2,344
<b>United Kingdom</b>										
CREST	5.6	-2.3	11.6	32.1	12.2	5,218	4,910	5,250	6,628	7,277
CMO	nav	-25.2	-16.0	nav	nav	226	163	131	nav	nav
<b>United States</b>										
NBES <sup>1</sup>	10.4	6.5	14.6	14.2	14.4	2,097	2,186	2,440	2,671	2,954
DTC	0.8	-14.7	0.0	9.6	21.3	1,185	990	963	1,012	1,187

Note: For the footnotes regarding the systems, see after Comparative table SSS4.

<sup>1</sup> Converted at yearly average exchange rates.



**Table SSS4**  
**Participation in selected securities settlement systems**

System	Total number of participants				
	2001	2002	2003	2004	2005
<b>Belgium</b>					
NBB SSS	134	123	109	107	94
CIK	104	97	93	87	81
Euroclear Bank	1,778	1,634	1,538	1,491	1,497
<b>Canada</b>					
CDSX (former SSS and DCS)	189	185	0	77	76
<b>France</b>					
Euroclear France	145	193	241	190	184
<b>Germany</b>					
Clearstream Banking Frankfurt <sup>1</sup>	422	437	411	405	369
<b>Hong Kong SAR</b>					
CCASS	527	529	493	487	480
CMU	354	333	330	324	307
<b>Italy</b>					
LDT	281	266	212	nap	nap
CAT	nap	nap	nap	nap	nap
Monte Titoli	1,867	1,916	1,869	1,967	2,174
EXPRESS II	107	125	153	131	129
<b>Japan</b>					
BOJ-NET JGB Services (book-entry system)	360	348	341	340	335
BOJ-NET JGB Services (registration system)	398	379	370	357	351
JASDEC (equities)	290	272	275	272	277
JASDEC (CP)	nap	nap	47	57	65
<b>Netherlands</b>					
Euroclear Netherlands	56	82	80	79	57
<b>Singapore</b>					
DCSS	50	52	51	44	44
CDP	1,196	1,208	1,220	1,324	1,278
MEPS	133	120	117	115	111
<b>Sweden</b>					
Stockholmsbörsen	84	83	79	79	100
VPC	47	45	44	44	42
<b>Switzerland</b>					
SECOM	433	489	462	448	437
<b>United Kingdom</b>					
CREST	41,227	52,881	38,054	41,882	43,051
CMO	64	58	nap	nap	nap
<b>United States</b>					
NBES <sup>1</sup>	1,888	1,793	1,667	1,547	1,319
DTC	475	474	436	362	334

Note: For the footnotes regarding the systems, see below.

**Footnotes for Tables SSS1–4**

**Belgium:** <sup>1</sup> As of January 2006, SSS CIK is part of the Euroclear Group and is since referred to as "Euroclear Belgium". (The ICSD that is part of the Euroclear Group is referred to as "Euroclear Bank".) <sup>2</sup> ESCB monetary policy and credit operations (FOP).

**Canada:** <sup>1</sup> The Bank of Canada acts as the cash settlement agent for CAD transactions that settle in CDSX. For domestic USD transactions that settle in CDSX, a commercial bank acts as the cash settlement agent. The value and volume of domestic USD transactions is relatively insignificant when compared to overall CDSX figures.

**Germany:** <sup>1</sup> Introduction of a central counterparty (Eurex Clearing (Equities)) in April 2003. <sup>2</sup> Mixture of DVP 2 and DVP3 (securities disposition on a gross basis without finality until final settlement of net cash position). <sup>3</sup> For DVP (delivery versus payment) transactions. <sup>4</sup> For FOP (free of payment) transactions.

**Japan:** <sup>1</sup> From January 2006, in addition to commercial paper, corporate and other debt securities are eligible for JASDEC. <sup>2</sup> For equities traded outside the exchanges and cleared via the JASDEC DVP Clearing Corporation. <sup>3</sup> For exchange-traded equities cleared via the Japan Securities Clearing Corporation.

**Netherlands:** <sup>1</sup> For DVP (delivery versus payment) transactions. <sup>2</sup> For FOP (free of payment) transactions.

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

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