

Bulgaria

1. Basic statistical data

	2014	2015	2016	2017	2018
Population (thousands, annual average)	7,224	7,178	7,128	7,076	7,049
GDP (BGN billions)	84	89	94	101	108
GDP per capita (BGN)	11,594	12,340	13,206	14,280	15,311
HICP (annual percentage changes)	-1.6	-1.1	-1.3	1.2	2.6
Exchange rate (national currency vis-à-vis the euro)					
End of period	1.956	1.956	1.956	1.956	1.956
Average	1.956	1.956	1.956	1.956	1.956

Explanatory information on certain data items is given in the notes accompanying these tables.

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2. Settlement media used by non-MFIs

(BGN millions; end of period)

	2014	2015	2016	2017	2018
Currency in circulation outside MFIs	10,168	11,378	12,762	14,149	15,561
Value of overnight deposits held at MFIs	26,427	29,067	31,824	37,845	41,645
<i>of which:</i>					
Transferable deposits	26,003	28,617	31,468	37,377	40,909
Narrow money supply (M1)	31,111	35,970	40,835	47,734	53,557
<i>Memorandum items:</i>					
Overnight deposits in foreign currencies held at MFIs	9,838	9,698	10,079	11,459	12,386
Outstanding value on e-money storages issued by MFIs	1	2	3	5	6
<i>of which:</i>					
Hardware-based electronic money	.	.	.	.	.
Software-based electronic money	.	.	.	.	.

Explanatory information on certain data items is given in the notes accompanying these tables.

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3. Settlement media used by credit institutions

(BGN millions; average for the last reserve maintenance period, unless otherwise indicated)

	2014	2015	2016	2017	2018
Overnight deposits held at the central bank	6,413	10,211	7,821	6,628	7,266
Overnight deposits held at other credit institutions (end of period)	461	294	296	330	357
<i>of which:</i>					
Transferable deposits at other MFIs (end of period)	377	288	278	268	253
<i>Memorandum items:</i>					
Non-intraday borrowing from the central bank	-	-	-	-	-
Intraday borrowing from the central bank	-	-	-	-	-

Explanatory information on certain data items is given in the notes accompanying these tables.

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4. Banknotes and coins

(BKN millions; end of period)

	2014	2015	2016	2017	2018
Currency in circulation	11,587	12,725	14,153	15,703	17,325
Total banknotes in circulation	11,355	12,471	13,835	15,329	16,898
<i>of which:</i>					
BGN 100	3,783	4,354	4,911	5,536	6,382
BGN 50	3,993	4,514	5,299	6,042	6,596
BGN 20	2,557	2,606	2,650	2,687	2,828
BGN 10	822	795	787	874	915
BGN 5	112	111	117	135	133
BGN 2	85	87	72	56	43
BGN 1	4	4	-	-	-
Total coins in circulation	225	247	307	362	416
<i>of which:</i>					
BGN 2	-	2	37	64	98
BGN 1	101	110	124	140	152
BGN 0.5	43	47	51	56	60
BGN 0.2	35	38	40	43	46
BGN 0.1	22	24	25	27	29
BGN 0.05	10	11	12	13	13
BGN 0.02	9	10	11	12	12
BGN 0.01	5	6	6	7	7
Currency in circulation held by MFIs	1,419	1,347	1,391	1,555	1,765
Currency in circulation outside MFIs	10,168	11,378	12,762	14,149	15,561
<i>Memorandum item:</i>					
Total commemorative coins	7	7	7	8	8

Explanatory information on certain data items is given in the notes accompanying these tables.

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5. Institutions offering payment services to non-MFIs - page 1 (original units, unless otherwise indicated; values in BGN millions; end of period)

	2014	2015	2016	2017	2018
Central bank					
Number of offices	1	1	1	1	1
Number of overnight deposits (thousands)	1.8	1.9	2.0	2.1	2.3
Value of overnight deposits	5,172	3,535	1,979	2,213	1,209
<i>of which:</i>					
Value of transferable deposits	5,172	3,535	1,979	2,213	1,209
Credit institutions irrespective of their legal incorporation					
Number of institutions	28	28	27	27	26
Number of offices	3,831	3,791	2,962	3,086	3,301
Number of overnight deposits (thousands)	-	-	7,170.4	7,164.4	7,170.9
<i>of which:</i>					
Number of internet/PC-linked overnight deposits (thousands)	-	-	2,333.2	2,525.9	2,793.9
Number of transferable overnight deposits (thousands)	6,988.6	7,060.0	7,109.2	7,077.0	7,158.3
<i>of which:</i>					
Number of internet/PC-linked transferable overnight deposits (thousands)	1,784.4	2,068.4	2,332.9	2,518.2	2,784.6
Value of overnight deposits (BGN millions)	21,254	25,531	29,845	35,633	40,436
<i>of which:</i>					
Value of transferable deposits	20,831	25,082	29,489	35,163	39,700
Number of payment accounts (thousands)	15,111.8	15,394.8	15,054.7	13,947.7	13,434.9
Number of e-money accounts (thousands)	56.0	84.0	115.8	162.3	152.5
Outstanding value on e-money storages issued	.	.	3	5	6
Credit institutions irrespective of their legal incorporation					
Credit institutions legally incorporated in the reporting country					
Number of institutions	22	22	22	22	20
Number of offices	3,736	3,700	2,953	3,077	3,157
Value of overnight deposits	19,549	23,893	28,286	34,091	38,955
Branches of euro area-based credit institutions					
Number of institutions	5	5	4	4	5
Number of offices	91	87	5	5	140
Value of overnight deposits	1,691	1,606	1,528	1,494	1,429
Branches of EEA-based credit institutions outside the euro area					
Number of institutions	0	0	0	0	0
Number of offices	0	0	0	0	0
Value of overnight deposits	0	0	0	0	0
Branches of non-EEA-based credit institutions					
Number of institutions	1	1	1	1	1
Number of offices	4	4	4	4	4
Value of overnight deposits	14	32	31	48	52
Electronic money institutions					
Number of institutions	2	2	3	3	5
Number of payment accounts (thousands)	.	.	.	.	.
Number of e-money accounts (thousands)	.	.	.	.	.
Outstanding value on e-money storages issued	.	.	.	.	.
Other payment service providers					
Number of institutions	7	8	8	7	4
Number of offices	820	992	1,073	1,139	156
Number of overnight deposits (thousands)	-	-	-	-	-
Value of overnight deposits	-	-	-	-	-
Number of payment accounts (thousands)	115.7	117.2	120.3	125.0	.
Number of e-money accounts (thousands)	-	-	-	-	-
Outstanding value on e-money storages issued	-	-	-	-	-

Explanatory information on certain data items is given in the notes accompanying these tables.

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5. Institutions offering payment services to non-MFIs - page 2

(original units, unless otherwise indicated; values in BGN millions; end of period)

	2014	2015	2016	2017	2018
Institutions offering payment services to non-MFIs (total)					
Number of institutions	38	39	39	38	36
Number of offices	4,652	4,784	4,036	4,226	3,458
Number of overnight deposits (thousands)	-	-	7,172.4	7,166.6	.
<i>of which:</i>					
Number of internet/PC-linked overnight deposits (thousands)	-	-	2,333.2	2,525.9	2,793.9
Value of overnight deposits	26,427	29,066	31,824	37,846	41,645
Number of payment accounts (thousands)	.	.	.	.	13,915.3
Number of e-money accounts (thousands)	.	.	.	.	.
Outstanding value on e-money storages issued	21	21	.	.	.
<i>Memorandum items:</i>					
Number of payment institutions operating in the country on a cross-border basis	223	272	341	345	370
<i>of which:</i>					
Institutions providing services through an established branch	0	0	0	0	0
Institutions providing services through an agent	5	6	6	5	4
Institutions providing services neither establishing a branch nor through an agent	218	266	335	340	366

Explanatory information on certain data items is given in the notes accompanying these tables.
The totals reflect the sums of items shown on page one.

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6. Payment card functions and accepting devices

(original units, number of cards in thousands; end of period)

	2014	2015	2016	2017	2018
Cards issued by resident PSPs					
Cards with a cash function	7,345	7,285	7,697	7,532	7,728
Cards with a payment function*	7,227	7,153	7,458	7,539	7,430
<i>of which:</i>					
Cards with a debit function	6,286	6,206	6,280	6,406	6,189
Cards with a delayed debit function	2	2	2	2	2
Cards with a credit function	938	944	1,216	1,150	1,240
Cards with a debit and/or delayed debit function	0	0	0	0	0
Cards with a credit and/or delayed debit function	1	0	0	0	0
Cards with an e-money function	81	173	315	240	326
Cards on which e-money can be stored directly	0	0	0	0	0
Cards which give access to e-money stored on e-money accounts	81	173	315	240	326
Cards with an e-money function					
<i>of which:</i>					
Cards with an e-money function which have been loaded at least once	81	165	79	107	.
Total number of cards (irrespective of the number of functions on the card)	7,354	7,368	7,812	7,798	7,756
<i>of which:</i>					
Cards with a combined debit, cash and e-money function	0	0	0	0	0
Terminals provided by resident PSPs					
ATMs	5,615	5,616	5,751	5,731	5,649
Located in the reporting country	5,615	5,616	5,751	5,731	5,604
Located abroad	0	0	0	0	.
ATMs					
<i>of which:</i>					
ATMs with a cash withdrawal function	5,615	5,616	5,751	5,731	.
Located in the reporting country	5,615	5,616	5,751	5,731	5,603
Located abroad	0	0	0	0	.
ATMs with a credit transfer function	4,338	3,479	4,586	4,533	3,605
Located in the reporting country	4,338	3,479	4,586	4,533	3,605
Located abroad	0	0	0	0	0
POS terminals	76,253	92,232	104,489	127,014	155,065
Located in the reporting country	75,623	81,513	86,663	91,518	95,408
Located abroad	.	.	.	.	.
POS terminals					
<i>of which:</i>					
EFTPOS terminals	.	.	.	.	.
Located in the reporting country	75,623	81,513	86,663	91,518	95,408
Located abroad	.	.	.	.	.
E-money card POS terminals	.	.	.	.	.
Located in the reporting country	75,622	81,512	86,662	91,517	95,302
Located abroad	.	.	.	.	.
E-money card terminals	.	.	.	.	.
Located in the reporting country	75,622	81,512	86,793	91,517	95,320
Located abroad	.	.	.	.	.
E-money card terminals					
<i>of which:</i>					
E-money card loading/unloading terminals	.	.	.	.	.
Located in the reporting country	.	.	.	.	.
Located abroad	0	0	0	0	.
E-money card accepting terminals	.	.	.	.	.
Located in the reporting country	75,622	81,512	86,793	91,517	95,302
Located abroad

*Except cards with an e-money function only.

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7a. Payments per type of payment service involving non-MFIs - page 1

(number of payments sent, unless otherwise stated; millions; total for the period)

	2014	2015	2016	2017	2018
Payments per type of payment service					
Credit transfers	192.5	219.7	243.2	254.9	295.6
Domestic	191.1	218.1	240.7	253.0	293.5
Cross-border	1.4	1.6	2.6	1.9	2.1
Credit transfers					
Initiated in paper-based form	99.6	107.8	113.2	112.6	203.9
Initiated electronically	92.9	111.9	130.1	142.3	91.8
Initiated in a file/batch	16.4	18.0	20.9	25.8	27.9
Initiated on a single payment basis	76.5	93.9	109.1	116.5	63.8
<i>of which (memorandum item):</i>					
Online banking based e-payments	-	-	-	-	-
Credit transfers					
<i>of which:</i>					
Non-SEPA credit transfers	192.1	209.6	236.1	252.3	293.1
Cross-border credit transfers received	3.6	3.8	5.1	4.3	-
Direct debits	5.6	5.0	5.7	6.0	.
Domestic	5.6	5.0	5.7	6.0	6.5
Cross-border	0.0	0.0	0.0	0.0	.
Direct debits					
Initiated in a file/batch	5.3	4.8	5.5	5.2	.
Initiated on a single payment basis	0.3	0.2	0.1	0.8	.
Direct debits					
<i>of which:</i>					
Non-SEPA direct debits	5.6	5.0	5.7	6.0	.
Cross-border direct debits received	0.0	0.0	0.0	0.0	-
Card payments with cards issued by resident PSPs*	65.2	79.6	93.7	129.7	160.9
Domestic card payments	51.9	62.6	72.2	101.0	123.1
Cross-border card payments	13.3	17.1	21.5	28.7	37.8
Card payments with cards issued by resident PSPs*					
Payments with cards with a debit function	46.6	57.9	68.0	100.6	130.6
Payments with cards with a delayed debit function	0.7	0.9	0.0	0.0	.
Payments with cards with a credit function	17.9	20.8	25.7	29.1	30.2
Payments with cards with a debit and/or delayed debit function	0.0	0.0	0.0	0.0	0.0
Payments with cards with a credit and/or delayed debit function	0.0	0.0	0.0	0.0	0.0
Card payments with cards issued by resident PSPs*					
Payments initiated at physical EFTPOS	51.6	64.5	77.2	108.0	133.4
Payments initiated remotely	13.7	15.2	16.5	21.8	27.5
E-money payments with e-money issued by resident PSPs	0.8	1.0	2.2	3.7	6.4
Domestic	0.2	0.3	0.6	0.4	1.5
Cross-border	0.6	0.7	1.7	3.3	4.9
E-money payments with e-money issued by resident PSPs					
With cards on which e-money can be stored directly	0.0	0.0	0.0	0.0	0.0
With e-money accounts	0.8	1.0	2.2	3.7	6.4
<i>of which:</i>					
Accessed through a card	0.5	1.0	1.2	3.7	4.0
Cross-border e-money payments with e-money issued by resident PSPs received	0.0	0.0	0.0	0.0	-

*Except cards with an e-money function only.

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7a. Payments per type of payment service involving non-MFIs - page 2

(number of payments sent, unless otherwise stated; millions; total for the period)

	2014	2015	2016	2017	2018
Cheques	0.0	0.0	0.0	0.0	.
Domestic	0.0	0.0	0.0	0.0	0.0
Cross-border	0.0	0.0	0.0	0.0	.
Cross-border cheques received	0.0	0.0	0.0	0.0	-
Other payment services	90.4	106.1	111.3	106.3	.
Domestic	90.3	106.0	111.2	106.2	115.2
Cross-border	0.1	0.1	0.1	0.1	.
Other cross-border payment services received	1.0	1.0	0.9	1.1	.
Total payments involving non-MFIs	354.5	411.6	456.1	500.6	584.8
Domestic	339.1	392.1	430.2	466.6	539.9
Cross-border	15.5	19.5	25.9	34.1	44.9
Total cross-border payments received (excluding card payments)	4.6	4.8	6.0	5.4	0.5
<i>Memorandum items:</i>					
Credits to the accounts by simple book entry	-	-	-	-	-
Debits from the accounts by simple book entry	-	-	-	-	-
Money remittances	39.8	49.3	61.1	60.7	73.7
Domestic	39.7	49.2	61.0	60.6	73.6
Cross-border	0.1	0.1	0.1	0.1	0.1
Cross-border money remittances received	1.0	1.0	0.9	1.1	.
Transactions via telecommunication, digital or IT device	-	-	-	-	-
Cross-border transactions via telecommunication, digital or IT device received	-	-	-	-	-
Other services (not included in the Payment Services Directive)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-

Explanatory information on certain data items is given in the notes accompanying these tables.

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7b. Payments per type of terminal involving non-MFIs - page 1 (number of payments sent; millions; total for the period)

	2014	2015	2016	2017	2018
a) At terminals provided by resident PSPs with cards issued by resident PSPs	134.9	158.7	170.1	196.8	.
At terminals located in the reporting country	134.9	158.7	170.1	196.8	218.3
At terminals located abroad	0.0	0.0	0.0	0.0	.
At terminals provided by resident PSPs with cards issued by resident PSPs <i>of which:</i>					
ATM cash withdrawals (except e-money transactions)	91.3	106.7	108.5	.	111.7
At terminals located in the reporting country	91.3	106.7	108.5	108.8	111.7
At terminals located abroad	0.0	0.0	0.0	.	0.0
ATM cash deposits (except e-money transactions)	0.4	0.6	0.8	1.1	1.9
At terminals located in the reporting country	0.4	0.6	0.8	1.1	1.9
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
POS transactions (except e-money transactions)	43.1	51.4	60.8	87.0	.
At terminals located in the reporting country	43.1	51.4	60.8	86.9	104.1
At terminals located abroad	0.0	0.0	0.0	0.0	.
E-money card-loading/unloading transactions	0.0	0.0	0.0	0.0	.
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	0.0	0.0	0.0	0.0	.
E-money payments with cards with an e-money function	0.0	0.0	0.0	0.0	.
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.5
At terminals located abroad	0.0	0.0	0.0	0.0	.
b) At terminals provided by resident PSPs with cards issued by non-resident PSPs	14.5	17.5	23.5	38.3	.
At terminals located in the reporting country	14.2	16.3	20.4	31.1	27.9
At terminals located abroad	0.3	1.2	3.1	7.2	.
At terminals provided by resident PSPs with cards issued by non-resident PSPs <i>of which:</i>					
ATM cash withdrawals (except e-money transactions)	6.1	6.2	6.5	14.3	.
At terminals located in the reporting country	6.1	6.2	6.5	14.2	9.7
At terminals located abroad	0.0	0.0	0.0	0.1	.
ATM cash deposits (except e-money transactions)	0.0	0.0	0.0	0.0	0.0
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
POS transactions (except e-money transactions)	8.4	11.3	17.0	24.1	.
At terminals located in the reporting country	8.1	10.1	13.9	16.9	18.1
At terminals located abroad	0.3	1.2	3.1	7.1	.
E-money card-loading/unloading transactions	0.0	0.0	0.0	0.0	.
At terminals located in the reporting country	0.0	0.0	0.0	0.0	.
At terminals located abroad	0.0	0.0	0.0	0.0	.
E-money payments with cards with an e-money function	0.0	0.0	0.0	0.0	.
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.1
At terminals located abroad	0.0	0.0	0.0	0.0	.

Explanatory information on certain data items is given in the notes accompanying these tables.

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7b. Payments per type of terminal involving non-MFIs - page 2 (number of payments sent; millions; total for the period)

	2014	2015	2016	2017	2018
c) At terminals provided by non-resident PSPs with cards issued by resident PSPs	10.8	14.8	18.4	25.7	36.3
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	10.8	14.7	18.4	25.7	36.3
At terminals provided by non-resident PSPs with cards issued by resident PSPs <i>of which:</i>					
ATM cash withdrawals (except e-money transactions)	1.5	1.7	2.0	2.3	.
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	1.5	1.7	2.0	2.3	.
ATM cash deposits (except e-money transactions)	0.0	0.0	0.0	0.0	0.0
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
POS transactions (except e-money transactions)	9.4	13.0	16.4	21.0	29.2
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	9.3	13.0	16.4	21.0	29.2
E-money card-loading/unloading transactions	0.0	0.0	0.0	0.0	.
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	0.0	0.0	0.0	0.0	.
E-money payments with cards with an e-money function	0.0	0.0	0.0	2.3	.
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	0.0	0.0	0.0	2.3	.
<i>Memorandum items:</i>					
Cash advances at POS terminals	0.5	0.5	0.6	0.4	0.3
OTC cash withdrawals	20.5	22.1	19.2	16.7	.
OTC cash deposits	30.1	34.7	31.0	28.9	26.8

Explanatory information on certain data items is given in the notes accompanying these tables.

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8a. Payments per type of payment service involving non-MFIs - page 1

(value of payments sent, unless otherwise stated; BGN billions; total for the period)

	2014	2015	2016	2017	2018
Payments per type of payment service					
Credit transfers	650.9	740.9	800.3	731.9	783.5
Domestic	572.3	639.3	697.0	633.6	689.3
Cross-border	78.7	101.6	103.2	98.3	94.2
Credit transfers					
Initiated in paper-based form	275.0	256.1	246.0	257.5	304.7
Initiated electronically	375.9	484.8	554.2	474.4	478.7
Initiated in a file/batch	19.9	18.6	21.8	43.8	59.2
Initiated on a single payment basis	356.0	466.2	532.5	430.6	419.5
<i>of which (memorandum item):</i>					
Online banking based e-payments	-	-	-	-	-
Credit transfers					
<i>of which:</i>					
Non-SEPA credit transfers	639.0	691.0	656.6	684.7	740.9
Cross-border credit transfers received	283.1	198.5	242.3	247.9	-
Direct debits	0.4	0.4	0.4	0.4	.
Domestic	0.4	0.4	0.4	0.4	0.8
Cross-border	0.0	0.0	0.0	0.0	.
Direct debits					
Initiated in a file/batch	0.4	0.4	0.3	0.3	0.2
Initiated on a single payment basis	0.0	0.0	0.0	0.1	0.5
Direct debits					
<i>of which:</i>					
Non-SEPA direct debits	0.4	0.4	0.4	0.4	0.8
Cross-border direct debits received	0.0	0.0	0.0	0.1	-
Card payments with cards issued by resident PSPs*	4.5	5.5	6.2	10.0	10.2
Domestic card payments	3.1	3.7	4.1	7.3	6.7
Cross-border card payments	1.4	1.8	2.2	2.8	3.4
Card payments with cards issued by resident PSPs*					
Payments with cards with a debit function	2.8	3.6	4.2	7.4	7.6
Payments with cards with a delayed debit function	0.1	0.1	0.0	0.0	0.0
Payments with cards with a credit function	1.6	1.9	2.1	2.6	2.5
Payments with cards with a debit and/or delayed debit function	0.0	0.0	0.0	0.0	0.0
Payments with cards with a credit and/or delayed debit function	0.0	0.0	0.0	0.0	0.0
Card payments with cards issued by resident PSPs*					
Payments initiated at physical EFTPOS	3.5	4.4	4.9	8.0	7.8
Payments initiated remotely	1.0	1.1	1.3	2.1	2.4
E-money payments with e-money issued by resident PSPs	0.1	0.2	0.5	0.9	1.9
Domestic	0.0	0.0	0.1	0.0	1.3
Cross-border	0.1	0.2	0.4	0.9	0.6
E-money payments with e-money issued by resident PSPs					
With cards on which e-money can be stored directly	0.0	0.0	0.0	0.0	0.0
With e-money accounts	0.1	0.2	0.5	0.9	1.9
<i>of which:</i>					
Accessed through a card	0.1	0.2	0.2	0.9	0.6
Cross-border e-money payments with e-money issued by resident PSPs received	0.0	0.0	0.0	0.0	-

*Except cards with an e-money function only.

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8a. Payments per type of payment service involving non-MFIs - page 2

(value of payments sent, unless otherwise stated; BGN billions; total for the period)

	2014	2015	2016	2017	2018
Cheques	0.1	0.1	0.1	0.0	0.0
Domestic	0.0	0.0	0.0	0.0	0.0
Cross-border	0.1	0.1	0.1	0.0	0.0
Cross-border cheques received	0.0	0.0	0.0	0.0	-
Other payment services	93.8	106.1	141.0	97.2	88.3
Domestic	93.1	104.8	140.8	97.1	87.4
Cross-border	0.7	1.2	0.2	0.1	0.8
Other cross-border payment services received	0.6	0.6	0.5	0.7	1.2
Total payments involving non-MFIs	749.8	853.1	948.5	840.6	884.6
Domestic	668.9	748.2	842.4	738.5	785.5
Cross-border	81.0	104.9	106.1	102.1	99.1
Total cross-border payments received (excluding card payments)	283.6	199.2	242.8	248.7	1.2
<i>Memorandum items:</i>					
Credits to the accounts by simple book entry	-	-	-	-	-
Debits from the accounts by simple book entry	-	-	-	-	-
Money remittances	3.1	4.2	5.0	5.5	10.4
Domestic	2.4	3.0	4.7	5.4	9.6
Cross-border	0.7	1.2	0.2	0.1	0.8
Cross-border money remittances received	0.6	0.6	0.5	0.7	1.2
Transactions via telecommunication, digital or IT device	-	-	-	-	-
Cross-border transactions via telecommunication, digital or IT device received	-	-	-	-	-
Other services (not included in the Payment Services Directive)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-

Explanatory information on certain data items is given in the notes accompanying these tables.

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8b. Payments per type of terminal involving non-MFIs - page 1 (value of payments sent; BGN billions; total for the period)

	2014	2015	2016	2017	2018
a) At terminals provided by resident PSPs with cards issued by resident PSPs	17.8	21.6	23.1	27.4	.
At terminals located in the reporting country	17.8	21.6	23.1	27.4	29.8
At terminals located abroad	0.0	0.0	0.0	0.0	.
At terminals provided by resident PSPs with cards issued by resident PSPs <i>of which:</i>					
ATM cash withdrawals (except e-money transactions)	15.1	18.4	19.6	21.0	.
At terminals located in the reporting country	15.1	18.4	19.6	21.0	23.7
At terminals located abroad	0.0	0.0	0.0	0.0	.
ATM cash deposits (except e-money transactions)	0.1	0.1	0.2	0.3	0.9
At terminals located in the reporting country	0.1	0.1	0.2	0.3	0.9
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
POS transactions (except e-money transactions)	2.6	3.1	3.3	6.0	.
At terminals located in the reporting country	2.6	3.1	3.3	6.0	5.2
At terminals located abroad	0.0	0.0	0.0	0.0	.
E-money card-loading/unloading transactions	0.0	0.0	0.0	0.0	.
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	0.0	0.0	0.0	0.0	.
E-money payments with cards with an e-money function	0.0	0.0	0.0	0.0	.
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	0.0	0.0	0.0	0.0	.
b) At terminals provided by resident PSPs with cards issued by non-resident PSPs	2.0	2.3	2.7	5.2	.
At terminals located in the reporting country	1.9	2.1	2.2	4.3	3.4
At terminals located abroad	0.2	0.2	0.5	0.9	.
At terminals provided by resident PSPs with cards issued by non-resident PSPs <i>of which:</i>					
ATM cash withdrawals (except e-money transactions)	1.2	1.3	1.0	2.8	.
At terminals located in the reporting country	1.2	1.3	1.0	2.8	1.8
At terminals located abroad	0.0	0.0	0.0	0.0	.
ATM cash deposits (except e-money transactions)	0.0	0.0	0.0	0.0	0.0
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
POS transactions (except e-money transactions)	0.8	1.1	1.6	2.4	.
At terminals located in the reporting country	0.7	0.8	1.1	1.5	1.6
At terminals located abroad	0.2	0.2	0.5	0.9	.
E-money card-loading/unloading transactions	0.0	0.0	0.0	0.0	.
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	0.0	0.0	0.0	0.0	.
E-money payments with cards with an e-money function	0.0	0.0	0.0	0.0	.
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	0.0	0.0	0.0	0.0	.

Explanatory information on certain data items is given in the notes accompanying these tables.

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8b. Payments per type of terminal involving non-MFIs - page 2 (value of payments sent; BGN billions; total for the period)

	2014	2015	2016	2017	2018
c) At terminals provided by non-resident PSPs with cards issued by resident PSPs	1.5	2.0	2.5	3.6	5.0
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	1.5	2.0	2.5	3.6	5.0
At terminals provided by non-resident PSPs with cards issued by resident PSPs <i>of which:</i>					
ATM cash withdrawals (except e-money transactions)	0.5	0.6	0.8	0.9	1.0
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	0.5	0.6	0.8	0.9	1.0
ATM cash deposits (except e-money transactions)	0.0	0.0	0.0	0.0	0.0
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
POS transactions (except e-money transactions)	1.0	1.4	1.6	1.9	2.6
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	1.0	1.4	1.6	1.9	2.6
E-money card-loading/unloading transactions	0.0	0.0	0.0	0.0	.
At terminals located in the reporting country	0.0	0.0	0.0	0.0	.
At terminals located abroad	0.0	0.0	0.0	0.0	.
E-money payments with cards with an e-money function	0.0	0.0	0.0	0.8	0.5
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	0.0	0.0	0.0	0.8	0.5
<i>Memorandum items:</i>					
Cash advances at POS terminals	0.4	0.3	0.3	0.2	0.2
OTC cash withdrawals	44.0	47.6	46.1	42.1	34.2
OTC cash deposits	46.6	54.2	89.9	49.6	43.6

Explanatory information on certain data items is given in the notes accompanying these tables.

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9. Participation in selected payment systems - page 1 (original units; end of period)

	2014	2015	2016	2017	2018
TARGET COMPONENT: TARGET2-BNB BG (from Feb. 2010)					
Number of participants	25	25	24	24	26
<i>of which:</i>					
Direct participants	25	25	24	24	23
<i>of which:</i>					
Credit institutions	22	22	21	21	19
Central bank	1	1	1	1	1
Other direct participants	2	2	2	2	3
<i>of which:</i>					
Public administration	-	-	-	-	-
Clearing and settlement organisations	2	2	2	2	3
Other financial institutions	-	-	-	-	-
Others	-	-	-	-	-
Indirect participants	-	-	-	-	3
LVPS (NON-TARGET SYSTEM): RINGS					
Number of participants	33	32	31	31	30
<i>of which:</i>					
Direct participants	33	32	31	31	30
<i>of which:</i>					
Credit institutions	28	28	27	27	26
Central bank	1	1	1	1	1
Other direct participants	4	3	3	3	3
<i>of which:</i>					
Public administration	-	-	-	-	-
Clearing and settlement organisations	4	3	3	3	3
Other financial institutions	-	-	-	-	-
Others	-	-	-	-	-
Indirect participants	-	-	-	-	-
RETAIL SYSTEM: BISERA					
Number of participants	30	30	29	29	31
<i>of which:</i>					
Direct participants	30	30	29	29	28
<i>of which:</i>					
Credit institutions	28	28	27	27	26
Central bank	1	1	1	1	1
Other direct participants	1	1	1	1	1
<i>of which:</i>					
Public administration	1	1	1	1	1
Clearing and settlement organisations	-	-	-	-	-
Other financial institutions	-	-	-	-	-
Others	-	-	-	-	-
Indirect participants	-	-	-	-	3

Bulgaria

9. Participation in selected payment systems - page 2 (original units; end of period)

	2014	2015	2016	2017	2018
RETAIL SYSTEM: BORICA					
Number of participants	26	28	27	30	30
<i>of which:</i>					
Direct participants	24	25	24	24	24
<i>of which:</i>					
Credit institutions	23	24	23	23	23
Central bank	1	1	1	1	1
Other direct participants	-	-	-	-	-
<i>of which:</i>					
Public administration	-	-	-	-	-
Clearing and settlement organisations	-	-	-	-	-
Other financial institutions	-	-	-	-	-
Others	-	-	-	-	-
Indirect participants	2	3	3	6	6
RETAIL SYSTEM: SEP (closed Feb. 2014)					
Number of participants	-	-	-	-	-
<i>of which:</i>					
Direct participants	-	-	-	-	-
<i>of which:</i>					
Credit institutions	-	-	-	-	-
Central bank	-	-	-	-	-
Other direct participants	-	-	-	-	-
<i>of which:</i>					
Public administration	-	-	-	-	-
Clearing and settlement organisations	-	-	-	-	-
Other financial institutions	-	-	-	-	-
Others	-	-	-	-	-
Indirect participants	-	-	-	-	-
RETAIL SYSTEM: BISERA7-EUR (from Feb. 2010)					
Number of participants	13	13	16	16	15
<i>of which:</i>					
Direct participants	13	13	16	16	15
<i>of which:</i>					
Credit institutions	13	13	16	16	15
Central bank	-	-	-	-	-
Other direct participants	-	-	-	-	-
<i>of which:</i>					
Public administration	-	-	-	-	-
Clearing and settlement organisations	-	-	-	-	-
Other financial institutions	-	-	-	-	-
Others	-	-	-	-	-
Indirect participants	-	-	-	-	-

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10. Payments processed by selected payment systems - page 1 (number of transactions sent; millions; total for the period)

	2014	2015	2016	2017	2018
TARGET COMPONENT: TARGET2-BNB BG					
Credit transfers and direct debits	0.2	0.2	0.2	0.2	0.3
<i>of which:</i>					
Credit transfers and direct debits within the same TARGET component	0.0	0.0	0.0	0.0	0.0
Credit transfers and direct debits to another TARGET component	0.2	0.2	0.2	0.2	0.3
<i>of which:</i>					
Credit transfers and direct debits to a euro area TARGET component	0.2	0.2	0.2	0.2	0.3
Credit transfers and direct debits to a non-euro area TARGET component	0.0	0.0	0.0	0.0	0.0
Concentration ratio in terms of volume (percentages)	64.8	65.4	66.0	69.7	67.6
LVPS (NON-TARGET SYSTEM): RINGS					
Total transactions	1.0	1.0	1.0	1.0	1.1
Domestic	1.0	1.0	1.0	1.0	1.1
Cross-border	-	-	-	-	-
Credit transfers	1.0	1.0	1.0	1.0	1.1
Domestic	1.0	1.0	1.0	1.0	1.1
Cross-border	-	-	-	-	-
Credit transfers					
Initiated in a paper-based form	0.0	0.0	0.0	0.0	0.0
Initiated electronically	1.0	1.0	1.0	1.0	1.1
Direct debits	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Card payments (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
ATM transactions (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
E-money payment transactions	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Cheques	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Other payment services	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Concentration ratio in terms of volume (percentages)	52.1	52.4	51.7	51.2	52.4

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10. Payments processed by selected payment systems - page 2 (number of transactions sent; millions; total for the period)

	2014	2015	2016	2017	2018
RETAIL SYSTEM: BISERA					
Total transactions	60.6	65.4	69.2	74.9	77.7
Domestic	60.6	65.4	69.2	74.9	77.7
Cross-border	-	-	-	-	-
Credit transfers	59.8	64.6	68.5	74.2	77.1
Domestic	59.8	64.6	68.5	74.2	77.1
Cross-border	-	-	-	-	-
Credit transfers					
Initiated in a paper-based form	0.0	0.0	0.0	0.0	0.0
Initiated electronically	59.8	64.6	68.5	74.2	77.1
Direct debits	0.7	0.8	0.8	0.7	0.6
Domestic	0.7	0.8	0.8	0.7	0.6
Cross-border	-	-	-	-	-
Card payments (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
ATM transactions (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
E-money payment transactions	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Cheques	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Other payment services	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Concentration ratio in terms of volume (percentages)	48.8	50.9	52.9	54.1	55.6
RETAIL SYSTEM: BORICA					
Total transactions	86.0	94.8	107.1	122.7	147.9
Domestic	86.0	94.8	107.1	122.7	147.9
Cross-border	-	-	-	-	-
Credit transfers	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Credit transfers					
Initiated in a paper-based form	-	-	-	-	-
Initiated electronically	-	-	-	-	-
Direct debits	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Card payments (except e-money transactions)	40.7	48.0	59.3	73.7	96.6
Domestic	40.7	48.0	59.3	73.7	96.6
Cross-border	-	-	-	-	-
ATM transactions (except e-money transactions)	45.4	46.7	47.9	49.0	51.3
Domestic	45.4	46.7	47.9	49.0	51.3
Cross-border	-	-	-	-	-
E-money payment transactions	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Cheques	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Other payment services	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Concentration ratio in terms of volume (percentages)	66.5	66.9	66.8	69.5	66.9

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10. Payments processed by selected payment systems - page 3 (number of transactions sent; millions; total for the period)

	2014	2015	2016	2017	2018
RETAIL SYSTEM: SEP (closed Feb. 2014)					
Total transactions	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Credit transfers	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Credit transfers	-	-	-	-	-
Initiated in a paper-based form	-	-	-	-	-
Initiated electronically	-	-	-	-	-
Direct debits	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Card payments (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
ATM transactions (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
E-money payment transactions	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Cheques	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Other payment services	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Concentration ratio in terms of volume (percentages)	-	-	-	-	-
RETAIL SYSTEM: BISERA7-EUR (from Feb. 2010)					
Total transactions	0.0	0.0	0.0	0.1	0.0
Domestic	0.0	0.0	0.0	0.0	0.0
Cross-border	0.0	0.0	0.0	0.1	0.0
Credit transfers	0.0	0.0	0.0	0.1	0.0
Domestic	0.0	0.0	0.0	0.0	0.0
Cross-border	0.0	0.0	0.0	0.1	0.0
Credit transfers	-	-	-	-	-
Initiated in a paper-based form	0.0	0.0	0.0	0.0	0.0
Initiated electronically	0.0	0.0	0.0	0.1	0.0
Direct debits	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Card payments (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
ATM transactions (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
E-money payment transactions	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Cheques	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Other payment services	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Concentration ratio in terms of volume (percentages)	93.6	91.8	91.2	92.9	90.5

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11. Payments processed by selected payment systems - page 1

(value of transactions sent; BGN billions; total for the period)

	2014	2015	2016	2017	2018
TARGET COMPONENT: TARGET2-BNB BG (EUR billions)					
Credit transfers and direct debits	324.3	386.2	341.5	351.1	447.9
<i>of which:</i>					
Credit transfers and direct debits within the same TARGET component	35.9	85.2	75.4	88.8	81.5
Credit transfers and direct debits to another TARGET component	288.4	300.9	266.1	262.3	366.4
<i>of which:</i>					
Credit transfers and direct debits to a euro area TARGET component	287.1	300.6	265.7	261.1	365.8
Credit transfers and direct debits to a non-euro area TARGET component	1.3	0.3	0.4	1.2	0.6
Concentration ratio in terms of value (percentages)	92.4	92.6	94.1	94.0	95.1
LVPS (NON-TARGET SYSTEM): RINGS					
Total transactions	633.9	928.7	779.5	702.6	929.4
Domestic	633.9	928.7	779.5	702.6	929.4
Cross-border	-	-	-	-	-
Credit transfers	633.9	928.7	779.5	702.6	929.4
Domestic	633.9	928.7	779.5	702.6	929.4
Cross-border	-	-	-	-	-
Credit transfers					
Initiated in a paper-based form	0.0	0.0	0.0	0.0	0.0
Initiated electronically	633.9	928.7	779.5	702.6	929.4
Direct debits	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Card payments (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
ATM transactions (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
E-money payment transactions	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Cheques	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Other payment services	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Concentration ratio in terms of value (percentages)	67.8	78.9	77.2	74.8	76.0

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11. Payments processed by selected payment systems - page 2

(value of transactions sent; BGN billions; total for the period)

	2014	2015	2016	2017	2018
RETAIL SYSTEM: BISERA					
Total transactions	119.2	128.0	131.6	143.1	157.7
Domestic	119.2	128.0	131.6	143.1	157.7
Cross-border	-	-	-	-	-
Credit transfers	118.9	127.7	131.3	142.9	157.5
Domestic	118.9	127.7	131.3	142.9	157.5
Cross-border	-	-	-	-	-
Credit transfers					
Initiated in a paper-based form	0.0	0.0	0.0	0.0	0.0
Initiated electronically	118.9	127.7	131.3	142.9	157.5
Direct debits	0.3	0.3	0.3	0.2	0.2
Domestic	0.3	0.3	0.3	0.2	0.2
Cross-border	-	-	-	-	-
Card payments (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
ATM transactions (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
E-money payment transactions	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Cheques	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Other payment services	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Concentration ratio in terms of value (percentages)	60.4	61.6	61.1	60.3	61.7
RETAIL SYSTEM: BORICA					
Total transactions	9.2	10.0	11.2	12.6	14.6
Domestic	9.2	10.0	11.2	12.6	14.6
Cross-border	-	-	-	-	-
Credit transfers	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Credit transfers					
Initiated in a paper-based form	-	-	-	-	-
Initiated electronically	-	-	-	-	-
Direct debits	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Card payments (except e-money transactions)	2.3	2.7	3.3	4.0	5.2
Domestic	2.3	2.7	3.3	4.0	5.2
Cross-border	-	-	-	-	-
ATM transactions (except e-money transactions)	6.8	7.3	7.9	8.6	9.5
Domestic	6.8	7.3	7.9	8.6	9.5
Cross-border	-	-	-	-	-
E-money payment transactions	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Cheques	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Other payment services	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Concentration ratio in terms of value (percentages)	66.9	67.2	67.5	67.9	66.1

Bulgaria

11. Payments processed by selected payment systems - page 3

(value of transactions sent; billions; total for the period)

	2014	2015	2016	2017	2018
RETAIL SYSTEM: SEP (closed Feb. 2014)					
Total transactions	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Credit transfers	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Credit transfers	-	-	-	-	-
Initiated in a paper-based form	-	-	-	-	-
Initiated electronically	-	-	-	-	-
Direct debits	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Card payments (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
ATM transactions (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
E-money payment transactions	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Cheques	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Other payment services	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Concentration ratio in terms of value (percentages)	-	-	-	-	-
RETAIL SYSTEM: BISERA7-EUR (from Feb. 2010)					
Total transactions	0.6	0.8	0.8	0.9	0.7
Domestic	0.1	0.1	0.1	0.2	0.1
Cross-border	0.4	0.6	0.6	0.8	0.6
Credit transfers	0.6	0.8	0.8	0.9	0.7
Domestic	0.1	0.1	0.1	0.2	0.1
Cross-border	0.4	0.6	0.6	0.8	0.6
Credit transfers	-	-	-	-	-
Initiated in a paper-based form	0.0	0.0	0.0	0.0	0.0
Initiated electronically	0.6	0.8	0.8	0.9	0.7
Direct debits	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Card payments (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
ATM transactions (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
E-money payment transactions	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Cheques	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Other payment services	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Concentration ratio in terms of value (percentages)	95.4	95.1	92.0	93.0	91.6