

Comparative tables

Table 1
Basic statistical data

	GDP (USD billions) ¹					Population (millions, yearly average)				
	2002	2003	2004	2005	2006	2002	2003	2004	2005	2006
Belgium	252	310	360	375	397	10.4	10.4	10.4	10.5	10.6
Canada	734	866	992	1,136	1,275	31.4	31.7	32.0	32.3	32.6
France	1,460	1,800	2,063	2,134	2,248	61.6	62.0	62.4	62.8	63.2
Germany	2,020	2,443	2,747	2,788	2,913	82.5	82.5	82.5	82.5	82.4
Hong Kong SAR	164	159	166	178	190	6.7	6.8	6.8	6.8	6.9
Italy	1,221	1,508	1,728	1,768	1,851	57.5	57.5	57.6	58.1	58.4
Japan	3,926	4,229	4,607	4,554	4,376	127.5	127.7	127.8	127.8	127.8
Netherlands	438	538	610	632	670	16.1	16.2	16.3	16.3	16.3
Singapore	88	92	107	117	132	4.2	4.2	4.2	4.3	4.5
Sweden	249	311	357	366	393	8.9	9.0	9.0	9.0	9.1
Switzerland	279	325	363	372	388	7.3	7.4	7.5	7.5	7.6
United Kingdom	1,584	1,826	2,169	2,240	2,396	59.3	59.6	59.8	60.2	60.6
United States	10,470	10,961	11,686	12,434	13,195	288.4	291.3	294.1	296.6	299.8
CPSS²	22,886	25,369	27,956	29,092	30,424	761.9	766.2	770.4	774.9	779.7

Table 1 (cont)

	GDP per capita (USD) ¹					CPI inflation (per cent, yearly average)				
	2002	2003	2004	2005	2006	2002	2003	2004	2005	2006
Belgium	24,363	29,835	34,456	35,683	37,523	1.6	1.5	1.9	2.5	2.3
Canada	23,404	27,342	31,004	35,143	39,070	2.3	2.7	1.8	2.2	2.0
France	23,690	29,021	33,032	33,967	35,577	1.9	2.2	2.3	1.9	1.9
Germany	24,491	29,604	33,300	33,808	35,367	1.4	1.0	1.8	1.9	1.8
Hong Kong SAR	24,351	23,442	24,403	26,007	27,505	-3.0	-2.6	-0.4	0.9	2.0
Italy	21,241	26,229	30,019	30,404	31,673	2.6	2.8	2.3	2.2	2.2
Japan	30,797	33,120	36,055	35,640	34,247	-0.9	-0.2	0.0	-0.3	0.2
Netherlands	27,156	33,192	37,495	38,742	41,018	3.9	2.2	1.4	1.5	1.7
Singapore	21,182	22,066	25,205	26,891	29,474	-0.4	0.5	1.7	0.5	1.0
Sweden	27,906	34,731	39,734	40,506	43,271	1.9	2.3	1.0	0.8	1.5
Switzerland	38,017	43,940	48,760	49,619	51,338	0.6	0.6	0.8	1.2	1.1
United Kingdom	26,701	30,656	36,247	37,183	39,543	1.3	1.4	1.3	2.0	2.3
United States	36,299	37,629	39,740	41,916	44,012	1.3	2.0	2.5	2.9	2.8
CPSS²	30,040	33,111	36,288	37,542	39,018	1.1	1.5	1.8	2.0	2.1

Table 1 (cont)

	Exchange rate vis-à-vis USD (yearly average)					Exchange rate vis-à-vis USD (end of year)				
	2002	2003	2004	2005	2006	2002	2003	2004	2005	2006
Belgium	1.0609	0.8858	0.8049	0.8051	0.7972	0.9536	0.7918	0.7342	0.8477	0.7593
Canada	1.5702	1.4004	1.3012	1.2112	1.1343	1.5776	1.2965	1.2020	1.1630	1.1654
France	1.0609	0.8858	0.8049	0.8051	0.7972	0.9536	0.7918	0.7342	0.8477	0.7593
Germany	1.0609	0.8858	0.8049	0.8051	0.7972	0.9536	0.7918	0.7342	0.8477	0.7593
Hong Kong SAR	7.7990	7.7870	7.7880	7.7773	7.7677	7.7980	7.7630	7.7740	7.7525	7.7745
Italy	1.0609	0.8858	0.8049	0.8051	0.7972	0.9536	0.7918	0.7342	0.8477	0.7593
Japan	125.14	115.93	108.16	110.18	116.31	118.61	106.93	102.53	117.74	119.16
Netherlands	1.0609	0.8858	0.8049	0.8051	0.7972	0.9536	0.7918	0.7342	0.8477	0.7593
Singapore	1.7906	1.7422	1.6903	1.6646	1.5889	1.7365	1.7008	1.6338	1.6642	1.5336
Sweden	9.7194	8.0838	7.3453	7.4780	7.3793	8.7278	7.1892	6.6226	7.9584	6.8644
Switzerland	1.5556	1.3453	1.2419	1.2458	1.2530	1.4410	1.2664	1.1453	1.3047	1.2078
United Kingdom	0.6665	0.6125	0.5460	0.5504	0.5436	0.6203	0.5580	0.5176	0.5809	0.5099
United States	nap	nap	nap	nap	nap	nap	nap	nap	nap	nap
CPSS	nap	nap	nap	nap	nap	nap	nap	nap	nap	nap

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

¹ Converted at yearly average exchange rates. ² Sum or average excluding those countries for which data are not available.

Table 2
Banknotes and coin in circulation
(end of year)

	Total value (USD billions) ¹					Value per inhabitant (USD) ¹				
	2002	2003	2004	2005	2006	2002	2003	2004	2005	2006
Belgium	nap	nap	nap	nap	nap	nap	nap	nap	nap	nap
Canada	28.69	35.76	40.36	43.46	45.87	914.2	1,128.6	1,261.3	1,345.2	1,405.4
France	nap	nap	nap	nap	nap	nap	nap	nap	nap	nap
Germany	nap	nap	nap	nap	nap	nap	nap	nap	nap	nap
Hong Kong SAR	15.98	18.13	19.73	20.16	21.16	2,376.0	2,680.7	2,902.4	2,947.7	3,066.2
Italy	nap	nap	nap	nap	nap	nap	nap	nap	nap	nap
Japan	673.12	760.61	804.14	711.51	708.00	5,279.9	5,956.5	6,292.8	5,568.7	5,541.2
Netherlands	nap	nap	nap	nap	nap	nap	nap	nap	nap	nap
Singapore	7.79	8.26	9.24	9.57	11.05	1,865.9	1,972.6	2,179.8	2,205.0	2,464.0
Sweden	12.26	15.15	16.44	13.96	16.37	1,373.4	1,691.5	1,828.2	1,545.6	1,802.8
Switzerland	29.10	33.90	36.79	33.60	37.84	3,963.6	4,577.6	4,936.0	4,479.1	5,007.0
United Kingdom	59.13	68.92	79.45	73.03	87.48	996.8	1,157.3	1,327.6	1,212.3	1,443.9
United States	687.53	724.17	754.86	793.99	820.14	2,383.7	2,486.1	2,567.0	2,676.6	2,735.6
Euro area	388.99	579.71	703.68	686.42	850.94	1,263.1	1,870.7	2,256.3	2,188.3	2,700.1
CPSS excl euro area²	1,513.60	1,664.91	1,761.01	1,699.28	1,747.92	2,835.6	3,097.3	3,254.1	3,119.8	3,184.9
CPSS incl euro area²	1,902.59	2,244.62	2,464.69	2,385.70	2,598.86	2,260.3	2,648.7	2,889.3	2,779.4	3,008.0

Table 2 (cont)

	Value as a percentage of GDP					Value as a percentage of narrow money				
	2002	2003	2004	2005	2006	2002	2003	2004	2005	2006
Belgium	nap	nap	nap	nap	nap	nap	nap	nap	nap	nap
Canada	3.92	3.82	3.76	3.68	3.70	14.70	14.22	13.66	13.32	12.66
France	nap	nap	nap	nap	nap	nap	nap	nap	nap	nap
Germany	nap	nap	nap	nap	nap	nap	nap	nap	nap	nap
Hong Kong SAR	9.76	11.40	11.87	11.30	11.16	48.04	39.68	37.17	44.87	42.41
Italy	nap	nap	nap	nap	nap	nap	nap	nap	nap	nap
Japan	16.25	16.59	16.54	16.70	16.58	22.94	22.38	21.81	20.99	21.16
Netherlands	nap	nap	nap	nap	nap	nap	nap	nap	nap	nap
Singapore	8.54	8.73	8.36	8.20	8.07	37.77	36.27	34.18	34.57	32.43
Sweden	4.42	4.33	4.15	4.06	3.88	12.47	12.05	11.47	10.22	9.22
Switzerland	9.66	9.81	9.34	9.45	9.40	17.45	14.78	15.25	15.10	16.42
United Kingdom	3.47	3.44	3.47	3.44	3.43	5.21	4.95	4.86	4.60	4.48
United States	6.57	6.61	6.46	6.39	6.22	55.22	54.37	53.87	56.86	59.08
Euro area	5.12	9.71	9.73	9.89	7.69	14.84	16.83	17.52	16.72	17.20
CPSS excl euro area²	8.65	8.87	8.61	7.94	7.82	25.97	24.49	23.54	23.82	23.18
CPSS incl euro area²	7.82	8.25	8.19	7.61	7.90	22.52	21.91	21.44	21.23	20.81

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

¹ Converted at end-of-year exchange rates. ² Sum or average excluding those countries for which data are not available.

Table 3**Transferable deposits held by banks***(average for December or average of last reserve maintenance period)¹*

	Transferable balances held at the central bank									
	Total value (USD billions) ²					Value as a percentage of GDP				
	2002	2003	2004	2005	2006	2002	2003	2004	2005	2006
Belgium	7.66	9.58	11.34	11.16	13.58	2.73	2.76	2.87	3.13	3.26
Canada	0.41	0.11	0.08	0.05	0.02	0.06	0.01	0.01	0.00	0.00
France	24.75	29.90	34.75	33.62	44.38	1.52	1.48	1.54	1.66	1.88
Germany	40.64	47.90	51.07	46.33	54.52	1.81	1.75	1.70	1.75	1.78
Hong Kong SAR ³	0.07	3.64	2.03	0.20	0.26	0.04	2.29	1.22	0.11	0.14
Italy	14.22	18.38	20.64	19.57	26.83	1.05	1.09	1.09	1.17	1.38
Japan	152.53	231.66	264.33	213.12	43.08	3.68	5.05	5.44	5.00	1.01
Netherlands	14.50	17.14	18.65	18.26	24.98	2.97	2.85	2.79	3.04	3.55
Singapore	3.72	3.88	4.15	4.49	5.74	4.08	4.10	3.76	3.84	4.19
Sweden ³	0.01	0.08	0.09	0.03	0.02	0.00	0.02	0.02	0.01	0.00
Switzerland	2.12	4.37	4.72	3.80	4.30	0.70	1.26	1.20	1.07	1.07
United Kingdom	2.98	3.52	3.99	5.83	38.99	0.17	0.18	0.17	0.27	1.53
United States	20.90	22.63	21.48	18.14	14.20	0.20	0.21	0.18	0.15	0.11
CPSS⁴	284.51	392.78	437.34	374.60	270.91	1.24	1.55	1.56	1.29	0.89

Table 3 (cont)

	Transferable balances held at other banks									
	Total value (USD billions) ²					Value as a percentage of GDP				
	2002	2003	2004	2005	2006	2002	2003	2004	2005	2006
Belgium	8.15	18.50	23.47	21.63	33.68	2.90	5.33	5.95	6.07	8.08
Canada	3.27	4.73	5.96	6.72	7.48	0.45	0.51	0.55	0.57	0.60
France ⁵	235.90	266.90	319.06	269.31	326.13	14.53	13.25	14.11	13.29	13.82
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 ³	129.88	134.25	125.45	122.07	172.61	9.56	7.96	6.62	7.27	8.88
Japan ⁶	74.10	88.14	87.79	93.24	51.92	1.83	1.99	1.95	2.10	1.20
Netherlands ³	57.65	68.00	83.16	36.82	56.06	11.82	11.29	12.43	6.13	7.97
Singapore	nap	nap	nap	nap	nap	nap	nap	nap	nap	nap
Sweden ³	23.03	31.53	45.66	41.70	51.61	8.30	9.01	11.52	12.13	12.22
Switzerland ³	27.77	52.34	62.93	58.85	69.21	9.21	15.14	15.97	16.56	17.19
United Kingdom	582.06	730.15	959.44	1,024.91	1,588.71	34.20	36.44	41.93	48.30	62.20
United States ³	35.70	35.32	28.14	30.15	30.59	0.34	0.32	0.24	0.24	0.23
CPSS⁴	1,177.51	1,429.85	1,741.06	1,705.40	2,388.00	5.71	6.31	6.98	6.56	8.78

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

¹ Except as noted. ² Converted at end-of-year exchange rates, except as noted. ³ End of year. ⁴ Sum or average excluding those countries for which data are not available. ⁵ Average of fourth quarter. ⁶ Balances at end-September, converted at end-September exchange rates.

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

	Number of institutions									
	Total number					Number per million inhabitants				
	2002	2003	2004	2005	2006	2002	2003	2004	2005	2006
Belgium	113	110	106	106	107	10.9	10.6	10.1	10.1	10.1
Canada	1,517	1,405	1,295	1,255	1,210	48.3	44.3	40.5	38.8	37.1
France	992	941	899	856	831	16.1	15.2	14.4	13.6	13.1
Germany	2,364	2,226	2,149	2,090	2,049	28.7	27.0	26.0	25.3	24.9
Hong Kong SAR	225	216	209	200	203	33.5	31.9	30.7	29.2	29.4
Italy	835	815	800	807	824	14.5	14.2	13.9	13.9	14.1
Japan ²	2,208	2,027	1,937	1,773	1,699	17.3	15.9	15.2	13.9	13.3
Netherlands	566	514	492	429	371	35.1	31.7	30.2	26.3	22.7
Singapore	183	176	170	163	160	43.8	42.0	40.1	37.5	35.7
Sweden	128	126	128	127	128	14.3	14.1	14.2	14.1	14.1
Switzerland	358	344	340	339	333	48.8	46.5	45.6	45.2	44.1
United Kingdom	449	425	407	393	388	7.6	7.1	6.8	6.5	6.4
United States	19,446	18,943	18,367	17,883	17,466	67.4	65.0	62.5	60.3	58.3
CPSS³	29,384	28,268	27,299	26,421	25,769	38.6	36.9	35.4	34.1	33.0

Table 4 (cont)

	Number of branches or offices									
	Total number					Number per million inhabitants				
	2002	2003	2004	2005	2006	2002	2003	2004	2005	2006
Belgium	7,055	6,512	6,156	5,922	5,882	681.3	626.4	589.3	563.4	555.7
Canada	14,249	14,424	14,175	14,227	14,324	454.1	455.2	443.0	440.3	438.9
France	37,465	39,562	40,003	40,552	39,886	608.0	637.7	640.6	645.5	631.2
Germany	53,443	49,663	47,667	46,236	42,438	647.9	601.8	577.8	560.7	515.2
Hong Kong SAR	1,640	1,531	1,512	1,502	1,515	243.8	226.3	222.4	219.7	219.5
Italy	43,827	44,771	44,870	44,592	45,413	762.6	778.9	779.6	767.0	777.2
Japan ²	61,058	59,686	58,618	57,539	56,361	478.9	467.4	458.7	450.3	441.1
Netherlands	4,939	4,551	4,139	4,407	3,478	305.9	280.5	254.3	270.1	212.8
Singapore	565	517	489	484	484	135.3	123.5	115.4	111.5	107.9
Sweden	3,105	2,927	2,675	2,666	2,747	347.9	326.7	297.4	295.2	302.5
Switzerland	5,719	5,474	5,292	5,257	5,194	778.8	739.2	710.0	700.8	687.2
United Kingdom	32,085	31,520	29,977	28,437	27,889	540.9	529.2	500.9	472.1	460.3
United States	84,915	104,984	106,446	110,435	111,040	294.4	360.4	362.0	372.3	370.4
CPSS³	350,065	366,122	362,019	362,256	356,651	459.5	477.8	469.9	467.5	457.4

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

¹ Except as noted. ² End-March of the following year. ³ Sum or average excluding those countries for which data are not available.

Table 5
Transferable deposits held by non-banks
 (end of year)¹

	Number of deposit accounts									
	Total number of accounts (thousands)					Number of accounts per inhabitant				
	2002	2003	2004	2005	2006	2002	2003	2004	2005	2006
Belgium	12,697	12,984	12,679	13,200	13,247	1.23	1.25	1.21	1.26	1.25
Canada	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
France	68,359	68,820	69,749	70,816	72,122	1.11	1.11	1.12	1.13	1.14
Germany	87,906	83,957	84,529	85,479	90,945	1.07	1.02	1.02	1.04	1.10
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy ²	33,957	33,259	32,848	33,091	33,560	0.59	0.58	0.57	0.57	0.57
Japan ³	537,061	536,402	532,658	528,939	525,265	4.21	4.20	4.17	4.14	4.11
Netherlands	20,800	22,800	22,900	21,622	23,473	1.29	1.41	1.41	1.33	1.44
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	157,579	141,902	142,216	134,054	138,742	2.66	2.38	2.38	2.23	2.29
United States	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
CPSS⁴	918,358	900,124	897,579	887,200	897,354	2.21	2.16	2.15	2.12	2.14

Table 5 (cont)

	Value of deposit accounts									
	Total value (USD billions) ⁵					Value per inhabitant (USD) ⁵				
	2002	2003	2004	2005	2006	2002	2003	2004	2005	2006
Belgium	81	110	128	129	152	7,825	10,564	12,261	12,311	14,360
Canada	170	219	259	287	321	5,419	6,927	8,101	8,883	9,825
France	398	488	557	540	638	6,454	7,868	8,918	8,588	10,093
Germany	639	829	931	920	1,093	7,752	10,052	11,291	11,152	13,274
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy ²	547	683	781	730	878	9,520	11,891	13,577	12,554	15,020
Japan ⁶	2,784	3,319	3,391	3,231	3,203	21,841	25,995	26,533	25,289	25,067
Netherlands	169	207	232	227	305	10,464	12,760	14,248	13,942	18,658
Singapore	113	121	134	143	188	27,092	28,985	31,575	32,876	41,940
Sweden	143	180	209	194	252	15,986	20,113	23,216	21,516	27,774
Switzerland	88	137	141	131	134	11,927	18,448	18,941	17,463	17,725
United Kingdom	4,146	5,030	6,041	6,473	8,270	69,896	84,465	100,943	107,461	136,490
United States	847	877	915	902	856	2,938	3,012	3,112	3,042	2,855
CPSS⁴	10,126	12,203	13,719	13,908	16,289	13,410	16,068	17,967	18,107	21,077

Table 5 (cont)

	Value of deposit accounts as a percentage of GDP				
	2002	2003	2004	2005	2006
Belgium	28.9	31.7	32.5	36.3	36.5
Canada	23.3	23.5	24.1	24.3	25.8
France	24.5	24.2	24.6	26.6	27.0
Germany	28.5	30.4	30.9	34.7	35.7
Hong Kong SAR	nav	nav	nav	nav	nav
Italy ²	40.3	40.5	41.3	43.5	45.2
Japan ⁶	67.2	70.3	72.7	75.8	74.3
Netherlands	34.6	34.4	34.7	37.9	43.3
Singapore	124.0	128.2	121.1	122.2	137.3
Sweden	51.4	51.5	52.7	56.5	59.7
Switzerland	29.1	39.5	35.8	36.9	33.3
United Kingdom	243.6	251.0	264.0	305.1	323.8
United States	8.1	8.0	7.8	7.3	6.5
CPSS⁴	44.6	48.4	49.4	48.1	53.9

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

¹ Except as noted. ² Only deposits held at banks. ³ March of the following year. ⁴ Sum or average excluding those countries for which data are not available. ⁵ Converted at end-of-year exchange rates, except as noted. ⁶ Converted at March (following year) exchange rates.

Table 6
Payment transactions by non-banks: total number of transactions
(total for the year)

	Total number of transactions (millions)					Increase in the number of transactions (%)				
	2002	2003	2004	2005	2006	2002	2003	2004	2005	2006
Belgium	1,704	1,669	1,797	1,893	1,979	10.5	-2.1	7.7	5.3	4.6
Canada	6,588	6,965	7,360	7,855	8,384	5.0	5.7	5.7	6.7	6.7
France	13,347	13,692	14,071	14,224	14,936	7.9	2.6	2.8	1.1	5.0
Germany	12,157	13,432	14,612	15,893	17,212	-2.9	10.5	8.8	8.8	8.3
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	3,129	3,233	3,423	3,517	3,606	3.7	3.3	5.9	2.7	2.5
Japan ¹	3,778	3,934	4,551	4,304	nav	1.1	4.1	15.7	-5.4	nav
Netherlands	3,409	3,582	3,738	3,880	4,195	8.5	5.1	4.4	3.8	8.1
Singapore	945	1,799	1,874	1,919	2,008	191.4	90.3	4.2	2.4	4.6
Sweden	1,148	1,328	1,542	1,729	1,961	-9.4	15.7	16.1	12.1	13.4
Switzerland	940	985	1,024	1,070	1,113	7.0	4.8	3.9	4.5	4.0
United Kingdom	11,582	12,304	13,176	13,920	14,421	4.3	6.2	7.1	5.6	3.6
United States	77,654	80,445	84,754	88,575	93,761	3.8	3.6	5.4	4.5	5.9
CPSS²	136,381	143,367	151,923	158,779	163,576	4.1	5.1	6.0	4.5	5.9

Table 6 (cont)

	Number per inhabitant					Number per deposit account held by non-banks					
	2002	2003	2004	2005	2006	2002	2003	2004	2005	2006	
Belgium	165	161	172	180	187	134	129	142	143	149	
Canada	210	220	230	243	257	nav	nav	nav	nav	nav	
France	217	221	225	226	236	195	199	202	201	207	
Germany	147	163	177	193	209	138	160	173	186	189	
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav	
Italy	54	56	59	60	62	92	97	104	106	107	
Japan	30	31	36	34	nav	7	7	9	8	nav	
Netherlands	211	221	230	238	257	164	157	163	179	179	
Singapore	226	430	442	442	448	nav	nav	nav	nav	nav	
Sweden	129	148	171	191	216	nav	nav	nav	nav	nav	
Switzerland	128	133	137	143	147	nav	nav	nav	nav	nav	
United Kingdom	195	207	220	231	238	73	87	93	104	104	
United States	269	276	288	299	313	nav	nav	nav	nav	nav	
CPSS²	181	189	199	207	254	53	58	62	65	nav	

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

¹ For credit transfers, total transactions during the fiscal year ending March of the following year. ² Sum or average excluding those countries for which data are not available. For credit transfers, data for France (prior to 2005), 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				
	2002	2003	2004	2005	2006	2002	2003	2004	2005	2006
Belgium	807.5	730.6	788.0	817.1	841.0	168.8	192.4	211.4	219.0	231.3
Canada	655.6	725.8	796.3	857.3	939.8	520.4	560.6	590.1	626.1	662.0
France	2,564.2	2,587.5	2,599.2	2,408.4	2,617.1	2,183.8	2,353.2	2,542.7	2,512.8	2,736.8
Germany	5,552.5	5,787.6	6,170.9	6,713.1	7,262.2	4,554.3	5,458.8	6,056.0	6,662.1	7,363.3
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	989.1	1,018.4	1,048.8	1,048.3	1,066.0	401.5	414.4	453.2	463.2	480.0
Japan ¹	1,285.3	1,302.8	1,330.5	1,354.2	1,361.6	nap	nap	nap	nap	nap
Netherlands	1,260.5	1,271.4	1,264.2	1,266.8	1,370.0	947.0	1,000.8	1,051.3	1,059.3	1,139.1
Singapore	15.7	17.7	19.6	21.5	24.1	30.3	44.7	47.5	51.0	53.7
Sweden	436.0	425.0	462.0	511.0	572.0	119.0	130.0	143.0	160.0	197.0
Switzerland	537.7	564.2	585.9	613.2	646.4	50.0	51.2	51.5	52.2	40.8
United Kingdom	2,009.4	2,210.8	2,598.4	2,983.7	3,059.0	2,288.6	2,429.9	2,589.9	2,722.2	2,857.8
United States	4,450.9	4,738.7	5,150.4	5,639.7	6,145.0	3,461.0	4,207.3	5,757.5	7,188.0	8,663.9
CPSS²	20,564.5	21,380.5	22,814.3	24,234.3	25,904.2	14,724.8	16,843.2	19,494.2	21,716.0	24,425.7

Table 7 (cont)

	Cheques					E-money payment transactions				
	2002	2003	2004	2005	2006	2002	2003	2004	2005	2006
Belgium	28.9	23.7	19.1	15.7	13.4	120.8	107.1	106.9	102.0	96.0
Canada	1,515.0	1,450.2	1,392.1	1,353.4	1,325.4	nav	nav	nav	nav	nav
France	4,349.5	4,261.5	4,133.8	3,916.3	3,827.0	18.4	18.1	16.0	17.0	20.1
Germany	149.7	131.8	110.9	107.5	108.9	35.9	37.4	38.3	37.8	42.3
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	538.2	505.8	487.2	465.6	453.8	1.0	2.7	9.3	20.4	33.9
Japan	187.1	172.0	159.2	146.5	134.2	nap	nap	nap	nap	nap
Netherlands	0.1	nap	nap	nap	nap	87.0	109.2	127.3	146.9	164.6
Singapore	90.7	87.6	86.8	85.7	84.3	702.1	1,535.9	1,598.2	1,621.6	1,691.0
Sweden	2.0	1.0	1.0	1.0	1.0	0.7	0.2	nap	nap	nap
Switzerland	4.5	3.5	2.7	1.8	1.5	20.0	19.3	19.0	19.2	18.8
United Kingdom	2,393.0	2,251.0	2,089.0	1,931.0	1,778.0	nav	nav	nav	nav	nav
United States	38,821.2	37,281.9	35,040.4	32,798.9	30,557.4	nav	nav	nav	nav	nav
CPSS²	48,079.9	46,169.9	43,522.1	40,823.3	38,284.7	985.9	1,829.8	1,915.0	1,964.9	2,066.7

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

¹ For credit transfers, total transactions during the fiscal year ending March of the following year. ² Sum or average excluding those countries for which data are not available. For credit transfers, data for France (prior to 2005), 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				
	2002	2003	2004	2005	2006	2002	2003	2004	2005	2006
Belgium	577.3	614.5	671.3	738.5	797.4	506.8	544.1	597.3	659.5	710.4
Canada	3,897.1	4,228.0	4,581.0	5,018.1	5,457.0	2,404.1	2,590.0	2,819.2	3,070.1	3,293.2
France ¹	4,095.6	4,341.5	4,650.0	5,243.8	5,615.4	nav	nav	nav	nav	nav
Germany	1,864.3	2,016.5	2,236.4	2,372.1	2,435.6	1,535.8	1,670.3	1,869.0	1,982.3	2,026.8
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	910.4	984.7	1,105.6	1,196.3	1,236.6	552.0	610.7	672.0	732.8	770.7
Japan	2,305.3	2,459.5	3,061.2	2,803.8	nav	8.3	9.5	11.0	11.8	10.9
Netherlands	1,114.1	1,201.2	1,295.6	1,407.3	1,521.7	1,068.6	1,157.1	1,247.1	1,333.6	1,451.3
Singapore	106.3	112.7	121.5	138.8	154.4	106.3	112.7	121.5	138.8	154.4
Sweden	590.0	770.6	936.0	1,057.0	1,191.0	509.0	670.3	777.0	887.0	994.0
Switzerland	328.1	347.1	364.8	384.0	405.5	227.4	246.7	262.2	276.6	292.2
United Kingdom	4,891.0	5,412.0	5,899.0	6,283.0	6,726.0	3,063.0	3,441.0	3,791.0	4,206.0	4,651.0
United States	30,921.2	34,217.1	38,805.8	42,948.7	48,394.3	13,390.4	16,197.8	19,680.0	22,203.3	26,037.6
CPSS²	51,600.8	56,705.3	63,728.2	69,591.4	73,934.8	23,371.6	27,250.1	31,847.2	35,501.5	40,392.4

Table 7 (cont)

	by cards with a delayed debit function					by cards with a credit function				
	2002	2003	2004	2005	2006	2002	2003	2004	2005	2006
Belgium	70.5	70.4	74.0	79.1	87.0	nav	nav	nav	nav	nav
Canada ³	nav	nav	nav	nav	nav	1,493.0	1,638.0	1,761.8	1,948.0	2,163.8
France ¹	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Germany ⁴	328.6	346.2	367.3	389.8	408.8	nav	nav	nav	nav	nav
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy ⁵	nav	nav	nav	nav	nav	358.4	374.0	433.6	463.5	465.9
Japan	nav	nav	nav	nav	nav	2,297.1	2,450.0	3,050.2	2,792.1	nav
Netherlands ⁴	45.6	44.1	48.5	73.7	70.4	nav	nav	nav	nav	nav
Singapore	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Sweden	51.0	64.3	59.0	59.0	63.0	30.0	36.0	100.0	111.0	134.0
Switzerland ⁵	nav	nav	nav	nav	nav	100.7	100.4	102.6	107.4	113.2
United Kingdom	231.0	240.0	238.0	265.0	287.0	1,597.0	1,731.0	1,870.0	1,812.0	1,788.0
United States	nav	nav	nav	nav	nav	17,530.8	18,019.3	19,125.8	20,745.4	22,356.7
CPSS²	726.6	765.0	786.9	866.6	916.2	23,406.9	24,348.7	26,444.1	27,979.4	27,021.7

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

¹ A breakdown by types of function is not available. ² Sum or average excluding those countries for which data are not available. ³ For cards with a credit function, includes charge cards. ⁴ For cards with a delayed debit function, includes cards with a credit function. ⁵ For cards with a delayed debit function, includes cards with a credit function.

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				
	2002	2003	2004	2005	2006	2002	2003	2004	2005	2006
Belgium	47.4	43.8	43.9	43.2	42.5	9.9	11.5	11.8	11.6	11.7
Canada	10.0	10.4	10.8	10.9	11.2	7.9	8.0	8.0	8.0	7.9
France	19.4	19.1	18.6	17.1	17.7	16.5	17.4	18.2	17.8	18.5
Germany	45.7	43.1	42.2	42.2	42.2	37.5	40.6	41.4	41.9	42.8
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	34.8	34.8	33.8	32.8	32.6	14.1	14.2	14.6	14.5	14.7
Japan	34.0	33.1	29.2	31.5	nav	nav	nav	nav	nav	nav
Netherlands	37.0	35.5	33.8	32.6	32.7	27.8	27.9	28.1	27.3	27.2
Singapore	1.7	1.0	1.0	1.1	1.2	3.2	2.5	2.5	2.7	2.7
Sweden	38.0	32.0	30.0	29.6	29.2	10.4	9.8	9.3	9.3	10.0
Switzerland	57.2	57.3	57.2	57.3	58.1	5.3	5.2	5.0	4.9	3.7
United Kingdom	17.3	18.0	19.7	21.4	21.2	19.8	19.7	19.7	19.6	19.8
United States	5.7	5.9	6.1	6.4	6.6	4.5	5.2	6.8	8.1	9.2
CPSS¹	15.1	15.0	15.1	15.3	15.7	10.8	11.8	12.9	13.7	14.8

Table 7a (cont)

	Cheques					E-money payment transactions				
	2002	2003	2004	2005	2006	2002	2003	2004	2005	2006
Belgium	1.7	1.4	1.1	0.8	0.7	7.1	6.4	5.9	5.4	4.9
Canada	23.0	20.8	18.9	17.2	15.8	nav	nav	nav	nav	nav
France	32.9	31.4	29.7	27.8	25.8	nap	0.1	0.1	0.1	0.1
Germany	1.2	1.0	0.8	0.7	0.6	0.3	0.3	0.3	0.2	0.2
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	18.9	17.3	15.7	14.6	13.9	nav	0.1	0.3	0.6	1.0
Japan	5.0	4.4	3.5	3.4	nav	nav	nav	nav	nav	nav
Netherlands	0.0	nap	nap	nap	nap	2.6	3.0	3.4	3.8	3.9
Singapore	9.6	4.9	4.6	4.5	4.2	74.3	85.4	85.3	84.5	84.2
Sweden	0.2	0.1	0.1	0.1	0.1	0.1	0.0	nav	nav	nav
Switzerland	0.5	0.4	0.3	0.2	0.1	2.1	2.0	1.9	1.8	1.7
United Kingdom	20.7	18.3	15.9	13.9	12.3	nav	nav	nav	nav	nav
United States	50.0	46.3	41.3	37.0	32.6	nap	nap	nap	nap	nap
CPSS¹	35.4	32.3	28.7	25.8	23.3	0.7	1.3	1.3	1.2	1.3

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

¹ Sum or average excluding those countries for which data are not available. For credit transfers, data for France (prior to 2005), 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				
	2002	2003	2004	2005	2006	2002	2003	2004	2005	2006
Belgium	33.9	36.8	37.4	39.0	40.3	29.8	32.6	33.2	34.9	35.9
Canada	59.2	60.7	62.2	63.9	65.1	36.5	37.2	38.3	39.1	39.3
France	31.0	32.0	33.4	37.2	37.9	nav	nav	nav	nav	nav
Germany	15.3	15.0	15.3	14.9	14.2	12.6	12.4	12.8	12.5	11.8
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	32.1	33.7	35.6	37.5	37.8	19.4	20.9	21.6	22.9	23.6
Japan	61.0	62.5	67.3	65.1	nav	0.2	0.2	0.2	0.3	nav
Netherlands	32.7	33.5	34.7	36.3	36.3	31.3	32.3	33.4	34.4	34.6
Singapore	11.3	6.3	6.5	7.2	7.7	11.3	6.3	6.5	7.2	7.7
Sweden	51.4	58.1	60.7	61.1	60.7	44.3	50.5	50.4	51.3	50.7
Switzerland	34.9	35.2	35.6	35.9	36.4	24.2	25.0	25.6	25.8	26.3
United Kingdom	42.2	44.0	44.8	45.1	46.6	26.4	28.0	28.8	30.2	32.3
United States	39.8	42.5	45.8	48.5	51.6	17.2	20.1	23.2	25.1	27.8
CPSS¹	38.0	39.7	42.1	44.0	44.9	17.2	19.1	21.0	22.4	24.5

Table 7a (cont)

	by cards with a delayed debit function					by cards with a credit function				
	2002	2003	2004	2005	2006	2002	2003	2004	2005	2006
Belgium	4.1	4.2	4.1	4.2	4.4	nav	nav	nav	nav	nav
Canada	nav	nav	nav	nav	nav	22.7	23.5	23.9	24.8	25.8
France	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Germany	2.7	2.6	2.5	2.5	2.4	nav	nav	nav	nav	nav
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	nav	nav	nav	nav	nav	12.6	12.8	14.0	14.5	14.2
Japan	nav	nav	nav	nav	nav	60.8	62.3	67.0	64.9	nav
Netherlands	1.3	1.2	1.3	1.9	1.7	nav	nav	nav	nav	nav
Singapore	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Sweden	4.4	4.8	3.8	3.4	3.2	2.6	2.7	6.5	6.4	6.8
Switzerland	nav	nav	nav	nav	nav	10.7	10.2	10.0	10.0	10.2
United Kingdom	2.0	2.0	1.8	1.9	2.0	13.8	14.1	14.2	13.0	12.4
United States	nav	nav	nav	nav	nav	22.6	22.4	22.6	23.4	23.8
CPSS¹	0.5	0.5	0.5	0.5	0.6	17.2	17.0	17.5	17.7	16.4

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

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

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

	Credit transfers					Direct debits				
	2002	2003	2004	2005	2006	2002	2003	2004	2005	2006
Belgium	8.8	-9.5	7.8	3.7	2.9	-4.6	14.0	9.9	3.6	5.6
Canada	2.9	10.7	9.7	7.7	9.6	6.5	7.7	5.3	6.1	5.7
France	17.9	0.9	0.5	-7.3	8.7	5.8	7.8	8.1	-1.2	8.9
Germany	-2.4	4.2	6.6	8.8	8.2	-5.8	19.9	10.9	10.0	10.5
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	-5.5	3.0	3.0	0.0	1.7	11.0	3.2	9.4	2.2	3.6
Japan	1.8	1.4	2.1	1.8	0.6	nav	nav	nav	nav	nav
Netherlands	2.8	0.9	-0.6	0.2	8.1	8.1	5.7	5.1	0.8	7.5
Singapore	6.6	13.1	10.7	9.8	12.0	59.9	47.4	6.4	7.3	5.2
Sweden	-42.9	-2.5	8.7	10.6	11.9	21.4	9.2	10.0	11.9	23.1
Switzerland	6.9	4.9	3.8	4.7	5.4	5.0	2.4	0.6	1.4	-21.8
United Kingdom	4.0	10.0	17.5	14.8	2.5	6.3	6.2	6.6	5.1	5.0
United States	5.4	6.5	8.7	9.5	9.0	18.2	21.6	36.8	24.8	20.5
CPSS¹	1.7	4.0	6.7	6.2	6.9	4.8	14.4	15.7	11.4	12.5

Table 7b (cont)

	Cheques					E-money payment transactions				
	2002	2003	2004	2005	2006	2002	2003	2004	2005	2006
Belgium	-51.9	-18.0	-19.3	-18.0	-14.6	99.9	-11.4	-0.1	-4.6	-5.9
Canada	-4.7	-4.3	-4.0	-2.8	-2.1	nav	nav	nav	nav	nav
France	0.3	-2.0	-3.0	-5.3	-2.3	nav	-1.6	-11.6	6.4	17.8
Germany	-53.2	-12.0	-15.9	-3.1	1.3	22.1	4.2	2.5	-1.4	11.9
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	-7.8	-6.0	-3.7	-4.4	-2.5	nav	nav	nav	nav	nav
Japan	-10.4	-8.1	-7.4	-8.0	-8.3	nav	nav	nav	nav	nav
Netherlands	-98.6	nav	nav	nav	nav	181.6	25.5	16.6	15.4	12.1
Singapore	-1.4	-3.5	-0.9	-1.2	-1.7	587.0	118.8	4.1	1.5	4.3
Sweden	0.0	-50.0	0.0	0.0	0.0	-53.3	-71.4	nav	nav	nav
Switzerland	-37.5	-22.2	-22.9	-33.3	-16.7	1.0	-3.5	-1.6	1.1	-2.1
United Kingdom	-6.8	-5.9	-7.2	-7.6	-7.9	nav	nav	nav	nav	nav
United States	-3.8	-4.0	-6.0	-6.4	-6.8	nav	nav	nav	nav	nav
CPSS¹	-4.1	-4.0	-5.7	-6.2	-6.2	299.1	85.6	4.7	2.6	5.2

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

¹ Sum or average excluding those countries for which data are not available. For credit transfers, data for France (prior to 2005), 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				
	2002	2003	2004	2005	2006	2002	2003	2004	2005	2006
Belgium	14.9	6.4	9.3	10.0	8.0	17.1	7.4	9.8	10.4	7.7
Canada	9.6	8.5	8.3	9.5	8.7	7.5	7.7	8.8	8.9	7.3
France	11.6	6.0	7.1	12.8	7.1	nav	nav	nav	nav	nav
Germany	13.1	8.2	10.9	6.1	2.7	15.1	8.8	11.9	6.1	2.2
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	21.7	8.2	12.3	8.2	3.4	27.4	10.6	10.0	9.1	5.2
Japan	1.7	6.7	24.5	-8.4	nav	33.9	15.0	15.4	7.4	-7.1
Netherlands	11.2	7.8	7.9	8.6	8.1	12.0	8.3	7.8	6.9	8.8
Singapore	10.2	6.0	7.8	14.2	11.3	10.2	6.0	7.8	14.2	11.3
Sweden	47.1	30.6	21.5	12.9	12.7	56.1	31.7	15.9	14.2	12.1
Switzerland	9.0	5.8	5.1	5.3	5.6	12.2	8.5	6.3	5.5	5.7
United Kingdom	9.9	10.7	9.0	6.5	7.1	11.1	12.3	10.2	10.9	10.6
United States	13.4	10.7	13.4	10.7	12.7	27.2	21.0	21.5	12.8	17.3
CPSS¹	12.4	9.9	12.4	9.2	10.7	21.1	16.6	16.9	11.5	13.8

Table 7b (cont)

	by cards with a delayed debit function					by cards with a credit function				
	2002	2003	2004	2005	2006	2002	2003	2004	2005	2006
Belgium	1.5	-0.1	5.2	6.8	10.1	nav	nav	nav	nav	nav
Canada	nav	nav	nav	nav	nav	13.1	9.7	7.6	10.6	11.1
France	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Germany	4.4	5.4	6.1	6.1	4.9	nav	nav	nav	nav	nav
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	nav	nav	nav	nav	nav	14.0	4.4	15.9	6.9	0.5
Japan	nav	nav	nav	nav	nav	1.6	6.7	24.5	-8.5	nav
Netherlands	-4.1	-3.2	10.0	52.0	-4.5	nav	nav	nav	nav	nav
Singapore	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Sweden	-1.9	26.0	-8.2	0.0	6.8	30.4	20.0	177.8	11.0	20.7
Switzerland	nav	nav	nav	nav	nav	2.4	-0.3	2.2	4.7	5.4
United Kingdom	-2.5	3.9	-0.8	11.3	8.3	9.7	8.4	8.0	-3.1	-1.3
United States	nav	nav	nav	nav	nav	4.7	2.8	6.1	8.5	7.8
CPSS¹	0.8	5.3	2.9	10.1	5.7	5.3	4.0	8.6	5.8	7.3

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

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

Table 7c**Use of payment instruments by non-banks: number of transactions per inhabitant***(total for the year)*

	Credit transfers					Direct debits				
	2002	2003	2004	2005	2006	2002	2003	2004	2005	2006
Belgium	78.0	70.3	75.4	77.7	79.5	16.3	18.5	20.2	20.8	21.9
Canada	20.9	22.9	24.9	26.5	28.8	16.6	17.7	18.4	19.4	20.3
France	41.6	41.7	41.6	38.3	41.4	35.4	37.9	40.7	40.0	43.3
Germany	67.3	70.1	74.8	81.4	88.2	55.2	66.2	73.4	80.8	89.4
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	17.2	17.7	18.2	18.0	18.2	7.0	7.2	7.9	8.0	8.2
Japan ¹	10.1	10.2	10.4	10.6	10.7	nav	nav	nav	nav	nav
Netherlands	78.1	78.4	77.7	77.6	83.8	58.7	61.7	64.6	64.9	69.7
Singapore	3.8	4.2	4.6	5.0	5.4	7.3	10.7	11.2	11.7	12.0
Sweden	48.9	47.4	51.4	56.6	63.0	13.3	14.5	15.9	17.7	21.7
Switzerland	73.2	76.2	78.6	81.7	85.5	6.8	6.9	6.9	7.0	5.4
United Kingdom	33.9	37.1	43.4	49.5	50.5	38.6	40.8	43.3	45.2	47.2
United States	15.4	16.3	17.5	19.0	20.5	12.0	14.4	19.6	24.2	28.9
CPSS²	27.0	27.9	29.6	31.3	33.2	19.3	22.0	25.3	28.0	31.3

Table 7c (cont)

	Cheques					E-money payment transactions				
	2002	2003	2004	2005	2006	2002	2003	2004	2005	2006
Belgium	2.8	2.3	1.8	1.5	1.3	11.7	10.3	10.2	9.7	9.1
Canada	48.3	45.8	43.5	41.9	40.6	nav	nav	nav	nav	nav
France	70.6	68.7	66.2	62.3	60.6	0.3	0.3	0.3	0.3	0.3
Germany	1.8	1.6	1.3	1.3	1.3	0.4	0.5	0.5	0.5	0.5
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	9.4	8.8	8.5	8.0	7.8	nav	0.0	0.2	0.4	0.6
Japan	1.5	1.3	1.2	1.1	1.1	nav	nav	nav	nav	nav
Netherlands	0.0	nap	nap	nap	nap	5.4	6.7	7.8	9.0	10.1
Singapore	21.7	20.9	20.5	19.7	18.8	168.1	366.9	377.1	373.5	377.1
Sweden	0.2	0.1	0.1	0.1	0.1	0.1	0.0	nav	nav	nav
Switzerland	0.6	0.5	0.4	0.2	0.2	2.7	2.6	2.5	2.6	2.5
United Kingdom	40.3	37.8	34.9	32.1	29.3	nav	nav	nav	nav	nav
United States	134.6	128.0	119.2	110.6	101.9	nap	nap	nap	nap	nap
CPSS²	63.1	60.3	56.5	52.7	49.1	1.3	2.4	2.5	2.5	2.7

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

¹ For credit transfers, total transactions during the fiscal year ending March of the following year. ² Sum or average excluding those countries for which data are not available. For credit transfers, data for France (prior to 2005), 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				
	2002	2003	2004	2005	2006	2002	2003	2004	2005	2006
Belgium	55.7	59.1	64.3	70.3	75.3	48.9	52.3	57.2	62.7	67.1
Canada	124.2	133.4	143.2	155.3	167.2	76.6	81.7	88.1	95.0	100.9
France	66.5	70.0	74.5	83.5	88.9	nav	nav	nav	nav	nav
Germany	22.6	24.4	27.1	28.8	29.6	18.6	20.2	22.7	24.0	24.6
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	15.8	17.1	19.2	20.6	21.2	9.6	10.6	11.7	12.6	13.2
Japan	18.1	19.3	24.0	21.9	nav	0.1	0.1	0.1	0.1	0.1
Netherlands	69.0	74.0	79.6	86.2	93.1	66.2	71.3	76.6	81.7	88.8
Singapore	25.5	26.9	28.7	32.0	34.4	25.5	26.9	28.7	32.0	34.4
Sweden	66.1	86.0	104.1	117.1	131.2	57.0	74.8	86.4	98.2	109.5
Switzerland	44.7	46.9	48.9	51.2	53.7	31.0	33.3	35.2	36.9	38.7
United Kingdom	82.4	90.9	98.6	104.3	111.0	51.6	57.8	63.3	69.8	76.8
United States	107.2	117.5	132.0	144.8	161.4	46.4	55.6	66.9	74.8	86.8
CPSS¹	67.7	74.0	82.7	89.8	nav	30.7	35.6	41.3	45.8	51.8

Table 7c (cont)

	by cards with a delayed debit function					by cards with a credit function				
	2002	2003	2004	2005	2006	2002	2003	2004	2005	2006
Belgium	6.8	6.8	7.1	7.5	8.2	nav	nav	nav	nav	nav
Canada	nav	nav	nav	nav	nav	47.6	51.7	55.1	60.3	66.3
France	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Germany	4.0	4.2	4.5	4.7	5.0	nav	nav	nav	nav	nav
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	nav	nav	nav	nav	nav	6.2	6.5	7.5	8.0	8.0
Japan	nav	nav	nav	nav	nav	18.0	19.2	23.9	21.9	nav
Netherlands	2.8	2.7	3.0	4.5	4.3	nav	nav	nav	nav	nav
Singapore	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Sweden	5.7	7.2	6.6	6.5	6.9	3.4	4.0	11.1	12.3	14.8
Switzerland	nav	nav	nav	nav	nav	13.7	13.6	13.8	14.3	15.0
United Kingdom	3.9	4.0	4.0	4.4	4.7	26.9	29.1	31.2	30.1	29.5
United States	nav	nav	nav	nav	nav	60.8	61.9	65.0	69.9	74.6
CPSS¹	1.0	1.0	1.0	1.1	1.2	30.7	31.8	34.3	36.1	nav

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

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

Table 8
Payment transactions by non-banks: total value of transactions
(total for the year)

	Total value of transactions (USD billions) ¹					Increase in the real value of transactions (in %) ²				
	2002	2003	2004	2005	2006	2002	2003	2004	2005	2006
Belgium	1,654	3,560	4,097	4,502	4,526	-65.7	77.1	2.7	7.2	-2.7
Canada	6,121	6,434	7,038	8,274	9,726	-3.3	-8.8	-0.2	7.0	7.9
France	94,300	115,173	138,100	21,463	27,200	1.8	-0.2	6.5	nav	23.1
Germany	31,188	36,672	40,526	43,705	45,349	-0.6	-2.8	-1.4	5.8	0.9
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	6,362	7,963	9,363	9,816	10,703	1.4	1.6	4.5	2.6	5.6
Japan ³	24,386	25,896	27,394	26,395	nav	-9.6	-1.3	0.6	1.8	nav
Netherlands	3,400	4,501	5,742	6,936	7,536	-0.9	8.1	14.4	19.0	5.8
Singapore	286	300	335	366	440	-4.2	1.4	6.7	7.3	13.5
Sweden	704	875	1,069	1,172	1,323	-26.0	1.1	9.9	10.7	9.8
Switzerland	29,718	34,251	34,821	33,902	36,640	-2.0	-1.0	-6.9	-3.5	7.6
United Kingdom	110,972	126,732	145,297	151,386	172,814	-3.4	3.5	0.8	2.9	10.2
United States	64,466	67,815	70,007	73,307	76,310	2.5	3.1	0.7	1.7	1.2
CPSS⁴	373,558	430,172	483,789	381,224	392,566	2.1	13.4	10.5	2.0	8.4

Table 8 (cont)

	Average value per transaction (USD) ¹					Average value per inhabitant (USD thousands) ¹				
	2002	2003	2004	2005	2006	2002	2003	2004	2005	2006
Belgium	971	2,133	2,280	2,379	2,286	160	342	392	428	428
Canada	929	924	956	1,053	1,160	195	203	220	256	298
France	7,065	8,412	9,815	1,509	1,821	1,530	1,856	2,212	342	430
Germany	2,565	2,730	2,773	2,750	2,635	378	444	491	530	551
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	2,033	2,463	2,735	2,791	2,968	111	139	163	169	183
Japan ³	6,455	6,582	6,019	6,132	nav	191	203	214	207	nav
Netherlands	997	1,256	1,536	1,788	1,796	211	277	353	425	461
Singapore	303	167	179	191	219	68	72	79	84	98
Sweden	613	659	693	678	675	79	98	119	130	146
Switzerland	31,605	34,762	34,009	31,672	32,920	4,047	4,625	4,672	4,520	4,848
United Kingdom	9,581	10,300	11,027	10,875	11,984	1,871	2,128	2,428	2,513	2,852
United States	830	843	826	828	814	224	233	238	247	255
CPSS⁴	2,739	3,000	3,184	2,401	2,400	495	566	634	496	609

Table 8 (cont)

	Value as a ratio to GDP					Value as a ratio to deposits held by non-banks ⁵				
	2002	2003	2004	2005	2006	2002	2003	2004	2005	2006
Belgium	6.6	11.5	11.4	12.0	11.4	20.4	32.4	32.0	34.8	29.8
Canada	8.3	7.4	7.1	7.3	7.6	36.0	29.3	27.2	28.8	30.3
France	64.6	64.0	67.0	10.1	12.1	237.1	235.9	248.0	39.8	42.6
Germany	15.4	15.0	14.8	15.7	15.6	48.8	44.2	43.5	47.5	41.5
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	5.2	5.3	5.4	5.6	5.8	11.6	11.7	12.0	13.4	12.2
Japan	6.2	6.1	5.9	5.8	nav	8.8	7.8	8.1	8.2	nav
Netherlands	7.8	8.4	9.4	11.0	11.2	20.1	21.7	24.8	30.5	24.7
Singapore	3.2	3.2	3.1	3.1	3.3	2.5	2.5	2.5	2.6	2.3
Sweden	2.8	2.8	3.0	3.2	3.4	4.9	4.9	5.1	6.0	5.2
Switzerland	106.5	105.3	95.8	91.1	94.4	339.3	250.7	246.6	258.8	273.5
United Kingdom	70.1	69.4	67.0	67.6	72.1	26.8	25.2	24.1	23.4	20.9
United States	6.2	6.2	6.0	5.9	5.8	76.1	77.3	76.5	81.2	89.2
CPSS⁴	16.3	17.0	17.3	13.1	15.1	36.9	35.3	35.3	27.4	30.0

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

¹ Converted at yearly average exchange rates, except as noted. ² Total value of transactions in domestic currency deflated by yearly average CPI inflation. For the CPSS area, in US dollar terms. ³ For 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. ⁴ Sum or average excluding those countries for which data are not available. For France (prior to 2005), 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. ⁵ For Italy, as a ratio to deposits held only at banks.

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

	Credit transfers					Direct debits				
	2002	2003	2004	2005	2006	2002	2003	2004	2005	2006
Belgium	1,481	3,363	3,885	4,297	4,322	44	55	60	63	68
Canada	2,691	3,335	3,815	4,588	5,572	196	251	298	354	415
France	90,656	110,748	133,632	16,721	22,226	708	853	972	1,126	1,230
Germany	26,647	32,009	35,405	38,679	39,790	3,687	3,749	4,239	4,187	4,598
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	4,404	5,573	6,604	7,024	7,720	202	265	341	359	375
Japan ²	18,393	20,055	21,503	21,431	21,680	nav	nav	nav	nav	nav
Netherlands	3,170	4,195	5,392	6,565	7,117	177	239	272	287	328
Singapore	36	43	50	57	68	15	19	22	24	28
Sweden	638	791	967	1,063	1,202	26	34	41	46	52
Switzerland	29,626	34,144	34,706	33,782	36,528	47	56	63	65	53
United Kingdom	106,862	122,214	140,127	146,309	167,525	926	1,081	1,374	1,448	1,554
United States	11,156	12,511	14,126	15,987	18,112	10,622	12,106	11,814	12,749	13,500
CPSS³	nap	nap	nap	nap	nap	16,648	18,708	19,496	20,707	22,202

Table 9 (cont)

	Cheques					E-money payment transactions				
	2002	2003	2004	2005	2006	2002	2003	2004	2005	2006
Belgium	94	98	101	85	75	0.632	0.621	0.659	0.609	0.552
Canada	3,070	2,648	2,690	3,046	3,402	nav	nav	nav	nav	nav
France	2,239	2,748	2,590	2,702	2,769	0.066	0.079	0.066	0.053	0.050
Germany	728	756	696	642	756	0.073	0.087	0.103	0.111	0.130
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	1,127	1,332	1,475	1,442	1,504	0.057	0.207	0.718	1.589	2.827
Japan	5,636	5,460	5,579	4,802	4,109	nav	nav	nav	nav	nav
Netherlands	0	nav	nav	nav	nav	0.223	0.336	0.435	0.494	0.552
Singapore	223	225	248	269	322	0.369	0.712	0.787	0.852	0.958
Sweden	2	6	8	7	7	nav	nav	nav	nav	nav
Switzerland	8	7	6	3	3	0.045	0.052	0.056	0.056	0.056
United Kingdom	2,844	3,010	3,260	3,056	3,103	nav	nav	nav	nav	nav
United States	40,869	41,145	41,731	41,927	41,730	nav	nav	nav	nav	nav
CPSS³	56,841	57,433	58,384	57,982	57,779	1.464	2.094	2.823	3.763	5.125

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

¹ Converted at yearly average exchange rates, except as noted. ² For credit transfers, total transactions during the fiscal year ending March of the following year, converted at average fiscal year exchange rates. ³ Sum or average excluding those countries for which data are not available. For credit transfers, data for France (prior to 2005), 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				
	2002	2003	2004	2005	2006	2002	2003	2004	2005	2006
Belgium	30.6	39.0	45.6	51.5	56.4	23.7	30.7	37.1	41.0	44.8
Canada	164.2	200.7	235.0	286.4	336.8	66.8	82.8	95.6	113.5	131.1
France	179.1	230.3	272.8	323.2	354.8	nav	nav	nav	nav	nav
Germany	125.5	158.5	186.4	196.8	204.7	97.2	123.4	143.7	150.5	155.4
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	74.1	97.0	124.3	136.8	150.1	42.2	57.4	72.1	78.9	89.5
Japan	200.7	233.9	276.2	299.2	nav	3.5	4.6	6.6	7.3	6.8
Netherlands	52.6	66.4	77.0	83.7	90.1	47.7	60.8	70.5	73.9	80.6
Singapore	11.0	11.8	13.8	16.6	20.9	4.4	4.7	5.5	7.0	9.2
Sweden	37.6	45.0	52.5	55.7	61.7	30.6	35.5	40.2	44.7	48.5
Switzerland	37.0	43.9	46.0	52.8	55.9	24.6	29.8	30.0	35.9	37.7
United Kingdom	340.4	427.6	536.0	572.6	631.9	169.1	222.8	288.2	325.1	377.7
United States	1,820.3	2,053.2	2,335.8	2,645.5	2,968.7	480.0	588.1	728.9	868.3	1,023.7
CPSS¹	3,073.1	3,607.4	4,201.3	4,720.9	4,932.0	989.6	1,240.6	1,518.4	1,746.0	2,004.8

Table 9 (cont)

	by cards with a delayed debit function					by cards with a credit function				
	2002	2003	2004	2005	2006	2002	2003	2004	2005	2006
Belgium	6.9	8.3	8.4	10.4	11.6	nav	nav	nav	nav	nav
Canada ²	nav	nav	nav	nav	nav	97.4	117.8	139.4	173.0	205.7
France ³	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Germany ⁴	28.2	35.1	42.7	46.3	49.3	nav	nav	nav	nav	nav
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy ⁵	nav	nav	nav	nav	nav	31.9	39.6	52.2	57.9	60.6
Japan ⁵	nav	nav	nav	nav	nav	197.2	229.3	269.6	292.0	nav
Netherlands	5.0	5.6	6.5	9.8	9.5	nav	nav	nav	nav	nav
Singapore ²	nav	nav	nav	nav	nav	6.6	7.1	8.3	9.7	11.7
Sweden	5.1	6.7	7.3	7.6	8.2	1.9	2.9	4.9	3.4	5.1
Switzerland ³	nav	nav	nav	nav	nav	12.4	14.1	15.9	16.9	18.3
United Kingdom	35.9	39.4	46.4	48.0	55.6	135.4	165.4	201.4	199.5	198.6
United States	nav	nav	nav	nav	nav	1,340.4	1,465.2	1,606.9	1,777.2	1,944.9
CPSS¹	81.1	95.1	111.4	122.1	134.3	1,823.2	2,041.4	2,298.6	2,529.6	2,444.9

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

¹ Sum or average excluding those countries for which data are not available. ² For cards with a credit function, includes charge cards. ³ A breakdown by types of function is not available. ⁴ For cards with a delayed debit function, includes cards with a credit function. ⁵ For cards with a credit function, includes cards with a delayed debit function.

Table 9a**Use of payment instruments by non-banks: relative importance of payment instruments, in value of transactions***(% of total value of transactions)*

	Credit transfers					Direct debits				
	2002	2003	2004	2005	2006	2002	2003	2004	2005	2006
Belgium	89.8	94.6	94.9	95.5	95.6	2.6	1.5	1.5	1.4	1.5
Canada	44.0	51.8	54.2	55.4	57.3	3.2	3.9	4.2	4.3	4.3
France	96.7	96.7	97.2	80.1	83.6	0.8	0.7	0.7	5.4	4.6
Germany	85.4	87.3	87.4	88.5	87.7	11.8	10.2	10.5	9.6	10.1
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	75.8	76.7	77.3	78.4	79.2	3.5	3.6	4.0	4.0	3.8
Japan	75.9	77.9	78.6	80.8	84.1	nav	nav	nav	nav	nav
Netherlands	93.2	93.2	93.9	94.6	94.4	5.2	5.3	4.7	4.1	4.4
Singapore	12.5	14.5	15.0	15.5	15.5	5.4	6.2	6.5	6.5	6.3
Sweden	90.7	90.3	90.5	90.7	90.8	3.7	3.9	3.8	3.9	4.0
Switzerland	99.7	99.7	99.7	99.6	99.7	0.2	0.2	0.2	0.2	0.1
United Kingdom	96.3	96.4	96.4	96.6	96.9	0.8	0.9	0.9	1.0	0.9
United States	17.3	18.4	20.2	21.8	23.7	16.5	17.9	16.9	17.4	17.7
CPSS¹	nap	nap	nap	nap	nap	21.7	23.5	23.8	24.8	26.1

Table 9a (cont)

	Cheques					E-money payment transactions				
	2002	2003	2004	2005	2006	2002	2003	2004	2005	2006
Belgium	5.7	2.7	2.5	1.9	1.7	0.0	0.0	0.0	0.0	0.0
Canada	50.2	41.2	38.2	36.8	35.0	nav	nav	nav	nav	nav
France	2.4	2.4	1.9	12.9	10.4	0.0	0.0	0.0	0.0	0.0
Germany	2.3	2.1	1.7	1.5	1.7	0.0	0.0	0.0	0.0	0.0
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	19.4	18.3	17.3	16.1	15.4	nav	0.0	0.0	0.0	0.0
Japan	23.3	21.2	20.4	18.1	15.9	nav	nav	nav	nav	nav
Netherlands	0.0	nav	nav	nav	nav	0.0	0.0	0.0	0.0	0.0
Singapore	78.1	75.2	74.2	73.3	73.3	0.1	0.2	0.2	0.2	0.2
Sweden	0.3	0.6	0.8	0.6	0.6	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	2.4	2.2	2.0	1.8	nav	nav	nav	nav	nav
United States	63.4	60.7	59.6	57.2	54.7	nav	nav	nav	nav	nav
CPSS¹	74.2	72.0	71.1	69.5	68.0	0.0	0.0	0.0	0.0	0.0

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

¹ Sum or average excluding those countries for which data are not available. For credit transfers, data for France (prior to 2005), 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 for credit transfers have not been calculated. The CPSS figures calculated ignore credit transfer data throughout.

Table 9a (cont)

	Card payments (except e-money)					of which: by cards with a debit function				
	2002	2003	2004	2005	2006	2002	2003	2004	2005	2006
Belgium	1.9	1.1	1.1	1.1	1.2	1.4	0.9	0.9	0.9	1.0
Canada	2.7	3.1	3.3	3.5	3.5	1.1	1.3	1.4	1.4	1.3
France	0.2	0.2	0.2	1.5	1.3	nav	nav	nav	nav	nav
Germany	0.4	0.4	0.5	0.5	0.5	0.3	0.3	0.4	0.3	0.3
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	1.3	1.3	1.5	1.5	1.5	0.7	0.8	0.8	0.9	0.9
Japan	0.8	0.9	1.0	1.1	nav	0.0	0.0	0.0	0.0	0.0
Netherlands	1.5	1.5	1.3	1.2	1.2	1.4	1.4	1.2	1.1	1.1
Singapore	3.8	4.0	4.1	4.5	4.8	1.5	1.6	1.6	1.9	2.1
Sweden	5.3	5.1	4.9	4.8	4.7	4.3	4.1	3.8	3.8	3.7
Switzerland	0.1	0.1	0.1	0.2	0.2	0.1	0.1	0.1	0.1	0.1
United Kingdom	0.3	0.3	0.4	0.4	0.4	0.2	0.2	0.2	0.2	0.2
United States	2.8	3.0	3.3	3.6	3.9	0.7	0.9	1.0	1.2	1.3
CPSS¹	4.0	4.5	5.1	5.7	5.8	1.3	1.6	1.8	2.1	2.4

Table 9a (cont)

	by cards with a delayed debit function					by cards with a credit function				
	2002	2003	2004	2005	2006	2002	2003	2004	2005	2006
Belgium	0.4	0.2	0.2	0.2	0.3	nav	nav	nav	nav	nav
Canada	nav	nav	nav	nav	nav	1.6	1.8	2.0	2.1	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	0.6	0.6	0.6
Japan	nav	nav	nav	nav	nav	0.8	0.9	1.0	1.1	nav
Netherlands	0.1	0.1	0.1	0.1	0.1	nav	nav	nav	nav	nav
Singapore	nav	nav	nav	nav	nav	2.3	2.4	2.5	2.6	2.7
Sweden	0.7	0.8	0.7	0.6	0.6	0.3	0.3	0.5	0.3	0.4
Switzerland	nav	nav	nav	nav	nav	0.0	0.0	0.0	0.0	0.0
United Kingdom	0.0	0.0	0.0	0.0	0.0	0.1	0.1	0.1	0.1	0.1
United States	nav	nav	nav	nav	nav	2.1	2.2	2.3	2.4	2.5
CPSS¹	0.1	0.1	0.1	0.1	0.2	2.4	2.6	2.8	3.0	2.9

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

¹ Sum or average excluding those countries for which data are not available. The CPSS figures calculated ignore credit transfer data throughout.

Table 9b**Use of payment instruments by non-banks: increase in the real value of transactions**(% change on previous year, adjusted by CPI inflation)¹

	Credit transfers					Direct debits				
	2002	2003	2004	2005	2006	2002	2003	2004	2005	2006
Belgium	-68.1	86.8	3.1	7.9	-2.7	-16.0	3.9	-3.1	3.3	3.4
Canada	0.8	7.6	4.4	9.5	11.5	15.4	11.2	8.2	8.1	7.9
France	1.6	-0.2	7.1	nap	29.1	4.8	-1.6	1.2	13.7	6.1
Germany	0.2	-0.7	-1.3	7.2	0.1	-3.1	-16.0	0.9	-3.1	6.8
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	2.2	2.8	5.3	4.1	6.5	2.3	6.7	14.3	3.1	1.2
Japan	-6.4	1.4	2.0	5.3	4.2	nav	nav	nav	nav	nav
Netherlands	-1.3	8.1	15.2	20.0	5.6	3.0	10.3	2.3	3.8	11.3
Singapore	7.8	16.9	11.0	10.4	13.5	32.3	17.0	11.1	7.9	10.4
Sweden	-28.7	0.7	10.0	11.0	9.9	-6.0	7.1	9.1	13.0	10.8
Switzerland	-2.0	-1.0	-6.9	-3.5	7.6	-0.1	3.3	3.3	1.0	-18.0
United Kingdom	-3.5	3.7	0.8	3.1	10.5	9.6	5.9	11.8	4.1	3.6
United States	10.6	9.9	10.2	10.0	10.2	4.8	11.7	-4.8	4.8	3.0
CPSS²	nap	nap	nap	nap	nap	5.4	10.7	2.4	4.1	5.0

Table 9b (cont)

	Cheques					E-money payment transactions				
	2002	2003	2004	2005	2006	2002	2003	2004	2005	2006
Belgium	-1.3	-14.3	-7.8	-17.3	-15.0	144.4	-19.1	-5.4	-9.8	-12.3
Canada	-8.4	-25.1	-7.3	3.1	2.5	nav	nav	nav	nav	nav
France	5.4	0.3	-16.3	2.4	-0.4	586.7	-2.1	-26.2	-20.5	-9.0
Germany	-15.5	-14.3	-17.8	-9.5	14.6	nav	nav	nav	nav	nav
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	-2.9	-4.0	-1.7	-4.3	1.0	nav	192.2	208.2	116.6	72.4
Japan	-18.9	-10.0	-4.7	-12.1	-9.9	nav	nav	nav	nav	nav
Netherlands	-98.3	nav	nav	nav	nav	168.3	23.4	15.9	12.0	8.7
Singapore	-8.2	-2.4	5.3	6.0	13.5	215.5	87.0	5.5	6.1	6.4
Sweden	27.1	114.8	29.0	-8.3	-2.9	nav	nav	nav	nav	nav
Switzerland	-29.6	-24.1	-21.6	-51.2	-18.8	-0.6	-0.6	-0.8	-1.2	-1.0
United Kingdom	-4.2	-4.1	-4.7	-7.4	-2.0	nav	nav	nav	nav	nav
United States	-0.2	-1.3	-1.0	-2.4	-3.2	nav	nav	nav	nav	nav
CPSS²	-3.0	-0.5	-0.1	-2.6	-2.4	165.3	40.9	32.5	30.7	33.4

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

¹ Value of transactions in domestic currency deflated by yearly average CPI inflation. For the CPSS area, in US dollar terms. ² Sum or average excluding those countries for which data are not available. For credit transfers, data for France (prior to 2005), 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 for credit transfers have not been calculated.

Table 9b (cont)

	Card payments (except e-money)					of which by cards with a: debit function				
	2002	2003	2004	2005	2006	2002	2003	2004	2005	2006
Belgium	11.3	4.9	4.3	10.1	6.0	13.9	6.6	7.9	7.8	5.6
Canada	16.4	6.1	6.8	11.0	8.0	8.0	7.7	5.3	8.1	6.1
France	9.6	5.1	5.2	16.3	6.7	nav	nav	nav	nav	nav
Germany	8.2	4.4	5.0	3.6	1.2	9.6	4.9	4.0	2.8	0.4
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	23.6	6.4	13.8	7.7	6.3	34.6	10.5	11.5	7.1	9.8
Japan	7.5	8.2	10.2	10.7	nav	43.6	22.4	33.5	13.4	-2.3
Netherlands	8.7	3.0	4.0	7.1	4.8	10.2	4.2	3.9	3.4	6.1
Singapore	7.0	4.2	11.1	18.3	18.9	5.1	4.7	10.8	25.1	24.4
Sweden	37.6	-2.8	4.8	7.2	7.7	57.0	-5.8	2.0	12.2	5.5
Switzerland	7.8	2.0	-4.2	13.9	5.4	11.3	4.0	-7.7	18.5	4.7
United Kingdom	10.6	13.9	10.2	5.5	6.5	12.4	19.5	13.8	11.4	12.1
United States	7.0	10.5	11.0	10.0	9.1	22.7	20.1	20.9	15.7	14.6
CPSS¹	10.2	15.6	14.4	10.2	9.3	21.5	23.5	20.2	12.7	12.5

Table 9b (cont)

	by cards with a delayed debit function					by cards with a credit function				
	2002	2003	2004	2005	2006	2002	2003	2004	2005	2006
Belgium	3.1	-0.9	-9.0	20.5	7.5	nav	nav	nav	nav	nav
Canada	nav	nav	nav	nav	nav	23.0	5.0	7.9	13.0	9.2
France	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Germany	3.6	2.7	8.6	6.3	3.6	nav	nav	nav	nav	nav
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	nav	nav	nav	nav	nav	11.5	0.9	17.2	8.5	1.4
Japan	nav	nav	nav	nav	nav	7.0	8.0	9.7	10.6	nav
Netherlands	-3.9	-8.3	5.0	47.2	-4.9	nav	nav	nav	nav	nav
Singapore	nav	nav	nav	nav	nav	8.2	3.9	11.3	13.9	14.9
Sweden	-6.4	6.1	-1.7	4.7	5.1	-19.7	20.3	54.9	-29.3	42.8
Switzerland	nav	nav	nav	nav	nav	1.5	-2.2	3.4	5.3	7.4
United Kingdom	-1.4	-0.5	3.6	2.2	11.8	12.0	10.8	7.1	-2.2	-3.9
United States	nav	nav	nav	nav	nav	2.4	7.1	7.0	7.4	6.4
CPSS¹	12.5	15.4	15.2	7.4	7.7	4.7	10.3	10.6	7.9	7.0

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

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

Table 9c**Use of payment instruments by non-banks: average value per transaction***(USD, total for the year)¹*

	Credit transfers					Direct debits				
	2002	2003	2004	2005	2006	2002	2003	2004	2005	2006
Belgium	1,834	4,603	4,931	5,259	5,139	258	286	283	289	292
Canada	4,104	4,594	4,791	5,351	5,929	377	448	505	565	628
France	35,354	42,801	51,412	6,943	8,493	324	362	382	448	450
Germany	4,799	5,531	5,737	5,762	5,479	810	687	700	629	624
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	4,453	5,472	6,297	6,701	7,241	502	639	752	775	781
Japan ²	14,310	15,394	16,161	15,826	15,922	nav	nav	nav	nav	nav
Netherlands	2,515	3,300	4,265	5,182	5,195	187	239	259	271	288
Singapore	2,288	2,443	2,567	2,633	2,821	508	416	455	467	518
Sweden	1,464	1,861	2,094	2,080	2,101	216	261	288	288	266
Switzerland	55,097	60,517	59,235	55,091	56,511	936	1,099	1,232	1,238	1,305
United Kingdom	53,181	55,280	53,928	49,036	54,765	404	445	531	532	544
United States	2,506	2,640	2,743	2,835	2,947	3,069	2,877	2,052	1,774	1,558
CPSS³	nap	nap	nap	nap	nap	1,131	1,111	1,000	954	909

Table 9c (cont)

	Cheques					E-money payment transactions				
	2002	2003	2004	2005	2006	2002	2003	2004	2005	2006
Belgium	3,238	4,112	5,266	5,449	5,605	5.2	5.8	6.2	6.0	5.7
Canada	2,026	1,826	1,933	2,251	2,567	nav	nav	nav	nav	nav
France	515	645	626	690	724	3.6	4.4	4.1	3.1	2.5
Germany	4,866	5,733	6,274	5,969	6,938	2.0	2.3	2.7	2.9	3.1
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	2,094	2,634	3,027	3,097	3,314	nav	75.6	76.9	77.9	83.4
Japan	30,124	31,746	35,050	32,787	30,611	nav	nav	nav	nav	nav
Netherlands	103	nav	nav	nav	nav	2.6	3.1	3.4	3.4	3.4
Singapore	2,462	2,571	2,863	3,133	3,826	0.5	0.5	0.5	0.5	0.6
Sweden	1,066	5,638	8,084	nav	nav	nav	nav	nav	nav	nav
Switzerland	1,871	2,124	2,356	1,739	1,703	2.2	2.7	3.0	2.9	3.0
United Kingdom	1,189	1,337	1,560	1,583	1,745	nav	nav	nav	nav	nav
United States	1,053	1,104	1,191	1,278	1,366	nav	nav	nav	nav	nav
CPSS³	1,182	1,244	1,341	1,420	1,509	1.5	1.1	1.5	1.9	2.5

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

¹ Converted at yearly average exchange rates, except as noted. ² For credit transfers, total for the fiscal year ending March of the following year, converted at average fiscal year exchange rates. ³ Sum or average excluding those countries for which data are not available. For credit transfers, data for France (prior to 2005), 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 for credit transfers have not been calculated.

Table 9c (cont)

	Card payments (except e-money)					of which: by cards with a debit function				
	2002	2003	2004	2005	2006	2002	2003	2004	2005	2006
Belgium	52.9	63.4	67.9	69.7	70.7	46.7	56.4	62.2	62.2	63.0
Canada	42.1	47.5	51.3	57.1	61.7	27.8	32.0	33.9	37.0	39.8
France	43.7	53.0	58.7	61.6	63.2	nav	nav	nav	nav	nav
Germany	67.3	78.6	83.4	83.0	84.0	63.3	73.9	76.9	75.9	76.6
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	81.3	98.5	112.5	114.4	121.4	76.4	94.0	107.3	107.7	116.1
Japan	87.1	95.1	90.2	106.7	nav	421.1	482.6	598.4	618.5	618.3
Netherlands	47.2	55.3	59.4	59.5	59.2	44.6	52.6	56.5	55.4	55.5
Singapore	103.4	105.0	113.4	119.8	135.3	40.9	41.7	45.0	50.2	59.4
Sweden	63.8	58.4	56.0	52.7	51.8	60.1	52.9	51.8	50.4	48.8
Switzerland	112.9	126.6	126.0	137.5	138.0	108.3	120.8	114.5	129.7	129.2
United Kingdom	69.6	79.0	90.9	91.1	94.0	55.2	64.8	76.0	77.3	81.2
United States	58.9	60.0	60.2	61.6	61.3	35.8	36.3	37.0	39.1	39.3
CPSS¹	59.6	63.6	65.9	67.8	66.7	42.3	45.5	47.7	49.2	49.6

Table 9c (cont)

	by cards with a delayed debit function					by cards with a credit function				
	2002	2003	2004	2005	2006	2002	2003	2004	2005	2006
Belgium	97.6	117.7	114.1	132.0	133.2	nav	nav	nav	nav	nav
Canada	nav	nav	nav	nav	nav	65.3	71.9	79.1	88.8	95.1
France	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Germany	86.0	101.4	116.4	118.8	120.6	nav	nav	nav	nav	nav
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	nav	nav	nav	nav	nav	88.9	105.8	120.4	124.9	130.1
Japan	nav	nav	nav	nav	nav	85.9	93.6	88.4	104.6	nav
Netherlands	109.0	126.5	134.7	132.4	135.4	nav	nav	nav	nav	nav
Singapore	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Sweden	100.2	103.9	123.7	128.3	129.9	64.3	79.3	49.1	31.0	37.7
Switzerland	nav	nav	nav	nav	nav	123.2	140.7	155.4	157.7	161.4
United Kingdom	155.3	164.2	195.0	181.2	193.8	84.8	95.6	107.7	110.1	111.1
United States	nav	nav	nav	nav	nav	76.5	81.3	84.0	85.7	87.0
CPSS¹	111.6	124.3	141.6	140.9	146.5	77.9	83.8	86.9	90.4	90.5

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

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

Table 9d**Use of payment instruments by non-banks: value of transactions per inhabitant***(USD, total for the year)¹*

	Credit transfers					Direct debits				
	2002	2003	2004	2005	2006	2002	2003	2004	2005	2006
Belgium	143,023	323,505	371,954	408,831	408,333	4,203	5,288	5,719	6,019	6,390
Canada	85,753	105,240	119,220	141,978	170,723	6,252	7,930	9,309	10,942	12,730
France	1,471,307	1,785,047	2,139,991	266,182	351,700	11,494	13,749	15,569	17,927	19,468
Germany	323,066	387,900	429,141	469,042	483,089	44,699	45,428	51,382	50,777	55,826
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	76,627	96,954	114,750	120,830	132,105	3,509	4,608	5,921	6,176	6,418
Japan ²	144,271	157,056	168,270	167,734	169,677	nav	nav	nav	nav	nav
Netherlands	196,350	258,594	331,305	402,349	435,561	10,950	14,716	16,734	17,585	20,072
Singapore	8,586	10,340	11,876	13,055	15,174	3,684	4,440	5,104	5,481	6,197
Sweden	71,496	88,265	107,563	117,721	132,336	2,882	3,784	4,571	5,094	5,775
Switzerland	4,034,573	4,610,886	4,655,966	4,503,600	4,833,079	6,373	7,599	8,512	8,614	7,043
United Kingdom	1,801,354	2,052,043	2,341,455	2,428,842	2,765,032	15,601	18,153	22,966	24,041	25,654
United States	38,677	42,949	48,039	53,893	60,413	36,826	41,561	40,175	42,977	45,029
CPSS³	nap	nap	nap	nap	nap	21,852	24,417	25,307	26,722	28,474

Table 9d (cont)

	Cheques					E-money payment transactions				
	2002	2003	2004	2005	2006	2002	2003	2004	2005	2006
Belgium	9,040	9,383	9,650	8,134	7,095	61.0	59.7	63.0	57.9	52.1
Canada	97,841	83,566	84,075	94,284	104,228	nav	nav	nav	nav	nav
France	36,338	44,285	41,469	43,018	43,823	1.1	1.3	1.1	0.8	0.8
Germany	8,832	9,156	8,433	7,779	9,173	0.9	1.1	1.2	1.3	1.6
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	19,610	23,179	25,621	24,800	25,733	nav	nav	12.5	27.3	48.4
Japan	44,209	42,758	43,661	37,586	32,161	nav	nav	nav	nav	nav
Netherlands	0	nav	nav	nav	nav	13.8	20.7	26.7	30.3	33.8
Singapore	53,488	53,777	58,594	61,840	71,883	88.3	170.0	185.7	196.2	213.7
Sweden	239	629	899	nav	nav	nav	nav	nav	nav	nav
Switzerland	1,147	1,004	853	417	338	6.1	7.0	7.6	7.5	7.4
United Kingdom	47,947	50,532	54,468	50,739	51,207	nav	nav	nav	nav	nav
United States	141,696	141,251	141,917	141,339	139,193	nav	nav	nav	nav	nav
CPSS³	74,609	74,959	75,785	74,824	74,101	1.9	2.7	3.7	4.9	6.6

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

¹ Converted at yearly average exchange rates, except as noted. ² For credit transfers, total for the fiscal year ending March of the following year, converted at average fiscal year exchange rates. ³ Sum or average excluding those countries for which data are not available. For credit transfers, data for France (prior to 2005), 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 for credit transfers have not been calculated.

Table 9d (cont)

	Card payments (except e-money)					of which: by cards with a debit function				
	2002	2003	2004	2005	2006	2002	2003	2004	2005	2006
Belgium	2,951	3,750	4,364	4,896	5,326	2,287	2,953	3,555	3,903	4,231
Canada	5,234	6,333	7,343	8,865	10,319	2,129	2,614	2,988	3,511	4,017
France	2,906	3,712	4,369	5,145	5,615	nav	nav	nav	nav	nav
Germany	1,521	1,921	2,260	2,386	2,485	1,179	1,495	1,742	1,825	1,886
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	1,288	1,688	2,160	2,354	2,569	734	999	1,253	1,358	1,531
Japan	1,574	1,832	2,161	2,342	nav	27	36	51	57	53
Netherlands	3,260	4,093	4,732	5,130	5,513	2,952	3,749	4,330	4,531	4,930
Singapore	2,633	2,827	3,250	3,829	4,662	1,042	1,124	1,289	1,605	2,045
Sweden	4,217	5,025	5,832	nav	nav	3,429	3,961	4,474	nav	nav
Switzerland	5,043	5,933	6,168	7,041	7,402	3,353	4,025	4,029	4,783	4,995
United Kingdom	5,737	7,180	8,956	9,506	10,430	2,850	3,741	4,816	5,397	6,234
United States	6,311	7,049	7,943	8,918	9,902	1,664	2,019	2,479	2,927	3,415
CPSS¹	4,034	4,708	5,453	6,092	7,565	1,299	1,619	1,971	2,253	2,571

Table 9d (cont)

	by cards with a delayed debit function					by cards with a credit function				
	2002	2003	2004	2005	2006	2002	2003	2004	2005	2006
Belgium	664	797	809	993	1,095	nav	nav	nav	nav	nav
Canada	nav	nav	nav	nav	nav	3,105	3,719	4,355	5,353	6,302
France	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Germany	342	426	518	562	599	nav	nav	nav	nav	nav
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	nav	nav	nav	nav	nav	554	689	907	996	1,038
Japan	nav	nav	nav	nav	nav	1,547	1,796	2,110	2,285	nav
Netherlands	308	344	402	598	583	nav	nav	nav	nav	nav
Singapore	nav	nav	nav	nav	nav	1,591	1,703	1,961	2,224	2,616
Sweden	573	745	811	838	901	216	319	546	381	557
Switzerland	nav	nav	nav	nav	nav	1,690	1,907	2,139	2,258	2,418
United Kingdom	605	662	776	797	918	2,283	2,778	3,365	3,312	3,278
United States	nav	nav	nav	nav	nav	4,647	5,030	5,465	5,991	6,487
CPSS¹	106	124	145	158	172	2,393	2,664	2,984	3,264	3,750

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

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

Table 9e**Use of payment instruments by non-banks: value of transactions as a ratio to GDP***(in %, total for the year)*

	Credit transfers					Direct debits				
	2002	2003	2004	2005	2006	2002	2003	2004	2005	2006
Belgium	587	1,084	1,080	1,146	1,088	17.3	17.7	16.6	16.9	17.0
Canada	366	385	385	404	437	26.7	29.0	30.0	31.1	32.6
France	6,211	6,151	6,479	784	989	48.5	47.4	47.1	52.8	54.7
Germany	1,319	1,310	1,289	1,387	1,366	182.5	153.5	154.3	150.2	157.8
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	361	370	382	397	417	16.5	17.6	19.7	20.3	20.3
Japan	468	474	467	471	495	nav	nav	nav	nav	nav
Netherlands	723	779	884	1,039	1,062	40.3	44.3	44.6	45.4	48.9
Singapore	41	47	47	49	51	17.4	20.1	20.2	20.4	21.0
Sweden	256	254	271	291	306	10.3	10.9	11.5	12.6	13.3
Switzerland	10,613	10,494	9,549	9,076	9,414	16.8	17.3	17.5	17.4	13.7
United Kingdom	6,746	6,694	6,460	6,532	6,992	58.4	59.2	63.4	64.7	64.9
United States	107	114	121	129	137	101.5	110.5	101.1	102.5	102.3
CPSS¹	nap	nap	nap	nap	nap	72.7	73.7	69.7	71.2	73.0

Table 9e (cont)

	Cheques					E-money payment transactions				
	2002	2003	2004	2005	2006	2002	2003	2004	2005	2006
Belgium	37.1	31.4	28.0	22.8	18.9	0.25	0.20	0.18	0.16	0.14
Canada	418.0	305.6	271.2	268.3	266.8	nav	nav	nav	nav	nav
France	153.4	152.6	125.5	126.6	123.2	0.00	0.00	0.00	0.00	0.00
Germany	36.1	30.9	25.3	23.0	25.9	0.00	0.00	0.00	0.00	0.00
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	92.3	88.4	85.3	81.6	81.2	nav	nav	0.04	0.09	0.15
Japan	143.5	129.1	121.1	105.5	93.9	nav	nav	nav	nav	nav
Netherlands	0.0	nap	nap	nap	nap	0.05	0.06	0.07	0.08	0.08
Singapore	252.5	243.7	232.5	230.0	243.9	0.42	0.77	0.74	0.73	0.73
Sweden	0.9	1.8	2.3	2.0	1.9	nav	nav	nav	nav	nav
Switzerland	3.0	2.3	1.8	0.8	0.7	0.02	0.02	0.02	0.02	0.01
United Kingdom	179.6	164.8	150.3	136.5	129.5	nav	nav	nav	nav	nav
United States	390.4	375.4	357.1	337.2	316.3	nav	nav	nav	nav	nav
CPSS¹	248.4	226.4	208.8	199.3	189.9	0.01	0.01	0.01	0.01	0.02

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

¹ Sum or average excluding those countries for which data are not available. For credit transfers, data for France (prior to 2005), 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 for credit transfers have not been calculated.

Table 9e (cont)

	Card payments (except e-money)					of which: by cards with a debit function				
	2002	2003	2004	2005	2006	2002	2003	2004	2005	2006
Belgium	12.1	12.6	12.7	13.7	14.2	9.4	9.9	10.3	10.9	11.3
Canada	22.4	23.2	23.7	25.2	26.4	9.1	9.6	9.6	10.0	10.3
France	12.3	12.8	13.2	15.1	15.8	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>
Germany	6.2	6.5	6.8	7.1	7.0	4.8	5.1	5.2	5.4	5.3
Hong Kong SAR	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>
Italy	6.1	6.4	7.2	7.7	8.1	3.5	3.8	4.2	4.5	4.8
Japan	5.1	5.5	6.0	6.6	<i>nav</i>	0.1	0.1	0.1	0.2	0.2
Netherlands	12.0	12.3	12.6	13.2	13.4	10.9	11.3	11.5	11.7	12.0
Singapore	12.4	12.8	12.9	14.2	15.8	4.9	5.1	5.1	6.0	6.9
Sweden	15.1	14.5	14.7	15.2	15.7	12.3	11.4	11.3	12.2	12.3
Switzerland	13.3	13.5	12.7	14.2	14.4	8.8	9.2	8.3	9.6	9.7
United Kingdom	21.5	23.4	24.7	25.6	26.4	10.7	12.2	13.3	14.5	15.8
United States	17.4	18.7	20.0	21.3	22.5	4.6	5.4	6.2	7.0	7.8
CPSS¹	13.4	14.2	15.0	16.2	18.9	4.3	4.9	5.4	6.0	6.6

Table 9e (cont)

	by cards with a delayed debit function					by cards with a credit function				
	2002	2003	2004	2005	2006	2002	2003	2004	2005	2006
Belgium	2.7	2.7	2.3	2.8	2.9	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>
Canada	<i>nap</i>	<i>nap</i>	<i>nap</i>	<i>nap</i>	<i>nap</i>	13.3	13.6	14.0	15.2	16.1
France	<i>nap</i>	<i>nap</i>	<i>nap</i>	<i>nap</i>	<i>nap</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>
Germany	1.4	1.4	1.6	1.7	1.7	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>
Hong Kong SAR	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>
Italy	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	2.6	2.6	3.0	3.3	3.3
Japan	<i>nap</i>	<i>nap</i>	<i>nap</i>	<i>nap</i>	<i>nap</i>	5.0	5.4	5.9	6.4	<i>nav</i>
Netherlands	1.1	1.0	1.1	1.5	1.4	<i>nap</i>	<i>nap</i>	<i>nap</i>	<i>nap</i>	<i>nap</i>
Singapore	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	7.5	7.7	7.8	8.3	8.9
Sweden	2.1	2.1	2.0	2.1	2.1	0.8	0.9	1.4	0.9	1.3
Switzerland	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	4.4	4.3	4.4	4.6	4.7
United Kingdom	2.3	2.2	2.1	2.1	2.3	8.5	9.1	9.3	8.9	8.3
United States	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	12.8	13.4	13.8	14.3	14.7
CPSS¹	0.4	0.4	0.4	0.4	0.4	8.0	8.0	8.2	8.7	9.4

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

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

Table 10**Cards issued in the country: number of cards***(millions, end of year)¹*

	Cards with a cash function					Cards with an e-money function				
	2002	2003	2004	2005	2006	2002	2003	2004	2005	2006
Belgium	14.90	15.62	15.73	15.93	16.61	8.27	8.80	8.98	9.62	10.79
Canada	nav	nav	nav	nav	nav	0.08	nav	nav	nav	nav
France	45.40	47.65	49.11	81.91	85.65	0.84	1.27	1.16	22.34	21.97
Germany	119.39	116.35	114.84	109.07	104.22	62.60	62.82	63.37	63.96	65.91
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	27.73	29.93	31.95	35.06	39.58	0.07	0.67	1.43	3.27	4.46
Japan ²	427.04	437.57	443.45	449.81	456.13	nav	nav	nav	nav	nav
Netherlands	26.70	27.40	27.80	31.46	31.44	17.30	17.60	18.00	17.53	18.20
Singapore	5.91	5.80	6.20	7.48	8.26	9.78	11.51	10.67	11.11	12.04
Sweden	4.78	5.18	8.31	8.73	9.42	0.49	0.29	nav	nav	nav
Switzerland	9.06	9.30	9.41	9.74	10.32	3.69	3.89	3.98	4.38	4.62
United Kingdom	142.09	158.12	164.68	164.44	164.10	nav	nav	nav	nav	nav
United States	864.50	896.10	928.00	965.33	937.69	nav	nav	nav	nav	nav
CPSS³	1,687.51	1,749.02	1,799.48	1,878.96	1,863.40	103.11	106.86	107.60	132.22	138.00

Table 10 (cont)

	Cards with a payment function					of which: cards with a debit function				
	2002	2003	2004	2005	2006	2002	2003	2004	2005	2006
Belgium	15	16	16	16	17	12	13	13	13	13
Canada	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
France	42	44	46	79	77	nav	nav	nav	39	56
Germany	111	108	106	107	108	94	90	89	88	90
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	48	54	57	60	66	27	28	29	31	35
Japan ²	614	654	663	683	nav	360	390	390	394	407
Netherlands	27	27	28	31	31	22	22	22	25	25
Singapore	9	9	10	12	13	6	6	6	7	8
Sweden	10	11	12	13	14	7	7	7	8	9
Switzerland	9	9	9	10	10	6	6	6	6	7
United Kingdom	123	134	140	142	143	59	63	66	67	68
United States	1,506	1,525	1,513	1,544	1,589	249	249	267	269	271
CPSS³	2,514	2,591	2,601	2,696	2,069	841	873	894	948	990

Table 10 (cont)

	cards with a delayed debit function					cards with a credit function				
	2002	2003	2004	2005	2006	2002	2003	2004	2005	2006
Belgium	3.04	3.10	3.18	3.26	3.42	nav	nav	nav	nav	nav
Canada	nav	nav	nav	nav	nav	52.00	53.00	56.54	60.23	61.77
France	nav	nav	nav	10.84	25.28	nav	nav	nav	nav	nav
Germany	17.78	17.92	17.99	18.35	18.26	nav	nav	nav	nav	nav
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	nav	nav	nav	nav	nav	21.76	25.65	27.02	28.89	31.27
Japan ²	nav	nav	nav	nav	nav	254.00	263.62	273.38	289.05	nav
Netherlands	5.10	5.70	5.80	6.05	5.96	nav	nav	nav	nav	nav
Singapore	nav	nav	nav	nav	nav	3.23	3.50	3.93	4.44	5.09
Sweden	0.81	0.84	0.90	0.98	0.71	2.58	2.83	4.20	3.91	4.58
Switzerland	nav	nav	nav	nav	nav	3.33	3.36	3.39	3.45	3.76
United Kingdom	4.31	4.43	4.42	4.72	4.93	58.79	66.83	69.89	69.86	69.52
United States	nav	nav	nav	nav	nav	1,256.80	1,276.00	1,246.30	1,274.91	1,317.47
CPSS³	31.03	31.99	32.30	44.21	58.56	1,652.49	1,694.77	1,684.65	1,734.75	1,493.46

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

¹ Except as noted. ² 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. ³ 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				
	2002	2003	2004	2005	2006	2002	2003	2004	2005	2006
Belgium	6.5	4.8	0.7	1.3	4.2	3.4	6.4	2.0	7.1	12.2
Canada	nav	nav	nav	nav	nav	4.1	nav	nav	nav	nav
France	4.8	4.9	3.1	66.8	4.6	162.7	51.8	-8.8	1,826	-1.6
Germany	-4.9	-2.5	-1.3	-5.0	-4.5	-7.0	0.4	0.9	0.9	3.0
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	11.5	7.9	6.7	9.7	12.9	nav	802.7	114.4	128.7	36.2
Japan	3.2	2.5	1.3	1.4	1.4	nav	nav	nav	nav	nav
Netherlands	2.3	2.6	1.5	13.2	-0.1	-17.6	1.7	2.3	-2.6	3.8
Singapore	92.1	-1.9	6.9	20.7	10.4	73.4	17.8	-7.3	4.1	8.3
Sweden	0.2	8.4	60.4	5.0	8.0	-12.0	-40.2	nav	nav	nav
Switzerland	4.8	2.6	1.2	3.5	5.9	4.8	5.3	2.4	9.9	5.5
United Kingdom	7.1	11.3	4.1	-0.1	-0.2	nav	nav	nav	nav	nav
United States	4.9	3.7	3.6	4.0	-2.9	nav	nav	nav	nav	nav
CPSS¹	4.1	3.6	2.9	4.4	-0.8	-3.1	3.6	0.7	22.9	4.4

Table 10a (cont)

	Cards with a payment function					of which: cards with a debit function				
	2002	2003	2004	2005	2006	2002	2003	2004	2005	2006
Belgium	6.5	4.8	0.7	1.3	4.2	8.4	5.6	0.2	1.0	4.0
Canada	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
France	5.3	6.0	3.6	71.4	-2.2	nav	nav	nav	nav	44.8
Germany	0.2	-3.1	-1.3	0.3	1.1	-13.3	-3.9	-1.7	0.0	1.4
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	11.5	11.2	5.0	5.5	11.4	13.7	5.8	4.7	4.2	14.3
Japan	5.0	6.5	1.5	3.0	nav	5.9	8.3	0.0	1.0	3.3
Netherlands	2.3	2.6	1.5	13.2	-0.1	2.4	0.5	1.4	15.5	0.3
Singapore	55.0	1.7	9.0	17.7	11.9	92.1	-1.9	6.9	20.7	10.4
Sweden	27.8	2.1	16.9	3.5	7.7	46.1	-0.8	5.2	8.8	7.6
Switzerland	5.1	1.8	1.2	4.0	5.7	7.2	2.4	1.4	5.2	4.0
United Kingdom	10.9	9.5	4.3	1.2	0.9	9.4	5.8	4.3	2.2	2.0
United States	2.0	1.3	-0.8	2.0	2.9	2.9	0.0	7.1	0.9	0.9
CPSS¹	3.5	3.1	0.4	3.7	2.8	5.3	3.8	2.4	6.0	4.4

Table 10a (cont)

	cards with a delayed debit function					cards with a credit function				
	2002	2003	2004	2005	2006	2002	2003	2004	2005	2006
Belgium	-0.2	1.9	2.6	2.6	5.1	nav	nav	nav	nav	nav
Canada	nav	nav	nav	nav	nav	10.6	1.9	6.7	6.5	2.6
France	nav	nav	nav	nav	133.2	nav	nav	nav	nav	nav
Germany	-1.1	0.8	0.4	2.0	-0.5	nav	nav	nav	nav	nav
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	nav	nav	nav	nav	nav	8.8	17.9	5.4	6.9	8.2
Japan	nav	nav	nav	nav	nav	3.8	3.8	3.7	5.7	nav
Netherlands	2.0	11.8	1.8	4.4	-1.6	nav	nav	nav	nav	nav
Singapore	nav	nav	nav	nav	nav	14.5	8.4	12.5	12.9	14.6
Sweden	-21.3	4.0	7.7	8.7	-28.0	11.4	9.4	48.6	-6.9	17.1
Switzerland	nav	nav	nav	nav	nav	1.6	0.8	1.0	1.9	8.7
United Kingdom	-2.6	2.8	-0.2	6.8	4.4	13.7	13.7	4.6	0.0	-0.5
United States	nav	nav	nav	nav	nav	1.8	1.5	-2.3	2.3	3.3
CPSS¹	-1.4	3.1	1.0	3.3	32.5	2.9	2.6	-0.6	3.0	3.3

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

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

Table 10b
Cards issued in the country: number of cards per inhabitant
 (end of year)¹

	Cards with a cash function					Cards with an e-money function				
	2002	2003	2004	2005	2006	2002	2003	2004	2005	2006
Belgium	1.44	1.50	1.51	1.52	1.57	0.80	0.85	0.86	0.91	1.02
Canada	nav	nav	nav	nav	nav	0.00	nav	nav	nav	nav
France	0.74	0.77	0.79	1.30	1.36	0.01	0.02	0.02	0.36	0.35
Germany	1.45	1.41	1.39	1.32	1.27	0.76	0.76	0.77	0.78	0.80
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	0.48	0.52	0.56	0.60	0.68	nav	0.01	0.02	0.06	0.08
Japan ²	3.35	3.43	3.47	3.52	3.57	nav	nav	nav	nav	nav
Netherlands	1.65	1.69	1.71	1.93	1.92	1.07	1.08	1.11	1.07	1.11
Singapore	1.42	1.39	1.46	1.72	1.84	2.34	2.75	2.52	2.56	2.69
Sweden	0.54	0.58	0.92	0.97	1.04	0.05	0.03	nav	nav	nav
Switzerland	1.23	1.26	1.26	1.30	1.37	0.50	0.53	0.53	0.58	0.61
United Kingdom	2.40	2.65	2.75	2.73	2.71	nav	nav	nav	nav	nav
United States	3.00	3.08	3.16	3.25	3.13	nav	nav	nav	nav	nav
CPSS³	2.33	2.40	2.46	2.55	2.52	0.37	0.38	0.38	0.47	0.48

Table 10b (cont)

	Cards with a payment function					of which: cards with a debit function				
	2002	2003	2004	2005	2006	2002	2003	2004	2005	2006
Belgium	1.44	1.50	1.51	1.52	1.57	1.15	1.20	1.20	1.21	1.25
Canada	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
France	0.68	0.72	0.74	1.25	1.22	nav	nav	nav	nav	nav
Germany	1.35	1.31	1.29	1.30	1.31	1.14	1.09	1.07	1.07	1.09
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	0.84	0.94	0.98	1.03	1.14	0.46	0.49	0.51	0.53	0.60
Japan ²	4.82	5.12	5.19	5.35	nav	2.82	3.05	3.05	3.08	3.19
Netherlands	1.65	1.69	1.71	1.93	1.92	1.34	1.34	1.35	1.56	1.56
Singapore	2.19	2.22	2.39	2.75	2.98	1.42	1.39	1.46	1.72	1.84
Sweden	1.17	1.19	1.38	1.43	1.53	0.79	0.78	0.82	0.89	0.95
Switzerland	1.24	1.26	1.26	1.30	1.37	0.79	0.80	0.81	0.84	0.87
United Kingdom	2.07	2.25	2.34	2.35	2.36	1.00	1.06	1.10	1.11	1.13
United States	5.22	5.24	5.15	5.20	5.30	0.86	0.85	0.91	0.91	0.91
CPSS³	3.47	3.56	3.55	3.66	3.38	1.27	1.31	1.34	1.41	1.46

Table 10b (cont)

	cards with a delayed debit function					cards with a credit function				
	2002	2003	2004	2005	2006	2002	2003	2004	2005	2006
Belgium	0.29	0.30	0.30	0.31	0.32	nav	nav	nav	nav	nav
Canada	nav	nav	nav	nav	nav	1.66	1.67	1.77	1.86	1.89
France	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Germany	0.22	0.22	0.22	0.22	0.22	nav	nav	nav	nav	nav
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	nav	nav	nav	nav	nav	0.38	0.45	0.47	0.50	0.54
Japan ²	nav	nav	nav	nav	nav	1.99	2.06	2.14	2.26	nav
Netherlands	0.32	0.35	0.36	0.37	0.36	nav	nav	nav	nav	nav
Singapore	nav	nav	nav	nav	nav	0.77	0.83	0.93	1.02	1.14
Sweden	0.09	0.09	0.10	0.11	0.08	0.29	0.32	0.47	0.43	0.50
Switzerland	nav	nav	nav	nav	nav	0.45	0.45	0.45	0.46	0.50
United Kingdom	0.07	0.07	0.07	0.08	0.08	0.99	1.12	1.17	1.16	1.15
United States	nav	nav	nav	nav	nav	4.36	4.38	4.24	4.30	4.39
CPSS³	0.18	0.18	0.18	0.25	0.33	2.83	2.88	2.85	2.91	3.16

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

¹ Except as noted. ² 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. ³ Sum or average excluding those countries for which data are not available.

Table 11**Terminals located in the country: number of terminals***(thousands, end of year)¹*

	ATMs					POS terminals				
	2002	2003	2004	2005	2006	2002	2003	2004	2005	2006
Belgium	11.7	12.5	13.2	13.5	13.6	135.7	113.1	108.3	101.1	115.2
Canada	40.0	44.2	48.5	52.7	56.6	494.9	520.6	546.0	571.4	591.9
France	39.0	42.0	43.7	47.8	47.8	956.4	1,000.0	1,060.0	1,095.0	1,142.0
Germany	50.5	51.1	52.6	53.4	53.9	460.6	495.8	520.0	569.5	578.4
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	39.6	39.1	39.7	40.6	43.7	847.5	928.0	1,007.5	1,045.0	1,167.8
Japan ²	140.2	137.8	136.5	136.3	138.3	1,063.1	1,148.1	1,242.7	1,375.3	nav
Netherlands	7.5	7.6	7.9	7.4	8.1	177.2	186.3	195.0	206.4	214.5
Singapore	1.5	1.6	1.6	1.7	1.8	23.5	28.0	26.8	59.7	69.4
Sweden	2.6	2.7	2.7	2.8	2.8	102.0	108.1	161.1	176.6	182.6
Switzerland	5.2	5.3	5.4	5.6	5.7	80.7	80.0	88.1	110.2	116.6
United Kingdom	40.8	46.5	54.4	58.3	60.5	810.6	861.3	920.0	974.1	1,053.2
United States ³	352.0	371.0	383.0	396.0	395.0	3,500.0	3,890.0	4,900.0	5,032.0	5,183.0
CPSS⁴	730.7	761.2	789.2	816.0	827.8	8,652.2	9,359.1	10,775.5	11,316.4	10,414.6

Table 11 (cont)

	E-money card loading/unloading terminals					E-money card payment terminals				
	2002	2003	2004	2005	2006	2002	2003	2004	2005	2006
Belgium	208.2	213.2	213.6	181.5	129.5	104.5	108.0	114.8	94.0	88.9
Canada	0.3	nav	nav	nav	nav	nav	nav	nav	nav	nav
France	15.9	23.1	23.0	21.6	44.2	69.2	105.8	77.8	62.0	82.0
Germany	35.8	32.4	30.0	30.0	32.9	98.5	120.9	142.3	172.1	224.6
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	5.5	7.8	11.9	12.0	12.1	24.3	87.8	143.4	184.4	186.3
Japan	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Netherlands	4.8	5.1	5.4	6.6	6.5	164.9	180.1	192.3	203.4	214.5
Singapore	nav	nav	nav	nav	nav	42.5	45.9	42.2	78.6	87.0
Sweden	6.6	5.9	nap	nap	nap	31.3	32.2	nap	nap	nap
Switzerland	33.5	34.5	35.2	18.4	18.3	33.5	34.5	35.2	18.4	18.3
United Kingdom	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
United States	nap	nap	nap	nap	nap	nap	nap	nap	nap	nap
CPSS⁴	310.6	321.8	319.1	270.1	243.6	568.7	715.2	748.0	812.9	901.6

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

¹ Except as noted. ² For ATMs, at end-March of the following year. For POS terminals, see Country Table 6. ³ For POS terminals, PIN-based debit terminals only. ⁴ 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				
	2002	2003	2004	2005	2006	2002	2003	2004	2005	2006
Belgium	2.5	7.0	5.6	2.3	0.7	-6.0	-16.7	-4.2	-6.6	14.0
Canada	12.2	10.5	9.7	8.6	7.6	6.8	5.2	4.9	4.6	3.6
France	5.6	7.7	4.1	9.4	0.0	5.8	4.6	6.0	3.3	4.3
Germany	1.7	1.3	2.9	1.5	1.0	5.7	7.6	4.9	9.5	1.6
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	8.3	-1.5	1.7	2.2	7.7	9.4	9.5	8.6	3.7	11.7
Japan	-1.8	-1.7	-0.9	-0.2	1.5	7.7	8.0	8.2	10.7	nav
Netherlands	5.4	0.3	4.4	-5.6	9.0	6.9	5.1	4.7	5.9	3.9
Singapore	-13.9	0.4	3.6	5.5	5.4	12.1	19.1	-4.1	122.9	16.1
Sweden	3.1	1.1	0.9	3.7	0.2	15.6	5.9	49.1	9.6	3.4
Switzerland	2.7	2.3	1.6	3.0	3.3	9.2	-0.8	10.1	25.2	5.8
United Kingdom	11.3	13.8	17.1	7.1	3.7	5.0	6.3	6.8	5.9	8.1
United States	8.6	5.4	3.2	3.4	-0.3	12.9	11.1	26.0	2.7	3.0
CPSS¹	5.9	4.2	3.7	3.4	1.4	9.1	8.2	15.1	5.0	4.8

Table 11a (cont)

	E-money card loading/unloading terminals					E-money card payment terminals				
	2002	2003	2004	2005	2006	2002	2003	2004	2005	2006
Belgium	13.9	2.4	0.2	-15.0	-28.6	17.7	3.3	6.3	-18.1	-5.4
Canada	-32.0	nav	nav	nav	nav	nav	nav	nav	nav	nav
France	nav	45.0	-0.2	-5.9	104.3	nav	53.0	-26.5	-20.3	32.2
Germany	-0.7	-9.5	-7.4	0.0	9.8	22.8	22.8	17.7	20.9	30.5
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	nav	41.5	53.4	0.7	1.2	nav	nav	63.3	28.6	1.0
Japan	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Netherlands	13.3	4.9	6.7	22.9	-2.0	11.2	9.2	6.7	5.8	5.4
Singapore	nav	nav	nav	nav	nav	136.8	8.0	-7.9	86.2	10.6
Sweden	-6.2	-10.7	nav	nav	nav	-21.6	2.9	nav	nav	nav
Switzerland	7.1	2.9	2.2	-47.9	-0.5	7.1	2.9	2.2	-47.9	-0.5
United Kingdom	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
United States	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
CPSS¹	8.5	3.6	1.0	-15.4	-9.8	29.6	25.8	9.5	8.7	10.9

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

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

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

	ATMs					POS terminals				
	2002	2003	2004	2005	2006	2002	2003	2004	2005	2006
Belgium	1,128	1,202	1,263	1,284	1,284	13,109	10,877	10,366	9,618	10,886
Canada	1,275	1,395	1,515	1,630	1,735	15,773	16,429	17,064	17,682	18,137
France	633	677	700	761	757	15,523	16,118	16,975	17,431	18,071
Germany	612	620	638	647	654	5,584	6,008	6,303	6,906	7,023
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	690	680	690	698	748	14,746	16,145	17,506	17,976	19,984
Japan ²	1,099	1,079	1,068	1,067	1,082	8,339	8,991	9,725	10,764	nav
Netherlands	466	466	485	456	497	10,972	11,482	11,979	12,649	13,125
Singapore	370	371	380	391	399	5,618	6,677	6,324	13,757	15,468
Sweden	297	299	300	310	309	11,431	12,062	17,912	19,561	20,107
Switzerland	706	716	723	740	759	10,984	10,803	11,813	14,694	15,427
United Kingdom	688	780	909	968	998	13,664	14,463	15,373	16,170	17,384
United States	1,220	1,274	1,302	1,335	1,318	12,135	13,354	16,663	16,963	17,288
CPSS³	968	1,002	1,034	1,062	1,071	11,458	12,324	14,111	14,733	16,145

Table 11b (cont)

	E-money card loading/unloading terminals					E-money card payment terminals				
	2002	2003	2004	2005	2006	2002	2003	2004	2005	2006
Belgium	20,101	20,513	20,449	17,269	12,238	10,096	10,388	10,987	8,941	8,399
Canada	11	nav	nav	nav	nav	nav	nav	nav	nav	nav
France	258	372	368	344	699	1,123	1,705	1,246	987	1,298
Germany	434	393	364	364	400	1,194	1,465	1,725	2,087	2,727
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	95	135	207	206	207	423	1,528	2,492	3,172	3,188
Japan	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Netherlands	299	312	332	407	398	10,210	11,102	11,812	12,466	13,125
Singapore	nav	nav	nav	nav	nav	10,174	10,958	9,966	18,110	19,399
Sweden	735	654	nav	nav	nav	3,512	3,600	nav	nav	nav
Switzerland	4,563	4,655	4,724	2,447	2,418	4,563	4,655	4,724	2,447	2,418
United Kingdom	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
United States	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
CPSS³	1,126	1,314	1,188	1,136	1,021	2,288	2,870	2,993	3,358	3,711

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

¹ Except as noted. ² For ATMs, at end-March of the following year. For POS terminals, see Country Table 6. ³ Sum or average excluding those countries for which data are not available.

Table 12**Transactions at terminals: number of cash withdrawals and loading transactions***(millions, total for the year)¹*

	Cash withdrawals at ATMs located in the country									
	with cards issued outside the country					with cards issued in the country				
	2002	2003	2004	2005	2006	2002	2003	2004	2005	2006
Belgium	3.77	6.92	6.78	6.80	7.42	239.89	256.89	244.38	250.50	259.40
Canada	nav	nav	nav	nav	nav	1,222.93	1,149.12	1,122.02	1,080.59	1,061.11
France	nav	nav	nav	26.68	28.38	1,212.99	1,244.88	1,260.00	1,431.95	1,460.11
Germany	nav	nav	nav	nav	nav	1,668.31	2,036.37	2,398.67	2,445.07	2,447.29
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	nav	nav	nav	nav	nav	460.60	434.55	453.79	456.41	470.29
Japan ²	nav	nav	nav	nav	nav	414.58	406.46	411.78	429.76	422.53
Netherlands	nav	nav	nav	10.41	10.54	493.00	494.00	484.00	474.72	481.85
Singapore	nav	nav	nav	nav	nav	9.13	6.86	6.53	6.36	5.12
Sweden	nav	nav	nav	nav	nav	341.00	328.00	320.00	316.00	305.00
Switzerland	5.30	5.20	5.60	5.60	6.00	110.40	113.20	110.60	103.60	105.40
United Kingdom	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
United States	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
CPSS³	nav	nav	nav	nav	nav	6,172.83	6,470.32	6,811.76	6,994.97	7,018.10

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									
	2002	2003	2004	2005	2006	2002	2003	2004	2005	2006
Belgium	7.73	8.38	8.69	9.60	10.87	18.15	16.71	16.99	16.82	15.74
Canada	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
France	nav	nav	nav	30.58	33.50	2.60	2.79	2.00	2.10	2.05
Germany	nav	nav	nav	nav	nav	4.42	4.16	4.17	4.47	5.02
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	14.10	15.20	16.30	30.20	30.58	11.93	15.02	17.98	21.66	23.74
Singapore	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Sweden	nav	nav	nav	nav	nav	0.10	0.00	nav	nav	nav
Switzerland	8.40	8.60	8.60	9.30	9.90	nav	nav	nav	1.00	1.00
United Kingdom	1.00	3.00	4.00	4.00	3.00	nav	nav	nav	nav	nav
United States	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
CPSS	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav

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

¹ Except as noted. ² 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. ³ Sum or average excluding those countries for which data are not available. Excludes data for the United States, for which only 2003 data are available.

Table 12a**Transactions at terminals: increase in the number of cash withdrawals and loading transactions***(% change on previous year)*

	Cash withdrawals at ATMs located in the country									
	with cards issued outside the country					with cards issued in the country				
	2002	2003	2004	2005	2006	2002	2003	2004	2005	2006
Belgium	-6.2	83.6	-2.0	0.3	9.1	10.5	7.1	-4.9	2.5	3.6
Canada	nav	nav	nav	nav	nav	-1.1	-6.0	-2.4	-3.7	-1.8
France	nav	nav	nav	nav	6.4	4.1	2.6	1.2	13.6	2.0
Germany	nav	nav	nav	nav	nav	1.2	22.1	17.8	1.9	0.1
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	nav	nav	nav	nav	nav	1.8	-5.7	4.4	0.6	3.0
Japan	nav	nav	nav	nav	nav	-5.5	-2.0	1.3	4.4	-1.7
Netherlands	nav	nav	nav	nav	1.2	0.6	0.2	-2.0	-1.9	1.5
Singapore	nav	nav	nav	nav	nav	4.1	-24.9	-4.8	-2.6	-19.5
Sweden	nav	nav	nav	nav	nav	1.8	-3.8	-2.4	-1.3	-3.5
Switzerland	1.9	-1.9	7.7	0.0	7.1	5.5	2.5	-2.3	-6.3	1.7
United Kingdom	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
United States	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
CPSS¹	nap	nap	nap	nap	nap	1.2	4.8	5.3	2.7	0.3

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									
	2002	2003	2004	2005	2006	2002	2003	2004	2005	2006
Belgium	4.0	8.4	3.7	10.5	13.2	68.4	-7.9	1.7	-1.0	-6.4
Canada	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
France	nav	nav	nav	nav	9.5	nav	7.3	-28.3	4.8	-2.1
Germany	nav	nav	nav	nav	nav	19.0	-5.8	0.3	7.1	12.4
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	-1.4	7.8	7.2	85.3	1.3	306.8	25.9	19.7	20.5	9.6
Singapore	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Sweden	nav	nav	nav	nav	nav	-66.7	-100.0	nav	nav	nav
Switzerland	2.4	2.4	0.0	8.1	6.5	nav	nav	nav	nav	0.0
United Kingdom	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
United States	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
CPSS	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav

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

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

Table 13**Transactions at terminals: value of cash withdrawals and loading transactions***(USD billions, total for the year)¹*

	Cash withdrawals at ATMs located in the country									
	with cards issued outside the country					with cards issued in the country				
	2002	2003	2004	2005	2006	2002	2003	2004	2005	2006
Belgium	0.55	1.15	1.17	1.34	1.43	23.44	30.63	34.18	34.26	36.43
Canada	nav	nav	nav	nav	nav	69.14	75.84	82.82	88.72	95.75
France	nav	nav	nav	5.34	6.04	71.63	91.45	105.86	121.95	125.80
Germany	nav	nav	nav	nav	nav	249.81	342.72	422.73	474.05	478.38
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	nav	nav	nav	nav	nav	88.88	80.93	95.63	98.21	104.53
Japan ²	nav	nav	nav	nav	nav	195.98	206.95	219.90	212.19	191.50
Netherlands	nav	nav	nav	1.28	1.34	49.92	57.47	63.38	68.55	69.67
Singapore	nav	nav	nav	nav	nav	0.90	0.67	0.64	0.64	0.75
Sweden	nav	nav	nav	nav	nav	27.68	34.88	37.30	36.77	37.67
Switzerland	0.77	0.89	1.13	1.04	1.20	17.55	20.52	21.50	18.94	18.91
United Kingdom	nav	nav	nav	nav	nav	204.58	235.31	295.39	312.56	330.80
United States	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
CPSS³	nap	nap	nap	nap	nap	999.52	1,177.37	1,379.33	1,466.85	1,490.20

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									
	2002	2003	2004	2005	2006	2002	2003	2004	2005	2006
Belgium	1.00	1.29	1.44	1.61	1.87	0.63	0.63	0.67	0.62	0.58
Canada	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
France	nav	nav	nav	4.36	4.91	0.08	0.09	0.00	0.07	0.06
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	5.40	5.58	nav	nav	nav	nav	nav
Singapore	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Sweden	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Switzerland	1.67	2.01	2.09	2.41	2.55	nav	nav	nav	0.06	0.06
United Kingdom	0.16	0.47	0.59	0.62	0.50	nav	nav	nav	nav	nav
United States	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
CPSS	nap	nap	nap	nap	nap	nap	nap	nap	nap	nap

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

¹ Except as noted. ² 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. ³ Sum or average excluding those countries for which data are not available. Excludes data for the United States, for which only 2003 data are available.

Table 13a**Transactions at terminals: increase in the real value of cash withdrawals and loading transactions**(% change on previous year, adjusted by CPI inflation)¹

	Cash withdrawals at ATMs located in the country									
	with cards issued outside the country					with cards issued in the country				
	2002	2003	2004	2005	2006	2002	2003	2004	2005	2006
Belgium	14.2	73.2	-9.5	12.1	3.1	9.2	7.5	-0.5	-2.2	2.9
Canada	nav	nav	nav	nav	nav	2.0	-4.8	-0.4	-2.5	-0.9
France	nav	nav	nav	nav	9.8	5.0	4.3	2.8	13.1	0.2
Germany	nav	nav	nav	nav	nav	0.4	13.4	10.1	10.1	-1.8
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	nav	nav	nav	nav	nav	25.5	-26.1	5.0	0.5	3.1
Japan	nav	nav	nav	nav	nav	-4.6	-1.8	1.1	1.9	-7.0
Netherlands	nav	nav	nav	nav	2.2	14.3	-6.0	-1.2	6.6	-1.0
Singapore	nav	nav	nav	nav	nav	-17.0	-28.7	-8.4	-2.0	11.5
Sweden	nav	nav	nav	nav	nav	-6.4	2.4	-3.8	-0.5	-0.4
Switzerland	8.4	-0.6	15.7	-8.2	14.2	0.5	0.5	-4.0	-12.6	-0.6
United Kingdom	nav	nav	nav	nav	nav	5.7	4.3	10.4	4.5	2.1
United States	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
CPSS²	nap	nap	nap	nap	nap	7.6	16.0	15.1	4.3	-0.5

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									
	2002	2003	2004	2005	2006	2002	2003	2004	2005	2006
Belgium	13.5	5.9	-0.1	9.3	12.0	99.9	-17.7	-5.3	-9.7	-10.1
Canada	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
France	nav	nav	nav	nav	9.4	nav	-2.1	nav	nav	-9.4
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	0.5	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	17.4	3.2	-4.5	14.0	5.5	nav	nav	nav	nav	-1.0
United Kingdom	8.8	160.3	11.1	4.7	-22.2	nav	nav	nav	nav	nav
United States	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
CPSS	nap	nap	nap	nap	nap	nav	nav	nav	nav	nav

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

¹ Value of cash withdrawals and loading transactions in domestic currency deflated by yearly average CPI inflation. For the CPSS area, in US dollar terms. ² Sum or average excluding those countries for which data are not available.

Table 14
Transactions at terminals: number of payment transactions
(millions, total for the year)

	POS transactions at terminals located in the country									
	with cards issued outside the country					with cards issued in the country				
	2002	2003	2004	2005	2006	2002	2003	2004	2005	2006
Belgium	18.08	31.65	25.41	26.65	28.40	544.34	579.83	632.24	693.93	747.38
Canada	nav	nav	nav	nav	nav	3,897.06	4,228.00	4,581.00	5,018.06	5,456.99
France	nav	nav	nav	145.46	184.66	4,095.59	4,341.46	4,650.00	5,114.36	5,454.96
Germany	nav	nav	nav	nav	nav	1,900.20	2,053.89	2,274.69	2,409.87	2,477.90
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	nap	nap	nap	nap	nap	552.04	610.73	671.97	732.80	770.65
Japan	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Netherlands	nap	nap	nap	0.00	0.00	1,155.59	1,266.24	1,374.36	1,480.48	1,615.93
Singapore	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Sweden	nav	nav	nav	nav	nav	454.00	542.00	632.00	774.00	968.00
Switzerland	23.10	24.00	24.30	25.30	27.90	284.70	302.70	317.70	336.00	354.00
United Kingdom	74.00	38.00	123.00	327.00	162.00	4,681.00	5,186.00	5,639.00	6,008.00	6,441.00
United States	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
CPSS¹	nap	nap	nap	nap	nap	17,564.52	19,110.85	20,772.96	22,567.50	24,286.81

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									
	2002	2003	2004	2005	2006	2002	2003	2004	2005	2006
Belgium	32.94	34.64	39.10	44.60	50.00	120.83	107.06	106.90	102.02	96.02
Canada	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
France	nav	nav	nav	129.46	149.03	18.40	18.10	16.00	17.03	20.06
Germany	nav	nav	nav	nav	nav	35.85	37.37	38.31	37.78	42.28
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	nap	nap	nap	nap	nap	1.03	2.74	9.33	20.38	33.89
Japan	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Netherlands	nav	nav	nav	11.61	14.44	87.02	109.16	127.27	146.93	164.65
Singapore	nav	nav	nav	nav	nav	702.11	1,535.90	1,598.15	1,621.60	1,691.02
Sweden	nav	nav	nav	nav	nav	0.70	0.20	nav	nav	nav
Switzerland	41.60	42.30	44.40	48.10	51.30	20.00	19.30	19.00	19.20	18.80
United Kingdom	211.00	226.00	260.00	275.00	284.00	nav	nav	nav	nav	nav
United States	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
CPSS¹	nap	nap	nap	nap	nap	985.94	1,829.83	1,914.95	1,964.93	2,066.71

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

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

Table 14a**Transactions at terminals: increase in the number of payment transactions***(% change on previous year)*

	POS transactions at terminals located in the country									
	with cards issued outside the country					with cards issued in the country				
	2002	2003	2004	2005	2006	2002	2003	2004	2005	2006
Belgium	-23.5	75.1	-19.7	4.9	6.6	16.0	6.5	9.0	9.8	7.7
Canada	nav	nav	nav	nav	nav	9.6	8.5	8.3	9.5	8.7
France	nav	nav	nav	nav	26.9	11.6	6.0	7.1	10.0	6.7
Germany	nav	nav	nav	nav	nav	13.2	8.1	10.8	5.9	2.8
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	nav	nav	nav	nav	nav	27.4	10.6	10.0	9.1	5.2
Japan	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Netherlands	nav	nav	nav	nav	nav	17.3	9.6	8.5	7.7	9.1
Singapore	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Sweden	nav	nav	nav	nav	nav	39.3	19.4	16.6	22.5	25.1
Switzerland	-1.7	3.9	1.3	4.1	10.3	10.1	6.3	5.0	5.8	5.4
United Kingdom	-5.1	-48.6	223.7	165.9	-50.5	9.9	10.8	8.7	6.5	7.2
United States	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
CPSS¹	nap	nap	nap	nap	nap	12.3	8.8	8.7	8.6	7.6

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									
	2002	2003	2004	2005	2006	2002	2003	2004	2005	2006
Belgium	-0.1	5.2	12.9	14.1	12.1	99.9	-11.4	-0.1	-4.6	-5.9
Canada	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
France	nav	nav	nav	nav	15.1	557.1	-1.6	-11.6	6.4	17.8
Germany	nav	nav	nav	nav	nav	22.1	4.2	2.5	-1.4	11.9
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	nav	nav	nav	nav	nav	nav	166.8	241.1	118.5	66.3
Japan	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Netherlands	nav	nav	nav	nav	24.4	181.6	25.5	16.6	15.4	12.1
Singapore	nav	nav	nav	nav	nav	587.0	118.8	4.1	1.5	4.3
Sweden	nav	nav	nav	nav	nav	-53.3	-71.4	nav	nav	nav
Switzerland	2.2	1.7	5.0	8.3	6.7	1.0	-3.5	-1.6	1.1	-2.1
United Kingdom	9.9	7.1	15.0	5.8	3.3	nav	nav	nav	nav	nav
United States	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
CPSS¹	nap	nap	nap	nap	nap	299.1	85.6	4.7	2.6	5.2

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

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

Table 15
Transactions at terminals: value of payment transactions
(USD billions, total for the year)¹

	POS transactions at terminals located in the country									
	with cards issued outside the country					with cards issued in the country				
	2002	2003	2004	2005	2006	2002	2003	2004	2005	2006
Belgium	1.73	3.64	3.50	3.52	3.68	27.55	35.24	41.52	46.32	50.59
Canada	nav	nav	nav	nav	nav	164.23	200.66	234.96	286.43	336.77
France	nav	nav	nav	19.07	22.18	179.09	230.31	272.84	310.22	338.94
Germany	nav	nav	nav	nav	nav	125.36	158.06	186.37	197.49	204.80
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	nav	nav	nav	nav	nav	42.20	57.44	72.09	78.92	89.46
Japan	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Netherlands	nav	nav	nav	0.00	0.00	47.89	61.15	70.92	74.43	81.11
Singapore	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Sweden	nav	nav	nav	nav	nav	21.61	29.69	36.62	39.98	45.94
Switzerland	2.96	3.20	3.54	3.69	4.23	31.43	37.39	38.57	44.79	47.09
United Kingdom	nav	nav	nav	15.28	21.57	316.49	398.17	499.95	535.50	590.13
United States	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
CPSS²	nap	nap	nap	nap	nap	955.85	1,208.10	1,453.84	1,614.09	1,784.83

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				
	2002	2003	2004	2005	2006	2002	2003	2004	2005	2006
Belgium	3.01	3.75	4.06	5.14	5.77	0.63	0.62	0.66	0.61	0.55
Canada	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
France	nav	nav	nav	12.99	14.91	0.00	0.00	0.00	0.00	0.00
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	1.26	1.54	nav	nav	nav	nav	nav
Singapore	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Sweden	nav	nav	1.91	2.14	2.98	nav	nav	nav	nav	nav
Switzerland	5.46	6.39	7.41	8.03	8.94	0.04	0.05	0.06	0.06	0.06
United Kingdom	23.87	29.46	36.06	37.10	41.80	nav	nav	nav	nav	nav
United States	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
CPSS²	nap	nap	nap	nap	nap	0.68	0.67	0.71	0.66	0.61

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

¹ Converted at yearly average exchange rates. ² Sum or average excluding those countries for which data are not available.

Table 15a**Transactions at terminals: increase in the real value of payment transactions**(% change on previous year, adjusted by CPI inflation)¹

	POS transactions at terminals located in the country									
	with cards issued outside the country					with cards issued in the country				
	2002	2003	2004	2005	2006	2002	2003	2004	2005	2006
Belgium	-32.9	72.4	-14.0	-2.1	1.2	12.5	5.2	5.1	8.8	5.7
Canada	nav	nav	nav	nav	nav	16.4	6.1	6.8	11.0	8.0
France	nav	nav	nav	nav	13.0	9.6	5.1	5.2	11.6	6.2
Germany	nav	nav	nav	nav	nav	8.4	4.2	5.3	4.0	0.9
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	nav	nav	nav	nav	nav	34.6	10.5	11.5	7.1	9.8
Japan	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Netherlands	nav	nav	nav	nav	nav	10.5	4.3	3.9	3.4	6.1
Singapore	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Sweden	nav	nav	nav	nav	nav	11.4	11.7	11.0	10.2	11.7
Switzerland	-6.7	-7.1	1.5	3.3	14.0	8.7	2.2	-5.5	15.1	4.6
United Kingdom	nav	nav	nav	nav	36.2	10.5	14.0	10.4	5.8	6.4
United States	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
CPSS²	nap	nap	nap	nap	nap	17.1	24.5	18.2	8.8	8.3

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									
	2002	2003	2004	2005	2006	2002	2003	2004	2005	2006
Belgium	1.0	2.5	-3.3	23.5	8.6	144.4	-19.1	-5.4	-9.8	-12.3
Canada	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
France	nav	nav	nav	nav	11.5	nav	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	19.3	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	3.0	0.5	6.1	7.4	10.8	nav	nav	nav	nav	nav
United Kingdom	12.2	11.9	7.6	1.6	8.8	nav	nav	nav	nav	nav
United States	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
CPSS²	nap	nap	nap	nap	nap	nap	nap	nap	nap	nap

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

¹ Value of payment transactions in domestic currency deflated by yearly average CPI inflation. For the CPSS area, in US dollar terms. ² Sum or average excluding those countries for which data are not available.

Table PS1
Features of selected interbank funds transfer systems
(at end-2006)

System	Type	Settlement	Owner/manager	Processing	Membership	Degree of centralisation
Belgium						
ELLIPS	L	RTGS	B+CB	RTT	R	C
Clearing house	R	MN	B+CB	RTT	O	C
CEC	R	MN	B+CB	RTT	O	C
Canada						
LVTS	L	MN	PA	RTT	O	C
France						
TBF	L	RTGS	CB	RTT	R	C
PNS	L	BN/RTGS	CB+B/PA	RTT	O	C
SIT	R	MN	CB+B/PA	ACH	O	C
Germany						
RTGS ^{plus}	L	RTGS	CB	RTT	R	C
RPS	R	G	CB	ACH	O	C
Hong Kong SAR						
HKD CHATS	L+FX	RTGS	HKICL ¹	RTT	O	C
USD CHATS	L+FX	RTGS	HKICL ¹	RTT	O	C
EUR CHATS	L+FX	RTGS	HKICL ¹	RTT	O	C
Italy						
BI-REL	L	RTGS	CB	RTT	O	C
BI-COMP	R	MN	CB	ACH	O	C
Japan						
BOJ-NET	L	RTGS	CB	RTT	R	C
FXYCS	L	MN/RTGS	B	RTT	R	C
Zengin System	R	MN	B	RTT	R	C
Tokyo Clearing House	R	MN	B	ACH	R	C
Netherlands						
TOP	L	RTGS	CB	RTT	R	C
Equens	R	MN/BA		ACH	R	C
Singapore						
MEPS	L	RTGS	CB	RTT	O	C
SGDCCS	R	MN	PA	ACH	O	C
USDCCS	R	G	PA	ACH	O	C
IBG	R	MN	PA	ACH	O	C
EFTPOS	R	MN	B	RTT	R	C
Sweden						
E-RIX	L	RTGS	CB	RTT	R	C
K-RIX	L	RTGS	CB	RTT	R	C
Bankgirot	R	MN	B	ACH	O	C
Dataclearing	R	MN	B	ACH	O	C
Switzerland						
SIC	L+R	RTGS	B+CB	RTT	O ¹	C
LSV	R	G	B	ACH	O ¹	C
United Kingdom						
CHAPS Euro	L	RTGS	B+CB	RTT	R	C
CHAPS Sterling	L	RTGS	B+CB	RTT	R	C
Cheque/credit	R	MN	B	ACH	R	D
BACS	R	MN	B	ACH	R	C
United States¹						
CHIPS ²	L	MN/BN/G	B	RTT	R	C
Fedwire	L	RTGS	CB	RTT	O ³	C
European Union						
TARGET	L	RTGS	CB/B/PA	RTT	R/O	C
EURO1 / STEP1	L	MN	B	RTT	R	C
STEP2	R	BA	B	ACH	R	C
<i>Memo:</i>						
CLS	FX	RTGS	B ¹	RTT	R	C

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
Belgium						
ELLIPS	F	18:00	real time	17:00	07:00	18:00
Clearing house	F	15:15	nav	nav	nap	nap
CEC	F	15:00	nav	nav	nap	nap
Canada						
LVTS	F	18:30	intraday ¹	18:00	nap ²	nap
France						
TBF	F	18:00	real time	17:00	07:00	18:00
PNS	F	16:00	real time	16:00	nap	nap
SIT	F	13:30	15:15	nav	nap	nap
Germany						
RTGS ^{plus}	F	18:00	real time	17:00	07:00	18:00
RPS	F	20:00/21:00 07:00/09:00 ¹	intraday ¹	nap	nap	nap
Hong Kong SAR						
HKD CHATS	F	17:30	real time	nav	09:00	17:30
USD CHATS	F	17:30	real time	nav	09:00	17:30
EUR CHATS	F	17:30	real time	nav	09:00	17:30
Italy						
BI-REL	F	18:00	real time	17:00	07:00	18:00
BI-COMP	F	12:00	¹	12:00	nap	nap
Japan						
BOJ-NET	V ¹	19:00 ²	real time	14:00 ⁴	08:30	19:00 ⁵
FXYCS	F	13:45/19:00 ²	14:30/ real time	13:45/19:00 ²	08:30	19:00 ⁵
Zengin System	F	15:30	16:15	15:30	nap	nap
Tokyo Clearing House	F	08:00 ³	12:30	08:00 ³	nap	nap
Netherlands						
TOP	F	18:00	real time	17:00	07:00	18:00
Equens	F	17:00	every 30 min	15.30	nap	nap
Singapore¹						
MEPS	V	18:30 (14:45)	real time (14:45)	18:30 (14:45) ²	09:00	18:30
SGDCCS	F	17:00 (13:30)	T+1: 15:45 (14:30)	17:00	nap	nap
USDCCS	F	15:30 (nap)	T+1: 17:00	15:30	nap	nap
IBG	F	12:00 (10:00)	T+1:18:15 (14:30)	12:00	nap	nap
EFTPOS	F	22:00	T+1:20:00 ³	nap	nap	nap
Sweden						
E-RIX	F	18:00	real time	17:00	09:00	16:15
K-RIX	F	17:00	real time	17:00	09:00	16:15
Bankgirot	F	nap ¹	intraday ²	16:20 ³	nap	nap
Dataclearing	F	nap ¹	intraday ²	15:20 ⁴	nap	nap
Switzerland						
SIC	F	16:15 ²	real time	15:00	09:00	16:00
LSV	F	15:00	real time	15:00	nap	nap
United Kingdom						
CHAPS Euro	F	17:00	real time	16:00	07:00	16:00
CHAPS Sterling	F	16:20	real time	16:00	07:00	16:00
Cheque/credit	F	nap	¹	nap	nap	nap
BACS	F	nap	²	nap	nap	nap
United States¹						
CHIPS ²	F	17:00	intraday ⁴	17:00	08:30 ⁵	18:30
Fedwire	F	18:30	real time	18:00	08:30 ⁵	18:30
European Union¹						
TARGET	F	18:00	real-time	17:00	07:00	18:00
EURO1 / STEP1	F	16:00	about 16:30	16:00	07:00	18:00
STEP2	F	nap	about 07:30 ²	22:00 on T-1	07:00	18:00
<i>Memo:</i>						
CLS	F	06:30 ²	real-time	nap	nap	nap

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)				
	2002	2003	2004	2005	2006	2002	2003	2004	2005	2006
Belgium										
ELLIPS	1.73	1.76	1.78	1.77	1.74	-5.9	1.4	1.5	-0.7	-1.7
Clearing house	1.73	1.57	1.31	0.57	0.51	-50.9	-9.2	-16.6	-56.5	-10.5
CEC	985.4	1,019.0	1,009.6	952.2	966.5	7.4	3.4	-0.9	-5.7	1.5
Canada										
LVTS	3.90	4.14	4.35	4.57	4.92	4.4	6.0	5.1	5.0	7.6
France										
TBF	3.81	3.86	4.00	4.32	4.58	0.2	1.3	3.6	8.0	5.9
PNS	7.58	7.35	7.01	6.84	6.61	-5.2	-3.0	-4.7	-2.4	-3.2
SIT	11,043.5	11,298.2	11,614.9	11,860.7	12,181.5	54.9	2.3	2.8	2.1	2.7
Germany										
RTGS ^{plus}	31.89	32.79	34.06	35.78	37.90	560.4	2.8	3.9	5.0	5.9
RPS	2,156.8	2,188.3	2,230.3	2,174.7	2,297.9	-1.9	1.5	1.9	-2.5	5.7
Hong Kong SAR										
HKD CHATS	3.42	3.51	3.78	4.07	4.60	-1.5	2.6	7.6	7.8	12.9
USD CHATS	0.81	1.00	1.27	1.49	1.74	nap	22.7	27.4	16.7	17.3
EUR CHATS	nap	nav	nav	0.010	0.024	nap	nap	nap	nap	140.0
Italy										
BI-REL	9.61	9.42	9.08	10.38	10.95	-6.2	-2.0	-3.6	14.3	5.5
BI-COMP	1,733.2	1,808.7	1,867.6	1,895.4	1,946.4	26.0	4.4	3.3	1.5	2.7
Japan										
BOJ-NET	4.79	4.92	5.18	5.30	5.55	-5.1	2.9	5.1	2.4	4.7
FXYCS	9.24	8.02	7.41	6.87	6.77	-3.4	-13.2	-7.5	-7.4	-1.3
Zengin System	1,244.5	1,260.8	1,286.9	1,314.8	1,321.1	2.0	1.3	2.1	2.2	0.5
Tokyo Clearing House	63.00	57.51	53.16	48.86	44.42	-12.0	-8.7	-7.6	-8.1	-9.1
Netherlands										
TOP	4.76	4.92	4.98	4.70	4.77	15.4	3.4	1.2	-5.6	1.4
Equens	2,812.4	2,964.9	3,123.5	3,272.1	3,530.4	9.9	5.4	5.3	4.8	7.9
Singapore										
MEPS	2.04	2.13	2.24	2.52	2.86	-1.4	4.4	5.2	12.5	13.5
SGDCCS	90.28	87.01	86.05	84.92	83.37	-1.4	-3.6	-1.1	-1.3	-1.8
USDCCS	0.44	0.55	0.70	0.78	0.88	10.0	25.0	27.3	11.4	12.8
IBG	45.98	62.40	67.14	72.54	77.80	36.7	35.7	7.6	8.0	7.3
EFTPOS	97.2	105.8	114.8	125.5	141.2	10.8	8.9	8.5	9.3	12.5
Sweden										
E-RIX	0.080	0.100	0.100	0.110	0.070	14.3	25.0	0.0	10.0	-36.4
K-RIX	1.10	1.30	1.30	1.50	1.70	66.7	18.2	0.0	15.4	13.3
Bankgirot	363.4	381.5	430.0	489.0	554.0	5.3	5.0	12.7	13.7	13.3
Dataclearing	73.0	102.0	105.0	83.0	84.0	9.0	39.7	2.9	-21.0	1.2
Switzerland										
SIC	177.0	192.7	209.1	256.4	317.1	9.9	8.9	8.5	22.6	23.7
LSV	103.3	100.1	94.0	66.8	28.1	-0.4	-3.1	-6.1	-28.9	-57.9
United Kingdom										
CHAPS Euro	3.43	4.25	4.69	5.06	5.57	42.3	23.9	10.4	7.9	10.1
CHAPS Sterling	24.06	27.21	28.32	29.59	33.02	8.8	13.1	4.1	4.5	11.6
Cheque/credit	153.8	143.9	135.9	126.0	110.7	-4.4	-6.4	-5.6	-7.3	-12.1
BACS	1,446.1	1,630.4	2,012.6	2,411.9	2,503.8	5.2	12.7	23.4	19.8	3.8
United States										
CHIPS	63.30	64.51	68.54	71.48	77.88	4.8	1.9	6.2	4.3	9.0
Fedwire	115.0	123.3	125.1	132.4	133.6	2.2	7.2	1.5	5.9	0.9
European Union										
TARGET	64.45	66.75	69.37	76.30	83.33	19.9	3.6	3.9	10.0	9.2
EURO1 / STEP1	37.06	43.07	44.32	46.41	47.73	25.0	16.2	2.9	4.7	2.8
STEP2 ³	nap	3.93	26.24	45.55	65.98	nap	nap	567.6	73.6	44.9
<i>Memo:</i>										
CLS ³	1.69	19.28	32.58	47.85	61.53	nap	1,040.5	69.0	46.9	28.6

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) ¹					Average value per transaction (USD thousands) ¹				
	2002	2003	2004	2005	2006	2002	2003	2004	2005	2006
Belgium										
ELLIPS	12,573	15,307	18,233	21,448	24,373	7,254.8	8,711.8	10,226.0	12,117.6	14,007.6
Clearing house	71	74	73	60	62	40.9	46.8	56.0	105.9	120.8
CEC	500	623	727	786	839	0.5	0.6	0.7	0.8	0.9
Canada										
LVTS	18,444	22,518	25,378	30,321	36,816	4,725.0	5,440.3	5,834.5	6,637.1	7,490.5
France										
TBF	86,003	108,750	134,697	151,425	169,587	22,561.1	28,151.8	33,657.3	35,019.6	37,043.8
PNS	18,847	20,299	21,719	19,432	18,643	2,486.0	2,760.7	3,099.6	2,842.5	2,818.8
SIT	4,187	5,274	5,675	5,906	6,310	0.4	0.5	0.5	0.5	0.5
Germany										
RTGS ^{plus}	117,616	145,123	157,005	172,023	189,140	3,687.8	4,425.6	4,609.8	4,808.2	4,991.0
RPS	1,991	2,372	2,637	2,610	2,753	0.9	1.1	1.2	1.2	1.2
Hong Kong SAR										
HKD CHATS	10,536	11,174	13,146	14,936	18,504	3,082.5	3,185.3	3,482.4	3,668.9	4,024.4
USD CHATS	1,274	1,232	1,356	1,588	1,569	1,565.3	1,233.2	1,065.0	1,069.3	900.5
EUR CHATS	nap	135	230	422	343	nap	nap	nap	42,232.8	14,294.7
Italy										
BI-REL	23,705	27,954	34,883	40,840	47,372	2,466.2	2,966.6	3,841.3	3,934.1	4,327.4
BI-COMP	2,448	3,207	3,742	3,948	4,248	1.4	1.8	2.0	2.1	2.2
Japan										
BOJ-NET	144,186	161,916	188,838	196,452	218,128	30,112.6	32,877.2	36,465.9	37,052.6	39,307.8
FXYCS	48,954	41,568	39,782	36,514	38,015	5,299.4	5,185.5	5,366.6	5,318.5	5,612.1
Zengin System	17,834	18,909	20,828	21,235	21,258	14.3	15.0	16.2	16.2	16.1
Tokyo Clearing House	3,997	3,832	3,949	3,301	2,806	63.5	66.6	74.3	67.6	63.2
Netherlands										
TOP	23,519	29,669	36,878	38,126	40,146	4,941.0	6,025.4	7,400.7	8,104.9	8,412.7
Equens	1,577	2,008	2,281	2,413	2,659	0.6	0.7	0.7	0.7	0.8
Singapore										
MEPS	5,604	5,658	5,831	7,564	8,759	2,747.1	2,656.5	2,603.1	3,001.7	3,062.6
SGDCCS	212	212	229	244	294	2.4	2.4	2.7	2.9	3.5
USDCCS	11	14	20	24	28	25.0	24.7	28.1	31.2	31.8
IBG	51	62	72	80	96	1.1	1.0	1.1	1.1	1.2
EFTPOS	3	4	5	6	7	0.0	0.0	0.0	0.0	0.1
Sweden										
E-RIX	1,383	2,141	2,220	2,591	2,324	17,291.2	21,412.2	22,199.0	23,555.2	33,197.9
K-RIX	11,731	13,932	14,633	14,867	16,905	10,664.4	10,716.9	11,256.1	9,911.2	9,944.4
Bankgirot	416	523	625	690	793	1.1	1.4	1.5	1.4	1.4
Dataclearing	124	208	252	230	314	1.7	2.0	2.4	2.8	3.7
Switzerland										
SIC	28,767	33,202	33,762	32,956	35,781	162.5	172.3	161.5	128.5	112.8
LSV	229	253	244	155	49	2.2	2.5	2.6	2.3	1.7
United Kingdom										
CHAPS Euro	23,919	33,954	39,798	45,704	52,941	6,981.7	7,996.7	8,489.2	9,034.3	9,501.3
CHAPS Sterling	71,880	83,255	94,864	94,299	107,297	2,987.0	3,059.5	3,350.0	3,187.2	3,249.2
Cheque/credit	2,102	2,210	2,410	2,270	2,330	13.7	15.4	17.7	18.0	21.0
BACS	3,571	4,200	5,278	5,719	6,304	2.5	2.6	2.6	2.4	2.5
United States										
CHIPS	315,709	326,561	345,793	349,871	394,567	4,987.5	5,062.2	5,045.1	4,894.7	5,066.3
Fedwire	405,762	447,342	478,947	518,547	572,646	3,529.0	3,628.7	3,828.5	3,915.3	4,286.0
European Union										
TARGET	373,434	478,474	558,091	613,614	676,602	5,794.2	7,168.2	8,045.1	8,042.1	8,119.5
EURO1 / STEP1	45,274	50,578	54,880	53,333	60,516	1,221.6	1,174.2	1,238.2	1,149.2	1,268.0
STEP2 ³	nap	11	75	130	336	nap	2.9	2.9	2.8	5.1
<i>Memo:</i>										
CLS³	23,790	220,574	379,506	545,838	714,320	14,074.6	11,442.5	11,649.8	11,406.8	11,609.5

For the footnotes regarding the systems, see after Comparative Table PS4.

¹ Converted at yearly average exchange rates.

Table PS3 (cont)

System	Increase in the real value of transactions (% change on previous year, adjusted by CPI inflation)					Value of transactions as a percentage of GDP (in %)				
	2002	2003	2004	2005	2006	2002	2003	2004	2005	2006
Belgium										
ELLIPS	-8.2	0.1	6.3	14.8	9.9	4,983.6	4,935.1	5,065.8	5,718.6	6,136.5
Clearing house	-16.6	-14.6	-11.0	-19.7	-1.2	28.1	23.7	20.4	16.1	15.5
CEC	2.9	2.5	4.0	5.5	3.4	198.4	201.0	201.9	209.5	211.3
Canada										
LVTS	-0.6	6.0	2.8	8.8	11.5	2,511.5	2,599.1	2,558.0	2,670.2	2,887.2
France										
TBF	2.2	3.3	10.0	10.4	8.8	5,891.9	6,040.0	6,530.1	7,096.6	7,542.8
PNS	-12.1	-12.0	-5.0	-12.2	-6.8	1,291.2	1,127.4	1,052.9	910.7	829.2
SIT	78.3	2.9	-4.5	2.2	3.8	286.9	292.9	275.1	276.8	280.7
Germany										
RTGS ^{plus}	nap	2.0	-3.4	7.5	7.0	5,822.4	5,940.6	5,714.8	6,170.3	6,492.8
RPS	-5.4	-1.5	-0.8	-2.9	2.6	98.5	97.1	96.0	93.6	94.5
Hong Kong SAR										
HKD CHATS	-2.4	8.7	18.1	12.4	21.3	6,433.1	7,046.9	7,924.9	8,398.9	9,749.2
USD CHATS	41.2	-0.9	10.5	15.9	-3.3	778.0	776.9	817.3	892.9	826.4
EUR CHATS	nap	nap	71.9	81.3	-20.5	nap	84.9	138.9	237.5	180.8
Italy										
BI-REL	-9.7	-4.2	10.9	14.6	12.4	1,941.7	1,854.2	2,019.0	2,310.6	2,559.5
BI-COMP	3.4	6.4	3.7	3.3	4.2	200.6	212.7	216.6	223.4	229.5
Japan										
BOJ-NET	-4.4	4.3	8.8	6.3	16.9	3,672.4	3,828.4	4,098.6	4,314.1	4,985.0
FXYCS	-10.1	-21.1	-10.7	-6.2	9.6	1,246.9	982.9	863.4	801.9	868.8
Zengin System	-7.9	-1.5	2.8	4.1	5.4	454.2	447.1	452.1	466.3	485.8
Tokyo Clearing House	-20.8	-11.0	-3.9	-14.6	-10.5	101.8	90.6	85.7	72.5	64.1
Netherlands										
TOP	-0.8	3.0	11.4	1.9	2.6	5,363.7	5,509.9	6,042.9	6,031.0	5,989.4
Equens	2.3	4.0	1.8	4.3	7.3	359.7	372.9	373.7	381.7	396.7
Singapore										
MEPS	-12.8	-2.2	-1.7	27.1	9.5	6,335.5	6,125.8	5,458.8	6,478.4	6,627.6
SGDCCS	-8.6	-3.6	3.2	4.6	14.0	240.1	229.0	214.1	209.1	222.7
USDCCS	0.9	19.7	37.8	21.5	8.5	12.4	14.7	18.4	20.8	21.1
IBG	14.2	16.9	10.9	9.7	12.6	58.0	67.0	67.3	68.9	72.5
EFTPOS	13.2	12.4	13.8	17.1	23.0	3.9	4.3	4.5	4.9	5.6
Sweden										
E-RIX	-6.4	26.3	-6.7	15.8	-12.5	60.6	75.4	68.1	76.3	63.9
K-RIX	-1.3	-3.5	-5.5	2.6	10.6	4,710.0	4,477.8	4,094.6	4,064.5	4,302.2
Bankgirot	2.1	2.2	7.4	11.6	11.7	167.0	168.1	174.8	188.8	201.9
Dataclearing	7.0	35.7	9.1	-7.8	32.6	49.9	66.7	70.4	62.9	79.8
Switzerland										
SIC	-2.0	-0.8	-6.9	-3.2	8.1	10,305.0	10,204.2	9,289.1	8,854.6	9,221.6
LSV	3.8	-5.2	-11.7	-36.8	-68.6	82.1	77.7	67.1	41.8	12.6
United Kingdom										
CHAPS Euro	-7.0	16.9	5.1	12.6	12.1	2,403.6	2,689.5	2,704.7	2,985.0	3,240.8
CHAPS Sterling	-4.0	5.0	0.2	-1.8	9.8	4,537.9	4,560.0	4,373.2	4,210.1	4,478.6
Cheque/credit	-3.9	-4.7	-4.1	-6.9	-0.9	132.7	121.1	111.1	101.4	97.3
BACS	8.5	6.6	10.5	7.0	6.4	225.4	230.0	243.3	255.3	263.1
United States										
CHIPS	0.0	1.4	3.3	-1.7	9.7	3,015.5	2,979.4	2,959.1	2,813.8	2,990.3
Fedwire	-5.4	8.0	4.5	5.2	7.4	3,875.6	4,081.3	4,098.5	4,170.4	4,340.0
European Union⁴										
TARGET	17.8	4.8	3.8	7.6	6.9	5,467.0	5,681.2	5,788.0	6,155.7	6,418.9
EURO1 / STEP1	-9.8	-8.8	-3.4	-4.8	9.9	662.8	600.5	569.2	535.0	574.1
STEP2 ³	nap	nap	488.5	68.9	150.4	nap	0.1	0.8	1.3	3.2

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				
	2002	2003	2004	2005	2006	2002	2003	2004	2005	2006
Belgium										
ELLIPS	93	89	87	85	85	17	16	15	15	16
Clearing house	92	88	83	82	81	34	32	27	25	25
CEC	95	89	85	83	83	30	28	24	22	21
Canada										
LVTS	nav	nav	nav	86	85	14	14	15	15	15
France										
TBF	176	173	171	167	160	175	156	151	144	130
PNS	27	42	42	45	50	21	20	18	17	16
SIT	686	641	626	595	579	17	15	14	13	13
Germany										
RTGS ^{plus}	8,402	8,505	8,499	8,420	8,513	75	93	127	171	191
RPS	318	316	320	267	252	318	316	320	267	252
Hong Kong SAR										
HKD CHATS	130	130	130	129	130	130	130	130	129	130
USD CHATS	212	227	232	230	222	64	67	68	68	68
EUR CHATS	nap	45	44	45	47	nap	23	23	23	25
Italy										
BI-REL	844	787	767	762	767	663	204	120	118	119
BI-COMP	nav	nav	nav	720	740	207	179	139	137	132
Japan										
BOJ-NET ⁶	637	617	600	594	584	637	617	600	594	584
FXYCS ⁷	234	230	223	225	219	37	34	34	32	29
Zengin System	1,816	1,678	1,619	1,579	1,533	153	149	146	146	145
Tokyo Clearing House	381	370	356	354	347	116	111	106	106	105
Netherlands										
TOP	166	155	161	155	148	108	106	102	102	99
Interpay	72	73	69	68	61	72	73	69	68	61
Singapore										
MEPS	119	117	115	111	108	76	70	67	64	57
SGDCCS	85	61	60	61	60	36	34	34	34	33
USDCCS	48	43	42	43	44	31	31	31	32	31
IBG	38	38	39	39	39	35	35	36	36	35
EFTPOS	3	4	4	4	4	3	4	4	4	4
Sweden										
E-RIX	19	19	19	21	20	19	19	19	21	20
K-RIX	13	13	12	11	10	13	13	12	11	10
Bankgirot	19	18	17	19	20	19	18	17	19	20
Dataclearing	19	18	17	19	20	19	18	17	19	20
Switzerland										
SIC	314	307	306	325	330	314	307	306	325	330
LSV	nap	nap	nap	nap	nap	nap	nap	nap	nap	nap
United Kingdom										
CHAPS Euro	nav	nav	nav	nav	nav	20	19	19	19	19
CHAPS Sterling	nav	nav	nav	nav	nav	13	13	13	15	15
Cheque/credit	418	456	445	434	nav	12	12	12	11	11
BACS	62,012	62,012	65,012	65,013	65,015	12	12	12	13	15
United States										
CHIPS	54	54	51	48	46	nav	nav	nav	nav	nav
Fedwire ^{6,7}	7,550	7,374	7,134	6,819	6,605	nav	nav	nav	nav	nav
European Union										
TARGET	10,253	10,272	10,253	10,197	10,268	1,576	1,105	1,050	1,126	1,030
EURO1 / STEP1	213	246	256	267	303	213	246	256	267	303
STEP2 ³	nap	1,150	1,451	1,625	1,728	nap	48	78	97	107
<i>Memo:</i>										
CLS	50	54	57	56	57	50	54	56	55	55

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

Table PS4 (cont)

System	Concentration ratio in terms of volume (in %)					Concentration ratio in terms of value (in %)				
	2002	2003	2004	2005	2006	2002	2003	2004	2005	2006
Belgium										
ELLIPS	83.0	82.0	84.0	84.0	84.0	87.0	88.0	89.0	90.0	90.0
Clearing house	74.0	78.0	81.8	85.0	85.3	70.5	81.0	85.1	90.5	90.3
CEC	73.7	81.0	83.4	82.0	81.8	74.0	80.0	81.3	81.5	82.0
Canada										
LVTS	84.2	84.1	84.0	83.1	82.9	81.3	80.2	79.9	77.0	77.7
France										
TBF	44.1	46.2	47.1	46.2	44.4	46.1	48.1	52.0	51.2	56.2
PNS	63.3	63.7	62.8	62.3	65.6	61.6	61.1	59.0	62.0	69.6
SIT	57.1	57.5	60.4	60.5	62.1	49.7	50.7	60.5	59.3	60.3
Germany										
RTGS ^{plus}	53.0	53.0	52.0	48.0	46.0	54.0	54.0	54.0	54.0	53.0
RPS	nav	33.0	29.0	28.0	29.0	nav	20.0	19.0	17.0	17.0
Hong Kong SAR										
HKD CHATS	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
USD CHATS	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
EUR CHATS	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy										
BI-REL	45.1	47.3	47.5	51.5	48.7	37.7	38.8	44.7	48.1	45.3
BI-COMP	34.0	35.5	41.6	44.1	44.3	31.5	33.3	36.6	38.7	38.6
Japan										
BOJ-NET	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
FXYCS	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Zengin System	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Tokyo Clearing House	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Netherlands										
TOP	64.2	62.7	62.0	58.4	62.0	70.7	69.4	69.1	73.1	72.3
Interpay	93.4	93.5	93.5	96.4	96.5	92.0	92.2	93.0	96.0	96.4
Singapore										
MEPS	56.0	61.0	56.0	nav	nav	nav	nav	52.0	nav	nav
SGDCCS	85.6	77.6	87.9	87.9	87.8	81.1	71.7	82.5	81.9	82.2
USDCCS	63.3	65.2	70.6	72.5	72.9	61.0	62.5	64.5	66.4	68.5
IBG	83.8	88.6	88.7	88.6	88.1	74.1	80.3	80.0	80.2	79.3
EFTPOS	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Sweden										
E-RIX	98.0	98.4	98.3	98.4	98.3	98.9	99.5	99.3	99.6	99.6
K-RIX	83.5	85.5	85.7	85.5	86.0	87.9	84.2	81.6	80.3	77.4
Bankgirot	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Dataclearing	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Switzerland										
SIC	55.1	57.8	60.5	62.2	63.1	70.5	70.0	70.2	69.5	68.7
LSV	55.1	57.8	60.5	62.2	63.1	70.5	70.0	70.2	69.5	68.7
United Kingdom										
CHAPS Euro	69.0	70.0	72.0	72.0	73.0	84.0	83.0	81.0	79.0	80.0
CHAPS Sterling	83.0	81.0	80.0	79.0	80.0	78.0	77.0	78.0	78.0	78.0
Cheque/credit	78.0	78.0	79.0	78.0	76.0	80.0	80.0	79.0	78.0	77.0
BACS	74.0	74.0	76.0	76.0	76.0	nav	nav	nav	nav	nav
United States										
CHIPS	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Fedwire	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
European Union										
TARGET	26.4	25.9	25.5	22.6	23.8	22.3	21.8	21.7	19.9	18.8
EURO1 / STEP1	23.5	22.8	25.5	26.2	28.7	44.0	44.5	45.4	45.0	45.7
STEP2 ³	nav	60.0	39.9	33.7	29.6	nav	57.6	37.3	31.7	26.8

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

Footnotes for Tables PS1–4

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

Germany: ¹ Payments are processed in several windows. Payment orders 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 and 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 in a paper-based form on the previous day also take place.

Hong Kong SAR: ¹ Hong Kong Interbank Clearing Limited, the system operator of HKD CHATS, USD CHATS and EUR CHATS in Hong Kong. It is jointly owned by the Hong Kong Monetary Authority and the Hong Kong Association of Banks. ² The money market in Hong Kong can operate any time in a day but for same day settlement in Hong Kong, a transaction has to be submitted to one of the CHATS for processing between 09:00 and 17:30.

Italy: ¹ Transfer orders are legally enforceable and binding on third parties when the system completes the gathering of the transfer orders or the bilateral balances stemming from the two BI-COMP subsystems ("Local Clearing" and "Retail").

Japan: ¹ Processing costs of transfer orders are recovered from the participants, but development and maintenance costs are covered by the Bank of Japan. ² Cut-off time is extended to 19:00 only for participants approved by the Bank of Japan for the use of extended operating hours.

³ Cut-off time for bills and cheques sorted by banks. Bills and cheques for sorting at TCH must be submitted by 21:00 of the day before the value date. ⁴ With the consent of the receiving bank, third party orders may be entered for same day settlement until the cut-off time of the system.

⁵ 19:00 for market participants with access to the extended operating hours of BOJ-NET.

Netherlands: ¹ In principle; sometimes less.

Singapore: ¹ Where they differ, times for Saturdays are shown in brackets. ² MEPS does not impose a cut-off time for third-party/international correspondents' payments, but the Association of Banks in Singapore (ABS) bye-laws on MEPS require all such payments to be made by 17:30 on Mondays-Fridays and 12:30 on Saturdays. ³ On weekend transaction submissions, settlement occurs on the following Monday.

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

Switzerland: ¹ R for remote members. ² The system is open for input 24 hours a day. Settlement services are limited by the indicated opening and closing times. A value day starts at 17:00 local time on the previous business day and ends at 16:15 on the value day. Third-party payments may be entered for same day settlement until 15:00. Between 15:00 (cutoff 1) and 16:00 (cutoff 2) only cover (bank-to-bank) payments are accepted for same day settlement. From 16:00 to 16:15 transactions are restricted to the processing of Liquidity-Shortage Financing Facility (Special-Rate Repo Transactions, collateralised loans from the Swiss National Bank at a penalty rate).

United Kingdom: ¹ In net settlement, the payment becomes final and irrevocable once details of the payment have been entered into the Interbank Data Exchange (IBDE). ² In net settlement, the payment becomes final when the payment has had an effect on the bilateral net position.

United States: ¹ Local times are Eastern time. ² CHIPS, the Clearing House Interbank Payments System, is owned by the Clearing House. ³ Any depository institution, including a US branch or agency of a foreign bank, may maintain an account with a Federal Reserve Bank. ⁴ Payments over CHIPS become final on completion of settlement, which occurs throughout the day. ⁵ Trading occurs among dealers for funds on deposit at Federal Reserve Banks (ie federal funds) as early as 06:30. ⁶ Number of depository institutions that used the Fedwire Funds Transfer Service in 2004. Other Fedwire Funds Transfer participants not included here are: the US Treasury and any entity specifically authorised by federal statute to use the Reserve Banks as fiscal agents or depositories; entities designated by the Secretary of the Treasury; foreign central banks, foreign monetary authorities, foreign governments and certain international organisations. ⁷ Data prior to 2004 have been revised.

European Union: ¹ All times are Central European Time (CET). ² STEP2 payments are settled in EURO1 at 07:30 CET. ³ STEP2 commenced settlement transactions on 29 April 2003. ⁴ Using euro area consumer price (HICP) inflation and GDP respectively.

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

Table TRS1

Features of selected exchanges and trading systems

(at end-2006)

System	Owner/ manager	Markets / products	Trading	Operating times	Relationship with CCP
Belgium Regulated off-exchange ¹	O	SEC: G	ELT	nap	nap
Canada TSX	SE: TSX	SEC: B, E	ELT	09:30-16:00	par: CDS
Montréal Exchange	SE: Montréal Exchange ¹	DER	ELT	06:00-16:15 ²	par: CDCC
France Euronext Paris	SE ¹	SEC: B, G, E, O; DER	ELT	09:00-17:30	indep: LCH.Clearnet SA
Germany Xetra	SE ¹	SEC: E, O	ELT	09:00-17:30	int: Eurex Clearing AG
Frankfurt (Floor)	SE ¹	SEC: B, G, E, O	FLT	09:00-20:00	
Eurex	SE ²	DER	ELT	07:50-22:00 ³	
Hong Kong SAR Hong Kong Stock Exchange	SE	SEC: B, G, E; DER: O ¹	ELT	09:30-12:30 ² 12:30-14:30 ^{2,3} 14:30-16:00 ²	nav
Italy Borsa Italiana	nav	nav	nav	nav	nav
MTS	SE	SEC: B, G	ELT	08:00-17:30	yes
PCT	SE	SEC: B, G	ELT	07:45-18:30	yes
Japan Tokyo Stock Exchange (TSE)	B, O	SEC: B, G, E, O; DER	ELT	09:00-15:00	indep: JSCC
Osaka Securities Exchange (OSE)	B, O	SEC: B, G, E, O; DER	ELT	09:00-15:10	int; indep: JSCC
Tokyo Financial Exchange (TFX)	B, O	DER	ELT	08:45-15:30	int
Netherlands Euronext Amsterdam	SE: NYSE Euronext	nav	nav	09:00-17:00	nav
Singapore SGX	SE	SEC: B, E, O	ELT	09:00-12:30, 14:00-17:00 ¹	indep
SGS	CB	SEC: G	ELT	09:00-11:30, 14:00-16:30	int
Sweden OMX Stockholm	OMX AB	SEC: B, G, E, O; DER	ELT	09:00-17:30	int: OMXDM ¹
Switzerland SWX Swiss Exchange	B/SE	SEC: B, G, E, O; DER	ELT	08:30-17:30	int: SIS x-clear AG
United Kingdom London Stock Exchange	nav	nav	nav	nav	nav
Virt-x	nav	nav	nav	nav	nav
United States ¹ New York Stock Exchange	O	SEC: B, G, E, O; DER	FLT, ELT	09:30-16:00	indep: NSCC
Nasdaq	O	SEC: E, O	ELT	09:30-16:00	indep: NSCC
American Stock Exchange	SE	SEC: E, O; DER	FLT	09:30-16:00	indep: NSCC

Belgium: ¹ Rentefonds.**Canada:** ¹ Pending regulatory filing/approval, TSX Group and Montréal Exchange Inc. will merge to create TMX Group in 2008. ² Market hours vary for individual product classes.**France:** ¹ Euronext has a credit institution's status.**Germany:** ¹ Deutsche Börse AG. ² Deutsche Börse AG (50%) and SWX Swiss Exchange (50%). ³ Depending on instruments.**Hong Kong SAR:** ¹ Equities include ordinary shares, preference shares, registered warrants, provisional allotment letters representing nil paid rights; structured products include derivative warrants, equity linked instruments, callable bull/bear contracts; bonds include Exchange Fund notes, Hong Kong SAR retail bonds and Hong Kong SAR Link Retail Bonds; unit trust funds includes Exchange Traded Funds. ² Before 10:00, auction session; after 10:00, continuous trading session. ³ For iShares only.**Singapore:** ¹ SGX has a pre-opening routine where orders entered from 08:30 to 08:59 are matched between 08:59 to 09:00 before trading commences at 09:00. Similarly there is another closing routine where all orders entered between 17:00 and 17:05 are matched between 17:05 and 17:06 and the prices established in the closing routine will be the closing price for the day.**Sweden:** ¹ OMX Derivatives Markets, which is a secondary legal name for the OMX Nordic Exchange Stockholm AB.**United States:** ¹ Local times are Eastern time.

Table TRS2

Trades executed on selected exchanges and trading systems: number of transactions

(total for the year)

System	Number of transactions (millions)					Increase in the number of transactions (% change on previous year)				
	2002	2003	2004	2005	2006	2002	2003	2004	2005	2006
Belgium										
Regulated off-exchange	nav	nav	nav	nav	0.08	nav	nav	nav	nav	nav
Canada										
TSX	nav	nav	43.9	58.9	92.6	nav	nav	nav	34.2	57.1
Montréal Exchange	14.7	17.7	21.8	28.7	40.5	nav	20.6	23.4	31.5	41.3
France										
Euronext Paris	nav	nav	nav	nav	74.8	nav	nav	nav	nav	nav
Germany										
Xetra	nav	35.4	34.3	40.2	53.1	nav	nav	-3.1	17.1	32.3
Frankfurt (Floor)	nav	42.2	41.2	50.4	81.7	nav	nav	-2.2	22.3	62.0
Eurex	799.8	1,016.4	1,064.6	1,248.6	1,526.7	18.7	27.1	4.7	17.3	22.3
Hong Kong SAR										
Hong Kong Stock Exchange	20.6	28.9	37.3	37.0	64.3	-14.9	40.4	29.2	-0.7	73.7
Italy										
Borsa Italiana	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
MTS	nav	nav	nav	nav	0.31	nav	nav	nav	nav	nav
PCT	nav	nav	nav	nav	0.48	nav	nav	nav	nav	nav
Japan										
TSE	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
OSE	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
TFX	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Netherlands										
Euronext Amsterdam	16.9	19.6	18.0	19.4	26.4	39.9	15.9	-8.0	7.7	36.1
Singapore										
SGX	16.6	23.0	21.6	21.0	29.2	-4.7	38.4	-6.2	-2.6	38.9
Sweden										
OMX Stockholm	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Switzerland										
SWX Swiss Exchange	3.03	2.98	3.45	4.32	5.68	-51.0	-1.7	16.0	25.0	31.5
United Kingdom										
London Stock Exchange	52.7	56.1	66.3	81.2	nav	6.3	6.5	18.2	22.5	nav
Virt-x	9.3	10.2	10.2	12.5	nav	116.8	9.2	0.0	22.6	nav
United States										
New York Stock Exchange	545.7	722.9	728.1	918.9	1,271.4	60.9	32.5	0.7	26.2	38.4
Nasdaq	502.8	401.0	345.9	449.4	902.3	-14.2	-20.2	-13.7	29.9	100.8
American Stock Exchange	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav

Table TRS3

Trades executed on selected exchanges and trading systems: value of transactions

(total for the year)

System	Value of transactions (USD billions) ¹					Average value per transaction (USD thousands) ¹				
	2002	2003	2004	2005	2006	2002	2003	2004	2005	2006
Belgium										
Regulated off-exchange	nav	nav	nav	nav	742	nav	nav	nav	nav	9,769.1
Canada										
TSX	411	472	653	905	1,285	nav	nav	14.9	15.4	13.9
Montréal Exchange	3,315	5,251	6,599	10,180	16,399	226.2	297.0	302.5	354.9	404.5
France										
Euronext Paris	nav	nav	nav	nav	2,843	nav	nav	nav	nav	38.0
Germany										
Xetra	820	940	1,122	1,398	1,998	nav	26.6	32.7	34.8	37.6
Frankfurt (Floor)	797	801	857	904	1,287	nav	19.0	20.8	17.9	15.8
Eurex	52,305	80,263	93,093	112,227	132,969	65.4	79.0	87.4	89.9	87.1
Hong Kong SAR										
Hong Kong Stock Exchange	211	332	511	582	1,080	10.3	11.5	13.7	15.7	16.8
Italy										
Borsa Italiana	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
MTS	nav	nav	nav	nav	2,052	nav	nav	nav	nav	6,684
PCT	nav	nav	nav	nav	17,589	nav	nav	nav	nav	37,030
Japan										
TSE	1,572	2,116	3,208	4,511	5,853	nav	nav	nav	nav	nav
OSE	127	115	135	218	263	nav	nav	nav	nav	nav
TFX	3,573	3,640	6,751	9,970	27,080	nav	nav	nav	nav	nav
Netherlands										
Euronext Amsterdam	522	446	480	575	710	31.0	22.8	26.7	29.7	26.9
Singapore										
SGX	66	93	109	123	189	4.0	4.0	5.0	5.9	6.5
Sweden										
OMX Stockholm	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Switzerland										
SWX Swiss Exchange	208	232	236	244	269	68.6	77.9	68.3	56.6	47.3
United Kingdom										
London Stock Exchange	6,894	5,936	8,645	9,448	nav	130.8	105.8	130.4	116.4	nav
Virt-x	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
United States										
New York Stock Exchange	10,315	9,695	14,403	17,859	21,790	18.9	13.4	19.8	19.4	17.1
Nasdaq	6,504	4,543	4,267	5,308	8,697	12.9	11.3	12.3	11.8	9.6
American Stock Exchange	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav

¹ Converted at yearly average exchange rates.

Table TRS3 (cont)

System	Increase in the real value of transactions (% change on previous year, adjusted by CPI inflation)					Value of transactions as a percentage of GDP (in %)				
	2002	2003	2004	2005	2006	2002	2003	2004	2005	2006
Belgium										
Regulated off-exchange	nav	nav	nav	nav	nav	nav	nav	nav	nav	186.9
Canada										
TSX	nav	-0.2	26.1	26.3	30.3	55.9	54.5	65.8	79.7	100.7
Montréal Exchange	nav	37.5	14.7	40.5	47.9	451.5	606.1	665.1	896.5	1,286.1
France										
Euronext Paris	nav	nav	nav	nav	nav	nav	nav	nav	nav	126.4
Germany										
Xetra	-10.4	-5.2	6.5	22.3	39.0	40.6	38.5	40.8	50.1	68.6
Frankfurt (Floor)	26.5	-16.9	-4.5	3.5	38.5	39.5	32.8	31.2	32.4	44.2
Eurex	8.9	26.8	3.5	18.3	15.3	2,589.3	3,285.6	3,388.5	4,025.5	4,564.6
Hong Kong SAR										
Hong Kong Stock Exchange	-14.8	61.5	54.3	12.7	81.8	128.8	209.6	307.9	327.1	569.0
Italy										
Borsa Italiana	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
MTS	nav	nav	nav	nav	nav	nav	nav	nav	nav	110.9
PCT	nav	nav	nav	nav	nav	nav	nav	nav	nav	950.3
Japan										
TSE	nav	25.0	41.5	43.6	36.6	40.0	50.0	69.6	99.1	133.8
OSE	nav	-15.8	9.7	64.9	26.8	3.2	2.7	2.9	4.8	6.0
TFX	nav	-5.4	73.0	50.9	186.0	91.0	86.1	146.5	219.0	618.9
Netherlands										
Euronext Amsterdam	-4.0	-16.4	6.1	18.1	21.3	112.3	93.6	97.7	113.0	132.8
Singapore										
SGX	-9.5	35.8	11.4	11.3	44.8	74.9	100.6	101.6	105.6	142.9
Sweden										
OMX Stockholm	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Switzerland										
SWX Swiss Exchange	-57.2	-4.1	-6.8	2.7	9.4	74.4	71.3	64.9	65.6	69.2
United Kingdom										
London Stock Exchange	-18.7	-21.9	28.1	8.0	nav	435.2	325.2	398.5	421.8	nav
Virt-x	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
United States										
New York Stock Exchange	-2.9	-7.9	44.9	20.5	18.6	98.5	88.4	123.3	143.6	165.1
Nasdaq	-40.5	-31.6	-8.3	20.9	59.3	62.1	41.4	36.5	42.7	65.9
American Stock Exchange	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav

¹ Converted at yearly average exchange rates.

Table TRS4
Participation in selected exchanges and trading systems
(end of year)

System	Total number of participants				
	2002	2003	2004	2005	2006
Belgium					
Regulated off-exchange	187	183	181	175	198
Canada					
TSX	nav	nav	nav	nav	111
Montréal Exchange	nav	nav	nav	nav	92
France					
Euronext Paris	164	121	125	145	142
Germany					
Xetra	nav	nav	nav	nav	260
Frankfurt (Floor)	nav	nav	nav	nav	260
Eurex	424	406	407	389	388
Hong Kong SAR					
Hong Kong Stock Exchange	509	499	490	468	469
Italy					
Borsa Italiana	140	128	128	123	100
MTS	153	141	130	115	105
PCT	nav	nav	nav	nav	128
Japan					
TSE	195	188	179	173	174
OSE	100	97	100	99	101
TFX	88	83	53	62	64
Netherlands					
Euronext Amsterdam	148	167	163	156	185
Singapore					
SGX	3,410	3,271	3,333	3,290	3,374
Sweden					
OMX Stockholm	nav	nav	nav	nav	nav
Switzerland					
SWX Swiss Exchange	87	86	86	87	90
United Kingdom					
London Stock Exchange	297	299	337	327	nav
Virt-x	105	101	110	112	nav
United States					
New York Stock Exchange	1,366	1,366	1,366	1,366	1,274
Nasdaq	nav	nav	nav	nav	nav
American Stock Exchange	nav	nav	nav	nav	nav

Table TRS5
Securities listed in selected exchanges and trading systems
(end of year)

System	Number of securities listed					Market capitalisation (USD billions) ¹				
	2002	2003	2004	2005	2006	2002	2003	2004	2005	2006
Belgium										
Regulated off-exchange	nav	nav	nav	nav	97,000	nav	nav	nav	nav	nav
Canada										
TSX	3,931	3,754	3,807	3,993	4,114	670	1,010	1,308	1,603	1,816
Montréal Exchange	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
France										
Euronext Paris	nav	6,133	7,424	7,576	8,191	nav	1,358	1,562	1,759	2,425
Germany										
Xetra	nav	nav	nav	nav	17,466	nav	nav	nav	nav	nav
Frankfurt (Floor)	25,222	39,533	55,740	81,146	149,272	658	1,013	1,157	1,202	1,636
Eurex	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Hong Kong SAR										
Hong Kong Stock Exchange	1,586	1,785	2,176	2,649	3,383	463	715	861	1,055	1,716
Italy										
Borsa Italiana	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
MTS	126	120	116	106	87	nav	nav	nav	nav	nav
PCT	nav	nav	nav	nav	87	nav	nav	nav	nav	nav
Japan										
TSE	2,749	2,657	2,697	2,699	2,764	2,090	2,960	3,556	4,584	4,614
OSE	1,806	1,491	1,400	1,356	1,374	1,507	1,956	2,286	2,977	3,122
TFX	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Netherlands										
Euronext Amsterdam	2,145	1,852	2,096	2,793	nav	404	489	540	593	779
Singapore										
SGX	921	985	1,034	1,216	1,500	nav	nav	nav	0	0
Sweden										
OMX Stockholm	nav	nav	nav	nav	nav	nav	nav	nav	257	384
Switzerland										
SWX Swiss Exchange	5,363	4,441	5,934	7,995	12,190	530	710	820	948	1,225
United Kingdom										
London Stock Exchange	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Virt-x	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
United States										
New York Stock Exchange	4,282	4,211	4,065	4,017	nav	9,015	11,329	12,708	13,311	15,421
Nasdaq	3,947	3,583	3,498	3,409	3,388	1,994	2,844	3,533	3,604	3,865
American Stock Exchange	1,153	1,193	1,273	1,334	1,433	98	176	191	229	283

¹ Converted at end of year exchange rates.

Table CCP1
Features of selected central counterparties and clearing houses
 (at end-2006)

System	CCP or clearing house	Owner/ manager	Relationship with exchange	Relationship with CSD	Intraday margining
Belgium LCH.Clearnet SA	see France				
Canada CDCC	CCP	SE: Montréal Exchange	par: Montreal Exchange	nav	event: P
NGX	CCP	SE: TSX	int: TSX	nav	event: P
WCE	CH	CCP: WCE	int: WCE	nav	routine
France LCH.Clearnet SA	CCP, CH ¹	B	indep: Euronext Paris, Amsterdam, Brussels	indep ²	event: P
Germany Eurex Clearing AG	CCP	SE: Eurex Frankfurt AG	par: Eurex	int ^{1,2} ; indep ^{3,4,5}	routine; event: P, S
Hong Kong SAR CCASS	CH	SE	par	int	routine
Italy CCG	CCP	CCP	par: Borsa Italiana	indep: Monte Titoli	routine
LCH.Clearnet SA	see France				
Japan Japan Securities Clearing Corporation (JSCC)	CCP	SE: TSE, OSE ¹	indep: TSE, OSE ¹	indep JASDEC, BOJ	nap ² / routine ³
JASDEC DVP Clearing Corporation (JDCC)	CCP	O: JASDEC	nap	par: JASDEC	event: P
Japan Government Bond Clearing Corporation (JGBCC)	CCP	B, O	nap	indep: BOJ	routine
TFX	CCP	B, O	int	nap	routine
Netherlands LCH.Clearnet SA	see France				
Singapore DCSS	CH	CH	indep	int	nap
CDP	CCP, CH	O	indep	int	nap
MEPS	CH	CB	int	int	nap
Sweden OMXDM ¹	CCP	O	int	indep	nav
Switzerland SECOM	CCP	B, O	int: SWX Swiss Exchange; int: Virt-x	int ¹ ; indep ^{2,3}	routine; event: P, S
United Kingdom LCH.Clearnet Ltd	CCP	SE, O	indep	indep	routine
United States National Securities Clearing Corporation (NSCC)	CCP	B, O	indep	int: DTC	routine; event
Fixed Income Securities Clearing Corporation: Government Securities Division (GSD)	CCP	B, O	indep	indep: NBES	routine; event
Fixed Income Securities Clearing Corporation: Mortgage-Backed Securities Division (MBSD)	CH	B, O	indep	indep: NBES	routine; event

France: ¹ LCH.Clearnet SA is located in France but serves Amsterdam, Brussels and Paris Euronext markets. ² Euroclear France, Euroclear Netherlands, Euroclear Belgium and Euroclear Bank.

Germany: ¹ Clearstream Banking Frankfurt. ² Clearstream Banking Luxembourg. ³ SIS SegalInterSettle. ⁴ Euroclear Bank. ⁵ Euroclear UK & Ireland.

Japan: ¹ Includes TSE, OSE and other regional exchanges. ² For equities. ³ For derivatives.

Sweden: ¹ OMX Derivatives Markets, which is a secondary legal name for the OMX Nordic Exchange Stockholm AB. ² The currency area description of OMX DM's links is very misleading. OMX DM has a link to the London market and specifically to LCH.Clearnet Ltd to facilitate the clearing of Nordic derivatives traded in London. The derivatives settled through the link are denominated in DKK, EUR, NOK and SEK.

Switzerland: ¹ SIS SegalInterSettle. ² Euroclear Bank. ³ Euroclear UK.

Table CCP1 (cont)

System	Products cleared	Currencies	Securities settlement agent	Cash settlement agent	Links to other CCPs
Belgium LCH.Clearnet SA	see France				
Canada CDCC NGX WCE	DER DER DER	CAD, USD CAD, USD nav	nav nav nav	nav nav nav	nav nav nav
France LCH.Clearnet SA	SEC, DER, REP	EUR	2	BdF, DNB, NBB	cross: EUR: 1 ¹
Germany Eurex Clearing AG	SEC, DER, REP	EUR, CHF, GBP, USD	CSD ¹ : SEC, REP: EUR; CSD ³ : SEC, REP: CHF; CSD ⁵ : SEC, REP: EUR, GBP; ICSD ² : SEC, REP: EUR, USD; ICSD ⁴ : SEC, REP: EUR, USD	DER: EUR: CB; DER: CHF: CB; DER: GBP: B; DER: USD: B; SEC: EUR: CB; REP: EUR: CB; REP: CHF: CB	USD: 1
Hong Kong SAR CCASS	SEC, DER ¹	HKD, USD	HKSCC ²	B	nav
Italy CCG LCH.Clearnet SA	SEC, DER, REP see France	EUR	CSD: Monte Titoli	CB	1
Japan JSCC JDCC JGBCC TFX	SEC, DER SEC SEC DER	JPY JPY JPY JPY	JASDEC JASDEC BOJ nap	CB, B CB CB CB, B	nap nap nap 1
Netherlands LCH.Clearnet SA	see France				
Singapore DCSS CDP	SEC SEC	SGD SGD, AUD, USD, HKD	CDP CDP	CB B	no link 6: 4 direct, 2 indirect
MEPS	SEC, REP	SGD	MEPS	CB	no link
Sweden OMXDM	DER	SEK, DKK, NOK, EUR, ISL	CSD	CB: SEK; CB: DKK; CB: EUR, NOK; O	NOK, GBP ²
Switzerland SECOM	SEC	CHF, GBP, EUR, USD, SEK, NOK, DKK	CSD ^{1,2,3}	CB ¹ : CHF; B ¹ : CHF, GBP, EUR, USD, SEK, NOK, DKK; CB ² : EUR; B ² : CHF, EUR, GBP, USD, SEK, NOK, DKK; CB ³ : GBP, B ³ : GBP, EUR, USD	cross: 1
United Kingdom LCH.Clearnet Ltd	SEC, DER, REP	AUD, CAD, CHF, DKK, EUR, GBP, HKD, ISK, JPY, NOK, NZD, SEK, USD	CSD: CREST	CB, B	2
United States NSCC GSD MBSB	SEC SEC, REP SEC	USD USD USD	CSD: DTC B B	CSD: DTC ¹ B B	nav cross: 2 nav

France: ¹ Corresponds to the link established with CC&G which is used for products traded on Italian markets.

Germany: ¹ Clearstream Banking Frankfurt. ² Clearstream Banking Luxembourg. ³ SIS SegalInterSettle. ⁴ Euroclear Bank. ⁵ Euroclear UK & Ireland.

Hong Kong SAR: ¹ Equities include ordinary shares, preference shares, registered warrants, provisional allotment letters representing nil paid rights; structured products include derivative warrants, equity linked instruments, callable bull/bear contracts; Bonds include Exchange Fund notes, Hong Kong SAR retail bonds and Hong Kong SAR Link Retail Bonds; unit trust funds includes Exchange Traded Funds. ² HKSCC

Switzerland: ¹ SIS SegalInterSettle. ² Euroclear Bank. ³ Euroclear UK.

United States: ¹ DTC is the settlement agent. Cash settlement is completed at the central bank.

Table CCP2

Transactions cleared by selected central counterparties and clearing houses: number of transactions

(total for the year)

System	Number of transactions (millions)					Increase in the number of transactions (% change on previous year)				
	2002	2003	2004	2005	2006	2002	2003	2004	2005	2006
Belgium										
LCH.Clearnet SA	nav	nav	nav	nav	15.61	nav	nav	nav	nav	nav
Canada										
CDCC	nav	nav	nav	nav	86.17	nav	nav	nav	nav	nav
NGX	0.199	0.262	0.314	0.377	0.420	35.6	31.5	20.1	19.8	11.6
WCE	2.169	1.821	2.043	2.077	2.897	-27.4	-16.0	12.2	1.7	39.5
France										
LCH.Clearnet SA	nav	nav	nav	nav	321.25	nav	nav	nav	nav	nav
Germany										
Eurex Clearing AG	nav	nav	nav	nav	3,200.5	nav	nav	nav	nav	nav
Hong Kong SAR										
CCASS	6.04	7.28	8.33	7.98	10.73	-13.9	20.4	14.5	-4.3	34.4
Italy										
CCG	34.50	82.87	110.69	155.15	188.43	1.0	140.2	33.6	40.2	21.4
LCH.Clearnet SA	nav	nav	nav	nav	0.836	nav	nav	nav	nav	nav
Japan										
JSCC	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
JDCC	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
JGBCC	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
TFX	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Netherlands										
LCH.Clearnet SA	nav	nav	nav	nav	336.05	nav	nav	nav	nav	nav
Singapore										
DCSS	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
CDP	111.8	217.7	178.6	203.9	320.0	20.2	94.6	-17.9	14.2	56.9
MEPS	0.052	0.069	0.045	0.045	0.042	10.0	31.7	-34.5	0.6	-7.6
Sweden										
OMXDM	nav	nav	nav	nav	107.0	nav	nav	nav	nav	nav
Switzerland										
SIS x-clear	nav	6.90	9.70	10.60	15.80	nav	nav	40.6	9.3	49.1
United Kingdom										
LCH.Clearnet Ltd	nav	nav	nav	nav	1,857.1	nav	nav	nav	nav	nav
LCH.Clearnet SA	nav	nav	nav	nav	0.51	nav	nav	nav	nav	nav
United States										
NSCC	4,100.0	4,760.0	5,800.0	6,600.0	8,532.0	17.1	16.1	21.8	13.8	29.3
GSD	17.30	20.00	23.50	25.50	24.90	25.4	15.6	17.5	8.5	-2.4
MBSD	1.41	1.61	1.54	1.65	1.70	21.6	14.2	-4.3	7.1	3.0

Table CCP3**Transactions cleared by selected central counterparties and clearing houses: value of transactions***(total for the year)*

System	Value of transactions (USD billions) ¹					Average value per transaction (USD thousands) ¹				
	2002	2003	2004	2005	2006	2002	2003	2004	2005	2006
Belgium										
LCH.Clearnet SA	nav	nav	nav	nav	327.41	nav	nav	nav	nav	20.98
Canada										
CDCC	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
NGX	14.50	39.42	55.41	100.16	107.31	72.91	150.72	176.34	265.98	255.39
WCE	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
France										
LCH.Clearnet SA	nav	nav	nav	nav	8,900.6	nav	nav	nav	nav	27.71
Germany										
Eurex Clearing AG	nav	nav	nav	nav	270,914	nav	nav	nav	nav	84.65
Hong Kong SAR										
CCASS	222.68	256.63	353.93	357.96	459.17	36.85	35.27	42.48	44.87	42.81
Italy										
CCG	nav	nav	nav	nav	16,528	nav	nav	nav	nav	87.71
LCH.Clearnet SA	nav	nav	nav	nav	19,928	nav	nav	nav	nav	23,837
Japan										
JSCC	nav	204.24	286.72	354.09	443.24	nav	nav	nav	nav	nav
JDCC	nav	nav	232.24	381.56	390.71	nav	nav	nav	nav	nav
JGBCC	nav	nav	nav	6,850	14,181	nav	nav	nav	nav	nav
TFX	0.323	1.264	1.128	1.330	4.790	nav	nav	nav	nav	nav
Netherlands										
LCH.Clearnet SA	nav	nav	nav	nav	4,727.0	nav	nav	nav	nav	14.07
Singapore										
DCSS	5.11	4.38	4.45	3.96	4.43	nav	nav	nav	nav	nav
CDP	66.29	92.96	108.51	123.25	188.82	0.593	0.427	0.608	0.605	0.590
MEPS	414.50	450.12	311.54	339.50	347.47	7,947	6,551	6,926	7,506	8,317
Sweden										
OMXDM	nav	nav	nav	nav	378.63	nav	nav	nav	nav	3.54
Switzerland										
SIS x-clear	nav	315.62	560.75	649.14	850.92	nav	45.74	57.81	61.24	53.86
United Kingdom										
LCH.Clearnet Ltd	nav	nav	nav	nav	774,992	nav	nav	nav	nav	417.32
LCH.Clearnet SA	nav	nav	nav	nav	19,098	nav	nav	nav	nav	37,819
United States										
NSCC	81,000	81,200	100,400	130,700	174,900	20	17	17	20	20
GSD	539,600	529,100	709,800	874,300	864,100	31,191	26,455	30,204	34,286	34,703
MBSD	50,000	68,000	68,700	75,600	76,100	35,461	42,236	44,610	45,818	44,765

¹ Converted at yearly average exchange rates.

Table CCP3 (cont)

System	Increase in the real value of transactions (% change on previous year, adjusted by CPI inflation)					Value of transactions as a percentage of GDP (in %)				
	2002	2003	2004	2005	2006	2002	2003	2004	2005	2006
Belgium										
LCH.Clearnet SA	nav	nav	nav	nav	nav	nav	nav	nav	nav	82.4
Canada										
CDCC	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
NGX	14.5	136.0	28.3	64.6	-1.6	1.97	4.55	5.59	8.82	8.42
WCE	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
France										
LCH.Clearnet SA	nav	nav	nav	nav	nav	nav	nav	nav	nav	395.9
Germany										
Eurex Clearing AG	nav	nav	nav	nav	nav	nav	nav	nav	nav	9,300
Hong Kong SAR										
CCASS	222.7	18.1	38.5	0.1	25.6	136.0	161.8	213.4	201.3	241.9
Italy										
CCG	nav	nav	nav	nav	nav	nav	nav	nav	nav	893.0
LCH.Clearnet SA	nav	nav	nav	nav	nav	nav	nav	nav	nav	1,077
Japan										
JSCC	nap	nap	31.0	26.2	31.8	nap	4.8	6.2	7.8	10.1
JDCC	nap	nap	nap	67.8	7.8	nap	nap	5.0	8.4	8.9
JGBCC	nap	nap	nap	nap	118.0	nap	nap	nap	150.4	324.1
TFX	0.3	263.5	-16.7	20.4	279.2	0.01	0.03	0.02	0.03	0.11
Netherlands										
LCH.Clearnet SA	nav	nav	nav	nav	nav	nav	nav	nav	nav	705.2
Singapore										
DCSS	5.1	-17.1	-3.0	-12.6	5.6	5.8	4.7	4.2	3.4	3.4
CDP	66.3	35.8	11.4	11.3	44.8	74.9	100.6	101.6	105.6	142.9
MEPS	414.5	5.1	-34.0	6.8	-3.2	468.6	487.3	291.7	290.8	262.9
Sweden										
OMXDM	nav	nav	nav	nav	nav	nav	nav	nav	nav	96.4
Switzerland										
SIS x-clear	nap	nap	62.7	14.8	30.5	nap	97.0	154.3	174.4	219.3
United Kingdom										
LCH.Clearnet Ltd	nav	nav	nav	nav	nav	nav	nav	nav	nav	32,348
LCH.Clearnet SA	nav	nav	nav	nav	nav	nav	nav	nav	nav	1,169
United States										
NSCC	-10.1	-1.8	20.6	26.5	30.1	774	741	859	1,051	1,326
GSD	50.7	-3.9	30.9	19.7	-3.9	5,154	4,827	6,074	7,032	6,549
MBSD	47.1	33.3	-1.4	6.9	-2.1	478	620	588	608	577

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

System	Total number of participants				
	2002	2003	2004	2005	2006
Belgium					
LCH.Clearnet SA	nav	nav	nav	nav	nav
Canada					
CDCC	nav	nav	nav	nav	31
NGX	nav	nav	nav	nav	151
WCE	nav	nav	nav	nav	13
France					
LCH.Clearnet SA	102	113	116	118	115
Germany					
Eurex Clearing AG	nav	nav	nav	nav	119
Hong Kong SAR					
CCASS	12,739	13,738	14,303	14,715	17,071
Italy					
CCG	70	92	75	76	78
LCH.Clearnet SA	nav	nav	nav	nav	nav
Japan					
JSCC	nap	125	121	119	120
JDCC	nap	nap	62	61	61
JGBCC	nap	nap	nap	34	35
TFX	88	83	53	62	64
Netherlands					
LCH.Clearnet SA	nav	nav	nav	nav	nav
Singapore					
DCSS	52	51	44	44	44
CDP	76	69	62	64	64
MEPS	120	117	115	111	108
Sweden					
OMXDM	nav	nav	nav	nav	44
Switzerland					
SIS x-clear	nap	58	56	57	59
United Kingdom					
LCH.Clearnet Ltd	nav	nav	nav	nav	117
LCH.Clearnet SA	nav	nav	nav	nav	nav
United States					
NSCC	nav	nav	nav	nav	234
GSD	nav	nav	nav	nav	106
MBSD	nav	nav	nav	nav	92

Table CSD1**Features of selected central securities depositories***(at end-2006)*

System	Type of securities held	Owner/ manager	Settlement system	Closing time for same-day transactions	Links to other CSDs
Belgium					
NBB SSS	B, C, G, O	CB	NBB SSS	17:00, 17:30 ¹	no link
Euroclear Belgium (FMS)	E, O	O	Euroclear Belgium	14:00	direct: FoP: EUR: 5
Euroclear Belgium (EMSS)	B, E, O	O	Euroclear Belgium	DVP: 15:15, FoP: 16:00	
Euroclear Bank	B, C, G, E, O	O, B	Euroclear Bank	18:00	direct/indirect: FoP/DVP: 35
Canada					
CDS	DOM, INT, B, C, G, E	B, SE	CDSX	16:00 ¹	direct: DVP: DTC; direct: DVP: CREST; direct: FoP: Euroclear France; indirect: FoP: VPC
France					
Irrevocable channel	B, G, E, O	O	RGV2	17:00	FoP: 16 ¹
Revocable channel	B, G, E, O	O	RGV2	16:00	
Germany					
Clearstream Banking Frankfurt	DOM, INT: B, C, G, E, O	SE: Deutsche Börse AG	CASCADE, CREATION	DVP: 16:30 ¹ , FoP: 18:00	direct: DVP: EUR, CHF; direct: FoP: EUR: 6, USD, JPY; indirect: 45
Hong Kong SAR					
CCASS	DOM, B, G, E, O ¹	SE	CCASS ²	15:45	nav
CMU	DOM, INT, B, C, G	CB	Central Moneymarkets Unit	15:00	direct: FoP/DVP ³
Italy					
Monte Titoli	G, E, B, O	O: Monte Titoli spa	Express II	18:30	direct: 10
Japan					
BOJ	DOM: G	O	BOJ-NET	16:30	nap
JASDEC	DOM: O, B ¹	SE, O, B	JASDEC	17:00	nap
	DOM: E ²	SE, O, B	JASDEC	15:30;	
	DOM: E ³	SE, O, B	JASDEC	DVP: 13:50 nap	direct: FoP: 3
Netherlands					
Euroclear Netherlands	nav	Euroclear Group	nav	nav	nav
Singapore					
CDP	DOM, INT, B, E, O	O	CDP	nap	6: 4 direct, 2 indirect
Sweden					
VPC	DOM, B, G, E, O	B, O	VPC	17:00	direct: FoP: DKK, GBP, EUR: 2, CHF; direct: DVP: EUR; indirect: FoP: DKK, EUR, ISL, USD; indirect: DVP: USD

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

Table CSD1 (cont)

System	Type of securities held	Owner/ manager	Settlement system	Closing time for same-day transactions	Links to other CSDs
Switzerland SECOM	DOM: B, G, E, O; INT: B, G, E, O	B, O	SECOM	16:00 ¹ ; 21:30 ²	direct: DVP, FoP: 7; indirect: DVP, FoP: 51
United Kingdom CREST ¹	DOM, B, C, G, E, O	CB, B, O	RTGS	DVP: 16:10; FoP: 16:40	DVP: SIS SegalInterSettle AG; FoP: Euroclear SA and Depositary Trust & Clearing Corporation
United States NBES ¹	G, O	CB	Fedwire Securities Service	15:15 ²	no link
DTC	B, C, E, O	B, O	DTC-NSCC Consolidated Settlement Service	15:20 ²	direct: 13; indirect: 1

Belgium: ¹ Monetary policy and credit operations.

Canada: ¹ Once payment exchange commences usually at 16:00, no further funds settlement is permitted that day; however, securities settlement can occur up to 19:30.

France: ¹ Eleven links are operating in EUR.

Germany: ¹ 17:30 for specific Euro GC pooling transactions.

Hong Kong SAR: ¹ Equities include ordinary shares, preference shares, registered warrants, provisional allotment letters representing nil paid rights; structured products include derivative warrants, equity linked instruments, callable bull/bear contracts; Bonds include Exchange Fund notes, Hong Kong SAR retail bonds and Hong Kong SAR Link Retail Bonds; unit trust funds includes Exchange Traded Funds. ² CCASS stands for Central Clearing and Settlement System. ³ Austraclear in Australia and New Zealand, Korean Securities Depository in South Korea, China Govt Sec Depository Trust and Clearing Com Ltd in Mainland China.

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

Switzerland: ¹ For central bank money. ² For commercial bank money.

United Kingdom: ¹ Owned and operated by Euroclear UK and Ireland.

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

Table CSD1 (cont)

System	Intraday finality	DVP (Delivery Versus Payment) mechanism	Delivery lag (T+n)	Currencies	Cash settlement agent
Belgium					
NBB SSS	yes	DVP1	T+2, T+3	EUR	CB
FMS	yes	DVP2	T+3	EUR	CB
EMSS	yes	DVP1	T+3	EUR	CB
Euroclear Bank	yes	DVP1	T, T+n	36	B
Canada					
CDS	yes	DVP2	T+3 ¹ , T+0 ² , T+2 ³ , T+3 ⁴	CAD, USD	CB: CAD; B: USD
France					
Irrevocable channel	yes	DVP1	T+3	EUR	CB
Revocable channel	yes	DVP2	T+3	EUR	CB
Germany					
Clearstream Banking Frankfurt	yes	DVP1, DVP2/3 ¹	T+2 ² , T- T+40 ³	EUR, 41	CB, B
Hong Kong SAR					
CCASS	yes	¹	T+2	HKD, USD	B
CMU	yes	DVP1, DVP3	T+0- T+2	HKD, USD, EUR, CNY	CB
Italy					
Monte Titoli	yes	DVP1, DVP3	T, T+n	EUR	CB
Japan					
BOJ	yes	DVP1	T- T+3	JPY	CB
JASDEC	yes	DVP1	T- T+3	JPY	CB
	no	DVP2	T- T+3	JPY	CB
	no	DVP3	T+2, T+3	JPY	CB, B
Netherlands					
Euroclear Netherlands	yes	DVP1	T+3	EUR/non-EUR	CB, B
Singapore					
CDP	yes	DVP2	T+3	SGD, AUD, HKD, USD	B
Sweden					
VPC	yes	yes	T+2, T+3	SEK, EUR	CB
Switzerland					
SECOM	yes	DVP1	T, T+3	35	CB: CHF; B: CHF and all other 34 currencies: SIS SegalInterSettle AG
United Kingdom					
CREST	yes	DVP1 ¹ , DVP2 ²	T ³ , T+1 ⁴ , T+3 ⁵	GBP, EUR, USD	CB, B
United States					
NBES ¹	yes	DVP1	T, T+1	USD	CB
DTC	no	DVP2	T, T+3	USD	CB

Canada: ¹ Equities. ² GoC T-bills and money market securities. ³ GoC bonds with maturity of three years or less. ⁴ GoC bonds with maturity of more than three years and all provincial, municipal, corporate and other bonds or other certificates of indebtedness including mortgage-backed securities.

Germany: ¹ A mixture of DVP2 and DVP3 - securities disposition on a gross basis without finality until final settlement of net cash position.

² For stock exchange. ³ For over-the-counter.

Hong Kong SAR: ¹ Exchange trade: They are settled under continuous net settlement system on a netting basis, with final transfer of securities from the seller to the buyer at securities-on-hold status occurring throughout the 4 batches settlement runs processing cycle on T+2, with the final netting funds from the buyer to the seller on same value day. The allocated on-hold securities will become available upon receipt of bank confirmation of brokers' designated banks at about 09:30 on T+3; Non-exchange trade: securities transfer instructions are settled on a trade-by-trade basis, with final transfer of securities from the seller to the buyer occurring throughout the 4 batch settlement runs processing cycle, with the final transfer of fund from the buyer to the seller on same value day.

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

United Kingdom: ¹ For sterling and euro settlement. ² For US dollar settlement. ³ T for delivery by value transactions. ⁴ T+1 for gilts. ⁵ T+3 for equities.

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

Table CSD2**Transactions processed by selected central securities depositories: number of transactions***(total for the year)*

System	Number of transactions (millions)					Increase in the number of transactions (% change on previous year)				
	2002	2003	2004	2005	2006	2002	2003	2004	2005	2006
Belgium										
NBB SSS	nav	nav	0.276	0.266	0.280	nav	nav	nav	-3.6	5.3
Euroclear Belgium	nav	nav	nav	1.035	1.203	nav	nav	nav	nav	16.2
Euroclear Bank	18.4	22.0	24.0	27.0	33.9	21.9	19.6	9.1	12.4	25.9
Canada										
CDS	30.4	39.2	49.3	66.0	101.4	-8.4	29.2	25.7	33.8	53.7
France										
Euroclear France	nav	nav	25.9	30.5	32.8	nav	nav	nav	17.8	7.4
Germany										
Clearstream Banking Frankfurt	nav	nav	nav	47.3	59.1	nav	nav	nav	nav	25.1
Hong Kong SAR										
CCASS	4.01	4.97	6.02	6.35	9.10	-23.4	23.8	21.3	5.4	43.4
CMU	37.5	34.4	30.9	39.2	36.7	-13.5	-8.2	-10.2	26.8	-6.3
Italy										
Monte Titoli	42.8	36.0	26.8	26.5	28.6	-3.4	-15.8	-25.5	-1.4	8.1
Japan										
BOJ	2.85	2.94	3.13	3.33	3.69	nav	3.1	6.3	6.7	10.6
JASDEC	35.5	37.6	48.1	61.5	60.0	nav	5.7	27.9	27.8	-2.4
Netherlands										
Euroclear Netherlands	2.57	2.13	2.00	2.06	2.26	-2.1	-16.9	-6.2	2.8	9.8
Singapore										
CDP	nav	nav	65.9	201.3	270.9	nav	nav	nav	205.3	34.5
Sweden										
VPC	nav	nav	nav	14.7	20.4	nav	nav	nav	nav	38.8
Switzerland										
SECOM	17.6	22.0	22.2	25.1	32.8	11.3	24.9	1.0	13.2	30.7
United Kingdom										
CREST	nav	nav	54.6	59.1	62.3	nav	nav	nav	8.3	5.5
United States										
NBES	17.4	20.4	20.2	22.4	22.3	16.1	16.8	-1.0	10.9	-0.3
DTC	224.3	225.2	243.0	263.0	292.7	1.9	0.4	7.9	8.2	11.3

Table CSD3**Transactions processed by selected central securities depositories: value of transactions***(total for the year)*

System	Value of transactions (USD billions) ¹					Average value per transaction (USD thousands) ¹				
	2002	2003	2004	2005	2006	2002	2003	2004	2005	2006
Belgium										
NBB SSS	nav	nav	5,983	6,391	7,517	nav	nav	21,677	24,025	26,848
Euroclear Belgium	nav	nav	nav	201	546	nav	nav	nav	194.1	453.8
Euroclear Bank	97,555	133,332	164,750	191,780	274,159	5,301.9	6,060.6	6,864.6	7,112.5	8,075.6
Canada										
CDS	16,622	29,063	nav	41,181	53,577	547.1	740.7	nav	623.9	528.1
France										
Euroclear France	nav	nav	141,818	159,571	155,509	nav	nav	5,477.7	5,230.1	4,747.5
Germany										
Clearstream Banking Frankfurt	nav	nav	nav	48,623	52,207	nav	nav	nav	1,028.8	882.8
Hong Kong SAR										
CCASS	598	804	1,219	1,471	2,778	148.9	161.8	202.3	231.7	305.2
CMU	1	1	1	1	1	0.019	0.019	0.018	0.022	0.031
Italy										
Monte Titoli	nav	nav	nav	84,622	82,227	nav	nav	nav	3,197.3	2,873.2
Japan										
BOJ	88,290	101,040	130,454	147,008	160,521	30,974	34,382	41,745	44,093	43,523
JASDEC	0.004	21	212	5,760	8,609	0.0001	0.6	4.4	93.7	143.5
Netherlands										
Euroclear Netherlands	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Singapore										
CDP	66	93	109	123	189	nav	nav	1.646	0.612	0.697
Sweden										
VPC	nav	nav	nav	13.79	16.30	nav	nav	nav	0.937	0.798
Switzerland										
SECOM	4,800	6,425	7,610	8,623	9,483	273.0	292.6	343.0	343.4	288.9
United Kingdom										
CREST	nav	nav	141,779	161,041	181,294	nav	nav	2,598.3	2,726.0	2,908.8
United States										
NBES	228,907	267,644	313,425	368,897	377,259	13,128	13,138	15,543	16,499	16,926
DTC	103,600	105,700	118,800	148,200	179,000	461.9	469.4	488.9	563.5	611.5

¹ Converted at yearly average exchange rates.

Table CSD3 (cont)

System	Increase in the real value of transactions (% change on previous year, adjusted by CPI inflation)					Value of transactions as a percentage of GDP (in %)				
	2002	2003	2004	2005	2006	2002	2003	2004	2005	2006
Belgium										
NBB SSS	nav	nav	nav	4.2	13.8	nav	nav	1,662	1,704	1,893
Euroclear Belgium	nav	nav	nav	nav	162.9	nav	nav	nav	53.6	137.4
Euroclear Bank	17.3	12.4	10.2	13.6	38.3	38,670	42,988	45,773	51,133	69,026
Canada										
CDS	-19.5	51.8	nav	nav	19.5	2,263	3,355	nav	3,627	4,202
France										
Euroclear France	nav	nav	nav	10.5	-5.3	nav	nav	6,875	7,478	6,917
Germany										
Clearstream Banking Frankfurt	nav	nav	nav	nav	4.4	nav	nav	nav	1,744	1,792
Hong Kong SAR										
CCASS	-16.0	37.8	52.3	19.4	84.9	365	507	735	827	1,464
CMU	9.4	-5.2	-17.9	53.9	32.0	0.44	0.42	0.33	0.48	0.61
Italy										
Monte Titoli	nav	nav	nav	nav	-5.9	nav	nav	nav	4,788	4,443
Japan										
BOJ	nav	6.3	20.5	15.1	15.0	2,249	2,389	2,831	3,228	3,668
JASDEC	nav	482,000	852	2,682	57.4	0.0001	0.5	4.6	126.5	196.7
Netherlands										
Euroclear Netherlands	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Singapore										
CDP	-9.5	35.8	11.4	11.3	44.8	74.9	100.6	101.6	105.6	142.9
Sweden										
VPC	nav	nav	nav	nav	14.9	nav	nav	nav	3.77	4.15
Switzerland										
SECOM	15.1	15.0	8.5	12.3	9.4	1,719	1,975	2,094	2,317	2,444
United Kingdom										
CREST	nav	nav	nav	12.2	8.6	nav	nav	6,536	7,190	7,567
United States										
NBES	6.5	14.6	14.2	14.3	-0.6	2,186	2,442	2,682	2,967	2,859
DTC	-14.7	0.0	9.7	21.2	17.4	990	964	1,017	1,192	1,357

¹ Converted at yearly average exchange rates.

Table CSD4**Participation in selected central securities depositories***(end of year)*

System	Total number of participants				
	2002	2003	2004	2005	2006
Belgium					
NBB SSS	nav	nav	97	94	91
Euroclear Belgium	97	93	87	81	77
Euroclear Bank	1,634	1,538	1,491	1,497	1,409
Canada					
CDS	nap	98	92	95	100
France					
Euroclear France	nav	nav	200	191	154
Germany					
Clearstream Banking Frankfurt	nav	nav	nav	369	358
Hong Kong SAR					
CCASS	12,739	13,738	14,303	14,715	17,071
CMU	185	183	180	172	170
Italy					
Monte Titoli	570	473	421	361	349
Japan					
BOJ	348	341	340	335	330
JASDEC	275	275	274	276	288
Netherlands					
Euroclear Netherlands	44	66	63	64	58
Singapore					
CDP	76	69	62	64	64
Sweden					
VPC	nav	nav	nav	39	41
Switzerland					
SECOM	489	462	448	437	391
United Kingdom					
CREST	nav	nav	41,882	43,051	43,696
United States					
NBES	1,793	1,667	1,547	1,319	1,205
DTC	474	436	362	334	369

Table CSD5
Securities held on account at selected central securities depositories
(end of year)

System	Number of securities held (thousands)					Market capitalisation (USD billions) ¹				
	2002	2003	2004	2005	2006	2002	2003	2004	2005	2006
Belgium										
NBB SSS	nav	nav	nav	nav	1,658	nav	nav	360	364	378
Euroclear Belgium	nav	nav	nav	nav	3,844	120	145	190	296	346
Euroclear Bank	139,293	159,095	126,415	171,358	215,165	4,524	5,984	7,331	8,775	10,075
Canada										
CDS	nav	nav	nav	nav	88.3	1,158	1,507	1,845	2,337	2,803
France										
Euroclear France	nav	nav	26.6	28.8	31.7	2,991	3,964	4,692	5,496	6,295
Germany										
Clearstream Banking Frankfurt	nav	nav	nav	nav	nav	nav	nav	nav	7,064	7,760
Hong Kong SAR										
CCASS	1,483	1,698	2,084	2,556	3,281	143	246	317	389	741
CMU	1,220	1,366	1,431	1,480	1,449	44	44	46	49	51
Italy										
Monte Titoli ¹	49.6	40.2	38.4	41.9	44.4	1,485	1,855	2,162	3,066	3,380
Japan										
BOJ	nav	nav	nav	nav	nav	4,168	5,181	6,333	6,795	6,610
JASDEC	4.0	4.1	5.2	29.1	75.7	53	49	69	243	1,735
Netherlands										
Euroclear Netherlands	3,376	2,988	3,327	4,210	5,346	635	802	940	1,474	1,197
Singapore										
CDP	nav	nav	nav	nav	nav	495	575	547	563	533
Sweden										
VPC	nav	nav	nav	nav	nav	nav	nav	nav	924	1,044
Switzerland										
SECOM	71.9	77.6	87.1	107.7	110.9	1,016	1,351	1,575	2,029	2,389
United Kingdom										
CREST	nav	nav	7.11	7.45	8.38	nav	nav	3,469	4,106	4,673
United States										
NBES	1,134	1,125	1,118	1,117	1,128	23,051	27,043	29,370	31,945	35,903
DTC	2,200	2,300	2,500	2,600	2,800	20,500	24,600	28,300	31,200	36,000

¹ Converted at end of year exchange rates.

Italy: ¹ For 2002 - 04, nominal value; from 2005, market value(see also Italy, Table 24).