

## **Comparative tables**



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

	GDP (USD billions) <sup>1</sup>					Population (millions, yearly average)				
	2005	2006	2007	2008	2009	2005	2006	2007	2008	2009
Australia	737	785	952	1,035	984	20.4	20.7	21.1	21.6	22.0
Belgium	376	399	459	505	472	10.5	10.5	10.7	10.8	10.8
Brazil	882	1,088	1,366	1,635	1,577	183.4	185.6	187.6	189.6	191.5
Canada	1,134	1,279	1,423	1,501	1,337	32.2	32.5	32.9	33.3	33.7
China	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
France	2,144	2,266	2,594	2,851	2,653	62.7	63.2	63.6	64.1	64.5
Germany	2,785	2,917	3,323	3,652	3,351	82.5	82.4	82.3	82.1	81.9
Hong Kong SAR	178	190	207	215	211	6.8	6.9	7.0	7.0	7.0
India	840	945	1,198	1,284	1,287	1,107.0	1,122.0	1,138.0	1,154.0	1,170.0
Italy	1,776	1,863	2,116	2,294	2,115	58.1	58.4	58.9	59.3	59.8
Japan	4,554	4,362	4,377	4,883	5,070	127.8	127.8	127.8	127.7	127.5
Korea	845	951	1,049	931	833	48.1	48.3	48.5	48.6	48.7
Mexico	849	952	1,026	1,089	875	103.3	104.4	105.3	106.2	107.1
Netherlands	638	678	782	872	796	16.3	16.3	16.4	16.5	16.6
Russia	764	990	1,300	1,670	1,234	143.1	142.5	142.1	142.0	141.9
Saudi Arabia	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Singapore	120	137	161	182	182	4.3	4.4	4.6	4.8	5.0
South Africa	247	261	286	277	285	47.4	48.0	48.6	49.1	49.6
Sweden	370	399	463	486	404	9.0	9.1	9.2	9.3	9.3
Switzerland	372	391	434	502	493	7.5	7.6	7.6	7.7	7.8
Turkey	484	530	648	735	616	nav	nav	70.6	71.5	72.6
United Kingdom	2,279	2,444	2,812	2,652	2,174	60.2	60.6	61.0	61.4	61.8
United States	12,638	13,399	14,062	14,369	14,119	296.9	299.8	302.0	304.1	307.2
<b>CPSS<sup>2</sup></b>	<b>35,011</b>	<b>37,226</b>	<b>41,037</b>	<b>43,620</b>	<b>41,069</b>	<b>2,427.6</b>	<b>2,451.0</b>	<b>2,545.6</b>	<b>2,570.7</b>	<b>2,596.3</b>

**Table 1 (cont)**

	GDP per capita (USD) <sup>1</sup>					CPI inflation (per cent, yearly average)				
	2005	2006	2007	2008	2009	2005	2006	2007	2008	2009
Australia	36,046	37,809	45,047	48,000	44,703	2.7	3.6	2.4	4.4	1.9
Belgium	35,913	37,855	42,987	46,924	43,761	2.5	2.3	1.8	4.5	0.0
Brazil	4,810	5,865	7,280	8,624	8,234	5.7	3.1	4.5	5.9	4.3
Canada	35,209	39,311	43,280	45,112	39,722	2.2	2.0	2.1	2.4	0.3
China	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
France	34,176	35,863	40,778	44,445	41,130	1.9	1.9	1.6	3.2	0.1
Germany	33,772	35,411	40,393	44,465	40,926	1.9	1.8	2.3	2.8	0.2
Hong Kong SAR	25,998	27,489	29,783	30,784	29,938	0.9	2.0	2.0	4.3	0.5
India	759	842	1,053	1,113	1,100	4.8	4.8	4.8	8.4	10.9
Italy	30,541	31,887	35,935	38,658	35,402	2.2	2.2	2.0	3.5	0.8
Japan	35,640	34,142	34,258	38,240	39,765	-0.3	0.2	0.1	1.4	-1.4
Korea	17,548	19,692	21,655	19,153	17,085	2.8	2.2	2.5	4.7	2.8
Mexico	8,223	9,122	9,737	10,252	8,170	4.0	3.6	4.0	5.1	5.3
Netherlands	39,081	41,470	47,695	52,912	47,998	1.5	1.7	1.6	2.2	1.0
Russia	5,339	6,949	9,148	11,764	8,697	10.9	9.0	11.9	13.3	8.8
Saudi Arabia	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Singapore	28,076	31,031	35,160	37,600	36,534	0.4	1.0	2.1	6.6	0.6
South Africa	5,215	5,445	5,889	5,636	5,750	3.6	5.8	9.0	9.5	6.3
Sweden	41,012	43,940	50,550	52,553	43,261	0.8	1.5	1.7	3.3	1.9
Switzerland	49,602	51,772	56,992	65,148	63,216	1.2	1.1	0.7	2.4	-0.5
Turkey	nav	nav	9,178	10,280	8,489	7.7	9.7	8.4	10.1	6.5
United Kingdom	37,828	40,338	46,102	43,195	35,182	2.0	2.3	2.3	3.6	2.2
United States	42,562	44,693	46,555	47,258	45,957	2.9	2.9	2.5	3.7	-0.1
<b>CPSS<sup>2</sup></b>	<b>14,223</b>	<b>14,972</b>	<b>16,121</b>	<b>16,968</b>	<b>15,818</b>	<b>2.5</b>	<b>2.6</b>	<b>2.7</b>	<b>4.1</b>	<b>1.2</b>

**Table 1 (cont)**

	Exchange rate vis-à-vis USD (yearly average)					Exchange rate vis-à-vis USD (end of year)				
	2005	2006	2007	2008	2009	2005	2006	2007	2008	2009
Australia	1.3127	1.3282	1.1949	1.1962	1.2791	1.3656	1.2674	1.1383	1.4569	1.1112
Belgium	0.8051	0.7972	0.7308	0.6835	0.7190	0.8477	0.7593	0.6793	0.7185	0.6942
Brazil	2.4341	2.1771	1.9483	1.8375	1.9935	2.3407	2.1380	1.7713	2.3370	1.7412
Canada	1.2116	1.1341	1.0748	1.0660	1.1420	1.1659	1.1653	0.9881	1.2246	1.0466
China	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
France	0.8051	0.7972	0.7308	0.6835	0.7190	0.8477	0.7593	0.6793	0.7185	0.6942
Germany	0.8051	0.7972	0.7308	0.6835	0.7190	0.8477	0.7593	0.6793	0.7185	0.6942
Hong Kong SAR	7.7773	7.7677	7.8014	7.7868	7.7518	7.7525	7.7745	7.8015	7.7505	7.7555
India	44.11	45.33	41.29	43.42	48.40	45.07	44.23	39.41	48.45	46.68
Italy	0.8051	0.7972	0.7308	0.6835	0.7190	0.8477	0.7593	0.6793	0.7185	0.6942
Japan	110.18	116.31	117.77	103.44	93.54	117.74	119.16	112.04	90.64	92.43
Korea	1,024.31	955.51	929.20	1,102.59	1,276.40	1,013.00	929.60	938.20	1,257.50	1,167.60
Mexico	10.90	10.90	10.93	11.14	13.51	10.71	10.88	10.87	13.54	13.06
Netherlands	0.8051	0.7972	0.7308	0.6835	0.7190	0.8477	0.7593	0.6793	0.7185	0.6942
Russia	28.28	27.18	25.57	24.81	31.68	28.78	26.33	24.55	29.38	30.24
Saudi Arabia	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Singapore	1.6646	1.5889	1.5071	1.4148	1.4545	1.6642	1.5336	1.4412	1.4392	1.4034
South Africa	6.3620	6.7670	7.0540	8.2520	8.4370	6.3210	6.9740	6.7860	9.3040	7.3720
Sweden	7.4780	7.3793	6.7585	6.5874	7.6446	7.9584	6.8644	6.4136	7.8106	7.1165
Switzerland	1.2465	1.2536	1.2001	1.0833	1.0854	1.3182	1.2201	1.1240	1.0670	1.0298
Turkey	1.3408	1.4311	1.3015	1.2929	1.5465	1.3430	1.4131	1.1647	1.5123	1.5057
United Kingdom	0.5504	0.5436	0.4997	0.5451	0.6406	0.5809	0.5099	0.4982	0.6844	0.6165
United States	nap	nap	nap	nap	nap	nap	nap	nap	nap	nap
<b>CPSS</b>	<b>nap</b>	<b>nap</b>	<b>nap</b>	<b>nap</b>	<b>nap</b>	<b>nap</b>	<b>nap</b>	<b>nap</b>	<b>nap</b>	<b>nap</b>

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

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

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

	Total value (USD billions) <sup>1</sup>					Value per inhabitant (USD) <sup>1</sup>				
	2005	2006	2007	2008	2009	2005	2006	2007	2008	2009
Australia	30.82	35.15	41.86	37.51	49.69	1,508.3	1,694.2	1,981.8	1,739.8	2,256.5
Belgium	nap	nap	nap	nap	nap	nav	nav	nav	nav	nav
Brazil	29.92	40.14	58.08	49.46	75.73	163.2	216.3	309.5	260.9	395.5
Canada	43.36	45.87	56.11	48.02	57.95	1,346.3	1,410.0	1,706.3	1,443.6	1,721.2
China	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
France	nap	nap	nap	nap	nap	nav	nav	nav	nav	nav
Germany	nap	nap	nap	nap	nap	nav	nav	nav	nav	nav
Hong Kong SAR	20.16	21.16	21.95	23.97	26.94	2,947.7	3,062.3	3,156.9	3,430.0	3,829.9
India	95.32	114.00	149.89	142.64	171.27	86.1	101.6	131.7	123.6	146.4
Italy	nap	nap	nap	nap	nap	nav	nav	nav	nav	nav
Japan	711.51	708.00	766.29	949.57	925.14	5,568.7	5,541.2	5,997.4	7,436.4	7,255.4
Korea	25.71	29.85	31.15	24.38	31.90	534.0	618.0	642.8	501.6	654.4
Mexico	35.48	41.36	45.53	42.66	48.39	343.6	396.1	432.2	401.5	451.7
Netherlands	nap	nap	nap	nap	nap	nav	nav	nav	nav	nav
Russia	76.41	116.45	168.02	149.02	153.08	533.9	817.3	1,182.3	1,049.7	1,078.7
Saudi Arabia	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Singapore	9.57	11.05	12.79	14.41	15.85	2,244.2	2,510.5	2,787.9	2,977.3	3,176.9
South Africa	20.67	19.16	23.19	15.53	20.23	436.5	399.4	477.7	316.2	407.6
Sweden	13.96	16.37	17.83	14.37	15.33	1,545.6	1,802.8	1,948.1	1,553.0	1,641.3
Switzerland	33.25	37.46	41.68	48.57	51.15	4,433.2	4,956.5	5,470.9	6,298.8	6,557.2
Turkey	15.02	19.46	24.17	21.50	26.06	nav	nav	342.4	300.7	359.2
United Kingdom	73.03	87.48	95.07	71.71	85.98	1,212.4	1,444.0	1,558.9	1,168.0	1,391.4
United States	793.99	820.14	828.91	889.89	928.23	2,673.9	2,735.6	2,744.3	2,926.7	3,021.3
Euro area	687.37	852.15	1,026.07	1,092.01	1,194.66	2,131.3	2,628.2	3,146.1	3,330.2	3,630.0
<b>CPSS excl euro area<sup>2</sup></b>	<b>2,028.17</b>	<b>2,163.11</b>	<b>2,382.53</b>	<b>2,543.20</b>	<b>2,682.91</b>	<b>923.0</b>	<b>974.3</b>	<b>1,029.7</b>	<b>1,087.9</b>	<b>1,135.5</b>
<b>CPSS incl euro area<sup>2</sup></b>	<b>2,715.53</b>	<b>3,015.26</b>	<b>3,408.60</b>	<b>3,635.22</b>	<b>3,877.57</b>	<b>1,077.6</b>	<b>1,185.1</b>	<b>1,291.2</b>	<b>1,363.7</b>	<b>1,440.4</b>

**Table 2 (cont)**

	Value as a percentage of GDP					Value as a percentage of narrow money				
	2005	2006	2007	2008	2009	2005	2006	2007	2008	2009
Australia	4.35	4.28	4.19	4.41	4.39	23.0	21.5	20.6	22.5	21.9
Belgium	nap	nap	nap	nap	nap	nap	nap	nap	nap	nap
Brazil	3.26	3.62	3.87	3.85	4.20	48.4	49.2	44.5	51.7	52.7
Canada	3.68	3.69	3.62	3.68	3.97	13.33	12.73	12.23	11.50	10.52
China	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
France	nap	nap	nap	nap	nap	nap	nap	nap	nap	nap
Germany	nap	nap	nap	nap	nap	nap	nap	nap	nap	nap
Hong Kong SAR	11.30	11.15	10.60	11.09	12.80	44.87	42.41	37.69	37.83	31.12
India	11.59	11.77	11.94	12.40	12.83	58.23	58.20	57.84	61.23	60.18
Italy	nap	nap	nap	nap	nap	nav	nav	nav	nav	nav
Japan	16.70	16.63	16.65	17.04	18.03	16.92	17.03	17.22	17.43	17.14
Korea	3.01	3.05	3.00	2.99	3.50	7.84	7.48	9.24	9.27	9.56
Mexico	4.11	4.33	4.41	4.76	5.34	35.57	36.92	36.65	38.95	39.14
Netherlands	nap	nap	nap	nap	nap	nav	nav	nav	nav	nav
Russia	10.18	11.39	12.40	10.57	11.84	nav	nav	nav	nav	nav
Saudi Arabia	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Singapore	7.99	7.81	7.58	8.05	8.39	34.57	32.43	28.84	27.39	23.79
South Africa	8.32	7.56	7.80	6.33	6.19	25.97	22.06	21.32	19.17	18.51
Sweden	4.01	3.82	3.66	3.50	3.53	10.22	9.22	8.55	7.97	7.11
Switzerland	9.45	9.32	8.99	9.52	9.84	15.10	16.42	17.28	15.76	13.28
Turkey	3.11	3.63	3.34	3.42	4.12	32.54	38.31	36.87	38.05	36.56
United Kingdom	3.38	3.36	3.37	3.40	3.81	4.60	4.48	4.41	4.37	4.47
United States	6.28	6.12	5.89	6.19	6.57	56.85	59.12	59.80	54.98	53.91
Euro area	7.15	7.56	7.73	8.49	9.26	16.73	17.22	17.87	19.44	18.19
<b>CPSS excl euro area<sup>2</sup></b>	<b>7.43</b>	<b>7.43</b>	<b>7.50</b>	<b>7.60</b>	<b>8.47</b>	<b>22.90</b>	<b>22.92</b>	<b>23.29</b>	<b>23.69</b>	<b>23.05</b>
<b>CPSS incl euro area<sup>2</sup></b>	<b>7.26</b>	<b>7.57</b>	<b>7.73</b>	<b>7.74</b>	<b>8.78</b>	<b>20.94</b>	<b>20.96</b>	<b>21.34</b>	<b>22.23</b>	<b>21.30</b>

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

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

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

	Transferable balances held at the central bank									
	Total value (USD billions) <sup>2</sup>					Value as a percentage of GDP				
	2005	2006	2007	2008	2009	2005	2006	2007	2008	2009
Australia	0.97	0.88	5.73	12.70	4.60	0.14	0.11	0.57	1.49	0.41
Belgium	11.16	13.58	18.61	15.64	15.23	3.12	3.24	3.77	3.26	3.12
Brazil	13.28	17.19	28.27	15.45	23.85	1.45	1.55	1.88	1.20	1.32
Canada	0.05	0.02	0.32	0.44	2.82	0.00	0.00	0.02	0.03	0.19
China	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
France	33.62	44.38	55.65	57.83	55.04	1.65	1.87	1.99	2.13	2.00
Germany	46.33	54.52	69.91	200.89	137.02	1.75	1.78	1.96	5.78	3.95
Hong Kong SAR <sup>3</sup>	0.20	0.26	1.36	20.39	34.11	0.11	0.14	0.66	9.43	16.21
India	30.07	44.61	83.34	60.12	75.47	3.66	4.61	6.64	5.23	5.65
Italy	19.57	26.83	32.47	33.28	37.23	1.16	1.37	1.43	1.53	1.70
Japan	213.12	43.08	66.73	111.36	154.59	5.00	1.01	1.45	2.00	3.01
Korea	19.09	28.20	28.75	24.26	28.26	2.23	2.88	2.77	2.97	3.10
Mexico	25.16	25.65	25.67	20.68	21.38	2.91	2.69	2.49	2.31	2.36
Netherlands	18.26	24.98	30.74	31.85	nav	3.02	3.51	3.65	3.84	nav
Russia	12.73	18.56	28.96	21.98	20.29	1.70	1.82	2.14	1.56	1.57
Saudi Arabia	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Singapore	4.49	5.74	6.61	9.36	9.98	3.75	4.06	3.92	5.23	5.28
South Africa	4.00	4.64	6.14	5.02	6.30	1.61	1.83	2.07	2.05	1.93
Sweden <sup>3</sup>	0.03	0.02	0.02	26.46	24.05	0.01	0.00	0.00	6.45	5.54
Switzerland	3.76	4.25	4.52	35.91	39.35	1.07	1.06	0.97	7.04	7.57
Turkey	9.35	11.45	16.49	16.49	15.77	1.94	2.13	2.28	2.62	2.49
United Kingdom	5.83	38.99	53.68	nav	nav	0.27	1.50	1.90	nav	nav
United States	18.14	14.22	13.17	820.62	1,089.50	0.14	0.11	0.09	5.71	7.72
<b>CPSS<sup>4</sup></b>	<b>489.22</b>	<b>422.06</b>	<b>577.15</b>	<b>1,540.73</b>	<b>1,794.82</b>	<b>1.40</b>	<b>1.13</b>	<b>1.41</b>	<b>3.76</b>	<b>4.71</b>

**Table 3 (cont)**

	Transferable balances held at other banks									
	Total value (USD billions) <sup>2</sup>					Value as a percentage of GDP				
	2005	2006	2007	2008	2009	2005	2006	2007	2008	2009
Australia	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Belgium	21.63	33.68	65.31	52.90	71.08	6.05	8.04	13.24	11.02	14.55
Brazil	nap	nap	nap	nap	nap	nap	nap	nap	nap	nap
Canada	6.70	7.48	7.90	9.46	2.95	0.57	0.60	0.51	0.72	0.20
China	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
France <sup>5</sup>	269.31	326.13	442.74	418.24	517.70	13.23	13.71	15.87	15.42	18.84
Germany	271.14	372.61	395.87	451.88	421.69	10.25	12.17	11.07	13.01	12.15
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy <sup>3</sup>	122.07	172.61	213.03	347.15	304.10	7.24	8.82	9.36	15.91	13.88
Japan <sup>6</sup>	93.45	52.05	52.42	86.96	86.08	2.11	1.21	1.17	1.81	1.62
Korea	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Mexico	0.18	0.12	0.53	0.27	0.45	0.02	0.01	0.05	0.03	0.05
Netherlands <sup>3</sup>	36.81	56.76	65.45	41.59	nav	6.08	7.98	7.78	5.01	nav
Russia	2.79	5.53	5.35	5.04	4.46	0.37	0.54	0.40	0.36	0.34
Saudi Arabia	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Singapore	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
South Africa	13.78	15.03	19.31	15.38	18.98	5.55	5.93	6.50	6.27	5.81
Sweden <sup>3</sup>	41.70	51.61	60.72	nav	nav	11.98	12.03	12.46	nav	nav
Switzerland <sup>3</sup>	58.25	68.51	128.55	136.10	103.89	16.55	17.04	27.73	26.69	19.99
Turkey	22.43	26.58	24.79	28.83	31.47	4.64	4.95	3.42	4.59	4.97
United Kingdom	1,024.91	1,588.71	746.03	753.37	1,128.05	47.48	60.98	26.45	35.67	49.93
United States <sup>3</sup>	30.15	30.69	30.40	33.90	29.43	0.24	0.23	0.22	0.24	0.21
<b>CPSS<sup>4</sup></b>	<b>2,015.30</b>	<b>2,808.11</b>	<b>2,258.41</b>	<b>2,381.06</b>	<b>2,720.34</b>	<b>6.42</b>	<b>8.48</b>	<b>6.26</b>	<b>6.29</b>	<b>7.82</b>

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

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

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

	Number of institutions									
	Total number					Number per million inhabitants				
	2005	2006	2007	2008	2009	2005	2006	2007	2008	2009
Australia	230	217	213	204	186	11.3	10.5	10.1	9.5	8.4
Belgium	106	107	112	109	106	10.1	10.1	10.5	10.1	9.8
Brazil <sup>2</sup>	61,097	74,630	97,415	109,640	121,816	333.2	402.2	519.2	578.2	636.2
Canada	1,255	1,210	1,163	1,118	1,054	39.0	37.2	35.4	33.6	31.3
China	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
France	856	831	810	730	714	13.6	13.2	12.7	11.4	11.1
Germany	2,090	2,049	2,016	1,982	1,940	25.3	24.9	24.5	24.1	23.7
Hong Kong SAR	200	203	201	201	200	29.2	29.4	28.9	28.8	28.4
India	2,076	1,996	1,944	1,893	1,844	1.9	1.8	1.7	1.6	1.6
Italy	807	824	837	816	830	13.9	14.1	14.2	13.8	13.9
Japan <sup>3</sup>	1,773	1,699	1,656	1,587	nav	13.9	13.3	13.0	12.4	nav
Korea	2,885	2,826	2,763	2,734	2,706	59.9	58.5	57.0	56.2	55.5
Mexico	nav	nav	nav	nav	133	nav	nav	nav	nav	1.2
Netherlands	450	371	355	325	nav	27.6	22.7	21.6	19.7	nav
Russia	1,255	1,191	1,138	1,110	1,060	8.8	8.4	8.0	7.8	7.5
Saudi Arabia	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Singapore	163	160	161	166	168	38.2	36.4	35.1	34.3	33.7
South Africa	36	35	35	35	32	0.8	0.7	0.7	0.7	0.6
Sweden	126	127	129	130	115	14.0	14.0	14.1	14.0	12.3
Switzerland	339	333	332	329	327	45.2	44.1	43.6	42.7	41.9
Turkey	53	52	52	51	51	nav	nav	0.7	0.7	0.7
United Kingdom	393	388	381	377	366	6.5	6.4	6.2	6.1	5.9
United States	17,883	17,466	17,043	16,512	15,953	60.2	58.3	56.4	54.3	51.9
<b>CPSS<sup>4</sup></b>	<b>94,073</b>	<b>106,715</b>	<b>128,756</b>	<b>140,049</b>	<b>149,601</b>	<b>40.5</b>	<b>45.5</b>	<b>52.8</b>	<b>56.8</b>	<b>61.0</b>

**Table 4 (cont)**

	Number of branches or offices									
	Total number					Number per million inhabitants				
	2005	2006	2007	2008	2009	2005	2006	2007	2008	2009
Australia	6,197	6,423	6,518	6,626	6,678	303.2	309.5	308.6	307.3	303.3
Belgium	5,922	5,882	5,737	5,678	5,608	565.4	557.9	537.8	527.8	520.2
Brazil <sup>2</sup>	88,574	102,804	126,417	140,316	153,870	483.0	554.0	673.7	740.0	803.6
Canada	14,376	11,808	11,884	11,918	11,847	446.4	363.0	361.4	358.3	351.9
China	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
France	40,529	39,863	39,402	39,121	38,334	646.1	630.9	619.5	609.9	594.4
Germany	46,236	42,438	41,865	41,601	41,422	560.7	515.2	508.9	506.6	505.9
Hong Kong SAR	1,502	1,515	1,551	1,587	1,578	219.7	219.3	223.1	227.1	224.4
India	77,349	80,205	83,942	87,891	82,834	69.9	71.5	73.8	76.2	70.8
Italy	44,592	45,413	46,311	47,177	48,258	767.0	777.2	786.5	795.1	807.6
Japan <sup>3</sup>	57,539	56,361	55,747	55,341	nav	450.3	441.1	436.3	433.4	nav
Korea	15,967	16,331	16,907	17,382	17,271	331.7	338.1	348.9	357.6	354.3
Mexico	nav	nav	nav	nav	14,316	nav	nav	nav	nav	133.6
Netherlands	3,462	3,478	3,624	3,671	nav	212.2	212.8	220.9	222.7	nav
Russia	74,210	76,548	80,434	82,668	81,788	518.5	537.2	566.0	582.3	576.3
Saudi Arabia	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Singapore	484	484	487	496	498	113.5	110.0	106.1	102.5	99.8
South Africa	2,954	3,082	3,306	2,975	3,102	62.4	64.2	68.1	60.6	62.5
Sweden	2,516	2,458	2,321	nav	nav	278.6	270.7	253.7	nav	nav
Switzerland	5,257	5,195	5,176	5,079	4,995	700.8	687.4	679.4	658.7	640.3
Turkey	9,494	10,268	11,224	12,535	12,860	nav	nav	159.0	175.3	177.2
United Kingdom	28,437	27,889	27,277	24,554	22,743	472.1	460.3	447.3	399.9	368.1
United States	110,435	111,040	115,105	116,570	116,347	371.9	370.4	381.1	383.4	378.7
<b>CPSS<sup>4</sup></b>	<b>636,032</b>	<b>649,485</b>	<b>685,235</b>	<b>703,186</b>	<b>664,349</b>	<b>273.6</b>	<b>276.8</b>	<b>280.8</b>	<b>286.4</b>	<b>272.0</b>

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

<sup>1</sup> Except as noted. <sup>2</sup> Includes also bank correspondents, which are non-financial entities acting as banks' agents. <sup>3</sup> End-March of the following year. <sup>4</sup> Sum or average excluding those countries for which data are not available.

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

	Number of deposit accounts									
	Total number of accounts ( <i>thousands</i> )					Number of accounts per inhabitant				
	2005	2006	2007	2008	2009	2005	2006	2007	2008	2009
Australia	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Belgium	13,200	13,247	13,995	15,120	15,834	1.26	1.26	1.31	1.41	1.47
Brazil	95,147	102,644	112,130	125,667	133,628	0.52	0.55	0.60	0.66	0.70
Canada	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
China	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
France	70,816	72,123	73,158	74,431	75,778	1.13	1.14	1.15	1.16	1.17
Germany <sup>2</sup>	85,479	90,945	94,136	93,711	95,127	1.04	1.10	1.14	1.14	1.16
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	4,851	5,192	5,817	nav	nav	0.00	0.00	0.01	nav	nav
Italy <sup>3</sup>	33,091	33,560	34,228	34,408	34,704	0.57	0.57	0.58	0.58	0.58
Japan <sup>4</sup>	528,939	525,265	408,314	405,351	nav	4.14	4.11	3.20	3.17	nav
Korea	21,627	24,952	27,283	28,922	30,086	0.45	0.52	0.56	0.60	0.62
Mexico	nav	nav	nav	nav	92,320	nav	nav	nav	nav	0.86
Netherlands	23,574	23,473	23,746	23,825	nav	1.44	1.44	1.45	1.45	nav
Russia	364,223	381,336	434,738	483,361	521,913	2.54	2.68	3.06	3.41	3.68
Saudi Arabia	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Singapore	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
South Africa	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Sweden	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Switzerland	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Turkey	102,993	83,291	94,221	98,674	106,198	nav	nav	1.3	1.4	1.5
United Kingdom	134,054	138,742	143,656	125,696	127,355	2.23	2.29	2.36	2.05	2.06
United States	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
<b>CPSS<sup>5</sup></b>	<b>1,477,994</b>	<b>1,494,771</b>	<b>1,465,421</b>	<b>1,509,166</b>	<b>1,232,944</b>	<b>0.78</b>	<b>0.78</b>	<b>0.73</b>	<b>1.73</b>	<b>1.47</b>

**Table 5 (cont)**

	Value of deposit accounts									
	Total value ( <i>USD billions</i> ) <sup>6</sup>					Value per inhabitant ( <i>USD</i> ) <sup>6</sup>				
	2005	2006	2007	2008	2009	2005	2006	2007	2008	2009
Australia	609	762	1,076	955	1,300	29,783	36,706	50,936	44,279	59,034
Belgium	129	152	188	178	198	12,354	14,417	17,667	16,530	18,381
Brazil	38	51	86	58	86	206	272	460	305	447
Canada	359	408	515	517	669	11,157	12,528	15,663	15,557	19,867
China	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
France	540	640	753	705	792	8,600	10,132	11,839	10,997	12,286
Germany <sup>2</sup>	920	1,093	1,261	1,290	1,596	11,152	13,274	15,324	15,709	19,497
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	519	653	899	892	902	469	582	790	773	771
Italy <sup>3</sup>	730	878	988	1,015	1,183	12,554	15,020	16,783	17,099	19,800
Japan <sup>7</sup>	3,231	3,203	3,792	3,836	nav	25,289	25,067	29,681	30,042	nav
Korea	70	85	83	61	74	1,463	1,755	1,708	1,252	1,515
Mexico	nav	nav	nav	nav	215	nav	nav	nav	nav	2,007
Netherlands	227	305	351	349	nav	13,942	18,658	21,405	21,193	nav
Russia	235	380	594	601	580	1,642	2,666	4,178	4,236	4,086
Saudi Arabia	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Singapore	143	188	232	258	302	33,462	42,731	50,592	53,265	60,511
South Africa	196	221	280	246	309	4,144	4,602	5,766	5,000	6,220
Sweden	194	252	298	259	309	21,516	27,774	32,561	28,008	33,053
Switzerland	130	133	144	222	304	17,290	17,545	18,926	28,808	38,953
Turkey	764	930	1,042	953	1,095	nav	nav	14,766	13,321	15,088
United Kingdom	6,473	8,267	9,214	8,394	4,069	107,467	136,462	151,082	136,711	65,851
United States	902	856	855	994	1,060	3,039	2,855	2,832	3,269	3,450
<b>CPSS<sup>5</sup></b>	<b>16,410</b>	<b>19,456</b>	<b>22,652</b>	<b>21,783</b>	<b>15,043</b>	<b>7,081</b>	<b>8,316</b>	<b>9,309</b>	<b>8,864</b>	<b>6,152</b>



**Table 5 (cont)**

	Value of deposit accounts as a percentage of GDP				
	2005	2006	2007	2008	2009
Australia	86.0	92.6	107.7	112.3	114.7
Belgium	36.2	36.3	38.2	37.0	40.6
Brazil	4.1	4.6	5.7	4.5	4.7
Canada	30.5	32.7	33.3	39.6	45.8
China	nav	nav	nav	nav	nav
France	26.5	26.9	27.0	26.0	28.8
Germany <sup>2</sup>	34.8	35.7	35.3	37.1	46.0
Hong Kong SAR	nav	nav	nav	nav	nav
India	63.1	67.4	71.6	77.5	67.6
Italy <sup>3</sup>	43.3	44.9	43.4	46.5	54.0
Japan <sup>7</sup>	75.8	74.6	73.2	74.9	nav
Korea	8.2	8.7	8.0	7.5	8.1
Mexico	nav	nav	nav	nav	23.8
Netherlands	37.6	42.9	41.7	42.1	nav
Russia	31.3	37.2	43.8	42.6	44.9
Saudi Arabia	nav	nav	nav	nav	nav
Singapore	119.2	132.9	137.6	144.1	159.8
South Africa	79.0	87.1	94.2	100.0	94.5
Sweden	55.8	58.8	61.1	63.2	71.1
Switzerland	36.9	33.0	31.1	43.6	58.5
Turkey	158.1	173.4	144.0	151.6	173.0
United Kingdom	299.9	317.3	326.7	397.4	180.1
United States	7.1	6.4	6.1	6.9	7.5
<b>CPSS<sup>5</sup></b>	<b>48.3</b>	<b>53.9</b>	<b>56.9</b>	<b>51.5</b>	<b>43.0</b>

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

<sup>1</sup> Except as noted. <sup>2</sup> Different methodology and data collection method since reporting year 2007. <sup>3</sup> Only deposits held at banks. <sup>4</sup> March of the following year. <sup>5</sup> Sum or average excluding those countries for which data are not available. <sup>6</sup> Converted at end-of-year exchange rates, except as noted. <sup>7</sup> 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 (%)				
	2005	2006	2007	2008	2009	2005	2006	2007	2008	2009
Australia	4,598	4,890	5,266	5,691	6,094	7.1	6.3	7.7	8.1	7.1
Belgium	1,892	1,979	2,100	2,202	2,290	5.3	4.6	6.1	4.9	4.0
Brazil	9,997	10,777	11,846	13,275	18,354	12.0	7.8	9.9	12.1	38.3
Canada	7,855	8,384	8,833	9,319	9,577	6.7	6.7	5.3	5.5	2.8
China	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
France	14,224	14,936	15,460	15,893	16,422	1.1	5.0	3.5	2.8	3.3
Germany <sup>1</sup>	15,893	17,212	15,579	16,065	16,763	8.8	8.3	-9.5	3.1	4.3
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	1,372	3,015	3,781	4,432	5,488	11.9	119.8	25.4	17.2	23.8
Italy	3,517	3,606	3,760	3,816	3,957	2.7	2.5	4.3	1.5	3.7
Japan <sup>2</sup>	4,304	6,054	8,200	nav	nav	-5.4	40.7	35.4	nav	nav
Korea	6,479	7,742	8,642	9,651	10,625	12.7	19.5	11.6	11.7	10.1
Mexico	1,387	1,718	1,916	2,057	2,088	nav	23.9	11.5	7.3	1.5
Netherlands	3,888	4,219	4,463	4,755	5,014	4.0	8.5	5.8	6.6	5.4
Russia	1,242	2,078	3,065	3,620	3,753	nav	67.3	47.5	18.1	3.7
Saudi Arabia	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Singapore	1,919	2,008	1,999	2,217	2,416	2.4	4.6	-0.4	10.9	9.0
South Africa	nav	nav	nav	nav	1,958	nav	nav	nav	nav	nav
Sweden	1,921	2,194	2,356	2,753	2,847	15.1	14.2	7.4	16.9	3.4
Switzerland	1,052	1,094	1,149	1,223	1,285	4.7	4.0	5.0	6.4	5.0
Turkey	1,275	1,325	1,444	1,713	1,910	nav	3.9	9.0	18.6	11.5
United Kingdom	13,920	14,421	14,884	15,260	15,891	5.6	3.6	3.2	2.5	4.1
United States	88,320	93,561	98,738	102,555	nav	4.5	5.9	5.5	3.9	nav
<b>CPSS<sup>3</sup></b>	<b>185,055</b>	<b>201,213</b>	<b>213,481</b>	<b>216,498</b>	<b>126,732</b>	<b>5.3</b>	<b>8.7</b>	<b>6.1</b>	<b>5.5</b>	<b>9.5</b>

**Table 6 (cont)**

	Number per inhabitant					Number per deposit account held by non-banks				
	2005	2006	2007	2008	2009	2005	2006	2007	2008	2009
Australia	225	236	249	264	277	nav	nav	nav	nav	nav
Belgium	181	188	197	205	212	143	149	150	146	145
Brazil	55	58	63	70	96	105	105	106	106	137
Canada	244	258	269	280	284	nav	nav	nav	nav	nav
China	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
France	227	236	243	248	255	201	207	211	214	217
Germany <sup>1</sup>	193	209	189	196	205	186	189	165	171	176
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	1	3	3	4	5	283	581	650	nav	nav
Italy	60	62	64	64	66	106	107	110	111	114
Japan	34	47	64	nav	nav	8	12	20	nav	nav
Korea	135	160	178	199	218	300	310	317	334	353
Mexico	13	16	18	19	19	nav	nav	nav	nav	23
Netherlands	238	258	272	288	302	165	180	188	200	nav
Russia	9	15	22	26	26	3	5	7	7	7
Saudi Arabia	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Singapore	450	456	436	458	484	nav	nav	nav	nav	nav
South Africa	nav	nav	nav	nav	39	nav	nav	nav	nav	nav
Sweden	213	242	257	297	305	nav	nav	nav	nav	nav
Switzerland	140	145	151	159	165	nav	nav	nav	nav	nav
Turkey	nav	nav	20	24	26	12	16	15	17	18
United Kingdom	231	238	244	249	257	104	104	104	121	125
United States	297	312	327	337	nav	nav	nav	nav	nav	nav
<b>CPSS<sup>3</sup></b>	<b>78</b>	<b>84</b>	<b>86</b>	<b>91</b>	<b>59</b>	<b>53</b>	<b>58</b>	<b>64</b>	<b>78</b>	<b>75</b>

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

<sup>1</sup> Different methodology and data collection method since reporting year 2007. <sup>2</sup> For credit transfers, total transactions during the fiscal year ending March of the following year. <sup>3</sup> Sum or average excluding those countries for which data are not available. For credit transfers, data for France (prior to 2005) and the United Kingdom include interbank transactions; however, the total number is relatively small.

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

	Credit transfers					Direct debits				
	2005	2006	2007	2008	2009	2005	2006	2007	2008	2009
Australia	1,078.5	1,139.7	1,227.1	1,316.5	1,384.6	488.2	514.0	560.8	605.4	645.8
Belgium	816.5	840.5	897.6	929.5	953.3	219.0	231.3	240.0	247.9	260.3
Brazil	4,800.0	5,300.0	5,954.1	6,651.6	7,157.9	nav	nav	nav	nav	4,264.7
Canada	857.3	939.8	1,034.6	1,083.4	1,136.6	626.1	662.0	702.6	739.0	755.6
China	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
France	2,408.4	2,617.1	2,614.1	2,697.3	2,789.5	2,512.8	2,736.8	2,909.8	3,023.6	3,265.5
Germany <sup>1</sup>	6,713.1	7,262.2	5,579.9	5,668.0	5,815.5	6,662.1	7,363.3	7,752.2	7,995.1	8,424.5
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	49.1	77.7	97.5	133.9	198.2	36.0	75.2	127.1	160.1	150.2
Italy	1,048.3	1,066.0	1,094.7	1,062.9	1,204.6	463.2	480.0	508.8	554.1	575.8
Japan <sup>2</sup>	1,354.1	1,361.6	1,398.0	1,401.8	nav	nav	nav	nav	nav	nav
Korea	1,646.3	1,797.0	2,043.3	2,311.5	2,428.0	1,151.6	1,309.8	1,428.1	1,374.7	1,338.1
Mexico	348.3	553.6	619.1	702.4	733.2	30.4	30.3	38.4	41.3	42.1
Netherlands	1,262.7	1,366.1	1,416.2	1,479.7	1,496.9	1,059.3	1,139.1	1,176.9	1,225.5	1,272.1
Russia	859.1	1,346.7	1,836.9	2,082.3	2,036.3	13.5	43.3	80.5	105.2	136.1
Saudi Arabia	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Singapore	21.5	24.1	26.7	30.1	31.7	51.0	53.7	54.0	51.5	52.6
South Africa	nav	nav	nav	nav	438.0	nav	nav	nav	nav	531.7
Sweden	654.0	744.0	810.0	890.0	908.0	160.0	197.0	208.0	229.0	241.0
Switzerland	595.0	618.6	648.1	677.5	702.9	52.2	49.8	43.3	43.6	44.4
Turkey	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
United Kingdom	2,983.7	3,059.0	3,120.5	3,185.1	3,274.6	2,722.2	2,857.8	2,963.5	3,076.9	3,149.2
United States	5,474.9	5,964.8	6,389.7	6,821.3	7,107.4	7,192.5	8,680.8	10,240.7	10,977.6	11,032.2
<b>CPSS<sup>3</sup></b>	<b>31,892.4</b>	<b>34,938.9</b>	<b>35,581.0</b>	<b>37,808.1</b>	<b>38,412.5</b>	<b>22,951.9</b>	<b>25,910.2</b>	<b>28,473.7</b>	<b>29,845.2</b>	<b>35,536.0</b>

**Table 7 (cont)**

	Cheques					E-money payment transactions				
	2005	2006	2007	2008	2009	2005	2006	2007	2008	2009
Australia	483.7	449.9	418.1	371.0	333.0	nav	nav	nav	nav	nav
Belgium	15.7	13.4	10.6	8.8	7.9	102.0	96.0	89.8	81.2	70.5
Brazil	2,526.8	2,210.3	1,999.0	1,963.2	1,802.7	11.1	1.5	1.7	2.5	2.4
Canada	1,353.4	1,325.4	1,283.4	1,214.9	1,132.4	nav	nav	nav	nav	nav
China	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
France	3,916.3	3,827.0	3,650.4	3,487.4	3,302.6	17.0	20.1	26.4	32.2	36.0
Germany <sup>1</sup>	107.5	108.9	75.4	65.4	57.0	37.8	42.3	52.4	47.6	43.0
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	1,286.8	1,367.3	1,460.6	1,397.4	1,379.1	nav	nav	nav	nav	nav
Italy	465.6	453.8	426.4	384.9	335.2	20.4	33.9	49.6	72.6	89.7
Japan	146.5	134.2	123.6	112.0	nav	nav	nav	809.6	1,116.1	nav
Korea	820.3	1,152.5	1,186.1	1,104.0	931.4	159.4	166.7	135.6	115.6	113.3
Mexico	569.3	551.5	537.2	500.9	461.3	nav	nav	nav	nav	nav
Netherlands	nav	nav	nav	nav	nav	146.9	164.6	174.8	176.1	177.0
Russia	0.6	0.6	0.3	0.0	0.0	4.5	4.3	1.9	7.4	47.7
Saudi Arabia	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Singapore	85.7	84.3	85.8	83.5	79.1	1,621.6	1,691.0	1,662.6	1,869.5	2,047.8
South Africa	nav	nav	nav	nav	104.3	nav	nav	nav	nav	nav
Sweden	1.0	1.0	1.0	1.0	1.0	nav	nav	nav	nav	nav
Switzerland	1.8	1.5	1.3	1.0	0.7	19.2	18.8	17.7	17.3	15.8
Turkey	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
United Kingdom	1,931.0	1,778.0	1,600.0	1,403.0	1,282.0	nav	nav	nav	nav	nav
United States	32,704.0	30,521.1	28,248.0	26,639.3	25,342.7	nav	nav	nav	nav	nav
<b>CPSS<sup>3</sup></b>	<b>45,932.2</b>	<b>43,530.6</b>	<b>40,689.0</b>	<b>38,366.9</b>	<b>36,219.4</b>	<b>2,140.0</b>	<b>2,239.2</b>	<b>3,022.1</b>	<b>3,538.0</b>	<b>2,643.3</b>

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

<sup>1</sup> Different methodology and data collection method since reporting year 2007. <sup>2</sup> For credit transfers, total transactions during the fiscal year ending March of the following year. <sup>3</sup> Sum or average excluding those countries for which data are not available. For credit transfers, data for France (prior to 2005) and the United Kingdom include interbank transactions; however, the total number is relatively small.

**Table 7 (cont)**

	Card payments (except e-money)					of which: by cards with a debit function				
	2005	2006	2007	2008	2009	2005	2006	2007	2008	2009
Australia	2,389.8	2,602.6	2,848.2	3,158.6	3,466.2	1,207.6	1,338.1	1,505.0	1,740.7	1,985.3
Belgium	738.5	797.4	861.5	934.1	997.4	659.5	710.4	764.2	828.2	885.2
Brazil	2,659.3	3,265.2	3,891.6	4,658.1	5,126.2	1,140.8	1,427.9	1,700.4	2,097.7	2,310.4
Canada	5,018.1	5,457.0	5,812.0	6,281.6	6,552.4	3,070.1	3,293.2	3,451.8	3,705.0	3,881.0
China	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
France <sup>1</sup>	5,243.8	5,615.4	6,144.7	6,542.5	6,923.3	nav	nav	nav	nav	nav
Germany <sup>2</sup>	2,372.1	2,435.6	2,119.6	2,289.0	2,422.9	1,982.3	2,026.8	1,705.9	1,866.7	1,980.5
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	100.3	100.7
India	1,049.4	1,494.6	2,096.2	2,740.7	3,760.5	nav	1,319.2	1,862.1	2,476.1	3,517.6
Italy	1,196.3	1,236.6	1,329.3	1,395.9	1,471.5	732.8	770.7	825.4	873.3	902.2
Japan	2,803.8	4,558.5	5,868.7	nav	nav	11.8	10.9	11.5	12.4	nav
Korea	2,701.2	3,315.0	3,848.4	4,744.9	5,814.1	199.0	331.4	512.7	743.9	1,050.1
Mexico	438.7	583.1	721.7	812.5	851.2	210.5	276.5	356.0	415.9	474.9
Netherlands	1,418.9	1,549.0	1,695.1	1,874.1	2,067.7	1,345.2	1,465.7	1,606.5	1,779.9	1,978.1
Russia	144.1	224.9	352.7	517.3	677.2	138.5	215.5	334.7	489.2	641.2
Saudi Arabia	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Singapore	138.8	154.4	169.4	182.5	205.1	138.8	154.4	169.4	182.5	205.1
South Africa	nav	nav	nav	nav	884.3	nav	nav	nav	nav	nav
Sweden	1,057.0	1,191.0	1,338.0	1,634.0	1,697.0	887.0	994.0	1,148.0	1,395.0	1,337.0
Switzerland	384.0	405.5	438.8	483.8	521.0	276.6	292.2	309.1	343.3	371.8
Turkey	1,275.0	1,325.0	1,444.0	1,713.0	1,910.0	33.8	50.1	73.9	106.8	153.9
United Kingdom	6,283.0	6,726.0	7,200.0	7,595.0	8,185.0	4,206.0	4,651.0	5,085.0	5,446.0	6,017.0
United States	42,948.7	48,394.3	53,859.4	58,116.3	nav	22,203.3	26,037.6	30,247.8	34,215.7	nav
<b>CPSS<sup>3</sup></b>	<b>77,870.6</b>	<b>88,728.4</b>	<b>99,191.2</b>	<b>102,515.3</b>	<b>50,066.7</b>	<b>37,235.7</b>	<b>44,027.3</b>	<b>50,164.3</b>	<b>57,077.9</b>	<b>25,806.6</b>

**Table 7 (cont)**

	by cards with a delayed debit function					by cards with a credit function				
	2005	2006	2007	2008	2009	2005	2006	2007	2008	2009
Australia	nav	nav	nav	nav	nav	1,182.2	1,264.5	1,343.1	1,418.0	1,480.9
Belgium	79.1	87.0	97.3	105.9	112.2	nav	nav	nav	nav	nav
Brazil	nav	nav	nav	nav	nav	1,518.5	1,837.3	2,191.2	2,560.3	2,815.8
Canada <sup>4</sup>	nav	nav	nav	nav	nav	1,948.0	2,163.8	2,360.2	2,576.6	2,671.4
China	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
France <sup>1</sup>	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Germany <sup>2</sup>	389.8	408.8	345.4	354.9	360.5	nav	nav	68.3	67.5	81.9
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	321.3	338.1
India	nav	nav	nav	0.5	6.5	nav	175.4	234.1	264.1	236.4
Italy <sup>6</sup>	nav	nav	nav	0.0	0.0	463.5	465.9	503.9	522.6	569.3
Japan	nav	nav	nav	nav	nav	2,792.1	4,547.6	5,047.6	nav	nav
Korea	nav	nav	nav	nav	nav	2,493.6	2,970.0	3,317.2	3,980.6	4,734.4
Mexico	nav	nav	nav	nav	nav	228.2	306.7	365.8	396.5	376.3
Netherlands <sup>5</sup>	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Russia	nav	nav	nav	nav	nav	5.5	9.4	18.0	28.1	36.0
Saudi Arabia	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Singapore	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
South Africa	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Sweden	59.0	63.0	68.0	92.0	59.0	111.0	134.0	122.0	147.0	301.0
Switzerland <sup>7</sup>	nav	nav	nav	nav	nav	107.4	113.2	129.8	140.6	149.2
Turkey	nav	nav	nav	nav	nav	1,241.0	1,274.0	1,370.0	1,606.0	1,757.0
United Kingdom	265.0	180.0	178.0	179.0	166.0	1,812.0	1,788.0	1,806.0	1,791.0	1,819.0
United States	0.0	0.0	0.0	0.0	0.0	20,745.4	22,356.7	23,611.6	23,900.6	nav
<b>CPSS<sup>3</sup></b>	<b>792.9</b>	<b>738.8</b>	<b>688.8</b>	<b>732.3</b>	<b>704.2</b>	<b>33,466.3</b>	<b>38,142.1</b>	<b>41,145.6</b>	<b>38,302.8</b>	<b>15,885.7</b>

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

<sup>1</sup> A breakdown by types of function is not available. <sup>2</sup> Different methodology and data collection method since reporting year 2007. <sup>3</sup> Sum or

average excluding those countries for which data are not available. <sup>4</sup> For cards with a credit function, includes charge cards. <sup>5</sup> For cards with

a delayed debit function, includes cards with a credit function. <sup>6</sup> For cards with a delayed debit function, includes cards with a credit function.

<sup>7</sup> For cards with a credit function, includes cards with a delayed debit function.

**Table 7a****Use of payment instruments by non-banks: relative importance of payment instruments, in number of transactions***(% of total number of transactions)*

	Credit transfers					Direct debits				
	2005	2006	2007	2008	2009	2005	2006	2007	2008	2009
Australia	24.3	24.2	24.3	24.1	23.8	11.0	10.9	11.1	11.1	11.1
Belgium	43.2	42.5	42.8	42.2	41.6	11.6	11.7	11.4	11.3	11.4
Brazil	48.0	49.2	50.3	50.1	39.0	nav	nav	nav	nav	23.2
Canada	10.9	11.2	11.7	11.6	11.9	8.0	7.9	8.0	7.9	7.9
China	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
France	17.1	17.7	17.0	17.1	17.1	17.8	18.5	19.0	19.2	20.0
Germany <sup>1</sup>	42.2	42.2	35.8	35.3	34.7	41.9	42.8	49.8	49.8	50.3
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	2.0	2.6	2.6	3.0	3.6	1.5	2.5	3.4	3.6	2.7
Italy	32.8	32.6	32.1	30.6	32.8	14.5	14.7	14.9	16.0	15.7
Japan	31.5	22.5	17.0	nav	nav	nav	nav	nav	nav	nav
Korea	25.4	23.2	23.6	24.0	22.9	17.8	16.9	16.5	14.2	12.6
Mexico	25.1	32.2	32.3	34.1	35.1	2.2	1.8	2.0	2.0	2.0
Netherlands	32.5	32.4	31.7	31.1	29.9	27.2	27.0	26.4	25.8	25.4
Russia	84.1	83.1	80.8	76.8	70.3	1.3	2.7	3.5	3.9	4.7
Saudi Arabia	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Singapore	1.1	1.2	1.3	1.4	1.3	2.7	2.7	2.7	2.3	2.2
South Africa	nav	nav	nav	nav	22.4	nav	nav	nav	nav	27.2
Sweden	34.9	34.9	34.4	32.3	31.9	8.5	9.2	8.8	8.3	8.5
Switzerland	56.5	56.5	56.4	55.4	54.7	5.0	4.5	3.8	3.6	3.5
Turkey	nav	nav	nav	nav	nav	nap	nap	nap	nap	nap
United Kingdom	21.4	21.2	21.0	20.9	20.6	19.6	19.8	19.9	20.2	19.8
United States	6.2	6.4	6.5	6.7	16.3	8.1	9.3	10.4	10.7	25.4
<b>CPSS<sup>2</sup></b>	<b>17.6</b>	<b>17.9</b>	<b>17.2</b>	<b>17.8</b>	<b>23.6</b>	<b>12.7</b>	<b>13.3</b>	<b>13.8</b>	<b>14.1</b>	<b>21.8</b>

**Table 7a (cont)**

	Cheques					E-money payment transactions				
	2005	2006	2007	2008	2009	2005	2006	2007	2008	2009
Australia	10.9	9.6	8.3	6.8	5.7	nap	nap	nap	nap	nap
Belgium	0.8	0.7	0.5	0.4	0.3	5.4	4.9	4.3	3.7	3.1
Brazil	25.3	20.5	16.9	14.8	9.8	0.1	0.0	0.0	0.0	0.0
Canada	17.2	15.8	14.5	13.0	11.8	nav	nav	nav	nav	nav
China	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
France	27.8	25.8	23.8	22.1	20.2	0.1	0.1	0.2	0.2	0.2
Germany <sup>1</sup>	0.7	0.6	0.5	0.4	0.3	0.2	0.2	0.3	0.3	0.3
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	53.1	45.4	38.6	31.5	25.1	nap	nap	nap	nap	nap
Italy	14.6	13.9	12.5	11.1	9.1	0.6	1.0	1.5	2.1	2.4
Japan	3.4	2.2	1.5	nav	nav	nav	nav	9.9	nav	nav
Korea	12.7	14.9	13.7	11.4	8.8	2.5	2.2	1.6	1.2	1.1
Mexico	41.1	32.1	28.0	24.4	22.1	nav	nav	nav	nav	nav
Netherlands	nav	nav	nav	nav	nav	3.8	3.9	3.9	3.7	3.5
Russia	0.1	0.0	0.0	0.0	0.0	0.4	0.3	0.1	0.3	1.6
Saudi Arabia	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Singapore	4.5	4.2	4.3	3.8	3.3	84.5	84.2	83.2	84.3	84.7
South Africa	nav	nav	nav	nav	5.3	nap	nap	nap	nap	nap
Sweden	0.1	0.0	0.0	0.0	0.0	nav	nav	nav	nav	nav
Switzerland	0.2	0.1	0.1	0.1	0.1	1.8	1.7	1.5	1.4	1.2
Turkey	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
United Kingdom	13.9	12.3	10.7	9.2	8.1	nav	nav	nav	nav	nav
United States	37.0	32.6	28.6	26.0	58.3	nav	nav	nav	nav	nav
<b>CPSS<sup>2</sup></b>	<b>25.4</b>	<b>22.3</b>	<b>19.7</b>	<b>18.1</b>	<b>22.2</b>	<b>1.2</b>	<b>1.1</b>	<b>1.5</b>	<b>1.7</b>	<b>1.6</b>

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

<sup>1</sup> Different methodology and data collection method since reporting year 2007. <sup>2</sup> Sum or average excluding those countries for which data are not available. For credit transfers, data for France (prior to 2005) and the United Kingdom include interbank transactions; however, the total number is relatively small.

Table 7a (cont)

	Card payments (except e-money)					of which: by cards with a debit function				
	2005	2006	2007	2008	2009	2005	2006	2007	2008	2009
Australia	53.8	55.3	56.4	57.9	59.5	27.2	28.4	29.8	31.9	34.1
Belgium	39.0	40.3	41.0	42.4	43.6	34.9	35.9	36.4	37.6	38.7
Brazil	26.6	30.3	32.9	35.1	27.9	11.4	13.2	14.4	15.8	12.6
Canada	63.9	65.1	65.8	67.4	68.4	39.1	39.3	39.1	39.8	40.5
China	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
France	37.2	37.9	40.0	41.5	42.4	nav	nav	nav	nav	nav
Germany <sup>1</sup>	14.9	14.2	13.6	14.2	14.5	12.5	11.8	10.9	11.6	11.8
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	43.3	49.6	55.4	61.8	68.5	nav	43.8	49.2	55.9	64.1
Italy	37.5	37.8	39.0	40.2	40.0	22.9	23.6	24.2	25.2	24.5
Japan	65.1	75.3	71.6	nav	nav	0.3	0.2	0.1	nav	nav
Korea	41.7	42.8	44.5	49.2	54.7	3.1	4.3	5.9	7.7	9.9
Mexico	31.6	33.9	37.7	39.5	40.8	15.2	16.1	18.6	20.2	22.7
Netherlands	36.5	36.7	38.0	39.4	41.2	34.6	34.7	36.0	37.4	39.5
Russia	14.1	13.9	15.5	19.1	23.4	13.6	13.3	14.7	18.0	22.1
Saudi Arabia	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Singapore	7.2	7.7	8.5	8.2	8.5	7.2	7.7	8.5	8.2	8.5
South Africa	nav	nav	nav	nav	45.2	nav	nav	nav	nav	nav
Sweden	56.5	55.8	56.8	59.3	59.6	47.4	46.6	48.7	50.7	47.0
Switzerland	36.5	37.1	38.2	39.6	40.6	26.3	26.7	26.9	28.1	28.9
Turkey	nav	nav	nav	nav	nav	2.6	3.8	5.1	6.2	8.1
United Kingdom	45.1	46.6	48.4	49.8	51.5	30.2	32.3	34.2	35.7	37.9
United States	48.6	51.7	54.5	56.7	nav	25.1	27.8	30.6	33.4	nav
<b>CPSS<sup>2</sup></b>	<b>43.1</b>	<b>45.4</b>	<b>47.9</b>	<b>48.3</b>	<b>30.7</b>	<b>20.6</b>	<b>22.5</b>	<b>24.2</b>	<b>26.9</b>	<b>15.8</b>

Table 7a (cont)

	by cards with a delayed debit function					by cards with a credit function				
	2005	2006	2007	2008	2009	2005	2006	2007	2008	2009
Australia	nav	nav	nav	nav	nav	26.6	26.9	26.6	26.0	25.4
Belgium	4.2	4.4	4.6	4.8	4.9	nav	nav	nav	nav	nav
Brazil	nav	nav	nav	nav	nav	15.2	17.0	18.5	19.3	15.3
Canada	nav	nav	nav	nav	nav	24.8	25.8	26.7	27.6	27.9
China	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
France	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Germany <sup>1</sup>	2.5	2.4	2.2	2.2	2.2	nav	nav	0.4	0.4	0.5
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	nav	nav	nav	0.0	0.1	nav	5.8	6.2	6.0	4.3
Italy	nav	nav	nav	0.0	0.0	14.5	14.2	14.8	15.1	15.5
Japan	nav	nav	nav	nav	nav	64.9	75.1	61.6	nav	nav
Korea	nav	nav	nav	nav	nav	38.5	38.4	38.4	41.2	44.6
Mexico	nav	nav	nav	nav	nav	16.5	17.8	19.1	19.3	18.0
Netherlands	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Russia	nav	nav	nav	nav	nav	0.5	0.6	0.8	1.0	1.2
Saudi Arabia	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Singapore	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
South Africa	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Sweden	3.2	3.0	2.9	3.3	2.1	5.9	6.3	5.2	5.3	10.6
Switzerland	nav	nav	nav	nav	nav	10.2	10.3	11.3	11.5	11.6
Turkey	nav	nav	nav	nav	nav	97.3	96.2	94.9	93.8	92.0
United Kingdom	1.9	1.2	1.2	1.2	1.0	13.0	12.4	12.1	11.7	11.4
United States	0.0	0.0	0.0	0.0	0.0	23.5	23.9	23.9	23.3	nav
<b>CPSS<sup>2</sup></b>	<b>0.4</b>	<b>0.4</b>	<b>0.3</b>	<b>0.3</b>	<b>0.4</b>	<b>18.5</b>	<b>19.5</b>	<b>19.9</b>	<b>18.1</b>	<b>9.8</b>

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

<sup>1</sup> Different methodology and data collection method since reporting year 2007. <sup>2</sup> Sum or average excluding those countries for which data are not available.

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

	Credit transfers					Direct debits				
	2005	2006	2007	2008	2009	2005	2006	2007	2008	2009
Australia	9.8	5.7	7.7	7.3	5.2	8.3	5.3	9.1	8.0	6.7
Belgium	3.6	2.9	6.8	3.6	2.6	3.6	5.6	3.7	3.3	5.0
Brazil	15.9	10.4	12.3	11.7	7.6	nav	nav	nav	nav	nav
Canada	7.7	9.6	10.1	4.7	4.9	6.1	5.7	6.1	5.2	2.2
China	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
France	-7.3	8.7	-0.1	3.2	3.4	-1.2	8.9	6.3	3.9	8.0
Germany <sup>1</sup>	8.8	8.2	-23.2	1.6	2.6	10.0	10.5	5.3	3.1	5.4
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	13.9	58.2	25.5	37.3	48.0	135.3	108.9	69.0	26.0	-6.2
Italy	0.0	1.7	2.7	-2.9	13.3	2.2	3.6	6.0	8.9	3.9
Japan	1.8	0.6	2.7	0.3	nav	nav	nav	nav	nav	nav
Korea	6.6	9.2	13.7	13.1	5.0	13.2	13.7	9.0	-3.7	-2.7
Mexico	nav	58.9	11.8	13.4	4.4	nav	-0.4	26.7	7.6	1.9
Netherlands	-0.1	8.2	3.7	4.5	1.2	0.8	7.5	3.3	4.1	3.8
Russia	nav	56.7	36.4	13.4	-2.2	nav	221.9	85.8	30.7	29.4
Saudi Arabia	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Singapore	9.8	12.0	10.9	12.4	5.4	7.3	5.2	0.5	-4.5	2.1
South Africa	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Sweden	11.0	13.8	8.9	9.9	2.0	11.9	23.1	5.6	10.1	5.2
Switzerland	4.9	4.0	4.8	4.5	3.8	1.4	-4.7	-13.0	0.7	1.9
Turkey	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
United Kingdom	14.8	2.5	2.0	2.1	2.8	5.1	5.0	3.7	3.8	2.3
United States	9.5	8.9	7.1	6.8	4.2	25.0	20.7	18.0	7.2	0.5
<b>CPSS<sup>2</sup></b>	<b>7.7</b>	<b>9.4</b>	<b>2.0</b>	<b>6.3</b>	<b>4.3</b>	<b>11.6</b>	<b>12.7</b>	<b>9.9</b>	<b>4.9</b>	<b>3.1</b>

**Table 7b (cont)**

	Cheques					E-money payment transactions				
	2005	2006	2007	2008	2009	2005	2006	2007	2008	2009
Australia	-8.3	-7.0	-7.1	-11.3	-10.2	nav	nav	nav	nav	nav
Belgium	-18.0	-14.6	-21.0	-16.7	-10.0	-4.6	-5.9	-6.5	-9.6	-13.2
Brazil	-3.2	-12.5	-9.6	-1.8	-8.2	nav	-86.8	14.0	50.0	-4.7
Canada	-2.8	-2.1	-3.2	-5.3	-6.8	nav	nav	nav	nav	nav
China	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
France	-5.3	-2.3	-4.6	-4.5	-5.3	6.4	17.8	31.8	21.7	12.0
Germany <sup>1</sup>	-3.1	1.3	-30.7	-13.3	-12.9	-1.4	11.9	23.8	-9.1	-9.7
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	10.3	6.3	6.8	-4.3	-1.3	nav	nav	nav	nav	nav
Italy	-4.4	-2.5	-6.0	-9.7	-12.9	118.5	66.3	46.3	46.4	23.6
Japan	-8.0	-8.4	-7.9	-9.4	nav	nav	nav	nav	37.9	nav
Korea	-5.9	40.5	2.9	-6.9	-15.6	-1.7	4.6	-18.7	-14.7	-2.0
Mexico	nav	-3.1	-2.6	-6.7	-7.9	nav	nav	nav	nav	nav
Netherlands	nav	nav	nav	nav	nav	15.4	12.1	6.2	0.7	0.5
Russia	nav	7.6	-57.9	-87.5	-69.7	nav	-4.9	-57.1	298.5	547.3
Saudi Arabia	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Singapore	-1.2	-1.7	1.9	-2.7	-5.2	1.5	4.3	-1.7	12.4	9.5
South Africa	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Sweden	0.0	0.0	0.0	0.0	0.0	nav	nav	nav	nav	nav
Switzerland	-33.3	-16.7	-16.0	-17.5	-31.7	1.1	-2.1	-5.9	-2.5	-8.5
Turkey	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
United Kingdom	-7.6	-7.9	-10.0	-12.3	-8.6	nav	nav	nav	nav	nav
United States	-6.4	-6.7	-7.4	-5.7	-4.9	nav	nav	nav	nav	nav
<b>CPSS<sup>2</sup></b>	<b>-5.6</b>	<b>-5.2</b>	<b>-6.5</b>	<b>-5.8</b>	<b>-5.6</b>	<b>2.3</b>	<b>4.6</b>	<b>-1.2</b>	<b>17.1</b>	<b>9.1</b>

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

<sup>1</sup> Different methodology and data collection method since reporting year 2007. <sup>2</sup> Sum or average excluding those countries for which data are not available. For credit transfers, data for France (prior to 2005) and the United Kingdom include interbank transactions; however, the total number is relatively small.

Table 7b (cont)

	Card payments (except e-money)					of which: by cards with a debit function					
	2005	2006	2007	2008	2009	2005	2006	2007	2008	2009	
Australia	8.6	8.9	9.4	10.9	9.7	11.8	10.8	12.5	15.7	14.1	
Belgium	10.0	8.0	8.0	8.4	6.8	10.4	7.7	7.6	8.4	6.9	
Brazil	22.1	22.8	19.2	19.7	10.1	24.9	25.2	19.1	23.4	10.1	
Canada	9.5	8.7	6.5	8.1	4.3	8.9	7.3	4.8	7.3	4.8	
China	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav	
France	12.8	7.1	9.4	6.5	5.8	nav	nav	nav	nav	nav	
Germany <sup>1</sup>	6.1	2.7	-13.0	8.0	5.8	6.1	2.2	-15.8	9.4	6.1	
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	0.4	
India	nav	42.4	40.3	30.7	37.2	nav	nav	41.2	33.0	42.1	
Italy	8.2	3.4	7.5	5.0	5.4	9.1	5.2	7.1	5.8	3.3	
Japan	-8.4	62.6	28.7	nav	nav	7.4	-7.1	5.5	8.0	nav	
Korea	25.5	22.7	16.1	23.3	22.5	152.8	66.5	54.7	45.1	41.2	
Mexico	nav	32.9	23.8	12.6	4.8	nav	31.4	28.8	16.8	14.2	
Netherlands	9.5	9.2	9.4	10.6	10.3	7.9	9.0	9.6	10.8	11.1	
Russia	nav	56.1	56.9	46.7	30.9	nav	55.5	55.3	46.2	31.1	
Saudi Arabia	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav	
Singapore	14.2	11.3	9.7	7.7	12.4	14.2	11.3	9.7	7.7	12.4	
South Africa	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav	
Sweden	12.9	12.7	12.3	22.1	3.9	14.2	12.1	15.5	21.5	-4.2	
Switzerland	5.3	5.6	8.2	10.3	7.7	5.5	5.7	5.8	11.1	8.3	
Turkey	nav	3.9	9.0	18.6	11.5	nav	48.3	47.7	44.6	44.1	
United Kingdom	6.5	7.1	7.0	5.5	7.8	10.9	10.6	9.3	7.1	10.5	
United States	10.7	12.7	11.3	7.9	nav	12.8	17.3	16.2	13.1	nav	
<b>CPSS<sup>2</sup></b>	<b>10.1</b>	<b>13.9</b>	<b>11.8</b>	<b>9.9</b>	<b>10.8</b>	<b>12.2</b>	<b>14.6</b>	<b>13.9</b>	<b>13.6</b>	<b>13.0</b>	

Table 7b (cont)

	by cards with a delayed debit function					by cards with a credit function				
	2005	2006	2007	2008	2009	2005	2006	2007	2008	2009
Australia	nav	nav	nav	nav	nav	5.5	7.0	6.2	5.6	4.4
Belgium	6.8	10.1	11.8	8.8	5.9	nav	nav	nav	nav	nav
Brazil	nav	nav	nav	nav	nav	20.1	21.0	19.3	16.8	10.0
Canada	nav	nav	nav	nav	nav	10.6	11.1	9.1	9.2	3.7
China	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
France	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Germany <sup>1</sup>	6.1	4.9	-15.5	2.7	1.6	nav	nav	nav	-1.2	21.3
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	5.2
India	nav	nav	nav	nav	1,200.0	nav	nav	33.5	12.8	-10.5
Italy	nav	nav	nav	nav	nav	6.9	0.5	8.2	3.7	8.9
Japan	nav	nav	nav	nav	nav	-8.5	62.9	11.0	nav	nav
Korea	nav	nav	nav	nav	nav	20.6	19.1	11.7	20.0	18.9
Mexico	nav	nav	nav	nav	nav	nav	34.4	19.3	8.4	-5.1
Netherlands	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Russia	nav	nav	nav	nav	nav	nav	70.3	91.7	55.8	27.9
Saudi Arabia	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Singapore	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
South Africa	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Sweden	0.0	6.8	7.9	35.3	-35.9	11.0	20.7	-9.0	20.5	104.8
Switzerland	nav	nav	nav	nav	nav	4.7	5.4	14.6	8.3	6.2
Turkey	nav	nav	nav	nav	nav	nav	2.7	7.5	17.2	9.4
United Kingdom	11.3	-32.1	-1.1	0.6	-7.3	-3.1	-1.3	1.0	-0.8	1.6
United States	nav	nav	nav	nav	nav	8.5	7.8	5.6	1.2	nav
<b>CPSS<sup>2</sup></b>	<b>7.4</b>	<b>-6.8</b>	<b>-6.8</b>	<b>6.2</b>	<b>-3.8</b>	<b>7.4</b>	<b>13.2</b>	<b>7.6</b>	<b>5.2</b>	<b>9.8</b>

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

<sup>1</sup> Different methodology and data collection method since reporting year 2007. <sup>2</sup> Sum or average excluding those countries for which data are not available.



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

	Credit transfers					Direct debits				
	2005	2006	2007	2008	2009	2005	2006	2007	2008	2009
Australia	52.8	54.9	58.1	61.1	62.9	23.9	24.8	26.5	28.1	29.3
Belgium	78.0	79.7	84.1	86.4	88.4	20.9	21.9	22.5	23.0	24.1
Brazil	26.2	28.6	31.7	35.1	37.4	nav	nav	nav	nav	22.3
Canada	26.6	28.9	31.5	32.6	33.8	19.4	20.4	21.4	22.2	22.4
China	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
France	38.4	41.4	41.1	42.1	43.3	40.1	43.3	45.8	47.1	50.6
Germany <sup>1</sup>	81.4	88.2	67.8	69.0	71.0	80.8	89.4	94.2	97.4	102.9
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	0.0	0.1	0.1	0.1	0.2	0.0	0.1	0.1	0.1	0.1
Italy	18.0	18.2	18.6	17.9	20.2	8.0	8.2	8.6	9.3	9.6
Japan <sup>2</sup>	10.6	10.7	10.9	11.0	nav	nav	nav	nav	nav	nav
Korea	34.2	37.2	42.2	47.6	49.8	23.9	27.1	29.5	28.3	27.5
Mexico	3.4	5.3	5.9	6.6	6.8	0.3	0.3	0.4	0.4	0.4
Netherlands	77.4	83.6	86.3	89.8	90.3	64.9	69.7	71.7	74.3	76.7
Russia	6.0	9.5	12.9	14.7	14.3	0.1	0.3	0.6	0.7	1.0
Saudi Arabia	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Singapore	5.0	5.5	5.8	6.2	6.4	12.0	12.2	11.8	10.6	10.5
South Africa	nav	nav	nav	nav	8.8	nav	nav	nav	nav	10.7
Sweden	72.4	81.9	88.5	96.2	97.2	17.7	21.7	22.7	24.7	25.8
Switzerland	79.3	81.8	85.1	87.9	90.1	7.0	6.6	5.7	5.7	5.7
Turkey	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
United Kingdom	49.5	50.5	51.2	51.9	53.0	45.2	47.2	48.6	50.1	51.0
United States	18.4	19.9	21.2	22.4	23.1	24.2	29.0	33.9	36.1	35.9
<b>CPSS<sup>3</sup></b>	<b>13.4</b>	<b>14.6</b>	<b>14.7</b>	<b>15.5</b>	<b>16.1</b>	<b>11.1</b>	<b>12.4</b>	<b>13.5</b>	<b>14.0</b>	<b>14.9</b>

**Table 7c (cont)**

	Cheques					E-money payment transactions				
	2005	2006	2007	2008	2009	2005	2006	2007	2008	2009
Australia	23.7	21.7	19.8	17.2	15.1	nav	nav	nav	nav	nav
Belgium	1.5	1.3	1.0	0.8	0.7	9.7	9.1	8.4	7.5	6.5
Brazil	13.8	11.9	10.7	10.4	9.4	0.1	0.0	0.0	0.0	0.0
Canada	42.0	40.7	39.0	36.5	33.6	nav	nav	nav	nav	nav
China	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
France	62.4	60.6	57.4	54.4	51.2	0.3	0.3	0.4	0.5	0.6
Germany <sup>1</sup>	1.3	1.3	0.9	0.8	0.7	0.5	0.5	0.6	0.6	0.5
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	1.2	1.2	1.3	1.2	1.2	nav	nav	nav	nav	nav
Italy	8.0	7.8	7.2	6.5	5.6	0.4	0.6	0.8	1.2	1.5
Japan	1.1	1.1	1.0	0.9	nav	nav	nav	6.3	8.7	nav
Korea	17.0	23.9	24.5	22.7	19.1	3.3	3.5	2.8	2.4	2.3
Mexico	5.5	5.3	5.1	4.7	4.3	nav	nav	nav	nav	nav
Netherlands	nav	nav	nav	nav	nav	9.0	10.1	10.7	10.7	10.7
Russia	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.1	0.3
Saudi Arabia	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Singapore	20.1	19.1	18.7	17.2	15.9	380.1	384.2	362.3	386.3	410.5
South Africa	nav	nav	nav	nav	2.1	nav	nav	nav	nav	nav
Sweden	0.1	0.1	0.1	0.1	0.1	nav	nav	nav	nav	nav
Switzerland	0.2	0.2	0.2	0.1	0.1	2.6	2.5	2.3	2.2	2.0
Turkey	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
United Kingdom	32.1	29.3	26.2	22.9	20.7	nav	nav	nav	nav	nav
United States	110.1	101.8	93.5	87.6	82.5	nav	nav	nav	nav	nav
<b>CPSS<sup>3</sup></b>	<b>19.5</b>	<b>18.3</b>	<b>16.9</b>	<b>15.8</b>	<b>15.3</b>	<b>3.5</b>	<b>3.6</b>	<b>4.0</b>	<b>4.7</b>	<b>4.2</b>

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

<sup>1</sup> Different methodology and data collection method since reporting year 2007. <sup>2</sup> For credit transfers, total transactions during the fiscal year ending March of the following year. <sup>3</sup> Sum or average excluding those countries for which data are not available. For credit transfers, data for France (prior to 2005) and the United Kingdom include interbank transactions; however, the total number is relatively small.

**Table 7c (cont)**

	Card payments (except e-money)					of which: by cards with a debit function				
	2005	2006	2007	2008	2009	2005	2006	2007	2008	2009
Australia	116.9	125.4	134.8	146.5	157.4	59.1	64.5	71.2	80.7	90.2
Belgium	70.5	75.6	80.8	86.8	92.5	63.0	67.4	71.6	77.0	82.1
Brazil	14.5	17.6	20.7	24.6	26.8	6.2	7.7	9.1	11.1	12.1
Canada	155.8	167.7	176.7	188.8	194.6	95.3	101.2	105.0	111.4	115.3
China	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
France	83.6	88.9	96.6	102.0	107.3	nav	nav	nav	nav	nav
Germany <sup>1</sup>	28.8	29.6	25.8	27.9	29.6	24.0	24.6	20.7	22.7	24.2
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	14.4	14.3
India	0.9	1.3	1.8	2.4	3.2	nav	1.2	1.6	2.1	3.0
Italy	20.6	21.2	22.6	23.5	24.6	12.6	13.2	14.0	14.7	15.1
Japan	21.9	35.7	45.9	nav	nav	0.1	0.1	0.1	0.1	nav
Korea	56.1	68.6	79.4	97.6	119.3	4.1	6.9	10.6	15.3	21.5
Mexico	4.2	5.6	6.9	7.6	7.9	2.0	2.6	3.4	3.9	4.4
Netherlands	87.0	94.8	103.3	113.7	124.7	82.4	89.7	97.9	108.0	119.3
Russia	1.0	1.6	2.5	3.6	4.8	1.0	1.5	2.4	3.4	4.5
Saudi Arabia	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Singapore	32.5	35.1	36.9	37.7	41.1	32.5	35.1	36.9	37.7	41.1
South Africa	nav	nav	nav	nav	17.8	nav	nav	nav	nav	nav
Sweden	117.1	131.2	146.2	176.5	181.7	98.2	109.5	125.5	150.7	143.1
Switzerland	51.2	53.7	57.6	62.7	66.8	36.9	38.7	40.6	44.5	47.7
Turkey	nap	nap	20.5	24.0	26.3	nap	nap	1.0	1.5	2.1
United Kingdom	104.3	111.0	118.1	123.7	132.5	69.8	76.8	83.4	88.7	97.4
United States	144.6	161.4	178.3	191.1	nav	74.8	86.8	100.1	112.5	nav
<b>CPSS<sup>2</sup></b>	<b>33.1</b>	<b>37.4</b>	<b>40.2</b>	<b>43.3</b>	<b>23.5</b>	<b>30.9</b>	<b>18.9</b>	<b>20.7</b>	<b>23.2</b>	<b>12.6</b>

**Table 7c (cont)**

	by cards with a delayed debit function					by cards with a credit function				
	2005	2006	2007	2008	2009	2005	2006	2007	2008	2009
Australia	nav	nav	nav	nav	nav	57.8	60.9	63.6	65.8	67.3
Belgium	7.5	8.3	9.1	9.8	10.4	nav	nav	nav	nav	nav
Brazil	nav	nav	nav	nav	nav	8.3	9.9	11.7	13.5	14.7
Canada	nap	nap	nap	nap	nap	60.5	66.5	71.8	77.5	79.3
China	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
France	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Germany <sup>1</sup>	4.7	5.0	4.2	4.3	4.4	nav	nav	0.8	0.8	1.0
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	46.0	48.1
India	nav	nav	nav	0.0	0.0	nav	0.2	0.2	0.2	0.2
Italy	nap	nap	nap	0.0	0.0	8.0	8.0	8.6	8.8	9.5
Japan	nav	nav	nav	nav	nav	21.9	35.6	39.5	nav	nav
Korea	nap	nap	nap	nap	nap	51.8	61.5	68.5	81.9	97.1
Mexico	nav	nav	nav	nav	nav	2.2	2.9	3.5	3.7	3.5
Netherlands	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Russia	nav	nav	nav	nav	nav	0.0	0.1	0.1	0.2	0.3
Saudi Arabia	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Singapore	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
South Africa	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Sweden	6.5	6.9	7.4	9.9	6.3	12.3	14.8	13.3	15.9	32.2
Switzerland	nav	nav	nav	nav	nav	14.3	15.0	17.0	18.2	19.1
Turkey	nav	nav	nav	nav	nav	nap	nap	19.4	22.5	24.2
United Kingdom	4.4	3.0	2.9	2.9	2.7	30.1	29.5	29.6	29.2	29.4
United States	0.0	0.0	0.0	0.0	0.0	69.9	74.6	78.2	78.6	nav
<b>CPSS<sup>2</sup></b>	<b>1.7</b>	<b>1.6</b>	<b>1.5</b>	<b>0.4</b>	<b>0.4</b>	<b>30.7</b>	<b>17.2</b>	<b>17.2</b>	<b>16.7</b>	<b>7.9</b>

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

<sup>1</sup> Different methodology and data collection method since reporting year 2007. <sup>2</sup> Sum or average excluding those countries for which data are not available.

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

	Total value of transactions (USD billions) <sup>1</sup>					Increase in the real value of transactions (in %) <sup>2</sup>				
	2005	2006	2007	2008	2009	2005	2006	2007	2008	2009
Australia	7,860	8,685	11,225	11,699	10,541	7.4	7.9	13.5	-0.1	-5.5
Belgium	4,502	4,526	5,830	6,754	6,515	7.2	-2.7	16.0	3.7	1.5
Brazil	4,679	6,339	8,562	11,456	13,309	6.7	17.5	15.7	19.2	20.8
Canada	8,271	9,728	11,151	11,335	9,457	7.0	7.9	6.4	-1.5	-10.9
China	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
France	21,463	27,200	30,604	34,198	33,594	-84.7	23.1	1.5	1.3	3.2
Germany <sup>3</sup>	43,705	45,349	98,726	107,218	93,192	5.8	0.9	95.1	-1.1	-8.8
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	5,209	8,204	15,298	17,211	23,372	50.1	54.5	62.1	9.2	36.6
Italy	9,816	10,703	13,120	14,364	12,925	2.6	5.6	10.1	-1.1	-6.1
Japan <sup>4</sup>	26,395	26,070	28,116	nav	nav	1.8	1.8	5.3	nav	nav
Korea	8,720	12,837	15,487	15,140	14,192	5.5	34.4	14.5	10.8	5.6
Mexico	4,942	7,615	7,623	9,746	14,723	nav	48.7	-3.5	24.0	74.0
Netherlands	6,882	7,621	8,577	9,058	8,054	18.1	7.9	1.6	-3.4	-7.4
Russia	9,442	12,626	18,631	21,023	12,083	nav	17.9	24.1	-3.4	-32.5
Saudi Arabia	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Singapore	366	441	600	631	586	7.1	13.7	26.3	-7.4	-5.0
South Africa	nav	nav	nav	nav	2,016	nav	nav	nav	nav	nav
Sweden	1,186	1,335	1,645	1,842	1,619	9.0	9.5	11.0	5.6	0.0
Switzerland	2,880	3,091	3,414	3,992	3,792	1.7	6.8	5.0	3.0	-4.4
Turkey	58	70	100	131	122	nav	16.8	19.9	18.0	4.4
United Kingdom	151,386	172,814	214,907	155,432	109,899	2.9	10.2	11.7	-23.9	-18.7
United States	72,552	75,541	78,135	79,629	nav	nav	nav	nav	nav	nav
<b>CPSS<sup>5</sup></b>	<b>382,454</b>	<b>432,108</b>	<b>560,527</b>	<b>499,161</b>	<b>359,449</b>	<b>-22.3</b>	<b>10.1</b>	<b>26.3</b>	<b>-9.7</b>	<b>-15.7</b>

**Table 8 (cont)**

	Average value per transaction (USD) <sup>1</sup>					Average value per inhabitant (USD thousands) <sup>1</sup>				
	2005	2006	2007	2008	2009	2005	2006	2007	2008	2009
Australia	1,710	1,776	2,132	2,056	1,730	385	419	531	543	479
Belgium	2,379	2,287	2,777	3,068	2,845	430	429	547	628	604
Brazil	468	588	723	863	725	26	34	46	60	70
Canada	1,053	1,160	1,262	1,216	987	257	299	339	341	281
China	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
France	1,509	1,821	1,980	2,152	2,046	342	430	481	533	521
Germany <sup>3</sup>	2,750	2,635	6,337	6,674	5,559	530	551	1,200	1,306	1,138
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	3,797	2,721	4,046	3,883	4,259	5	7	13	15	20
Italy	2,791	2,968	3,489	3,764	3,266	169	183	223	242	216
Japan <sup>4</sup>	6,132	4,306	3,429	nav	nav	207	204	220	nav	nav
Korea	1,346	1,658	1,792	1,569	1,336	181	266	320	311	291
Mexico	3,564	4,431	3,978	4,738	7,052	48	73	72	92	137
Netherlands	1,770	1,806	1,922	1,905	1,606	422	466	523	549	486
Russia	7,600	6,075	6,079	5,807	3,219	66	89	131	148	85
Saudi Arabia	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Singapore	191	220	300	284	243	86	100	131	130	118
South Africa	nav	nav	nav	nav	1,029	nav	nav	nav	nav	41
Sweden	617	609	698	669	569	131	147	180	199	173
Switzerland	2,738	2,825	2,971	3,264	2,952	384	409	448	518	486
Turkey	46	53	69	76	64	nav	nav	1	2	2
United Kingdom	10,875	11,984	14,439	10,186	6,916	2,513	2,852	3,524	2,532	1,779
United States	821	807	791	776	nav	244	252	259	262	nav
<b>CPSS<sup>5</sup></b>	<b>2,067</b>	<b>2,148</b>	<b>2,626</b>	<b>2,306</b>	<b>2,836</b>	<b>161</b>	<b>180</b>	<b>225</b>	<b>209</b>	<b>167</b>

**Table 8 (cont)**

	Value as a ratio to GDP					Value as a ratio to deposits held by non-banks <sup>6</sup>				
	2005	2006	2007	2008	2009	2005	2006	2007	2008	2009
Australia	10.7	11.1	11.8	11.3	10.7	12.9	11.4	10.4	12.3	8.1
Belgium	12.0	11.3	12.7	13.4	13.8	34.8	29.8	30.9	38.0	32.9
Brazil	5.3	5.8	6.3	7.0	8.4	123.6	125.4	99.1	198.3	155.3
Canada	7.3	7.6	7.8	7.6	7.1	23.0	23.9	21.6	21.9	14.1
China	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
France	10.0	12.0	11.8	12.0	12.7	39.8	42.5	40.6	48.5	42.4
Germany <sup>3</sup>	15.7	15.5	29.7	29.4	27.8	47.5	41.5	78.3	83.1	58.4
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	6.2	8.7	12.8	13.4	18.2	10.0	12.6	17.0	19.3	25.9
Italy	5.5	5.7	6.2	6.3	6.1	13.4	12.2	13.3	14.2	10.9
Japan	5.8	6.0	6.4	nav	nav	8.2	8.1	7.4	nav	nav
Korea	10.3	13.5	14.8	16.3	17.0	123.8	151.5	187.1	248.8	192.1
Mexico	5.8	8.0	7.4	8.9	16.8	nav	nav	nav	nav	68.5
Netherlands	10.8	11.2	11.0	10.4	10.1	30.2	25.0	24.4	25.9	nav
Russia	12.4	12.8	14.3	12.6	9.8	40.2	33.2	31.4	35.0	20.8
Saudi Arabia	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Singapore	3.1	3.2	3.7	3.5	3.2	2.6	2.3	2.6	2.4	1.9
South Africa	nav	nav	nav	nav	7.1	nav	nav	nav	nav	6.5
Sweden	3.2	3.3	3.6	3.8	4.0	6.1	5.3	5.5	7.1	5.2
Switzerland	7.7	7.9	7.9	7.9	7.7	22.2	23.3	23.7	18.0	12.5
Turkey	0.1	0.1	0.2	0.2	0.2	0.1	0.1	0.1	0.1	0.1
United Kingdom	66.4	70.7	76.4	58.6	50.6	23.4	20.9	23.3	18.5	27.0
United States	5.7	5.6	5.6	5.5	nav	80.4	88.3	91.3	80.1	nav
<b>CPSS<sup>5</sup></b>	<b>11.1</b>	<b>11.7</b>	<b>13.8</b>	<b>13.1</b>	<b>16.6</b>	<b>23.8</b>	<b>22.5</b>	<b>25.2</b>	<b>28.3</b>	<b>25.9</b>

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

<sup>1</sup> Converted at yearly average exchange rates, except as noted. <sup>2</sup> Total value of transactions in domestic currency deflated by yearly average CPI inflation. For the CPSS area, in US dollar terms. <sup>3</sup> Different methodology and data collection method since reporting year 2007. <sup>4</sup> For the most part, data refer to total transactions during the fiscal year ending March of the following year (see Japan, Table 8). As a consequence, they are converted at average fiscal-year exchange rates. <sup>5</sup> Sum or average excluding those countries for which data are not available. Data for France (prior to 2005) and the United Kingdom include interbank transactions in credit transfers. Since the value of these transactions is relatively large, cross-country comparison and the CPSS figures should be treated with caution. <sup>6</sup> 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)<sup>1</sup>*

	Credit transfers					Direct debits				
	2005	2006	2007	2008	2009	2005	2006	2007	2008	2009
Australia	3,658	4,122	5,387	5,744	5,136	2,684	3,006	3,940	4,198	3,821
Belgium	4,297	4,322	5,593	6,506	6,288	63	68	80	93	88
Brazil	3,698	5,283	7,297	9,884	9,310	nav	nav	nav	nav	2,549
Canada	4,586	5,573	6,537	6,731	5,570	353	416	499	558	529
China	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
France	16,721	22,226	25,152	28,451	28,532	1,126	1,230	1,397	1,542	1,487
Germany <sup>2</sup>	38,679	39,790	82,779	89,466	76,714	4,187	4,598	15,167	16,966	15,820
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	2,638	5,466	11,919	14,162	21,012	3	6	12	15	14
Italy	7,024	7,720	9,763	10,883	10,048	359	375	455	505	492
Japan <sup>3</sup>	21,431	21,680	23,704	26,639	nav	nav	nav	nav	nav	nav
Korea	4,850	6,313	7,757	7,533	7,374	92	117	142	127	107
Mexico	3,926	6,528	6,489	8,648	13,851	5	9	11	13	10
Netherlands	6,509	7,207	8,096	8,490	7,545	287	319	370	440	386
Russia	9,055	12,202	18,154	20,331	11,820	38	97	259	266	70
Saudi Arabia	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Singapore	57	68	88	108	109	24	28	35	42	41
South Africa	nav	nav	nav	nav	1,600	nav	nav	nav	nav	91
Sweden	1,063	1,202	1,483	1,685	1,459	46	52	63	69	61
Switzerland	2,760	2,969	3,298	3,856	3,658	65	63	51	59	57
Turkey	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
United Kingdom	146,309	167,525	209,080	150,213	105,863	1,448	1,554	1,768	1,716	1,383
United States	15,617	17,687	19,603	20,737	20,541	12,544	13,285	14,298	14,482	14,217
<b>CPSS<sup>4</sup></b>	<b>nav</b>	<b>nav</b>	<b>nav</b>	<b>nav</b>	<b>nav</b>	<b>20,641</b>	<b>22,217</b>	<b>34,608</b>	<b>36,894</b>	<b>37,404</b>

**Table 9 (cont)**

	Cheques					E-money payment transactions				
	2005	2006	2007	2008	2009	2005	2006	2007	2008	2009
Australia	1,268	1,275	1,539	1,352	1,173	nav	nav	nav	nav	nav
Belgium	85	75	86	74	60	0.605	0.557	0.541	0.516	0.437
Brazil	909	956	1,125	1,390	1,255	0.192	0.118	0.164	0.291	0.501
Canada	3,045	3,402	3,723	3,613	2,955	nav	nav	nav	nav	nav
China	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
France	2,702	2,769	2,975	3,028	2,552	0.053	0.050	0.073	0.099	0.112
Germany <sup>2</sup>	642	756	582	561	439	0.111	0.130	0.219	0.224	0.202
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	2,568	2,656	3,244	2,872	2,151	nav	nav	nav	nav	nav
Italy	1,442	1,504	1,597	1,599	1,264	1.589	2.827	4.624	6.702	7.229
Japan <sup>3</sup>	4,802	4,109	3,933	4,186	nav	nav	nav	4.935	8.135	nav
Korea	3,492	6,074	7,195	7,095	6,362	0.117	0.119	0.114	0.085	0.072
Mexico	983	1,044	1,081	1,037	819	nav	nav	nav	nav	nav
Netherlands	nav	nav	nav	nav	nav	0.494	0.552	0.651	0.704	0.663
Russia	1	3	2	0	0	0.050	0.057	0.063	0.396	1.076
Saudi Arabia	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Singapore	269	323	449	446	402	0.852	0.959	1.143	1.349	1.325
South Africa	nav	nav	nav	nav	281	nav	nav	nav	nav	nav
Sweden	7	7	9	10	5	nav	nav	nav	nav	nav
Switzerland	3	3	2	2	2	0.056	0.056	0.067	0.065	0.064
Turkey	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
United Kingdom	3,056	3,103	3,300	2,755	1,996	nav	nav	nav	nav	nav
United States	41,746	41,600	40,946	40,919	41,120	nav	nav	nav	nav	nav
<b>CPSS<sup>4</sup></b>	<b>65,754</b>	<b>68,384</b>	<b>70,250</b>	<b>69,587</b>	<b>61,663</b>	<b>4.119</b>	<b>5.425</b>	<b>12.591</b>	<b>18.567</b>	<b>11.681</b>

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

<sup>1</sup> Converted at yearly average exchange rates, except as noted. <sup>2</sup> Different methodology and data collection method since reporting year 2007.<sup>3</sup> For credit transfers and e-money payment transactions, total transactions during the fiscal year ending March of the following year, converted at average fiscal year exchange rates. <sup>4</sup> Sum or average excluding those countries for which data are not available. For credit transfers, data for France (prior to 2005) and the United Kingdom include interbank transactions. Since the value of these transactions is relatively large, cross-country comparison should be treated with caution; consequently, 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				
	2005	2006	2007	2008	2009	2005	2006	2007	2008	2009
Australia	173.5	190.2	235.9	263.5	264.0	54.9	61.2	77.2	90.7	96.4
Belgium	51.5	56.4	66.7	77.0	76.1	41.0	44.8	52.7	60.8	60.8
Brazil	71.7	100.6	140.0	181.5	193.7	21.7	30.7	42.7	57.3	61.1
Canada	286.3	336.8	392.2	432.8	403.0	113.4	131.1	145.9	158.1	150.1
China	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
France	323.2	354.8	425.0	485.5	472.3	nav	nav	nav	nav	nav
Germany <sup>1</sup>	196.8	204.7	198.0	224.9	218.1	150.5	155.4	142.2	162.0	159.0
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	nav	76.1	123.2	161.4	195.0	nav	66.3	108.3	145.5	180.6
Italy	136.8	150.1	176.4	170.8	164.6	78.9	89.5	104.8	91.5	87.1
Japan	299.2	305.7	340.6	nav	nav	7.3	6.8	6.5	7.5	nav
Korea	257.5	305.5	363.0	358.4	330.7	7.8	13.0	20.4	24.4	28.6
Mexico	28.7	34.7	42.0	47.7	43.1	9.6	13.1	16.3	18.8	17.9
Netherlands	85.0	93.7	110.2	127.5	121.9	75.2	82.1	96.8	111.6	108.4
Russia	11.5	14.7	25.6	46.9	39.7	10.5	13.0	23.4	43.4	36.5
Saudi Arabia	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Singapore	16.6	20.9	26.7	32.6	33.3	7.0	9.2	11.7	14.5	15.4
South Africa	nav	nav	nav	nav	43.4	nav	nav	nav	nav	nav
Sweden	69.4	73.7	90.7	105.2	93.0	55.2	58.5	70.6	81.7	71.9
Switzerland	52.8	55.9	63.3	74.3	75.2	35.9	37.7	41.6	49.2	50.8
Turkey	58.4	70.1	100.2	131.0	121.8	0.7	1.1	1.8	2.7	3.2
United Kingdom	572.6	631.9	758.6	748.0	657.8	325.1	377.7	464.1	465.1	432.1
United States	2,645.5	2,968.7	3,287.8	3,490.6	nav	868.3	1,023.7	1,182.9	1,342.2	nav
<b>CPSS<sup>2</sup></b>	<b>5,163.6</b>	<b>5,855.0</b>	<b>6,730.1</b>	<b>6,896.2</b>	<b>3,282.7</b>	<b>1,808.0</b>	<b>2,153.7</b>	<b>2,532.8</b>	<b>2,836.3</b>	<b>1,463.5</b>

**Table 9 (cont)**

	by cards with a delayed debit function					by cards with a credit function				
	2005	2006	2007	2008	2009	2005	2006	2007	2008	2009
Australia	nav	nav	nav	nav	nav	118.7	129.0	158.6	172.8	167.6
Belgium	10.4	11.6	14.0	16.2	15.4	nav	nav	nav	nav	nav
Brazil	nav	nav	nav	nav	nav	50.0	69.9	97.3	124.2	132.7
Canada <sup>3</sup>	nav	nav	nav	nav	nav	172.9	205.7	246.3	274.7	252.9
China	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
France <sup>4</sup>	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Germany <sup>1,5</sup>	46.3	49.3	41.9	47.3	43.0	nav	nav	13.9	15.7	16.0
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	38.9	39.0
India	nav	nav	nav	0.1	1.1	nav	9.7	14.9	15.8	13.3
Italy <sup>6</sup>	nav	nav	nav	nav	nav	57.9	60.6	71.6	79.3	77.5
Japan <sup>6</sup>	nav	nav	nav	nav	nav	292.0	298.9	329.3	nav	nav
Korea	nav	nav	nav	nav	nav	249.4	291.9	341.8	333.3	301.3
Mexico	nav	nav	nav	nav	nav	19.1	21.5	25.7	28.9	25.2
Netherlands	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Russia	nav	nav	nav	nav	nav	1.0	1.7	2.2	3.5	3.1
Saudi Arabia	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Singapore <sup>3</sup>	nav	nav	nav	nav	nav	9.7	11.7	15.0	18.1	17.9
South Africa	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Sweden	5.2	4.1	4.9	5.5	4.6	9.0	11.1	15.2	18.1	16.5
Switzerland <sup>6</sup>	nav	nav	nav	nav	nav	16.9	18.3	21.6	25.1	24.3
Turkey	nav	nav	nav	nav	nav	57.7	69.0	98.4	128.3	118.6
United Kingdom	48.0	55.6	67.5	73.4	57.5	199.5	198.6	226.9	209.4	168.2
United States	nav	nav	nav	nav	nav	1,777.2	1,944.9	2,104.9	2,148.5	nav
<b>CPSS<sup>2</sup></b>	<b>110.0</b>	<b>120.6</b>	<b>128.3</b>	<b>142.4</b>	<b>121.6</b>	<b>2,912.2</b>	<b>3,213.7</b>	<b>3,625.0</b>	<b>3,461.7</b>	<b>1,206.5</b>

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

<sup>1</sup> Different methodology and data collection method since reporting year 2007. <sup>2</sup> Sum or average excluding those countries for which data are not available. <sup>3</sup> For cards with a credit function, includes charge cards. <sup>4</sup> A breakdown by types of function is not available. <sup>5</sup> For cards with a delayed debit function, includes cards with a credit function. <sup>6</sup> 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				
	2005	2006	2007	2008	2009	2005	2006	2007	2008	2009
Australia	47.0	48.0	48.5	49.7	49.4	34.5	35.0	35.5	36.3	36.8
Belgium	95.5	95.6	96.0	96.4	96.6	1.4	1.5	1.4	1.4	1.3
Brazil	79.0	83.3	85.2	86.3	70.0	nav	nav	nav	nav	19.2
Canada	55.4	57.3	58.6	59.4	58.9	4.3	4.3	4.5	4.9	5.6
China	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
France	80.1	83.6	84.0	84.9	86.3	5.4	4.6	4.7	4.6	4.5
Germany <sup>1</sup>	88.5	87.7	83.8	83.4	82.3	9.6	10.1	15.4	15.8	17.0
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	50.6	66.6	77.9	82.3	89.9	0.1	0.1	0.1	0.1	0.1
Italy	78.4	79.2	81.4	82.7	83.9	4.0	3.8	3.8	3.8	4.1
Japan	80.8	83.1	84.7	nav	nav	nav	nav	nav	nav	nav
Korea	55.8	49.3	50.2	49.8	52.0	1.1	0.9	0.9	0.8	0.8
Mexico	79.4	85.7	85.1	88.7	94.1	0.1	0.1	0.1	0.1	0.1
Netherlands	94.6	94.6	94.4	93.7	93.7	4.2	4.2	4.3	4.9	4.8
Russia	99.4	99.1	98.4	98.5	99.1	0.4	0.8	1.4	1.3	0.6
Saudi Arabia	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Singapore	15.5	15.4	14.7	17.1	18.6	6.5	6.3	5.9	6.7	7.0
South Africa	nav	nav	nav	nav	79.4	nav	nav	nav	nav	4.5
Sweden	89.6	90.0	90.1	90.1	90.1	3.9	3.9	3.8	3.7	3.8
Switzerland	95.8	96.1	96.6	96.6	96.5	2.2	2.0	1.5	1.5	1.5
Turkey	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
United Kingdom	96.6	96.9	97.3	96.6	96.3	1.0	0.9	0.8	1.1	1.3
United States	21.5	23.4	25.1	26.0	27.1	17.3	17.6	18.3	18.2	18.7
<b>CPSS<sup>2</sup></b>	<b>nav</b>	<b>nav</b>	<b>nav</b>	<b>nav</b>	<b>nav</b>	<b>22.5</b>	<b>23.0</b>	<b>31.0</b>	<b>32.5</b>	<b>36.5</b>

**Table 9a (cont)**

	Cheques					E-money payment transactions				
	2005	2006	2007	2008	2009	2005	2006	2007	2008	2009
Australia	16.3	14.8	13.9	11.7	11.3	nav	nav	nav	nav	nav
Belgium	1.9	1.7	1.5	1.1	0.9	0.01	0.01	0.01	0.01	0.01
Brazil	19.4	15.1	13.1	12.1	9.4	0.00	0.00	0.00	0.00	0.00
Canada	36.8	35.0	33.4	31.9	31.2	nav	nav	nav	nav	nav
China	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
France	12.9	10.4	9.9	9.0	7.7	0.00	0.00	0.00	0.00	0.00
Germany <sup>1</sup>	1.5	1.7	0.6	0.5	0.5	0.00	0.00	0.00	0.00	0.00
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	49.3	32.4	21.2	16.7	9.2	nav	nav	nav	nav	nav
Italy	16.1	15.4	13.3	12.1	10.6	0.02	0.03	0.04	0.05	0.06
Japan	18.1	15.7	14.1	nav	nav	nav	nav	0.02	nav	nav
Korea	40.2	47.4	46.5	46.9	44.9	0.00	0.00	0.00	0.00	0.00
Mexico	19.9	13.7	14.2	10.6	5.6	nav	nav	nav	nav	nav
Netherlands	nav	nav	nav	nav	nav	0.01	0.01	0.01	0.01	0.01
Russia	0.0	0.0	0.0	0.0	0.0	0.00	0.00	0.00	0.00	0.01
Saudi Arabia	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Singapore	73.3	73.3	74.8	70.8	68.6	0.23	0.22	0.19	0.21	0.23
South Africa	nav	nav	nav	nav	13.9	nav	nav	nav	nav	nav
Sweden	0.6	0.5	0.5	0.6	0.3	nav	nav	nav	nav	nav
Switzerland	0.1	0.1	0.1	0.1	0.0	0.00	0.00	0.00	0.00	0.00
Turkey	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
United Kingdom	2.0	1.8	1.5	1.8	1.8	nav	nav	nav	nav	nav
United States	57.5	55.1	52.4	51.4	54.2	nav	nav	nav	nav	nav
<b>CPSS<sup>2</sup></b>	<b>71.8</b>	<b>70.9</b>	<b>62.9</b>	<b>61.4</b>	<b>60.2</b>	<b>0.00</b>	<b>0.01</b>	<b>0.01</b>	<b>0.02</b>	<b>0.01</b>

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

<sup>1</sup> Different methodology and data collection method since reporting year 2007. <sup>2</sup> Sum or average excluding those countries for which data are not available. For credit transfers, data for France (prior to 2005) and the United Kingdom include interbank transactions. Since the value of these transactions is relatively large, cross-country comparison should be treated with caution; consequently, 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				
	2005	2006	2007	2008	2009	2005	2006	2007	2008	2009
Australia	2.2	2.2	2.1	2.3	2.5	0.70	0.71	0.70	0.78	0.93
Belgium	1.1	1.2	1.1	1.1	1.2	0.91	0.99	0.90	0.90	0.93
Brazil	1.5	1.6	1.6	1.6	1.5	0.46	0.48	0.50	0.50	0.46
Canada	3.5	3.5	3.5	3.8	4.3	1.37	1.35	1.31	1.40	1.59
China	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
France	1.5	1.3	1.4	1.4	1.4	nav	nav	nav	nav	nav
Germany <sup>1</sup>	0.5	0.5	0.2	0.2	0.2	0.34	0.34	0.14	0.15	0.17
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	nav	0.9	0.8	0.9	0.8	nav	0.81	0.71	0.85	0.77
Italy	1.5	1.5	1.5	1.3	1.4	0.88	0.92	0.87	0.70	0.73
Japan	1.1	1.2	1.2	nav	nav	0.03	0.03	0.02	nav	nav
Korea	3.0	2.4	2.3	2.4	2.3	0.09	0.10	0.13	0.16	0.20
Mexico	0.6	0.5	0.6	0.5	0.3	0.19	0.17	0.21	0.19	0.12
Netherlands	1.2	1.2	1.3	1.4	1.5	1.09	1.08	1.13	1.23	1.35
Russia	0.1	0.1	0.1	0.2	0.3	0.12	0.11	0.13	0.21	0.31
Saudi Arabia	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Singapore	4.5	4.7	4.4	5.2	5.7	1.90	2.08	1.94	2.30	2.62
South Africa	nav	nav	nav	nav	2.2	nav	nav	nav	nav	nav
Sweden	5.9	5.5	5.5	5.6	5.7	4.66	4.38	4.29	4.37	4.44
Switzerland	1.8	1.8	1.9	1.9	2.0	1.24	1.22	1.22	1.23	1.34
Turkey	nav	nav	nav	nav	nav	1.15	1.51	1.80	2.03	2.62
United Kingdom	0.4	0.4	0.4	0.5	0.6	0.21	0.22	0.22	0.30	0.39
United States	3.6	3.9	4.2	4.4	nav	1.20	1.36	1.51	1.69	nav
<b>CPSS<sup>2</sup></b>	<b>5.6</b>	<b>6.1</b>	<b>6.0</b>	<b>6.1</b>	<b>3.2</b>	<b>1.97</b>	<b>2.23</b>	<b>2.27</b>	<b>2.50</b>	<b>1.43</b>

Table 9a (cont)

	by cards with a delayed debit function					by cards with a credit function				
	2005	2006	2007	2008	2009	2005	2006	2007	2008	2009
Australia	nav	nav	nav	nav	nav	1.5	1.5	1.4	1.5	1.6
Belgium	0.2	0.3	0.2	0.2	0.2	nav	nav	nav	nav	nav
Brazil	nav	nav	nav	nav	nav	1.1	1.1	1.1	1.1	1.0
Canada	nav	nav	nav	nav	nav	2.1	2.1	2.2	2.4	2.7
China	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
France	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Germany <sup>1</sup>	0.1	0.1	0.0	0.0	0.0	nav	nav	0.0	0.0	0.0
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	nav	nav	nav	0.0	0.0	nav	0.1	0.1	0.1	0.1
Italy	nav	nav	nav	nav	nav	0.6	0.6	0.6	0.6	0.6
Japan	nav	nav	nav	nav	nav	1.1	1.1	1.2	nav	nav
Korea	nav	nav	nav	nav	nav	2.9	2.3	2.2	2.2	2.1
Mexico	nav	nav	nav	nav	nav	0.4	0.3	0.3	0.3	0.2
Netherlands	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Russia	nav	nav	nav	nav	nav	0.0	0.0	0.0	0.0	0.0
Saudi Arabia	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Singapore	nav	nav	nav	nav	nav	2.6	2.7	2.5	2.9	3.1
South Africa	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Sweden	0.4	0.3	0.3	0.3	0.3	0.8	0.8	0.9	1.0	1.0
Switzerland	nav	nav	nav	nav	nav	0.6	0.6	0.6	0.6	0.6
Turkey	nav	nav	nav	nav	nav	98.9	98.5	98.2	98.0	97.4
United Kingdom	0.0	0.0	0.0	0.0	0.1	0.1	0.1	0.1	0.1	0.2
United States	nav	nav	nav	nav	nav	2.4	2.6	2.7	2.7	nav
<b>CPSS<sup>2</sup></b>	<b>0.1</b>	<b>0.1</b>	<b>0.1</b>	<b>0.1</b>	<b>0.1</b>	<b>3.2</b>	<b>3.3</b>	<b>3.2</b>	<b>3.1</b>	<b>1.2</b>

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

<sup>1</sup> Different methodology and data collection method since reporting year 2007. <sup>2</sup> 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)<sup>1</sup>*

	Credit transfers					Direct debits				
	2005	2006	2007	2008	2009	2005	2006	2007	2008	2009
Australia	11.7	10.1	14.8	2.2	-6.2	10.3	9.4	15.1	2.2	-4.5
Belgium	7.9	-2.7	16.5	4.1	1.7	3.3	3.4	6.2	4.4	-0.9
Brazil	7.1	23.9	18.3	20.6	-2.0	nav	nav	nav	nav	nav
Canada	9.5	11.5	8.8	-0.2	-11.6	8.1	7.9	11.4	8.5	1.1
China	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
France	-87.7	29.1	2.1	2.6	5.4	13.7	6.1	2.4	0.1	1.3
Germany <sup>2</sup>	7.2	0.1	86.5	-1.6	-10.0	-3.1	6.8	195.6	1.8	-2.1
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	168.1	103.2	89.5	15.3	49.2	324.2	86.9	83.5	26.3	-6.0
Italy	4.1	6.5	13.6	0.7	-3.6	3.1	1.2	9.1	0.3	1.6
Japan	5.3	4.2	6.7	-2.5	nav	nav	nav	nav	nav	nav
Korea	14.4	18.8	16.6	10.1	10.2	9.8	15.3	15.5	1.1	-5.3
Mexico	nav	60.5	-4.2	29.2	84.5	nav	84.3	25.8	10.1	-6.6
Netherlands	19.0	7.8	1.4	-4.0	-7.4	3.8	8.3	4.7	8.7	-8.5
Russia	nav	18.8	25.1	-4.1	-31.8	nav	124.0	124.2	-12.1	-69.0
Saudi Arabia	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Singapore	10.4	13.5	20.0	8.4	2.9	7.9	10.4	18.1	5.4	-1.4
South Africa	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Sweden	9.4	9.9	11.1	7.2	-1.4	13.0	10.8	7.8	3.2	1.8
Switzerland	1.6	7.1	5.6	3.1	-4.5	1.0	-2.7	-23.2	2.8	-3.0
Turkey	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
United Kingdom	3.1	10.5	12.1	-24.4	-18.9	4.1	3.6	2.2	2.2	-7.3
United States	9.9	10.1	8.1	2.0	-0.9	5.0	2.9	5.0	-2.4	-1.8
<b>CPSS<sup>3</sup></b>	<b>nap</b>	<b>nap</b>	<b>nap</b>	<b>nap</b>	<b>nap</b>	<b>4.9</b>	<b>5.4</b>	<b>48.8</b>	<b>2.4</b>	<b>-7.2</b>

**Table 9b (cont)**

	Cheques					E-money payment transactions				
	2005	2006	2007	2008	2009	2005	2006	2007	2008	2009
Australia	-8.3	-1.8	6.1	-15.8	-9.0	nav	nav	nav	nav	nav
Belgium	-17.3	-15.0	3.6	-23.6	-14.1	-10.0	-10.9	-12.6	-14.5	-11.0
Brazil	4.4	-8.8	0.8	10.0	-6.1	nav	-46.6	18.5	58.5	78.7
Canada	3.1	2.5	1.5	-6.0	-12.6	nav	nav	nav	nav	nav
China	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
France	2.4	-0.4	-3.1	-7.7	-11.4	-20.5	-9.0	31.3	24.2	18.6
Germany <sup>2</sup>	-9.5	14.6	-30.9	-12.4	-17.8	5.2	14.8	50.4	-6.9	-5.4
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	3.4	1.4	6.1	-14.1	-24.7	nav	nav	nav	nav	nav
Italy	-4.3	1.0	-4.6	-9.5	-17.4	116.6	72.4	46.9	31.0	12.6
Japan	-12.1	-9.9	-3.1	-7.8	nav	nav	nav	nav	43.0	nav
Korea	-5.1	58.7	12.4	11.8	1.0	-6.8	-7.4	-9.1	-15.2	-4.9
Mexico	nav	2.6	-0.2	-7.0	-9.0	nav	nav	nav	nav	nav
Netherlands	nav	nav	nav	nav	nav	12.0	8.7	6.4	-1.0	-1.9
Russia	nav	202.5	-41.3	-88.5	-56.9	nav	-0.2	-7.4	438.4	219.3
Saudi Arabia	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Singapore	5.7	13.8	28.9	-12.4	-8.0	6.1	6.4	10.8	4.0	0.4
South Africa	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Sweden	-8.3	-2.9	8.2	12.2	-40.3	nav	nav	nav	nav	nav
Switzerland	-51.2	-18.8	-16.2	-11.0	-17.5	-1.2	-1.0	13.5	-14.6	0.5
Turkey	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
United Kingdom	-7.4	-2.0	-4.4	-12.1	-16.7	nav	nav	nav	nav	nav
United States	-2.4	-3.2	-4.0	-3.7	0.5	nav	nav	nav	nav	nav
<b>CPSS<sup>3</sup></b>	<b>-2.0</b>	<b>1.3</b>	<b>0.4</b>	<b>-5.0</b>	<b>-7.4</b>	<b>29.0</b>	<b>28.3</b>	<b>37.5</b>	<b>41.7</b>	<b>10.7</b>

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

<sup>1</sup> Value of transactions in domestic currency deflated by yearly average CPI inflation. For the CPSS area, in US dollar terms. <sup>2</sup> Different methodology and data collection method since reporting year 2007. <sup>3</sup> Sum or average excluding those countries for which data are not available. For credit transfers, data for France (prior to 2005) and the United Kingdom include interbank transactions. Since the value of these transactions is relatively large, cross-country comparison should be treated with caution; consequently, 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				
	2005	2006	2007	2008	2009	2005	2006	2007	2008	2009
Australia	6.5	7.0	8.9	7.1	5.1	10.4	8.9	11.0	12.6	11.5
Belgium	10.1	6.0	6.6	3.4	4.0	7.8	5.6	6.0	3.3	5.0
Brazil	18.9	21.8	19.1	15.5	11.0	18.2	22.7	18.9	19.6	10.8
Canada	11.0	7.9	8.0	6.9	-0.6	8.1	6.1	3.3	5.0	1.4
China	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
France	16.3	6.7	8.1	3.6	2.2	nav	nav	nav	nav	nav
Germany <sup>1</sup>	3.6	1.2	-13.3	3.4	1.7	2.8	0.4	-17.9	3.7	3.0
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	nav	nav	40.8	27.2	21.5	nav	nav	41.9	30.4	24.8
Italy	7.7	6.3	5.6	-12.5	0.6	7.1	9.8	5.2	-21.1	-0.6
Japan	10.7	7.6	12.7	nav	nav	13.4	-2.3	-2.3	-0.8	nav
Korea	12.1	8.3	12.7	11.9	3.9	185.6	53.2	48.5	35.5	32.2
Mexico	nav	16.7	16.9	10.1	4.0	nav	32.9	19.5	11.9	9.4
Netherlands	8.7	7.4	6.1	5.9	-0.4	5.1	6.3	6.4	5.5	1.1
Russia	nav	12.1	46.9	56.7	-0.8	nav	8.8	51.5	58.7	-1.3
Saudi Arabia	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Singapore	18.3	18.8	18.6	7.7	4.3	25.1	24.4	18.0	9.4	8.6
South Africa	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Sweden	4.1	3.3	10.8	9.4	0.6	6.6	3.1	8.6	9.1	0.3
Switzerland	13.9	5.4	7.5	3.6	1.8	18.5	4.7	4.9	4.2	3.9
Turkey	nav	16.8	19.9	18.0	4.4	nav	53.8	42.5	33.6	34.4
United Kingdom	5.5	6.5	7.8	3.8	1.2	11.4	12.1	10.4	5.5	6.9
United States	10.0	9.0	8.0	2.4	nav	15.7	14.6	12.7	9.4	nav
<b>CPSS<sup>2</sup></b>	<b>10.7</b>	<b>9.0</b>	<b>12.2</b>	<b>3.9</b>	<b>-5.6</b>	<b>12.7</b>	<b>12.4</b>	<b>14.8</b>	<b>7.8</b>	<b>-2.3</b>

**Table 9b (cont)**

	by cards with a delayed debit function					by cards with a credit function				
	2005	2006	2007	2008	2009	2005	2006	2007	2008	2009
Australia	nav	nav	nav	nav	nav	4.8	6.2	8.0	4.5	1.7
Belgium	20.5	7.5	8.8	3.5	-0.1	nav	nav	nav	nav	nav
Brazil	nav	nav	nav	nav	nav	19.3	21.4	19.2	13.7	11.1
Canada	nav	nav	nav	nav	nav	13.0	9.2	11.1	8.1	-1.7
China	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
France	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Germany <sup>1</sup>	6.3	3.6	-23.8	2.6	-4.5	nav	nav	nav	3.0	7.3
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	-0.9
India	nav	nav	nav	nav	916.0	nav	nav	32.9	3.0	-15.3
Italy	nav	nav	nav	nav	nav	8.5	1.4	6.2	0.0	2.0
Japan	nav	nav	nav	nav	nav	10.6	7.8	11.5	nav	nav
Korea	nav	nav	nav	nav	nav	10.0	6.8	11.1	10.5	1.8
Mexico	nav	nav	nav	nav	nav	nav	8.6	15.3	8.9	0.4
Netherlands	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Russia	nav	nav	nav	nav	nav	nav	46.7	10.5	35.9	5.4
Saudi Arabia	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Singapore	nav	nav	nav	nav	nav	13.9	14.8	19.0	6.3	0.8
South Africa	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Sweden	-27.8	-24.2	8.2	5.6	-4.6	17.2	20.6	23.5	11.8	3.9
Switzerland	nav	nav	nav	nav	nav	5.3	7.4	12.5	2.3	-2.4
Turkey	nav	nav	nav	nav	nav	nav	16.4	19.6	17.7	3.8
United Kingdom	2.2	11.8	9.0	14.5	-9.9	-2.2	-3.9	2.7	-2.8	-7.6
United States	nav	nav	nav	nav	nav	7.4	6.3	5.5	-1.6	nav
<b>CPSS<sup>2</sup></b>	<b>2.3</b>	<b>6.9</b>	<b>3.6</b>	<b>6.6</b>	<b>-15.6</b>	<b>9.2</b>	<b>7.2</b>	<b>9.8</b>	<b>0.0</b>	<b>-8.6</b>

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

<sup>1</sup> Different methodology and data collection method since reporting year 2007. <sup>2</sup> Sum or average excluding those countries for which data are not available.

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

	Credit transfers					Direct debits				
	2005	2006	2007	2008	2009	2005	2006	2007	2008	2009
Australia	3,392	3,617	4,390	4,363	3,710	5,498	5,848	7,025	6,934	5,917
Belgium	5,263	5,142	6,231	7,000	6,596	289	292	332	375	337
Brazil	770	997	1,226	1,486	1,301	nav	nav	nav	nav	598
Canada	5,349	5,930	6,318	6,213	4,901	565	628	710	756	700
China	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
France	6,943	8,493	9,622	10,548	10,228	448	450	480	510	455
Germany <sup>2</sup>	5,762	5,479	14,835	15,784	13,191	629	624	1,957	2,122	1,878
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	53,721	70,349	122,246	105,769	106,013	82	75	93	96	96
Italy	6,701	7,241	8,918	10,239	8,342	775	781	895	912	854
Japan <sup>3</sup>	15,826	15,922	16,955	19,004	nav	nav	nav	nav	nav	nav
Korea	2,946	3,513	3,797	3,259	3,037	80	89	100	92	80
Mexico	11,272	11,792	10,481	12,313	18,891	149	286	295	311	247
Netherlands	5,155	5,276	5,717	5,738	5,040	271	280	314	359	304
Russia	10,539	9,061	9,883	9,764	5,805	2,843	2,244	3,220	2,531	516
Saudi Arabia	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Singapore	2,633	2,821	3,287	3,597	3,433	467	518	655	821	776
South Africa	nav	nav	nav	nav	3,652	nav	nav	nav	nav	172
Sweden	1,625	1,615	1,830	1,893	1,607	288	266	302	300	255
Switzerland	4,639	4,800	5,088	5,692	5,204	1,237	1,268	1,179	1,365	1,291
Turkey	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
United Kingdom	49,036	54,765	67,002	47,161	32,328	532	544	597	558	439
United States	2,852	2,965	3,068	3,040	2,890	1,744	1,530	1,396	1,319	1,289
<b>CPSS<sup>4</sup></b>	<b>nap</b>	<b>nap</b>	<b>nap</b>	<b>nap</b>	<b>nap</b>	<b>899</b>	<b>857</b>	<b>1,215</b>	<b>1,236</b>	<b>1,053</b>

**Table 9c (cont)**

	Cheques					E-money payment transactions				
	2005	2006	2007	2008	2009	2005	2006	2007	2008	2009
Australia	2,622	2,834	3,682	3,644	3,522	nav	nav	nav	nav	nav
Belgium	5,449	5,605	8,163	8,369	7,593	5.9	5.8	6.0	6.4	6.2
Brazil	360	432	563	708	696	17.3	80.7	98.0	116.3	209.7
Canada	2,250	2,567	2,900	2,974	2,609	nav	nav	nav	nav	nav
China	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
France	690	724	815	868	773	3.1	2.5	2.7	3.1	3.1
Germany <sup>2</sup>	5,969	6,938	7,719	8,571	7,706	2.9	3.1	4.2	4.7	4.7
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	1,996	1,943	2,221	2,055	1,560	nav	nav	nav	nav	nav
Italy	3,097	3,314	3,746	4,153	3,772	77.9	83.4	93.3	92.4	80.6
Japan <sup>3</sup>	32,788	30,612	31,832	37,371	nav	nav	nav	6.1	7.3	nav
Korea	4,257	5,270	6,067	6,427	6,831	0.7	0.7	0.8	0.7	0.6
Mexico	1,727	1,894	2,012	2,070	1,775	nav	nav	nav	nav	nav
Netherlands	nav	nav	nav	nav	nav	3.4	3.4	3.7	4.0	3.7
Russia	1,618	5,159	8,564	9,182	11,117	11.1	13.2	34.0	53.6	22.5
Saudi Arabia	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Singapore	3,133	3,838	5,227	5,347	5,079	0.5	0.6	0.7	0.7	0.6
South Africa	nav	nav	nav	nav	2,697	nav	nav	nav	nav	nav
Sweden	7,342	7,331	8,804	10,474	5,494	nav	nav	nav	nav	nav
Switzerland	1,738	1,702	1,786	2,184	2,621	2.9	3.0	3.8	3.7	4.1
Turkey	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
United Kingdom	1,583	1,745	2,062	1,964	1,557	nav	nav	nav	nav	nav
United States	1,276	1,363	1,450	1,536	1,623	nav	nav	nav	nav	nav
<b>CPSS<sup>4</sup></b>	<b>1,432</b>	<b>1,571</b>	<b>1,727</b>	<b>1,814</b>	<b>1,702</b>	<b>1.9</b>	<b>2.4</b>	<b>4.2</b>	<b>5.2</b>	<b>4.4</b>

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

<sup>1</sup> Converted at yearly average exchange rates, except as noted. <sup>2</sup> Different methodology and data collection method since reporting year 2007.<sup>3</sup> For credit transfers and e-money payment transactions, total for the fiscal year ending March of the following year, converted at average fiscal year exchange rates. <sup>4</sup> Sum or average excluding those countries for which data are not available. For credit transfers, data for France (prior to 2005) and the United Kingdom include interbank transactions. Since the value of these transactions is relatively large, cross-country comparison should be treated with caution; consequently, 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				
	2005	2006	2007	2008	2009	2005	2006	2007	2008	2009
Australia	72.6	73.1	82.8	83.4	76.2	45.4	45.7	51.3	52.1	48.6
Belgium	69.7	70.7	77.5	82.5	76.3	62.2	63.0	69.0	73.5	68.6
Brazil	27.0	30.8	36.0	39.0	37.8	19.1	21.5	25.1	27.3	26.4
Canada	57.1	61.7	67.5	68.9	61.5	36.9	39.8	42.3	42.7	38.7
China	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
France	61.6	63.2	69.2	74.2	68.2	nav	nav	nav	nav	nav
Germany <sup>1</sup>	83.0	84.0	93.4	98.3	90.0	75.9	76.6	83.4	86.8	80.3
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	nav	50.9	58.8	58.9	51.9	nav	50.3	58.2	58.8	51.3
Italy	114.4	121.4	132.7	122.4	111.9	107.7	116.1	127.0	104.8	96.6
Japan	106.7	67.1	58.0	nav	nav	618.6	618.2	565.6	599.7	nav
Korea	95.3	92.2	94.3	75.5	56.9	39.0	39.3	39.7	32.7	27.2
Mexico	65.4	59.5	58.2	58.7	50.6	45.4	47.6	45.8	45.2	37.6
Netherlands	59.9	60.5	65.0	68.0	58.9	55.9	56.0	60.3	62.7	54.8
Russia	80.1	65.2	72.7	90.7	58.6	76.0	60.3	70.0	88.8	57.0
Saudi Arabia	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Singapore	119.8	135.3	157.4	178.7	162.3	50.2	59.4	68.8	79.3	75.0
South Africa	nav	nav	nav	nav	49.1	nav	nav	nav	nav	nav
Sweden	65.7	61.9	67.8	64.4	54.8	62.3	58.9	61.5	58.5	53.8
Switzerland	137.5	137.9	144.2	153.6	144.2	129.6	129.1	134.7	143.4	136.7
Turkey	45.8	52.9	69.4	76.5	63.7	19.9	21.2	24.4	24.9	20.7
United Kingdom	91.1	94.0	105.4	98.5	80.4	77.3	81.2	91.3	85.4	71.8
United States	61.6	61.3	61.0	60.1	nav	39.1	39.3	39.1	39.2	nav
<b>CPSS<sup>2</sup></b>	<b>66.3</b>	<b>66.0</b>	<b>67.8</b>	<b>67.3</b>	<b>65.6</b>	<b>48.6</b>	<b>48.9</b>	<b>50.5</b>	<b>49.7</b>	<b>56.7</b>

Table 9c (cont)

	by cards with a delayed debit function					by cards with a credit function				
	2005	2006	2007	2008	2009	2005	2006	2007	2008	2009
Australia	nav	nav	nav	nav	nav	100.4	102.0	118.1	121.9	113.2
Belgium	132.0	133.2	143.9	153.0	137.1	nav	nav	nav	nav	nav
Brazil	nav	nav	nav	nav	nav	32.9	38.0	44.4	48.5	47.1
Canada	nav	nav	nav	nav	nav	88.8	95.1	104.3	106.6	94.7
China	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
France	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Germany <sup>1</sup>	118.8	120.6	121.4	133.2	119.4	nav	nav	202.7	232.1	195.6
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	121.1	115.2
India	nav	nav	nav	221.1	171.8	nav	55.5	63.6	59.8	56.3
Italy	nav	nav	nav	nav	nav	124.9	130.1	142.2	151.7	136.1
Japan	nav	nav	nav	nav	nav	104.6	65.7	65.2	nav	nav
Korea	nav	nav	nav	nav	nav	100.0	98.3	103.0	83.7	63.6
Mexico	nav	nav	nav	nav	nav	83.8	70.2	70.4	72.9	67.0
Netherlands	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Russia	nav	nav	nav	nav	nav	181.9	177.7	121.8	124.1	87.1
Saudi Arabia	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Singapore	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
South Africa	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Sweden	88.4	64.5	71.8	59.4	77.6	80.7	82.9	124.9	122.9	54.8
Switzerland	nav	nav	nav	nav	nav	157.6	161.4	166.6	178.6	163.0
Turkey	nav	nav	nav	nav	nav	46.5	54.2	71.8	79.9	67.5
United Kingdom	181.2	309.1	379.2	409.9	346.2	110.1	111.1	125.6	116.9	92.5
United States	nav	nav	nav	nav	nav	85.7	87.0	89.1	89.9	nav
<b>CPSS<sup>2</sup></b>	<b>138.7</b>	<b>163.2</b>	<b>186.3</b>	<b>194.5</b>	<b>172.7</b>	<b>87.0</b>	<b>84.3</b>	<b>88.1</b>	<b>90.4</b>	<b>75.9</b>

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

<sup>1</sup> Different methodology and data collection method since reporting year 2007. <sup>2</sup> Sum or average excluding those countries for which data are not available.

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

	Credit transfers					Direct debits				
	2005	2006	2007	2008	2009	2005	2006	2007	2008	2009
Australia	178,974	198,640	255,038	266,391	233,274	131,355	144,864	186,503	194,709	173,531
Belgium	410,275	409,959	524,321	604,855	583,288	6,041	6,416	7,478	8,651	8,135
Brazil	20,164	28,468	38,887	52,129	48,622	nav	nav	nav	nav	13,312
Canada	142,400	171,303	198,797	202,357	165,446	10,974	12,773	15,169	16,790	15,707
China	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
France	266,554	351,750	395,468	443,569	442,395	17,952	19,470	21,961	24,046	23,061
Germany <sup>2</sup>	469,042	483,089	1,006,269	1,089,460	936,967	50,777	55,826	184,374	206,603	193,227
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	2,383	4,872	10,474	12,273	17,959	3	5	10	13	12
Italy	120,830	132,105	165,805	183,413	168,163	6,176	6,418	7,733	8,512	8,230
Japan <sup>3</sup>	167,734	169,677	185,521	208,622	nav	nav	nav	nav	nav	nav
Korea	100,743	130,720	160,092	154,977	151,262	1,921	2,418	2,933	2,608	2,187
Mexico	38,020	62,518	61,601	81,402	129,300	44	83	107	121	97
Netherlands	398,937	441,053	493,515	514,997	455,199	17,585	19,522	22,555	26,670	23,301
Russia	63,269	85,637	127,742	143,223	83,296	267	682	1,824	1,876	495
Saudi Arabia	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Singapore	13,287	15,460	19,155	22,351	21,824	5,579	6,314	7,698	8,739	8,178
South Africa	nav	nav	nav	nav	32,232	nav	nav	nav	nav	1,839
Sweden	117,717	132,336	162,031	182,047	156,172	5,094	5,775	6,856	7,413	6,568
Switzerland	367,938	392,815	432,819	500,070	468,900	8,609	8,351	6,696	7,716	7,350
Turkey	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
United Kingdom	2,428,963	2,765,169	3,428,332	2,446,544	1,713,213	24,042	25,655	28,996	27,949	22,374
United States	52,592	58,994	64,901	68,201	66,859	42,243	44,314	47,339	47,628	46,277
<b>CPSS<sup>4</sup></b>	<b>nav</b>	<b>nav</b>	<b>nav</b>	<b>nav</b>	<b>nav</b>	<b>10,009</b>	<b>10,667</b>	<b>16,448</b>	<b>17,356</b>	<b>15,655</b>

**Table 9d (cont)**

	Cheques					E-money payment transactions				
	2005	2006	2007	2008	2009	2005	2006	2007	2008	2009
Australia	62,051	61,449	72,880	62,701	53,268	nav	nav	nav	nav	nav
Belgium	8,162	7,124	8,104	6,862	5,592	57.8	52.8	50.7	48.0	40.5
Brazil	4,958	5,150	5,995	7,330	6,556	1.0	0.6	0.9	1.5	2.6
Canada	94,564	104,582	113,207	108,617	87,754	nav	nav	nav	nav	nav
China	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
France	43,078	43,829	46,783	47,201	39,563	0.8	0.8	1.1	1.6	1.7
Germany <sup>1</sup>	7,779	9,173	7,079	6,827	5,363	1.3	1.6	2.7	2.7	2.5
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	2,320	2,368	2,851	2,489	1,838	nav	nav	nav	nav	nav
Italy	24,800	25,733	27,124	26,943	21,160	27.3	48.4	78.5	113.0	121.0
Japan <sup>3</sup>	37,586	32,161	30,785	32,779	nav	nav	nav	38.6	63.7	nav
Korea	72,546	125,755	148,494	145,973	130,507	2.4	2.5	2.3	1.7	1.5
Mexico	9,521	10,003	10,262	9,758	7,644	nav	nav	nav	nav	nav
Netherlands	nav	nav	nav	nav	nav	30.3	33.8	39.7	42.7	40.0
Russia	7	23	16	2	1	0.4	0.4	0.4	2.8	7.6
Saudi Arabia	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Singapore	62,943	73,468	97,740	92,221	80,583	199.7	217.8	249.0	278.8	265.7
South Africa	nav	nav	nav	nav	5,665	nav	nav	nav	nav	nav
Sweden	813	807	962	1,132	588	nav	nav	nav	nav	nav
Switzerland	417	338	295	294	239	7.5	7.4	8.7	8.4	8.3
Turkey	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
United Kingdom	50,741	51,210	54,105	44,871	32,300	nav	nav	nav	nav	nav
United States	140,587	138,759	135,563	134,577	133,844	nav	nav	nav	nav	nav
<b>CPSS<sup>4</sup></b>	<b>27,896</b>	<b>28,736</b>	<b>29,233</b>	<b>28,677</b>	<b>25,989</b>	<b>1.7</b>	<b>2.3</b>	<b>5.2</b>	<b>7.7</b>	<b>4.9</b>

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

<sup>1</sup> Converted at yearly average exchange rates, except as noted. <sup>2</sup> Different methodology and data collection method since reporting year 2007.<sup>3</sup> For credit transfers and e-money payment transactions, total for the fiscal year ending March of the following year, converted at average fiscal year exchange rates. <sup>4</sup> Sum or average excluding those countries for which data are not available. For credit transfers, data for France (prior to 2005) and the United Kingdom include interbank transactions. Since the value of these transactions is relatively large, cross-country comparison should be treated with caution; consequently, 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				
	2005	2006	2007	2008	2009	2005	2006	2007	2008	2009
Australia	8,492	9,166	11,165	12,222	11,989	2,684	2,948	3,657	4,206	4,378
Belgium	4,913	5,347	6,255	7,163	7,063	3,917	4,248	4,942	5,656	5,636
Brazil	391	542	746	957	1,012	119	166	228	302	319
Canada	8,891	10,354	11,927	13,012	11,969	3,522	4,030	4,437	4,754	4,457
China	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
France	5,152	5,616	6,683	7,569	7,324	nav	nav	nav	nav	nav
Germany <sup>1</sup>	2,386	2,485	2,407	2,739	2,663	1,825	1,886	1,729	1,972	1,942
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	nav	68	108	140	167	nav	59	95	126	154
Italy	2,354	2,569	2,996	2,878	2,755	1,358	1,531	1,780	1,542	1,458
Japan	2,342	2,393	2,666	nav	nav	57	53	51	58	nav
Korea	5,350	6,326	7,491	7,373	6,784	161	270	421	501	587
Mexico	278	332	399	449	402	93	126	155	177	167
Netherlands	5,207	5,734	6,717	7,734	7,354	4,609	5,024	5,902	6,769	6,537
Russia	81	103	180	330	279	74	91	165	306	257
Saudi Arabia	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Singapore	3,897	4,750	5,813	6,740	6,672	1,634	2,084	2,539	2,991	3,084
South Africa	nav	nav	nav	nav	875	nav	nav	nav	nav	nav
Sweden	7,686	8,118	9,913	11,366	9,957	6,116	6,447	7,713	8,824	7,702
Switzerland	7,037	7,398	8,303	9,641	9,633	4,781	4,992	5,466	6,386	6,515
Turkey	nav	nav	1,419	1,831	1,678	nav	nav	25	37	44
United Kingdom	9,506	10,431	12,438	12,182	10,646	5,397	6,234	7,611	7,576	6,993
United States	8,909	9,902	10,885	11,480	nav	2,924	3,415	3,916	4,414	nav
<b>CPSS<sup>2</sup></b>	<b>4,077</b>	<b>2,444</b>	<b>2,703</b>	<b>2,889</b>	<b>1,524</b>	<b>1,502</b>	<b>923</b>	<b>1,044</b>	<b>1,157</b>	<b>717</b>

Table 9d (cont)

	by cards with a delayed debit function					by cards with a credit function				
	2005	2006	2007	2008	2009	2005	2006	2007	2008	2009
Australia	nav	nav	nav	nav	nav	5,808	6,219	7,509	8,016	7,611
Belgium	996	1,099	1,313	1,506	1,427	nav	nav	nav	nav	nav
Brazil	nav	nav	nav	nav	nav	272	377	518	655	693
Canada	nav	nav	nav	nav	nav	5,369	6,323	7,490	8,258	7,512
China	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
France	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Germany <sup>1</sup>	562	599	510	576	526	nav	nav	168	191	196
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	5,569	5,538
India	nav	nav	nav	0	1	nav	9	13	14	11
Italy	nav	nav	nav	nav	nav	996	1,038	1,217	1,336	1,297
Japan	nav	nav	nav	nav	nav	2,285	2,340	2,577	nav	nav
Korea	nav	nav	nav	nav	nav	5,181	6,045	7,054	6,856	6,180
Mexico	nav	nav	nav	nav	nav	185	206	244	272	235
Netherlands	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Russia	nav	nav	nav	nav	nav	7	12	15	25	22
Saudi Arabia	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Singapore	nav	nav	nav	nav	nav	2,263	2,666	3,273	3,748	3,588
South Africa	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Sweden	578	448	534	590	490	992	1,224	1,666	1,952	1,765
Switzerland	nav	nav	nav	nav	nav	2,257	2,417	2,837	3,255	3,118
Turkey	nav	nav	nav	nav	nav	nav	nav	1,393	1,794	1,634
United Kingdom	797	918	1,107	1,195	930	3,312	3,278	3,721	3,411	2,723
United States	nav	nav	nav	nav	nav	5,985	6,487	6,969	7,066	nav
<b>CPSS<sup>2</sup></b>	<b>678</b>	<b>742</b>	<b>787</b>	<b>108</b>	<b>91</b>	<b>2,661</b>	<b>1,445</b>	<b>1,511</b>	<b>1,503</b>	<b>597</b>

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

<sup>1</sup> Different methodology and data collection method since reporting year 2007. <sup>2</sup> Sum or average excluding those countries for which data are not available.

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

	Credit transfers					Direct debits				
	2005	2006	2007	2008	2009	2005	2006	2007	2008	2009
Australia	497	525	566	555	522	364.4	383.1	414.0	405.6	388.2
Belgium	1,142	1,083	1,220	1,289	1,333	16.8	16.9	17.4	18.4	18.6
Brazil	419	485	534	604	591	nav	nav	nav	nav	161.7
Canada	404	436	459	449	417	31.2	32.5	35.0	37.2	39.5
China	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
France	780	981	970	998	1,076	52.5	54.3	53.9	54.1	56.1
Germany <sup>1</sup>	1,389	1,364	2,491	2,450	2,289	150.4	157.6	456.4	464.6	472.1
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	314	578	995	1,103	1,632	0.4	0.6	1.0	1.2	1.1
Italy	396	414	461	474	475	20.2	20.1	21.5	22.0	23.2
Japan	471	497	542	546	nav	nav	nav	nav	nav	nav
Korea	574	664	739	809	885	10.9	12.3	13.5	13.6	12.8
Mexico	462	685	633	794	1,583	0.5	0.9	1.1	1.2	1.2
Netherlands	1,021	1,064	1,035	973	948	45.0	47.1	47.3	50.4	48.5
Russia	1,185	1,232	1,396	1,217	958	5.0	9.8	19.9	15.9	5.7
Saudi Arabia	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Singapore	47	50	54	59	60	19.9	20.3	21.9	23.2	22.4
South Africa	nav	nav	nav	nav	561	nav	nav	nav	nav	32.0
Sweden	287	301	321	346	361	12.4	13.1	13.6	14.1	15.2
Switzerland	742	759	759	768	742	17.4	16.1	11.7	11.8	11.6
Turkey	nav	nav	nav	nav	nav	nap	nap	nap	nap	nap
United Kingdom	6,421	6,855	7,436	5,664	4,870	63.6	63.6	62.9	64.7	63.6
United States	124	132	139	144	145	99.3	99.2	101.7	100.8	100.7
<b>CPSS<sup>2</sup></b>	<b>nap</b>	<b>nap</b>	<b>nap</b>	<b>nap</b>	<b>nap</b>	<b>72.0</b>	<b>72.1</b>	<b>101.3</b>	<b>102.8</b>	<b>106.3</b>

**Table 9e (cont)**

	Cheques					E-money payment transactions				
	2005	2006	2007	2008	2009	2005	2006	2007	2008	2009
Australia	172.1	162.5	161.8	130.6	119.2	nav	nav	nav	nav	nav
Belgium	22.7	18.8	18.9	14.6	12.8	0.16	0.14	0.12	0.10	0.09
Brazil	103.1	87.8	82.4	85.0	79.6	0.02	0.01	0.01	0.02	0.03
Canada	268.6	266.0	261.6	240.8	220.9	nav	nav	nav	nav	nav
China	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
France	126.0	122.2	114.7	106.2	96.2	0.00	0.00	0.00	0.00	0.00
Germany <sup>1</sup>	23.0	25.9	17.5	15.4	13.1	0.00	0.00	0.01	0.01	0.01
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	305.7	281.1	270.7	223.7	167.1	nav	nav	nav	nav	nav
Italy	81.2	80.7	75.5	69.7	59.8	0.09	0.15	0.22	0.29	0.34
Japan	105.5	94.2	89.9	85.7	nav	nav	nav	0.11	0.17	nav
Korea	413.4	638.6	685.7	762.2	763.9	0.01	0.01	0.01	0.01	0.01
Mexico	115.8	109.7	105.4	95.2	93.6	nav	nav	nav	nav	nav
Netherlands	nav	nav	nav	nav	nav	0.08	0.08	0.08	0.08	0.08
Russia	0.1	0.3	0.2	0.0	0.0	0.01	0.01	0.00	0.02	0.09
Saudi Arabia	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Singapore	224.2	236.8	278.0	245.3	220.6	0.71	0.70	0.71	0.74	0.73
South Africa	nav	nav	nav	nav	98.5	nav	nav	nav	nav	nav
Sweden	2.0	1.8	1.9	2.2	1.4	nav	nav	nav	nav	nav
Switzerland	0.8	0.7	0.5	0.5	0.4	0.02	0.01	0.02	0.01	0.01
Turkey	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
United Kingdom	134.1	127.0	117.4	103.9	91.8	nav	nav	nav	nav	nav
United States	330.3	310.5	291.2	284.8	291.2	nav	nav	nav	nav	nav
<b>CPSS<sup>2</sup></b>	<b>196.5</b>	<b>192.3</b>	<b>179.6</b>	<b>167.6</b>	<b>179.4</b>	<b>0.04</b>	<b>0.05</b>	<b>0.07</b>	<b>0.09</b>	<b>0.09</b>

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

<sup>1</sup> Different methodology and data collection method since reporting year 2007. <sup>2</sup> Sum or average excluding those countries for which data are not available. For credit transfers, data for France (prior to 2005) and the United Kingdom include interbank transactions. Since the value of these transactions is relatively large, cross-country comparison should be treated with caution; consequently, 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				
	2005	2006	2007	2008	2009	2005	2006	2007	2008	2009
Australia	23.6	24.2	24.8	25.5	26.8	7.4	7.8	8.1	8.8	9.8
Belgium	13.7	14.1	14.6	15.3	16.1	10.9	11.2	11.5	12.1	12.9
Brazil	8.1	9.2	10.2	11.1	12.3	2.5	2.8	3.1	3.5	3.9
Canada	25.3	26.3	27.6	28.8	30.1	10.0	10.3	10.3	10.5	11.2
China	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
France	15.1	15.7	16.4	17.0	17.8	nav	nav	nav	nav	nav
Germany <sup>1</sup>	7.1	7.0	6.0	6.2	6.5	5.4	5.3	4.3	4.4	4.7
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	nav	8.0	10.3	12.6	15.2	nav	7.0	9.0	11.3	14.0
Italy	7.7	8.1	8.3	7.4	7.8	4.4	4.8	5.0	4.0	4.1
Japan	6.6	7.0	7.8	nav	nav	0.2	0.2	0.1	0.2	nav
Korea	30.5	32.1	34.6	38.5	39.7	0.9	1.4	1.9	2.6	3.4
Mexico	3.4	3.6	4.1	4.4	4.9	1.1	1.4	1.6	1.7	2.0
Netherlands	13.3	13.8	14.1	14.6	15.3	11.8	12.1	12.4	12.8	13.6
Russia	1.5	1.5	2.0	2.8	3.2	1.4	1.3	1.8	2.6	3.0
Saudi Arabia	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Singapore	13.9	15.3	16.5	17.9	18.3	5.8	6.7	7.2	8.0	8.4
South Africa	nav	nav	nav	nav	15.2	nav	nav	nav	nav	nav
Sweden	18.7	18.5	19.6	21.6	23.0	14.9	14.7	15.3	16.8	17.8
Switzerland	14.2	14.3	14.6	14.8	15.2	9.6	9.6	9.6	9.8	10.3
Turkey	12.1	13.2	15.5	17.8	19.8	0.1	0.2	0.3	0.4	0.5
United Kingdom	25.1	25.9	27.0	28.2	30.3	14.3	15.5	16.5	17.5	19.9
United States	20.9	22.2	23.4	24.3	nav	6.9	7.6	8.4	9.3	nav
<b>CPSS<sup>2</sup></b>	<b>15.3</b>	<b>15.9</b>	<b>16.6</b>	<b>18.0</b>	<b>15.1</b>	<b>5.7</b>	<b>6.2</b>	<b>6.7</b>	<b>7.0</b>	<b>7.8</b>

Table 9e (cont)

	by cards with a delayed debit function					by cards with a credit function				
	2005	2006	2007	2008	2009	2005	2006	2007	2008	2009
Australia	nav	nav	nav	nav	nav	16.1	16.4	16.7	16.7	17.0
Belgium	2.8	2.9	3.1	3.2	3.3	nav	nav	nav	nav	nav
Brazil	nav	nav	nav	nav	nav	5.7	6.4	7.1	7.6	8.4
Canada	nav	nav	nav	nav	nav	15.2	16.1	17.3	18.3	18.9
China	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
France	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Germany <sup>1</sup>	1.7	1.7	1.3	1.3	1.3	nav	nav	0.4	0.4	0.5
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	18.1	18.5
India	nav	nav	nav	0.0	0.1	nav	1.0	1.2	1.2	1.0
Italy	nav	nav	nav	nav	nav	3.3	3.3	3.4	3.5	3.7
Japan	nav	nav	nav	nav	nav	6.4	6.9	7.5	nav	nav
Korea	nav	nav	nav	nav	nav	29.5	30.7	32.6	35.8	36.2
Mexico	nav	nav	nav	nav	nav	2.3	2.3	2.5	2.7	2.9
Netherlands	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Russia	nav	nav	nav	nav	nav	0.1	0.2	0.2	0.2	0.3
Saudi Arabia	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Singapore	nav	nav	nav	nav	nav	8.1	8.6	9.3	10.0	9.8
South Africa	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Sweden	1.4	1.0	1.1	1.1	1.1	2.4	2.8	3.3	3.7	4.1
Switzerland	nav	nav	nav	nav	nav	4.5	4.7	5.0	5.0	4.9
Turkey	nav	nav	nav	nav	nav	11.9	13.0	15.2	17.5	19.2
United Kingdom	2.1	2.3	2.4	2.8	2.6	8.8	8.1	8.1	7.9	7.7
United States	nav	nav	nav	nav	nav	14.1	14.5	15.0	15.0	nav
<b>CPSS<sup>2</sup></b>	<b>1.9</b>	<b>2.0</b>	<b>1.8</b>	<b>1.7</b>	<b>1.6</b>	<b>10.5</b>	<b>10.5</b>	<b>9.9</b>	<b>10.1</b>	<b>6.8</b>

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

<sup>1</sup> Different methodology and data collection method since reporting year 2007. <sup>2</sup> 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)<sup>1</sup>*

	Cards with a cash function					Cards with an e-money function				
	2005	2006	2007	2008	2009	2005	2006	2007	2008	2009
Australia	45.58	48.30	51.23	54.75	59.81	nap	nap	nap	nap	nap
Belgium	15.93	16.61	17.49	18.72	19.26	9.62	10.79	10.90	11.44	11.32
Brazil	175.40	186.70	195.20	222.50	237.17	1.37	0.29	0.31	0.47	0.70
Canada	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
China	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
France	81.91	85.65	91.75	93.59	95.14	22.34	21.97	26.73	30.70	30.75
Germany <sup>2</sup>	109.07	104.22	123.10	125.71	129.41	63.96	65.91	77.77	79.93	85.96
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	67	98	130	162	201	nav	nav	nav	nav	nav
Italy	35.06	38.39	40.28	47.03	45.85	3.27	4.46	5.81	8.21	9.19
Japan <sup>3</sup>	449.81	456.13	463.84	472.82	nav	nav	nav	80.61	105.03	nav
Korea	nav	nav	nav	nav	nav	0.02	0.02	0.01	0.01	0.01
Mexico	50.77	72.92	76.69	82.18	82.93	nav	nav	nav	nav	nav
Netherlands	31.45	31.72	31.36	30.93	30.20	17.53	18.20	18.13	18.25	24.07
Russia	54.66	74.76	103.50	119.24	126.03	0.06	0.18	0.46	0.61	2.04
Saudi Arabia	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Singapore	7.48	8.26	8.93	9.63	8.96	11.11	12.04	13.87	14.71	15.33
South Africa	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Sweden	8.73	9.42	9.82	10.65	10.88	nav	nav	nav	nav	nav
Switzerland	9.69	10.44	11.27	12.10	12.59	4.38	4.62	4.81	5.15	5.01
Turkey	27.64	29.89	33.87	38.14	38.53	nav	nav	nav	nav	nav
United Kingdom	164.44	164.10	164.88	168.28	162.21	nav	nav	nav	nav	nav
United States	965.33	937.69	982.45	952.40	nav	nav	nav	nav	nav	nav
<b>CPSS<sup>4</sup></b>	<b>2,254.47</b>	<b>2,324.98</b>	<b>2,484.41</b>	<b>2,566.28</b>	<b>1,199.68</b>	<b>133.66</b>	<b>138.48</b>	<b>239.41</b>	<b>274.51</b>	<b>184.37</b>

**Table 10 (cont)**

	Cards with a payment function					of which: cards with a debit function				
	2005	2006	2007	2008	2009	2005	2006	2007	2008	2009
Australia	45.6	48.3	51.2	54.7	59.8	28.90	30.56	32.35	35.34	39.52
Belgium	15.9	16.6	17.5	18.7	19.3	12.7	13.2	13.7	14.7	15.0
Brazil	231.5	259.7	300.1	345.7	373.8	163.9	174.5	182.4	207.9	221.5
Canada	80.71	82.06	89.67	94.18	96.11	20.48	20.29	21.26	21.50	22.30
China	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
France	78.83	77.08	82.43	85.47	86.95	38.91	56.35	64.39	65.96	70.77
Germany <sup>2</sup>	106.83	107.97	122.04	122.87	125.80	88.48	89.71	100.29	100.71	101.71
Hong Kong SAR	nav	nav	nav	14.05	14.50	nav	nav	nav	nav	nav
India	67.09	98.10	129.99	162.36	200.51	49.76	74.98	102.44	137.43	181.97
Italy	59.62	63.89	67.60	73.05	69.11	30.73	32.61	33.10	37.06	35.47
Japan <sup>3</sup>	683.05	699.66	729.59	nav	nav	394.00	407.00	421.00	409.00	nav
Korea	0.17	0.18	0.19	0.22	0.23	0.08	0.09	0.10	0.12	0.12
Mexico	50.77	72.92	76.69	82.18	82.93	36.07	51.74	51.87	56.94	60.83
Netherlands	25.40	25.48	25.33	25.21	24.39	25.40	25.48	25.33	25.21	24.39
Russia	54.61	74.58	103.04	118.63	123.99	52.13	68.92	94.10	109.33	115.39
Saudi Arabia	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Singapore	11.92	13.35	14.58	15.90	15.66	7.48	8.26	8.93	9.63	8.96
South Africa	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Sweden	12.72	14.03	14.31	15.18	18.99	8.00	8.60	9.04	9.48	9.80
Switzerland	9.79	10.46	11.28	12.11	12.60	6.33	6.59	6.97	7.61	7.90
Turkey	78.22	85.90	92.85	103.95	109.05	48.24	53.46	55.51	60.55	64.66
United Kingdom	141.57	142.80	141.30	144.77	140.18	66.99	68.35	71.62	76.27	79.27
United States	1,543.91	1,588.89	1,600.61	1,556.80	nav	269.00	271.42	273.86	276.30	nav
<b>CPSS<sup>4</sup></b>	<b>3,252.61</b>	<b>3,433.68</b>	<b>3,619.12</b>	<b>2,991.38</b>	<b>1,514.04</b>	<b>1,318.68</b>	<b>1,431.53</b>	<b>1,535.94</b>	<b>1,625.74</b>	<b>1,020.01</b>

**Table 10 (cont)**

	<i>cards with a delayed debit function</i>					<i>cards with a credit function</i>				
	2005	2006	2007	2008	2009	2005	2006	2007	2008	2009
Australia	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	16.68	17.73	18.88	19.41	20.29
Belgium	3.26	3.42	3.77	4.03	4.27	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>
Brazil	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	67.54	85.23	117.72	137.79	152.29
Canada	<i>nap</i>	<i>nap</i>	<i>nap</i>	<i>nap</i>	<i>nap</i>	60.23	61.77	68.41	72.68	73.81
China	<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>
France	10.84	25.28	27.56	27.32	30.86	31.16	28.90	32.72	34.01	34.51
Germany <sup>2</sup>	18.35	18.26	17.94	18.44	19.91	<i>nav</i>	<i>nav</i>	3.81	3.72	4.18
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>	14.05	14.50
India	<i>nap</i>	<i>nap</i>	<i>nap</i>	0.23	0.26	17.33	23.12	27.55	24.70	18.28
Italy	<i>nap</i>	<i>nap</i>	<i>nap</i>	0.00	0.00	28.89	31.27	34.51	35.98	33.64
Japan <sup>3</sup>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	289.05	292.66	308.59	<i>nav</i>	<i>nav</i>
Korea	<i>nap</i>	<i>nap</i>	<i>nap</i>	<i>nap</i>	<i>nap</i>	0.09	0.09	0.09	0.10	0.11
Mexico	<i>nap</i>	<i>nap</i>	<i>nap</i>	<i>nap</i>	<i>nap</i>	14.70	21.18	24.82	25.24	22.10
Netherlands	<i>nap</i>	<i>nap</i>	<i>nap</i>	<i>nap</i>	<i>nap</i>	<i>nap</i>	<i>nap</i>	<i>nap</i>	<i>nap</i>	<i>nap</i>
Russia	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	2.48	5.66	8.94	9.30	8.60
Saudi Arabia	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>
Singapore	<i>nap</i>	<i>nap</i>	<i>nap</i>	<i>nap</i>	<i>nap</i>	4.44	5.09	5.65	6.28	6.70
South Africa	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>
Sweden	0.81	0.85	0.97	1.03	0.71	3.91	4.58	4.30	4.67	8.49
Switzerland	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	3.45	3.87	4.31	4.50	4.70
Turkey	<i>nap</i>	<i>nap</i>	<i>nap</i>	<i>nap</i>	<i>nap</i>	29.98	32.43	37.34	43.39	44.39
United Kingdom	4.72	4.93	2.36	2.34	2.31	69.86	69.52	67.31	66.16	58.60
United States	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	1,274.91	1,317.47	1,326.75	1,280.50	<i>nav</i>
<b>CPSS<sup>4</sup></b>	<b>37.98</b>	<b>52.74</b>	<b>52.59</b>	<b>53.38</b>	<b>58.32</b>	<b>1,898.03</b>	<b>1,982.85</b>	<b>2,072.82</b>	<b>1,763.07</b>	<b>484.89</b>

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

<sup>1</sup> Except as noted. <sup>2</sup> Different methodology and data collection method since reporting year 2007. <sup>3</sup> For cards with a cash function and cards with a credit function, at end-March of the following year; for cards with a debit function, October. <sup>4</sup> Sum or average excluding those countries for which data are not available.

**Table 10a****Cards issued in the country: increase in the number of cards**

(% change on previous year)

	Cards with a cash function					Cards with an e-money function				
	2005	2006	2007	2008	2009	2005	2006	2007	2008	2009
Australia	5.7	6.0	6.1	6.9	9.2	nav	nav	nav	nav	nav
Belgium	1.3	4.2	5.3	7.0	2.9	7.1	12.2	1.0	4.9	-1.1
Brazil	9.9	6.4	4.6	14.0	6.6	nav	-79.1	7.8	53.7	49.0
Canada	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
China	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
France	66.8	4.6	7.1	2.0	1.7	1,825.9	-1.6	22	14.9	0.1
Germany <sup>1</sup>	-5.0	-4.5	18.1	2.1	2.9	0.9	3.0	18.0	2.8	7.5
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	42.1	46.2	32.5	24.9	23.5	nav	nav	nav	nav	nav
Italy	9.7	9.5	4.9	16.8	-2.5	128.7	36.2	30.1	41.4	12.0
Japan	1.4	1.4	1.7	1.9	nav	nav	nav	nav	30.3	nav
Korea	nav	nav	nav	nav	nav	22.4	10.6	-42.4	-0.9	11.0
Mexico	nav	43.6	5.2	7.1	0.9	nav	nav	nav	nav	nav
Netherlands	13.1	0.9	-1.1	-1.3	-2.4	-2.6	3.8	-0.4	0.6	31.9
Russia	nav	36.8	38.4	15.2	5.7	nav	220.6	152.4	34.4	233.7
Saudi Arabia	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Singapore	20.7	10.4	8.2	7.7	-6.9	4.1	8.3	15.2	6.0	4.2
South Africa	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Sweden	5.0	8.0	4.2	8.5	2.1	nav	nav	nav	nav	nav
Switzerland	3.9	7.7	8.0	7.3	4.1	9.9	5.5	4.2	7.0	-2.7
Turkey	nav	8.1	13.3	12.6	1.0	nav	nav	nav	nav	nav
United Kingdom	-0.1	-0.2	0.5	2.1	-3.6	nav	nav	nav	nav	nav
United States	4.0	-2.9	4.8	-3.1	nav	nav	nav	nav	nav	nav
<b>CPSS<sup>2</sup></b>	<b>5.7</b>	<b>3.2</b>	<b>6.8</b>	<b>3.4</b>	<b>5.3</b>	<b>22.9</b>	<b>3.6</b>	<b>14.7</b>	<b>14.7</b>	<b>8.8</b>

**Table 10a (cont)**

	Cards with a payment function					of which: cards with a debit function				
	2005	2006	2007	2008	2009	2005	2006	2007	2008	2009
Australia	5.7	6.0	6.1	6.9	9.2	4.4	5.8	5.8	9.2	11.8
Belgium	1.3	4.2	5.3	7.0	2.9	1.0	4.0	4.1	7.1	2.0
Brazil	14.2	12.2	15.6	15.2	8.1	9.9	6.5	4.5	14.0	6.5
Canada	5.7	1.7	9.3	5.0	2.0	3.2	-0.9	4.8	1.1	3.7
China	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
France	nav	-2.2	6.9	3.7	1.7	nav	44.8	14.3	2.4	7.3
Germany <sup>1</sup>	0.3	1.1	13.0	0.7	2.4	0.0	1.4	11.8	0.4	1.0
Hong Kong SAR	nav	nav	nav	nav	3.2	nav	nav	nav	nav	nav
India	42.1	46.2	32.5	24.9	23.5	44.9	50.7	36.6	34.2	32.4
Italy	5.5	7.2	5.8	8.1	-5.4	4.2	6.1	1.5	12.0	-4.3
Japan	3.0	2.4	4.3	nav	nav	1.0	3.3	3.4	-2.9	nav
Korea	4.4	8.7	4.4	12.7	7.6	8.9	10.5	13.0	16.5	4.7
Mexico	nav	43.6	5.2	7.1	0.9	nav	43.4	0.3	9.8	6.8
Netherlands	15.5	0.3	-0.6	-0.5	-3.3	15.5	0.3	-0.6	-0.5	-3.3
Russia	nav	36.6	38.2	15.1	4.5	nav	32.2	36.5	16.2	5.5
Saudi Arabia	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Singapore	17.7	11.9	9.3	9.0	-1.5	20.7	10.4	8.2	7.7	-6.9
South Africa	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Sweden	3.0	10.3	2.0	6.1	25.1	8.8	7.6	5.1	4.9	3.3
Switzerland	4.0	6.9	7.8	7.3	4.1	5.2	4.0	5.8	9.1	3.9
Turkey	nav	9.8	8.1	12.0	4.9	nav	10.8	3.8	9.1	6.8
United Kingdom	1.2	0.9	-1.1	2.5	-3.2	2.2	2.0	4.8	6.5	3.9
United States	2.0	2.9	0.7	-2.7	nav	0.9	0.9	0.9	0.9	nav
<b>CPSS<sup>2</sup></b>	<b>4.0</b>	<b>5.6</b>	<b>5.4</b>	<b>3.1</b>	<b>5.7</b>	<b>4.1</b>	<b>8.5</b>	<b>7.3</b>	<b>5.9</b>	<b>8.6</b>

Table 10a (cont)

	<i>cards with a delayed debit function</i>					<i>cards with a credit function</i>				
	2005	2006	2007	2008	2009	2005	2006	2007	2008	2009
Australia	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	8.1	6.3	6.5	2.8	4.5
Belgium	2.6	5.1	10.1	6.8	6.0	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>
Brazil	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	26.3	26.2	38.1	17.0	10.5
Canada	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	6.5	2.6	10.8	6.2	1.5
China	<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>
France	<i>nav</i>	133.2	9.0	-0.9	13.0	<i>nav</i>	-7.3	13.2	3.9	1.5
Germany <sup>1</sup>	2.0	-0.5	-1.8	2.8	8.0	<i>nav</i>	<i>nav</i>	<i>nav</i>	-2.3	12.3
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>	3.2
India	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	13.0	34.9	33.4	19.2	-10.3	-26.0
Italy	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	6.9	8.2	10.3	4.3	-6.5
Japan	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	5.7	1.2	5.4	<i>nav</i>	<i>nav</i>
Korea	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	0.5	6.9	-4.0	8.4	11.2
Mexico	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	44.1	17.2	1.7	-12.5
Netherlands	<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>
Russia	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	128.3	58.0	3.9	-7.5
Saudi Arabia	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>
Singapore	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	12.9	14.6	11.0	11.1	6.8
South Africa	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>
Sweden	0.7	4.6	13.9	6.4	-31.5	-6.9	17.1	-6.2	8.7	81.8
Switzerland	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	1.8	12.2	11.3	4.4	4.4
Turkey	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	8.2	15.1	16.2	2.3
United Kingdom	6.8	4.4	-52.1	-0.9	-1.3	0.0	-0.5	-3.2	-1.7	-11.4
United States	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	2.3	3.3	0.7	-3.5	<i>nav</i>
<b>CPSS<sup>2</sup></b>	<b>2.8</b>	<b>38.9</b>	<b>-0.3</b>	<b>1.1</b>	<b>9.3</b>	<b>4.0</b>	<b>4.5</b>	<b>4.4</b>	<b>-0.8</b>	<b>0.6</b>

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

<sup>1</sup> Different methodology and data collection method since reporting year 2007. <sup>2</sup> Sum or average excluding those countries for which data are not available.

**Table 10b**  
**Cards issued in the country: number of cards per inhabitant**  
 (end of year)<sup>1</sup>

	Cards with a cash function					Cards with an e-money function				
	2005	2006	2007	2008	2009	2005	2006	2007	2008	2009
Australia	2.23	2.33	2.43	2.54	2.72	nap	nap	nap	nap	nap
Belgium	1.52	1.57	1.64	1.74	1.79	0.92	1.02	1.02	1.06	1.05
Brazil	0.96	1.01	1.04	1.17	1.24	0.01	0.00	0.00	0.00	0.00
Canada	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
China	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
France	1.31	1.36	1.44	1.46	1.48	0.36	0.35	0.42	0.48	0.48
Germany <sup>2</sup>	1.32	1.27	1.50	1.53	1.58	0.78	0.80	0.95	0.97	1.05
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	0.06	0.09	0.11	0.14	0.17	nav	nav	nav	nav	nav
Italy	0.60	0.66	0.68	0.79	0.77	0.06	0.08	0.10	0.14	0.15
Japan <sup>3</sup>	3.52	3.57	3.63	3.70	nav	nav	nav	0.63	0.82	nav
Korea	nav	nav	nav	nav	nav	0.00	0.00	0.00	0.00	0.00
Mexico	0.49	0.70	0.73	0.77	0.77	nav	nav	nav	nav	nav
Netherlands	1.93	1.94	1.91	1.88	1.82	1.07	1.11	1.11	1.11	1.45
Russia	0.38	0.52	0.73	0.84	0.89	0.00	0.00	0.00	0.00	0.01
Saudi Arabia	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Singapore	1.75	1.88	1.95	1.99	1.80	2.61	2.74	3.02	3.04	3.07
South Africa	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Sweden	0.97	1.04	1.07	1.15	1.16	nap	nap	nap	nap	nap
Switzerland	1.29	1.38	1.48	1.57	1.61	0.58	0.61	0.63	0.67	0.64
Turkey	nav	nav	0.48	0.53	0.53	nav	nav	nav	nav	nav
United Kingdom	2.73	2.71	2.70	2.74	2.63	nav	nav	nav	nav	nav
United States	3.25	3.13	3.25	3.13	nav	nav	nav	nav	nav	nav
<b>CPSS<sup>4</sup></b>	<b>0.98</b>	<b>1.00</b>	<b>1.03</b>	<b>1.05</b>	<b>0.59</b>	<b>0.22</b>	<b>0.22</b>	<b>0.32</b>	<b>0.36</b>	<b>0.29</b>

**Table 10b (cont)**

	Cards with a payment function					of which: cards with a debit function				
	2005	2006	2007	2008	2009	2005	2006	2007	2008	2009
Australia	2.23	2.33	2.43	2.54	2.72	1.41	1.47	1.53	1.64	1.79
Belgium	1.52	1.57	1.64	1.74	1.79	1.21	1.25	1.29	1.37	1.39
Brazil	1.26	1.40	1.60	1.82	1.95	0.89	0.94	0.97	1.10	1.16
Canada	2.51	2.52	2.73	2.83	2.85	0.64	0.62	0.65	0.65	0.66
China	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
France	1.26	1.22	1.30	1.33	1.35	0.62	0.89	1.01	1.03	1.10
Germany <sup>2</sup>	1.30	1.31	1.48	1.50	1.54	1.07	1.09	1.22	1.23	1.24
Hong Kong SAR	nav	nav	nav	2.01	2.06	nav	nav	nav	nav	nav
India	0.06	0.09	0.11	0.14	0.17	0.04	0.07	0.09	0.12	0.16
Italy	1.03	1.09	1.15	1.23	1.16	0.53	0.56	0.56	0.62	0.59
Japan <sup>3</sup>	5.35	5.48	5.71	nav	nav	3.08	3.19	3.29	3.20	nav
Korea	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Mexico	0.49	0.70	0.73	0.77	0.77	0.35	0.50	0.49	0.54	0.57
Netherlands	1.56	1.56	1.54	1.53	1.47	1.56	1.56	1.54	1.53	1.47
Russia	0.38	0.52	0.73	0.84	0.87	0.36	0.48	0.66	0.77	0.81
Saudi Arabia	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Singapore	2.79	3.03	3.18	3.29	3.14	1.75	1.88	1.95	1.99	1.80
South Africa	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Sweden	1.41	1.55	1.56	1.64	2.03	0.89	0.95	0.99	1.02	1.05
Switzerland	1.30	1.38	1.48	1.57	1.62	0.84	0.87	0.91	0.99	1.01
Turkey	nav	nav	1.32	1.45	1.50	nav	nav	0.79	0.85	0.89
United Kingdom	2.35	2.36	2.32	2.36	2.27	1.11	1.13	1.17	1.24	1.28
United States	5.20	5.30	5.30	5.12	nav	0.91	0.91	0.91	0.91	nav
<b>CPSS<sup>4</sup></b>	<b>1.37</b>	<b>1.43</b>	<b>1.45</b>	<b>1.25</b>	<b>0.72</b>	<b>0.56</b>	<b>0.60</b>	<b>0.62</b>	<b>0.65</b>	<b>0.48</b>

Table 10b (cont)

	<i>cards with a delayed debit function</i>					<i>cards with a credit function</i>				
	2005	2006	2007	2008	2009	2005	2006	2007	2008	2009
Australia	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	0.82	0.85	0.89	0.90	0.92
Belgium	0.31	0.32	0.35	0.37	0.40	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>
Brazil	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	0.37	0.46	0.63	0.73	0.80
Canada	<i>nap</i>	<i>nap</i>	<i>nap</i>	<i>nap</i>	<i>nap</i>	1.87	1.90	2.08	2.19	2.19
China	<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>
France	0.17	0.40	0.43	0.43	0.48	0.50	0.46	0.51	0.53	0.54
Germany <sup>2</sup>	0.22	0.22	0.22	0.22	0.24	<i>nav</i>	<i>nav</i>	0.05	0.05	0.05
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>	2.01	2.06
India	<i>nap</i>	<i>nap</i>	<i>nap</i>	0.00	0.00	0.02	0.02	0.02	0.02	0.02
Italy	<i>nap</i>	<i>nap</i>	<i>nap</i>	0.00	0.00	0.50	0.54	0.59	0.61	0.56
Japan <sup>3</sup>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	2.26	2.29	2.42	<i>nav</i>	<i>nav</i>
Korea	<i>nap</i>	<i>nap</i>	<i>nap</i>	<i>nap</i>	<i>nap</i>	0.00	0.00	0.00	0.00	0.00
Mexico	<i>nap</i>	<i>nap</i>	<i>nap</i>	<i>nap</i>	<i>nap</i>	0.14	0.20	0.24	0.24	0.21
Netherlands	<i>nap</i>	<i>nap</i>	<i>nap</i>	<i>nap</i>	<i>nap</i>	<i>nap</i>	<i>nap</i>	<i>nap</i>	<i>nap</i>	<i>nap</i>
Russia	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	0.02	0.04	0.06	0.07	0.06
Saudi Arabia	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>
Singapore	<i>nap</i>	<i>nap</i>	<i>nap</i>	<i>nap</i>	<i>nap</i>	1.04	1.16	1.23	1.30	1.34
South Africa	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>
Sweden	0.09	0.09	0.11	0.11	0.08	0.43	0.50	0.47	0.50	0.91
Switzerland	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	0.46	0.51	0.57	0.58	0.60
Turkey	<i>nap</i>	<i>nap</i>	<i>nap</i>	<i>nap</i>	<i>nap</i>	<i>nap</i>	<i>nap</i>	0.53	0.61	0.61
United Kingdom	0.08	0.08	0.04	0.04	0.04	1.16	1.15	1.10	1.08	0.95
United States	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	4.29	4.39	4.39	4.21	<i>nav</i>
<b>CPSS<sup>4</sup></b>	<b>0.17</b>	<b>0.23</b>	<b>0.23</b>	<b>0.04</b>	<b>0.04</b>	<b>0.84</b>	<b>0.87</b>	<b>0.84</b>	<b>0.74</b>	<b>0.23</b>

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

<sup>1</sup> Except as noted. <sup>2</sup> Different methodology and data collection method since reporting year 2007. <sup>3</sup> For cards with a cash function and cards with a credit function, at end-March of the following year; for cards with a debit function, October. <sup>4</sup> Sum or average excluding those countries for which data are not available.

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

	ATMs					POS terminals				
	2005	2006	2007	2008	2009	2005	2006	2007	2008	2009
Australia	24.0	25.8	26.1	27.1	27.1	533.4	570.4	628.8	669.6	697.8
Belgium	13.5	14.7	15.4	15.5	15.3	101.1	115.2	121.9	124.9	135.1
Brazil	146.8	147.5	153.2	158.4	165.6	1,676.8	2,491.7	3,269.4	4,233.0	4,712.6
Canada	52.7	55.6	57.8	60.2	60.6	571.4	591.9	603.2	630.5	708.7
China	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
France	47.8	47.8	52.2	53.3	54.9	1,095.0	1,142.0	1,242.6	1,376.6	1,391.7
Germany <sup>2</sup>	53.4	53.9	77.6	79.6	82.7	569.5	578.4	566.0	593.0	645.4
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	20.0	30.0	30.0	40.0	60.0	280.0	320.0	420.0	450.0	490.0
Italy	40.6	43.7	48.1	54.7	54.1	1,045.0	1,167.8	1,219.4	1,334.5	1,269.4
Japan <sup>3</sup>	136.3	138.3	138.4	139.2	nav	1,375.3	1,549.9	1,682.6	1,706.1	nav
Korea	83.0	86.3	93.7	98.2	101.5	nav	nav	nav	nav	nav
Mexico	22.9	25.7	29.3	31.9	33.9	201.9	305.1	418.1	446.0	446.8
Netherlands	7.4	8.1	8.5	8.7	8.5	252.2	265.8	306.3	316.2	340.2
Russia	27.8	39.5	54.8	79.4	92.5	140.1	171.5	239.4	333.2	354.4
Saudi Arabia	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Singapore	1.7	1.8	1.9	2.0	2.2	59.7	69.4	71.3	83.9	81.5
South Africa	nav	nav	nav	nav	21.0	nav	nav	nav	nav	236.6
Sweden	2.8	2.8	2.8	2.8	3.3	176.6	184.6	187.3	196.0	217.8
Switzerland	5.6	5.7	5.9	6.1	6.2	110.2	116.6	126.8	140.3	143.4
Turkey	14.8	16.5	18.8	22.0	24.0	1,141.0	1,282.7	1,453.9	1,632.6	1,738.7
United Kingdom	58.3	60.5	63.4	63.9	62.2	974.1	1,053.2	1,050.7	1,095.0	1,179.2
United States <sup>4</sup>	396.0	395.0	409.2	406.1	425.0	5,032.0	5,183.0	5,146.5	5,175.0	nav
<b>CPSS<sup>5</sup></b>	<b>1,131.3</b>	<b>1,173.4</b>	<b>1,261.1</b>	<b>1,321.9</b>	<b>1,273.5</b>	<b>14,801.9</b>	<b>16,588.7</b>	<b>18,125.6</b>	<b>19,866.9</b>	<b>14,091.4</b>

**Table 11 (cont)**

	E-money card loading/unloading terminals					E-money card payment terminals				
	2005	2006	2007	2008	2009	2005	2006	2007	2008	2009
Australia	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Belgium	181.5	129.5	125.5	125.4	nav	94.0	88.9	80.1	77.1	nav
Brazil	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Canada	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
China	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
France	21.6	44.2	122.2	106.0	101.2	62.0	82.0	147.6	132.8	127.8
Germany <sup>2</sup>	30.0	32.9	35.8	38.8	38.8	172.1	224.6	334.3	316.7	302.1
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	12.0	12.1	12.4	17.0	nav	184.4	186.3	224.3	230.3	nav
Japan	nav	nav	nav	nav	nav	nav	nav	358.0	480.0	nav
Korea	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Mexico	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Netherlands	4.1	4.2	4.2	4.2	4.1	154.8	156.7	202.3	208.5	192.3
Russia	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Saudi Arabia	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Singapore	nav	nav	nav	nav	nav	76.1	78.0	79.7	94.6	104.2
South Africa	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Sweden	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Switzerland	5.6	5.7	5.9	6.1	6.2	18.4	18.3	12.9	13.1	13.4
Turkey	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
United Kingdom	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
United States	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
<b>CPSS<sup>5</sup></b>	<b>254.7</b>	<b>228.7</b>	<b>306.0</b>	<b>297.5</b>	<b>150.4</b>	<b>761.8</b>	<b>834.8</b>	<b>1,439.1</b>	<b>1,553.0</b>	<b>739.8</b>

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

<sup>1</sup> Except as noted. <sup>2</sup> Different methodology and data collection method since reporting year 2007. <sup>3</sup> For ATMs, at end-March of the following year. For POS terminals, see Country Table 6. <sup>4</sup> For POS terminals, PIN-based debit terminals only. <sup>5</sup> Sum or average excluding those countries for which data are not available.

**Table 11a****Terminals located in the country: increase in the number of terminals***(% change on previous year)*

	ATMs					POS terminals				
	2005	2006	2007	2008	2009	2005	2006	2007	2008	2009
Australia	6.6	7.5	1.2	3.9	-0.1	6.0	6.9	10.2	6.5	4.2
Belgium	2.5	8.6	5.0	0.2	-1.3	-6.6	14.0	5.8	2.5	8.1
Brazil	5.2	0.5	3.8	3.4	4.5	nav	48.6	31.2	29.5	11.3
Canada	8.6	5.5	4.0	4.1	0.7	4.6	3.6	1.9	4.5	12.4
China	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
France	9.4	0.0	9.1	2.2	3.0	3.3	4.3	8.8	10.8	1.1
Germany <sup>1</sup>	1.5	1.0	44.0	2.5	3.9	9.5	1.6	-2.1	4.8	8.8
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	0.0	50.0	0.0	33.3	50.0	nav	14.3	31.3	7.1	8.9
Italy	2.2	7.7	10.1	13.8	-1.2	3.7	11.7	4.4	9.4	-4.9
Japan	-0.2	1.5	0.1	0.6	nav	10.7	12.7	8.6	1.4	nav
Korea	2.6	4.1	8.6	4.7	3.4	nav	nav	nav	nav	nav
Mexico	nav	12.2	14.2	8.9	6.2	nav	51.2	37.0	6.7	0.2
Netherlands	-5.6	9.0	5.3	1.3	-1.7	29.4	5.4	15.2	3.2	7.6
Russia	nav	42.1	38.8	44.8	16.6	nav	22.4	39.6	39.2	6.3
Saudi Arabia	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Singapore	5.5	5.4	6.5	4.9	7.6	122.9	16.1	2.8	17.7	-2.9
South Africa	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Sweden	3.7	0.2	0.1	0.1	18.0	9.6	4.5	1.5	4.6	11.1
Switzerland	3.0	3.3	3.4	2.6	2.4	25.2	5.8	8.8	10.7	2.2
Turkey	nav	11.4	13.9	16.9	9.1	nav	12.4	13.3	12.3	6.5
United Kingdom	7.1	3.7	4.9	0.8	-2.7	5.9	8.1	-0.2	4.2	7.7
United States	3.4	-0.3	3.6	-0.7	4.6	2.7	3.0	-0.7	0.6	nav
<b>CPSS<sup>2</sup></b>	<b>3.6</b>	<b>3.8</b>	<b>7.3</b>	<b>4.8</b>	<b>5.8</b>	<b>5.5</b>	<b>11.9</b>	<b>9.3</b>	<b>9.5</b>	<b>6.6</b>

**Table 11a (cont)**

	E-money card loading/unloading terminals					E-money card payment terminals				
	2005	2006	2007	2008	2009	2005	2006	2007	2008	2009
Australia	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Belgium	-15.0	-28.6	-3.1	0.0	nav	-18.1	-5.4	-9.9	-3.8	nav
Brazil	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Canada	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
China	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
France	-5.9	104.3	176.5	-13.3	-4.5	-20.3	32.2	80.0	-10.0	-3.7
Germany <sup>1</sup>	0.0	9.8	8.7	8.3	0.2	20.9	30.5	48.8	-5.3	-4.6
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	0.7	1.2	1.9	37.5	nav	28.6	1.0	20.4	2.7	nav
Japan	nav	nav	nav	nav	nav	nav	nav	nav	34.1	nav
Korea	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Mexico	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Netherlands	-24.9	2.5	0.9	-0.1	-1.3	-19.5	1.2	29.1	3.0	-7.7
Russia	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Saudi Arabia	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Singapore	nav	nav	nav	nav	nav	80.3	2.5	2.1	18.7	10.1
South Africa	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Sweden	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Switzerland	3.0	3.3	3.4	2.6	2.4	-47.9	-0.5	-29.5	2.1	2.2
Turkey	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
United Kingdom	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
United States	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
<b>CPSS<sup>2</sup></b>	<b>-11.9</b>	<b>-10.2</b>	<b>33.8</b>	<b>-2.8</b>	<b>-3.0</b>	<b>1.8</b>	<b>9.6</b>	<b>29.5</b>	<b>7.9</b>	<b>-3.4</b>

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

<sup>1</sup> Different methodology and data collection method since reporting year 2007. <sup>2</sup> 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)*<sup>1</sup>

	ATMs					POS terminals				
	2005	2006	2007	2008	2009	2005	2006	2007	2008	2009
Australia	1,172	1,241	1,234	1,256	1,229	26,101	27,489	29,769	31,056	31,691
Belgium	1,293	1,395	1,448	1,438	1,417	9,652	10,930	11,425	11,611	12,530
Brazil	800	795	816	835	865	9,144	13,427	17,424	22,325	24,611
Canada	1,635	1,708	1,757	1,809	1,800	17,741	18,195	18,345	18,956	21,049
China	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
France	762	757	820	831	852	17,456	18,074	19,537	21,462	21,578
Germany <sup>2</sup>	647	654	943	969	1,010	6,906	7,023	6,881	7,221	7,883
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	18	27	26	35	51	253	285	369	390	419
Italy	698	748	817	922	905	17,976	19,984	20,710	22,490	21,244
Japan <sup>3</sup>	1,067	1,082	1,083	1,090	nav	10,764	12,130	13,169	13,361	nav
Korea	1,724	1,788	1,934	2,020	2,083	nav	nav	nav	nav	nav
Mexico	222	246	278	301	317	1,955	2,923	3,969	4,198	4,171
Netherlands	456	497	521	525	513	15,458	16,265	18,669	19,179	20,522
Russia	194	277	386	559	652	979	1,203	1,685	2,348	2,497
Saudi Arabia	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Singapore	398	406	415	413	431	14,002	15,760	15,531	17,337	16,335
South Africa	nav	nav	nav	nav	424	nav	nav	nav	nav	4,768
Sweden	310	309	307	304	355	19,561	20,327	20,473	21,178	23,312
Switzerland	740	759	778	789	798	14,694	15,427	16,646	18,201	18,382
Turkey	nav	nav	266	307	330	nav	nav	20,597	22,829	23,962
United Kingdom	968	998	1,040	1,041	1,006	16,171	17,384	17,229	17,834	19,083
United States	1,334	1,318	1,355	1,336	1,383	16,946	17,288	17,039	17,020	nav
<b>CPSS<sup>4</sup></b>	<b>477</b>	<b>490</b>	<b>506</b>	<b>526</b>	<b>517</b>	<b>6,366</b>	<b>7,066</b>	<b>7,423</b>	<b>8,057</b>	<b>6,692</b>

**Table 11b (cont)**

	E-money card loading/unloading terminals					E-money card payment terminals				
	2005	2006	2007	2008	2009	2005	2006	2007	2008	2009
Australia	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Belgium	17,330	12,287	11,762	11,661	nav	8,973	8,433	7,513	7,168	nav
Brazil	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Canada	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
China	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
France	345	699	1,921	1,653	1,569	989	1,298	2,320	2,070	1,982
Germany <sup>2</sup>	364	400	435	472	474	2,087	2,727	4,063	3,856	3,689
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	206	207	210	286	nav	3,172	3,188	3,809	3,881	nav
Japan	nav	nav	nav	nav	nav	nav	nav	2,802	3,759	nav
Korea	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Mexico	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Netherlands	248	254	256	254	249	9,488	9,588	12,334	12,645	11,603
Russia	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Saudi Arabia	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Singapore	nav	nav	nav	nav	nav	17,848	17,725	17,362	19,546	20,884
South Africa	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Sweden	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Switzerland	740	759	778	789	798	2,447	2,418	1,690	1,704	1,721
Turkey	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
United Kingdom	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
United States	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
<b>CPSS<sup>4</sup></b>	<b>1,072</b>	<b>959</b>	<b>1,278</b>	<b>1,237</b>	<b>881</b>	<b>3,149</b>	<b>3,438</b>	<b>3,871</b>	<b>4,163</b>	<b>4,210</b>

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

<sup>1</sup> Except as noted. <sup>2</sup> Different methodology and data collection method since reporting year 2007. <sup>3</sup> For ATMs, at end-March of the following year. For POS terminals, see Country Table 6. <sup>4</sup> Sum or average excluding those countries for which data are not available.

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

	Cash withdrawals at ATMs located in the country									
	with cards issued outside the country					with cards issued in the country				
	2005	2006	2007	2008	2009	2005	2006	2007	2008	2009
Australia	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Belgium	6.80	7.42	8.58	9.29	8.91	250.50	263.76	309.03	348.27	375.70
Brazil	nav	nav	nav	nav	nav	2,145.92	2,116.49	2,405.57	2,603.33	2,747.64
Canada	nav	nav	nav	nav	nav	1,079.44	1,058.58	1,067.46	1,027.01	1,010.04
China	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
France	26.68	28.38	30.26	30.57	32.85	1,431.95	1,458.69	1,531.21	1,593.81	1,614.47
Germany <sup>2</sup>	nav	nav	nav	nav	nav	2,445.07	2,447.29	1,939.71	1,998.66	2,029.70
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	7.54	3.53	7.22	4.40	6.10	871.30	1,261.40	1,772.40	2,348.60	2,348.60
Italy	nav	nav	nav	nav	1.14	456.41	470.29	489.46	541.66	539.19
Japan <sup>3</sup>	nav	nav	nav	nav	nav	429.76	422.53	420.25	321.38	nav
Korea	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Mexico	13.60	15.21	16.52	17.70	16.67	1,069.40	1,110.03	1,204.45	1,278.07	1,287.64
Netherlands	13.74	14.30	18.40	29.01	49.98	468.66	480.16	474.91	478.39	454.97
Russia	7.34	10.80	12.56	15.12	12.12	658.37	910.41	1,211.35	1,508.72	1,698.01
Saudi Arabia	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Singapore	nav	nav	nav	nav	nav	6.36	5.12	6.77	7.30	204.80
South Africa	nav	nav	nav	nav	nav	nav	nav	nav	nav	875.89
Sweden	6.00	6.00	5.00	4.00	nav	310.00	300.00	298.00	297.00	nav
Switzerland	5.60	6.00	6.58	7.14	6.68	103.60	105.40	107.43	111.57	113.66
Turkey	8.76	7.88	8.27	9.12	9.77	539.96	575.35	617.38	670.43	739.25
United Kingdom	nav	nav	nav	nav	nav	2,699.00	2,752.00	2,834.00	2,876.00	2,916.00
United States	nav	nav	nav	nav	nav	0.00	0.00	0.00	0.00	0.00
<b>CPSS<sup>4</sup></b>	<b>nav</b>	<b>nav</b>	<b>nav</b>	<b>nav</b>	<b>nav</b>	<b>14,965.70</b>	<b>15,737.51</b>	<b>16,689.37</b>	<b>18,010.20</b>	<b>18,955.56</b>

**Table 12 (cont)**

	Cash withdrawals at ATMs located outside the country					E-money loading/unloading transactions at terminals in the country				
	with cards issued in the country									
	2005	2006	2007	2008	2009	2005	2006	2007	2008	2009
Australia	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Belgium	9.60	10.87	11.91	13.20	14.16	16.82	15.74	14.27	12.64	11.07
Brazil	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Canada	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
China	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
France	30.58	33.50	39.11	39.94	41.78	2.10	2.05	2.88	3.69	4.47
Germany <sup>2</sup>	nav	nav	39.00	39.26	39.62	4.47	5.02	8.66	7.94	7.59
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	1.04	1.76	2.33	2.90	3.40	nav	nav	nav	nav	nav
Italy	nav	nav	nav	nav	5.49	nav	nav	nav	nav	nav
Japan	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Korea	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Mexico	3.52	4.93	5.32	5.36	4.39	nav	nav	nav	nav	nav
Netherlands	29.11	31.04	34.74	40.21	40.57	21.23	23.31	25.08	25.66	27.14
Russia	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Saudi Arabia	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Singapore	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
South Africa	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Sweden	8.00	7.00	8.00	8.00	nav	nav	nav	nav	nav	nav
Switzerland	9.30	9.90	10.66	11.46	12.40	1.00	1.00	1.05	1.02	0.97
Turkey	1,295	2,222	1,917	2,046	2,152	nav	nav	nav	nav	nav
United Kingdom	4.00	3.00	3.00	3.00	3.00	nav	nav	nav	nav	nav
United States	nav	nav	nav	nav	nav	0.00	0.00	0.00	0.00	0.00
<b>CPSS</b>	<b>1,390.2</b>	<b>2,324.0</b>	<b>2,071.1</b>	<b>2,209.3</b>	<b>2,316.8</b>	<b>45.62</b>	<b>47.13</b>	<b>51.94</b>	<b>50.95</b>	<b>51.25</b>

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

<sup>1</sup> Except as noted. <sup>2</sup> Different methodology and data collection method since reporting year 2007. <sup>3</sup> For cash withdrawals at ATMs located in the country with cards issued in the country, total for the fiscal year ending March of the following year. <sup>4</sup> 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				
	2005	2006	2007	2008	2009	2005	2006	2007	2008	2009
Australia	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Belgium	0.3	9.1	15.6	8.3	-4.1	2.5	5.3	17.2	12.7	7.9
Brazil	nav	nav	nav	nav	nav	9.4	-1.4	13.7	8.2	5.5
Canada	nav	nav	nav	nav	nav	-3.8	-1.9	0.8	-3.8	-1.7
China	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
France	nav	6.4	6.6	1.0	7.5	13.6	1.9	5.0	4.1	1.3
Germany <sup>1</sup>	nav	nav	nav	nav	nav	1.9	0.1	-20.7	3.0	1.6
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	402.7	-53.2	104.5	-39.1	38.6	nav	44.8	40.5	32.5	0.0
Italy	nav	nav	nav	nav	nav	0.6	3.0	4.1	10.7	-0.5
Japan	nav	nav	nav	nav	nav	4.4	-1.7	-0.5	-23.5	nav
Korea	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Mexico	nav	11.9	8.6	7.1	-5.9	nav	3.8	8.5	6.1	0.7
Netherlands	nav	4.1	28.7	57.7	72.3	-3.2	2.5	-1.1	0.7	-4.9
Russia	nav	47.0	16.4	20.3	-19.8	nav	38.3	33.1	24.5	12.5
Saudi Arabia	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Singapore	nav	nav	nav	nav	nav	-2.6	-19.5	32.2	7.9	2,705.1
South Africa	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Sweden	0.0	0.0	-16.7	-20.0	nav	-1.6	-3.2	-0.7	-0.3	nav
Switzerland	0.0	7.1	9.7	8.5	-6.4	-6.3	1.7	1.9	3.9	1.9
Turkey	nav	-10.0	4.9	10.3	7.1	nav	6.6	7.3	8.6	10.3
United Kingdom	nav	nav	nav	nav	nav	6.8	2.0	3.0	1.5	1.4
United States	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
<b>CPSS<sup>2</sup></b>	<b>nap</b>	<b>nap</b>	<b>nap</b>	<b>nap</b>	<b>nap</b>	<b>4.7</b>	<b>5.2</b>	<b>6.0</b>	<b>7.9</b>	<b>4.0</b>

**Table 12a (cont)**

	Cash withdrawals at ATMs located outside the country					E-money loading/unloading transactions at terminals in the country				
	with cards issued in the country									
	2005	2006	2007	2008	2009	2005	2006	2007	2008	2009
Australia	nav	nav	nav	nav	nav	nap	nap	nap	nap	nap
Belgium	10.5	13.2	9.6	10.8	7.3	-1.0	-6.4	-9.3	-11.4	-12.4
Brazil	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Canada	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
China	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
France	nav	9.5	16.7	2.1	4.6	4.8	-2.1	40.2	28.1	21.3
Germany <sup>1</sup>	nav	nav	nav	0.7	0.9	7.1	12.4	72.5	-8.3	-4.4
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	940.0	69.2	32.4	24.5	17.2	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
Korea	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Mexico	nav	39.9	7.9	0.8	-18.1	nav	nav	nav	nav	nav
Netherlands	78.6	6.6	11.9	15.7	0.9	nav	9.8	7.6	2.3	5.8
Russia	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Saudi Arabia	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Singapore	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
South Africa	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Sweden	33.3	-12.5	14.3	0.0	nav	nav	nav	nav	nav	nav
Switzerland	8.1	6.5	7.7	7.5	8.2	nav	0.0	5.0	-2.9	-4.9
Turkey	nav	71.6	-13.7	6.7	5.2	nav	nav	nav	nav	nav
United Kingdom	0.0	-25.0	0.0	0.0	0.0	nav	nav	nav	nav	nav
United States	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
<b>CPSS</b>	<b>39.7</b>	<b>67.2</b>	<b>-12.6</b>	<b>6.7</b>	<b>5.00</b>	<b>1.0</b>	<b>3.3</b>	<b>10.2</b>	<b>-1.9</b>	<b>0.6</b>

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

<sup>1</sup> Different methodology and data collection method since reporting year 2007. <sup>2</sup> Sum or average excluding those countries for which data are not available.

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

	Cash withdrawals at ATMs located in the country									
	with cards issued outside the country					with cards issued in the country				
	2005	2006	2007	2008	2009	2005	2006	2007	2008	2009
Australia	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Belgium	1.34	1.43	1.73	1.94	1.75	34.26	37.10	46.60	56.76	60.43
Brazil	nav	nav	nav	nav	nav	158.43	177.89	255.66	307.50	319.76
Canada	nav	nav	nav	nav	nav	88.60	95.54	105.67	105.60	96.75
China	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
France	5.34	6.04	7.37	7.89	7.36	121.95	125.80	146.12	168.02	168.11
Germany <sup>2</sup>	nav	nav	nav	nav	nav	474.05	478.38	409.32	461.39	443.01
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	0.51	0.52	0.75	0.88	0.95	43.11	64.62	105.35	141.10	174.49
Italy	nav	nav	nav	nav	nav	98.21	104.53	124.64	143.25	127.78
Japan <sup>3</sup>	nav	nav	nav	nav	nav	212.19	191.50	187.05	158.89	nav
Korea	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Mexico	2.22	2.59	2.78	3.17	2.93	110.96	127.21	142.59	153.86	133.32
Netherlands	1.96	2.12	2.86	4.99	7.63	68.06	69.88	76.47	81.23	74.88
Russia	1.33	2.08	2.73	3.21	2.25	70.99	118.98	192.47	280.35	243.92
Saudi Arabia	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Singapore	nav	nav	nav	nav	nav	0.64	0.75	0.86	1.07	34.05
South Africa	nav	nav	nav	nav	nav	nav	nav	nav	nav	60.69
Sweden	1.07	0.95	0.74	0.46	nav	36.11	34.15	36.84	37.34	nav
Switzerland	1.04	1.20	1.36	1.62	1.45	18.93	18.90	19.67	22.42	22.79
Turkey	1.63	1.59	1.89	2.27	2.18	71.19	81.47	107.47	130.28	128.76
United Kingdom	nav	nav	nav	nav	nav	312.56	330.80	372.57	352.60	300.95
United States	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
<b>CPSS<sup>4</sup></b>	<b>nav</b>	<b>nav</b>	<b>nav</b>	<b>nav</b>	<b>nav</b>	<b>1,920.22</b>	<b>2,057.50</b>	<b>2,329.35</b>	<b>2,601.65</b>	<b>2,389.70</b>

**Table 13 (cont)**

	Cash withdrawals at ATMs located outside the country					E-money loading/unloading transactions at terminals in the country				
	with cards issued in the country									
	2005	2006	2007	2008	2009	2005	2006	2007	2008	2009
Australia	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Belgium	1.62	1.87	2.24	2.62	2.67	0.62	0.57	0.56	0.53	0.45
Brazil	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Canada	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
China	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
France	4.36	4.91	6.37	6.86	6.84	0.07	0.06	0.09	0.11	0.12
Germany <sup>2</sup>	nav	nav	10.72	11.69	11.65	0.14	0.16	0.27	0.27	0.28
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	0.26	0.50	0.82	0.97	0.94	nav	nav	nav	nav	nav
Italy	nav	nav	nav	nav	0.54	nav	nav	nav	nav	nav
Japan	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Korea	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Mexico	0.57	0.85	0.96	0.98	0.78	nav	nav	nav	nav	nav
Netherlands	5.84	6.06	8.48	10.07	8.70	0.54	0.59	0.69	0.74	0.72
Russia	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Saudi Arabia	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Singapore	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
South Africa	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Sweden	0.94	1.08	1.33	1.37	nav	nav	nav	nav	nav	nav
Switzerland	2.41	2.55	2.99	3.40	3.48	0.06	0.06	0.07	0.07	0.07
Turkey	0.17	0.25	0.28	0.33	0.33	nav	nav	nav	nav	nav
United Kingdom	0.62	0.50	0.41	0.48	0.39	nav	nav	nav	nav	nav
United States	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
<b>CPSS</b>	<b>nav</b>	<b>nav</b>	<b>nav</b>	<b>nav</b>	<b>nav</b>	<b>nav</b>	<b>nav</b>	<b>nav</b>	<b>nav</b>	<b>nav</b>

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

<sup>1</sup> Except as noted. <sup>2</sup> Different methodology and data collection method since reporting year 2007. <sup>3</sup> For cash withdrawals at ATMs located in the country with cards issued in the country, total for the fiscal year ending March of the following year, converted at average exchange rates for the fiscal year ending March. <sup>4</sup> 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)<sup>1</sup>

	Cash withdrawals at ATMs located in the country									
	with cards issued outside the country					with cards issued in the country				
	2005	2006	2007	2008	2009	2005	2006	2007	2008	2009
Australia	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Belgium	11.4	3.1	9.5	0.1	-5.2	-2.2	4.8	13.1	9.0	12.0
Brazil	nav	nav	nav	nav	nav	11.7	-2.6	23.1	7.1	8.2
Canada	nav	nav	nav	nav	nav	-2.6	-1.1	2.6	-3.2	-2.1
China	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
France	nav	9.8	10.2	-3.0	-2.0	13.1	0.2	4.8	4.3	5.1
Germany <sup>2</sup>	nav	nav	nav	nav	nav	10.1	-1.8	-23.3	2.6	0.8
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	26.6	1.3	25.6	13.4	8.2	199.2	47.0	41.7	30.0	24.4
Italy	nav	nav	nav	nav	nav	0.5	3.1	7.1	3.9	-6.9
Japan	nav	nav	nav	nav	nav	1.9	-7.0	-4.7	-26.3	nav
Korea	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Mexico	nav	12.8	3.3	10.8	6.4	nav	10.7	8.1	4.6	-0.2
Netherlands	nav	5.3	21.9	59.7	59.1	5.8	0.0	-1.3	-2.8	-4.0
Russia	nav	37.5	10.6	0.7	-17.8	nav	47.8	36.0	24.7	2.1
Saudi Arabia	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Singapore	nav	nav	nav	nav	nav	-2.0	11.5	5.7	9.5	3,164.8
South Africa	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Sweden	-0.8	-13.8	-29.7	-41.9	nav	-2.6	-8.0	-2.8	-4.4	nav
Switzerland	-8.2	14.2	7.9	4.8	-9.9	-12.6	-0.6	-1.1	0.4	2.3
Turkey	nav	-4.7	-0.2	8.0	8.1	nav	11.4	10.7	9.4	11.0
United Kingdom	nav	nav	nav	nav	nav	4.5	2.1	1.2	-0.4	-1.8
United States	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
<b>CPSS<sup>3</sup></b>	<b>nap</b>	<b>nap</b>	<b>nap</b>	<b>nap</b>	<b>nap</b>	<b>8.1</b>	<b>4.4</b>	<b>10.3</b>	<b>7.3</b>	<b>-4.3</b>

**Table 13a (cont)**

	Cash withdrawals at ATMs located outside the country					E-money loading/unloading transactions at terminals in the country				
	with cards issued in the country									
	2005	2006	2007	2008	2009	2005	2006	2007	2008	2009
Australia	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Belgium	10.1	11.7	8.0	4.6	7.2	-9.2	-10.5	-12.7	-14.4	-11.3
Brazil	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Canada	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
China	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
France	nav	9.4	17.0	-2.3	4.7	nav	-9.4	26.0	17.5	16.6
Germany <sup>2</sup>	nav	nav	nav	-0.8	4.6	4.6	13.0	48.9	-9.1	9.5
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	191.9	88.8	42.9	15.0	-2.6	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
Korea	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Mexico	nav	43.3	8.8	-0.5	-8.6	nav	nav	nav	nav	nav
Netherlands	nav	1.2	26.2	8.6	-9.9	nav	7.5	5.4	-2.5	1.6
Russia	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Saudi Arabia	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Singapore	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
South Africa	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Sweden	-0.8	12.6	10.6	-3.2	nav	nav	nav	nav	nav	nav
Switzerland	14.0	5.5	11.4	0.1	3.2	nav	-1.0	-0.7	-2.4	0.5
Turkey	nav	44.9	-8.8	9.7	9.1	nav	nav	nav	nav	nav
United Kingdom	4.7	-22.2	-25.9	22.2	-7.0	nav	nav	nav	nav	nav
United States	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
<b>CPSS</b>	<b>13.5</b>	<b>10.7</b>	<b>28.5</b>	<b>12.1</b>	<b>-4.33</b>	<b>3.6</b>	<b>1.9</b>	<b>14.9</b>	<b>3.2</b>	<b>-4.5</b>

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

<sup>1</sup> Value of cash withdrawals and loading transactions in domestic currency deflated by yearly average CPI inflation. For the CPSS area, in US dollar terms. <sup>2</sup> Different methodology and data collection method since reporting year 2007. <sup>3</sup> Sum or average excluding those countries for which data are not available.

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

	POS transactions at terminals located in the country									
	with cards issued outside the country					with cards issued in the country				
	2005	2006	2007	2008	2009	2005	2006	2007	2008	2009
Australia	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Belgium	26.65	28.40	30.33	32.68	31.40	693.93	747.38	803.32	865.40	924.09
Brazil	nav	nav	nav	nav	nav	2,641.90	3,241.67	3,860.53	4,617.06	5,086.32
Canada	nav	nav	nav	nav	nav	5,018.06	5,456.99	5,811.97	6,281.60	6,552.40
China	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
France	145.46	184.66	191.13	179.55	175.20	5,114.36	5,466.33	5,978.70	6,358.54	6,712.64
Germany <sup>1</sup>	nav	nav	nav	nav	nav	2,409.87	2,477.90	2,006.12	2,163.17	2,274.18
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	12.31	11.56	12.28	13.70	15.80	171.70	218.20	304.20	373.50	388.50
Italy	nav	nav	nav	nav	70.32	732.80	770.65	825.35	873.30	1,444.37
Japan	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Korea	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Mexico	27.19	35.04	26.59	28.05	23.82	412.10	584.24	724.27	813.67	853.87
Netherlands	15.27	20.09	29.40	33.93	39.04	1,521.63	1,660.93	1,814.48	1,992.16	1,980.00
Russia	5.26	6.98	7.88	10.27	10.07	106.63	127.07	189.86	249.96	329.66
Saudi Arabia	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Singapore	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
South Africa	nav	nav	nav	nav	nav	nav	nav	nav	nav	847.61
Sweden	26.00	26.00	34.00	44.00	nav	752.00	952.00	1,118.00	1,302.00	nav
Switzerland	25.30	27.90	32.71	41.32	42.53	336.00	354.00	382.80	423.44	453.75
Turkey	8.36	8.54	9.64	10.81	11.73	1,267.00	1,315.00	1,432.00	1,697.00	1,894.00
United Kingdom	327.00	162.00	269.00	332.00	155.00	6,008.00	6,441.00	6,894.00	7,369.00	7,886.00
United States	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
<b>CPSS<sup>2</sup></b>	<b>618.8</b>	<b>511.2</b>	<b>643.0</b>	<b>726.3</b>	<b>574.90</b>	<b>27,185.98</b>	<b>29,813.36</b>	<b>32,145.59</b>	<b>35,379.80</b>	<b>37,627.38</b>

**Table 14 (cont)**

	POS transactions at terminals located outside the country					E-money payment transactions at terminals in the country				
	with cards issued in the country									
	2005	2006	2007	2008	2009	2005	2006	2007	2008	2009
Australia	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Belgium	44.60	50.00	58.17	68.68	73.31	102.02	96.02	89.82	81.17	70.49
Brazil	17.38	23.53	31.08	40.99	39.91	11.12	1.47	1.67	2.51	2.39
Canada	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
China	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
France	129.46	149.03	165.96	183.96	210.61	17.03	20.06	26.44	32.17	36.04
Germany <sup>1</sup>	nav	nav	165.85	173.48	191.73	37.78	42.28	52.35	47.61	42.99
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	5.44	7.50	12.20	11.90	13.60	nav	nav	nav	nav	nav
Italy	nav	nav	nav	nav	nav	20.38	33.89	49.57	72.56	89.71
Japan	nav	nav	nav	nav	nav	nav	nav	809.64	1,116.10	nav
Korea	nav	nav	nav	nav	nav	159.41	166.73	135.58	115.61	113.31
Mexico	25.78	31.65	37.91	39.81	35.17	nav	nav	nav	nav	nav
Netherlands	55.80	67.11	73.45	81.82	87.71	146.93	164.65	174.83	176.12	177.05
Russia	7.60	11.40	17.86	27.93	33.51	4.54	4.32	1.85	7.38	47.75
Saudi Arabia	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Singapore	nav	nav	nav	nav	nav	1,621.60	1,691.02	1,662.62	1,869.53	2,047.78
South Africa	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Sweden	23.00	22.00	32.00	43.00	nav	nav	nav	nav	nav	nav
Switzerland	48.10	51.59	56.03	60.40	67.24	19.20	18.80	17.69	17.25	15.78
Turkey	7.58	9.50	12.24	15.85	16.97	nav	nav	nav	nav	nav
United Kingdom	275.00	284.00	306.00	314.00	303.00	nav	nav	nav	nav	nav
United States	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
<b>CPSS<sup>2</sup></b>	<b>639.8</b>	<b>707.3</b>	<b>968.7</b>	<b>1,061.8</b>	<b>1,072.76</b>	<b>2,140.00</b>	<b>2,239.22</b>	<b>3,022.06</b>	<b>3,538.00</b>	<b>2,643.28</b>

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

<sup>1</sup> Different methodology and data collection method since reporting year 2007. <sup>2</sup> Sum or average excluding those countries for which data are not available.

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

	POS transactions at terminals located in the country									
	with cards issued outside the country					with cards issued in the country				
	2005	2006	2007	2008	2009	2005	2006	2007	2008	2009
Australia	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Belgium	4.9	6.6	6.8	7.7	-3.9	9.8	7.7	7.5	7.7	6.8
Brazil	nav	nav	nav	nav	nav	22.0	22.7	19.1	19.6	10.2
Canada	nav	nav	nav	nav	nav	9.5	8.7	6.5	8.1	4.3
China	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
France	nav	26.9	3.5	-6.1	-2.4	10.0	6.9	9.4	6.4	5.6
Germany <sup>1</sup>	nav	nav	nav	nav	nav	5.9	2.8	-19.0	7.8	5.1
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	193.1	-6.1	6.2	11.6	15.3	nav	27.1	39.4	22.8	4.0
Italy	nav	nav	nav	nav	nav	9.1	5.2	7.1	5.8	65.4
Japan	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Korea	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Mexico	nav	28.9	-24.1	5.5	-15.1	nav	41.8	24.0	12.3	4.9
Netherlands	nav	31.5	46.3	15.4	15.0	10.7	9.2	9.2	9.8	-0.6
Russia	nav	32.6	13.0	30.3	-2.0	nav	19.2	49.4	31.7	31.9
Saudi Arabia	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Singapore	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
South Africa	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Sweden	30.0	0.0	30.8	29.4	nav	22.7	26.6	17.4	16.5	nav
Switzerland	4.1	10.3	17.2	26.3	2.9	5.8	5.4	8.1	10.6	7.2
Turkey	nav	2.2	12.9	12.1	8.5	nav	3.8	8.9	18.5	11.6
United Kingdom	165.9	-50.5	66.0	23.4	-53.3	6.5	7.2	7.0	6.9	7.0
United States	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
<b>CPSS<sup>2</sup></b>	<b>111.9</b>	<b>-17.4</b>	<b>25.8</b>	<b>13.0</b>	<b>-26.05</b>	<b>10.1</b>	<b>9.7</b>	<b>7.8</b>	<b>10.1</b>	<b>7.9</b>

**Table 14a (cont)**

	POS transactions at terminals located outside the country					E-money payment transactions at terminals in the country				
	with cards issued in the country									
	2005	2006	2007	2008	2009	2005	2006	2007	2008	2009
Australia	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Belgium	14.1	12.1	16.3	18.1	6.7	-4.6	-5.9	-6.5	-9.6	-13.2
Brazil	40.1	35.4	32.1	31.9	-2.6	nav	-86.8	14.0	50.0	-4.7
Canada	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
China	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
France	nav	15.1	11.4	10.8	14.5	6.4	17.8	31.8	21.7	12.0
Germany <sup>1</sup>	nav	nav	nav	4.6	10.5	-1.4	11.9	23.8	-9.1	-9.7
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	394.5	37.9	62.7	-2.5	14.3	nav	nav	nav	nav	nav
Italy	nav	nav	nav	nav	nav	118.5	66.3	46.3	46.4	23.6
Japan	nav	nav	nav	nav	nav	nav	nav	nav	37.9	nav
Korea	nav	nav	nav	nav	nav	-1.7	4.6	-18.7	-14.7	-2.0
Mexico	nav	22.7	19.8	5.0	-11.7	nav	nav	nav	nav	nav
Netherlands	nav	20.3	9.5	11.4	7.2	15.4	12.1	6.2	0.7	0.5
Russia	nav	50.0	56.6	56.4	20.0	nav	-4.9	-57.1	298.5	547.3
Saudi Arabia	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Singapore	nav	nav	nav	nav	nav	1.5	4.3	-1.7	12.4	9.5
South Africa	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Sweden	21.1	-4.3	45.5	34.4	nav	nav	nav	nav	nav	nav
Switzerland	8.3	7.3	8.6	7.8	11.3	1.1	-2.1	-5.9	-2.5	-8.5
Turkey	nav	25.3	28.8	29.5	7.1	nav	nav	nav	nav	nav
United Kingdom	5.8	3.3	7.7	2.6	-3.5	nav	nav	nav	nav	nav
United States	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
<b>CPSS<sup>2</sup></b>	<b>10.0</b>	<b>10.6</b>	<b>13.5</b>	<b>9.6</b>	<b>5.29</b>	<b>2.3</b>	<b>4.6</b>	<b>-1.2</b>	<b>17.1</b>	<b>9.1</b>

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

<sup>1</sup> Different methodology and data collection method since reporting year 2007. <sup>2</sup> Sum or average excluding those countries for which data are not available.

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

	POS transactions at terminals located in the country									
	with cards issued outside the country					with cards issued in the country				
	2005	2006	2007	2008	2009	2005	2006	2007	2008	2009
Australia	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Belgium	3.51	3.67	4.26	4.88	3.87	46.32	50.60	59.49	68.06	67.76
Brazil	nav	nav	nav	nav	nav	69.63	97.69	135.86	175.85	188.43
Canada	nav	nav	nav	nav	nav	286.33	336.83	392.19	432.83	402.97
China	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
France	19.07	22.18	27.02	27.61	23.72	310.22	339.92	406.02	463.00	450.31
Germany <sup>2</sup>	nav	nav	nav	nav	nav	196.90	204.80	176.90	200.38	194.26
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	1.52	1.95	2.54	2.52	2.78	7.15	8.97	14.54	16.80	15.71
Italy	nav	nav	nav	nav	10.59	78.92	89.46	104.78	118.45	158.81
Japan	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Korea	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Mexico	3.01	3.65	3.65	5.80	3.99	23.11	34.67	41.90	46.54	40.21
Netherlands	2.19	2.92	4.28	4.75	4.83	80.04	87.04	102.71	118.58	111.04
Russia	1.24	1.77	2.23	2.66	1.86	4.32	6.84	11.99	20.71	18.38
Saudi Arabia	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Singapore	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
South Africa	nav	nav	nav	nav	nav	nav	nav	nav	nav	37.91
Sweden	1.60	1.63	1.92	1.82	nav	35.97	44.18	59.04	66.64	nav
Switzerland	3.69	4.23	5.33	7.15	6.81	44.76	47.06	52.70	62.30	63.33
Turkey	1.72	1.77	2.67	3.23	3.10	57.33	68.79	98.47	128.88	119.82
United Kingdom	15.28	21.57	31.81	30.43	11.21	535.50	590.13	708.50	697.49	618.32
United States	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
<b>CPSS<sup>3</sup></b>	<b>52.8</b>	<b>65.3</b>	<b>85.7</b>	<b>90.9</b>	<b>72.77</b>	<b>1,776.50</b>	<b>2,006.99</b>	<b>2,365.09</b>	<b>2,616.52</b>	<b>2,487.29</b>

**Table 15 (cont)**

	POS transactions at terminals located outside the country					E-money payment transactions at terminals in the country				
	with cards issued in the country									
	2005	2006	2007	2008	2009	2005	2006	2007	2008	2009
Australia	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Belgium	5.14	5.77	7.23	8.98	8.38	0.60	0.56	0.54	0.52	0.44
Brazil	2.07	2.96	4.10	5.66	5.30	nav	nav	nav	nav	nav
Canada	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
China	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
France	12.99	14.91	19.03	22.46	22.02	nav	nav	nav	nav	nav
Germany <sup>2</sup>	nav	nav	21.33	24.77	24.01	nav	nav	0.22	0.22	0.20
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	0.55	0.78	1.32	1.36	1.62	nav	nav	nav	nav	nav
Italy	nav	nav	nav	nav	13.04	nav	nav	nav	nav	nav
Japan <sup>4</sup>	nav	nav	nav	nav	nav	nav	nav	4.93	8.13	nav
Korea	nav	nav	nav	nav	nav	0.12	0.12	0.11	0.08	0.07
Mexico	3.63	3.44	4.32	4.40	3.86	nav	nav	nav	nav	nav
Netherlands	6.66	8.75	9.80	11.98	10.85	0.00	0.00	0.00	0.00	0.00
Russia	1.67	2.62	4.36	6.93	6.08	nav	nav	nav	nav	nav
Saudi Arabia	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Singapore	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
South Africa	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Sweden	2.14	2.30	3.26	3.64	nav	nav	nav	nav	nav	nav
Switzerland	8.02	8.93	10.57	12.04	11.83	0.06	0.06	0.07	0.06	0.06
Turkey	1.08	1.29	1.69	2.09	1.94	nav	nav	nav	nav	nav
United Kingdom	37.10	41.80	50.05	50.95	39.90	nav	nav	nav	nav	nav
United States	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
<b>CPSS<sup>3</sup></b>	<b>81.0</b>	<b>93.6</b>	<b>137.1</b>	<b>155.3</b>	<b>148.82</b>	<b>0.78</b>	<b>0.73</b>	<b>5.87</b>	<b>9.02</b>	<b>0.77</b>

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

<sup>1</sup> Converted at yearly average exchange rates. <sup>2</sup> Different methodology and data collection method since reporting year 2007. <sup>3</sup> Sum or average excluding those countries for which data are not available. <sup>4</sup> For e-money payment transactions, total transactions during the fiscal year ending March of the following year, converted at average fiscal year exchange rates.



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

	POS transactions at terminals located in the country									
	with cards issued outside the country					with cards issued in the country				
	2005	2006	2007	2008	2009	2005	2006	2007	2008	2009
Australia	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Belgium	-2.2	1.2	4.6	2.4	-16.5	8.8	5.7	5.9	2.4	4.7
Brazil	nav	nav	nav	nav	nav	18.9	21.7	19.1	15.3	11.5
Canada	nav	nav	nav	nav	nav	11.0	7.9	8.0	6.9	-0.6
China	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
France	nav	13.0	9.9	-7.4	-9.7	11.6	6.5	7.8	3.4	2.2
Germany <sup>2</sup>	nav	nav	nav	nav	nav	3.6	1.2	-22.6	3.1	1.7
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	112.5	25.9	12.9	-3.6	11.0	205.3	23.1	40.8	12.2	-6.0
Italy	nav	nav	nav	nav	nav	7.1	9.8	5.2	2.2	40.0
Japan	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Korea	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Mexico	nav	17.0	-3.7	54.2	-20.8	nav	44.8	16.5	7.7	-0.5
Netherlands	nav	30.0	32.3	1.7	6.0	11.2	5.9	6.5	5.7	-2.5
Russia	nav	25.3	5.9	2.4	-17.8	nav	39.8	47.2	47.9	4.2
Saudi Arabia	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Singapore	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
South Africa	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Sweden	8.2	-1.5	6.5	-10.7	nav	13.1	19.4	20.4	6.5	nav
Switzerland	3.3	14.0	19.9	18.1	-4.1	15.1	4.6	6.4	4.2	2.3
Turkey	nav	0.3	26.4	9.1	7.7	nav	16.8	20.1	18.1	4.4
United Kingdom	nav	36.2	32.5	0.7	-57.6	5.8	6.4	7.9	3.6	2.0
United States	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
<b>CPSS<sup>3</sup></b>	<b>9.4</b>	<b>20.5</b>	<b>27.7</b>	<b>1.9</b>	<b>-30.97</b>	<b>10.2</b>	<b>10.1</b>	<b>14.8</b>	<b>6.3</b>	<b>-5.1</b>

**Table 15a (cont)**

	POS transactions at terminals located outside the country					E-money payment transactions at terminals in the country				
	with cards issued in the country									
	2005	2006	2007	2008	2009	2005	2006	2007	2008	2009
Australia	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Belgium	23.5	8.7	12.9	11.2	-1.9	-10.0	-10.9	-12.6	-14.5	-11.0
Brazil	20.0	24.2	18.8	22.8	-2.6	nav	nav	nav	nav	nav
Canada	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
China	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
France	nav	11.5	15.1	7.1	3.0	nav	nav	nav	nav	nav
Germany <sup>2</sup>	nav	nav	nav	5.7	1.7	nav	nav	nav	-6.9	-5.4
Hong Kong SAR	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
India	176.2	39.9	45.7	0.6	19.7	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	43.0	nav
Korea	nav	nav	nav	nav	nav	-6.8	-7.4	-9.1	-15.2	-4.9
Mexico	nav	-8.5	21.0	-1.1	0.9	nav	nav	nav	nav	nav
Netherlands	nav	27.9	1.1	11.83	-5.7	nav	nav	nav	nav	nav
Russia	nav	38.5	39.6	36.12	2.9	nav	nav	nav	nav	nav
Saudi Arabia	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Singapore	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
South Africa	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Sweden	13.4	4.7	27.3	5.6	nav	nav	nav	nav	nav	nav
Switzerland	7.4	10.8	12.5	0.3	-1.1	-1.2	-1.0	13.5	-14.6	0.5
Turkey	nav	16.9	9.7	11.8	4.0	nav	nav	nav	nav	nav
United Kingdom	1.6	8.8	7.6	7.2	-9.9	nav	nav	nav	nav	nav
United States	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
<b>CPSS<sup>3</sup></b>	<b>5.3</b>	<b>12.5</b>	<b>20.5</b>	<b>8.9</b>	<b>-11.49</b>	<b>-7.7</b>	<b>-8.4</b>	<b>-4.0</b>	<b>47.6</b>	<b>-13.96</b>

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

<sup>1</sup> Value of payment transactions in domestic currency deflated by yearly average CPI inflation. For the CPSS area, in US dollar terms.<sup>2</sup> Different methodology and data collection method since reporting year 2007. <sup>3</sup> Sum or average excluding those countries for which data are not available.

**Table PS1**  
**Features of selected interbank funds transfer systems**  
*(at end-2009)*

System	Type	Settlement	Owner/manager	Processing	Membership	Degree of centralisation
<b>Australia</b>						
RITS	L	RTGS	CB	RTT	O	C
<b>Belgium</b>						
TARGET2-BE	L	RTGS	CB	RTT	R	C
Clearing house	R	MN	B, CB	RTT	O	C
CEC	R	MN	B, CB	RTT	O	C
<b>Brazil</b>						
STR	L	RTGS	CB	RTT	O <sup>1</sup>	C
SITRAF	L	MN, BN, G	PA <sup>2</sup>	RTT	O <sup>3</sup>	C
BmfBovespa-FX	FX	MN	Other <sup>4</sup>	ACH	O <sup>5</sup>	C
SILOC	R	MN	PA <sup>2</sup>	ACH	O <sup>3</sup>	C
COMPE	R	MN	B	ACH	O <sup>1</sup>	C
<b>Canada</b>						
LVTS	L	MN	PA	RTT	O	C
<b>China</b>						
HVPS	L	RTGS	CB	RTT	O	C
BEPS	R	MN	CB	RTT	O	C
<b>France</b>						
TARGET2-BDF <sup>1</sup>	L	RTGS	CB	RTT	R	C
CORE <sup>2</sup>	R	MN	B	ACH	O	C
<b>Germany</b>						
TARGET2-BBk <sup>1</sup>	L	RTGS	CB	RTT	R	C
RPS	R	BA	CB	ACH	O	C
<b>Hong Kong SAR</b>						
HKD CHATS	L, FX	RTGS	CB, B <sup>1</sup>	RTT	O	C
USD CHATS	L, FX	RTGS	CB, B <sup>1</sup>	RTT	O	C
EUR CHATS	L, FX	RTGS	CB, B <sup>1</sup>	RTT	O	C
<b>India</b>						
RTGS	L	RTGS	CB	RTT	R	C
Clearing House						
-Cheque Clearing	R	MN	CB, B	M, ACH	R	D
-ECS / NECS	R	MN	B, CB	M, ACH	R	D <sup>1</sup> , C <sup>2</sup>
-NEFT	R	MN	CB	ACH	R	C
<b>Italy</b>						
TARGET2-BDI	L	RTGS	CB	RTT	O	C
BI-COMP	R	MN	CB	ACH	O	C
<b>Japan</b>						
BOJ-NET	L	RTGS	CB	RTT	R	C
FXYCS <sup>1</sup>	L	RTGS	B	RTT	R	C
Zengin System	R	MN	B	RTT	R	C
Tokyo Clearing House	R	MN	B	ACH	R	C
<b>Korea</b>						
BOK-Wire+	L	RTGS	CB	RTT	R	C
Check Clearing System	R	MN	PA	M, ACH	O	D, C
Interbank Shared Network	R	MN	PA	RTT	O	C

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

Table PS1 (cont)

System	Type	Settlement	Owner/manager	Processing	Membership	Degree of centralisation
<b>Mexico</b>						
SPEI	L, R	MN	CB	RTT	O	C
CECOBAN	R	MN	B	ACH	O	C
<b>Netherlands</b>						
TARGET2-NL	L	RTGS	CB	RTT	R	C
Equens	R	MN, BA		ACH	R	C
<b>Russia</b>						
BESP System	L	RTGS	CB	RTT	R	C
VER	L, R	G	CB	RTT, ACH <sup>1</sup>	O	C
MER	L, R	G	CB	RTT, ACH <sup>1</sup>	O	C, D <sup>2</sup>
Paper-based settlements	L, R	G	CB	M	O	D
<b>Saudi Arabia</b>						
SARIE	L, R	RTGS	CB	RTT	R	C
<b>Singapore</b>						
MEPS	L	RTGS	CB	RTT	O	C
SGDCCS	R	MN	PA	ACH	O	C
USDCCS	R	G	PA	ACH	O	C
IBG	R	MN	PA	ACH	O	C
EFTPOS	R	MN	B	RTT	R	C
<b>South Africa</b>						
SAMOS	L, R	RTGS	CB	RTT	R	C
<b>Sweden</b>						
E-RIX	L	RTGS	CB	RTT	R	C
K-RIX	L	RTGS	CB	RTT	R	C
Bankgirot	R	MN	B	ACH	O	C
Dataclearing	R	MN	B	ACH	O	C
<b>Switzerland</b>						
SIC	L, R	RTGS	B, CB	RTT	O	C
<b>Turkey</b>						
TIC-RTGS	L, R	RTGS	CB	RTT	O	C
BKM	R	MN	B	RTT	O	C
ICH	R	MN	CB, B	ACH	O	D
<b>United Kingdom</b>						
CHAPS Euro	L	RTGS	B, CB	RTT	R	C
CHAPS Sterling	L	RTGS	B, CB	RTT	R	C
Cheque/credit	R	MN	B	ACH	R	D
BACS	R	MN	B	ACH	R	C
<b>United States<sup>1</sup></b>						
CHIPS <sup>2</sup>	L	MN, BN, G	B	RTT	R	C
Fedwire	L	RTGS	CB	RTT	O <sup>3</sup>	C
<b>European Union</b>						
TARGET	L	RTGS	CB, B, PA	RTT	R, O	C
EURO1 / STEP1	L	MN	B	RTT	R	C
STEP2	R	BA	B	ACH	R	C
<i>Memo:</i>						
CLS	FX	RTGS	B <sup>1</sup>	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
<b>Australia</b>						
RITS	V	18.30 <sup>1</sup> ; 20.30 <sup>2</sup>	Real time	18.30 <sup>1</sup> ; 20.30 <sup>2</sup>	07:30	18.30 <sup>1</sup> ; 20.30 <sup>2</sup>
<b>Belgium</b>						
TARGET2-BE	F	18:00	Real time	17:00	07:00	18:00
Clearing house	F	15:15	nav	nav	nap	nap
CEC	F	15:00	nav	nav	nap	nap
<b>Brazil</b>						
STR	F	18:30	Real time	17:30	06:30	18:30
SITRAF	F	17:00	Intraday <sup>6</sup>	17:00	nap	nap
BmfBovespa-FX	F	10:00	T+2: 14:05 <sup>7</sup>	nap	nap	nap
SILOC	F	nap	T+1: 08:20	21:59	nap	nap
COMPE	F	nap	T+1: 09:00, 17:15 <sup>8</sup>	nap	nap	nap
<b>Canada</b>						
LVTS	F	18:30	Intraday <sup>1</sup>	18:00	nap <sup>2</sup>	nap
<b>China</b>						
HVPS	F	17:30	Real time	17:00	08:30	17:00
BEPS	F	16:00	Intraday <sup>1</sup>	nap	nap	nap
<b>France</b>						
TARGET2-BDF <sup>1</sup>	F	18:00	Real time	17:00	07:00	18:00
CORE <sup>2</sup>	F	13:30	15:15	nap	nap	nap
<b>Germany</b>						
TARGET2-BBk <sup>1</sup>	F	18:00	Real time	17:00	07:00	18:00
RPS	F	07:00 <sup>2</sup> ; 09:00 <sup>3</sup> ; 10:00 <sup>4</sup> ; 12:00 <sup>5</sup> ; 20:00 <sup>6</sup>	Intraday	nap	nap	nap
<b>Hong Kong SAR</b>						
HKD CHATS	F	18:30	Real time	nav	08:30	18:30
USD CHATS	F	18:30	Real time	nav	08:30	18:30
EUR CHATS	F	18:30	Real time	nav	08:30	18:30
<b>India</b>						
RTGS	0	20:00	Real time	16:30	09:00	17:00
Clearing House						
-Cheque Clearing	F, S	19:30	T+1	nap	nap	nap
-ECS / NECS	0	17:00	T+1	nap	nap	nap
-NEFT	0	19:00	Intraday	nap	nap	nap
<b>Italy</b>						
TARGET2-BDI	F	18:00	Real time	17:00	07:00	18:00
BI-COMP	F	12:00	<sup>1</sup>	12:00	nap	nap
<b>Japan</b>						
BOJ-NET	V <sup>2</sup>	19:00 <sup>3</sup>	Real time	14:00 <sup>6</sup>	08:30	19:00 <sup>7</sup>
FXYCS <sup>1</sup>	F	19:00 <sup>4</sup>	Real time	19:00 <sup>4</sup>	08:30	19:00 <sup>7</sup>
Zengin System	F	15:30	16:15	15:30	nap	nap
Tokyo Clearing House	F	08:00 <sup>5</sup>	12:30	08:00 <sup>5</sup>	nap	nap
<b>Korea</b>						
BOK-Wire+	F	17:30	Real time	17:30	09:00	17:30
Check Clearing System	F	16:00	T+1: 11:00, 14:00	nap	nap	nap
Interbank Shared Network	F	18:00 <sup>1</sup> , 23:55 <sup>2</sup> , 14:00/17:00 <sup>3</sup>	T+1: 11:00	nap	nap	nap

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

Table PS1 (cont)

System	Pricing	Closing time for same day transactions	Settlement finality	Cut-off third-party orders	Standard money market hours	
					opening	closing
<b>Mexico</b>						
SPEI	F	17:20	Real time	17:00	07:45 <sup>1</sup>	17:00
CECOBAN	F	nap	T+1	nap	nap	nap
<b>Netherlands</b>						
TARGET2-NL	F	18:00	Real time	17:00	07:00	18:00
Equens	F	17:00	every 30 min	15:30	nap	nap
<b>Russia</b>						
BESP System	S	21:00 <sup>3</sup>	Real time	17:00 <sup>4</sup> -21:00 <sup>3,5</sup>	10:30 <sup>3,6</sup>	17:30 <sup>3,6</sup>
VER	S	17:00 <sup>4,7</sup>	Intraday	17:00 <sup>4</sup>	10:30 <sup>3,6</sup>	17:30 <sup>3,6</sup>
MER	S	17:00 <sup>4,8</sup>	Intraday <sup>8</sup>	17:00 <sup>4</sup>	10:30 <sup>3,6</sup>	17:30 <sup>3,6</sup>
Paper-based settlements	S	14:00 <sup>9</sup>	T+2 <sup>10</sup> , T+5 <sup>10</sup>	14:00 <sup>9</sup>	10:30 <sup>3,6</sup>	17:30 <sup>3,6</sup>
<b>Saudi Arabia</b>						
SARIE	F	16:00	Real time	15:30	09:00	16:00
<b>Singapore<sup>1</sup></b>						
MEPS	V	18:30 (14:45)	Real time (14:45)	18:30 (14:45) <sup>2</sup>	09:00	18:30
SGDCCS	F	17:00 (13:30)	T+1: 15:45 (14:30)	17:00	nap	nap
USDCCS	F	15:30 (nap)	T+1: 17:00	15:30	nap	nap
IBG	F	12:00 (10:00)	T+1:18:15 (14:30)	12:00	nap	nap
EFTPOS	F	22:00	T+1: 20:00 <sup>3</sup>	nap	nap	nap
<b>South Africa</b>						
SAMOS	F	24:00	Real time	nap	08:00	12:00
<b>Sweden</b>						
E-RIX	F	18:00	Real time	17:00	09:00	16:15
K-RIX	F	17:00	Real time	17:00	09:00	16:15
Bankgirot	F	nap <sup>1</sup>	Intraday <sup>2</sup>	16:20 <sup>3</sup>	nap	nap
Dataclearing	F	nap <sup>1</sup>	Intraday <sup>2</sup>	15:20 <sup>4</sup>	nap	nap
<b>Switzerland</b>						
SIC	F	16:15 <sup>1</sup>	Real time	15:00	09:00	16:00
<b>Turkey</b>						
TIC-RTGS	F	17:30	Real time	nap	08:30	17:30
BKM	F	nap	T+1	nap	nap	nap
ICH	F	nap	T+1	nap	nap	nap
<b>United Kingdom</b>						
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	<sup>1</sup>	nap	nap	nap
BACS	F	nap	<sup>2</sup>	nap	nap	nap
<b>United States<sup>1</sup></b>						
CHIPS <sup>2</sup>	F	17:00	Intraday <sup>4</sup>	17:00	08:30 <sup>5</sup>	18:30
Fedwire	F	18:30	Real time	18:00	08:30 <sup>5</sup>	18:30
<b>European Union<sup>1</sup></b>						
TARGET	F	18:00	Real time	17:00	07:00	18:00
EURO1 / STEP1	F	16:00	about 16:30	16:00	07:00	18:00
STEP2	F	nap	about 07:30 <sup>2</sup>	22:00 on T-1	07:00	18:00
<i>Memo:</i>						
CLS	F	06:30 <sup>2</sup>	Real time	nap	nap	nap

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)				
	2005	2006	2007	2008	2009	2005	2006	2007	2008	2009
<b>Australia</b>										
RITS	5.96	6.42	7.25	8.09	7.85	nav	7.7	13.0	11.6	-3.0
<b>Belgium</b>										
TARGET2-BE	1.77	1.74	2.04	2.75	2.00	-0.7	-2.0	17.5	34.8	-27.2
Clearing house	0.57	0.50	0.47	0.43	0.24	-56.4	-11.7	-6.7	-8.3	-43.6
CEC	952	966	1,012	1,063	1,123	-5.7	1.5	4.7	5.1	5.6
<b>Brazil</b>										
STR	10.7	10.7	10.8	10.4	10.5	0.5	-0.2	1.1	-4.1	1.1
SITRAF	35.3	41.6	52.0	61.0	67.4	40.0	17.9	24.8	17.4	10.4
BmfBovespa-FX	0.09	0.07	0.06	0.07	0.06	-17.0	-15.9	-13.5	1.6	-13.8
COMPE	2067	1709	1533	1397	1235	-31.2	-17.3	-10.3	-8.9	-11.6
SILOC	970	1241	1428	1625	1752	908.0	27.8	15.1	13.8	7.8
<b>Canada</b>										
LVTs	4.57	4.92	5.29	5.72	5.61	5.0	7.6	7.7	8.0	-1.9
<b>China</b>										
HVPS	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
BEPS	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
<b>France</b>										
TARGET2-BDF <sup>1</sup>	4.32	4.58	4.88	6.65	7.62	8.0	5.9	6.6	36.3	14.5
PNS <sup>1</sup>	6.84	6.61	6.43	0.40	nap	-2.4	-3.2	-2.8	-93.8	nav
CORE <sup>2</sup>	11,861	12,182	12,303	12,491	12,738	2.1	2.7	1.0	1.5	2.0
<b>Germany</b>										
TARGET2-BBk <sup>1</sup>	35.8	37.9	47.5	41.6	44.7	5.0	5.9	25.3	-12.5	7.6
RPS	2,175	2,298	2,343	2,465	2,586	-2.5	5.7	2.0	5.2	4.9
<b>Hong Kong SAR</b>										
HKD CHATS	4.07	4.60	5.50	5.59	5.16	7.8	12.9	19.6	1.7	-7.7
USD CHATS	1.49	1.74	2.12	2.47	2.62	16.7	17.3	21.8	16.3	6.0
EUR CHATS	0.01	0.02	0.04	0.05	0.06	nav	140.0	66.7	35.0	16.7
<b>India</b>										
RTGS	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Cheque Clearing	1,287	1,367	1,461	1,397	1,379	10.3	6.3	6.8	-4.3	-1.3
ECS / NECS	80	144	205	248	247	44.8	79.9	42.5	20.9	-0.4
NEFT	3.07	4.78	13.31	32.16	66.34	20.4	55.7	178.5	141.6	106.3
<b>Italy</b>										
TARGET2-BDI	10.4	10.9	11.5	9.5	8.7	14.3	5.5	5.0	-17.4	-8.8
BI-COMP	1,895	1,946	1,992	2,025	2,004	1.5	2.7	2.3	1.6	-1.0
<b>Japan</b>										
BOJ-NET	5.30	5.55	6.76	8.47	12.31	2.4	4.7	21.8	25.3	45.4
FXYCS	6.87	6.77	7.75	7.54	6.21	-7.4	-1.3	14.5	-2.8	-17.7
Zengin System	1,315	1,321	1,353	1,368	1,380	2.2	0.5	2.4	1.1	0.9
Tokyo Clearing House	48.9	44.4	40.7	36.6	31.2	-8.1	-9.1	-8.4	-10.0	-15.0
<b>Korea</b>										
BOK-Wire+	1.99	2.08	2.25	2.54	2.75	15.7	4.9	8.2	12.7	8.3
Check Clearing System	820	1,152	1,186	1,104	931	-5.9	40.5	2.9	-6.9	-15.6
Interbank Shared Network	2,165	2,416	2,680	2,858	2,969	11.4	11.6	11.0	6.6	3.9

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

Table PS2 (cont)

System	Number of transactions (millions)					Increase in the number of transactions (% change on previous year)				
	2005	2006	2007	2008	2009	2005	2006	2007	2008	2009
<b>Mexico</b>										
SPEI	5.52	19.13	29.47	41.71	62.21	nav	246.4	54.1	41.5	49.2
CECOBAN	182.35	186.55	184.72	178.80	164.26	nav	2.3	-1.0	-3.2	-8.1
<b>Netherlands</b>										
TARGET2-NL	4.70	4.77	7.26	9.25	9.39	-5.6	1.4	52.0	27.5	1.5
Equens	3,272	3,530	3,803	4,040	4,259	4.8	7.9	7.7	6.2	5.4
<b>Russia</b>										
BESP System	nav	nav	nav	0.0	0.1	nav	nav	nav	nav	950.0
VER	464.3	573.3	676.9	752.6	748.7	nav	23.5	18.1	11.2	-0.5
MER	86.3	120.5	154.1	184.4	192.5	nav	39.7	27.9	19.7	4.4
Paper-based settlements	5.1	2.5	2.8	3.1	1.7	nav	-50.7	14.0	7.4	-45.7
<b>Saudi Arabia</b>										
SARIE	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
<b>Singapore</b>										
MEPS	2.52	2.68	3.42	3.73	3.63	12.5	6.3	27.6	9.1	-2.7
SGDCCS	84.9	83.4	84.9	82.5	78.2	-1.3	-1.8	1.8	-2.8	-5.2
USDCCS	0.78	0.88	0.94	0.96	0.90	11.4	12.8	6.8	2.1	-6.2
IBG	72.5	77.8	80.7	81.6	84.3	8.0	7.3	3.7	1.1	3.3
EFTPOS	125	141	152	162	nav	9.3	12.5	7.7	6.4	nav
<b>South Africa</b>										
SAMOS - large	1.51	1.77	2.17	2.52	2.62	nav	17.3	22.3	16.4	3.7
SAMOS - retail <sup>1</sup>	0.19	0.17	0.21	0.23	0.25	nav	-11.5	21.3	11.7	8.3
<b>Sweden</b>										
E-RIX	0.11	0.07	nav	nav	nav	10.0	-36.4	nav	nav	nav
K-RIX	1.50	1.70	1.95	2.01	2.58	15.4	13.3	14.4	3.3	28.4
Bankgirot	484	554	616	671	698	12.6	14.5	11.2	8.9	4.0
Dataclearing	83.0	84.0	90.0	nav	nav	-21.0	1.2	7.1	nav	nav
<b>Switzerland</b>										
SIC	256	317	357	372	382	22.6	23.7	12.5	4.2	2.7
<b>Turkey</b>										
TIC-RTGS	76.7	93.1	106.1	119.3	129.5	nav	21.3	13.9	12.5	8.5
BKM	671.5	660.7	727.8	826.1	897.7	nav	-1.6	10.2	13.5	8.7
ICH	23.5	23.6	24.9	23.2	19.3	nav	0.2	5.6	-6.9	-16.6
<b>United Kingdom</b>										
CHAPS Euro	5.06	5.57	5.71	0.59	nav	7.9	10.1	2.5	-89.7	nav
CHAPS Sterling	29.6	33.0	35.6	34.6	31.9	4.5	11.6	7.7	-2.8	-7.8
Cheque/credit	126.0	110.7	98.4	96.6	82.2	-7.3	-12.1	-11.1	-1.9	-14.9
BACS	2,412	2,504	2,580	2,579	2,490	19.8	3.8	3.1	-0.1	-3.5
<b>United States</b>										
CHIPS	71.5	77.9	87.3	92.0	84.8	4.3	9.0	12.1	5.4	-7.8
Fedwire	132	134	135	131	125	5.9	0.9	0.8	-2.5	-5.1
<b>European Union</b>										
TARGET	76.3	83.4	99.1	89.0	87.6	10.6	9.2	18.9	-10.1	-1.6
EURO1 / STEP1	46.4	47.7	54.4	64.2	58.3	4.7	2.8	13.9	18.1	-9.2
STEP2 XCT Service <sup>3</sup>	45.6	66.0	91.3	73.2	54.2	73.6	44.9	38.4	-19.9	-25.9
STEP2 ICT Service <sup>4</sup>	nav	nav	221	265	287	nav	nav	nav	20.3	8.2
STEP2 SCT Service <sup>5</sup>	nav	nav	nav	45.1	89.0	nav	nav	nav	nav	97.4
<i>Memo:</i>										
<b>CLS<sup>3</sup></b>	47.85	61.53	90.26	134.43	150.09	46.9	28.6	46.7	48.9	11.6

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					Average value per transaction				
	<i>(USD billions except as noted)<sup>1</sup></i>					<i>(USD thousands)<sup>1</sup></i>				
	2005	2006	2007	2008	2009	2005	2006	2007	2008	2009
<b>Australia</b>										
RITS	25,471	28,828	38,349	40,358	33,473	4,274.4	4,493.8	5,292.4	4,991.1	4,265.7
<b>Belgium</b>										
TARGET2-BE	21,448	24,373	36,453	39,683	28,980	12,117.6	14,047.9	17,886.9	14,445.8	14,489.8
Clearing house	60.3	61.6	67.2	64.6	30.0	105.7	122.2	143.0	149.9	123.5
CEC	786	839	1,022	1,175	1,119	0.8	0.9	1.0	1.1	1.0
<b>Brazil</b>										
STR	32,680	44,863	54,990	59,991	70,821	3,051.9	4,199.5	5,093.5	5,794.6	6,768.7
SITRAF	1,038	1,438	2,094	2,786	2,653	29.4	34.5	40.3	45.7	39.4
BmfBovespa-FX	360	441	703	765	637	4,093.9	5,956.1	10,977.8	11,772.3	11,375.2
COMPE	477	452	508	575	504	0.2	0.3	0.3	0.4	0.4
SILOC	205	288	373	464	463	0.2	0.2	0.3	0.3	0.3
<b>Canada</b>										
LVTs	30,310	36,823	42,877	43,092	33,885	6,634.8	7,491.9	8,098.4	7,538.7	6,044.5
<b>China</b>										
HVPS	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
BEPS	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
<b>France</b>										
TARGET2-BDF <sup>1</sup>	151,425	169,587	198,527	149,131	130,406	35,019.6	37,043.8	40,665.1	22,412.2	17,115.9
PNS <sup>1</sup>	19,432	18,643	22,258	1,092	nav	2,842.5	2,818.8	3,462.1	2,742.9	nav
CORE <sup>2</sup>	5,906	6,310	7,084	7,698	6,961	0.5	0.5	0.6	0.6	0.5
<b>Germany</b>										
TARGET2-BBk <sup>1</sup>	172,023	189,140	317,934	323,884	238,260	4,808.2	4,991.0	6,693.3	7,792.8	5,330.2
RPS	2,610	2,753	3,095	3,449	3,192	1.2	1.2	1.3	1.4	1.2
<b>Hong Kong SAR</b>										
HKD CHATS	14,936	18,504	27,785	24,707	16,982	3,668.9	4,024.4	5,052.7	4,419.0	3,292.4
USD CHATS	1,588	1,569	2,127	2,537	2,147	1,069.3	900.5	1,003.0	1,028.5	820.8
EUR CHATS	422	343	413	272	214	42,232.8	14,294.7	10,321.9	5,037.0	3,403.2
<b>India</b>										
RTGS	2.62	4.08	6.62	7.43	8.15	nav	nav	nav	nav	nav
Cheque Clearing	2.57	2.66	3.24	2.87	2.15	0.002	0.002	0.002	0.002	0.002
ECS / NECS	0.01	0.02	0.20	0.04	0.04	0.000	0.000	0.001	0.000	0.000
NEFT	0.01	0.02	0.03	0.06	0.08	0.005	0.004	0.003	0.002	0.001
<b>Italy</b>										
TARGET2-BDI	40,840	47,372	57,635	60,171	44,844	3,934.1	4,327.4	5,013.9	6,336.4	5,178.3
BI-COMP	3,948	4,248	4,619	5,045	4,304	2.1	2.2	2.3	2.5	2.1
<b>Japan</b>										
BOJ-NET	196,452	218,128	250,381	285,589	291,305	37,052.6	39,307.8	37,030.0	33,714.7	23,656.3
FXYS	36,514	38,015	47,826	50,080	33,957	5,318.5	5,612.1	6,168.3	6,643.2	5,470.6
Zengin System	21,235	21,258	22,313	25,974	25,703	16.2	16.1	16.5	19.0	18.6
Tokyo Clearing House	3,301	2,806	2,693	2,884	2,782	67.6	63.2	66.1	78.7	89.3
<b>Korea</b>										
BOK-Wire+	29,450	33,416	39,633	39,023	36,020	14,829.0	16,034.5	17,583.2	15,357.5	13,088.7
Check Clearing System	3,520	3,933	4,723	4,674	4,247	4.3	3.4	4.0	4.2	4.6
Interbank Shared Network	4,879	6,352	7,800	7,569	7,398	2.3	2.6	2.9	2.6	2.5

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

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



Table PS3 (cont)

System	Value of transactions (USD billions except as noted) <sup>1</sup>					Average value per transaction (USD thousands) <sup>1</sup>				
	2005	2006	2007	2008	2009	2005	2006	2007	2008	2009
<b>Mexico</b>										
SPEI	8,578	10,710	12,391	12,970	9,512	1,553.8	560.0	420.4	311.0	152.9
CECOBAN	332	368	391	406	294	1.8	2.0	2.1	2.3	1.8
<b>Netherlands</b>										
TARGET2-NL	38,126	40,146	53,434	86,153	88,834	8,104.9	8,412.7	7,365.2	9,315.8	9,464.5
Equens	2,413	2,659	2,815	2,946	2,718	0.7	0.8	0.7	0.7	0.6
<b>Russia</b>										
BESP System	nav	nav	nav	83	3,365	nav	nav	nav	13,842.3	53,412.8
VER	5,438	7,933	14,665	17,065	13,659	11.7	13.8	21.7	22.7	18.2
MER	1,277	1,875	2,721	3,573	2,197	14.8	15.6	17.7	19.4	11.4
Paper-based settlements	144	40	44	89	28	28.4	15.8	15.5	29.2	16.9
<b>Saudi Arabia</b>										
SARIE	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
<b>Singapore</b>										
MEPS	7,564	8,308	10,135	11,474	9,381	3,001.7	3,100.1	2,963.4	3,076.1	2,584.2
SGDCCS	244	294	416	409	368	2.9	3.5	4.9	5.0	4.7
USDCCS	24.3	27.9	31.2	36.9	33.6	31.2	31.8	33.2	38.5	37.3
IBG	80.5	95.8	123.2	150.4	149.6	1.1	1.2	1.5	1.8	1.8
EFTPOS	5.72	7.45	9.29	11.27	nav	0.0	0.1	0.1	0.1	nav
<b>South Africa</b>										
SAMOS - large	8,740	8,436	9,889	10,463	8,464	5,780.5	4,758.3	4,559.4	4,145.3	3,234.4
SAMOS - retail	681	741	827	782	743	nav	nav	nav	nav	nav
<b>Sweden</b>										
E-RIX	2,591	2,324	nav	nav	nav	23,555.2	33,197.9	nav	nav	nav
K-RIX	14,867	16,905	18,181	20,736	22,835	9,911.2	9,944.4	9,347.3	10,316.6	8,850.6
Bankgirot	690	793	102	1,093	922	1.4	1.4	0.2	1.6	1.3
Dataclearing	230	246	314	nav	nav	2.8	2.9	3.5	nav	nav
<b>Switzerland</b>										
SIC	33	36	44	54	52	0.1	0.1	0.1	0.1	0.1
<b>Turkey</b>										
TIC-RTGS	5.85	10.52	13.86	16.95	15.33	0.08	0.11	0.13	0.14	0.12
BKM	32.54	36.19	49.66	63.37	60.86	0.05	0.05	0.07	0.08	0.07
ICH	0.12	0.13	0.17	0.18	0.13	0.00	0.01	0.01	0.01	0.01
<b>United Kingdom</b>										
CHAPS Euro	45,704	52,941	64,180	9,588	nav	9,034.3	9,501.3	11,234.0	16,251.2	nav
CHAPS Sterling	94,299	107,297	135,836	132,225	92,892	3,187.2	3,249.2	3,818.0	3,822.2	2,911.1
Cheque/credit	2,270	2,330	2,501	2,134	1,470	18.0	21.0	25.4	22.1	17.9
BACS	5,719	6,304	7,389	7,231	6,018	2.4	2.5	2.9	2.8	2.4
<b>United States</b>										
CHIPS	349,871	394,567	485,624	508,759	364,355	4,894.7	5,066.3	5,562.7	5,530.0	4,296.6
Fedwire	518,547	572,646	670,665	754,975	631,127	3,915.3	4,286.0	4,979.0	5,747.4	5,061.2
<b>European Union</b>										
TARGET	613,695	676,806	923,700	894,126	738,488	8,041.6	8,119.2	9,323.4	10,043.2	8,430.5
EURO1 / STEP1	53,333	60,515	79,714	107,427	90,693	1,149.2	1,267.9	1,466.7	1,673.6	1,555.9
STEP2 XCT Service <sup>3</sup>	130	336	494	461	312	2.8	5.1	5.4	6.3	5.7
STEP2 ICT Service <sup>4</sup>	nav	nav	1,362	1,910	1,659	nav	nav	6.2	7.2	5.8
STEP2 SCT Service <sup>5</sup>	nav	nav	nav	431	721	nav	nav	nav	9.6	8.1
<i>Memo:</i>										
<b>CLS<sup>3</sup></b>	545.84	714.32	940.62	1,039.23	890.47	11,406.8	11,609.5	10,421.6	7,730.3	5,933.1

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

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

Table PS3 (cont)

System	Increase in the real value of transactions (% change on previous year, adjusted by CPI inflation)					Value of transactions as a percentage of GDP (in %)				
	2005	2006	2007	2008	2009	2005	2006	2007	2008	2009
<b>Australia</b>										
RITS	nav	9.7	16.7	-0.3	-13.1	3,463.1	3,652.7	4,000.0	3,823.9	3,328.8
<b>Belgium</b>										
TARGET2-BE	14.8	9.9	34.7	-2.6	-23.2	5,702.0	6,107.0	7,949.8	7,861.6	6,143.2
Clearing house	-19.7	-1.2	-1.7	-13.9	-51.2	16.0	15.4	14.7	12.8	6.4
CEC	5.5	3.4	9.6	2.9	0.2	208.8	210.3	222.9	232.8	237.3
<b>Brazil</b>										
STR	23.6	19.1	5.0	-2.8	22.8	3,704.5	4,122.1	4,025.6	3,668.5	4,491.9
SITRAF	30.4	20.2	24.8	18.5	-1.0	117.6	132.1	153.3	170.4	168.2
BmfBovespa-FX	6.1	6.1	36.5	-3.0	-13.4	40.8	40.5	51.4	46.8	40.4
SILOC	-47.0	-17.8	-3.8	0.8	-8.8	54.1	41.5	37.2	35.2	32.0
COMPE	416.9	22.1	10.8	10.8	3.6	23.2	26.5	27.3	28.4	29.3
<b>Canada</b>										
LVTs	8.8	11.5	8.1	-2.6	-16.0	2,673.1	2,879.2	3,012.8	2,871.8	2,533.7
<b>China</b>										
HVPS	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
BEPS	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
<b>France</b>										
TARGET2-BDF <sup>1</sup>	10.4	8.8	5.6	-31.9	-8.1	7,063.1	7,483.8	7,654.7	5,231.2	4,916.1
PNS <sup>1</sup>	-12.2	-6.8	7.7	-95.6	nav	906.4	822.7	858.2	38.3	nav
CORE <sup>2</sup>	2.2	3.8	1.3	-1.5	-5.0	275.5	278.5	273.1	270.0	262.4
<b>Germany</b>										
TARGET2-BBk <sup>1</sup>	7.5	7.0	50.7	-7.3	-22.8	6,176.9	6,484.7	9,568.0	8,869.9	7,110.5
RPS	-2.9	2.6	0.8	1.4	-2.9	93.7	94.4	93.1	94.4	95.3
<b>Hong Kong SAR</b>										
HKD CHATS	12.4	21.3	47.8	-14.9	-31.9	8,401.7	9,742.4	13,417.8	11,483.6	8,065.0
USD CHATS	15.9	-3.3	33.5	14.1	-16.2	893.2	825.9	1,027.4	1,179.3	1,019.7
EUR CHATS	81.4	-20.5	18.5	-37.0	-21.9	237.6	180.6	199.4	126.4	101.8
<b>India</b>										
RTGS	170.8	52.8	41.0	9.1	10.3	0.3	0.4	0.6	0.6	0.6
Cheque Clearing	3.4	1.4	6.1	-14.1	-24.7	0.3	0.3	0.3	0.2	0.2
ECS / NECS	87.2	128.9	629.5	-81.7	2.6	0.0	0.0	0.0	0.0	0.0
NEFT	7.1	20.6	72.9	65.7	46.6	0.0	0.0	0.0	0.0	0.0
<b>Italy</b>										
TARGET2-BDI	14.6	12.4	9.3	-5.7	-22.2	2,300.2	2,542.3	2,724.0	2,623.1	2,119.9
BI-COMP	3.3	4.2	-2.3	-1.3	-10.9	222.4	228.0	218.3	219.9	203.4
<b>Japan</b>										
BOJ-NET	6.3	16.9	16.2	-1.2	-6.5	4,314.1	5,000.3	5,720.1	5,848.7	5,745.1
FXYS	-6.2	9.6	27.3	-9.3	-37.8	801.9	871.5	1,092.6	1,025.6	669.7
Zengin System	4.1	5.4	6.2	0.9	-9.3	466.3	487.3	509.7	531.9	506.9
Tokyo Clearing House	-14.6	-10.5	-2.9	-7.2	-11.6	72.5	64.3	61.5	59.1	54.9
<b>Korea</b>										
BOK-Wire+	8.9	3.6	12.5	11.6	3.9	3,486.5	3,513.5	3,777.0	4,191.8	4,324.9
Check Clearing System	-5.2	2.0	13.9	12.1	2.3	416.7	413.6	450.1	502.1	510.0
Interbank Shared Network	14.5	18.8	16.5	10.0	10.1	577.6	667.9	743.3	813.0	888.2

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

Table PS3 (cont)

System	Increase in the real value of transactions (% change on previous year, adjusted by CPI inflation)					Value of transactions as a percentage of GDP (in %)				
	2005	2006	2007	2008	2009	2005	2006	2007	2008	2009
<b>Mexico</b>										
SPEI	nav	20.5	11.5	1.5	-15.5	1,010.3	1,124.5	1,208.0	1,190.8	1,086.9
CECOBAN	nav	7.2	2.4	0.6	-16.6	39.1	38.7	38.1	37.3	33.6
<b>Netherlands</b>										
TARGET2-NL	1.9	2.6	20.1	47.5	7.4	5,978.8	5,924.1	6,829.2	9,876.4	11,166.1
Equens	4.3	7.3	-4.5	-4.2	-3.9	378.4	392.3	359.8	337.8	341.7
<b>Russia</b>										
BESP System	nav	nav	nav	nav	4655.8	nav	nav	nav	5.0	272.7
VER	nav	28.6	55.4	-0.4	-6.0	711.6	801.1	1,128.0	1,021.9	1,106.8
MER	nav	29.5	22.0	12.4	-27.8	167.1	189.3	209.3	214.0	178.1
Paper-based settlements	nav	-75.8	-5.9	72.9	-63.2	18.8	4.0	3.4	5.3	2.3
<b>Saudi Arabia</b>										
SARIE	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
<b>Singapore</b>										
MEPS	27.2	3.8	13.3	-0.3	-16.5	6,315.4	6,083.6	6,281.2	6,306.1	5,147.6
SGDCCS	4.7	14.0	31.3	-13.3	-8.0	203.9	215.6	257.7	225.0	202.1
USDCCS	21.5	8.5	3.9	4.1	-7.0	20.3	20.5	19.4	20.3	18.4
IBG	9.7	12.5	19.5	7.5	1.6	67.2	70.2	76.4	82.7	82.1
EFTPOS	17.1	23.0	15.8	6.9	nav	4.8	5.5	5.8	6.2	nav
<b>South Africa</b>										
SAMOS - large	nav	-3.0	12.1	13.0	-22.2	3,539.2	3,230.1	3,458.4	3,780.5	2,966.1
SAMOS - retail	nav	9.3	6.8	1.0	-8.6	275.7	283.5	289.2	282.6	260.5
<b>Sweden</b>										
E-RIX	15.8	-12.5	nav	nav	nav	75.3	62.9	nav	nav	nav
K-RIX	2.6	10.6	-3.1	7.6	25.4	4,014.4	4,236.7	3,930.7	4,250.6	5,616.5
Bankgirot	11.6	11.7	-88.5	915.6	-3.9	186.4	198.8	21.9	224.0	226.8
Dataclearing	-7.8	4.2	14.9	nav	nav	62.1	61.7	67.9	nav	nav
<b>Switzerland</b>										
SIC	-3.2	8.1	15.8	8.4	-1.6	8.9	9.1	10.0	10.7	10.6
<b>Turkey</b>										
TIC-RTGS	nav	75.0	10.6	10.4	1.5	1.2	2.0	2.1	2.3	2.5
BKM	nav	8.3	15.1	15.2	7.9	6.7	6.8	7.7	8.6	9.9
ICH	nav	9.9	8.0	-3.5	-19.6	0.0	0.0	0.0	0.0	0.0
<b>United Kingdom</b>										
CHAPS Euro	12.6	12.1	8.6	-86.5	nav	2,934.2	3,177.1	3,338.4	453.3	nav
CHAPS Sterling	-1.8	9.8	13.7	2.5	-19.2	4,138.5	4,390.5	4,831.3	4,985.6	4,272.9
Cheque/credit	-6.9	-0.9	-3.6	-10.2	-20.7	99.6	95.4	89.0	80.4	67.6
BACS	7.0	6.4	5.3	3.0	-4.3	251.0	258.0	262.8	272.7	276.8
<b>United States</b>										
CHIPS	-1.7	9.6	20.0	1.0	-28.3	2,768.3	2,944.8	3,453.5	3,540.7	2,580.6
Fedwire	5.2	7.3	14.2	8.5	-16.4	4,103.0	4,273.8	4,769.4	5,254.2	4,470.0
<b>European Union<sup>6</sup></b>										
TARGET	7.6	6.9	22.5	-12.3	-13.4	6,062.1	6,302.6	7,485.0	6,608.9	5,928.3
EURO1 / STEP1	-4.9	10.0	18.2	22.1	-11.5	526.8	563.5	645.9	794.0	728.0
STEP2 XCT Service <sup>3</sup>	69.1	150.8	32.0	-15.5	-29.0	1.3	3.1	4.0	3.4	2.5
STEP2 ICT Service <sup>4</sup>	nav	nav	nav	27.0	-8.9	nav	nav	11.0	14.1	13.3
STEP2 SCT Service <sup>5</sup>	nav	nav	nav	nav	75.4	nav	nav	nav	3.2	5.8

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				
	2005	2006	2007	2008	2009	2005	2006	2007	2008	2009
<b>Australia</b>										
RITS	60	62	63	68	70	57	58	58	62	61
<b>Belgium</b>										
TARGET2-BE	85	85	88	51	50	15	16	16	9	10
Clearing house	82	81	79	73	73	25	25	24	24	24
CEC	83	83	81	76	76	22	21	21	20	20
<b>Brazil</b>										
STR	142	143	136	139	136	142	143	136	139	136
SITRAF	95	98	96	95	89	95	98	96	95	89
BmfBovespa-FX	81	81	75	73	70	81	81	75	73	70
SILOC	137	138	131	135	132	137	138	131	135	132
COMPE	123	118	114	116	120	123	118	114	116	120
<b>Canada</b>										
LVTS	86	85	87	85	88	15	15	15	15	15
<b>China</b>										
HVPS	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
BEPS	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
<b>France</b>										
TARGET2-BDF <sup>1</sup>	167	160	118	277	293	144	130	88	65	83
PNS <sup>1</sup>	45	50	50	nap	nap	17	16	16	nap	nap
CORE <sup>2</sup>	595	579	564	424	423	13	13	12	12	11
<b>Germany</b>										
TARGET2-BBk <sup>1</sup>	8,420	8,513	2,928	2,891	2,787	171	191	188	203	184
RPS	267	252	237	256	223	267	252	237	256	223
<b>Hong Kong SAR</b>										
HKD CHATS	129	130	136	142	141	129	130	136	142	141
USD CHATS	230	222	231	226	229	68	68	74	76	80
EUR CHATS	45	47	48	50	50	23	25	28	30	30
<b>India</b>										
RTGS	117	106	105	106	119	117	106	105	106	119
Cheque Clearing	115	115	115	115	211	115	115	115	115	115
ECS / NECS	nav	nav	nav	114	117	nav	nav	nav	114	117
NEFT	22	56	85	89	95	22	56	85	89	95
<b>Italy</b>										
TARGET2-BDI	762	767	783	480	479	118	119	110	95	100
BI-COMP	720	740	817	339	338	137	132	124	123	115
<b>Japan</b>										
BOJ-NET	594	584	577	568	560	594	584	577	568	560
FXYCS	225	219	217	215	212	32	29	29	27	27
Zengin System	1,579	1,533	1,491	1,428	1,396	146	145	146	145	144
Tokyo Clearing House	354	347	343	334	329	106	105	105	105	105
<b>Korea</b>										
BOK-Wire+	124	123	123	130	130	124	123	123	130	130
Check Clearing System	21	23	23	26	52	21	23	23	26	52
Interbank Shared Network	29	29	29	30	56	29	29	29	30	56

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

Table PS4 (cont)

System	Total number of participants					of which: direct participants				
	2005	2006	2007	2008	2009	2005	2006	2007	2008	2009
<b>Mexico</b>										
SPEI	34	44	67	77	81	34	44	67	77	81
CECOBAN	26	24	23	23	26	26	24	23	23	26
<b>Netherlands</b>										
TARGET2-NL	155	148	132	0	103	102	99	90	0	61
Equens	68	61	57	56	53	68	61	57	56	53
<b>Russia</b>										
BESP System	nap	nap	nap	739	1,155	nap	nap	nap	739	1,155
VER	3,986	4,050	4,087	4,123	3,948	3,986	4,050	4,087	4,123	3,948
MER	3,985	4,050	4,087	4,123	3,940	3,985	4,050	4,087	4,123	3,940
Paper-based settlements	4,110	4,174	4,203	4,143	3,957	4,110	4,174	4,203	4,143	3,957
<b>Saudi Arabia</b>										
SARIE	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
<b>Singapore</b>										
MEPS	111	110	118	119	135	64	57	58	60	63
SGDCCS	61	60	63	61	63	34	33	34	34	34
USDCCS	43	44	44	45	46	32	31	31	32	31
IBG	39	39	42	38	43	36	35	35	31	37
EFTPOS	4	4	4	4	nav	4	4	4	4	nav
<b>South Africa</b>										
SAMOS - large	22	21	22	22	24	22	21	22	22	24
SAMOS - retail	21	20	21	21	23	21	20	21	21	23
<b>Sweden</b>										
E-RIX	21	20	21	21	23	21	20	21	21	23
K-RIX	11	10	nav	nav	nav	11	10	nav	nav	nav
Bankgirot	19	20	19	19	20	19	20	19	19	20
Dataclearing	19	20	19	19	nav	19	20	19	19	nav
<b>Switzerland</b>										
SIC	325	330	346	356	376	325	330	346	356	376
<b>Turkey</b>										
TIC-RTGS	50	48	48	48	48	50	48	48	48	48
BKM	34	34	32	32	32	34	34	32	32	32
ICH	42	42	42	41	40	42	42	42	41	40
<b>United Kingdom</b>										
CHAPS Euro	nav	nav	nav	nav	nav	19	19	13	0	nav
CHAPS Sterling	nav	nav	nav	nav	nav	15	15	15	15	15
Cheque/credit	434	nav	nav	nav	nav	11	11	12	12	12
BACS	65,013	65,015	65,015	63,515	60,615	13	15	15	15	15
<b>United States</b>										
CHIPS	48	46	45	47	48	nav	nav	nav	nav	nav
Fedwire <sup>6,7</sup>	7,893	7,669	7,409	7,292	7,329	nav	nav	nav	nav	nav
<b>European Union</b>										
TARGET	10,198	10,293	4,736	4,558	4,532	1,059	1,074	1,053	935	981
EURO1 / STEP1	267	303	312	316	283	267	303	312	316	283
STEP2 XCT Service <sup>3</sup>	1,625	1,728	1,792	1,802	1,817	97	107	108	106	105
STEP2 ICT Service <sup>4</sup>	nav	nav	57	65	78	nav	nav	9	8	7
STEP2 SCT Service <sup>5</sup>	nav	nav	nav	4,138	4,472	nav	nav	nav	114	117
<i>Memo:</i>										
<b>CLS</b>	57	57	57	60	59	55	55	55	58	57

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 %)				
	2005	2006	2007	2008	2009	2005	2006	2007	2008	2009
<b>Australia</b>										
RITS	72.8	72.9	72.3	72.5	72.9	61.5	61.7	59.9	60.3	60.8
<b>Belgium</b>										
TARGET2-BE	84.0	84.0	84.0	90.0	92.8	90.0	90.0	91.0	93.3	89.4
Clearing house	85.0	85.3	84.1	83.9	82.1	90.5	90.3	88.5	88.0	86.1
CEC	82.0	81.8	81.7	81.8	81.4	81.5	82.0	82.4	82.6	82.2
<b>Brazil</b>										
STR	31.5	30.1	36.4	34.2	32.6	47.3	42.6	44.0	47.0	56.0
SITRAF	54.6	54.3	54.7	59.0	58.9	71.4	70.3	72.2	73.7	72.9
BmfBovespa-FX	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
SILOC	64.8	65.4	66.9	68.8	70.4	64.9	66.4	67.9	70.0	71.2
COMPE	64.9	65.6	67.2	69.8	71.8	63.0	63.7	65.4	68.1	69.9
<b>Canada</b>										
LVTS	83.1	82.9	83.0	82.5	81.4	77.0	77.7	76.8	75.8	71.3
<b>China</b>										
HVPS	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
BEPS	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
<b>France</b>										
TARGET2-BDF <sup>1</sup>	46.2	44.4	47.0	53.3	53.9	51.2	56.2	58.2	61.9	61.6
PNS <sup>1</sup>	62.3	65.6	66.2	62.5	nap	62.0	69.6	68.9	69.4	nap
CORE <sup>2</sup>	60.5	62.1	68.3	69.2	67.8	59.3	60.3	64.8	67.3	74.6
<b>Germany</b>										
TARGET2-BBk <sup>1</sup>	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.6	0.4	0.3
RPS	0.3	0.3	0.3	0.3	0.3	0.2	0.2	0.2	0.1	0.2
<b>Hong Kong SAR</b>										
HKD CHATS	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
USD CHATS	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
EUR CHATS	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
<b>India</b>										
RTGS	nav	nav	40.0	41.0	33.0	nav	nav	47.0	46.0	46.0
Cheque Clearing	nav	45.0	39.0	32.0	25.0	nav	96.0	90.0	92.0	87.0
ECS / NECS	nav	4.8	5.4	5.6	4.5	nav	0.9	5.6	1.2	1.6
NEFT	nav	0.2	0.4	0.7	1.2	nav	0.6	0.9	1.9	3.4
<b>Italy</b>										
TARGET2-BDI	51.5	48.7	48.9	59.1	55.3	48.1	45.3	50.7	52.8	57.7
BI-COMP	44.1	44.3	46.0	54.3	52.0	38.7	38.6	43.9	50.4	52.0
<b>Japan</b>										
BOJ-NET	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
FXYCS	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Zengin System	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Tokyo Clearing House	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
<b>Korea</b>										
BOK-Wire+	31.2	29.0	28.9	29.7	29.6	31.0	30.9	35.7	37.6	35.9
Check Clearing System	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Interbank Shared Network	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav

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

Table PS4 (cont)

System	Concentration ratio in terms of volume (in %)					Concentration ratio in terms of value (in %)				
	2005	2006	2007	2008	2009	2005	2006	2007	2008	2009
<b>Mexico</b>										
SPEI	81.5	88.0	83.8	80.4	81.0	77.0	79.3	77.1	72.7	71.4
CECOBAN	86.5	85.5	84.9	83.1	82.5	77.1	76.3	75.4	72.6	75.8
<b>Netherlands</b>										
TARGET2-NL	0.6	0.6	0.6	0.6	0.6	0.7	0.7	0.7	0.4	0.5
Equens	1.0	1.0	1.0	1.0	1.0	1.0	1.0	0.9	0.9	0.9
<b>Russia</b>										
BESP System	nap	nap	nap	71.4	63.6	nap	nap	nap	97.0	98.0
VER	nap	nap	nap	nap	nap	nap	nap	nap	nap	nap
MER	nap	nap	nap	nap	nap	nap	nap	nap	nap	nap
Paper-based settlements	nap	nap	nap	nap	nap	nap	nap	nap	nap	nap
<b>Saudi Arabia</b>										
SARIE	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
<b>Singapore</b>										
MEPS	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
SGDCCS	87.9	87.8	88.2	87.8	88.3	81.9	82.2	83.6	82.3	86.0
USDCCS	72.5	72.9	74.4	74.5	76.1	66.4	68.5	69.5	70.1	74.5
IBG	88.6	88.1	87.3	86.4	87.1	80.2	79.3	80.1	80.2	81.7
EFTPOS	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
<b>South Africa</b>										
SAMOS - large	85.7	85.4	87.1	89.9	88.7	87.7	83.9	84.9	84.4	84.9
SAMOS - retail	57.8	58.3	60.1	60.9	59.9	97.5	97.5	97.2	96.9	96.6
<b>Sweden</b>										
E-RIX	98.4	98.3	nap	nap	nap	99.6	99.6	nap	nap	nap
K-RIX	85.5	86.0	86.5	87.0	87.5	80.3	77.4	78.2	78.9	79.7
Bankgirot	nap	nap	nap	nap	nap	nap	nap	nap	nap	nap
Dataclearing	nap	nap	nap	nap	nap	nap	nap	nav	nap	nap
<b>Switzerland</b>										
SIC	62.2	63.1	62.4	62.3	62.0	69.5	68.7	68.2	67.3	73.2
<b>Turkey</b>										
TIC-RTGS	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
BKM	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
ICH	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
<b>United Kingdom</b>										
CHAPS Euro	72.0	73.0	74.0	70.0	nav	79.0	80.0	80.0	77.0	nav
CHAPS Sterling	79.0	80.0	79.0	79.0	79.0	78.0	78.0	77.0	75.0	74.0
Cheque/credit	78.0	76.0	75.0	75.0	75.0	78.0	77.0	77.0	77.0	77.0
BACS	76.0	76.0	79.0	76.0	78.0	nav	nav	nav	nav	nav
<b>United States</b>										
CHIPS	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Fedwire	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
<b>European Union</b>										
TARGET	22.6	23.8	21.4	nav	nav	19.9	18.8	20.4	16.0	nav
EURO1 / STEP1	26.2	28.7	30.5	29.8	30.7	45.0	45.7	46.1	45.4	46.7
STEP2 XCT Service <sup>3</sup>	33.7	29.6	27.0	29.5	34.9	31.7	26.8	25.1	28.8	30.2
STEP2 ICT Service <sup>4</sup>	nav	nav	91.9	96.2	99.3	nav	nav	85.0	96.1	99.2
STEP2 SCT Service <sup>5</sup>	nav	nav	nav	37.0	25.0	nav	nav	nav	29.6	22.5

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

## Footnotes for Tables PS1–4

**Australia:** <sup>1</sup> Australian eastern standard time. <sup>2</sup> Australian eastern daylight-saving time.

**Brazil:** <sup>1</sup> Any financial institution holding a reserve account or a settlement account at the Central Bank of Brazil. <sup>2</sup> The system is owned by CIP, a non-for-profit association owned by banks. <sup>3</sup> Any bank holding a reserve account at the Central Bank of Brazil. <sup>4</sup> The system is owned by BMFBOVESPA, which is a for-profit company. <sup>5</sup> Any bank authorised by the Central Bank of Brazil to carry out FX transactions and holding a reserve account at the Central Bank of Brazil. <sup>6</sup> Payments become final at the moment settlement is completed by the system, which occurs throughout the day. <sup>7</sup> T and T+1 are also possible, but the relevant volume and value are very low. <sup>8</sup> The time of settlement finality depends on the value of the cleared documents.

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

**China:** <sup>1</sup> Payment orders are submitted for settlement during the day at the designated time.

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

**Germany:** <sup>1</sup> Before November 2007, the figures are reported for RTGS<sup>plus</sup>, including traffic from Slovenia, Malta and Cyprus. <sup>2</sup> For legacy credit transfers. Payments submitted after 7:00 are settled on the next banking business day. <sup>3</sup> For legacy direct debits and BSE cheque collection procedure. Payments submitted after 9:00 are settled on the next banking business day. <sup>4</sup> For ISE cheque collection procedure. <sup>5</sup> For SEPA credit transfers. Payments submitted after 12:00 are settled on the next banking business day. <sup>6</sup> For SEPA direct debits.

**Hong Kong SAR:** <sup>1</sup> 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. <sup>2</sup> 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 08:30 and 18:30.

**India:** <sup>1</sup> For ECS. <sup>2</sup> For NECS.

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

**Japan:** <sup>1</sup> FXYCS payments were incorporated into Next Generation RTGS of BOJ-NET in October 2008. <sup>2</sup> Processing costs of transfer orders are recovered from the participants, but development and maintenance costs of BOJ-NET are covered by the Bank of Japan. <sup>3</sup> Cut-off time is extended to 19:00 only for participants approved by the Bank of Japan for the use of extended operating hours between 17:00 and 19:00. <sup>4</sup> According to the guideline of FXYCS, all payments except CLS payments are submitted to the system by 14:00. <sup>5</sup> 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. <sup>6</sup> 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. <sup>7</sup> 19:00 for market participants with access to the extended operating hours of BOJ-NET.

**Korea:** <sup>1</sup> For Interbank Funds Transfer System. <sup>2</sup> For CD/ATM System and Electronis Banking System. <sup>3</sup> For CMS System.

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

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

**Russia:** <sup>1</sup> RTT in the majority of regional components of the payment system of the Bank of Russia; ACH in the Moscow region. <sup>2</sup> A certain low amount of payments is not processed centrally due to technical issues. <sup>3</sup> Moscow time. <sup>4</sup> Local time of the regional component. <sup>5</sup> Cut-off time of third-party orders depends on the time schedule of the regional component, through which associated participants send payments to the BEPS system (for direct participants it is 21:00 Moscow time regardless of their location). Thus cut-off time for orders of participants in the BEPS system is not earlier than 17:00 local time. Additional time limits for cut-off of third-party orders may be set by agreements between participants of the payment system of the Bank of Russia and their customers. <sup>6</sup> Opening and closing hours are given for stock and money markets. For the OTC market opening and closing hours may be different. <sup>7</sup> Not earlier than 17:00. VER systems operate at regional level according to local time. <sup>8</sup> Due to the time difference among 11 time zones, for some time zones, settlement finality occurs next day. <sup>9</sup> Local time. In some selected regions, the closing time can be extended. <sup>10</sup> T+2 at the latest for intra-regional transactions, T+5 at the latest for inter-regional transactions. In average, settlement finality occurs within T+2.

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

**South Africa:** <sup>1</sup> Volumes of transactions in retail payment streams are settled in batches. Thus, volumes recorded by the system represent the number of batches and not actual transactions settled.

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

**Switzerland:** <sup>1</sup> 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:** <sup>1</sup> In net settlement, the payment becomes final and irrevocable once details of the payment have been entered into the Interbank Data Exchange (IBDE). <sup>2</sup> In net settlement, the payment becomes final when the payment has had an effect on the bilateral net



**Footnotes for Tables PS1–4 (cont)**

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

**European Union:** <sup>1</sup> All times are Central European Time (CET). <sup>2</sup> STEP2 payments are settled in EURO1 at 07:30 CET. <sup>3</sup> STEP2 XCT Service commenced settlement transactions on 29 April 2003. <sup>4</sup> STEP2 ICT Service commenced settlement transactions in November 2006. Data are available from 2007 onwards. <sup>5</sup> STEP2 SCT Service became operational on 28 January 2008. <sup>6</sup> Using euro area consumer price (HICP) inflation and GDP respectively.

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

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Table TRS1

## Features of selected exchanges and trading systems

(at end-2009)

System	Owner/ manager	Markets / products	Trading	Operating times	Relationship with CCP
<b>Australia</b>					
ASX	SE <sup>1</sup>	SEC: E, O; DER	ELT	10:00-16:00	int <sup>2</sup>
ASX 24	SE <sup>1</sup>	DER	ELT	17:10-07:00, 08:30-16:30 <sup>3</sup>	int <sup>4</sup>
<b>Belgium</b>					
Regulated off-exchange <sup>1</sup>	O	SEC: G	ELT	nap	nap
<b>Brazil</b>					
BmfBovespa-Equities <sup>1</sup>	SE	SEC: E, O; DER	ELT	10:00-17:00 <sup>2</sup>	int <sup>3</sup>
BmfBovespa-Derivatives <sup>1</sup>	SE	DER	ELT	9:00-18:00 <sup>4</sup>	int <sup>3</sup>
<b>Canada</b>					
TSX	SE <sup>1</sup>	SEC: B, E	ELT	09:30-16:00	par <sup>2</sup>
Montréal Exchange	SE <sup>1</sup>	DER	ELT	06:00-16:15 <sup>3</sup>	int <sup>4</sup>
ICE	O	DER	ELT	08:00-13:15	int <sup>5</sup>
<b>China</b>					
Shanghai Stock Exchange	SE	SEC: B, G, E, O; DER	ELT	09:15-11:30 <sup>1</sup> , 13:00-15:30 <sup>2</sup>	indep <sup>3</sup>
Shenzhen Stock Exchange	SE	SEC: B, G, E, O; DER	ELT	9:15-11:30, 13:00-15:00	indep <sup>3</sup>
<b>France</b>					
Euronext Paris	SE <sup>1</sup>	SEC: B, G, E, O; DER	ELT	09:00-17:30	indep <sup>2</sup>
<b>Germany</b>					
Xetra	SE <sup>1</sup>	SEC: E, O	ELT	09:00-17:30	
Frankfurt (Floor)	SE <sup>1</sup>	SEC: B, G, E, O	FLT	09:00-20:00	int <sup>2</sup>
Eurex	SE <sup>3</sup>	DER	ELT	07:30-22:00 <sup>4</sup>	
<b>Hong Kong SAR</b>					
Hong Kong Stock Exchange	SE	SEC: B, G, E; DER: O <sup>1</sup>	ELT	09:30-12:30 <sup>2</sup> , 12:30-14:30 <sup>2,3</sup> , 14:30-16:00 <sup>2</sup>	nav
<b>India</b>					
NDS	CB, O	SEC: G	ETL	09:00-17:00	nap
BSE: BOLT	SE	SEC: E, B; DER	ETL	09:00-15:30	int <sup>1</sup>
NSE: NEAT	SE	SEC: E, B; DER	ETL	09:00-15:30	int <sup>2</sup>
<b>Italy</b>					
Borsa Italiana	SE	SEC: B, G, O DER	ELT	08:00-1730 <sup>1</sup>	yes
MTS	SE	SEC: B, G	ELT	08:00-17:30	yes
PCT	SE	SEC: B, G	ELT	07:45-18:30	yes
<b>Japan</b>					
Tokyo Stock Exchange (TSE)	B, O	SEC: B, G, E, O; DER	ELT	09:00-15:00	indep
Osaka Securities Exchange (OSE)	B, O	SEC: B, G, E, O; DER	ELT	09:00-15:10	indep <sup>1</sup> ; int <sup>2,3</sup>
Tokyo Financial Exchange (TFX)	B, O	DER	ELT	08:45-15:30	int <sup>4</sup>
<b>Korea</b>					
Korea Exchange(KRX)	O	SEC: B, G, E, O; DER	ELT	09:00-15:00 <sup>1</sup> , 09:00-15:15 <sup>2</sup>	int <sup>3</sup>
<b>Mexico</b>					
BMV	SE	SEC: E	ELT	08:30-15:00	par <sup>1</sup>
Mexder	SE, O	DER	ELT	07:30-15:00	int <sup>2</sup>
<b>Netherlands</b>					
Euronext Amsterdam	SE <sup>1</sup>	nav	nav	09:00-17:00	nav
<b>Russia</b>					
CJSC MICEX	CB, B, O	SEC: B, G, E, O; DER <sup>1</sup>	ELT	10:00-19:00	nap
CJSC MICEX Stock Exchange	B, SE, O	SEC: B, E, O; DER	ELT	10:00-19:00	nap
OJSC RTS	O	SEC: B, E, O; DER	ELT	10:15-18:45, 19:00-23:50 <sup>2</sup>	par <sup>3</sup>

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

Table TRS1 (cont)

System	Owner/ manager	Markets / products	Trading	Operating times	Relationship with CCP
<b>Saudi Arabia</b>					
Tadawul	SE	SEC: B, E	ELT	11:00 - 16:30	nap
<b>Singapore</b>					
SGX	SE	SEC: B, E, O	ELT	09:00-12:30, 14:00-17:00 <sup>1</sup>	indep
SGS	CB	SEC: G	ELT	09:00-11:30, 14:00-16:30	int
<b>South Africa</b>					
Johannesburg Stock Exchange (JSE)	SE	SEC: B, E	ELT	09:00-17:00	nap
<b>Sweden</b>					
NASDAQ OMX Stockholm	SE <sup>1</sup>	SEC: B, G, E, O; DER	ELT	09:00-17:30	int <sup>2</sup>
<b>Switzerland</b>					
SIX Swiss Exchange	B, CB <sup>1</sup>	SEC: B, G, E, O; DER	ELT	08:30-17:30	int <sup>2</sup> ; indep <sup>3</sup>
<b>Turkey</b>					
Istanbul Stock Exchange	SE	SEC: B, G, E, O	ELT, FLT	9:30-17:30 <sup>1</sup> , 09:30- 17:00 <sup>2</sup>	nap
Turkish Derivatives Exchange	B, O, SE <sup>3</sup>	DER	ELT	09:15-17:35	indep <sup>4</sup>
<b>United Kingdom</b>					
London Stock Exchange	nav	nav	nav	nav	nav
Virt-x	nav	nav	nav	nav	nav
<b>United States<sup>1</sup></b>					
New York Stock Exchange	O	SEC: E, O; DER	FLT, ELT	09:30-16:00	indep <sup>2</sup>
Nasdaq	O	SEC: E, O	ELT	09:30-16:00	indep <sup>2</sup>
American Stock Exchange	SE	SEC: E, O; DER	FLT	09:30-16:00	indep <sup>2</sup>

**Australia:** <sup>1</sup> ASX Group. <sup>2</sup> ASX Clear. <sup>3</sup> Market hours vary for individual products and depending on whether daylight saving time is in place.

<sup>4</sup> ASX Clear (Futures).

**Belgium:** <sup>1</sup> Rentefonds.

**Brazil:** <sup>1</sup> "Megabolsa" and Global Trading System are the electronic trading platforms used in the equities market and derivatives market respectively. <sup>2</sup> Regular operating time, which is changed to 11:00-18:00 during the daylight saving time. <sup>3</sup> BmfBovespa. <sup>4</sup> General operating time. There are specific operating times for specific markets and products.

**Canada:** <sup>1</sup> TSX Group and Montréal Exchange Inc. merged to create TMX Group in 2008. <sup>2</sup> CDS. <sup>3</sup> Market hours vary for individual product classes. <sup>4</sup> CDCC. <sup>5</sup> ICE.

**China:** <sup>1</sup> 9:15-9:25 for call auction. <sup>2</sup> 15:00-15:30 for block trading. <sup>3</sup> SD&C.

**France:** <sup>1</sup> Euronext has a credit institution's status. <sup>2</sup> LCH.Clearnet SA.

**Germany:** <sup>1</sup> Deutsche Börse AG. <sup>2</sup> Eurex Clearing AG. <sup>3</sup> Deutsche Börse AG (50%) and SWX Swiss Exchange (50%). <sup>4</sup> Depending on instruments.

**Hong Kong SAR:** <sup>1</sup> 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. <sup>2</sup> Before 10:00, auction session; after 10:00, continuous trading session. <sup>3</sup> For iShares only.

**India:** <sup>1</sup> BOISL and ICCL. <sup>2</sup> NSCCL.

**Italy:** <sup>1</sup> An afterhours session is scheduled for some markets.

**Japan:** <sup>1</sup> For securities. <sup>2</sup> For derivatives. <sup>3</sup> OSE. <sup>4</sup> TFX.

**Korea:** <sup>1</sup> For securities. <sup>2</sup> For derivatives. <sup>3</sup> KRX.

**Mexico:** <sup>1</sup> CCV. <sup>2</sup> Asigna.

**Netherlands:** <sup>1</sup> NYSE Euronext.

**Russia:** <sup>1</sup> Trading: bonds, government securities, derivatives; clearing: all instruments (including equity and shares). <sup>2</sup> Additional trading session at stock exchange with T+4 settlement and in Derivatives market section. <sup>3</sup> CJSC "RTS Clearing Center".

**Singapore:** <sup>1</sup> 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

**Sweden:** <sup>1</sup> OMX AB. <sup>2</sup> OMX Derivatives Markets, which is a secondary legal name for the OMX Nordic Exchange Stockholm AB.

**Switzerland:** <sup>1</sup> The Swiss National Bank owns an immaterial number of shares of SIX Group. <sup>2</sup> SIS x-clear AG. <sup>3</sup> LCH.Clearnet Ltd.

**Turkey:** <sup>1</sup> For equities only. No trading between 12:30-14:00. <sup>2</sup> For bonds, government securities only. No trading between 12:00-13:00.

<sup>3</sup> Istanbul Stock Exchange is a shareholder (18%) of the Turkish Derivatives Exchange. <sup>4</sup> Takasbank, a CCP, is also a shareholder (3%) of the Turkish Derivatives Exchange.

**United States:** <sup>1</sup> Local times are Eastern time. <sup>2</sup> NSCC.

Table TRS2

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

(total for the year)

System	Number of transactions (millions)					Increase in the number of transactions (% change on previous year)				
	2005	2006	2007	2008	2009	2005	2006	2007	2008	2009
<b>Australia</b>										
ASX	25.8	38.2	69.2	107.14	116.49	nav	48.4	81.0	54.8	8.7
ASX 24	64.3	80.0	92.7	76.08	64.58	nav	24.3	16.0	-17.9	-15.1
<b>Belgium</b>										
Regulated off-exchange	nav	0.08	0.08	0.08	0.09	nav	nav	1.3	3.4	9.6
<b>Brazil</b>										
BmfBovespa-Equities	15.7	21.8	38.0	61.57	82.33	16.3	39.1	74.4	62.0	33.7
BmfBovespa-Derivatives	2.8	4.0	5.7	7.14	9.58	nav	42.4	40.9	25.6	34.1
<b>Canada</b>										
TSX	58.9	92.6	127.6	186.8	195.5	34.2	57.1	37.9	46.4	4.6
Montréal Exchange	28.7	40.5	42.7	38.1	34.3	31.5	41.3	5.4	-10.9	-9.9
ICE	2.08	2.90	3.45	3.32	3.57	1.7	39.5	19.2	-3.8	7.5
<b>China</b>										
Shanghai Stock Exchange	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Shenzhen Stock Exchange	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
<b>France</b>										
Euronext Paris	nav	74.8	106.9	133.1	111.8	nav	nav	42.8	24.5	-16.0
<b>Germany</b>										
Xetra	40.2	53.1	86.9	122.4	91.0	17.1	32.3	63.5	40.8	-25.6
Frankfurt (Floor)	50.4	81.7	88.9	30.6	19.5	22.3	62.0	8.8	-65.6	-36.3
Eurex	1,249	1,527	1,900	2,164	1,685	17.3	22.3	24.4	13.9	-22.2
<b>Hong Kong SAR</b>										
Hong Kong Stock Exchange	0.04	0.06	0.15	0.14	0.18	-0.7	73.7	136.6	-6.9	25.8
<b>India</b>										
NDS	0.1	0.1	0.2	0.3	0.4	-21.7	8.7	51.8	29.3	32.0
BSE: BOLT	264.0	346.2	530.3	540.8	605.6	11.2	31.1	53.2	2.0	12.0
NSE: NEAT	609.0	784.8	1,172.9	1,365.3	1,681.8	35.0	28.9	49.5	16.4	23.2
<b>Italy</b>										
Borsa Italiana	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
MTS	nav	0.31	0.34	0.18	0.13	nav	nav	9.8	-48.1	-24.0
PCT	nav	0.48	0.65	0.62	0.54	nav	nav	37.5	-4.9	-12.4
<b>Japan</b>										
TSE	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
OSE	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
TFX	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav

Table TRS2 (cont)

System	Number of transactions (millions)					Increase in the number of transactions (% change on previous year)				
	2005	2006	2007	2008	2009	2005	2006	2007	2008	2009
<b>Korea</b>										
KRX	2,593.05	2,474.63	2,777.42	2,867.28	3,102.87	0.2	-4.6	12.2	3.2	8.2
<b>Mexico</b>										
BMV	1.70	2.48	3.56	4.57	7.48	nav	45.6	43.8	28.3	63.5
Mexder	108.2	275.2	229.0	70.1	48.8	nav	154.4	-16.8	-69.4	-30.5
<b>Netherlands</b>										
Euronext Amsterdam	19.4	26.7	39.2	45.6	44.2	7.7	37.8	46.8	16.4	-3.3
<b>Russia</b>										
CJSC MICEX	0.03	0.06	0.12	0.20	0.18	nav	61.1	111.9	71.2	-13.0
CJSC MICEX Stock Exchange	15.0	35.2	46.8	62.6	116.0	nav	135.1	32.7	33.9	85.3
OJSC RTS	34.5	89.8	145.1	239.9	477.7	nav	159.9	61.6	65.4	99.1
<b>Saudi Arabia</b>										
Tadawul	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
<b>Singapore</b>										
SGX	21.0	29.2	27.9	22.7	22.8	-2.6	38.9	-4.6	-18.7	0.8
<b>South Africa</b>										
JSE	6.2	9.2	13.2	19.3	22.9	nav	48.2	43.8	46.1	18.4
<b>Sweden</b>										
OMX Stockholm	12	17	25	29	nav	12.2	48.8	42.4	15.5	nav
NASDAQ OMX Stockholm	0	0	0	0	0	nav	nav	nav	nav	nav
<b>Switzerland</b>										
SIX Swiss Exchange	4.32	5.68	8.71	7.84	33.27	25.0	31.5	53.4	-10.0	324.2
<b>Turkey</b>										
Istanbul Stock Exchange	44.5	46.0	48.9	46.4	69.2	nav	3.4	6.1	-5.1	49.2
Turkish Derivatives Exchange	1.8	6.8	24.9	54.5	79.4	nav	273.6	263.1	119.1	45.8
<b>United Kingdom</b>										
London Stock Exchange	66.3	81.2	nav	nav	nav	18.2	22.5	nav	nav	nav
Virt-x	10.2	12.5	nav	nav	nav	-0.5	22.6	nav	nav	nav
<b>United States</b>										
New York Stock Exchange	919	1,271	2,333	3,219	2,726	26.2	38.4	83.5	38.0	-15.3
Nasdaq	1,077	1,308	1,646	2,215	2,243	12.7	21.5	25.8	34.5	1.2
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) <sup>1</sup>					Average value per transaction (USD thousands) <sup>1</sup>				
	2005	2006	2007	2008	2009	2005	2006	2007	2008	2009
<b>Australia</b>										
ASX	651	838	1,347	1,200	929	25.3	21.9	19.5	11.2	8.0
ASX 24	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
<b>Belgium</b>										
Regulated off-exchange	nav	742	912	872	910	nav	9,769.1	11,839.5	10,961.2	10,430.5
<b>Brazil</b>										
BmfBovespa-Equities	194	338	793	929	803	12.4	15.5	20.8	15.1	9.8
BmfBovespa-Derivatives	7,539	10,524	16,531	15,151	13,365	2,659	2,607	2,906	2,121	1,395
<b>Canada</b>										
TSX	905	1,285	1,627	1,730	1,244	15.4	13.9	12.7	9.3	6.4
Montréal Exchange	10,176	16,402	16,418	11,026	7,925	354.7	404.6	384.1	289.7	231.0
ICE	8.5	14.3	25.3	34.2	25.7	4.1	4.9	7.3	10.3	7.2
<b>China</b>										
Shanghai Stock Exchange	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Shenzhen Stock Exchange	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
<b>France</b>										
Euronext Paris	nav	2,843	3,636	2,834	1,598	nav	38.0	34.0	21.3	14.3
<b>Germany</b>										
Xetra	1,398	1,998	3,344	3,818	1,746	34.8	37.6	38.5	31.2	19.2
Frankfurt (Floor)	904	1,287	1,710	1,767	433	17.9	15.8	19.2	57.8	22.2
Eurex	112,227	132,969	169,953	167,074	110,060	89.9	87.1	89.5	77.2	65.3
<b>Hong Kong SAR</b>										
Hong Kong Stock Exchange	582	1,080	2,781	2,268	2,004	15,712	16,798	18,279	16,015	11,250
<b>India</b>										
NDS	196.1	225.3	423.7	531.7	684.7	1,556.0	1,644.8	2,037.2	1,976.5	1,928.8
BSE: BOLT	185.0	210.9	382.4	253.4	157.5	0.70	0.61	0.72	0.47	0.26
NSE: NEAT	1,449.6	2,051.8	4,030.1	3,207.2	4,873.3	2.38	2.61	3.44	2.35	2.90
<b>Italy</b>										
Borsa Italiana	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
MTS	nav	2,052	2,278	1,278	1,013	nav	6,684	6,761	7,302	7,620
PCT	nav	17,589	24,252	25,173	23,902	nav	37,030	37,139	40,536	43,937
<b>Japan</b>										
TSE	4,511	5,853	6,475	5,636	4,045	nav	nav	nav	nav	nav
OSE	218	263	285	260	164	nav	nav	nav	nav	nav
TFX	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav

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

Table TRS3 (cont)

System	Value of transactions (USD billions) <sup>1</sup>					Average value per transaction (USD thousands) <sup>1</sup>				
	2005	2006	2007	2008	2009	2005	2006	2007	2008	2009
<b>Korea</b>										
Korea Exchange(KRX)	4,452	5,747	7,789	7,819	8,484	2	2	3	3	3
<b>Mexico</b>										
BMV	53	84	130	129	137	31.2	33.7	36.4	28.2	18.4
Mexder	988	2,518	2,108	656	383	9.14	9.15	9.21	9.35	7.85
<b>Netherlands</b>										
Euronext Amsterdam	715	1,213	1,936	1,213	629	36.9	45.4	49.4	26.6	14.2
<b>Russia</b>										
CJSC MICEX	108	195	971	1,191	1,059	3,120	3,487	8,183	5,868	5,999
CJSC MICEX Stock Exchange	226	750	1,701	1,949	1,285	15.1	21.3	36.4	31.1	11.1
OJSC RTS	21	101	309	460	499	0.62	1.12	2.13	1.92	1.04
<b>Saudi Arabia</b>										
Tadawul	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
<b>Singapore</b>										
SGX	123	189	401	273	235	5.9	6.5	14.4	12.1	10.3
<b>South Africa</b>										
JSE	1,735	2,469	3,109	3,356	2,324	279.5	268.3	235.0	173.5	101.5
<b>Sweden</b>										
OMX Stockholm	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
NASDAQ OMX Stockholm	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
<b>Switzerland</b>										
SIX Swiss Exchange	244	268	340	327	1,008	56.5	47.3	39.0	41.8	30.3
<b>Turkey</b>										
Istanbul Stock Exchange	560	494	578	490	581	12.6	10.7	11.8	10.6	8.4
Turkish Derivatives Exchange	0.00	0.01	0.09	0.16	0.22	0.001	0.002	0.004	0.003	0.003
<b>United Kingdom</b>										
London Stock Exchange	8,576	9,567	nav	nav	nav	129.4	117.8	nav	nav	nav
Virt-x	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
<b>United States</b>										
New York Stock Exchange	17,859	21,790	29,909	28,080	17,562	19.4	17.1	12.8	8.7	6.4
Nasdaq	10,087	11,736	15,319	15,245	10,730	9.4	9.0	9.3	6.9	4.8
American Stock Exchange	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav

<sup>1</sup> 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 %)				
	2005	2006	2007	2008	2009	2005	2006	2007	2008	2009
<b>Australia</b>										
ASX	nav	24.8	41.0	-15.6	-18.9	88.5	106.2	140.5	113.7	92.4
ASX 24	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
<b>Belgium</b>										
Regulated off-exchange	nav	nav	10.6	-14.3	9.7	nav	186.0	198.8	172.8	192.9
<b>Brazil</b>										
BmfBovespa-Equities	31.7	51.0	100.8	4.4	-10.2	22.0	31.1	58.0	56.8	50.9
BmfBovespa-Derivatives	nav	21.1	34.5	-18.4	-8.2	854.6	967.0	1,210.2	926.5	847.7
<b>Canada</b>										
TSX	26.3	30.3	17.5	3.0	-23.2	79.8	100.5	114.3	115.3	93.0
Montréal Exchange	40.5	47.9	-7.1	-34.9	-23.2	897.5	1,282.5	1,153.6	734.8	592.6
ICE	-23.1	54.1	63.9	30.7	-19.7	0.8	1.1	1.8	2.3	1.9
<b>China</b>										
Shanghai Stock Exchange	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Shenzhen Stock Exchange	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
<b>France</b>										
Euronext Paris	nav	nav	15.4	-29.3	-40.8	nav	125.5	140.2	99.4	60.2
<b>Germany</b>										
Xetra	22.3	39.0	50.0	4.0	-52.0	50.2	68.5	100.6	104.6	52.1
Frankfurt (Floor)	3.5	38.5	19.1	-6.0	-74.3	32.5	44.1	51.5	48.4	12.9
Eurex	18.3	15.3	14.6	-10.5	-30.9	4,029.8	4,558.9	5,114.6	4,575.5	3,284.6
<b>Hong Kong SAR</b>										
Hong Kong Stock Exchange	12.7	81.8	153.5	-22.0	-12.5	327.2	568.6	1,343.0	1,054.2	951.8
<b>India</b>										
NDS	-27.3	12.7	63.4	21.8	29.5	23.33	23.85	35.36	41.41	53.19
BSE: BOLT	50.1	11.8	57.6	-35.7	-37.5	22.02	22.32	31.91	19.73	12.23
NSE: NEAT	65.5	38.8	70.7	-22.8	52.8	172.50	217.12	336.34	249.80	378.54
<b>Italy</b>										
Borsa Italiana	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
MTS	nav	nav	-0.2	-49.3	-17.2	nav	110.1	107.7	55.7	47.9
PCT	nav	nav	23.9	-6.2	-0.9	nav	944.0	1,146.2	1,097.4	1,129.9
<b>Japan</b>										
TSE	43.6	36.6	12.0	-24.6	-34.2	99.1	134.2	147.9	115.4	79.8
OSE	64.9	26.8	9.7	-20.9	-42.2	4.8	6.0	6.5	5.3	3.2
TFX	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav



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 %)				
	2005	2006	2007	2008	2009	2005	2006	2007	2008	2009
<b>Korea</b>										
Korea Exchange(KRX)	9.4	17.8	28.6	13.8	22.2	527	604	742	840	1,019
<b>Mexico</b>										
BMV	nav	51.8	49.8	-3.7	22.7	6.3	8.8	12.6	11.8	15.7
Mexder	nav	145.9	-19.3	-69.8	-32.8	116.4	264.3	205.5	60.2	43.7
<b>Netherlands</b>										
Euronext Amsterdam	18.1	65.3	44.1	-42.6	-46.0	112.1	178.9	247.4	139.1	79.0
<b>Russia</b>										
CJSC MICEX	nav	58.8	318.2	5.1	4.4	14.2	19.7	74.7	71.3	85.8
CJSC MICEX Stock Exchange	nav	192.1	90.7	-1.9	-22.6	29.6	75.7	130.8	116.7	104.2
OJSC RTS	nav	313.3	158.4	27.4	27.3	2.8	10.2	23.8	27.6	40.4
<b>Saudi Arabia</b>										
Tadawul	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
<b>Singapore</b>										
SGX	11.4	44.8	97.4	-40.0	-12.1	102.9	138.3	248.6	150.2	128.9
<b>South Africa</b>										
JSE	nav	43.0	20.4	15.3	-33.4	702.7	945.3	1,087.4	1,212.6	814.4
<b>Sweden</b>										
OMX Stockholm	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
NASDAQ OMX Stockholm	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
<b>Switzerland</b>										
SIX Swiss Exchange	2.7	9.4	20.2	-15.0	209.9	65.6	68.6	78.2	65.2	204.4
<b>Turkey</b>										
Istanbul Stock Exchange	nav	-14.1	-1.9	-23.4	33.3	115.7	93.2	89.2	66.7	94.4
Turkish Derivatives Exchange	nav	438.2	509.1	60.1	50.8	0.00	0.00	0.01	0.02	0.04
<b>United Kingdom</b>										
London Stock Exchange	27.2	7.7	nav	nav	nav	376.4	391.5	nav	nav	nav
Virt-x	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
<b>United States</b>										
New York Stock Exchange	20.5	18.6	33.9	-9.5	-37.4	141.3	162.6	212.7	195.4	124.4
Nasdaq	11.8	13.1	27.3	-4.1	-29.6	79.8	87.6	108.9	106.1	76.0
American Stock Exchange	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav

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

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

System	Total number of participants				
	2005	2006	2007	2008	2009
<b>Australia</b>					
ASX	87	98	102	100	93
ASX 24	nav	nav	nav	nav	nav
<b>Belgium</b>					
Regulated off-exchange	175	198	200	201	190
<b>Brazil</b>					
BmfBovespa-Equities	nav	nav	nav	76	81
BmfBovespa-Derivatives	140	125	118	119	84
<b>Canada</b>					
TSX	nav	111	123	122	121
Montréal Exchange	nav	nav	67	64	70
ICE	nav	nav	nav	nav	nav
<b>China</b>					
Shanghai Stock Exchange	nav	nav	nav	nav	nav
Shenzhen Stock Exchange	nav	nav	nav	nav	nav
<b>France</b>					
Euronext Paris	145	142	135	152	174
<b>Germany</b>					
Xetra	nav	260	260	250	251
Frankfurt (Floor)	nav	nav	nav	143	133
Eurex	389	388	398	404	413
<b>Hong Kong SAR</b>					
Hong Kong Stock Exchange	468	469	478	487	495
<b>India</b>					
NDS	142	143	149	149	149
BSE: BOLT	nav	nav	nav	nav	nav
NSE: NEAT	1,113	1,241	1,387	1,015	1,396
<b>Italy</b>					
Borsa Italiana	128	128	123	nav	nav
MTS	115	105	100	90	93
PCT	nav	128	115	79	113
<b>Japan</b>					
TSE	173	174	172	165	153
OSE	99	101	102	98	97
TFX	62	64	69	72	73

Table TRS4 (cont)

System	Total number of participants				
	2005	2006	2007	2008	2009
<b>Korea</b>					
Korea Exchange(KRX)	nav	89	89	96	94
<b>Mexico</b>					
BMV	29	31	31	34	34
Mexder	30	38	43	63	52
<b>Netherlands</b>					
Euronext Amsterdam	156	185	216	nap	nap
<b>Russia</b>					
CJSC MICEX	332	341	349	296	300
CJSC MICEX Stock Exchange	500	555	633	669	654
OJSC RTS	161	188	245	251	227
<b>Saudi Arabia</b>					
Tadawul	nav	nav	nav	nav	nav
<b>Singapore</b>					
SGX	3,290	3,374	3,651	3,816	4,011
<b>South Africa</b>					
JSE	nav	nav	nav	nav	nav
<b>Sweden</b>					
OMX Stockholm	100	nav	nav	85	nav
NASDAQ OMX Stockholm	nav	nav	nav	nav	113
<b>Switzerland</b>					
SIX Swiss Exchange	87	90	95	97	112
<b>Turkey</b>					
Istanbul Stock Exchange	149	146	146	146	145
Turkish Derivatives Exchange	56	62	80	89	89
<b>United Kingdom</b>					
London Stock Exchange	337	327	nav	nav	nav
Virt-x	110	112	nav	nav	nav
<b>United States</b>					
New York Stock Exchange	1,366	1,274	685	nav	nav
Nasdaq	nav	nav	nav	nav	nav
American Stock Exchange	nav	nav	nav	nav	nav

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

System	Number of securities listed					Market capitalisation (USD billions) <sup>1</sup>				
	2005	2006	2007	2008	2009	2005	2006	2007	2008	2009
<b>Australia</b>										
ASX	1,873	2,014	2,209	2,223	2,181	814	1,100	1,304	671	1,258
ASX 24	nap	nap	nap	nap	nap	nap	nap	nap	nap	nap
<b>Belgium</b>										
Regulated off-exchange	nav	97	100	104	104	nap	nap	nap	nap	nap
<b>Brazil</b>										
BmfBovespa-Equities	1,136	1,183	1,262	1,215	1,164	474	709	1,376	588	1,339
BmfBovespa-Derivatives	nap	nap	nap	nap	nap	nap	nap	nap	nap	nap
<b>Canada</b>										
TSX	3,993	4,114	4,226	4,133	4,024	1,599	1,816	2,180	1,059	1,728
Montréal Exchange	nap	nap	nap	nap	nap	nap	nap	nap	nap	nap
ICE	nap	nap	nap	nap	nap	nap	nap	nap	nap	nap
<b>China</b>										
Shanghai Stock Exchange	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Shenzhen Stock Exchange	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
<b>France</b>										
Euronext Paris	7,576	8,191	10,729	12,503	8,728	1,759	2,425	2,759	1,471	1,954
<b>Germany</b>										
Xetra	nav	17,466	17,759	15,420	14,720	nav	nav	nav	nav	nav
Frankfurt (Floor)	81,146	149,101	277,617	441,351	397,550	1,202	1,636	2,120	1,109	1,298
Eurex	nap	nap	nap	nap	nap	nap	nap	nap	nap	nap
<b>Hong Kong SAR</b>										
Hong Kong Stock Exchange	2,649	3,383	6,092	5,831	6,616	1,055	1,716	2,653	1,329	2,305
<b>India</b>										
NDS	1,316	1,367	1,284	1,338	1,459	nav	nav	nav	nav	nav
BSE: BOLT	7,311	7,561	7,681	7,729	8,072	671	802	1,304	637	1,321
NSE: NEAT	1,392	1,488	1,604	1,583	1,806	624	761	1,233	598	1,287
<b>Italy</b>										
Borsa Italiana	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
MTS	106	87	88	90	105	nap	nap	nap	nap	nap
PCT	nav	87	386	506	544	nap	nap	nap	nap	nap
<b>Japan</b>										
TSE	2,699	2,764	2,748	2,720	2,648	4,584	4,614	4,318	3,127	3,330
OSE	1,356	1,374	1,359	1,328	1,248	2,977	3,122	2,909	2,021	2,148
TFX	nap	nap	nap	nap	nap	nap	nap	nap	nap	nap

<sup>1</sup> Converted at end of year exchange rates.

Table TRS5 (cont)

System	Number of securities listed					Market capitalisation (USD billions) <sup>1</sup>				
	2005	2006	2007	2008	2009	2005	2006	2007	2008	2009
<b>Korea</b>										
Korea Exchange(KRX)	10,133	10,001	10,456	11,260	11,479	717	836	1,121	496	834
<b>Mexico</b>										
BMV	511	517	542	587	621	237	347	399	238	352
Mexder	nap	nap	nap	nap	nap	nap	nap	nap	nap	nap
<b>Netherlands</b>										
Euronext Amsterdam	2,793	4,078	5,273	6,058	6,820	593	779	963	388	562
<b>Russia</b>										
CJSC MICEX	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
CJSC MICEX Stock Exchange	178	221	387	485	450	190	464	716	190	492
OJSC RTS	394	412	598	531	501	296	624	771	237	426
<b>Saudi Arabia</b>										
Tadawul	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
<b>Singapore</b>										
SGX	1,216	1,500	1,788	1,848	1,834	257	384	539	401	478
<b>South Africa</b>										
JSE	1,369	1,772	2,141	2,004	2,013	567	723	839	488	804
<b>Sweden</b>										
OMX Stockholm	272	276	279	266	nav	441	623	617	287	nav
NASDAQ OMX Stockholm	nav	nav	nav	nav	258	nav	nav	nav	nav	480
<b>Switzerland</b>										
SIX Swiss Exchange	7,940	12,108	20,920	23,773	25,680	992	1,181	1,202	848	1,014
<b>Turkey</b>										
Istanbul Stock Exchange	562,000	582,000	584,000	605,000	667,000	163	164	288	120	233
Turkish Derivatives Exchange	8,000	10,000	10,000	10,000	10,000	nap	nap	nap	nap	nap
<b>United Kingdom</b>										
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
<b>United States</b>										
New York Stock Exchange	4,017	nav	nav	nav	nav	13,311	15,421	15,651	9,209	11,838
Nasdaq	3,409	3,388	3,310	3,188	3,012	3,604	3,865	4,014	2,249	3,239
American Stock Exchange	1,334	1,433	1,697	nav	nav	229	283	258	nav	nav

<sup>1</sup> Converted at end of year exchange rates.

**Table CCP1**  
**Features of selected central counterparties and clearing houses**  
*(at end-2009)*

System	CCP or clearing house	Owner/ manager	Relationship with exchange	Relationship with CSD	Intraday margining
<b>Australia</b>					
ASX Clear	CCP	SE <sup>1</sup>	int <sup>2</sup>	int <sup>3</sup>	event: P
ASX Clear (Futures)	CCP	SE <sup>1</sup>	int <sup>4</sup>	nap	routine; event: P
<b>Belgium</b>					
LCH.Clearnet SA	see France				
<b>Brazil</b>					
BmfBovespa-Equities	CCP	SE	int <sup>1</sup>	int <sup>1</sup>	routine
BmfBovespa-Derivatives	CCP	SE	int <sup>1</sup>	nap	routine; event: P, S
BmfBovespa-Securities	CCP	SE	int <sup>1</sup>	indep <sup>2</sup>	event: P
CETIP	CH	B; O	nap	int <sup>3</sup>	nap
<b>Canada</b>					
CDCC	CCP	SE <sup>1</sup>	int <sup>2</sup>	nav	event: P
NGX	CCP	SE <sup>1</sup>	int <sup>3</sup>	nav	event: P
ICE	CH	CCP <sup>4</sup>	int <sup>4</sup>	nav	routine
<b>China</b>					
SD&C	CCP	SE <sup>1</sup> , O	indep <sup>2</sup>	int <sup>3</sup>	nap
<b>France</b>					
LCH.Clearnet SA	CCP, CH <sup>1</sup>	B	indep <sup>2</sup>	indep <sup>3</sup>	event: P
<b>Germany</b>					
Eurex Clearing AG	CCP	SE <sup>1</sup>	par <sup>2</sup>	int <sup>3, 4</sup> ; indep <sup>5, 6, 7</sup>	routine; event: P, S
<b>Hong Kong SAR</b>					
CCASS	CH	SE	par	int	routine
<b>India</b>					
CCIL	CCP	B, O	nap	indep <sup>1</sup>	routine; event: P, S
NSCCL	CCP	SE <sup>2</sup>	par <sup>2</sup>	int <sup>3</sup>	routine; event: P, S
BOISL	CCP	SE <sup>4</sup> , B	int <sup>5</sup>	int <sup>6</sup>	routine; event: P, S
<b>Italy</b>					
CCG	CCP	CCP <sup>1</sup>	par <sup>2</sup>	indep <sup>3</sup>	routine
LCH.Clearnet SA	see France				
<b>Japan</b>					
Japan Securities Clearing Corporation (JSCC)	CCP	SE <sup>1</sup>	par <sup>2</sup>	indep	nap <sup>3</sup> / event <sup>4</sup>
JASDEC DVP Clearing Corporation (JDCC)	CCP	O <sup>5</sup>	nap	par <sup>5</sup>	event: P <sup>6</sup>
Japan Government Bond Clearing Corporation (JGBCC)	CCP	B, O, CCP <sup>7</sup>	nap	indep	event: P
TFX	CCP	B, O	int <sup>8</sup>	nap	event: P
OSE	CCP	B, O	int <sup>9</sup>	nap	event: P
<b>Korea</b>					
Korea Exchange (KRX)	CCP, CH	O	int <sup>1</sup>	indep	nap
<b>Mexico</b>					
CCV	CCP	SE	par <sup>1</sup>	int <sup>2</sup>	routine
Asigna	CCP	SE, O	int <sup>3</sup>	int <sup>2</sup>	routine
<b>Netherlands</b>					
LCH.Clearnet SA	see France				
<b>Russia</b>					
CJSC MICEX	CH	CB, B, O	indep <sup>1</sup>	indep <sup>2</sup>	nap
CJSC "RTS Clearing Center"	CCP, CH	SE <sup>3</sup>	par <sup>3</sup>	int <sup>4</sup> ; indep <sup>5</sup>	routine
<b>Saudi Arabia</b>					
Tadawul	CH	O <sup>1</sup>	int <sup>2</sup>	int <sup>2</sup>	nap
<b>Singapore</b>					
DCSS	CH	CH	indep	int	nap
CDP	CCP, CH	O	indep	int	nap
MEPS	CH	CB	int	int	nap
<b>South Africa</b>					
	nap				
<b>Sweden</b>					
SE Nasdaq OMXDM <sup>1</sup>	CCP	O	int	indep	nav

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

Table CCP1 (cont)

System	CCP or clearing house	Owner/ manager	Relationship with exchange	Relationship with CSD	Intraday margining
<b>Switzerland</b> SIX x-clear	CCP	B, CB <sup>1</sup>	int <sup>2</sup> ; int <sup>3</sup>	int <sup>4</sup> ; indep <sup>5, 6</sup>	routine; event: P, S
<b>Turkey</b> Takasbank	CH <sup>1</sup> , CCP <sup>1</sup>	SE <sup>2</sup> , B <sup>3</sup> , O <sup>3</sup>	par <sup>2</sup>	indep <sup>4</sup>	event: P <sup>5</sup>
<b>United Kingdom</b> LCH.Clearnet Ltd	CCP	SE, O	indep	indep	routine
<b>United States</b> National Securities Clearing Corporation (NSCC)	CCP	B, O	indep	int <sup>1</sup>	routine; event
Fixed Income Securities Clearing Corporation: Government Securities Division (GSD)	CCP	B, O	indep	indep <sup>2</sup>	routine; event
Fixed Income Securities Clearing Corporation: Mortgage-Backed Securities Division (MBSD)	CH	B, O	indep	indep <sup>2</sup>	routine; event

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

Table CCP1 (cont)

System	Products cleared	Currencies	Securities settlement agent	Cash settlement agent	Links to other CCPs
<b>Australia</b>					
ASX Clear	SEC, DER	AUD	CSD <sup>3</sup>	CB	no link
ASX Clear (Futures)	DER	AUD	CSD <sup>5</sup>	CB	no link
<b>Belgium</b>					
LCH.Clearnet SA	see France				
<b>Brazil</b>					
BmfBovespa-Equities	SEC, DER	BRL	CSD <sup>1</sup>	CB	nap
BmfBovespa-Derivatives	DER	BRL	nap	CB	nap
BmfBovespa-Securities	SEC, REP	BRL	CSD <sup>2</sup>	CB	nap
CETIP	SEC, DER	BRL	CSD <sup>3</sup>	CB	nap
<b>Canada</b>					
CDCC	DER	CAD, USD	nav	nav	nav
NGX	DER	CAD, USD	nav	nav	nav
ICE	DER	nav	nav	nav	nav
<b>China</b>					
SD&C	SEC, DER, REP	RMB, USD, HKD	CSD <sup>3</sup>	B	nav
<b>France</b>					
LCH.Clearnet SA	SEC, DER, REP	EUR	2	BdF, DNB, NBB	cross: EUR: 1 <sup>4</sup>
<b>Germany</b>					
Eurex Clearing AG	SEC, DER, REP	EUR, CHF, GBP, USD	CSD <sup>3</sup> : SEC, REP: EUR; CSD <sup>5</sup> : SEC: CHF; CSD <sup>7</sup> : SEC: EUR; ICSD <sup>4</sup> : SEC, REP: EUR, USD; ICSD <sup>6</sup> : REP: EUR, USD	DER: EUR: CB; DER: CHF: CB; DER: GBP: B; DER: USD: B; SEC: EUR: CB; REP: EUR: CB; REP: CHF: CB	EUR, USD: 1
<b>Hong Kong SAR</b>					
CCASS	SEC, DER <sup>1</sup>	HKD, USD	O <sup>2</sup>	B	nav
<b>India</b>					
CCIL	SEC, DER, REP <sup>7</sup>	INR	CB	CB	nap
NSCCL	SEC, DER, REP	INR	CSD <sup>3, 6</sup>	B	nav
BOISL	SEC, DER, REP	INR	CSD <sup>3, 6</sup>	B	nav
<b>Italy</b>					
CCG	SEC, DER, REP	EUR	CSD <sup>3</sup>	CB	1
LCH.Clearnet SA	see France				
<b>Japan</b>					
JSCC	SEC, DER	JPY	CSD <sup>5</sup> , CB	CB, B	nap
JDCC	SEC	JPY	CSD <sup>5</sup>	CB	nap
JGBCC	SEC	JPY	CB	CB	nap
TFX	DER	JPY	nap	CB, B	1
OSE	DER	JPY	nap	CB, B	nap
<b>Korea</b>					
Korea Exchange (KRX)	SEC, DER, REP	KRW	CSD <sup>2</sup>	B, CB	nap
<b>Mexico</b>					
CCV	SEC	MXN	CSD <sup>2</sup>	O <sup>4</sup>	nap
Asigna	DER	MXN	nap	B	nap
<b>Netherlands</b>					
LCH.Clearnet SA	see France				
<b>Russia</b>					
CJSC MICEX	SEC, DER, REP	RUR, USD	O <sup>2</sup>	O <sup>6</sup>	nap
CJSC "RTS Clearing Center"	SEC, DER, REP	RUR, USD	CSD <sup>4, 5</sup>	O <sup>7</sup>	nap
<b>Saudi Arabia</b>					
Tadawul	SEC	SAR	CSD	CB, B	no link
<b>Singapore</b>					
DCSS	SEC	SGD	CSD <sup>1</sup>	CB	no link
CDP	SEC	SGD, AUD, USD, HKD	CSD <sup>1</sup>	B	6: 4 direct, 2 indirect
MEPS	SEC, REP	SGD	CSD <sup>2</sup>	CB	no link
<b>South Africa</b>	nap				

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



Table CCP1 (cont)

System	Products cleared	Currencies	Securities settlement agent	Cash settlement agent	Links to other CCPs
<b>Sweden</b> SE Nasdaq OMXDM	DER	SEK, DKK, NOK, EUR, ISL	CSD	CB: SEK; CB: DKK; CB: EUR, NOK; O	NOK, GBP <sup>2</sup>
<b>Switzerland</b> SIX x-clear	SEC	CHF, GBP, EUR, USD, SEK, NOK, DKK	CSD <sup>4,5,6</sup>	CB <sup>4</sup> : CHF; B <sup>4</sup> : CHF, GBP, EUR, USD, SEK, NOK, DKK; CB <sup>5</sup> : EUR; B <sup>5</sup> : CHF, EUR, GBP, USD, SEK, NOK, DKK; CB <sup>6</sup> : GBP; B <sup>6</sup> : GBP, EUR, USD	cross: 1
<b>Turkey</b> Takasbank	SEC, DER, REP	TRY, USD, EUR	CSD <sup>4</sup> :SEC <sup>6</sup> :TRY; CB: SEC <sup>7</sup> , REP: TRY, USD, EUR	CB: TRY; O <sup>1</sup> : TRY; B: USD, EUR	nap
<b>United Kingdom</b> LCH.Clearnet Ltd	SEC, DER, REP	AUD, CAD, CHF, DKK, EUR, GBP, HKD, ISK, JPY, NOK, NZD, SEK, USD	CSD <sup>1</sup>	CB, B	2
<b>United States</b> NSCC GSD MBSB	SEC SEC, REP SEC	USD USD USD	CSD <sup>1</sup> B B	CSD <sup>1,3</sup> B B	nav cross: 2 nav

**Australia:** <sup>1</sup> ASX Group. <sup>2</sup> ASX. <sup>3</sup> ASX Settlement. <sup>4</sup> ASX 24. <sup>5</sup> Austraclear.

**Brazil:** <sup>1</sup> BmfBovespa. <sup>2</sup> SELIC. <sup>3</sup> CETIP.

**Canada:** <sup>1</sup> TMX Group. <sup>2</sup> Montreal Exchange. <sup>3</sup> TSX. <sup>4</sup> ICE.

**China:** <sup>1</sup> Shanghai Stock Exchange and Shenzhen Stock Exchange each hold 50% of SD&C's shares. <sup>2</sup> Shanghai Stock Exchange, Shenzhen Stock Exchange. <sup>3</sup> SD&C.

**France:** <sup>1</sup> LCH.Clearnet SA is located in France but serves Amsterdam, Brussels and Paris Euronext markets. <sup>2</sup> Euronext Paris, Amsterdam, Brussels, Lisbon. <sup>3</sup> Euroclear France, Euroclear Netherlands, Euroclear Belgium and Euroclear Bank. <sup>4</sup> Corresponds to the link established with CC&G which is used for products traded on Italian markets.

**Germany:** <sup>1</sup> Eurex Frankfurt AG. <sup>2</sup> Eurex. <sup>3</sup> Clearstream Banking Frankfurt. <sup>4</sup> Clearstream Banking Luxembourg. <sup>5</sup> SIS SegalInterSettle. <sup>6</sup> Euroclear Bank. <sup>7</sup> Euroclear UK & Ireland, Euroclear France S.A., Euroclear Nederland, Euroclear Belgium, Euroclear Finland and Iberclear.

**Hong Kong SAR:** <sup>1</sup> 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. <sup>2</sup> Hong Kong Securities Clearing Company Limited(HKSCC).

**India:** <sup>1</sup> RBI (SSS). <sup>2</sup> NSE. <sup>3</sup> NSDL. <sup>4</sup> BSE. <sup>5</sup> BSE and Bank of India. <sup>6</sup> CSDL. <sup>7</sup> CCIL clears foreign exchange related transactions as well.

**Italy:** <sup>1</sup> Cassa di Compensazione e Garanzia. <sup>2</sup> Borsa Italiana. <sup>3</sup> Monte Titoli.

**Japan:** <sup>1</sup> Includes TSE, OSE and other regional exchanges. <sup>2</sup> JSCC is jointly owned by five securities exchanges in Japan. <sup>3</sup> For equities. <sup>4</sup> For derivatives. <sup>5</sup> JASDEC. <sup>6</sup> JDCC accepts participants' settlement obligations on a settlement day. <sup>7</sup> JSCC. <sup>8</sup> TFX. <sup>9</sup> OSE.

**Korea:** <sup>1</sup> KRX. <sup>2</sup> KSD.

**Mexico:** <sup>1</sup> BMV. <sup>2</sup> Indeval. <sup>3</sup> Mexder. <sup>4</sup> CCV settles the cash leg in the CSD. CSD always holds funds at its central bank account that cover the sum of all CSD participants' (including CCV's) balances.

**Russia:** <sup>1</sup> Provides clearing services at the stock market, government securities market and derivatives market. <sup>1</sup> CJSC MICEX acts as a clearing company for the CJSC MICEX Stock Exchange participants. <sup>2</sup> CJSC NDC, which is a member of the MICEX Group, providing the whole range of depository services. <sup>3</sup> OJSC RTS. <sup>4</sup> CJSC DCC. <sup>5</sup> CJSC "SDCO". <sup>6</sup> CJSC MICEX SH, a credit organisation which has a limited banking licence not taking deposits or providing credit. <sup>7</sup> NCO "RTS Settlement Chamber".

**Saudi Arabia:** <sup>1</sup> The Capital Market Authority (CMA). <sup>2</sup> Tadawul.

**Singapore:** <sup>1</sup> CDP. <sup>2</sup> MEPS.

**Sweden:** <sup>1</sup> OMX Derivatives Markets, which is a secondary legal name for the OMX Nordic Exchange Stockholm AB. <sup>2</sup> 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:** <sup>1</sup> The Swiss National Bank owns an immaterial number of shares of SIX Group. <sup>2</sup> SIX Swiss Exchange. <sup>3</sup> LSE. <sup>4</sup> SIX SIS. <sup>5</sup> Euroclear Bank. <sup>6</sup> Euroclear UK.

**Turkey:** <sup>1</sup> Takasbank is a CH in clearing ISE market trades. For TURKDEX transactions, it is a CCP. <sup>2</sup> ISE. <sup>3</sup> Takasbank is owned by 19 banks and 67 brokerage houses, none of which can exceed a 5% share. <sup>4</sup> Central Registry Agency (CRA), CSD of Turkey; 65% of its shares are owned by Takasbank. <sup>5</sup> Intraday margining is only applicable to derivatives clearing. <sup>6</sup> Equities. <sup>7</sup> G-bonds, T-bills.

**United Kingdom:** <sup>1</sup> CREST.

*Comparative tables*

**United States:** <sup>1</sup> DTC. <sup>2</sup> NBES. <sup>3</sup> Cash settlement is completed at the central bank.

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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)				
	2005	2006	2007	2008	2009	2005	2006	2007	2008	2009
<b>Australia</b>										
ASX Clear	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
ASX Clear (Futures)	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
<b>Belgium</b>										
LCH.Clearnet SA	nav	15.4	24.3	29.6	30.6	nav	nav	58.1	21.8	3.6
<b>Brazil</b>										
BmfBovespa-Equities	15.7	21.8	38.0	61.6	82.3	17.2	38.9	74.3	62.1	33.6
BmfBovespa-Derivatives	199	284	426	392	373	8.7	42.2	50.4	-8.2	-4.6
BmfBovespa-Securities	0.03	0.02	0.01	0.01	0.00	-35.5	-34.8	-31.5	-61.2	-72.3
CETIP	5.4	9.6	13.5	18.9	21.5	135	77.8	40.6	40.0	13.5
<b>Canada</b>										
CDCC	nav	86.2	92.4	94.4	80.3	nav	nav	7.2	2.2	-14.9
NGX	0.38	0.42	0.48	0.68	0.63	19.8	11.5	13.5	41.8	-7.5
ICE	2.09	2.92	3.47	3.33	3.59	2.0	39.3	18.8	-3.9	7.9
<b>China</b>										
SD&C	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
<b>France</b>										
LCH.Clearnet SA	nav	321	395	452	418	nav	nav	22.8	14.5	-7.6
<b>Germany</b>										
Eurex Clearing AG	nav	3,200	4,020	4,610	3,575	nav	nav	25.6	14.7	-22.4
<b>Hong Kong SAR</b>										
CCASS	8.0	10.7	18.2	13.1	15.5	-4.3	34.4	69.3	-27.9	18.3
<b>India</b>										
CCIL	0.15	0.17	0.26	0.31	0.37	-18.4	10.6	52.7	21.6	19.4
NSCCL	766.42	1,001.48	1,597.71	2,055.16	2,740.10	45.2	30.7	59.5	28.6	33.3
BOISL	264.30	346.20	530.30	540.80	605.60	12.1	31.0	53.2	2.0	12.0
<b>Italy</b>										
CCG	155	188	222	214	219	40.2	21.4	17.8	-3.8	2.5
LCH.Clearnet SA	nav	0.84	1.11	0.91	0.90	nav	nav	32.7	-18.2	-1.1
<b>Japan</b>										
JSCC	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
JDCC	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
JGBCC	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
TFX	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
OSE	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
<b>Korea</b>										
Korea Exchange (KRX)	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
<b>Mexico</b>										
CCV	2.02	2.92	4.03	5.18	8.27	nav	44.2	38.2	28.6	59.5
Asigna	108	275	229	70	49	nav	154.4	-16.8	-69.4	-30.5
<b>Netherlands</b>										
LCH.Clearnet SA	nav	311	398	404	335	nav	nav	28.2	1.4	-17.0
<b>Russia</b>										
CJSC MICEX	22	68	132	195	135	nav	217	93.8	47.2	-30.6
CJSC "RTS Clearing Center"	53	90	145	246	481	nav	68.3	61.7	69.9	95.3
<b>Saudi Arabia</b>										
Tadawul	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
<b>Singapore</b>										
CDP	204	320	683	337	427	14.2	56.9	113.4	-50.7	26.9
<b>South Africa</b>										
			nap					nap		
<b>Sweden</b>										
OMXDM	nav	107.0	122.0	118.2	nav	nav	nav	14.0	-3.1	nav
SE Nasdaq OMXDM	nav	nav	nav	nav	83.4	nav	nav	nav	nav	nav
<b>Switzerland</b>										
SIX x-clear	10.6	15.8	28.5	50.8	68.7	9.3	49.1	80.4	78.2	35.2
<b>Turkey</b>										
Takasbank	46,851	53,509	74,390	101,601	149,359	nav	14.2	39.0	36.6	47.0
<b>United Kingdom</b>										
LCH.Clearnet Ltd	nav	1,857	2,861	2,702	1,258	nav	nav	54.1	-5.6	-53.4
LCH.Clearnet SA	nav	0.51	0.63	0.56	0.54	nav	nav	24.2	-10.2	-4.4
<b>United States</b>										
NSCC	6,600	8,532	13,537	21,877	23,254	13.8	29.3	58.7	61.6	6.3
GSD	24.9	24.9	30.4	34.4	28.7	-2.4	0.0	22.1	13.2	-16.6
MBSD	1.65	1.70	2.10	3.00	2.40	7.1	3.0	23.5	42.9	-20.0

Table CCP3

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

(total for the year)

System	Value of transactions (USD billions) <sup>1</sup>					Average value per transaction (USD thousands) <sup>1</sup>				
	2005	2006	2007	2008	2009	2005	2006	2007	2008	2009
<b>Australia</b>										
ASX Clear	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
ASX Clear (Futures)	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
<b>Belgium</b>										
LCH.Clearnet SA	nav	327	514	546	934	nav	21.3	21.2	18.5	30.5
<b>Brazil</b>										
BmfBovespa-Equities	197	339	793	936	805	12.6	15.5	20.9	15.2	9.8
BmfBovespa-Derivatives	7,583	10,613	16,611	15,246	13,436	38.0	37.4	39.0	38.9	36.0
BmfBovespa-Securities	489	1,567	2,143	294	62	15,528	76,306	152,323	53,833	40,985
CETIP	1,749	2,163	2,927	4,964	5,534	324	225	217	263	258
<b>Canada</b>										
CDCC	nav	nav	5.97	7.92	4.92	nav	nav	0.06	0.08	0.06
NGX	114	107	131	183	85	303	254	275	271	136
ICE	8.6	14.4	25.4	34.3	25.9	4.1	4.9	7.3	10.3	7.2
<b>China</b>										
SD&C	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
<b>France</b>										
LCH.Clearnet SA	nav	8,901	13,534	13,588	7,828	nav	27.7	34.3	30.1	18.7
<b>Germany</b>										
Eurex Clearing AG	nav	270,914	357,305	356,224	240,699	nav	84.6	88.9	77.3	67.3
<b>Hong Kong SAR</b>										
CCASS	1,082	1,991	5,272	4,360	3,784	136	186	290	333	244
<b>India</b>										
CCIL	811	789	1,924	2,092	2,168	5,372.16	4,726.18	7,546.73	6,748.16	5,859.67
NSCCL	99	135	273	162	206	0.13	0.13	0.17	0.08	0.08
BOISL	62	66	116	53	64	0.23	0.19	0.22	0.10	0.11
<b>Italy</b>										
CCG	nav	16,528	17,997	16,513	22,229	nav	87.7	81.0	77.3	101.5
LCH.Clearnet SA	nav	19,928	26,252	27,831	31,308	nav	23,837	23,672	30,685	34,903
<b>Japan</b>										
JSCC	354	443	444	449	324	nav	nav	nav	nav	nav
JDCC <sup>1</sup>	371	389	401	406	307	nav	nav	nav	nav	nav
JGBCC	6,809	14,181	20,466	24,268	23,959	nav	nav	nav	nav	nav
TFX	1.33	4.79	3.13	4.15	1.90	nav	nav	nav	nav	nav
OSE	nav	28.5	27.6	61.2	36.9	nav	nav	nav	nav	nav
<b>Korea</b>										
Korea Exchange (KRX)	2,900	2,982	3,158	2,979	3,519	nav	nav	nav	nav	nav
<b>Mexico</b>										
CCV	59	99	144	159	129	29.3	33.9	35.7	30.7	15.6
Asigna	988	2,515	2,105	654	382	9.13	9.14	9.19	9.33	7.83
<b>Netherlands</b>										
LCH.Clearnet SA	nav	4,552	6,962	9,207	5,013	nav	14.6	17.5	22.8	15.0
<b>Russia</b>										
CJSC MICEX	335	945	2,672	3,141	2,344	15.5	13.8	20.2	16.1	17.3
CJSC "RTS Clearing Center"	24	100	294	461	500	0.46	1.11	2.03	1.87	1.04
<b>Saudi Arabia</b>										
Tadawul	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
<b>Singapore</b>										
CDP	123	189	401	273	235	0.60	0.59	0.59	0.81	0.55
<b>South Africa</b>										
			nap					nap		
<b>Sweden</b>										
OMXDM	nav	379	577	522	nav	nav	4	5	4.42	nav
SE Nasdaq OMXDM	nav	nav	nav	nav	359	nav	nav	nav	nav	4.30
<b>Switzerland</b>										
SIX x-clear	649	851	1,454	1,564	1,262	61.2	53.8	51.0	30.8	18.4
<b>Turkey</b>										
Takasbank	3,600	4,424	5,936	6,339	5,600	0.08	0.08	0.08	0.06	0.04

<sup>1</sup> Converted at yearly average exchange rates.Japan: <sup>1</sup> Data refer to total transactions during the fiscal year ending March of the following year (see Japan, Table21). As a consequence, they are converted at average fiscal-year exchange rates.

Table CCP3 (cont)

System	Value of transactions (USD billions) <sup>1</sup>					Average value per transaction (USD thousands) <sup>1</sup>				
	2005	2006	2007	2008	2009	2005	2006	2007	2008	2009
<b>United Kingdom</b>										
LCH.Clearnet Ltd	nav	774,992	1,467,605	1,582,604	919,106	nav	417	513	586	730
LCH.Clearnet SA	nav	28,010	36,709	28,730	19,616	nav	55,465	58,547	51,030	36,461
<b>United States</b>										
NSCC	130,700	174,900	283,200	315,100	209,690	19.8	20.5	20.9	14.4	9.0
GSD	874,300	864,100	1,006,100	1,014,500	905,100	35,112	34,703	33,095	29,491	31,537
MBSD	75,600	76,100	94,900	111,300	94,800	45,818	44,765	45,190	37,100	39,500

<sup>1</sup> 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 %)				
	2005	2006	2007	2008	2009	2005	2006	2007	2008	2009
<b>Australia</b>										
ASX Clear	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
ASX Clear (Futures)	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
<b>Belgium</b>										
LCH.Clearnet SA	nav	nav	41.4	-4.9	79.9	nav	82	112	108	198
<b>Brazil</b>										
BmfBovespa-Equities	33.5	49.1	100.5	5.1	-10.5	22.3	31.1	58.0	57.2	51.1
BmfBovespa-Derivatives	-6.8	21.4	34.0	-18.3	-8.3	860	975	1,216	932	852
BmfBovespa-Securities	-16.2	177.8	17.1	-87.8	-78.0	55.5	144.0	156.9	18.0	3.9
CETIP	0.1	7.3	15.9	51.0	16.0	198	199	214	304	351
<b>Canada</b>										
CDCC	nav	nav	nav	28.4	-33.6	nav	nav	0.42	0.53	0.37
NGX	52.6	-14.3	14.2	35.2	-50.4	10.1	8.3	9.2	12.2	6.4
ICE	-22.9	53.7	63.5	30.6	-19.4	0.76	1.13	1.79	2.28	1.93
<b>China</b>										
SD&C	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
<b>France</b>										
LCH.Clearnet SA	nav	nav	37.2	-9.0	-39.5	nav	393	522	477	295
<b>Germany</b>										
Eurex Clearing AG	nav	nav	18.2	-9.2	-29.1	nav	9,288	10,753	9,756	7,183
<b>Hong Kong SAR</b>										
CCASS	11.9	80.2	160.8	-20.9	-14.0	608	1,048	2,546	2,026	1,797
<b>India</b>										
CCIL	-4.6	-4.6	111.9	5.5	4.2	96.5	83.5	160.6	162.9	168.4
NSCCL	43.2	33.1	76.4	-42.5	27.7	11.8	14.3	22.8	12.6	16.0
BOISL	84.8	4.6	52.6	-55.4	21.9	7.4	7.0	9.7	4.1	5.0
<b>Italy</b>										
CCG	nav	nav	-2.2	-17.1	40.5	nav	887	851	720	1,050.8
LCH.Clearnet SA	nav	nav	18.4	-4.2	17.4	nav	1,069	1,241	1,213	1,480
<b>Japan</b>										
JSCC	26.2	31.8	1.4	-12.5	-33.8	7.78	10.16	10.15	9.19	6.39
JDCC	67.8	7.8	0.8	-12.3	-29.2	8.38	8.96	8.89	8.07	6.00
JGBCC	nav	119.3	46.1	2.7	-9.5	150	325	468	497	473
TFX	20.4	279.2	-33.9	15.1	-58.1	0.03	0.11	0.07	0.09	0.04
OSE	nav	nav	-2.0	92.3	-44.7	nav	0.65	0.63	1.25	0.73
<b>Korea</b>										
Korea Exchange (KRX)	9.5	-6.1	0.5	6.9	33.0	343	314	301	320	423
<b>Mexico</b>										
CCV	nav	61.1	40.3	7.1	-6.7	7.0	10.4	14.0	14.6	14.7
Asigna	nav	145.9	-19.3	-69.9	-32.7	116.3	264.1	205.2	60.1	43.7
<b>Netherlands</b>										
LCH.Clearnet SA	nav	nav	38.0	21.0	-43.3	nav	672	890	1,055	630
<b>Russia</b>										
CJSC MICEX	nav	148.9	137.7	0.6	-12.4	44	95	206	188	190
CJSC "RTS Clearing Center"	nav	261.7	147.9	34.4	27.3	3.2	10.1	22.6	27.6	40.5
<b>Saudi Arabia</b>										
Tadawul	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
<b>Singapore</b>										
CDP	11.4	44.8	97.4	-40.0	-12.1	103	138	249	150	129
<b>South Africa</b>										
nap			nap					nap		
<b>Sweden</b>										
OMXDM	nav	nav	37.2	-14.6	nav	nav	95	125	107	nav
SE Nasdaq OMXDM	nav	nav	nav	nav	nav	nav	nav	nav	nav	88.2
<b>Switzerland</b>										
SIX x-clear	14.8	30.5	62.4	-5.2	-18.8	174	217	335	311	256
<b>Turkey</b>										
Takasbank	nav	31.2	22.0	6.1	5.7	nav	nav	nav	nav	nav
<b>United Kingdom</b>										
LCH.Clearnet Ltd	nav	nav	70.1	13.5	-33.2	nav	31,712	52,199	59,673	42,277
LCH.Clearnet SA	nav	nav	17.7	-17.6	-21.5	nav	1,146	1,306	1,083	902
<b>United States</b>										
NSCC	26.5	30.0	57.9	7.3	-33.4	1,034	1,305	2,014	2,193	1,485
GSD	19.7	-4.0	13.5	-2.8	-10.7	6,918	6,449	7,155	7,060	6,410
MBSD	6.9	-2.2	21.6	13.1	-14.8	598	568	675	775	671

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

System	Total number of participants				
	2005	2006	2007	2008	2009
<b>Australia</b>					
ASX Clear	63	58	57	63	56
ASX Clear (Futures)	nav	nav	nav	15	15
<b>Belgium</b>					
LCH.Clearnet SA	nav	nav	nav	nav	nav
<b>Brazil</b>					
BmfBovespa-Equities	nav	nav	nav	58	64
BmfBovespa-Derivatives	95	90	86	88	81
BmfBovespa-Securities	69	68	76	76	53
CETIP	4,894	5,582	7,123	8,261	9,109
<b>Canada</b>					
CDCC	nav	31	34	34	34
NGX	nav	151	169	201	214
ICE	nav	13	12	10	10
<b>China</b>					
SD&C	nav	nav	nav	nav	nav
<b>France</b>					
LCH.Clearnet SA	118	115	111	106	103
<b>Germany</b>					
Eurex Clearing AG	nav	119	118	109	117
<b>Hong Kong SAR</b>					
CCASS	14,715	17,071	19,571	21,973	22,709
<b>India</b>					
CCIL	198	195	204	204	223
NSCCL	966	1,029	1,096	1,204	1,231
BOISL	840	906	957	990	1,002
<b>Italy</b>					
CCG	76	78	74	75	70
LCH.Clearnet SA	nav	nav	nav	nav	nav
<b>Japan</b>					
JSCC	119	120	119	118	114
JDCC	61	61	62	62	60
JGBCC	34	35	37	35	35
TFX	56	59	63	67	68
OSE	95	94	95	92	90
<b>Korea</b>					
Korea Exchange (KRX)	nav	nav	nav	nav	nav
<b>Mexico</b>					
CCV	23	24	24	25	26
Asigna	8	9	9	9	9
<b>Netherlands</b>					
LCH.Clearnet SA	nav	nav	nav	nav	nav
<b>Russia</b>					
CJSC MICEX	845	920	1,069	1,113	1,188
CJSC "RTS Clearing Center"	94	117	132	390	368
<b>Saudi Arabia</b>					
Tadawul	nav	nav	nav	nav	nav
<b>Singapore</b>					
CDP	64	64	65	66	62
<b>South Africa</b>			nap		
<b>Sweden</b>					
OMXDM	nav	44	46	50	nav
SE Nasdaq OMXDM	nav	nav	nav	nav	82
<b>Switzerland</b>					
SIX x-clear	57	59	73	75	74
<b>Turkey</b>					
Takasbank	145	142	139	132	130
<b>United Kingdom</b>					
LCH.Clearnet Ltd	nav	117	117	111	118
LCH.Clearnet SA	nav	nav	nav	nav	nav
<b>United States</b>					
NSCC	nav	234	226	221	203
GSD	nav	106	103	97	98
MBSD	nav	92	90	103	67

**Table CSD1**  
**Features of selected central securities depositories**  
*(at end-2009)*

System	Type of securities held	Owner/ manager	Settlement system	Closing time for same-day transactions	Links to other CSDs
<b>Australia</b>					
ASX Settlement	E, O	SE <sup>1</sup>	ASX Settlement	DVP: 10:30, FoP: 19:00	no link
Austraclear	DOM, B, C, G	SE <sup>1</sup>	Austraclear	18:30 <sup>2</sup> , 20:30 <sup>3</sup>	no link
<b>Belgium</b>					
NBB SSS	B, C, G, O	CB	NBB SSS	17:00, 17:30 <sup>1</sup>	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: 37
<b>Brazil</b>					
SELIC	DOM; G	CB	SELIC	18:30	no link
BMFBOVESPA-Equities	DOM; E, B, O	SE	BMFBOVESPA- Equities	17:00	no link
CETIP	DOM; B,C,G	B, O	CETIP	19:00	no link
<b>Canada</b>					
CDS	DOM, INT, B, C, G, E	B, SE	CDSX	16:00 <sup>1</sup>	direct: DVP: DTC; direct: DVP: CREST; direct: FoP: Euroclear France; indirect: FoP: VPC
<b>China</b>					
SD&C	DOM, B, G, E, O	SE <sup>1</sup> , O	SD&C <sup>2</sup>	16:00	nav
CDC Depository and Settlement System	B, G, O	O	CDC Depository and Settlement System	17:00	direct: Central Moneymarkets Unit, Clearstream Banking Luxburg
<b>France</b>					
Euroclear France	B, G, E, O	O	ESES France <sup>1</sup>	17:00	FoP: 16 <sup>2</sup>
<b>Germany</b>					
Clearstream Banking Frankfurt	DOM, INT: B, C, G, E, O	SE <sup>1</sup>	CASCADE, CREATION	DVP: 16:30 <sup>2</sup> , FoP: 18:00	direct: DVP: EUR, CHF, DKK; direct: FoP: EUR: 6, USD, JPY; indirect: 45
<b>Hong Kong SAR</b>					
CCASS	DOM, B, G, E, O <sup>1</sup>	SE	CCASS <sup>2</sup>	15:45	nav
CMU	DOM, INT, B, C, G	CB	Central Moneymarkets Unit	16:00	direct: FoP/DVP <sup>3</sup>
<b>India</b>					
RBI (SSS)	G	CB	SSS	17:00	nap
NSDL	E, B, O	SE, O	NSDL	15:30	direct
CDSL	E, B, O	SE, O	CDSL	15:30	direct
<b>Italy</b>					
Monte Titoli	G, E, B, O	O <sup>1</sup>	Express II	18:30	direct: DVP:EUR:2; direct: FoP: EUR:5; USD, CHF
<b>Japan</b>					
BOJ	DOM: G	O	BOJ-NET	16:30	no link
JASDEC	DOM: O, B <sup>1</sup>	SE, O, B	JASDEC	17:00	no link
	DOM: E <sup>2</sup>	SE, O, B	JASDEC	DVP: 13:50 FoP: 15:30	direct: FoP: 4
	DOM: E <sup>3</sup>	SE, O, B	JASDEC	13:00	
<b>Korea</b>					
Korea Securities Depository (KSD)	B, C, G, E, O	SE, O, B	KSD	DVP: 16:00 <sup>1</sup> , 17:00 <sup>2</sup>	direct: DVP, FoP: 3 direct: Fop: 2 indirect: DVP, FoP: 33 <sup>3</sup>

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
<b>Mexico</b> Indeval	B, C, G, E, O	B, SE, CB, O	DALI	16:15	direct/indirect: FoP/DVP: 4
<b>Netherlands</b> Euroclear Netherlands	nav	O <sup>1</sup>	nav	nav	nav
<b>Russia</b> CJSC NDC	DOM: B, G, E, O INT: B, E	CB, B, O	MICEX - NDC - MICEX SH	17:00 <sup>1</sup> 20:00 <sup>2</sup>	direct <sup>3</sup> : FoP: 5, DVP: 1
CJSC DCC	DOM: B, E, O INT: B, E, O	B, SE, O	nap	FoP: 18:00 DVP: 19:00	direct <sup>4</sup> : indirect: FoP: Euroclear Bank, Clearstream Banking <sup>5</sup>
<b>Saudi Arabia</b> Tadawul	DOM, B, E, G	SE <sup>1</sup>	Equator	15:30	no link
<b>Singapore</b> MEPS+ SGS	G	CB	MEPS+	19:00	nav
DCSS	B	SE	DCSS	19:00	nav
CDP	DOM, INT, B, E, O	O	CDP	nap	6: 4 direct, 2 indirect
<b>South Africa</b> SAFIRES	B, E	B, SE, O <sup>1</sup>	SAFIRES	15:00	no link
<b>Sweden</b> Euroclear Sweden	DOM, B, G, E, O	B, O	VPC	17:00	direct: FoP: DKK, GBP, EUR: 2, CHF; direct: DVP:EUR; indirect: FoP: DKK, EUR, ISL, USD; indirect: DVP: USD
<b>Switzerland</b> SECOM	DOM: B, G, E, O; INT: B, G, E, O	B, CB <sup>1</sup>	SECOM	16:00 <sup>2</sup> ; 21:30 <sup>3</sup>	direct: DVP, FoP: 7; indirect: DVP, FoP: 51
<b>Turkey</b> Takasbank	DOM, INT, E <sup>1</sup> , O <sup>2</sup>	SE, B <sup>3</sup> , O <sup>3</sup>	Takasbank	21:00	direct/indirect: Euroclear, FoP/DVP
Central Registry Agency	DOM: B, E, O	SE, O	Central Dematerialized System <sup>4</sup>	DVP: 17:00; FoP: 18:30	no link
TIC-ESTS	G	CB	TIC-ESTS	17:30	no link
<b>United Kingdom</b> CREST <sup>1</sup>	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
<b>United States</b> NBES <sup>1</sup>	G, O	CB	Fedwire Securities Service	15:15 <sup>2</sup>	no link
DTC	B, C, E, O	B, O	DTC-NSCC Consolidated Settlement Service	15:20 <sup>2</sup>	direct: 13; indirect: 1

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

Table CSD1 (cont)

System	Intraday finality	DVP (Delivery Versus Payment)	Delivery lag (T+n)	Currencies	Cash settlement agent
<b>Australia</b>					
ASX Settlement	yes	DVP3	T+3	AUD	CB
Austraclear	yes	DVP1	T <sup>4</sup> , T+1 <sup>5</sup> , T+3 <sup>6</sup>	AUD	CB
<b>Belgium</b>					
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
<b>Brazil</b>					
SELIC	yes	DVP1	T	BRL	CB
BMFBOVESPA-Equities	no <sup>1</sup>	DVP3	T+1 <sup>2</sup> ; T+3	BRL	CB
CETIP	no <sup>1</sup>	DVP3	T+1	BRL	CB
<b>Canada</b>					
CDS	yes	DVP2	T+3 <sup>2</sup> , T+0 <sup>3</sup> , T+2 <sup>4</sup> , T+3 <sup>5</sup>	CAD, USD	CB: CAD; B: USD
<b>China</b>					
SD&C	no	DVP1, DVP2	T+1, T+3	RMB, USD, HKD	B
CDC Depository and Settlement System	yes	DVP1	T	RMB	CDC
<b>France</b>					
Euroclear France	yes	DVP1	T+3	EUR	CB
<b>Germany</b>					
Clearstream Banking Frankfurt	yes	DVP1, DVP2/3 <sup>3</sup>	T+2 <sup>4</sup> , T- T+40 <sup>5</sup>	EUR, 42	CB, B
<b>Hong Kong SAR</b>					
CCASS	yes	<sup>4</sup>	T+2	HKD, USD	B
CMU	yes	DVP1, DVP3	T+0- T+2	HKD, USD, EUR, CNY	CB
<b>India</b>					
RBI (SSS)	yes	DVP3	T+0, T+1	INR	CB
NSDL	yes	DVP3	T+2	INR	B
CDSL	yes	DVP3	T+2	INR	B
<b>Italy</b>					
Monte Titoli	yes	DVP1, DVP3	T+3 <sup>2</sup> , T- T+n <sup>3</sup>	EUR	CB
<b>Japan</b>					
BOJ	yes	DVP1	T- T+3	JPY	CB
	yes	DVP1	T- T+3	JPY	CB
JASDEC	no	DVP2	T- T+3	JPY	CB
	no	DVP3	T+2, T+3	JPY	CB, B
<b>Korea</b>					
Korea Securities Depository	yes	DVP1, DVP3	T, T+1, T+2	KRW	CB, B
<b>Mexico</b>					
Indeval	yes	DVP3 <sup>1</sup>	T - T+4	MXN	CB
<b>Netherlands</b>					
Euroclear Netherlands	yes	DVP1	T+3	EUR/non-EUR	CB, B
<b>Russia</b>					
CJSC NDC	yes	DVP1, DVP3	T+0	RUR, USD, EUR, CHF	CJSC MICEX SH
CJSC DCC	yes	DVP2	T+4	RUR, USD	NCO "RTS Settlement Chamber"
<b>Saudi Arabia</b>					
Tadawul	yes	DVP1 <sup>2</sup> , DVP3 <sup>3</sup>	T+0 <sup>2</sup> , T+2 <sup>3</sup>	SAR	CB, B
<b>Singapore</b>					
MEPS+ SGS	yes	DVP1	T+1, T+2, T+3	SGD	CB
DCSS	yes	DVP1	T+n2	SGD	CB
CDP	yes	DVP2	T+3	SGD, AUD, HKD, USD	B
<b>South Africa</b>					
SAFIRES	yes	DVP1	T+3 <sup>2</sup> , T+5 <sup>3</sup>	ZAR	CB
<b>Sweden</b>					
Euroclear Sweden	yes	yes	T+2, T+3	SEK, EUR	CB

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

Table CSD1 (cont)

System	Intraday finality	DVP (Delivery Versus Payment)	Delivery lag (T+n)	Currencies	Cash settlement agent
<b>Switzerland</b> SECOM	yes	DVP1	T, T+3	35	CB: CHF; B: CHF and all other 34 currencies: SIX SIS
<b>Turkey</b> Takasbank	yes	DVP3	T+0 <sup>5</sup> , T+1 <sup>6</sup> , T+2 <sup>7</sup>	TRY, USD, EUR	Takasbank
Central Registry Agency	yes	DVP1 <sup>8</sup> , DVP3 <sup>9</sup>	T+0, T+2	TRY	Takasbank
TIC-ESTS	yes	DVP1	nap	TRY	CB
<b>United Kingdom</b> CREST	yes	DVP1 <sup>2</sup> , DVP2 <sup>3</sup>	T <sup>4</sup> , T+1 <sup>5</sup> , T+3 <sup>6</sup>	GBP, EUR, USD	CB, B
<b>United States</b> NBES <sup>1</sup>	yes	DVP1	T, T+1	USD	CB
DTC	no	DVP2	T, T+3	USD	CB

**Australia:** <sup>1</sup> ASX Group. <sup>2</sup> Australian eastern standard time. <sup>3</sup> Australian eastern daylight-saving time. <sup>4</sup> Short-term debt securities if terms are agreed prior to midday. <sup>5</sup> Short-term debt securities if terms are agreed after midday. <sup>6</sup> Long-term debt securities.

**Belgium:** <sup>1</sup> Monetary policy and credit operations.

**Brazil:** <sup>1</sup> Some special transactions have intraday finality. <sup>2</sup> Payments relating to derivatives on stocks.

**Canada:** <sup>1</sup> 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. <sup>2</sup> Equities. <sup>3</sup> GoC T-bills and money market securities. <sup>4</sup> GoC bonds with maturity of three years or less. <sup>5</sup> GoC bonds with maturity of more than three years and all provincial, municipal, corporate and other bonds or other certificates of indebtedness including mortgage-backed securities.

**China:** <sup>1</sup> Shanghai Stock Exchange and Shenzhen Stock Exchange each hold 50% of SD&C's shares. <sup>2</sup> There is no official name for the system yet.

**France:** <sup>1</sup> ESES France replaced RGV2 in November 2007 while the revocable channel was suppressed. <sup>2</sup> Eleven links are operating in EUR.

**Germany:** <sup>1</sup> Deutsche Börse AG. <sup>2</sup> 17:30 for specific Euro GC pooling transactions. <sup>3</sup> A mixture of DVP2 and DVP3 - securities disposition on a gross basis without finality until final settlement of net cash position. <sup>4</sup> For stock exchange. <sup>5</sup> For over-the-counter.

**Hong Kong SAR:** <sup>1</sup> 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. <sup>2</sup> CCASS stands for Central Clearing and Settlement System. <sup>3</sup> Austraclear in Australia and New Zealand, Korean Securities Depository in South Korea, China Govt Sec Depository Trust and Clearing Com Ltd in Mainland China. <sup>4</sup> 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.

**Italy:** <sup>1</sup> Monte Titoli spa. <sup>2</sup> For main regulated markets (eg stock exchange) and MTFs. <sup>3</sup> For OTC trades.

**Japan:** <sup>1</sup> For commercial paper, corporate and other debt securities, investment trusts. <sup>2</sup> For equities traded outside the exchanges. <sup>3</sup> For exchange-traded equities cleared via the Japan Securities Clearing Corporation.

**Korea:** <sup>1</sup> Transactions on exchange. <sup>2</sup> OTC Market. <sup>3</sup> Links to other CSDs through global custodians, counted on a country basis.

**Mexico:** <sup>1</sup> DVP settlement cycle occurs every two minutes or less.

**Netherlands:** <sup>1</sup> Euroclear Group.

**Russia:** <sup>1</sup> For depo orders on OTC transactions. For some transactions other closing time may be set during the business day, until that time depo orders are accepted and being settled within the same business day. <sup>2</sup> For settlement at the stock exchange. <sup>3</sup> Via CJSC NDC accounts open with CSDs. <sup>4</sup> Via CJSC DCC accounts open with CSDs. <sup>5</sup> Via VTB Bank account.

**Saudi Arabia:** <sup>1</sup> Tadawul. <sup>2</sup> For equities. <sup>3</sup> For bonds.

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

**South Africa:** <sup>1</sup> The owners are stock exchange and banks and the manager is STRATE Ltd. <sup>2</sup> T+3 for bonds. <sup>3</sup> T+5 for equities.

**Switzerland:** <sup>1</sup> The Swiss National Bank owns an immaterial number of shares of SIX Group. <sup>2</sup> For central bank money. <sup>3</sup> For commercial bank money.

**Turkey:** <sup>1</sup> Takasbank is the custodian for non-fungible domestic stocks. <sup>2</sup> Takasbank is the custodian for domestic private pension funds. <sup>3</sup> Takasbank is owned by 19 banks and 67 brokerage houses, none of which can exceed a 5% share. <sup>4</sup> Settlement is processed and finalized through the CRA-Takasbank integrated system. Takasbank, as the cash clearing agent, manages the DVP system. <sup>5</sup> G-Bonds, T-Bills and Repos. <sup>6</sup> Derivatives T+1 until 14:00. <sup>7</sup> Equities. <sup>8</sup> Securities for delivery lag of T+0. <sup>9</sup> Securities for delivery lag of T+2.

**United Kingdom:** <sup>1</sup> Owned and operated by Euroclear UK and Ireland. <sup>2</sup> For sterling and euro settlement. <sup>3</sup> For US dollar settlement. <sup>4</sup> T for delivery by value transactions. <sup>5</sup> T+1 for gilts. <sup>6</sup> T+3 for equities.

**United States:** <sup>1</sup> NBES is the Federal Reserve's National Book-Entry System. <sup>2</sup> Eastern time. <sup>3</sup> 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)				
	2005	2006	2007	2008	2009	2005	2006	2007	2008	2009
<b>Australia</b>										
ASX Settlement	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Austraclear	nav	nav	nav	nav	237	nav	nav	nav	nav	nav
<b>Belgium</b>										
NBB SSS	0.27	0.28	0.30	0.33	0.34	-3.6	5.3	7.9	8.6	2.7
Euroclear Belgium	1.04	1.20	1.35	1.26	1.80	nav	16.2	12.4	-6.7	42.8
Euroclear Bank	27.0	33.9	40.7	37.0	38.4	12.4	25.9	19.8	-9.0	3.7
<b>Brazil</b>										
SELIC	2.44	2.53	2.56	2.71	2.65	7.2	3.8	1.2	5.9	-2.2
BMFBOVESPA-Equities	34.2	51.8	74.3	112.6	118.6	24.7	51.7	43.3	51.6	5.4
CETIP	5.4	9.6	13.5	18.9	21.5	135	77.8	40.6	40.0	13.8
<b>Canada</b>										
CDS	66	101	139	207	259	33.8	53.7	36.7	49.4	24.9
<b>China</b>										
SD&C	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
CDC Depository and Settlement System	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
<b>France</b>										
Euroclear France	30.5	32.8	34.5	30.4	26.6	17.8	7.4	5.3	-11.9	-12.3
<b>Germany</b>										
Clearstream Banking Frankfurt	47.3	59.1	67.2	56.0	55.9	nav	25.1	13.7	-16.7	-0.3
<b>Hong Kong SAR</b>										
CCASS	6.3	9.1	16.7	15.7	17.5	5.4	43.4	83.2	-5.9	11.5
CMU	0.04	0.04	0.04	0.03	0.06	26.8	-6.3	6.4	-13.7	79.5
<b>India</b>										
RBI (SSS)	nav	nav	nav	nav	0.03	nav	nav	nav	nav	nav
NSDL	124.45	131.32	192.39	123.47	175.29	32.9	5.5	46.5	-35.8	42.0
CDSL	42.04	49.78	72.41	62.75	78.60	57.7	18.4	45.5	-13.3	25.3
<b>Italy</b>										
Monte Titoli	26.5	28.6	30.3	26.0	28.6	-1.4	8.1	6.0	-14.2	9.8
<b>Japan</b>										
BOJ	3.33	3.69	4.28	4.49	3.90	6.7	10.6	16.2	4.8	-13.1
JASDEC	61.5	60.6	65.4	73.8	88.1	27.8	-1.4	7.9	12.8	19.3
<b>Korea</b>										
KSD	0.68	5.98	6.98	7.38	7.93	39.9	783	16.7	5.9	7.4
<b>Mexico</b>										
Indeval	nav	nav	2.67	2.45	2.51	nav	nav	nav	-8.4	2.4
<b>Netherlands</b>										
Euroclear Netherlands	3.13	3.85	4.60	4.40	4.89	56.3	23.0	19.6	-4.3	11.1
<b>Russia</b>										
CJSC NDC	1.11	1.91	2.49	2.54	2.48	nav	71.1	30.4	2.0	-2.2
CJSC DCC	0.29	0.35	0.39	0.38	0.21	nav	22.4	9.6	-1.3	-45.9
<b>Saudi Arabia</b>										
Tadawul	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
<b>Singapore</b>										
MEPS+ SGS	0.05	0.04	0.06	0.08	0.06	0.6	-2.7	36.4	38.3	-32.5
DCSS	26.03	36.60	44.26	61.84	53.11	-8.4	40.6	20.9	39.7	-14.1
CDP	0.20	0.27	0.47	0.48	0.41	205	34.5	72.0	3.9	-15.1
<b>South Africa</b>										
SAFIRES	1.90	2.31	2.69	3.10	3.16	nav	21.3	16.4	15.1	2.2
<b>Sweden</b>										
VPC	14.7	20.4	28.1	32.3	nav	nav	38.8	37.5	14.9	nav
Euroclear Sweden	nav	nav	nav	nav	28.6	nav	nav	nav	nav	nav
<b>Switzerland</b>										
SECOM	25.1	32.8	49.6	69.3	55.8	13.2	30.7	51.0	39.8	-19.5
<b>Turkey</b>										
Takasbank	0.09	0.05	0.06	0.05	0.00	nav	-42.0	9.8	-16.1	-93.6
Central Registry Agency	0.27	3.12	4.06	3.22	6.28	nav	1,072	30.4	-20.8	95.3
TIC-ESTS	0.10	0.10	0.10	0.10	0.08	nav	-6.4	4.0	0.2	-16.0
<b>United Kingdom</b>										
CREST	59.1	62.3	66.3	59.0	56.4	8.3	5.5	6.4	-11.0	-4.5
<b>United States</b>										
NBES	22.4	22.3	24.2	25.0	21.1	10.9	-0.3	8.7	3.3	-15.7
DTC	263	293	325	317	300	8.2	11.3	11.0	-2.6	-5.4

Table CSD3

## Transactions processed by selected central securities depositories: value of transactions

(total for the year)

System	Value of transactions (USD billions) <sup>1</sup>					Average value per transaction (USD thousands) <sup>1</sup>				
	2005	2006	2007	2008	2009	2005	2006	2007	2008	2009
<b>Australia</b>										
ASX Settlement	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Austraclear	nav	nav	nav	nav	8,279	nav	nav	nav	nav	nav
<b>Belgium</b>										
NBB SSS	6,391	7,517	9,021	12,143	10,304	24,025	26,848	29,871	37,022	30,575
Euroclear Belgium	201	546	1,235	453	554	194	454	913	360	308
Euroclear Bank	191,780	274,159	390,645	363,996	300,000	7,112	8,076	9,606	9,839	7,817
<b>Brazil</b>										
SELIC	47,648	63,874	84,788	106,720	124,680	19,568	25,263	33,123	39,376	47,060
BMFBOVESPA-Equities	102	172	437	452	385	3.00	3.32	5.89	4.02	3.24
CETIP	1,749	2,154	2,927	4,964	5,534	324	224	217	263	257
<b>Canada</b>										
CDS	41,166	53,587	57,230	57,590	58,869	624	528	413	278	228
<b>China</b>										
SD&C	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Settlement System	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
<b>France</b>										
Euroclear France	159,571	155,509	209,719	196,439	163,383	5,230	4,748	6,080	6,465	6,133
<b>Germany</b>										
Clearstream Banking Frankfurt	48,623	52,207	79,402	91,402	92,803	nav	7	52	1,632	1,662
<b>Hong Kong SAR</b>										
CCASS	1,471	2,778	6,488	6,082	5,278	232	305	389	388	302
CMU	852	1,150	1,531	1,584	5,542	21,738	31,311	39,197	46,997	91,606
<b>India</b>										
RBI (SSS)	nav	nav	nav	nav	5,212	nav	nav	nav	nav	173,736
NSDL	581	771	1,512	1,051	1,466	4.67	5.87	7.86	8.51	8.36
CDSL	87	98	143	63	136	2.07	1.98	1.98	1.00	1.74
<b>Italy</b>										
Monte Titoli	84,622	82,227	95,002	98,311	100,189	3,197	2,873	3,132	3,776	3,505
<b>Japan</b>										
BOJ	147,008	160,521	188,615	213,624	211,008	44,093	43,523	44,028	47,560	54,046
JASDEC <sup>1</sup>	5,605	8,989	12,262	14,047	14,016	91	148	188	190	159
<b>Korea</b>										
KSD	2,900	2,966	3,133	2,949	3,496	4,282	496	449	399	441
<b>Mexico</b>										
Indeval	nav	nav	44,588	46,888	47,945	nav	nav	16,675	19,138	19,109
<b>Netherlands</b>										
Euroclear Netherlands	nav	nav	nav	nav	3,594	nav	nav	nav	nav	736
<b>Russia</b>										
CJSC NDC	523	1,131	2,365	2,458	1,896	469	593	951	968	763
CJSC DCC	68	192	334	368	121	237	543	862	960	584
<b>Saudi Arabia</b>										
Tadawul	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
<b>Singapore</b>										
MEPS+ SGS	339	377	576	604	475	7,506.1	8,568.0	9,599.0	7,281.0	8,483.5
DCSS	3.96	4.43	4.84	4.13	0.16	0.2	0.1	0.1	0.1	0.0
CDP	123	189	401	273	235	612.2	697.1	861.1	564.6	571.6
<b>South Africa</b>										
SAFIRES	3,537	2,724	3,122	4,998	2,861	1,857	1,179	1,161	1,614	904
<b>Sweden</b>										
VPC	13,790	16,297	19,121	18,154	nav	937	798	681	563	nav
Euroclear Sweden	nav	nav	nav	nav	9,443.45	nav	nav	nav	nav	330
<b>Switzerland</b>										
SECOM	8,618	9,478	11,383	16,282	12,617	343	289	230	235	226
<b>Turkey</b>										
Takasbank	0.26	0.09	0.37	0.06	0.05	2.9	1.7	6.7	1.2	16.0
Central Registry Agency	23	245	425	378	261	87	79	105	117	42
TIC-ESTS	0.001	0.002	0.002	0.003	0.003	0.013	0.023	0.020	0.028	0.038

<sup>1</sup> Converted at yearly average exchange rates.Japan: <sup>1</sup> Data refer to total transactions during the fiscal year ending March of the following year (see Japan, Table26). As a consequence, they are converted at average fiscal-year exchange rates.

Table CSD3 (cont)

System	Value of transactions (USD billions) <sup>1</sup>					Average value per transaction (USD thousands) <sup>1</sup>				
	2005	2006	2007	2008	2009	2005	2006	2007	2008	2009
<b>United Kingdom</b>										
CREST	161,041	181,294	223,567	210,148	278,248	2,726.0	2,908.8	3,369.9	3,559.1	4,937.0
<b>United States</b>										
NBES	368,897	377,259	435,578	419,347	295,742	16,499	16,926	17,986	16,769	14,029
DTC	148,200	179,000	210,000	182,000	122,000	563.5	611.5	646.4	574.9	407.3

<sup>1</sup> 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 %)				
	2005	2006	2007	2008	2009	2005	2006	2007	2008	2009
<b>Australia</b>										
ASX Settlement	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Austraclear	nav	nav	nav	nav	nav	nav	nav	nav	nav	823
<b>Belgium</b>										
NBB SSS	4.2	13.8	8.0	20.5	-10.7	1,699	1,884	1,967	2,406	2,184
Euroclear Belgium	nav	162.9	103.6	-67.1	28.6	53	137	269	89.8	117.5
Euroclear Bank	13.6	38.3	28.3	-16.6	-13.3	50,984	68,694	85,192	72,112	63,594
<b>Brazil</b>										
SELIC	7.8	16.3	13.7	12.1	21.5	5,401	5,869	6,207	6,526	7,908
BMFBOVESPA-Equities	26.5	45.8	117.7	-7.9	-11.5	12	16	32	28	24
CETIP	0.1	6.9	16.4	51.0	16.0	198	198	214	304	351
<b>Canada</b>										
CDS	nav	19.4	-0.9	-2.5	9.2	3,631	4,190	4,021	3,838	4,402
<b>China</b>										
SD&C	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
CDC Depository and	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
<b>France</b>										
Euroclear France	10.5	-5.3	21.7	-15.1	-12.6	7,443	6,863	8,086	6,891	6,159
<b>Germany</b>										
Clearstream Banking Frankfurt	nav	4.4	36.3	4.8	6.6	1,746	1,790	2,390	2,503	2,770
<b>Hong Kong SAR</b>										
CCASS	19.4	85.0	130.0	-10.3	-14.0	827	1,463	3,133	2,827	2,507
CMU	53.9	32.1	31.1	-1.0	246.6	479.38	605.24	739.36	736.10	2,631.96
<b>India</b>										
RBI (SSS)	nav	nav	nav	nav	nav	nav	nav	nav	nav	404.85
NSDL	61.7	30.2	70.4	-32.6	40.3	69.14	81.59	126.17	81.84	113.86
CDSL	60.0	10.9	26.5	-57.4	118.4	10.36	10.42	11.96	4.89	10.60
<b>Italy</b>										
Monte Titoli	nav	-5.9	3.8	-6.5	6.4	4,766	4,413	4,490	4,286	4,736
<b>Japan</b>										
BOJ	15.1	15.0	18.9	-1.9	-9.5	3,228	3,680	4,309	4,375	4,161
JASDEC	2,682	65	33	-0.6	-6.5	126.5	207.2	271.7	279.4	274.4
<b>Korea</b>										
KSD	10	-7	0	6.7	33.5	343.3	311.9	298.6	316.7	419.8
<b>Mexico</b>										
Indeval	nav	nav	nav	2.0	17.8	nav	nav	4,347.1	4,304.8	5,478.4
<b>Netherlands</b>										
Euroclear Netherlands	nav	nav	nav	nav	nav	nav	nav	nav	nav	452
<b>Russia</b>										
CJSC NDC	nav	90.9	75.8	-11.0	-9.5	68	114	182	147	154
CJSC DCC	nav	147.5	46.3	-5.8	-61.4	9	19	26	22	10
<b>Saudi Arabia</b>										
Tadawul	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
<b>Singapore</b>										
MEPS+ SGS	6.8	5.0	41.9	-7.6	-19.7	283.5	276.0	357.0	332.1	260.7
DCSS	-12.6	5.6	1.6	-24.9	-96.1	3.3	3.2	3.0	2.3	0.1
CDP	11.4	44.8	97.4	-40.0	-12.1	102.9	138.3	248.6	150.2	128.9
<b>South Africa</b>										
SAFIRES	nav	-22.6	9.6	71.0	-44.9	1,432.1	1,042.8	1,091.7	1,805.8	1,002.6
<b>Sweden</b>										
VPC	nav	14.9	5.7	-10.5	nav	3,724	4,084	4,134.05	3,721.21	nav
Euroclear Sweden	nav	nav	nav	nav	nav	nav	nav	nav	nav	2,322.76
<b>Switzerland</b>										
SECOM	12.3	9.4	14.1	26.1	-22.0	2,316	2,422	2,621	3,241	2,558
<b>Turkey</b>										
Takasbank	nav	-67.4	260.5	-86.7	-1.9	0	0	0	0	0
Central Registry Agency	nav	938.5	45.2	-19.7	-22.5	5	46	66	51	42
TIC-ESTS	nav	62.7	-23.0	26.6	28.5	0	0	0	0	0
<b>United Kingdom</b>										
CREST	12.2	8.6	10.8	-1.0	52.3	7,068	7,418	7,952	7,924	12,799
<b>United States</b>										
NBES	14.3	-0.6	12.6	-7.2	-29.4	2,919	2,816	3,098	2,918	2,095
DTC	21.2	17.4	14.4	-16.4	-32.9	1,173	1,336	1,493	1,267	864

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

Table CSD4

## Participation in selected central securities depositories

(end of year)

System	Total number of participants				
	2005	2006	2007	2008	2009
<b>Australia</b>					
ASX Settlement	109	112	108	99	94
Austraclear	nav	nav	nav	848	763
<b>Belgium</b>					
NBB SSS	94	91	90	86	86
Euroclear Belgium	81	77	77	77	77
Euroclear Bank	1,497	1,409	1,381	1,346	1,324
<b>Brazil</b>					
SELIC	4,485	4,927	5,739	6,671	7,387
BMFBOVESPA-Equities	236	232	227	213	203
CETIP	4,894	5,582	7,123	8,261	9,109
<b>Canada</b>					
CDS	95	100	103	98	97
<b>China</b>					
SD&C	nav	nav	nav	nav	nav
CDC Depository and	nav	nav	nav	nav	nav
<b>France</b>					
Euroclear France	198	161	143	139	125
<b>Germany</b>					
Clearstream Banking Frankfurt	369	358	340	340	371
<b>Hong Kong SAR</b>					
CCASS	14,715	17,071	19,571	21,973	22,709
CMU	172	170	175	174	174
<b>India</b>					
RBI (SSS)	nav	nav	nav	nav	168
NSDL	222	239	250	274	286
CDSL	309	363	415	466	502
<b>Italy</b>					
Monte Titoli	361	349	356	325	299
<b>Japan</b>					
BOJ	335	330	329	314	306
JASDEC	276	288	290	264	248
<b>Korea</b>					
KSD	nav	nav	nav	nav	nav
<b>Mexico</b>					
Indeval	174	175	174	109	110
<b>Netherlands</b>					
Euroclear Netherlands	57	58	59	54	74
<b>Russia</b>					
CJSC NDC	688	738	817	908	892
CJSC DCC	391	399	409	417	441
<b>Saudi Arabia</b>					
Tadawul	nav	nav	nav	nav	nav
<b>Singapore</b>					
MEPS+ SGS	64	57	58	60	63
DCSS	44	44	45	46	47
CDP	64	64	65	66	62
<b>South Africa</b>					
SAFIRES	27	27	27	27	27
<b>Sweden</b>					
VPC	39	41	43	46	nav
Euroclear Sweden	nav	nav	nav	nav	45
<b>Switzerland</b>					
SECOM	437	391	402	431	443
<b>Turkey</b>					
Takasbank	144	123	106	89	91
Central Registry Agency	444	462	465	469	457
TIC-ESTS	50	48	48	48	48
<b>United Kingdom</b>					
CREST	43,051	43,696	45,271	37,153	36,503
<b>United States</b>					
NBES	3,024	2,829	2,645	2,588	2,566
DTC	334	369	467	413	390



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

System	Number of securities held (thousands except as noted)					Market capitalisation (USD billions) <sup>1</sup>				
	2005	2006	2007	2008	2009	2005	2006	2007	2008	2009
<b>Australia</b>										
ASX Settlement	1.87	2.01	2.21	2.22	2.18	814	1,100	1,304	671	1,258
Austraclear	nav	nav	nav	nav	nav	nav	nav	680	682	954
<b>Belgium</b>										
NBB SSS	nav	1.66	1.70	1.87	1.48	345	397	494	555	666
Euroclear Belgium	nav	3.84	nav	nav	nav	282	363	325	189	204
Euroclear Bank	171	215	250	208	199	8,335	10,578	13,418	12,305	13,845
<b>Brazil</b>										
SELIC	2.95	2.08	1.53	1.06	0.79	554	678	916	767	1,191
BMFBOVESPA-Equities	1.23	1.24	1.29	1.23	1.22	222	341	634	278	501
CETIP	940	1,290	1,486	2,007	2,478	381	556	892	857	1,381
<b>Canada</b>										
CDS	nav	88.3	78.0	77.4	76.4	2,427	2,729	3,384	2,383	3,238
<b>China</b>										
SD&C	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
CDC Depository and	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
<b>France</b>										
Euroclear France	28.8	31.7	38.8	45.8	33.3	5,220	6,609	7,820	6,287	7,252
<b>Germany</b>										
Clearstream Banking Frankfurt	nav	1,049	3,326	4,639	4,328	6,709	8,147	9,057	4,068	4,512
<b>Hong Kong SAR</b>										
CCASS	2,556	3,281	5,997	5,741	6,542	389	741	1,338	647	1,193
CMU	1.48	1.45	1.17	1.00	0.89	48.9	51.1	51.2	50.3	98.1
<b>India</b>										
RBI (SSS)	nav	nav	nav	nav	2	nav	nav	nav	nav	608
NSDL <sup>1</sup>	174,722	202,701	236,897	282,870	351,138	550	711	1,111	641	1,203
CDSL <sup>1</sup>	27,217	31,254	49,815	70,823	77,954	52	64	150	91	180
<b>Italy</b>										
Monte Titoli	41.9	44.4	45.7	45.4	43.0	2,912	3,549	4,081	3,803	4,069
<b>Japan</b>										
BOJ	nav	nav	nav	nav	nav	6,359	6,451	6,941	8,686	8,770
JASDEC <sup>1</sup>	29.2	80.8	88.3	89.1	86.1	227	2,497	3,703	3,711	3,972
<b>Korea</b>										
KSD	15.9	17.7	21.1	25.8	30.2	1.42	1.68	2.05	1.28	1.78
<b>Mexico</b>										
Indeval	4.3	4.8	5.5	6.5	6.8	602	755	854	674	896
<b>Netherlands</b>										
Euroclear Netherlands	4,210	5,346	6,352	8,665	879,590	1,039	1,256	1,391	1,140	1,267
<b>Russia</b>										
CJSC NDC	1.40	1.70	2.40	2.80	2.90	94	159	251	199	252
CJSC DCC	2.82	3.57	3.98	4.00	3.98	32	87	126	31	75
<b>Saudi Arabia</b>										
Tadawul	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
<b>Singapore</b>										
MEPS+ SGS	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
DCSS	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
CDP	nav	nav	nav	nav	nav	564	553	923	666	893
<b>South Africa</b>										
SAFIRES	1.43	1.60	1.99	1.98	1.83	568	631	756	429	688
<b>Sweden</b>										
VPC	nav	nav	nav	nav	nav	868	1,122	1,069	925	nav
Euroclear Sweden	nav	nav	nav	nav	nav	nav	nav	nav	nav	1,144
<b>Switzerland</b>										
SECOM	108	111	152	168	202	1,917	2,453	2,746	2,294	2,777
<b>Turkey</b>										
Takasbank <sup>1</sup>	1,361	2,134	2,093	1,972	2,013	4.23	6.21	4.49	4.26	6.10
Central Registry Agency <sup>1</sup>	150,990	142,963	244,013	228,363	369,308	170	181	312	137	254
TIC-ESTS	0.29	0.37	0.36	0.38	0.44	0	0	0	0	0

<sup>1</sup> Converted at end of year exchange rates.

**Japan:** <sup>1</sup> Data refer to total transactions during the fiscal year ending March of the following year (see Japan, Table23). As a consequence, they are converted at end-March of following year exchange rates.

**India:** <sup>1</sup> For number of securities hold, millions.

**Turkey:** <sup>1</sup> For number of securities hold, millions.

Table CSD5 (cont)

System	Number of securities held (thousands)					Market capitalisation (USD billions) <sup>1</sup>				
	2005	2006	2007	2008	2009	2005	2006	2007	2008	2009
<b>United Kingdom</b>										
CREST	7.4	8.4	9.3	10.1	10.5	3,890	4,982	4,828	2,974	4,717
<b>United States</b>										
NBES	1,117	1,128	1,140	1,148	1,152	31,945	35,903	43,359	47,427	52,662
DTC	2,600	2,800	3,500	3,500	3,550	31,200	36,000	40,000	28,000	34,000

<sup>1</sup> Converted at end of year exchange rates.