

# GREECE

## 1. Basic statistical data

	2001	2002	2003	2004	2005
Population (thousands)	10,949.95	10,987.56	11,023.53	11,056.80	11,089.97
GDP (EUR billions)	133.10	143.48	155.54	168.42	181.09
GDP per capita (EUR)	12,156	13,059	14,110	15,232	16,329
HICP (annual percentage changes)	3.66	3.92	3.44	3.03	3.49

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 2. Settlement media used by non-MFIs

(EUR millions; end of period)

	2001	2002	2003	2004	2005
Currency in circulation outside MFIs	7,180.00	.	.	.	.
Value of overnight deposits held by non-MFIs	73,065.00	75,365.00	83,834.00	97,355.00	107,241.00
Narrow money supply (M1)	77,986.00	.	.	.	.
<i>Memorandum items:</i>					
Overnight deposits in foreign currencies held by non-MFIs	2,506.00	1,508.00	1,613.00	1,825.00	2,239.00
Outstanding value on e-money storages issued	-	-	0.00	1.00	1.00
<i>of which:</i>					
On card-based e-money schemes	-	-	0.00	1.00	1.00
On software-based e-money schemes	-	-	0.00	0.00	0.00

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 3. Settlement media used by credit institutions

(EUR millions; average for last reserve maintenance period)

	2001	2002	2003	2004	2005
Overnight deposits held at the central bank	2,209.61	2,293.26	2,590.74	2,920.05	3,438.23
Overnight deposits held at other credit institutions (end of period)	12,239.30	15,593.55	14,280.44	15,247.71	22,739.88
<i>Memorandum items:</i>					
Non-intraday borrowing from the central bank	1,001.00	3,271.00	3,381.00	986.00	4,327.00
Intraday borrowing from the central bank	415.64	545.61	708.50	315.13	811.49

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 4. Banknotes and coins

(PLEASE REFER TO EURO AREA AGGREGATE TABLE 3)

## 5. Institutions offering payment services to non-MFIs

(end of period)

	2001	2002	2003	2004	2005
<b>Central bank</b>					
Number of offices	28	28	28	28	28
Number of overnight deposits (thousands)	0	0	0	0	0
Value of overnight deposits (EUR millions)	840.00	408.00	366.00	1,067.00	1,087.00
<b>Credit institutions irrespective of their legal incorporation</b>					
Number of institutions	61	61	59	62	62
Number of offices	3,346	3,523	3,584	3,824	4,000
Number of overnight deposits (thousands)	24,844	24,720	26,257	28,661	28,208
<i>of which:</i>					
Number of internet/PC-linked overnight deposits (thousands)	-	-	-	-	-
Value of overnight deposits (EUR millions)	70,806.10	71,711.00	79,452.00	91,695.00	99,207.00
<i>of which:</i>					
<b>Credit institutions legally incorporated in the reporting country</b>					
Number of institutions	40	40	39	39	39
Number of offices	3,134	3,263	3,300	3,403	3,543
Value of overnight deposits (EUR millions)	67,724.00	68,119.70	75,228.90	85,504.30	94,740.00
<b>Branches of euro area-based credit institutions</b>					
Number of institutions	10	10	10	13	13
Number of offices	64	92	97	217	235
Value of overnight deposits (EUR millions)	545.30	452.40	338.00	337.80	430.00
<b>Branches of EEA-based credit institutions (outside the euro area)</b>					
Number of institutions	3	4	4	6	6
Number of offices	24	72	79	198	215
Value of overnight deposits (EUR millions)	369.20	1,711.20	1,811.10	5,698.40	3,951.00
<b>Branches of non-EEA-based banks</b>					
Number of institutions	8	7	6	4	4
Number of offices	124	96	108	6	7
Value of overnight deposits (EUR millions)	2,167.60	1,427.70	2,074.00	154.50	86.00
<b>Other institutions offering payment services to non-MFIs</b>					
Number of institutions	-	-	-	-	-
Number of offices	-	-	-	-	-
Number of overnight deposits (thousands)	-	-	-	-	-
Value of overnight deposits (EUR millions)	-	-	-	-	-
<b>Institutions offering payment services to non-MFIs (total)</b>					
Number of institutions	62	62	60	63	63
Number of offices	3,374	3,551	3,612	3,852	4,028
Number of overnight deposits (thousands)	24,844	24,720	26,257	28,661	28,208
<i>of which:</i>					
Number of internet/PC-linked overnight deposits (thousands)	-	-	-	-	-
Value of overnight deposits (EUR millions)	71,646.10	72,119.00	79,818.00	92,762.00	100,294.00
<i>Memorandum items:</i>					
<b>Electronic money institutions</b>					
Number of institutions	-	-	-	-	-
Outstanding value on e-money storages issued by electronic money institutions (EUR millions)	-	-	-	-	-

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 6. Payment card functions and accepting devices

(original units; end of period)

	2001	2002	2003	2004	2005
<b>CARDS ISSUED IN THE COUNTRY</b>					
Cards with a cash function	7,154,240	7,548,124	7,869,431	7,657,564	8,168,200
Cards with a payment function (except an e-money function)	8,965,027	10,737,998	11,366,349	11,057,840	12,031,600
<i>of which:</i>					
Cards with a debit function	4,515,273	5,274,603	5,488,605	5,339,416	5,916,608
Cards with a delayed debit function	305,629	306,326	297,865	76,492	69,520
Cards with a credit function	4,144,125	5,157,069	5,579,879	5,641,932	6,045,472
Cards with a debit and/or delayed debit function	-	-	-	-	-
Cards with a credit and/or delayed debit function	-	-	-	-	-
Cards with an e-money function	-	-	-	-	-
<i>of which:</i>					
Cards with an e-money function which have been loaded at least once	-	-	-	-	-
Total number of cards (irrespective of the number of functions on the card)	11,032,468	11,982,371	11,890,351	12,978,275	13,987,541
<i>of which:</i>					
Cards with a combined debit, cash and e-money function	-	-	-	-	-
<b>TERMINALS LOCATED IN THE COUNTRY</b>					
ATMs	4,377	5,078	5,468	5,864	6,155
<i>of which:</i>					
ATMs with a cash withdrawal function	4,377	5,078	5,468	5,864	6,155
ATMs with a credit transfer function	4,164	4,731	5,127	5,488	5,892
POS terminals	277,299	350,554	417,714	454,476	488,063
<i>of which:</i>					
EFTPOS terminals	122,128	154,391	182,729	199,418	217,492
E-money card terminals	-	-	-	-	-
<i>of which:</i>					
E-money card-loading/unloading terminals	-	-	-	-	-
E-money card-accepting terminals	-	-	-	-	-

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 7. Payment and terminal transactions involving non-MFIs: Number of transactions

(millions; total for the period)

	2001	2002	2003	2004	2005
<b>TRANSACTIONS PER TYPE OF PAYMENT INSTRUMENT</b>					
Credit transfers	5.29	9.78	12.81	17.00	29.09
<i>of which:</i>					
Paper-based	3.00	5.17	7.15	7.41	13.10
Non-paper-based	2.29	4.61	5.66	9.59	15.98
Direct debits	6.47	10.89	11.79	13.10	16.62
Card payments with cards issued in the country (except cards with an e-money function)	49.25	47.32	59.22	64.62	67.19
<i>of which:</i>					
Payments with cards with a debit function	1.47	2.02	2.25	2.91	4.94
Payments with cards with a delayed debit function	5.92	6.02	6.45	1.84	1.52
Payments with cards with a credit function	41.86	39.28	50.52	59.87	60.73
Payments with cards with a debit and/or delayed debit function	-	-	-	-	-
Payments with cards with a credit and/or delayed debit function	-	-	-	-	-
E-money purchase transactions	-	0.00	0.00	0.00	0.00
<i>of which:</i>					
With cards with an e-money function	-	-	-	-	-
With other e-money storages	-	0.00	0.00	0.00	0.00
Cheques	18.03	17.06	26.81	28.16	27.83
Other payment instruments	-	-	-	1.50	1.36
Total number of transactions with payment instruments	79.03	85.05	110.63	124.38	142.09
<i>of which:</i>					
Cross-border transactions sent	-	-	-	-	6.74
<i>Memorandum item:</i>					
Cross-border transactions received	-	-	-	-	16.14
<b>TRANSACTIONS PER TYPE OF TERMINAL</b>					
<b>a) Transactions at terminals located in the country with cards issued in the country</b>	192.37	188.60	208.21	209.25	233.58
ATM cash withdrawals	146.70	143.82	153.24	151.07	156.88
ATM cash deposits	9.59	9.40	8.83	10.56	10.77
POS transactions (irrespective of type of card used)	36.09	35.38	46.14	47.63	65.93
E-money card-loading/unloading transactions	-	-	-	-	-
<b>b) Transactions at terminals located in the country with cards issued outside the country</b>	-	-	-	15.83	16.80
ATM cash withdrawals	-	-	-	9.39	9.04
ATM cash deposits	-	-	-	0.00	0.00
POS transactions (irrespective of type of card used)	-	-	-	6.44	7.76
E-money card-loading/unloading transactions	-	-	-	-	-
<b>c) Transactions at terminals located outside the country with cards issued in the country</b>	-	-	-	4.15	4.98
ATM cash withdrawals	-	-	-	1.73	1.65
ATM cash deposits	-	-	-	0.00	0.00
POS transactions (irrespective of type of card used)	-	-	-	2.42	3.33
E-money card-loading/unloading transactions	-	-	-	-	-
<i>Memorandum items:</i>					
Cash advances at POS terminals	-	-	0.01	0.01	0.01
OTC cash withdrawals	-	-	-	46.34	66.89
OTC cash deposits	-	-	-	62.47	79.01

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 8. Payment and terminal transactions involving non-MFIs: Value of transactions

(EUR billions; total for the period)

	2001	2002	2003	2004	2005
<b>TRANSACTIONS PER TYPE OF PAYMENT INSTRUMENT</b>					
Credit transfers	692.10	821.20	692.13	856.23	918.30
<i>of which:</i>					
Paper-based	480.94	671.61	528.48	595.85	597.80
Non-paper-based	211.16	149.59	163.65	260.38	320.50
Direct debits	1.97	2.94	5.30	5.95	6.03
Card payments with cards issued in the country (except cards with an e-money function)	2.90	3.07	5.28	6.00	7.35
<i>of which:</i>					
Payments with cards with a debit function	0.11	0.16	0.18	0.25	0.65
Payments with cards with a delayed debit function	0.67	0.72	0.81	0.32	0.31
Payments with cards with a credit function	2.12	2.19	4.29	5.43	6.39
Payments with cards with a debit and/or delayed debit function	-	-	-	-	-
Payments with cards with a credit and/or delayed debit function	-	-	-	-	-
E-money purchase transactions	-	0.00	0.00	0.00	0.00
<i>of which:</i>					
With cards with an e-money function	-	-	-	-	-
With other e-money storages	-	0.00	0.00	0.00	0.00
Cheques	275.63	268.28	352.79	358.17	376.74
Other payment instruments	-	-	-	0.00	1.08
Total value of transactions with payment instruments	972.61	1,095.49	1,055.51	1,226.35	1,309.50
<i>of which:</i>					
Cross-border transactions sent	-	-	-	-	140.95
<i>Memorandum item:</i>					
Cross-border transactions received	-	-	-	-	156.17
<b>TRANSACTIONS PER TYPE OF TERMINAL</b>					
<b>a) Transactions at terminals located in the country with cards issued in the country</b>	28.17	33.98	38.86	42.29	45.83
ATM cash withdrawals	23.58	28.44	32.24	35.03	37.18
ATM cash deposits	2.08	2.51	2.61	3.34	3.31
POS transactions (irrespective of type of card used)	2.51	3.03	4.01	3.92	5.34
E-money card-loading/unloading transactions	-	-	-	-	-
<b>b) Transactions at terminals located in the country with cards issued outside the country</b>	-	-	-	2.42	2.91
ATM cash withdrawals	-	-	-	1.45	1.76
ATM cash deposits	-	-	-	0.00	0.00
POS transactions (irrespective of type of card used)	-	-	-	0.96	1.15
E-money card-loading/unloading transactions	-	-	-	-	-
<b>c) Transactions at terminals located outside the country with cards issued in the country</b>	-	-	-	0.73	0.90
ATM cash withdrawals	-	-	-	0.33	0.40
ATM cash deposits	-	-	-	0.00	0.00
POS transactions (irrespective of type of card used)	-	-	-	0.40	0.50
E-money card-loading/unloading transactions	-	-	-	-	-
<i>Memorandum items:</i>					
Cash advances at POS terminals	-	-	0.01	0.01	0.01
OTC cash withdrawals	-	-	-	685.20	585.66
OTC cash deposits	-	-	-	697.58	690.97

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 9. Participation in selected interbank funds transfer systems

(end of period)

	2001	2002	2003	2004	2005
<b>TARGET COMPONENT: HERMES</b>					
Number of participants	42	41	38	38	37
<i>of which:</i>					
Direct participants	42	41	38	38	37
<i>of which:</i>					
Credit institutions	40	39	36	36	35
Central bank	1	1	1	1	1
Other direct participants	1	1	1	1	1
<i>of which:</i>					
Public administration	.	.	.	.	.
Postal institution	1	1	1	1	1
Clearing and settlement organisations	.	.	.	.	.
Other financial institutions	.	.	.	.	.
Others	.	.	.	.	.
Indirect participants	0	0	0	0	0
<b>RETAIL SYSTEM: ACO</b>					
Number of participants	59	59	58	55	53
<i>of which:</i>					
Direct participants	59	59	58	55	53
<i>of which:</i>					
Credit institutions	41	41	40	36	34
Central bank	1	1	1	1	1
Other direct participants	17	17	17	18	18
<i>of which:</i>					
Public administration	.	.	.	.	.
Postal institution	1	1	1	1	1
Clearing and settlement organisations	.	.	.	.	.
Other financial institutions	1	1	1	1	1
Others	15	15	15	16	16
Indirect participants	0	0	0	0	0
<b>RETAIL SYSTEM: DIAS</b>					
Number of participants	35	35	35	37	37
<i>of which:</i>					
Direct participants	35	35	35	37	37
<i>of which:</i>					
Credit institutions	33	33	33	35	35
Central bank	1	1	1	1	1
Other direct participants	1	1	1	1	1
<i>of which:</i>					
Public administration	.	.	.	.	.
Postal institution	1	1	1	1	1
Clearing and settlement organisations	.	.	.	.	.
Other financial institutions	.	.	.	.	.
Others	.	.	.	.	.
Indirect participants	0	0	0	0	0

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 10a Payments processed by selected interbank funds transfer systems: Number of transactions

(millions; total for the period)

	2001	2002	2003	2004	2005
<b>TARGET COMPONENT: HERMES</b>					
Total transactions sent	1.06	1.21	1.33	1.37	1.40
<i>of which:</i>					
Transactions sent within the same TARGET component	0.83	0.90	0.98	1.02	1.08
<i>of which:</i>					
Transactions sent by national participants	0.72	0.68	0.72	0.77	0.79
Transactions sent by euro area participants (excluding national participants)	0.07	0.08	0.13	0.11	0.12
Transactions sent by non-euro area EU participants	0.04	0.12	0.12	0.12	0.15
Transactions sent by non-EU participants	0.02	0.02	0.02	0.03	0.02
Transactions sent to another TARGET component	0.22	0.31	0.34	0.34	0.32
<i>of which:</i>					
Transactions sent to a euro area TARGET component	0.21	0.28	0.30	0.30	0.26
Transactions sent to a non-euro area TARGET component	0.02	0.03	0.04	0.04	0.05
<i>Memorandum item:</i>					
Transactions received from another TARGET component	0.14	0.19	0.22	0.25	0.26
Concentration ratio in terms of volume (percentages)	65.3	60.9	55.2	57.4	56.3
<b>RETAIL SYSTEM: ACO</b>					
Total transactions sent	5.20	4.48	4.15	4.36	4.07
<i>of which:</i>					
<b>a) Transactions sent by national participants</b>					
Total transactions sent by national participants	4.91	4.24	4.00	4.19	3.93
<i>of which:</i>					
Cheques	4.91	4.24	4.00	4.19	3.93
<b>b) Transactions sent by euro area participants (excluding national participants)</b>					
Total transactions sent by euro area participants (excluding national participants)	0.16	0.14	0.06	0.10	0.09
<i>of which:</i>					
Cheques	0.16	0.14	0.06	0.10	0.09
<b>c) Transactions sent by non-euro area EU participants</b>					
Total transactions sent by non-euro area EU participants	0.11	0.09	0.08	0.06	0.05
<i>of which:</i>					
Cheques	0.11	0.09	0.08	0.06	0.05
<b>d) Transactions sent by non-EU participants</b>					
Total transactions sent by non-EU participants	0.02	0.01	0.01	0.01	0.01
<i>of which:</i>					
Cheques	0.02	0.01	0.01	0.01	0.01
Concentration ratio in terms of volume (percentages)	80.0	77.3	79.6	82.4	82.4

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 10b Payments processed by selected interbank funds transfer systems: Number of transactions (continued)

(millions; total for the period)

	2001	2002	2003	2004	2005
<b>RETAIL SYSTEM: DIAS</b>					
Total transactions sent	29.18	24.80	26.77	27.97	28.53
<i>of which:</i>					
<b>a) Transactions sent by national participants</b>					
Total transactions sent by national participants	29.18	24.80	25.31	26.41	26.89
<i>of which:</i>					
Credit transfers	0.02	0.10	0.44	0.53	0.88
<i>of which:</i>					
Paper-based	.	.	.	.	.
Non-paper-based	0.02	0.10	0.44	0.53	0.88
Direct debits	-	0.02	1.94	2.57	2.82
Card payments	.	.	.	.	.
ATM transactions	16.62	12.14	11.13	11.43	11.36
E-money transactions	.	.	.	.	.
Cheques	12.54	12.29	11.54	11.64	11.57
Other payment instruments	-	0.24	0.25	0.24	0.25
<b>b) Transactions sent by euro area participants (excluding national participants)</b>					
Total transactions sent by euro area participants (excluding national participants)	-	-	0.78	0.88	0.93
<i>of which:</i>					
Credit transfers	-	-	0.00	0.01	0.02
<i>of which:</i>					
Paper-based	-	-	.	.	.
Non-paper-based	-	-	0.00	0.01	0.02
Direct debits	-	-	0.02	0.04	0.04
Card payments	-	-	.	.	.
ATM transactions	-	-	0.31	0.31	0.30
E-money transactions	-	-	.	.	.
Cheques	-	-	0.44	0.53	0.57
Other payment instruments	-	-	0.00	0.00	0.00
<b>c) Transactions sent by non-euro area EU participants</b>					
Total transactions sent by non-euro area EU participants	-	-	0.65	0.66	0.69
<i>of which:</i>					
Credit transfers	-	-	0.01	0.02	0.08
<i>of which:</i>					
Paper-based	-	-	.	.	.
Non-paper-based	-	-	0.01	0.02	0.08
Direct debits	-	-	0.08	0.09	0.08
Card payments	-	-	.	.	.
ATM transactions	-	-	0.35	0.29	0.28
E-money transactions	-	-	.	.	.
Cheques	-	-	0.21	0.25	0.26
Other payment instruments	-	-	0.00	0.00	0.00
<b>d) Transactions sent by non-EU participants</b>					
Total transactions sent by non-EU participants	-	-	0.03	0.02	0.02
<i>of which:</i>					
Credit transfers	-	-	0.00	0.00	0.00
<i>of which:</i>					
Paper-based	-	-	.	.	.
Non-paper-based	-	-	0.00	0.00	0.00
Direct debits	-	-	0.00	0.00	0.00
Card payments	-	-	.	.	.
ATM transactions	-	-	0.00	0.00	0.00
E-money transactions	-	-	.	.	.
Cheques	-	-	0.03	0.02	0.02
Other payment instruments	-	-	0.00	0.00	0.00
Concentration ratio in terms of volume (percentages)	81.7	77.3	75.7	74.6	60.1

Explanatory information on certain data items is given in the notes at the end of each country chapter.



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

(EUR billions; total for the period)

	2001	2002	2003	2004	2005
<b>TARGET COMPONENT: HERMES</b>					
Total transactions sent	2,410.57	2,683.53	3,344.30	3,597.16	5,617.49
<i>of which:</i>					
Transactions sent within the same TARGET component	1,368.92	1,425.20	1,723.43	1,575.30	3,157.92
<i>of which:</i>					
Transactions sent by national participants	1,154.43	1,257.40	1,572.99	1,399.06	2,033.42
Transactions sent by euro area participants (excluding national participants)	87.84	66.62	65.70	81.00	630.12
Transactions sent by non-euro area EU participants	95.32	89.52	73.72	77.96	473.13
Transactions sent by non-EU participants	31.34	11.67	11.02	17.28	21.25
Transactions sent to another TARGET component	1,041.65	1,258.32	1,620.87	2,021.86	2,459.57
<i>of which:</i>					
Transactions sent to a euro area TARGET component	833.52	1,010.47	1,270.40	1,626.37	1,968.39
Transactions sent to a non-euro area TARGET component	208.13	247.86	350.47	395.49	491.17
<i>Memorandum item:</i>					
Transactions received from another TARGET component	1,033.66	1,249.01	1,622.93	2,030.66	2,458.90
Concentration ratio in terms of value (percentages)	49.4	50.5	46.6	50.6	58.0
<b>RETAIL SYSTEM: ACO</b>					
Total transactions sent	195.28	186.02	188.04	183.55	187.57
<i>of which:</i>					
<b>a) Transactions sent by national participants</b>					
Total transactions sent by national participants	170.73	161.49	160.89	154.82	159.15
<i>of which:</i>					
Cheques	170.73	161.49	160.89	154.82	159.15
<b>b) Transactions sent by euro area participants (excluding national participants)</b>					
Total transactions sent by euro area participants (excluding national participants)	11.10	11.85	13.00	15.02	13.99
<i>of which:</i>					
Cheques	11.10	11.85	13.00	15.02	13.99
<b>c) Transactions sent by non-euro area EU participants</b>					
Total transactions sent by non-euro area EU participants	12.09	11.41	13.13	12.75	13.46
<i>of which:</i>					
Cheques	12.09	11.41	13.13	12.75	13.46
<b>d) Transactions sent by non-EU participants</b>					
Total transactions sent by non-EU participants	1.35	1.28	1.02	0.96	0.98
<i>of which:</i>					
Cheques	1.35	1.28	1.02	0.96	0.98
Concentration ratio in terms of value (percentages)	63.2	63.1	63.1	63.6	63.1

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 11b Payments processed by selected interbank funds transfer systems: Value of transactions (continued)

(EUR billions; total for the period)

	2001	2002	2003	2004	2005
<b>RETAIL SYSTEM: DIAS</b>					
Total transactions sent	66.87	73.36	76.52	96.91	105.36
<i>of which:</i>					
<b>a) Transactions sent by national participants</b>					
Total transactions sent by national participants	66.87	73.36	67.63	87.01	94.37
<i>of which:</i>					
Credit transfers	0.08	0.29	0.59	1.07	2.05
<i>of which:</i>					
Paper-based	.	.	.	.	.
Non-paper-based	0.08	0.29	0.59	1.07	2.05
Direct debits	-	0.01	0.29	0.37	0.41
Card payments	.	.	.	.	.
ATM transactions	1.69	1.89	1.85	1.94	1.99
E-money transactions	.	.	.	.	.
Cheques	65.10	71.05	64.74	83.46	89.74
Other payment instruments	-	0.13	0.17	0.17	0.17
<b>b) Transactions sent by euro area participants (excluding national participants)</b>					
Total transactions sent by euro area participants (excluding national participants)	-	-	4.39	5.51	5.84
<i>of which:</i>					
Credit transfers	-	-	0.01	0.04	0.10
<i>of which:</i>					
Paper-based	-	-	.	.	.
Non-paper-based	-	-	0.01	0.04	0.10
Direct debits	-	-	0.00	0.00	0.02
Card payments	-	-	.	.	.
ATM transactions	-	-	0.02	0.02	0.03
E-money transactions	-	-	.	.	.
Cheques	-	-	4.36	5.44	5.70
Other payment instruments	-	-	0.00	0.00	0.00
<b>c) Transactions sent by non-euro area EU participants</b>					
Total transactions sent by non-euro area EU participants	-	-	4.00	3.89	4.61
<i>of which:</i>					
Credit transfers	-	-	0.03	0.06	0.15
<i>of which:</i>					
Paper-based	-	-	.	.	.
Non-paper-based	-	-	0.03	0.06	0.15
Direct debits	-	-	0.00	0.00	0.00
Card payments	-	-	.	.	.
ATM transactions	-	-	0.05	0.05	0.04
E-money transactions	-	-	.	.	.
Cheques	-	-	3.92	3.77	4.41
Other payment instruments	-	-	0.00	0.00	0.00
<b>d) Transactions sent by non-EU participants</b>					
Total transactions sent by non-EU participants	-	-	0.48	0.50	0.53
<i>of which:</i>					
Credit transfers	-	-	0.00	0.00	0.03
<i>of which:</i>					
Paper-based	-	-	.	.	.
Non-paper-based	-	-	0.00	0.00	0.03
Direct debits	-	-	0.00	0.00	0.00
Card payments	-	-	.	.	.
ATM transactions	-	-	0.00	0.00	0.00
E-money transactions	-	-	.	.	.
Cheques	-	-	0.48	0.50	0.50
Other payment instruments	-	-	0.00	0.00	0.00
Concentration ratio in terms of value (percentages)	75.6	74.8	73.2	72.4	62.2

Explanatory information on certain data items is given in the notes at the end of each country chapter.

## 12.1 Instructions handled by trading platforms and clearing houses: Number of transactions

(thousands; total for the period)

	2001	2002	2003	2004	2005
<b>Trading platforms</b>					
HDAT	60	103	119	168	128
Athens Stock Exchange (ASE)	15,132	9,126	11,390	9,027	9,176
<b>Clearing house</b>					
Athens Derivatives Exchange Clearing House (ADECH)					
Futures	365	369	415	452	532
<i>of which:</i>					
Index	363	346	360	348	360
Stocks	1	23	46	92	168
Currency	–	–	9	12	4
Bonds	1	0	0	0	0
Options	47	89	100	83	74

## 12.2 Instructions handled by trading platforms and clearing houses: Market value of transactions

(EUR billions; total for the period)

	2001	2002	2003	2004	2005
<b>Trading platforms</b>					
HDAT	314	566	679	959	729
Athens Stock Exchange (ASE)	42	25	35	36	52
<b>Clearing house</b>					
Athens Derivatives Exchange Clearing House (ADECH)					
Futures	14	12	19	26	26
<i>of which:</i>					
Index	12	12	14	20	22
Stocks	–	0	1	1	3
Currency	–	–	5	5	1
Bonds	2	0	0	0	0
Options	0	0	0	0	0

## 12.3 Number of participants in trading platforms and clearing houses

(end of period)

	2001	2002	2003	2004	2005
<b>Trading systems</b>					
HDAT	35	34	36	32	29
<i>of which:</i>					
Domestic banks	14	14	14	11	9
Foreign banks	19	19	21	20	19
Specialised credit institutions	2	1	1	1	1
Athens Stock Exchange (ASE)	89	87	85	79	70
<i>of which:</i>					
Domestic brokers/dealers	89	87	85	79	70
Foreign brokers/dealers	0	0	0	0	0
<b>Clearing house</b>					
Athens Derivatives Exchange Clearing House (ADECH)					
Direct clearing members	35	36	33	29	24
General clearing members (banks)	10	12	12	12	12
Non-clearing members	21	24	26	19	25

## 12.4 Outstanding securities

(end of period)

	2001	2002	2003	2004	2005
<b>HDAT</b>					
Value of securities traded (EUR billions)	95	112	126	152	166
Number of securities traded	65	62	40	49	53
<b>Athens Stock Exchange (ASE)</b>					
Value of stocks listed (EUR billions)	97	66	85	92	123
Value of other securities listed (EUR billions)	81	115	135	158	179
Number of stocks listed	383	378	384	387	338
Number of other securities listed	98	82	72	72	62

## 13a Number of direct participants in central securities depositories

(end of period)

	2001	2002	2003	2004	2005
<b>BOGS</b>					
Number of direct participants					92
<i>of which:</i>					
Central banks					1
<i>of which:</i>					
Domestic					1
Foreign					0
Central counterparties					0
<i>of which:</i>					
Domestic					0
Foreign					0
Central securities depositories					0
<i>of which:</i>					
Domestic					0
Foreign					0
Credit institutions					36
<i>of which:</i>					
Domestic					23
Foreign					13
Others					55
<i>of which:</i>					
Domestic					55
Foreign					0

## 13b Number of direct participants in central securities depositories (continued)

(end of period)

	2001	2002	2003	2004	2005
<b>CENTRAL SECURITIES DEPOSITORY S.A.</b>					
Number of direct participants					117
<i>of which:</i>					
Central banks					1
<i>of which:</i>					
Domestic					1
Foreign					0
Central counterparties					0
<i>of which:</i>					
Domestic					0
Foreign					0
Central securities depositories					0
<i>of which:</i>					
Domestic					0
Foreign					0
Credit institutions					38
<i>of which:</i>					
Domestic					38
Foreign					0
Others					78
<i>of which:</i>					
Domestic					78
Foreign					0

## 14a Value of securities held in central securities depositories

(EUR millions; end of period)

	2001	2002	2003	2004	2005
<b>BOGS</b>					
<b>a) Value of securities by origin</b>					
Total value of securities held					174,613
<i>of which:</i>					
Issued/held in safekeeping in the reporting CSD					174,613
<i>of which:</i>					
Bonds					174,613
Short-term papers					.
Equities					.
Others					.
Transferred to the reporting CSD through a link to another CSD					.
<i>of which:</i>					
Bonds					.
Short-term papers					.
Equities					.
Others					.
Transferred to the reporting CSD through a link to a custodian bank					.
<i>of which:</i>					
Bonds					.
Short-term papers					.
Equities					.
Others					.
<b>b) Value of securities by type of account holder</b>					
Total value of securities held					174,613
<i>of which:</i>					
Held on the account of another CSD					.
<i>of which:</i>					
Bonds					.
Short-term papers					.
Equities					.
Others					.
Held on accounts of other participants (non-CSDs)					174,613
<i>of which:</i>					
Bonds					174,613
Short-term papers					.
Equities					.
Others					.

## 14b Value of securities held in central securities depositories (continued)

(EUR millions; end of period)

	2001	2002	2003	2004	2005
<b>CENTRAL SECURITIES DEPOSITORY S.A.</b>					
<b>a) Value of securities by origin</b>					
Total value of securities held					-
<i>of which:</i>					
Issued/held in safekeeping in the reporting CSD					-
<i>of which:</i>					
Bonds					106
Short-term papers					.
Equities					120,700
Others					-
Transferred to the reporting CSD through a link to another CSD					-
<i>of which:</i>					
Bonds					.
Short-term papers					.
Equities					2,508
Others					-
Transferred to the reporting CSD through a link to a custodian bank					-
<i>of which:</i>					
Bonds					.
Short-term papers					.
Equities					.
Others					-
<b>b) Value of securities by type of account holder</b>					
Total value of securities held					-
<i>of which:</i>					
Held on the account of another CSD					.
<i>of which:</i>					
Bonds					.
Short-term papers					.
Equities					.
Others					.
Held on accounts of other participants (non-CSDs)					-
<i>of which:</i>					
Bonds					106
Short-term papers					.
Equities					123,209
Others					-

## 15a Delivery instructions processed in central securities depositories

(total for the period)

	2001	2002	2003	2004	2005
<b>BOGS</b>					
	<i>thousands</i>				
<b>a) Number of delivery instructions by type of payment</b>					
Total number of delivery instructions					400
<i>of which:</i>					
Payment denominated in euro					287
<i>of which:</i>					
Bonds					287
Short-term papers					.
Equities					.
Others					.
Payment denominated in other currencies					.
<i>of which:</i>					
Bonds					.
Short-term papers					.
Equities					.
Others					.
Free of payment					113
<i>of which:</i>					
Bonds					113
Short-term papers					.
Equities					.
Others					.
<b>b) Number of delivery instructions by settlement channel</b>					
Total number of delivery instructions					400
<i>of which:</i>					
Internal settlement: no CSD link account involved					400
Settlement through link account of another CSD with reporting CSD					.
Settlement through link account of reporting CSD with another entity					.
	<i>EUR millions</i>				
<b>c) Value of delivery instructions by type of payment</b>					
Total value of delivery instructions					6,536,549
<i>of which:</i>					
Payment denominated in euro					4,400,196
<i>of which:</i>					
Bonds					4,400,196
Short-term papers					.
Equities					.
Others					.
Payment denominated in other currencies					.
<i>of which:</i>					
Bonds					.
Short-term papers					.
Equities					.
Others					.
Free of payment					2,136,352
<i>of which:</i>					
Bonds					2,136,352
Short-term papers					.
Equities					.
Others					.
<b>d) Value of delivery instructions by settlement channel</b>					
Total value of delivery instructions					6,536,549
<i>of which:</i>					
Internal settlement: no CSD link account involved					6,536,548
Settlement through link account of another CSD with reporting CSD					.
Settlement through link account of reporting CSD with another entity					.



## 15b Delivery instructions processed in central securities depositories (continued)

(total for the period)

	2001	2002	2003	2004	2005
<b>CENTRAL SECURITIES DEPOSITORY S.A.</b>					
<i>thousands</i>					
<b>a) Number of delivery instructions by type of payment</b>					
Total number of delivery instructions					9,325
of which:					
Payment denominated in euro					.
of which:					
Bonds					.
Short-term papers					.
Equities					.
Others					.
Payment denominated in other currencies					.
of which:					
Bonds					.
Short-term papers					.
Equities					.
Others					.
Free of payment					9,326
of which:					
Bonds					0
Short-term papers					.
Equities					9,266
Others					60
<b>b) Number of delivery instructions by settlement channel</b>					
Total number of delivery instructions					9,325
of which:					
Internal settlement: no CSD link account involved					9,325
Settlement through link account of another CSD with reporting CSD					.
Settlement through link account of reporting CSD with another entity					1
<i>EUR millions</i>					
<b>c) Value of delivery instructions by type of payment</b>					
Total value of delivery instructions					92,403
of which:					
Payment denominated in euro					.
of which:					
Bonds					.
Short-term papers					.
Equities					.
Others					.
Payment denominated in other currencies					.
of which:					
Bonds					.
Short-term papers					.
Equities					.
Others					.
Free of payment					92,402
of which:					
Bonds					39,689
Short-term papers					.
Equities					52,634
Others					79
<b>d) Value of delivery instructions by settlement channel</b>					
Total value of delivery instructions					92,403
of which:					
Internal settlement: no CSD link account involved					92,255
Settlement through link account of another CSD with reporting CSD					.
Settlement through link account of reporting CSD with another entity					147

## GENERAL NOTES

**Source for Table 1:** Eurostat.

**Source for all other tables:** Bank of Greece, unless otherwise indicated.

**Methodology:** The enhanced definitions have been used for all data provided.

**Details on items in each table:** Information on the use of the country tables and calculations pertaining to each item in those tables are given in Section 6 of the “Detailed Explanatory Notes”.

## COUNTRY TABLES – NOTES

**Table 1 – Basic statistical data**

Population	Annual average.
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**Table 2 – Settlement media used by non-MFIs**

Currency in circulation outside MFIs	Following the introduction of the euro banknotes and coins on 1 January 2002, these figures are provided solely at an aggregated euro area level.
Value of overnight deposits held by non-MFIs	The counterpart sector “non-MFIs” includes the component sectors “Central government” and “Rest of the world”. Thus, this indicator is not synonymous with the same term used in the ECB concept of narrow money supply (M1).
Narrow money supply (M1)	Source: ECB. This indicator cannot be calculated from the items “Value of overnight deposits held by non-MFIs” (Table 2) and “Currency in circulation” (Table 4). See the explanation above. Following the introduction of the euro banknotes and coins on 1 January 2002, these figures are provided solely at an aggregated euro area level.

**Table 3 – Settlement media used by credit institutions**

Overnight deposits held at other credit institutions	Value for the last quarter of the period.
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**Table 4 – Banknotes and coins** Refer to Table 3 in the “Euro area aggregate data” section.

**Table 5 – Institutions offering payment services to non-MFIs**

<i>Memorandum items:</i>	
<b>Electronic money institutions</b>	
Number of institutions	Not applicable.
Outstanding value on e-money storages issued by electronic money institutions	Not applicable.

**Table 6 – Payment card functions and accepting devices**

<b>Cards issued in the country</b>	
Cards with a delayed debit function	Figures prior to 2004 include a special type of card instrument (Diners cards), which from 2004 is reported in the category “Cards with a credit function” and not “Cards with a delayed debit function”.
Cards with an e-money function	Not applicable.
<i>of which:</i> Cards with an e-money function which have been loaded at least once	Not applicable.
Total number of cards (irrespective of the number of functions on the card) <i>of which:</i> Cards with a combined debit, cash and e-money function	Not applicable.
<b>Terminals located in the country</b>	
E-money card terminals	Not applicable.
<i>of which:</i> E-money card-loading/unloading terminals	Not applicable.
<i>of which:</i> E-money card-accepting terminals	Not applicable.

**Table 7 – Payment and terminal transactions involving non-MFIs: Number of transactions, and Table 8 – Payment and terminal transactions involving non-MFIs: Value of transactions**

<b>Transactions per type of payment instrument</b>	
Credit transfers	For 2001, a significant lack of data regarding credit transfers has been recorded.
Payments with cards with a debit and/or delayed debit function	Not applicable.
Cheques	For the years 2001 and 2002, data refer to all cheques for which the acquiring bank is different from the issuing bank.

E-money purchase transactions <i>of which:</i> With cards with an e-money function	Not applicable.
<b>Transactions per type of terminal</b>	
<b>a) Transactions at terminals located in the country with cards issued in the country</b>	
E-money card-loading/unloading transactions	Not applicable.
<b>b) Transactions at terminals located in the country with cards issued outside the country</b>	
E-money card-loading/unloading transactions	Not applicable.
<b>c) Transactions at terminals located outside the country with cards issued in the country</b>	
E-money card-loading/unloading transactions	Not applicable.

**Table 9 – Participation in selected interbank funds transfer systems****Table 10 – Payments processed by selected interbank funds transfer systems: Number of transactions, and  
Table 11 – Payments processed by selected interbank funds transfer systems: Value of transactions**

TARGET component: HERMES

Retail system: ACO

Retail system: DIAS

**Table 12.1 – Instructions handled by trading platforms and clearing houses: Number of transactions**

HDAT	Only government securities.
Athens Derivatives Exchange Clearing House (ADECH) – Stocks	Futures on individual stocks were introduced into this market only in 2001.
Athens Derivatives Exchange Clearing House (ADECH) – Currency	Contracts on currency were introduced into this market only in 2002.

**Table 12.2 – Instructions handled by trading platforms and clearing houses: Market value of transactions**

HDAT	Only government securities.
Athens Derivatives Exchange Clearing House (ADECH) – Stocks	Futures on individual stocks were introduced into this market only in 2001.
Athens Derivatives Exchange Clearing House (ADECH) – Currency	Contracts on currency were introduced into this market only in 2002.
Athens Derivatives Exchange Clearing House (ADECH) – Bonds	Nominal value of transactions.

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Athens Derivatives Exchange Clearing House (ADECH) – Options	The total value of options traded and cleared has been measured on the basis of their premiums.
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**Table 12.3 – Number of participants in trading platforms and clearing houses**

**Table 12.4 – Outstanding securities**

**Table 13 – Number of direct participants in central securities depositories**

**Table 14 – Value of securities held in central securities depositories**

**Table 15 – Delivery instructions processed in central securities depositories**