

The Central Bank of the Russian Federation

**PSS**

# **Payment and Settlement Systems**

## **Analysis and Statistics**

**No. 26**

Payment System of Russia  
in 2009

2011

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# **PAYMENT SYSTEM OF RUSSIA IN 2009**

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## **Introduction**

By this survey the Bank of Russia continues the series of information and analytical publications on the development of the Russian payment system.

The Bank of Russia's efforts to inform the public regularly about major trends in this sphere are an important part of its work to modernise the national payment system and maintain financial stability in the country. Thereby the Bank of Russia aims at expanding and updating the list of statistical and analytical publications on the development of the payment system, as well as it tries, in compliance with international standards, to improve the methodology of statistical survey of organisations providing payment services, and also monitor their activity.

This survey reviews the national payment system from two angles: the payment services provided by the banking sector and the operation of selected payment systems and financial market infrastructures. Chapter 1 describes the payment services provided by the banking system of Russia. Special attention is paid to the characteristics of payment instruments and technologies used in the banking system, as well as to the accessibility of payment services. In addition, this chapter gives an overview of payment services provided by credit institutions in the federal districts. Chapter 2 is focused on selected payment systems and financial market infrastructures in Russia. The Addendum contains statistical data illustrating payment services provided by credit institutions by region, as well as key indicators for the development of the payment systems of Russia and the EU member countries.

The Bank of Russia expresses gratitude for the contribution to this project to CJSC "Moscow Interbank Currency Exchange", OJSC "RTS Stock Exchange", Federal State Unitary Enterprise "Russian Post" and other organisations that provided information for this publication.



Chapter 1. PAYMENT SERVICES PROVIDED  
BY THE BANKING SYSTEM OF RUSSIA

The overall macroeconomic environment had a negative effect on the development of the Russian payment services market in 2009. Amid the global financial and economic crisis, Russia's GDP declined by 7.9% compared to the previous year. Investment demand contracted, the financial position of enterprises deteriorated, the banking sector experienced a shortage of liquidity and the balance of trade caused a depreciation of the ruble against major world reserve currencies.

However, despite crisis phenomena in the economy, the Russian payment system continued to be institutionally and technologically modernized which contributed to its reliable and effective operation.

Banks possessing the main channels of effecting payments in the economy bore the brunt of ensuring the continuous operation of the payment system. The Bank of Russia played a significant role in this process as its measures were aimed at developing the Bank of Russia's payment system and improving the legal regulation of the payment services market.

Payment service providers - both banks and non-bank institutions - took actively introduced innovations contributing to the broader accessibility of payment services, the higher speed and security of payments.

## 1.1. CASH PAYMENT INSTRUMENTS

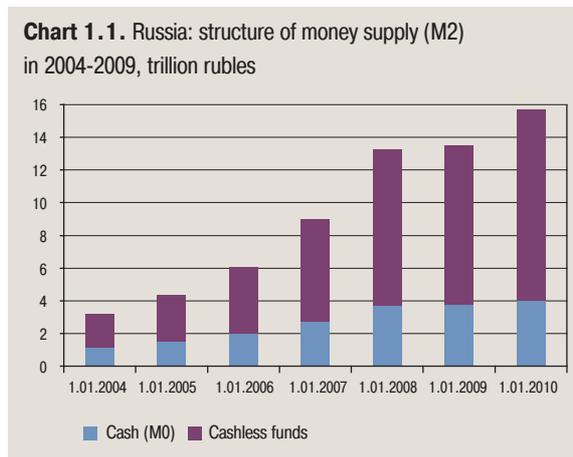
### 1.1.1. Cash

The value of cash in circulation outside banks (M0) reached 4.0 trillion rubles at the end of 2009 (as against 3.8 trillion rubles year on year).

Under conditions of production decline and slowdown in economic activity, the demand for cash remained relatively low for almost the whole of 2009 and recovered only in December. Crisis phenomena in the economy had a strong impact on the change of behavioural patterns of both enterprises and households. The need for tight budgeting amid increased economic risks prompted economic agents to restrain expenditures, including consumer spending. In these conditions, money supply in 2009 registered a slower growth in the value of cash (it expanded by 6.4% by the end of year) as compared with non-cash funds, which grew by 20.2% over the period under review.

This trend, however, had no significant impact on the structure of money supply where the share of cash remained at a relatively high level (25.7%) at the end of the year, even despite its contraction by 2.4 percentage points. This was largely attributed to the fact that cash continued to be the main payment instrument in retail payments by households.

Relative to GDP, which contracted both in real and nominal terms, the value of cash expanded on average to 10.0% in 2009 from 9.0% in 2008. In per capita terms, the average value of cash in circulation outside banks grew by 4.5% to 27,600 rubles. In dollar terms, the value of cash contracted to \$871 from \$1,065 as a result of a decrease in the ruble/US dollar exchange rate.



### 1.1.2. Banknotes and coin in circulation

The Bank of Russia banknotes and coin in circulation, including coins made of precious metals, totalled 4,629.9 billion rubles<sup>1</sup> at the end of 2009. Of these, banknotes had a total value of 4,603.5 billion rubles (6.4 billion sheets) and coins were valued at 26.2 billion rubles (43.8 billion pieces<sup>2</sup>). Banknotes accounted for 99.4% and coin for 0.6% of the total value of cash and for 12.7% and 87.3% of the total volume.

The total value of the Bank of Russia banknotes and coin, including coins made of precious metals, increased by 251.7 billion rubles, or 5.7%, during 2009. Of these, the value of banknotes grew by 249.0 billion rubles and coin by 2.6 billion rubles. The number of banknotes dropped by 0.1 billion sheets while the number of coins increased by 3.7 billion pieces.

Growth in consumer prices (tariffs) for goods and services led to changes in the banknote structure of cash in circulation. The share of 5,000-ruble notes in the total value increased 1.2 times in 2009 and reached 40.4% at the end of 2009. Meanwhile, the share of 1,000-ruble notes contracted from 50.8% to 45.8%, 500-ruble notes – from 12.1% to 10.6%, and 100-ruble notes – from 2.5% to 2.3%. The share of 50-, 10- and 5-ruble notes amounted to about 1% of the value of notes and remained virtually unchanged since 2008.

The share of 10-ruble coins in total of the Bank of Russia coins in circulation increased by 1.4 percentage points to 18.7% at the end of 2009. The share of 50-kopec and 10-kopec coins also increased from 7.9% to 8.0% and from 6.6% to 6.7%, respectively. At the same time, the share of 5-ruble coins dropped from 32.4% to 31.4%, 2-ruble coins – from 15.1% to 15.0% and 1-ruble coins – from 19.3% to 18.8%. The aggregate share of small-denomination coins (1-kopec and 5-kopecs) stayed unchanged at 1.4%

### 1.1.3. Cash turnover structure

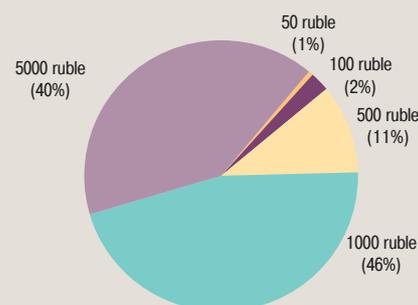
The value of cash that passed through the cash departments of credit institutions and Bank of Russia branches (hereinafter referred to as banks) in 2009 decreased by 6.2% year on year and reached 45.7 trillion rubles. This value included 8.5 trillion rubles worth of cash receipts and cash withdrawals from automated teller machines and payment terminals (hereinafter referred to as ATMs). Average daily cash turnover, including ATMs, fell by 9.5 billion rubles year on year to 151.7 billion rubles.

The contraction of cash turnover resulted from a decrease in revenues in the economy, which led to the slowing of growth in household money income and aggregate demand for goods and services. The share of household spending on the purchase of goods and payment for services in the structure of household money income use dropped by 5 percentage points to 69.1% in 2009 year on

<sup>1</sup> Including cash kept in vaults at Bank of Russia branches and commercial banks.

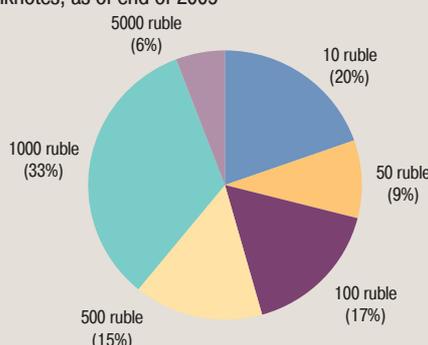
<sup>2</sup> Coins shown in pieces do not include coins made of precious metals.

**Chart 1.2.** Share of certain notes in the total value of banknotes, as of end of 2009\*



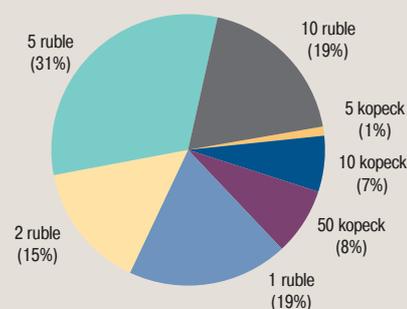
\* 5- and 10-ruble notes accounted for less than 1% of the total value of banknotes.

**Chart 1.3.** Share of certain notes in the total number of banknotes, as of end of 2009\*



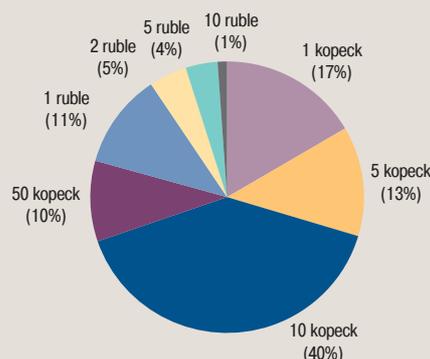
\* 5-ruble notes accounted for less than 1% of the total number of banknotes.

**Chart 1.4.** Share of certain coins in the total value of coins, as of end of 2009\*



\* 1-kopec coins accounted for less than 1% of the total value of coins.

**Chart 1.5.** Share of certain coins in the total number of coins, as of end of 2009



year. Retail trade turnover contracted by 5.5% compared to 2008 while the value of paid services provided to the public decreased by 4.3%.

The total value of cash receipts in the banks' cash departments fell by 7.5% to 22.0 trillion rubles in 2009 year on year. The share of retail cash payments in total cash passed through banks' cash departments in 2009 expanded by 1.2% year on year and reached 54.7%. The share of payments for consumer goods in total retail cash payments increased from 34.0% to 35.8% and the share of payments for services expanded from 9.3% to 10.7%, while the share of foreign exchange purchases fell from 8.4% to 7.1% and real estate purchases – from 1.8% to 1.1%. In addition to retail cash payments, cash receipts on household deposits accounted for a significant share of total cash receipts to banks' cash departments (15.3% in 2009 compared to 15.7% in 2008), which testified to the preserved inclination of households to save money on deposit accounts.

As for cash withdrawals from banks' cash departments, which totaled 15.1 trillion rubles in 2009 (they fell by 12.8% compared to 2008), bigger share was made by withdrawals from household deposits (32.8%), wages, social benefits, students' grants (18.9%) and withdrawals from household current accounts (4.8%).

The fastest rate of growth was registered in cash withdrawals from credit institutions selling foreign currency to individuals (48.3%). This changed the ratio between the receipts and withdrawals associated with currency exchange operations: each ruble received in cash from foreign exchange sales in 2009 corresponded to 0.68 rubles of cash paid for foreign currency purchases from households (compared with 0.36 rubles in 2008). The balance of cash receipts and payments from banks' cash departments related to currency exchange operations in Russia decreased more than 2.5 times to 505.2 billion rubles.

Cash withdrawals for payments received by individuals without opening an account expanded significantly (by 16.5%). There was also substantial growth in cash withdrawals for payments of pensions, allowance and insurance indemnities (by 8.3%).

At the same time, cash withdrawals for loans to individuals decreased sharply (by 56.6%) due to the reduced creditworthiness of households and increased credit exposure of banks. The value of cash withdrawals and cash receipts related to securities trading declined considerably, by 30.0% and 23.3%, respectively, which could be attributable to the lower attractiveness of this investment instrument.

Although total cash turnover contracted in 2009 in comparison with 2008, the value of cash passing through ATMs grew by 13.3% to 8.5 trillion rubles last year as a result of the dynamic development of the ATM network (the number of ATMs grew by 16.6%). Daily turnover averaged 28.2 billion rubles in 2009 (in 2008 - 24.8 billion rubles).

The ratio of cash that passed through the ATMs to cash that passed through banks' cash departments increased from 16.1% in 2008 to 19.5% in 2009, evidencing a broader use of ATM-related services by households. On average,

**Table 1.1.** Major sources of cash receipts and purposes of cash withdrawals in 2009

Receipts	Value, trillion rubles	Share of total value, %	Growth rate, %	Withdrawals	Value, trillion rubles	Share of total value, %	Growth rate, %
Proceeds from sale of goods	7.9	35.8	-2.8	Payments for wages, social benefits and students' grants	2.9	18.9	-9.1
Receipts from commercial non-bank organisations <sup>3</sup>	0.1	0.5	33.9	Payments for expenses unrelated to wages and social benefits	0.2	1.3	-5.3
Proceeds from provision of paid services (work performed)	2.4	10.7	6.2	Payments for purchase of agricultural products	0.1	0.7	-24.9
Receipts from taxes, duties and insurance premiums	0.4	2.0	5.9	Payments for pensions, allowances and insurance indemnities	0.3	2.1	8.3
Receipts from individuals for money remittances	0.5	2.2	-1.7	Money remittances (made without opening payee accounts)	0.4	2.6	16.5
Loan receipts and credit repayments	1.1	4.9	-13.9	Lending	0.3	2.3	-56.6
Receipts from real estate transactions	0.2	1.1	-41.0				
Receipts of funds to household deposit accounts	3.4	15.3	-9.8	Withdrawals from household deposit accounts	5.0	32.8	-15.6
Receipts from Federal Communications Agency organisations	0.4	1.6	-4.0	Payments to Federal Communications Agency organisations	1.6	10.2	19.7
Receipts of funds to individual unincorporated entrepreneurs' accounts	1.9	8.7	-1.0	Withdrawals from individual unincorporated entrepreneurs' accounts	0.5	3.5	-26.1
Proceeds from transactions with government and other securities and promissory notes	0.1	0.4	-33.0	Payments for transactions with government and other securities and promissory notes	0.1	0.5	-29.7
Receipts from gambling business operations	0.1	0.2	-56.1	Payments for gambling business operations	0.0	0.0	-22.8
Receipts from payment card operations	0.5	2.5	-0.8	Payments for payment card operations	0.8	5.6	-14.9
Proceeds from sale of foreign currency to individuals	1.6	7.1	-21.7	Purchase of foreign currency from individuals	1.1	7.0	48.3
Receipts of funds to household accounts	1.1	5.0	-15.3	Withdrawals from household accounts	0.7	4.8	-38.6
Other receipts	0.5	2.0	-36.5	Withdrawals for other purposes	1.2	7.7	-23.0

in 2009 60,000 rubles in cash passed through Russia's ATMs, per inhabitant (in 2008 - 53,000 rubles).

Cash that passed through the ATMs accounted for almost 20% of the total value of cash that passed through credit institutions.

The number of ATMs with a cash withdrawal/receipt function had reached 92,500 by the end of 2009. As a result, one ATM had an average daily cash turnover of 306,000 rubles, of which cash receipts totalled 26,000 rubles and cash withdrawals - 280,000 rubles. ATM cash receipts grew considerably faster (by 43.7%) than cash withdrawals from ATMs (by 11.2%), evidencing that payments through ATMs were becoming increasingly popular with the public.

<sup>3</sup> These include commercial organisations permitted to accept cash from individuals as payment for electronic communications services, rent and utilities.

## 1.2. PAYMENT INSTRUMENTS

### 1.2.1. General characteristics of non-cash payments effected through the banking system of Russia

**Table 1.2.** Structure of non-cash payments effected through the banking system of Russia in 2009 by payment instrument

	Share by volume, %	Share by value, %	Average payment, thousands rubles
Credit transfers	53.8	97.9	238.9
Direct debits	3.6	0.5	18.6
Bank cards	19.1	0.3	1.8
Cheques	neg	neg	339.9
Other	23.5	1.3	7.4

A total of 3.8 billion payments<sup>4</sup> worth 499.7 trillion rubles were made via the banking system of Russia in 2009 (in 2008 - 3.7 billion payments worth 792.1 trillion rubles). On average 15.3 million payment transactions were carried out daily to the amount of 2.0 trillion rubles. The average payment executed through the Russian banking system amounted to 131,400 rubles in 2009 (in 2008 - 215,300 rubles).

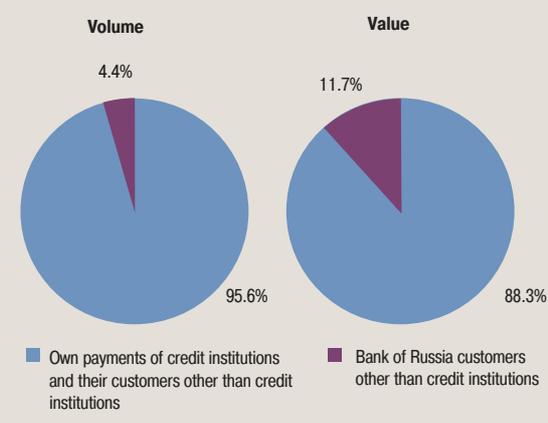
As turbulences caused by the global financial and economic crisis persisted in the Russian economy and the growth in the volume of payments effected through the banking system of Russia slowed to 3.4% from 32.3% in 2008, the value of payments in 2009 decreased by 36.3%. At the same time, payments by customers of the Bank of Russia other than credit institutions grew in the period under review: the volume and the value of such payments increased by 9.7% and 11.5%, respectively. The share of these payments in the total value of payments effected through the banking system of Russia went up from 6.6% in 2008 to 11.7% in 2009 while their share in the total volume of payments stayed virtually unchanged at 4.4% (4.1% in 2008). The Bank of Russia processed 668,300 payments by customers other than credit institutions to the amount of 234.1 million rubles a day. The average amount of payment was 350,300 rubles compared to 344,500 rubles in 2008.

Foreign currency payments made through the banking system of Russia accounted for 23.8% in value and only 2.0% in volume in 2009 (in 2008 - 34.2% and 2.4%, respectively). Daily, 0.3 million payments worth 0.5 trillion rubles passed through the banking system of Russia. In comparison with 2008, the volume and the value of foreign currency payments contracted 1.2 times and 2.3 times, respectively. The value of such payments decreased as the average payment almost halved to 1.6 million rubles in 2009.

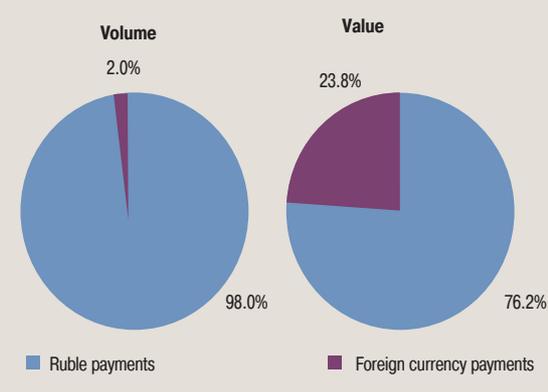
The volume of payments in Russian rubles effected through the banking system of Russia increased by 3.8% while their value fell by 27.0% in 2009 year on year. Daily, 15.0 million payments worth 1.5 trillion rubles passed through the banking system of Russia, with the average ruble payment being 102,100 rubles (in 2008 - 145,200 rubles).

Credit institutions' own payments and payments by their customers other than credit institutions accounted for almost 96% of the total volume and 88.3% of the total value of payments effected through the banking system of Russia. The volume of payments processed by credit institutions a day was virtually unchanged and amounted to 14.6 million transactions in 2009 (in 2008 - 14.2 million transactions) while the value of payments con-

**Chart 1.6.** Structure of payments effected through the banking system of Russia in 2009



**Chart 1.7.** Structure of payments effected through the banking system of Russia in 2009



<sup>4</sup> Here and below payments in Russian rubles and foreign currency effected by customers of credit institutions and the Bank of Russia (individuals and legal entities other than credit institutions), including payments using credit cards; money transfers made by individuals without opening a bank account; credit institutions' own payments. Under the terminology of the Bank for International Settlements, these transactions are defined as payments by non-banks.

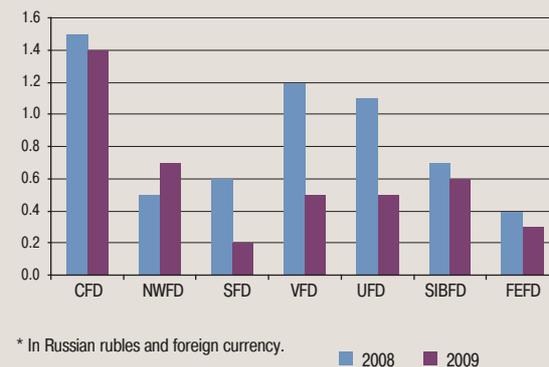
tracted 1.7 times - to 1.8 trillion rubles largely because the average payment decreased from 209,700 rubles to 121,400 rubles.<sup>5</sup>

### **Funds turnover in credit institutions' correspondent accounts**

In 2009, the turnover ratio of funds in credit institutions' correspondent accounts stayed at level of the previous year (1.3). Ruble funds were used more intensively as compared with funds in foreign currency (the turnover ratios equalled 2.6 and 0.3, respectively).

As before, the largest turnover of funds that passed through credit institutions was registered in the Central Federal District, with the turnover ratio (1.4) exceeding the national average. In other federal districts, this indicator ranged from 0.2 in the Southern Federal District to 0.9 in the Northwestern Federal District. In most federal districts, the turnover ratio of funds in credit institutions' correspondent accounts decreased amid decline in economic activity.

**Chart 1.8.** Ratio of funds turnover in credit institutions' correspondent accounts\*



## **1.2.2. Credit transfers**

Inset 1

### **What a credit transfer is**

In accordance with the definition used by the Bank for International Settlements, **“a credit transfer is a payment order or possibly a sequence of payment orders made for the purpose of placing funds at the disposal of the beneficiary. Both the payment instructions and the funds described therein move from the bank of the payer/originator to the bank of the beneficiary, possibly via several other banks as intermediaries and/or more than one credit transfer system”**. A key feature of this payment instrument is that the bank procedures for the transfer of funds are initiated by the payer/originator.

A credit transfer can be considered as the oldest payment instrument. In China, similar non-cash transactions were already effected more than 2,000 years ago. In the Middle Ages, the development of credit transfers was boosted by expanding trade, as well as the need to transfer money from one region to another and initially was closely linked with the circulation of a special paper document – the prototype of a bill of exchange. The merchant (the banker) would order his agent in a different location to make a payment in favour of the person who paid him the money. The payer was supplied with a covering letter to the agent with an instruction to pay the bearer of the letter the corresponding amount of money in exchange for the sum paid by him. This letter was considered as a security. In the making of the banking system, a payment order started to develop on its own and lost its relation to a bill of exchange, which was increasingly used as a credit instrument rather than as a payment document.

A credit transfer started to be used actively from the middle of the 19<sup>th</sup> century and its development was largely facilitated by scientific and technical progress. Payment orders were initially transferred among banks in paper-based form. The introduction of telegraph, telex and eventually electronic communications into banking practice considerably cut the costs of credit transfers while the accuracy and the speed of transferring payment instructions increased immeasurably. As a result, by the end of the 20<sup>th</sup> century, credit transfers largely replaced the traditional forms of non-cash payments based on cheques or bills of exchange.

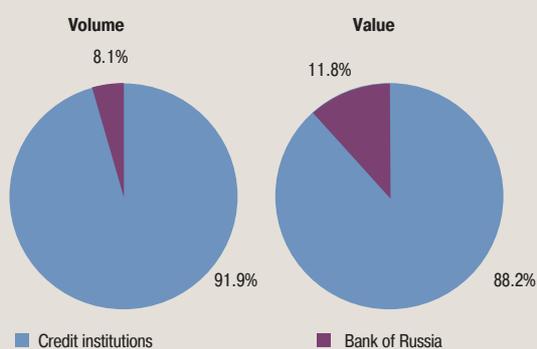
Credit transfers are also popular due to extremely low credit and operational risks because payers are identified by banks before payments are made while money is debited from the payer's account at the very start of the transfer process and is normally credited into the recipient's account and can be accessed by the payee only after inter-bank settlements are over.

<sup>5</sup> The contraction in the value of credit institutions' own payments and payments by their customers could also be explained by the revised methodology of credit institutions' reporting to the Bank of Russia (the reports now exclude operations related to the repayment of loans, the purchase of securities, etc.). Amendments to the methodology of reporting were made to improve Russia's payments statistics and bring it into compliance with international standards worked out by the Bank for International Settlements.

Today many countries in the world conduct a considerable part of internal and cross-border money transfers using this particular payment instrument. For example, statistical data provided by European member countries of the Committee on Payment and Settlement Systems of the Bank for International Settlements (CPSS BIS) for 2008 show that credit transfers accounted for an average of over 30% of the total volume of payments by non-bank organisations and for over 90% of the total value of these transactions. Credit transfers are used to effect payments that are on average larger in size than payments based on direct debits. In particular, the average amount of a credit transfer by non-bank organisations in the above-mentioned European countries ranged from \$1,900 in Sweden to \$47,200 in Great Britain in 2008.

In modern conditions, higher efficiency of payments effected using credit transfers is achieved with further cuts in costs, greater speed in their execution and risk mitigation. This process is facilitated by the international harmonisation of legal norms, the improvement of the payment infrastructure, the standardisation of electronic message formats, and the introduction of a fully automated payment order processing system, electronic workflow and electronic account management and enhanced standards of payment transaction security.

**Chart 1.9.** Structure of credit transfers carried out via the banking system of Russia in 2009

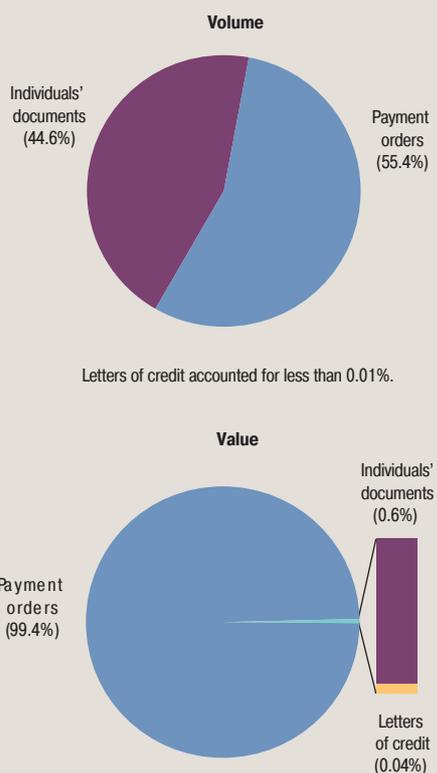


Credit transfers continued to play a major role in the structure of non-cash payments in 2009. They accounted for 53.8% of the total volume and 97.9% of the total value of payments carried out via the banking system of Russia (in 2008 - 57.2% and 95.0%, respectively). A total of 2.0 billion payments worth 489.3 trillion rubles were carried out in the form of credit transfers in 2009. The volume and the value of these payments decreased by 2.7% and 34.9%, respectively, in 2009 year on year.

In 2009, there were no noticeable changes in the structure of credit transfers. As in previous years, payments made by payment orders prevailed, accounting for 59.0% of the total volume and 99.4% of the total value of credit transfers (in 2008 - 60.7% and 99.5%, respectively). Money remittances made by individuals without opening a bank account accounted for 41.0% of credit transfers by volume and 0.5% by value in 2009 (in 2008 - 39.3% and 0.4%, respectively). The share of payments made by letters of credit was negligible and equalled less than 0.01% by volume and 0.04% by value.

Out of every 100 credit transfers executed by the banking system of Russia, 92 were credit institutions' own payments and payments by their customers other than credit institutions, and 8 were payments by customers of the Bank of Russia other than credit institutions.

**Chart 1.10.** Structure of credit transfers by type of settlement document in 2009



### Credit institutions

Credit institutions' own payments and payments by their customers (other than credit institutions) accounted for about 92% of the total volume and over 88% of the total value of credit transfers made by the banking system of Russia. In 2009, the volume and the value of these transfers reached 1.9 billion transactions totalling 431.0 trillion rubles (2.0 billion transactions with a total value of 699.9 rubles in 2008), with the average payment equalling 229,100 rubles which was 1.6 times less than in the previous year. Out of every 100 credit transfers, 51 payments were made by individuals, 44 payments were made by legal entities other than credit institutions and only 5 payments were made by credit institutions themselves. Payments by legal entities other than credit institutions accounted for 60.3% of the overall value of credit transfers, while credit institutions' own payments - for 37.9% and payments by individuals - for 1.8%.

Both credit institutions and their customers (other than credit institutions) most frequently used payment orders to make payments. The share of these payments decreased insignificantly in 2009 year on year and stood at 55.4% by volume and 99.4% by value (in 2008 - 57.6% and 99.5%, respectively). In 2009, credit institutions conducted 1.0 billion payments worth 428.3 trillion rubles pursuant to payment orders. Of this, payments from the accounts of legal entities other than credit institutions accounted for 78.7% by volume and 60.7% by value. Payments from individuals' accounts made up 12.6% by volume and 1.2% by value, while payments from the accounts of credit institutions to finance their financial and economic operations accounted for 8.7% by volume and 38.1% by value.

Money remittances made by individuals without opening a bank account<sup>6</sup> remained the second most widely used method of making payments in the structure of credit transfers. Their share in the total volume and value of credit transfers slightly increased in 2009 year on year and reached 44.6% and 0.6%, respectively.

A total of 839.1 million remittances worth 2.6 trillion rubles were made in 2009 (in 2008 - 827.2 million remittances with a total value of 2.9 trillion rubles). Although the value of remittances conducted by individuals without opening a bank account decreased by 11.0% in 2009 year on year, they continued to play a major role in the structure of credit transfers made by individuals. Their share in the total volume of individuals' payments reached 86.4% in 2009 (in 2008 - 82.6%) while their share in the total value of such payments amounted to 34.0% (27.1%).

Money remittances made by individuals without opening a payee's bank account continued to play a major role in the structure of credit transfers.

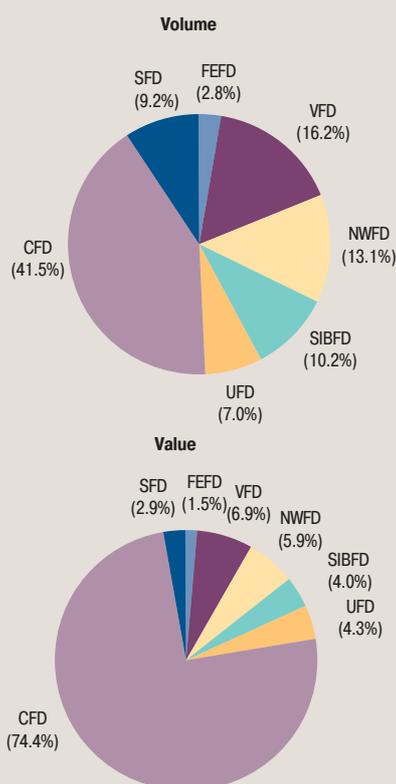
Ruble transfers accounted for almost 99% of the total volume and 89.6% of the total value of remittances made by individuals without opening a bank account. Foreign currency transfers accounted for only 1.4% of the total volume of money remittances and 10.4% of their total value. However, foreign currency transfers were usually much larger than ruble transfers. In 2009, the average foreign currency transfer was 8.4 times larger than the average ruble transfer and amounted to the equivalent of 23,700 rubles.

Letters of credit have not become widespread in Russia. In 2009, their share in the total volume and value of credit transfers was negligible. Over the year, they were used to make 16,500 payments with a net value of 173.8 billion rubles. Of these, legal entities other than credit institutions accounted for 65.6% by volume and 90.8% by value, while individuals accounted for 32.4% and 7.0%, and credit institutions' own payments accounted for 2.0% and 2.2%. As compared with 2008, the volume and value of letters of credit contracted 3.1 times and 2.8 times, respectively. In comparison with other types of credit transfers, payments

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<sup>6</sup> Money remittances conducted by individuals without opening a bank account mean money receipts from individuals who do not open a payer's bank account for the purpose of making further money remittances in or outside the Russian Federation, in favour of individuals and legal entities, who may or may not have opened a payee's bank account.

**Chart 1.11.** Structure of credit transfers by federal district in 2009



by letters of credit were much larger, with the average payment equalling 10.5 million rubles in 2009 (against 9.7 million rubles in 2008) and exceeding manifold the average transfer made by a payment order (more than 25 times).

### Bank of Russia

The volume and value of payments in the form of credit transfers conducted by customers of the Bank of Russia other than credit institutions increased by 9.7% and 11.5%, respectively, in 2009 year on year, and reached 166.4 million transactions worth 58.3 trillion rubles. The average payment increased by 1.6% to 350,300 rubles. Virtually all payments made in the form of credit transfers were conducted via payment orders. Letters of credit were rarely used by customers of the Bank of Russia other than credit institutions (their share in the total volume and value of such transfers was less than one thousandth of a percent).

### Federal districts

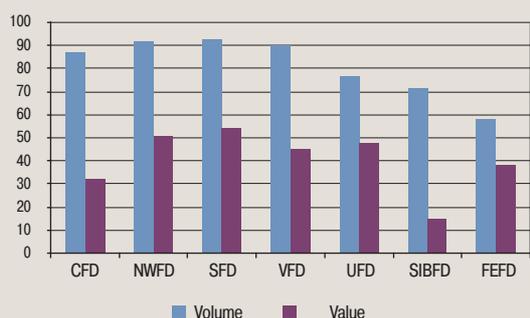
The share of credit transfers in the total volume of payments made by customers of credit institutions and credit institutions themselves remained considerable in each federal district in 2009. It ranged from 43.1% in the Far Eastern Federal District to 60.0% in the Southern Federal District. Credit transfers' share in the total value of such payments was over 95% in each federal district.

The Central and the Northwestern Federal Districts accounted for almost 55% of the total volume and 80% of the total value of credit transfers. The reason for this is that in these two federal districts Russia's two largest cities with a high level of development of the banking sector payment infrastructure, Moscow and St. Petersburg, are situated. In the Volga Federal District, credit transfers made by customers of credit institutions accounted for over 16% of the total volume and almost 7% of the total value of credit transfers, while the respective figures were 10.2% and 4.0% in the Siberian Federal District, 9.2% and 2.9% in the Southern Federal District, 7.0% and 4.3% in the Urals Federal District, and 2.8% and 1.5% in the Far Eastern Federal District.

Payments made by payment orders prevailed in the structure of credit transfers in most federal districts. In 2009, the share of these payments in the total volume of credit transfers in four federal districts: the Far Eastern Federal District (84.6%), the Urals Federal District (71.2%), the Siberian Federal District (67.3%) and the Volga Federal District (57.8%), exceeded the national average of 55.4%. The share of these payments stood at 51.6% in the Southern Federal District, 49.6% in the Central Federal District and 49.5% in the Northwestern Federal District. The share of payments made via payment orders amounted to about 98% of the total value of credit transfers carried out in all federal districts.

Money remittances executed by individuals without opening a bank account prevailed in the structure of individuals' credit transfers in all federal districts. They accounted for over 90% of the total volume of credit transfers in the Southern, Northwestern and Volga Federal Districts, 87.3% in the Central Federal District, 76.8% in the Urals

**Chart 1.12.** Share of money remittances made by individuals without opening a bank account in total credit transfers by individuals by federal district in 2009, %



Federal District, 71.7% in the Siberian Federal District and 57.8% in the Far Eastern Federal District in 2009. As compared to 2008, these payments demonstrated growth in all federal districts, with the largest increase registered in the Far Eastern Federal District (by 15.8%). In all federal districts, except for the Siberian Federal District, these transfers also accounted for a large share in the total value of individuals' payments carried out via credit institutions in 2009: this share ranged from 32.0% in the Central Federal District to 54.2% in the Southern Federal District. In the Siberian Federal District, this share was only 14.7% of the total value of individuals' credit transfers.

The share of payments made by letters of credit did not exceed several hundredths of a percent in both volume and value in all federal districts. Over 63% of the total volume and 81% of the total value of payments effected with the use of letters of credit were registered in the Central Federal District (37.7% and 75.8%, respectively) and the Volga Federal District (25.5% and 5.4%).

### 1.2.2.1. Cross-border money remittances of individuals

The total value of cross-border money remittances made by individuals<sup>7</sup> reached \$34.6 billion in 2009, of which remittances to Russia totalled \$9.2 billion and remittances from Russia amounted to \$25.4 billion. As compared with previous year, cross-border money remittances conducted by individuals both to Russia and from Russia decreased in 2009. The rate of decrease in the value of remittances from Russia amounted to 38.2% and exceeded the rate of decrease in the value of remittances to Russia 2.6 times. As a result, the negative balance<sup>8</sup> in cross-border money remittances by individuals narrowed 1.9 times to \$16.2 billion.

The total value of individuals' cross-border money remittances, both from Russia and to Russia, contracted 1.5 times.

Traditionally, transactions with non-CIS countries prevailed in the structure of cross-border money remittances. In 2009, their total value equalled \$23.2 billion and they accounted for 67.1% of the total value of remittances both from Russia and to Russia, while the value of operations with CIS countries stood at \$11.4 billion (32.9%). At the same time, the share of money transfers from Russia to CIS countries increased from 34.1% to 37.8% in the period under review, whereas the proportion of similar operations with non-CIS countries contracted from 65.9% to 62.2%. The structure of money remittances to Russia stayed virtually unchanged: non-CIS countries accounted for 80.4% while CIS countries made up 19.6%.

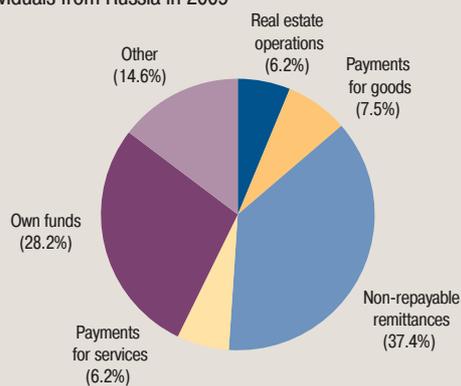
<sup>7</sup> Cross-border money remittances in this survey signify cross-border non-cash transfers (receipts) of resident and non-resident individuals (in favour of resident and non-resident individuals) made with or without opening of an account through credit institutions, including remittances made through money transfer systems and the Russian Post.

<sup>8</sup> Difference in value between cross-border money remittances made in favour of individuals in Russia and made by individuals from Russia.

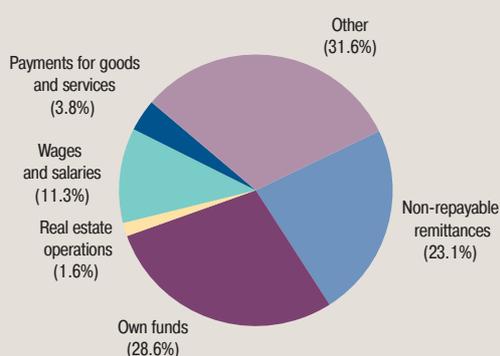
**Table 1.3.** Cross-border money remittances of individuals in 2009

	2008	2009	Growth, %
<b>Remittances to Russia, total (USD billions)</b>	<b>10.8</b>	<b>9.2</b>	<b>-14.8</b>
from non-CIS countries	8.8	7.4	-15.9
from CIS countries	2.0	1.8	-10.0
<b>Remittances from Russia, total (USD billions)</b>	<b>41.1</b>	<b>25.4</b>	<b>-38.2</b>
to non-CIS countries	27.1	15.8	-41.7
to CIS countries	14.0	9.6	-31.4
<b>Balance (USD billions)</b>	<b>-30.3</b>	<b>-16.2</b>	<b>-46.5</b>
Non-CIS countries	-18.3	-8.4	-54.1
CIS countries	-12.0	-7.8	-35.0

**Chart 1.13.** Cross-border remittances by resident individuals from Russia in 2009



**Chart 1.14.** Cross-border remittances to resident individuals in Russia in 2009



The top six sender countries accounted for more than half of all money remittances to individuals in Russia: Switzerland contributed 16.3%, followed by the United States (9.3%), Germany (6.9%), Kazakhstan (6.9%), Cyprus (6.6%) and the United Kingdom (5.7%).

Almost 43% of all money remittances from Russia were made to the following countries: China (11.4%), Uzbekistan (8.2%), Tajikistan (6.9%), Ukraine (6.3%), Switzerland (5.8%), and the United States (4.4%).

Remittances from Russia accounted for over 73% of the total value of cross-border transfers. In 2009, their value decreased by 38.2% to \$25.4 billion, largely due to a contraction in remittances made by resident individuals. These shrank 1.7 times and accounted for 57.8% of the total value of transfers from Russia, as compared with 62.2% in 2008.

The value of some types of cross-border remittances made by resident individuals from Russia (for example, remittances connected with payments for goods and services and transfers related to the outflow of financial resources<sup>9</sup>) contracted significantly, 3.0 and 2.0 times, respectively, in 2009 year on year. These strongly affected the structure of cross-border transfers from Russia. In particular, the share of non-repayable remittances<sup>10</sup> grew by 8.9 percentage points to 37.4% whereas the proportion of remittances related to the outflow of financial resources contracted by 4.9 percentage points to 28.2%. The share of transfers made as payments for goods and services declined from 17.3% to 13.6%.

The value of cross-border remittances to individuals in Russia fell by \$1.6 billion or by 14.8% and totalled \$9.2 billion in 2009 year on year. Remittances to non-resident individuals decreased considerably faster than money transfers to resident individuals (25.7% as compared with 11.0%). As a result, the share of remittances to resident individuals in the total value of cross-border transfers to individuals (both residents and non-residents) increased from 75.1% in 2008 to 78.3% in 2009.

Resident individuals transferred \$2.1 billion from their foreign bank accounts to their accounts in Russian banks, including the repatriation of their money, which they had previously taken out of Russia. The share of these transfers in the structure of receipts by resident individuals increased from 25.9% in 2008 to 28.6% in 2009. Transfers from resident individuals' accounts with banks in Switzerland accounted for about a half of these receipts.

Non-repayable remittances ranked second in the structure of cross-border transfers to individuals residing in Russia (23.1%). Their value dropped to \$1.7 billion in 2009 (by \$0.2 billion since the previous year). Transfers made via money transfer systems accounted for 87% of these remittances.

Funds transferred from abroad to resident individuals' accounts with Russian banks to pay wages and salaries totalled \$0.8 billion or 11.3% of the total value of cross-

<sup>9</sup> The outflow of financial resources in this survey includes remittances from resident individuals' accounts with authorised banks to the same resident individuals' accounts with non-resident banks.

<sup>10</sup> Non-repayable remittances in this survey include grants, donations, compensations, scholarships, pensions, alimony, inheritance payments, gifts and all payments made by resident individuals through money transfer systems.

border remittances to individuals residing in Russia. Estimates show that operations by foreign shipping companies, which paid wages to sailors, accounted for about 20% of this amount.

As in previous years, funds received by resident individuals from the sale of goods and services, largely involving proceeds from the sale of individuals' personal property (antiques, cars and other goods) and payments for financial, legal, consulting and other services rendered by individuals (and also the payment of royalties), accounted for an insignificant share in the total value of cross-border remittances to individuals residing in Russia. This share stood at 3.8% in 2009, compared with 4.7% in 2008.

Transfers made via money transfer systems accounted for almost 40% of the total value of cross-border remittances from Russia and to Russia in 2009 (33.4% in 2008). The value of these transfers totalled \$11.7 billion in 2009, of which remittances from Russia accounted for 84.8% and remittances to Russia made up 15.2%.

The global financial and economic crisis and its implications had a strong impact on the development of cross-border remittances, including transfers made via money transfer systems. For the first time in the past few years, the value of cross-border transfers made via money transfer systems contracted considerably, both with non-CIS and CIS countries. In 2009, the value of cross-border remittances from Russia and to Russia declined by 7.6% in transactions with non-CIS countries and by 27.5% in operations with CIS states.

The value of money remittances from Russia contracted significantly in 2009 (from \$13.7 billion to \$10.0 billion or by 27.3%), which was caused by both a decrease in the average sum being remitted (in US dollar terms) and a reduction in the volume of transactions. The rate of the decrease in remittances to individuals in Russia was lower and amounted to 10.0%.

The largest portion of remittances from Russia (89.5% as compared with 92.0% in 2008) went to CIS countries and amounted to \$8.9 billion in terms of value. The average remittance from Russia fell by 26.5% in 2009 (as compared with 2008) to \$513. The average remittance to non-CIS countries was 2.3 times larger than the average remittance to CIS countries (\$1,099 and \$483, respectively).

In the structure of money remittances to Russia, transfers from CIS countries accounted for 60.5% (\$1.1 billion) while transfers from non-CIS countries made up 39.5% (\$0.7 billion). The average remittance to Russia amounted to \$607 from non-CIS countries (\$647 in 2008) and \$576 from CIS countries (\$689).

In the past few years, the average commission the customer is charged for making a remittance from Russia has continued to fall due to increasing competition between money transfer systems. As compared to 2003, the average commission has almost halved and averaged 2.6% of the transferred amount in 2009 (it equalled \$13 for an average transfer of \$500).

The average commission individuals were charged for making remittances from Russia without opening a bank account continued to fall in 2009.

**Chart 1.15.** Cross-border remittances by individuals via money transfer systems (excluding seasonal factors), million US dollars



### What a direct debit is

In accordance with the definition used by the Bank for International Settlements, **“a direct debit is a preauthorised debit to the payer’s bank account initiated by the payee”**.

International organisations and financial institutions give various definitions of “direct debit” as a payment instrument in their materials. All of them comply with the most common definition (given above), the key feature of which is that the payment is initiated by the payee (beneficiary), but differ from it largely in detailing the specific characteristics of this payment instrument. Particularly, the definition used in the legislation of the European Union stipulates that the payer authorises both the payee and payment service providers (for the payer and the payee) to make payments. The definition used by Deutsche Bank specifies the form of this consent, which may be a one-time authorisation or a mandate issued for a long period of time. The UK Payments Administration specifies types of payments made via direct debiting, which involve recurrent payments, in the first place.

The emergence of direct debit as a payment instrument was prompted by the need to raise the efficiency of debit payments, which used to be primarily made via paper cheques. Direct debiting became particularly widespread when paper-based bank technologies were replaced with electronic techniques. Since the second half of the 20th century, direct debiting has been widely used in European countries, particularly in Germany, Great Britain and the Netherlands. To a smaller extent, direct debiting has spread in countries which traditionally have focused on payments via cheques and have created the corresponding well-developed payment infrastructure (the United States, Japan and Singapore).

Direct debit is primarily used by legal entities and banks to collect regular payments from individuals, such as payments for utilities and communications services, tax and insurance payments, debt service payments, etc. At the same time, this payment instrument is becoming increasingly widespread in payments between legal entities. The modern system of direct debiting makes it possible to raise the efficiency of regular payments, increase the speed of transactions and reduce the payer’s costs and risks.

There are two basic schemes that are used for direct debit transactions: those that use a clearing centre and those that don’t. In the latter case, the payer’s bank and the payee’s bank interact directly.

Direct debit payments are made pursuant to a one-time instruction to debit the payer’s account or a preliminary authorisation (mandate) that may be kept and checked by both the payee’s bank and the payer’s bank. This authorisation may be issued as a paper or electronic instruction (eMandat).

In Russia, settlements carried out via payment claims are the most similar in nature to direct debit payments. However, as compared with the direct debit payments accepted in international practice, they have some flaws. In particular, settlements made via payment claims do not use an electronic workflow system; the payer and the payee receive payment services from different banks that don’t use a single set of rules governing interbank interaction; the interbank infrastructure for centralised clearing is missing; more attention is paid to the interests of the payee company (and its bank) rather than to the interests of the payer.

For the purpose of raising the efficiency of settlements based on direct debiting, the Bank of Russia is planning new measures to develop the institutional, legal and technological infrastructure of direct debit payments, including efforts to create an electronic workflow system for settlements based on payment claims and to use electronic accounts as direct debit documents. The Bank of Russia will also assist credit institutions in developing interbank rules and procedures of interaction and in creating the elements of a direct debit infrastructure.

Direct debit payments were not used as widely as credit transfers in the Russian banking system. In 2009 only four out of 100 settlements were effected as direct debit payments (in 2008 - three out of 100 settlements). Their share in the total value of payments carried out in the banking system of Russia stood at 0.5% in 2009 (3.4% in 2008). International statistics<sup>11</sup> show that in many member countries of the Committee on Payment and Settlement Systems of the Bank for International Settlements (CPSS), the share of direct debits in the total volume of payments effected in the national currency using various payment instruments<sup>12</sup>

<sup>11</sup> Here and below in this chapter, the source of international statistics is the Bank for International Settlements Red Book ([www.bis.org/publ/cpss93.pdf](http://www.bis.org/publ/cpss93.pdf)).

<sup>12</sup> Credit transfers, direct debits, cheques and bank cards.

is also insignificant. In particular, this share did not exceed 4% in Mexico, Singapore, Hong Kong and Switzerland. Direct debit payments were most frequently used in such CPSS member countries as South Africa (27.2%) and Germany (50.3%). The largest value of these operations was registered in Australia (36.8%), Brazil (19.2%), the United States (18.7%) and Germany (17.0%). In other CPSS member countries, their value did not exceed 10%.

Credit institutions' own payments and payments by their customers other than credit institutions accounted for virtually all payments that were made in the form of direct debit. The share of payments made by customers of the Bank of Russia other than credit institutions did not exceed several tenths of a percent in both volume and value.

### Credit institutions

A total of 137.0 million payments, worth 2.5 trillion rubles, were made in the form of direct debits in 2009. Of these, payments by legal entities other than credit institutions accounted for 56.1% of their volume and 58.9% of their value, while payments by individuals made up 42.0% and 4.3% and credit institutions' own payments - 1.8% and 36.8%, respectively.

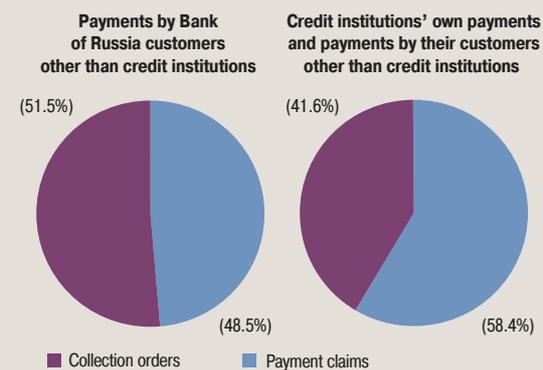
As compared with 2008, the volume of direct debit payments increased by 28.7% while their value contracted 10.5 times. Direct debit payments grew in volume, largely due to an increase in the volume of payments conducted from individuals' accounts using collection orders (2.3 times) and also because of growth in credit institutions' own payments (3.0 times). As a result, in 2009 the structure of direct debit payments changed. The share of payments conducted using collection orders in the total volume of direct debit payments rose to 41.6% from 26.9% in 2008 whereas the proportion of payments made via payment claims contracted to 58.4% from 73.1%.

The value of direct debit payments contracted significantly in 2009, largely because the average amount of payment (based on payment claim) decreased from 341,600 rubles to 23,100 rubles. The average value of payments conducted using payment claims contracted significantly (14.4 times) in 2009, whereas the value of payments made by collection orders increased 2.4 times and affected the structure of direct debit payments by value. As a result, the share of payments made via collection orders in the total value of direct debit payments rose from 1.1% in 2008 to 27.3% in 2009, whereas the share of payments based on payment claims contracted, correspondingly, from 98.9% to 72.7%.

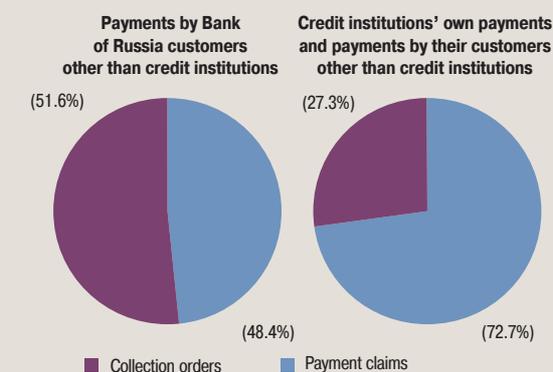
### Bank of Russia

There were 25,200 direct debit payments conducted from the accounts of customers of the Bank of Russia other than credit institutions, worth 1.1 billion rubles in 2009. Year on year, they decreased in volume by 47.5% and in value by 28.6%. There was also a contraction in payments based both on collection orders (in volume by 61.0% and in value by 36.0%) and payment claims (16.4% and 18.6%, respectively). The structure of direct debit payments made via the Bank of Russia's payment system underwent changes by type of settlement document. In particular, the share of

**Chart 1.16.** Structure of credit transfers carried out via the banking system of Russia in 2009



**Chart 1.17.** Direct debit payments in 2009 by type of settlement document (value)



collection orders decreased from 69.4% in 2008 to 51.5% in 2009 by volume and from 57.5% to 51.6% by value, while payments based on payment claims accounted for 48.5% by volume and 48.4% by value.

### **Federal districts**

In all federal districts, the share of direct debit payments in the total volume of payments<sup>13</sup> was insignificant in 2009 and ranged from 2.4% in the Volga Federal District to 6.1% in the Southern Federal District, while the share of direct debits in the total value of payments varied from 0.4% in the Central Federal District to 1.8% in the Southern Federal District. The share of direct debit payments in the total volume of payments in three federal districts: the Southern Federal District (6.1%), Urals Federal District (4.2%) and Central Federal District (4.2%), exceeded the national average of 3.8%.

In all federal districts (except for the Central Federal District) payments based on payment claims prevailed over payments by collection orders in the structure of direct debit payments. Their share varied from 65.6% in the Siberian Federal District to 91.1% in the Northwestern Federal District, while their proportion in the total value of direct debit payments ranged from 68.7% in the Far Eastern Federal District to 92.3% in the Urals Federal District. The share of payments based on payment claims was 29.5% in volume and 58.5% in value in the Central Federal District.

### **1.2.4. Bank cards**

Bank cards are among the most sought-after and dynamically developing payment instruments in Russia. At the end of 2009, over 66% of all operating credit institutions in Russia offered bank cards and (or) provided acquiring services and issued a total of 126.0 million bank cards in 2009 as compared with 119.2 million in 2008. As many as 19 out of 100 non-cash payments made via the Russian banking system in 2009 were conducted with the use of bank cards (in 2008 - 14 out of 100 non-cash payments). At the same time, their share in the total value of non-cash payments remained insignificant and stood at 0.3% in 2009 (0.1% in 2008).

In 2008-2009, some indicators characterising the development of bank cards registered a slowdown in their growth. In particular, the rate of increase in the volume of bank cards fell from 15.2% in 2008 to 5.7% in 2009, while growth in the volume of bank card non-cash payments<sup>14</sup> slowed from 47.8% to 38.2% and growth in the value of such payments slowed from 78.6% to 10.0%.

The expansion of the number of bank cards decelerated as growth in the issuance of payment (debit) cards, which comprise the largest share (91.6% or 115.4 million cards) in the total number of bank cards, contracted 3 times. This contraction was largely explained by the fact that the number of overdraft payment cards, which accounted for 18.4% of the total number of payment cards

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<sup>13</sup> These payments include credit institutions' own payments and payments by their customers (other than credit institutions).

<sup>14</sup> These payments include customs payments and other operations (here and below, other operations involve transactions to transfer money from one bank account to another, charity payments, etc.).

in 2009 (24.5% in 2008) decreased by almost 21%. Also, the share of credit cards in the total number of issued cards continued to decline in the period under review, as it fell from 7.8% in 2008 to 6.8% in 2009. As crisis-related factors persisted in the Russian economy, many Russian banks tightened their requirements for potential credit card holders, and altered their fee policy by raising credit card commissions. As a result, the number of credit cards fell by 7.5% to 8.6 million cards.

The issuance of prepaid cards, on the contrary, demonstrated a high growth rate. Their number more than tripled to reach 2.0 million cards. This was largely explained by the fact that prepaid bank cards complement the traditional set of retail payment instruments and primarily help households make payments of small amounts for goods and services via the Internet and mobile phones (payments for mobile communications services, utility bill payments, etc.). Taking into account the specifics of this instrument, the indicator that best characterises its development is the number of active prepaid cards<sup>15</sup>. In 2009, this indicator registered its highest level in the fourth quarter (6.6 million cards) and exceeded the respective figure for 2008 2.2 times. In 2009, the number of prepaid cards used by customers of credit institutions to pay for services averaged 5.5 million cards per quarter (1.7 million cards in 2008).

Over half (56.8%) of all bank cards in Russia were issued by five credit institutions, and the two largest credit organisations accounted for 41.8% of this number. The same situation was observed in Russia's federal districts: the concentration ratio in terms of the number of bank cards<sup>16</sup> issued to residents ranged from 55.1% in the Urals Federal District to 66.0% in the Southern Federal District.

Russia's five largest credit institutions accounted for over 56% of all issued bank cards.

As compared with 2008, the concentration ratio by the number of issued payment cards in Russia increased by 2.5 percentage points to 60.5%, whereas the concentration ratio by the number of credit cards declined from 66.9% to 62.9%. The overwhelming majority of all prepaid bank cards were issued by five credit institutions: in 2009 they accounted for 99.6% of all issued bank cards of this type.

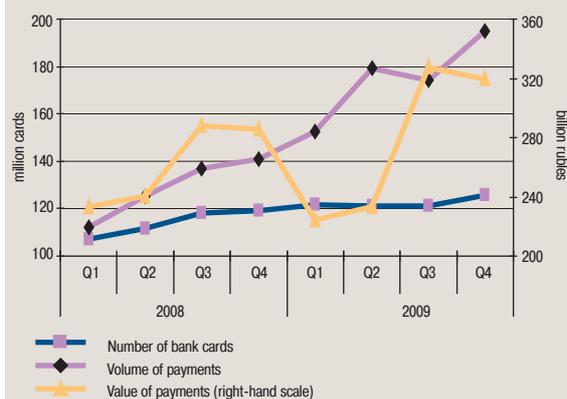
The volume and the value of operations involving the use of bank cards are among the most important indicators that characterise the bank card market. A total of 2.5 billion operations<sup>17</sup>, worth 9.9 trillion rubles, were performed in Russia. Of these, cash withdrawal transactions accounted for 71.6% in volume and 88.3% in value, while payments for goods and services (including customs pay-

<sup>15</sup> Here and below, 'active cards' are those that are used in at least one operation connected with a cash withdrawal and (or) payment for goods and services, including customs payments, during the reporting quarter

<sup>16</sup> The concentration ratio for a federal district is the share of bank cards issued to the residents of this federal district by the five largest credit institutions in the total number of bank cards issued to the residents of the federal district by credit institutions located on the territory of this and (or) other federal districts.

<sup>17</sup> These operations include transactions involving the use of bank cards issued by Russian credit institutions and bank cards issued outside Russia.

**Chart 1.18.** Volume of bank cards and cashless payments\* made with bank cards



\* In and outside Russia, including customs payments.

ments) made up 27.4% and 9.8% and other operations accounted for 1.0% and 1.9%, respectively. As compared with 2008, the volume of bank card operations increased by 18.1% and the value - by 8.2%. Growth in cash withdrawal operations contracted considerably, from 23.8% in 2008 to 11.0% in 2009 in volume and from 38.5% to 7.4% in value. At the same time, growth in non-cash payments for goods and services and money transfers from one bank account to another accelerated considerably (by 38.7% in volume and 9.4% in value). This happened as credit institutions expanded the range of banking services for which bank card payments were accepted, increased the number of bank card accepting devices and improved their functional capabilities. Bank cards were also more actively used to transfer money from one bank account to another, to make charity and other payments. The volume and the value of these operations increased 2.7 times and 1.5 times, respectively, to 24.5 million transactions worth 185.9 billion rubles.

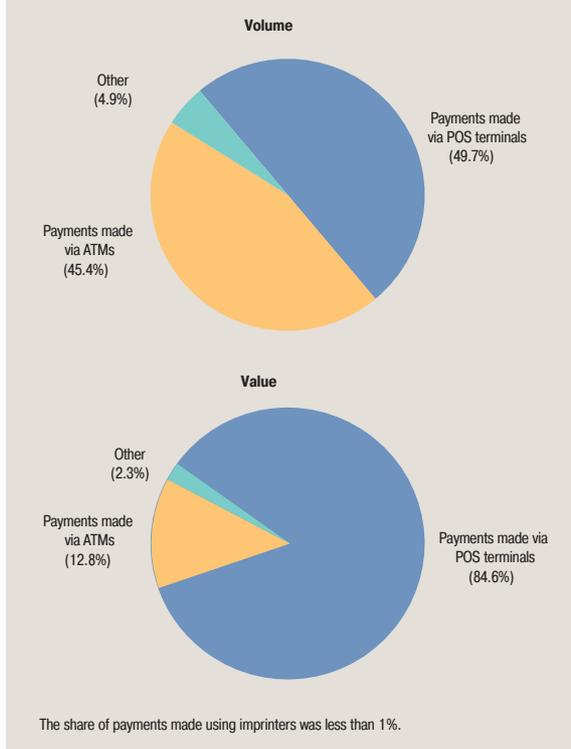
Non-cash payments involving bank cards continued to demonstrate high growth rates.

As compared with 2008, the volume and the value of payments for goods and services<sup>18</sup> carried out in Russia by the holders of cards issued by credit institutions increased by 39.9% and 19.2%, respectively. Out of every 100 payments made by bank cards, 50 were executed via electronic terminals<sup>19</sup> installed in points of sale (POS terminals), 45 were made via ATMs and the remaining five were made through other devices and using other techniques (the Internet, imprinters, and mobile phones). Payments executed using POS terminals accounted for 846 rubles out of every 1,000 rubles, while ATMs accounted for 128 rubles and other devices and techniques accounted for 26 rubles. Although the share of payments made via the Internet and mobile phones remained insignificant, their volume and value grew 2.1 times and 1.5 times, respectively. As the ATM network expanded by over 20%, the volume and the value of payments for goods and services made using these devices grew considerably (1.4 times and 1.7 times, respectively).

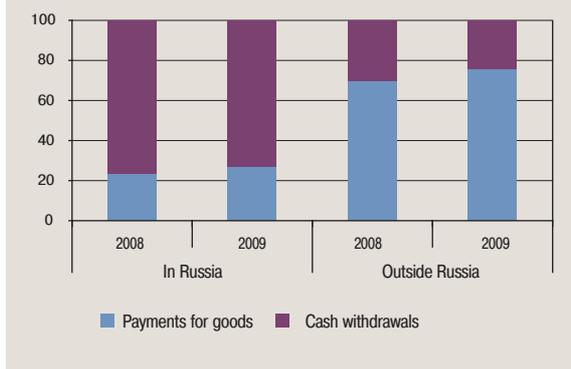
A comparison with data from the member countries of the CPSS revealed that in 2009 Russia lagged behind most of these countries both in terms of the volume and the value of payments for goods and services conducted via POS terminals involving bank cards issued inside the country. At the same time, in terms of its growth rates (31.9% by volume and 4.2% by value) Russia was only behind Italy (65.4% and 40.0%, respectively), outpacing such countries as India (4.0% and 6.0%), Germany (5.1% and 1.7%), France (5.6% and 2.2%) and Brazil (10.2% and 11.5%).

The volume of payments made outside Russia using bank cards grew by 11.9% year on year in 2009. However, the value of these operations fell by 0.3%, which could be attributed to the fact that the value of cash withdrawal transactions declined by 19.4%. The share of non-cash payments made outside Russia using bank cards

**Chart 1.19.** Bank card payments in 2009 by type of accepting device



**Chart 1.20.** Volume of bank card operations conducted in and outside Russia in 2009, %



<sup>18</sup> Excluding customs payments and other operations.

<sup>19</sup> Including remote terminal units.

increased in the total volume and value of these operations from 70.3% to 75.9% and from 61.0% to 68.5%, respectively. The average size of this payment decreased from 6,200 rubles to 5,700 rubles as the volume of payments grew faster than their value.

In 2009, 24.3 million operations worth 142.9 billion rubles were carried out in Russia via bank cards that had been issued outside the country, which represents a decrease of 12.3% in volume and 10.4% in value, as compared with 2008. In 49 out of 100 cases, these cards were used to make payments for goods and services (the average payment totalled 5,200 rubles) and in 51 cases they were used for cash withdrawals.

### Federal districts

Bank cards were among the most dynamically developing payment instruments in Russia's federal districts and in Russia as a whole in 2009. The number of issued bank cards<sup>20</sup> increased in all the federal districts, except for the Urals Federal District. The largest level of growth was registered in the Northwestern Federal District (11.2%).

The Central Federal District accounted for over a third of all bank cards issued by credit institutions. Moreover, 70.6% of them were issued in Moscow and the Moscow Region. The share of other federal districts varied from 3.9% (in the Far Eastern Federal District) to 18.4% (in the Volga Federal District) of the total volume of issued bank cards.

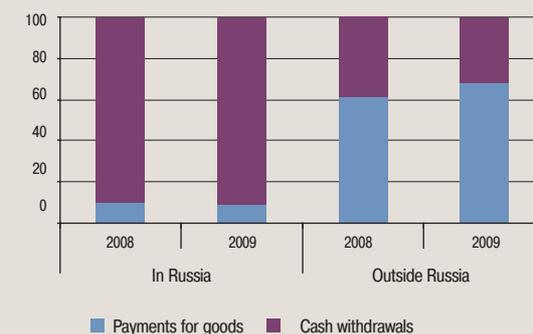
In 2009, the share of active cards<sup>21</sup> increased in most federal districts year on year and made up more than a half of all issued bank cards. The highest growth rates were registered in the Southern Federal District (23.3%), the Central Federal District (17.7%), the Northwestern Federal District (17.5%) and the Far Eastern Federal District (15.1%).

The largest number of bank cards issued per resident of the federal district was registered in the Central Federal District (1.2 bank cards per resident), followed by the Urals and Northwestern Federal Districts (1.1 bank cards per resident). In other federal districts, this indicator was below the national average (0.9).

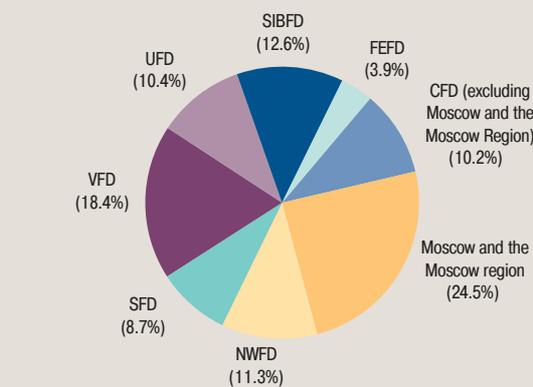
The fastest growth in non-cash payments<sup>22</sup> executed with bank cards issued in the federal district was registered in the Northwestern Federal District (75.2%) while this indicator in other federal districts varied from 25.2% in the Central Federal District to 47.0% in the Southern Federal District. The value of these payments grew by 30.6% in the Central Federal District, by about 20% in the Siberian, Urals and Volga Federal Districts and by less than 10% in the Central and Northwestern Federal Districts; their value in the Far Eastern Federal District decreased by 17.3%.

Significant differences still remained among federal districts in the number of issued bank cards and in terms of operations involving bank cards.

**Chart 1.21.** Value of bank card operations conducted in and outside Russia in 2009, %



**Chart 1.22.** Number of bank cards as of end of 2009

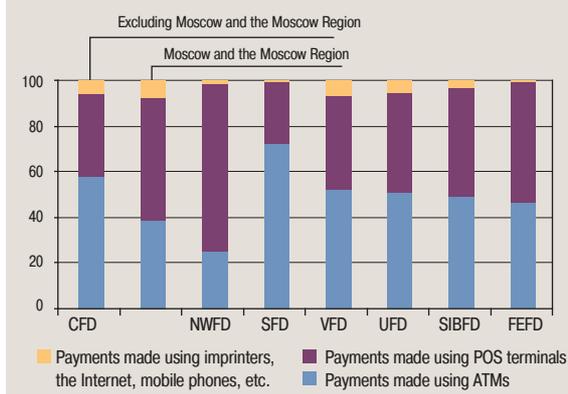


<sup>20</sup> Here and below, these are cards issued for the residents of the federal district by credit institutions or their branches, which are located in this federal district and (or) other federal districts.

<sup>21</sup> See footnote 15.

<sup>22</sup> Including customs payments and other operations.

**Chart 1.23.** Volume of bank card payments for goods and services by type of accepting device in 2009, %



In 2009, over a third of the total volume of payments for goods and services and about 60% of their total value were made by bank cards issued in the Central Federal District. The share of other federal districts ranged from 3.7% in the Far Eastern Federal District to 17.1% in the Volga Federal District in terms of the volume of these payments and from 2.7% in the Far Eastern Federal District to 13.6% in the Northwestern Federal District in terms of their value.

Cardholders<sup>23</sup> in Russia actively used ATMs to make payments for goods and services. In particular, in most federal districts ATMs accounted for over 40% of these payments. In the Northwestern Federal District, this indicator reached 25.0%. The average payment varied from 180.2 rubles in the Southern Federal District to 389.5 rubles in the Urals Federal District.

### 1.2.5. Cheques

Through 2009, cheques remained the least popular instrument and made up an insignificant share of non-cash payment instruments. They amounted to less than one thousandth of a percent both in volume and value. Cheque payments contracted significantly in 2009 year on year, decreasing 3.2 times in volume and 2.7 times in value.

Cheques were most frequently used in the Central and Northwestern Federal Districts, which accounted for 44.1% and 41.6% of their use, respectively. The Siberian, Volga and Far Eastern Federal Districts accounted for 14.3% of these payments each. In the Southern Federal District and Urals Federal District, cheques were not used for non-cash payments. In terms of the value of cheque payments, the Central Federal District accounted for over 67%, while the Northwestern Federal District (13.3%), the Volga Federal District (11.6%) and the Siberian Federal District (7.9%) accounted for significantly less. In the Far Eastern Federal District, this indicator was less than 1%.

## 1.3. METHODS OF EFFECTING PAYMENTS

### 1.3.1. Methods of forwarding payments to credit institutions and the Bank of Russia

Every year, customers forward an increasingly larger volume of payments to credit institutions and the Bank of Russia electronically<sup>24</sup>. In 2009, the share of electronic payments increased from 65.2% to 70.3% year on year in the total volume of payments conducted by customers of the Bank of Russia and credit institutions (individuals and legal entities other than credit institutions) and from 80.6% to 82.8% in the total value of such operations. The volume of electronic payment orders increased by 2.5% in 2009 year on year to 0.8 billion payments while their value decreased by 8.6% to 266.4 trillion rubles. The average payment totalled 338,700 rubles in 2009 (380,100 rubles in 2008) and exceeded the average paper-based payment 2.0 times.

<sup>23</sup> These are holders of the cards issued both in and outside Russia.

<sup>24</sup> Here and below in this chapter, payments conducted electronically include payments made by payment orders and forwarded via telecommunications channels, the Internet, mobile phones, the automated Bank-Customer system, etc.

As many as 70 out of 100 payments forwarded by customers to the Bank of Russia and credit institutions were conducted electronically, while 30 payments were executed using paper documents.

The trend towards the reduction in the volume of payments forwarded by customers to the Bank of Russia and credit institutions using paper documents continued in 2009. As compared with 2008, their volume and value decreased by 19.2% and 21.0% to 331.6 million payments worth 55.3 trillion rubles. Their share in payments initiated by payment orders contracted from 34.8% to 29.7% in the total volume and from 19.4% to 17.2% in the total value of such operations.

### **Bank of Russia**

Out of every 100 payments conducted by the Bank of Russia customers other than credit institutions, 95 payments were sent electronically and only five were forwarded using paper documents. The volume of paper-based payments declined by 8.1% in 2009 year on year, while the volume of payments made electronically grew by 10.9%. The average electronic payment was virtually unchanged in 2009 as compared with 2008 and stood at 348,000 rubles, whereas the average paper-based payment contracted 1.9 times to 214,800 rubles. As a result, the value of paper-based payments decreased considerably in 2009 (2.0 times year on year).

### **Credit institutions**

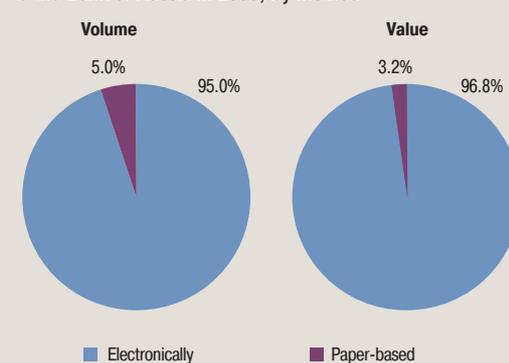
The positive trend towards growth in payments forwarded by customers to credit institutions electronically (including via the Internet and mobile phones) continued in 2009. At the same time, growth in the volume of electronic payments slowed down considerably in the year under review as compared with previous years. In particular, this growth measured only 0.6% in 2009, compared with 21.9% in 2008. The volume of payments made using paper-based payment orders fell by 19.4%, of which payments by private individuals decreased by 30.5% and payments by legal entities decreased by 14.0%. As a result, the structure of payments changed: 66 out of every 100 payments forwarded to credit institutions were conducted electronically, while 34 payments were made using paper documents (in 2008 - 61 and 39, respectively).

The value of electronic payments decreased by 13.0% year on year in 2009; however, their share in the total value of payments conducted by payment orders remained virtually unchanged and stood at 79.8%, while paper-based payments accounted for 20.2%.

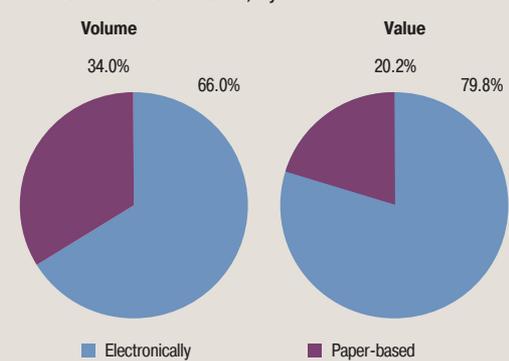
Legal entities other than credit institutions used new payment methods more actively than households in 2009: they sent 71.7% of their payment orders electronically, which accounted for 80.8% of the total value of their payments. Operations conducted via the Internet accounted for 45.5% of the total volume and 47.5% of the total value of payments made by legal entities other than credit institutions, while transactions made via the automated bank-customer system accounted for 54.5% and 52.5%, respectively.

Favourable trends in the use of electronic methods were also observed in the household payment segment. This can be evidenced by the fact that the share of electronic pay-

**Chart 1.24.** Structure of payments forwarded to the Bank of Russia in 2009, by method



**Chart 1.25.** Structure of payments forwarded to credit institutions in 2009, by method



ments by private individuals in the total volume of household payments increased from 24.5% in 2008 to 30.4% in 2009. This growth was largely attributable to an increase of 2.0 times in the volume of operations conducted via mobile phones, which changed the structure of electronic payments by households. In 2009, private individuals sent 34 out of every 100 payments to credit institutions via the Internet (unchanged year on year), 28 payments via mobile phones (13 in 2008) and 38 payments via other remote access devices<sup>25</sup> (53 in 2008).

The share of electronic payments in the total value of household payments rose from 18.9% in 2008 to 29.7% in 2009 (1.6 times). This rapid growth was attributable to a contraction in the value of paper-based payments (1.8 times) and an increase in the value of electronic transactions (by less than 1%). Payments made via mobile phones accounted for 1.4% of the total value of payments forwarded to credit institutions electronically (in 2008 - 0.5%). Payments conducted via the Internet made up 20.9% (in 2008 - 34.7%) and payments executed by other remote access devices accounted for 77.8% (in 2008 - 64.9%). Although the share of payments made via mobile phones remained insignificant in 2009 (as was the case a year earlier), they continued to demonstrate the highest growth rate: their value grew 3.0 times year on year to 20.5 billion rubles. The value of non-cash retail payments sent by individuals to credit institutions via the Internet contracted by almost 40% in 2009 as the average amount of this payment decreased considerably, from 35,100 rubles to 23,100 rubles.

Inset 3

### Development of mobile banking in Russia

In recent years, banks have been seeking to attract customers both by the quality and by the diversity of their services, including the service of remote access to customers' bank accounts via mobile banking. Today, mobile banking services are spreading at an increasingly faster pace, which is primarily due to the more widespread use of mobile communications<sup>26</sup> and the convenience of this service for customers.

Mobile banking allows customers to pay their cellular, Internet and utility bills, and transfer money between the customer's different bank cards or to the bank cards of other holders. At the same time, mobile banking provides information support to customers, as it offers them their account statements and data on account transactions (including transactions by bank cards), assistance in case of questions of bank card use (including bank card blocking), information on the bank's new services, as well as changes in the bank's existing services and fees, etc.

Customer information support, the simplest form of mobile banking, remains widely popular (including among bank card holders). Alerts sent to this category of customers (via SMS messages) informing them of bank card transactions, help reduce the risk of money loss from fraudulent schemes; the customer normally receives an SMS message 10-15 seconds after a transaction and can block the bank card if the operation was carried out by an unidentified person.

In addition to information support, more advanced mobile banking systems offer customers an opportunity to perform their bank account transactions by sending SMS messages to the bank's short code. In their efforts to make the use of mobile banking very simple, many banks are offering customers the ability to download special applications on their mobile phones to ensure the convenient entry of data required for

<sup>25</sup> For example, payments made via the automated bank-customer system, telephone banking, etc.

<sup>26</sup> According to expert judgment, there were 146 SIM cards for every 100 residents of Russia, as of the end of March 2010. The number of mobile phone subscribers in Russia reached 211.5 million people as of the end of April 2010.

a transaction. After the keywords are entered, the applications either create and transmit a corresponding SMS message to the bank or send information via the Internet.

The prospects for the development of mobile banking are very promising. Internet banking, which allows customers to conduct electronic banking transactions via their personal computers, is an alternative remote access account service. However, a personal computer cannot ensure uninterrupted access to a customer's account, whereas most individuals always carry mobile phones and can access their bank accounts at any time.

Mobile banking continues to gain in popularity, which is facilitated, in particular, by the expansion of the range of services that can be paid for with its help. Additionally, the development of mobile banking technology has not yet reached its limit. In particular, the speed and the volume of data transmission are increasing to provide new opportunities for mobile banking development.

### 1.3.2. Methods of effecting payments used by credit institutions<sup>27</sup>

In 2009, credit institutions processed 1.9 billion payments; this figure includes both their own payments and the payments of their customers other than credit institutions. Together, these accounted for 426.9 trillion rubles, in which transactions executed through the correspondent accounts of credit institutions and non-resident banks accounted for 5.1% of the volume and 35.1% of the value. Transactions made through inter-branch settlement accounts made up 24.1% by volume and 29.9% by value, and payments made within a credit institution's structural unit represented 70.9% and 35.0%, respectively.

Compared with 2008, the volume and the value of payments made by credit institutions contracted by 2.2 and 38.8%<sup>28</sup>, respectively. The most significant contraction was registered in payments that were made through the correspondent accounts of credit institutions and non-resident banks (by 10.9% in volume and by 39.7% in value) and payments within one structural unit of a credit institution (by 3.0% in volume and by 49.6% in value).

Electronic payments accounted for over 53% of the total volume and 83.3% of the total value of credit institutions' own payments and payments by their customers other than credit institutions, while paper-based payments made up 46.7% and 16.7%, respectively.

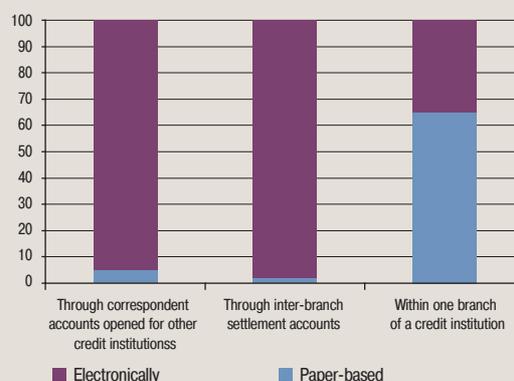
A total of 1.0 billion electronic payments worth 355.4 trillion rubles were conducted in 2009, which represents a decrease of 1.7% in volume and 39.3% in value when compared with 2008. There was also a contraction in the volume and the value of paper-based payments (by 2.7% and 36.0%, respectively), which totalled 0.9 billion payments worth 71.5 trillion rubles. The average paper-based payment stood at 81,800 rubles and was 4.4 times smaller than the average electronic payment (356,400 rubles).

The overwhelming majority of payments that were conducted by credit institutions through inter-branch settlement accounts and the correspondent accounts of other credit institutions and non-resident banks were made electronically. In 2009, their share stood at 97.4% in terms of their volume and 92.3% in terms of value (in 2008 - 96.7%

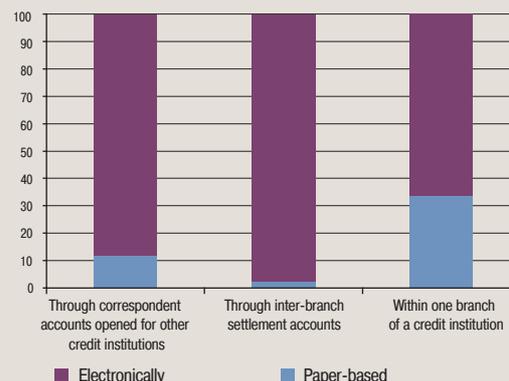
<sup>27</sup> Excluding non-cash payments involving the use of bank cards.

<sup>28</sup> The significant contraction in the value of credit institutions' own payments and payments by their customers can largely be explained by the revised methodology of credit institutions' reporting to the Bank of Russia (the reports now exclude operations related to the repayment of loans, the purchase of securities, etc.).

**Chart 1.26.** Structure of payments effected by credit institutions in 2009, by method (by volume), %



**Chart 1.27.** Structure of payments effected by credit institutions in 2009, by method (by value), %



and 90.9%, respectively) while the average electronic payment (482,700 rubles) was considerably smaller than the average paper-based payment (3.2 times).

Paper-based payments were used most frequently within one branch of a credit institution. In 2009, they accounted for 64.8% of the total volume and 33.6% of the total value of payments. The average payment totalled 58,400 rubles, compared with the average electronic payment of 212,800 rubles.

Inset 4

### ISO 20022 Standard

The need for the ISO 20022 Standard emerged in the second half of the 20<sup>th</sup> century, when electronic settlements developed actively but lacked a single universal format that would be accessible for most banks in either Europe or the United States, while the electronic communication infrastructure already existed and had been intensively developing. As a result, banks and corporations were forced to spend considerable funds supporting the various formats of a large number of private electronic payment systems. The work on creating the ISO 20022 Standard brought together the representatives of private companies, financial institutions and financial market experts. Starting in 2002, this work was carried out at Technical Committee 68 "Financial Services" (hereinafter TC 68) of the International Organisation for Standardisation (ISO). In 2004, the ISO 20022 Standard was officially adopted.

ISO 20022 is a standard and a methodology for creating descriptions of business processes that are accompanied by exchange of electronic financial messages and for developing messaging schemes and formats. This standard can be regarded as a "financial Esperanto", a universal language of interaction between diverse automated financial systems. The standard's key difference from the previous standards and formats of electronic payment messaging is that it offers a methodology for developing technologically neutral schemes for exchange of electronic messages, as well as templates that ensure high interoperability across automated systems, where they process different messages which are based on the ISO 20022 syntax. Most importantly, the ISO 20022 methodology offers descriptions of business processes (for example, operations on the currency market) and their specific operations (for instance, opening of a short position in a selected currency) and the schemes of interaction between these operations that allow directly-interested financial market players to perform a business process under the guidance of TC 68 experts.

The ISO 20022 data is stored in a centralised repository, the content of which can be viewed to exclude differences in the descriptions of the same business processes and their particular operations, and harmonise operating procedures for interested market players. The repository contains a data dictionary and a business process catalogue. The data dictionary describes basic business domains (for example, payments and securities), defines the messages and their major elements (for example, an electronic digital signature) and the types of data (for example, the currency code, the Bank Identification code – BIC, and the ISO 9362 Standard). The business process catalogue offers financial business process models, and descriptions of specific business operations with references to message usage. The repository also gives access to previous versions of this standard.

Geographically, the ISO 20022 Standard is widely used: particularly in Japan, Brazil, South Africa and Europe (the Single Europe Payment Area, SEPA) use the ISO 20022 methodology. The initiative led by the US Federal Reserve System to create a global platform for cross-border payments (the International Payment Framework, IPF) is also based on the ISO 20022 Standard. International systems, such as CLS and Euroclear, support exchange of messages based on the ISO 20022 Standard and are stimulating their members to migrate to them. The system for worldwide interbank financial telecommunication (SWIFT) is planning a gradual migration from its current SWIFT MT communications standard to SWIFT MX messages that are based on the ISO 20022 methodology. Large banks like JP Morgan, HSBC, Deutsche Bank and others are offering their customers worldwide the opportunity to transmit payments in the format stored in the ISO 20022 Central Repository. In Russia, Bank of Russia specialists are engaged in the analysis of the development of the ISO 20022 Standard and its practical use. For this purpose, they are interacting with the Federal Agency for Metrology and Certification, which represents Russia's interests at the ISO, to integrate the Bank of Russia in the TC 68 work.

The application of the ISO 20022 methodology in Russia will lay the basis for creating a single electronic payment standard to describe the monetary component of settlements for transactions on the stock and foreign exchange markets, resolve the issue of the Russian payment system's compatibility with international payment systems, make the Russian financial market more accessible for foreign players, and assist in the development of electronic workflow in other domains of economic activity.

## 1.4. ACCESSIBILITY OF PAYMENT SERVICES

### 1.4.1. Russian banking system payment infrastructure

In 2009 the number of banking system institutions in Russia contracted by 2.2% to 42,360 at the end of 2009. At the same time, the number of Bank of Russia branches was virtually unchanged from the previous year and stood at 630 (in 2008 - 632 branches).

**Table 1.4.** Banking system infrastructure providing payment services

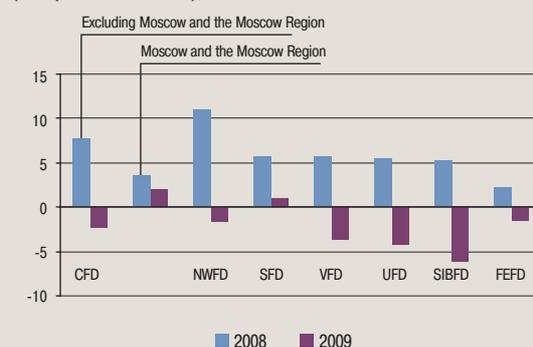
	1.01.08	1.01.09	Growth, %	1.01.10	Growth, %
Total banking system institutions	41,081	43,294	5.4	42,360	-2.2
Of which:					
- Bank of Russia branches <sup>29</sup>	782	632	-19.2	630	-0.3
- divisions of credit institutions <sup>30</sup>	40,299	42,662	5.9	41,730	-2.2
Banking system institutions per 1 mln inhabitants	289	305	5.5	299	-2.0

In comparison with the previous years, when the number of credit institution divisions was growing, in 2009 it contracted. Over the year, the number of credit institutions' divisions fell to 41,730 (by 932 divisions or by 2.2%). This decrease was registered in every federal district except the Southern Federal District, where the number of credit institution divisions rose slightly, from 5,019 to 5,071. The highest decrease rates were registered in the Siberian, Urals and Volga Federal Districts (by 6.2%, 4.2% and 3.7%, respectively).

The number of operating credit institutions and their branches fell over the year by 7.5% to 4,241. This was largely attributable to the continued efforts by Sberbank to optimise its branch network. The number of Sberbank branches contracted by 16.8% in 2009. A decrease in the number of credit institutions and their branches was registered in every federal district. The rate at which these numbers tumbled varied from 12.1% in the Far Eastern Federal District to 3.4% in the Southern Federal District.

The number of credit institutions' internal divisions fell slightly (by 1.6%) in 2009 year on year to 37,489 as of the end of 2009, of which additional offices accounted for 57.8%, cash operations departments outside settlement cash centres accounted for 33.2%, cash and credit offices accounted for 3.4% and operations offices accounted for 5.6%. The number of credit institutions' internal divisions decreased, largely due to a 10.2% contraction in the number of cash operations departments outside settlement cash centres. Certain types, however (particularly those with optimal cost-functions ratios), registered a significant growth in their number. These included additional offices and credit institutions' operations offices, the number of which increased by 395 (1.9%) and by 612 (40.9%), respectively. The number of additional offices increased in all the federal

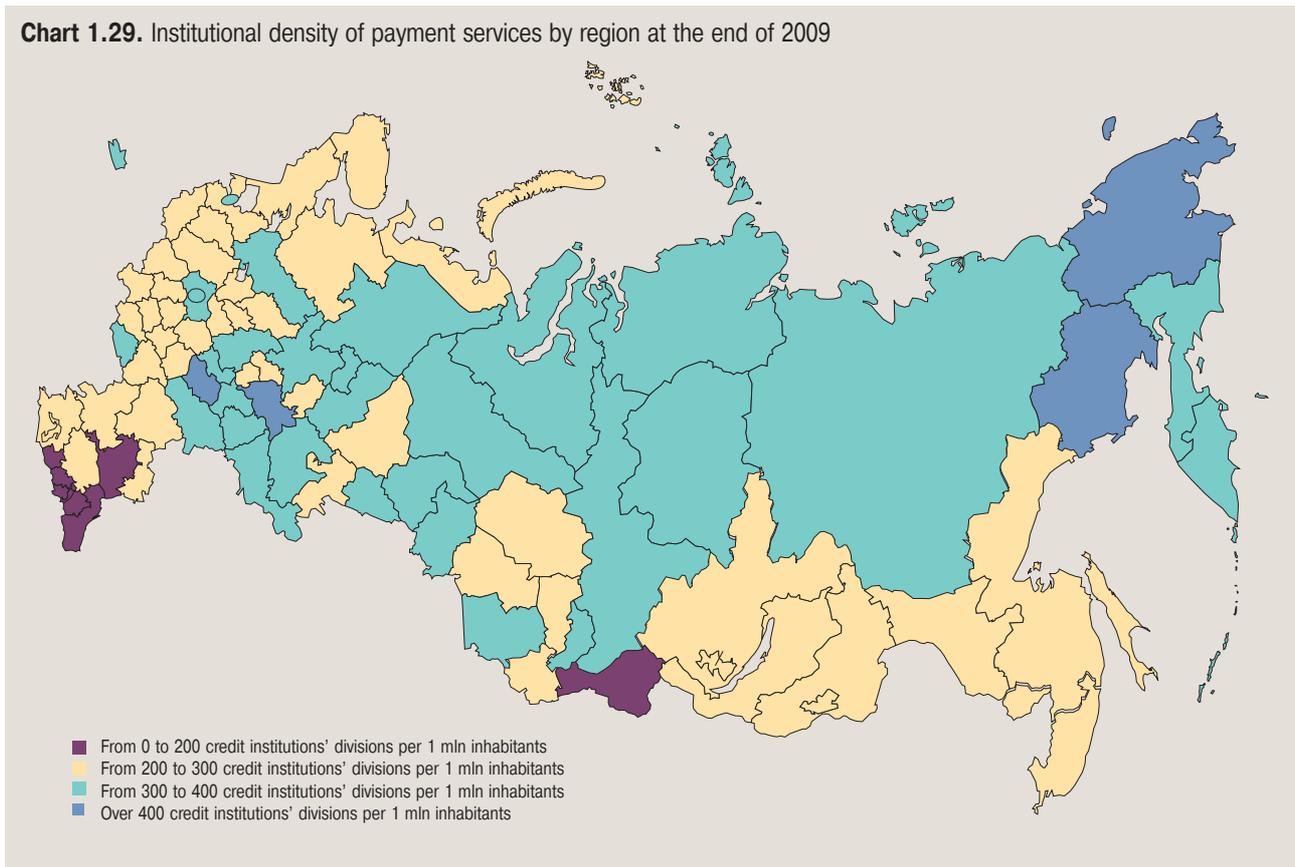
**Chart 1.28.** Growth in the number of credit institution divisions in 2009 (compared with 2008) and in 2008 (compared with 2007), %



<sup>29</sup> Head settlement cash centres, settlement cash centres, divisions, operations departments.

<sup>30</sup> Credit institutions and their branches, additional offices, cash and credit offices, operations offices, and cash operations departments outside settlement cash centres.

**Chart 1.29.** Institutional density of payment services by region at the end of 2009

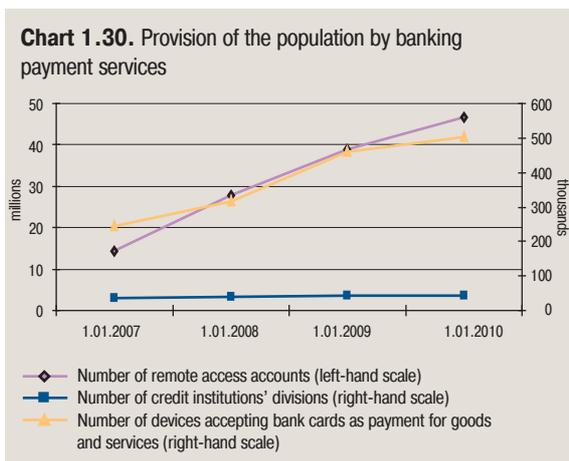


districts, except for the Siberian and Urals Federal Districts, where their number contracted by 4.5% and 0.2%, respectively. The trend towards growth in the number of operations offices continued in 2009 in all of the federal districts; however, this growth was considerably slower than it had been in 2008. The largest increase in the number of operations offices was registered in Moscow and the Moscow Region (a 2.2 times increase) while the slowest growth was observed in the Northwestern and Far Eastern Federal Districts (by 6.3% and 14.5%, respectively). In other federal districts, this growth varied from 32.1% in the Central Federal District (excluding Moscow and the Moscow Region) to 70.0% in the Siberian Federal District.

One of the indicators that serves as a metric for the accessibility of payment services is the number of banking institutions per 1 million inhabitants. As of the end of 2009, there were 299 banking institutions for every million inhabitants as compared with 305 banking institutions a year earlier. This indicator was observed to decline in each of the federal districts except for the Southern and Central Federal Districts. The largest decreases in the number of credit institutions' divisions per 1 million inhabitants were registered in the Siberian Federal District (from 292 to 275), the Urals Federal District (from 301 to 288) and the Volga Federal District (from 347 to 335). The number of credit institutions' divisions per 1 million inhabitants slightly increased in the Southern Federal District (from 220 to 221), but remained unchanged in the Central Federal District: this indicator grew in Moscow and the Moscow Region and simultaneously declined in all of the other areas of this district.

The accessibility of payment services has increased in recent years, coinciding with the rapid development

**Chart 1.30.** Provision of the population by banking payment services



of information and communication technologies. This increase was facilitated by growth in the number of credit institutions' divisions; more importantly, it was prompted by the development of remote banking using the Internet, mobile phones, bank cards and the bank-customer system. The number of credit institutions providing these services grows every year. Since 2007, the number of credit institutions offering their customers the opportunity to access their accounts via the Internet in order to make payments has been increasing at a rate of 4.9% annually, and the respective growth figure for payment services via mobile phones is 5.5%. As of the end of 2009, their share in the total number of operating credit institutions reached 92.8%.

The accessibility of payment services has increased in recent years, largely due to the development of remote banking services.

The number of remote access accounts opened by credit institutions for private individuals and legal entities other than credit institutions rose by 20.9%. Their share in the total number of active accounts<sup>31</sup> increased by 6.1 percentage points in 2009 year on year to 37.3%.

The favourable trend towards growth in the number of individuals' remote access accounts continued in 2009. Over the year, their number grew by 20.9% and increased the share of these accounts in the total number of individuals' active accounts from 30.9% at the end of 2008 to 37.2% at the end of 2009. This was largely attributable to a considerable increase in the number of accounts accessed by the Internet and mobile phones (by 28.6% and 55.9%, respectively). However, despite the rapid growth in the number of these accounts observed in the past few years, their share in the total number of individuals' active remote access accounts remained modest: accounts accessed via the Internet accounted for 14.4% (13.6% at the end of 2008) and accounts accessed via mobile phones made up 8.9% (6.9% at the end of 2008).

In the year under review, the number of legal entities' active remote access accounts increased by 12.1% to 41.1% of the total number of corporate active accounts (37.1% at the end of 2008). The number of accounts opened for legal entities that were managed through the credit institution's website was larger than the number of accounts accessed through the bank-customer automated system. This ratio was 61.1% to 38.9% at the end of 2009 (as compared with 55.3% to 44.7% at the end of 2008). The number of accounts accessed through the bank-customer automated system slightly decreased (by 2.5%) whereas the number of accounts accessed through the credit institutions' websites continued to grow rapidly (1.2 times), as was the case in the previous years.

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<sup>31</sup> Here and below active accounts are accounts through which at least one non-cash transaction has been conducted since the beginning of the year.

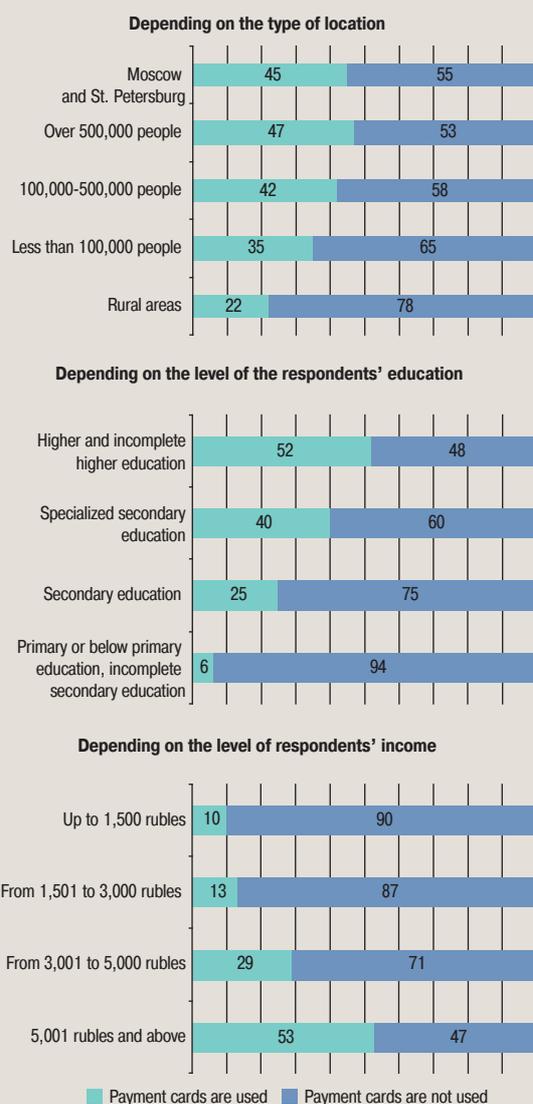
## Sociological survey of the financial literacy of the population

The National Agency for Financial Studies (NAFI) has conducted various sociological surveys<sup>31</sup> in recent years to study the intensity of the use of financial services by the public.

**Table 1.5.** Assessment of the public's financial literacy "Do you think you are financially literate?", % of respondents

Assessment	Students	School-children	Russians	Russians with a higher education
Knowledge and skills are absent or poor	10	7	50	34
Satisfactory knowledge and skills	44	54	34	41
Good and excellent knowledge and skills	45	40	12	21
It is difficult to answer	1	0	4	4
Total	100	100	100	100

**Chart 1.31.** Level of the use of payment cards, %



The surveys suggest that Russians do not have a sufficiently high level of knowledge in the field of retail payment services. Most frequently, they are unaware of existing laws and regulations aimed at protecting consumer rights. They also lack the skills to assess the risks associated with retail payment instruments. These consumers become victims of fraudsters and unscrupulous market players more frequently than others. The surveys show that only 12% of Russians believed that they had good financial knowledge and skills. At the same time, financial literacy levels were better among the students of higher schools than among consumers from the older age group. In particular, 45% of students believe that they possess good/excellent knowledge and skills, allowing them to plan their finances and also to assess the risks of using various retail payment services.

Insufficient knowledge of retail payment services prompts households to largely avoid non-cash transactions, including transactions using payments cards, when they make payments at points of sale, through the Internet, as well as payments for utilities, telecom and other services. The surveys show that the frequency of the use of payment cards depends on the type of location, the level of the respondents' education and also their income.

The public's insufficient financial literacy is also a major reason for the increasing number of fraudulent deals on the payment card market. In particular, about 20% of students failed to answer correctly about whether banks were responsible to cardholders for the theft of money from their bankcard accounts in the event that a card was lost together with its PIN-code.

Credit institutions and other organisations that carry out their operations on the payment card market must inform the public of the potential risks posed by the use of cards and must also introduce modern technology to prevent them.

One in ten polled students and Russians as a whole said that he or she had acquired some financial service in the past five years that he or she later regretted. This largely concerned consumer loans. The poll showed that 11% of Russians and 15% of students criticized credit cards and regretted the acquisition of this financial service.

The results of sociological surveys can be of interest for state, commercial and non-profit organisations from the viewpoint of working out measures aimed at increasing the financial literacy of the population. It seems that these programmes will undoubtedly become popular among consumers, which is evidenced by the fact that 71% of students said they were interested in learning more about the financial services they received, including retail payment services.

<sup>32</sup> "Financial Services Provided to the Population" (2008). "Assessment of Financial Literacy among Russian Students" (2009).

### 1.4.2. Devices of credit institutions used in effecting payments

The accessibility of payment services is also characterised by the development of the network of devices providing payment services outside credit institutions' divisions. These include ATMs that offer consumers the ability to pay using payment cards; imprinters and electronic terminals installed in points of sale (POS terminals), and remote terminal units (RTU).

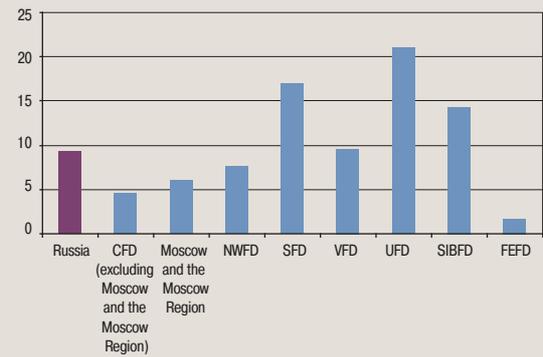
Favourable trends in the development of these devices continued in 2009. From the beginning of the year, their number grew by 9.4% to 516,700 devices at the end of 2009. The rates of growth in these devices were higher in some federal districts than in Russia as a whole. In particular, higher growth was registered in the Urals Federal District (21%), the Southern Federal District (17%), the Siberian Federal District (14.3%) and the Volga Federal District (9.6%). In the other federal districts, this growth varied from 1.7% in the Far Eastern Federal District to 7.6% in the Northwestern Federal District.

At the end of 2009, the number of ATMs increased by 16.6% to 92,500. Of these, 25.1% were with a cash-loading function and 91.3% were with a cash withdrawal function. Over 94% of the total number of ATMs with a cash withdrawal function allow cardholders both to withdraw cash and to make payments, usually in small amounts. These include payments for utilities, mobile phone bills and Internet service bills, money transfers from one card to another, etc. The number of ATMs that can be used for making these payments increased by 21.6% year on year to 79,500 by the end of 2009. Rapid growth in the number of these devices was observed in all of the federal districts, with the highest growth rates registered in the Southern Federal District (by 36.4%) and the Far Eastern Federal District (by 31.2%), and also in the Central Federal District, excluding Moscow and the Moscow Region (by 25.6%). The slowest growth rate was registered in Moscow and the Moscow Region (by 14.8%).

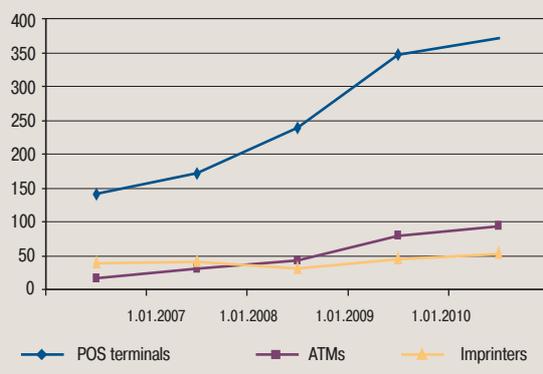
Along with the development of the network of ATMs with a cash withdrawal function, ATMs with a cash loading function (including their use in making payments with and without payment cards), are also becoming increasingly popular. Their number increased by 26.6% over the year to 23,200 terminals at the end of 2009. Rapid growth in their numbers was registered in the federal districts where the provision rate of these devices for making payments was considerably lower than the national average. In particular, the number of these devices in the Far Eastern and Southern Federal Districts increased 1.6 times and 1.4 times, respectively. The slowest growth rate was registered in Moscow and the Moscow Region (by 15.0%).

Rapid growth in the number of devices for making payments was registered in federal districts where the provision rate of these machines per 1 million inhabitants was considerably lower than the national average.

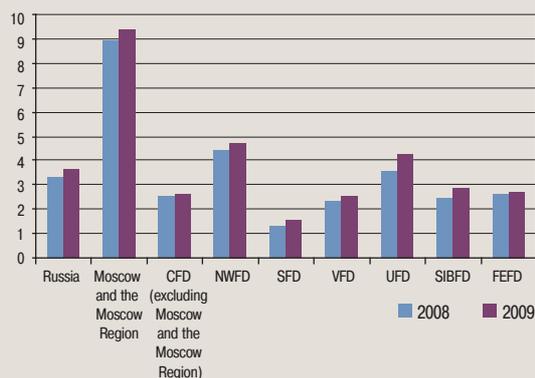
**Chart 1.32.** Growth in the number of devices used to effect payments in 2009 (compared with 2008) by federal district, %



**Chart 1.33.** Number of devices used to effect payments, including with the use of payment cards, thousands



**Chart 1.34.** Number of devices to effect payments per 1 mln inhabitants by federal district, thousands



The trend towards growth in the number of POS terminals and RTUs continued in 2009. By the end of the year, the total number of electronic terminals had reached 371,300 devices, indicating a growth rate of 7.0% (in 2008 - 45%). The slowing of growth was registered in all the federal districts. The growth rate was higher than the national average in the Urals Federal District (22.8%), the Siberian Federal District (14.2%) and the Southern Federal District (12.7%). In the Volga, Northwestern and Central Federal Districts, the number of electronic terminals increased by 7.1%, 5.3% and 1.8%, respectively. At the same time, the number of these devices decreased in the Far Eastern Federal District (by 2.6%).

One of the ways in which the accessibility of banking services for the public has increased has been the development of the RTU network that allows cardholders to pay for their mobile phones, television, electronic communications, housing and utilities, etc. The number of these devices increased by 22.0% in 2009 to 17,000 terminals at the end of 2009.

Despite the high annual rates of growth in the number of devices that can be used for effecting payments, their provision rate remained low. In 2009, there were 3,641 bank card payment devices per 1 million inhabitants in Russia (in 2008 - 3,326 devices). In four out of seven federal districts, this indicator was below the national average: 1,561 devices per 1 million inhabitants in the Southern Federal District, 2,525 in the Volga Federal District, 2,693 in the Far Eastern Federal District and 2,860 in the Siberian Federal District. This figure in the Northwestern and Urals Federal Districts was 4,755 and 4,273 devices per 1 million inhabitants, respectively. As in the previous years, the largest number of these devices per 1 million inhabitants was registered in the Central Federal District (5,794), which can be attributable to the high provision rate of these devices in Moscow and the Moscow Region. In all the federal districts, the number of payment devices was observed to grow. The highest growth was registered in the Urals Federal District (by 20.9%), the Southern Federal District (by 16.6%) and the Siberian Federal District (by 14.3%).

The number of ATMs per 1 million inhabitants in Russia (652) exceeded that of India 12.7 times, Sweden 1.8 times and Singapore 1.5 times in 2009. At the same time, Russia lagged far behind South Korea (3.2 times less ATMs) and Canada (2.8 times less). In terms of the number of POS terminals per 1 million inhabitants (2,497), Russia lagged behind all CPSS member countries, except India (419).

In 2009, the concentration ratio of credit institutions' payment services in terms of the number of devices for making non-cash payments<sup>33</sup> remained high, both in Russia as a whole (52.7%) and in all of its federal districts. This indicator was observed to grow in almost all of the federal districts, with the highest growth rates registered in the Central Federal District (from 48.1% to 53.3%) and the Urals Federal District (from 61.6% to 68.3%). The concentration ratio declined only in the Southern Federal District (from 64.0% to 61.2%) and the Far Eastern Federal District (from 66.5% to 65.9%).

<sup>33</sup> The share of devices owned by the five largest credit institutions in a federal district in the total number of devices used for making payments and installed in the territory of such federal district (ATMs designed for making payments, RTUs, POS terminals and imprinters in retail points of sale).

### 1.4.3. Development of non-bank payment infrastructure

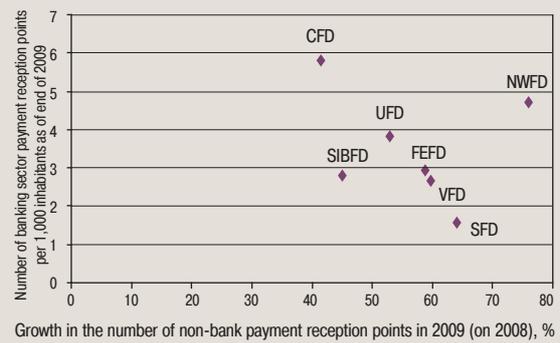
The development of the banking sector payment infrastructure<sup>34</sup> in Russia was accompanied by rapid growth in the non-bank payment infrastructure<sup>35</sup>. Over the year, the number of non-bank payment reception points increased by 54.2% to 473,400. Their share in the total number of payment reception points increased from 37.3% to 45.9%.

As was the case in the previous year, the growth in the number of non-bank payment reception points in all federal districts in 2009 was the result of the rapid expansion of the payment terminal network, which enables users to transmit money to legal entities in order to pay for different services. Payment terminals offer a wide range of the most sought-after services and they are conveniently located, enabling users to make payments at any time. These terminals are becoming increasingly popular with the public and their network continues to expand. Payment terminals are located in virtually every city in Russia that has a population of over 5,000 people<sup>36</sup>.

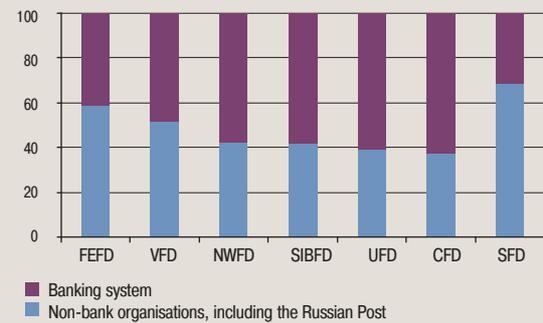
Rapid growth in the number of non-bank payment reception points was registered in each of the federal districts.

Rapid growth in the number of non-bank payment reception points was observed in each of the federal districts. The highest growth was registered in the Northwestern Federal District (1.8 times). High growth rates were also

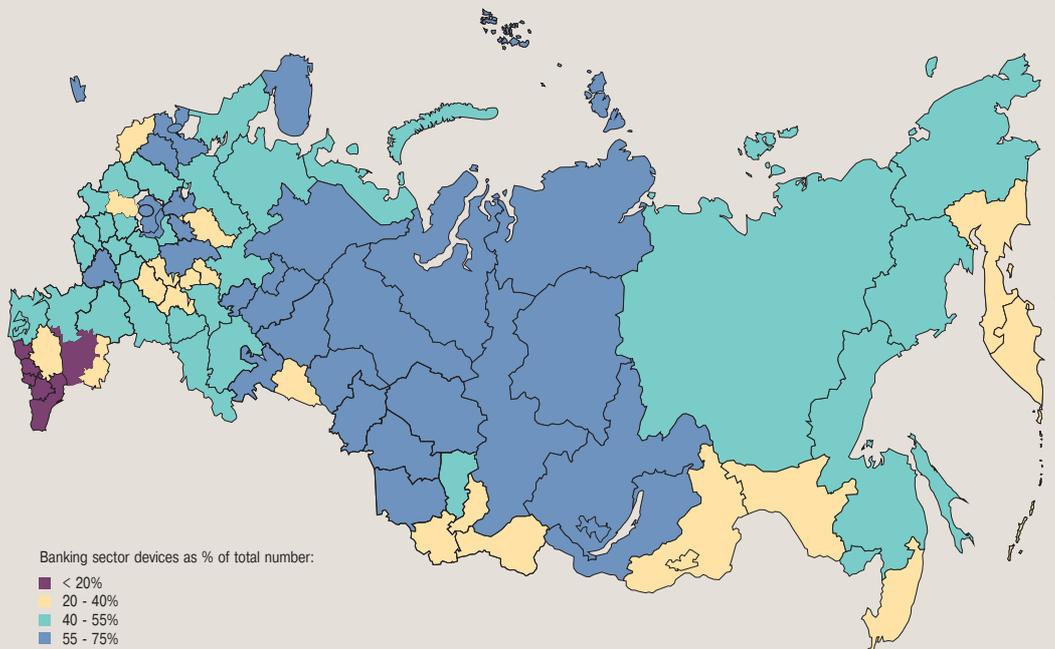
**Chart 1.35.** Number of banking sector payment reception points per 1,000 inhabitants and growth in the number of non-bank payment reception points



**Chart 1.36.** Cash reception points of banks and non-bank organisations at the end of 2009, %



**Chart 1.37.** Banking sector and non-bank infrastructure provision rate by region at the end of 2009



<sup>34</sup> Credit institutions, their branches and internal divisions, ATMs, POS terminals (including RTUs) and imprinters, which enable customers to execute payments with bank cards.

<sup>35</sup> Payment terminals of the following non-bank organisations: "United Instant Payment System", "E-Port", "CyberPlat" and the Russian Post.

<sup>36</sup> According to an estimate made by the National Association of Electronic Commerce Members (NAUET).

## Legal regulation of the activity of payment agents and bank payment agents

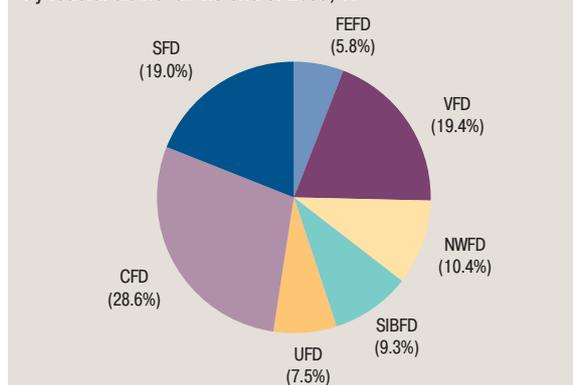
Until recently, the activity of non-bank organisations (payment agents and bank payment agents) for the receipt of individual payments was virtually unregulated, which led to legal ambiguity.

In order to regulate this activity, thereby making it transparent and ensuring its further development, on 3<sup>rd</sup> of June 2009 the legislature enacted Federal Law No. 103-FZ “On the Activities Relating to the Acceptance of Payments by Payment Agents” and Federal Law No. 121-FZ “On Amending Certain Laws of the Russian Federation in Connection with the Enactment of the Federal Law ‘On the Activities Relating to the Acceptance of Private Payments by Payment Agents’”.

These laws set equal requirements for bank payment agents and non-bank payment agents for signing agreements on the acceptance of payments, using separate bank accounts, making settlements, charging fees, handling cash register equipment and bearing responsibility for violating the new legislation. Under these laws, payment agents and bank payment agents may accept payments from individuals designed both as payments for goods (works, services) and payments to authorities, local governments and public sector organisations. At the same time, credit institutions may use bank payment agents to accept individuals’ money for remittance to their bank accounts, carry out transactions with the use of bank cards and deliver instructions from individuals to credit institutions on their bank account payments (relating to operations by means of payment cards).

The enforcement of Federal Laws No. 103-FZ and No. 121-FZ may considerably influence the further development of the infrastructure for the acceptance of individuals’ payments (the operations, clearing and payment infrastructure).

**Chart 1.38.** Non-bank payment reception points by federal district at the end of 2009, %



observed in federal districts which had a less developed banking infrastructure. In particular, in the Southern and Volga Federal Districts, where the number of bank payment reception points per 1 million inhabitants was the smallest (1,783 and 2,859 points, respectively), growth was among the highest in the federal districts (1.6 times in each of the two districts). At the same time, this growth was the smallest (41.4%) in the Central Federal District, where the number of bank payment reception points per 1 million inhabitants was the largest (6,117 points).

In three out of seven federal districts, non-bank organisations accounted for over half of all payment reception points; these included the Southern Federal District (68.7%), the Far Eastern Federal District (58.9%) and the Volga Federal District (51.6%). In the other federal districts, the share of non-bank payment reception points varied from 37.4% in the Central Federal District to 42.1% in the Northwestern Federal District.

The rapid growth in the development of the non-bank payment infrastructure strongly influenced the structure of payment reception points in most Russian regions. In many of them, the share of the non-bank payment reception points increased in this structure and they prevailed over bank payment reception points. This share equalled over 50% of the total number of payment reception points in 48 out of 79 Russian regions (in 2008 - 23).

As in the previous years, almost a third of all non-bank payment reception points were situated in the Central Federal District and about 60% of these were in Moscow and the Moscow Region. The Volga and Southern Federal Districts accounted for 19.4% and 19.0% of all non-bank payment reception points, respectively, and the Northwestern and Siberian Federal Districts accounted for 10.4% and 9.3%. The smallest number of non-bank payment reception points was registered in the Urals and Far Eastern Federal Districts, which only accounted for 7.5% and 5.8% respectively.

Chapter 2. RUSSIAN PAYMENT SYSTEMS  
AND FINANCIAL MARKET  
INFRASTRUCTURES

## 2.1. THE BANK OF RUSSIA PAYMENT SYSTEM

The goals of the Bank of Russia's activity, its functions and powers related to the payment system and settlements define the Bank of Russia Payment System as a key mechanism for implementation of the country's monetary and budgetary policy and ensure its predominant role in the payment system of the Russian Federation. The Bank of Russia Payment System accounts for a large share of payments made through the Russian payment system by volume and value. The payment system of the Bank of Russia is a systemically important payment system in the Russian Federation.

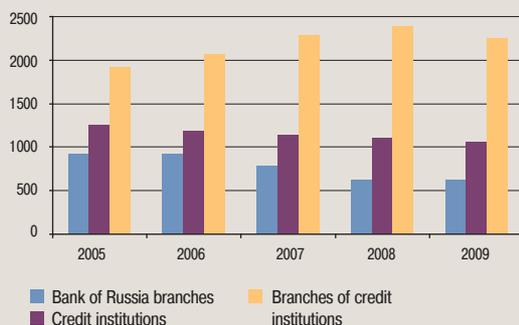
### 2.1.1. The Bank of Russia Payment System participants

At the end of 2009 the Bank of Russia Payment System participants comprised 630 Bank of Russia branches (16% of the total number of participants) and 3,311 credit institutions (their branches) or 84% of the total number of participants.

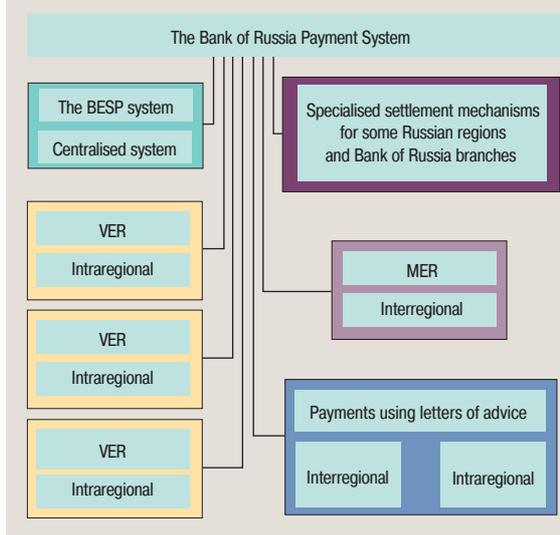
In 2009 the number of participants in the Bank of Russia Payment System continued to decrease. This was due to the liquidation of credit institutions and their branches as a result of their reorganisation through mergers and acquisitions, withdrawal of banking licences, transformation of credit institutions' branches into their internal divisions and the liquidation of settlement cash centres whose operational results failed to comply with the criteria set by the Bank of Russia.

The number of the Bank of Russia's non-bank customers also decreased by 28.3% in 2009 year on year. This reduction occurred pursuant to Article 215.1 of the Budget Code of the Russian Federation, which required the transfer of the cash servicing of the federal, regional and municipal budgets to the Federal Treasury and also resulted from the improved procedure for servicing the accounts of Russia's budget system.

**Chart 2.1.** Participants in the payment system of the Bank of Russia



**Chart 2.2.** Structure of the Bank of Russia Payment System



### 2.1.2. General characteristics of the Bank of Russia Payment System

The Bank of Russia Payment System comprises the following settlement systems and settlement mechanisms which differ by regional coverage, payment value, rules and daily settlement schedules, categories of participants and payment instruments, transaction speed and technology:

- the Banking Electronic Speedy Payment system (the BESP system), designed for nationwide real-time settlements;
- the systems for intraregional electronic payments (VER) and interregional electronic payments (MER), the payment system using letters of advice (paper-based payments);
- a number of specialized settlement mechanisms for some Russian regions and the Bank of Russia branches.

There weren't any changes in the structure of the Bank of Russia Payment System and its components in 2009.

The efficient and uninterrupted operation of the Bank of Russia Payment System is ensured by a set of rules and procedures for making payments and settlements. These are based on the Bank of Russia's own information and telecommunication infrastructure of the collective processing of payment data and the implementation of data security policy.

The measures and arrangements for the development of the Bank of Russia Payment System, including efforts to reduce risks and expand real-time settlements, have allowed the Bank of Russia Payment System to preserve its dominant role in the payment system of Russia.

One of the key indicators of the payment system's efficiency represented by the ratio of the value of payments made through the Bank of Russia Payment System to the GDP improved considerably in 2009. It grew from 12.4 in 2008 to 15.6 in 2009.

Payments effected using the VER and MER systems and settlement systems using letters of advice demonstrated downward tendency both in number and value while the increasing payments effected through the BESS system. Payments made through the VER systems accounted for 79.4% of the total number and 70.9% of the total value of payments made through the Bank of Russia Payment System (in 2008 - 80.1% and 82.0% respectively). Payments made through the MER system made up 20.4% and 11.4% (in 2008 - 19.6% and 17.2%) and payments effected using letters of advice accounted for 0.2% and 0.1% (in 2008 - 0.3% and 0.4% respectively).

As in previous year, payments made by credit institutions (their branches) prevailed in the total amount of payments effected through the Bank of Russia Payment System in 2009, both by volume and value. Their share reached 82.3% of the total volume and 74.5% of the total value of payments made through the Bank of Russia Payment System (in 2008 - 83.6% and 84.8% respectively).

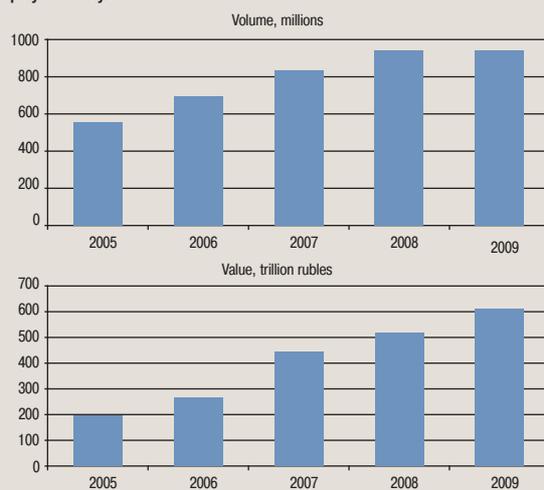
In 2009 the payments of the Bank of Russia's customers - non-bank organizations accounted for 17.6% of the total volume and 9.6% of the total value of payments effected through the Bank of Russia Payment System (in 2008 - 16.1% and 10.1% respectively).

The share of the Bank of Russia own payments remained almost unchanged and amounted for 0.1% in the total number of payments made through the Bank of Russia Payment System but increased threefold (from 5.0% to 15.9%) in value of payments as a result of the monetary policy operations of the Bank of Russia under the conditions of the global financial crisis.

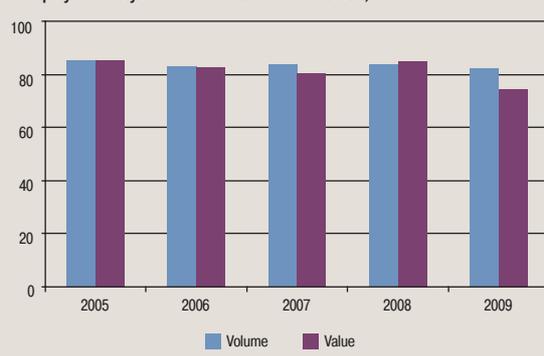
The share of free of charge payments made by the customers of the Bank of Russia increased from 46.9% in 2008 to 49.6% in 2009. It is explained by the growth of the volume of payments effected through the Bank of Russia by non-bank organizations. The share of budgetary payments in total volume of free of charge payments amounted for 92.5%<sup>37</sup>.

<sup>37</sup> Under the Russian legislation, operations with federal budget funds are effected by the Bank of Russia on free of charge basis.

**Chart 2.3.** Payments effected through the Bank of Russia payment system



**Chart 2.4.** Share of payments by credit institutions in the total volume and value of payments effected through the payment system of the Bank of Russia, %



The above-mentioned characteristics define the Bank of Russia Payment System as interbank fund transfer system with minimum financial risks. These characteristics also make it possible to conclude that the payments of the customers of the Bank of Russia and the Bank of Russia own payments will gradually transfer from the systems of intraregional and interregional electronic payments and the payment system using letters of advice to the BEPS system.

The potential of the working services offered by the regional subsystems of the Bank of Russia Payment System, taking into account regulations stipulated in the "Concept of the Development of the Bank of Russia Payment System until 2015" in perspective will be realized through a single, centralised on the federal level system of multiple-service settlement system. At the same time all the regional subsystems of the Bank of Russia Payment System will be integrated into a single federal component of the Bank of Russia Payment System.

### **2.1.3. The technology for making payments through the Bank of Russia Payment System**

In 2009 the overwhelming majority of payments in the payment system of the Bank of Russia were effected electronically. The share of electronic payments came to 99.8% of the total volume and 99.9% of the total value of payments at the end of the year.

The number of the Bank of Russia customers - credit institutions involved in the exchange of electronic documents with the Bank of Russia rose. At the end of 2009 their share in the total number of customers exchanging electronic documents with the Bank of Russia reached 96.9%. The share of payments that were entered into the payment system of the Bank of Russia by communication channels was stable and came to 98.7% in 2009.

The average monthly accessibility ratios of the Bank of Russia Payment System (that is, the system's ability to accept payment documents from the Bank of Russia customers) ranged between 99.99% and 100% in 2009 (the same in 2008) regarding paper-based documents. The same figure was between 99.49% and 99.94% (in 2008 - between 98.76% and 99.92%) regarding electronic documents.

The average settlement terms decreasing were a positive factor in the development of the Bank of Russia Payment System. In particular, the average settlement terms decreased to 0.61 days for the Bank of Russia technology used for making intraregional payments (0.62 days in 2008) and were unchanged at the interregional level (0.97 days).

### **2.1.4. The Banking Electronic Speedy Payment (BESP) system**

The BESP system that was put into operation in December 2007, continued to develop in 2009. As compared with other electronic settlement systems, the BESP is centralised on the federal level, which enables its participants to effect settlements using a single procedure, irrespective of their location in Russia, and gives them equal access to services of the system.

In the process of creation of the BESP system the Bank of Russia addressed complex tasks in order to:

- ensure its continuous operation in nine time zones and among a large number of settlement participants;
- ensure its interaction with more than 70 regional sub-systems of the payment system of the Bank of Russia operating according to local time schedules;
- ensure its interaction with other systems, such as the liquidity management system and the securities settlement system.

The BESP system participants are:

- the Bank of Russia branches – head settlement cash centres, settlement cash centres, operational departments, cash servicing departments for the customers of the Bank of Russia (its special participants);
- the Bank of Russia customers – credit institutions (their branches) that may be direct or associated participants, the Federal Treasury and its regional offices across Russia (its associated participants).

The BESP system functionality allows direct participants to manage their liquidity and settlements within the BESP system.

The settlements management system includes the following mechanisms:

- payments' priority mechanism;
- limits of payment setting mechanism;
- mechanism of the centralized keeping and management of intraday payment queues of delayed electronic payment messages at the Bank of Russia level;
- the offsetting of payments and
- multilateral optimization of intraday queued electronic payment messages.

Besides, the BESP system provides its participants all necessary information during the business day to monitor settlements and make payments within the system.

An important factor behind the successful implementation of the BESP system is the maximum usage of the existing technical infrastructure and the accumulated experience. Additionally, the system has proven to be successful due to its application of modern approaches to ensure sound and robust technology decision-making framework while maintaining a high level of security and reliability.

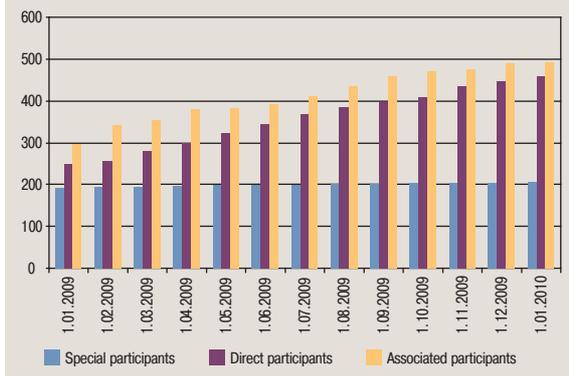
The Bank of Russia has created a subsection "The Bank of Russia Payment System" in the section "The Payment System of the Russian Federation" on its website. It allows the potential participants in the BESP system to have access to the regulatory framework and its changes and information concerning the inclusion of the Bank of Russia customers into the list of the BESP participants<sup>38</sup>.

According to the "Basic Guidelines for the Unified Government Monetary Policy", the arrangements to develop the BESP system are among the efforts undertaken by the Bank of Russia annually to improve the payment system of Russia as a whole.

In 2009 the Bank of Russia continued its work to extend the BESP participants structure: number of participants increased 1.5 times over the year. The BESP participants accounted for 27% of the total number of credit

<sup>38</sup> The Bank of Russia website at: [http://cbr.ru/today/BESP/?Prtid=system\\_p](http://cbr.ru/today/BESP/?Prtid=system_p).

**Chart 2.5.** Number of participants in the BESP system in 2009



institutions involved in the exchange of electronic documents with the Bank of Russia, including 14 out of Russia's 30 biggest banks.

Taking into account the BESP system is primarily intended for effecting large-value urgent payments, related to the implementation of the monetary and budgetary policy and financial market transactions, Clearing Chamber of the Moscow Interbank Currency Exchange (the MICEX Clearing Chamber) and its 5 (out of 6) branches, the St. Petersburg Clearing Chamber and the National Clearing Chamber were included in the BESP system as direct participants. Furthermore the Federal Treasury and its 79 regional offices were included into the BESP system participants list as well. Including the biggest financial market participants into the BESP system intends to concentrate in it a considerable part of the payment turnover passing through the payment system of the Bank of Russia.

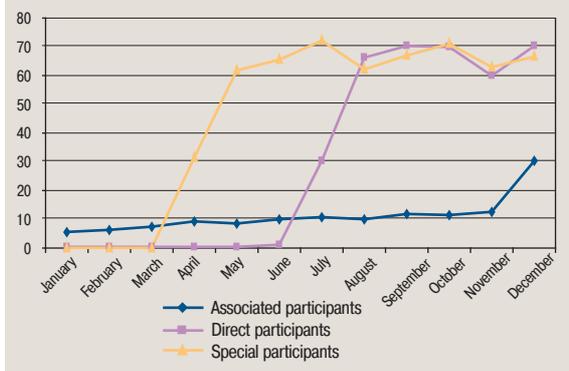
The analysis of the structure of the BESP participants allows tracking changes in the trend of their choice of the form of participation. Participants chose associate form of participation more frequently in 2008, whereas in 2009 the number of the BESP participants that chose the direct form of participation increased considerably. Thus, the number of direct participants grew by 82%, while the number of associated participants rose by 66% in 2009. Therefore, despite the fact that the processes of inclusion as a direct participant into the BESP system objectively requires considerably larger financial expenditures and time as compared with the inclusion as an associated participant, a prevailing number of credit institutions used to choose direct form of participation which ensures that the BESP system provides them with full range of services. This choice can be explained by the experience of credit institutions in effecting payments through the BESP system and the assessment of advantages and disadvantages of each form of participation<sup>39</sup>.

The established trend in the change of the structure of the BESP system participants' in the country as a whole remained in the Russian regions too. This was the result of activity carried out by the regional branches of the Bank of Russia with credit institutions and their branches located in territories other than the credit institutions' head offices were located.

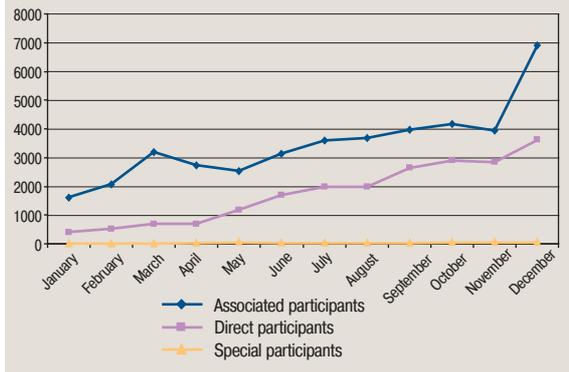
The share of direct and associated participants also increased in the total number of customers involved in the exchange of electronic payment documents with the Bank of Russia.

Analysis of the dynamics of payments effected through the BESP system makes it possible to reveal a stable tendency of their growth in volume and, to a greater extent, in value, evident to high demand for the BESP system services. In 2008 the BESP participants made 9,000 payments

**Chart 2.6.** Value of payments effected through the BESP system in 2009, by type of participant, trillion rubles



**Chart 2.7.** Volume of payments effected through the BESP system in 2009, by type of participant



<sup>39</sup> In 2010 the situation has changed. The number of the BESP participants choosing the associated form of participation grew more rapidly than the number of its participants opting for direct participation. This could be largely attributed to the enactment of the Bank of Russia Instruction No. 2468-U dated June 15, 2010 "On Amending the Bank of Russia Regulation No. 303-P dated April 25, 2007 'On the Real-Time Gross Settlement System of the Bank of Russia,' that since August 27, 2010 stipulated the incorporation of credit institutions (their branches), which were not the BESP participants, into the BESP system as associated participants.

totalling 2.3 trillion rubles whereas in 2009 the BESP system processed over 63,000 payments worth 106.6 trillion rubles, of which payments exceeding 1 million rubles accounted for more than 86% in volume and almost 100% in value.

At the same time, the BESP system accounted for 17.5% of the total value and 0.007% of the total volume of payments made through the Bank of Russia Payment System in 2009 compared with 0.4% and 0.003% in 2008 respectively.

Thus, the BESP system which was originally designed for the transfer of urgent priority payments initiated by the financial markets (interbank, foreign exchange and securities markets) is gradually developing into a full-scale instrument of effecting large-value payments in real-time. The BESP is beginning to serve its main purpose aimed at enhancing the efficiency of the country's financial system processing large-value payments in real-time.

In the coming years the Bank of Russia will continue to implement the measures designed for further comprehensive development of its own payment system, including the development and improvement of the BESP system in compliance with the "Concept the Development of the Bank of Russia Payment System until 2015".

## 2.2. FINANCIAL MARKET INFRASTRUCTURES

### 2.2.1. MICEX Group

In 2009, the MICEX group continued to provide electronic trading organization, clearing and the settlement of transactions, and provide depository and information services in the markets it operates. Aggregate trade turnover in the stock market, government securities market (GSM), money market, currency market, derivatives market and the commodity futures market increased by 17% in 2009 to 175.9 trillion rubles.

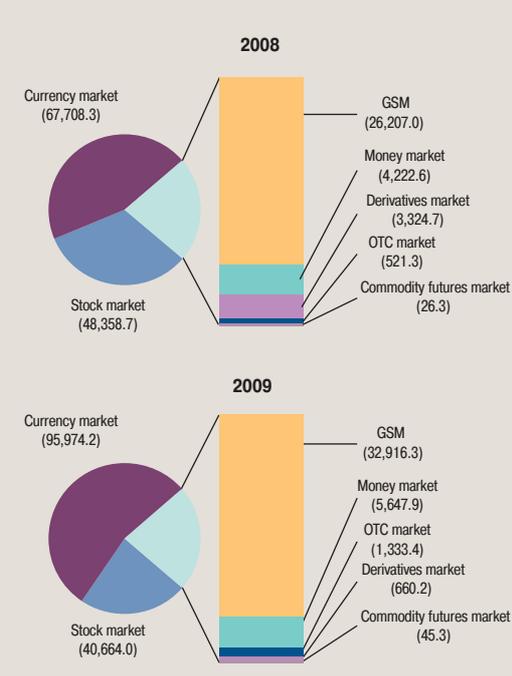
The MICEX Group trading infrastructure providing trading organisation in the GSM and money market, derivatives and currency markets was the Moscow Interbank Currency Exchange (MICEX), a closed joint-stock company. The organisation of trading in the stock and derivatives markets was provided by the MICEX Stock Exchange, a closed joint-stock company; in the commodity futures market, it was provided by the National Commodity Exchange, a closed joint-stock company.

#### **Characteristics of the MICEX Group clearing infrastructure**

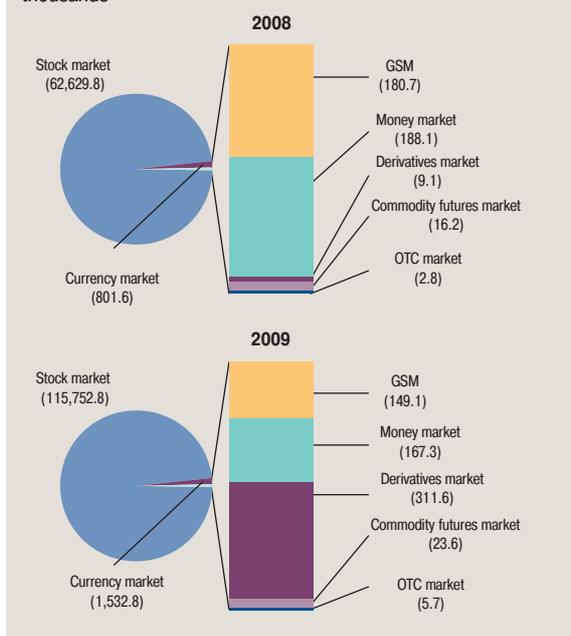
Clearing in the GSM, money market, stock market, derivatives market, over-the-counter market and the commodity futures market was conducted by the Moscow Interbank Currency Exchange (MICEX) and in the currency market by the National Clearing Centre (NCC).

The value of transactions cleared in 2009 increased by 17.9% to 177.2 trillion rubles as compared with 2008. The value of these transactions grew by 25.6% on the GSM, by 33.7% in the money market, by 41.8% in the currency market, 1.7 times in the commodity futures market and 1.6 times in the over-the-counter market. At the same time, the value of these transactions fell by 15.9% in the stock market and by 80.1% in the derivatives market.

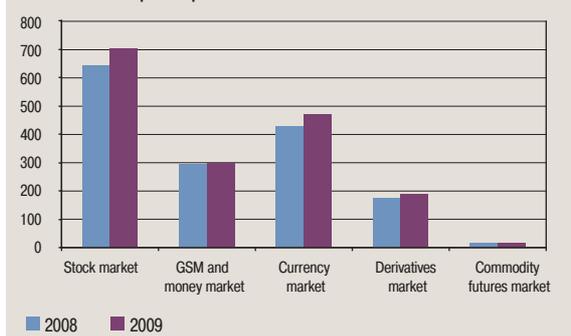
**Chart 2.8.** Value of transactions cleared by the MICEX Group clearing infrastructure, billion rubles



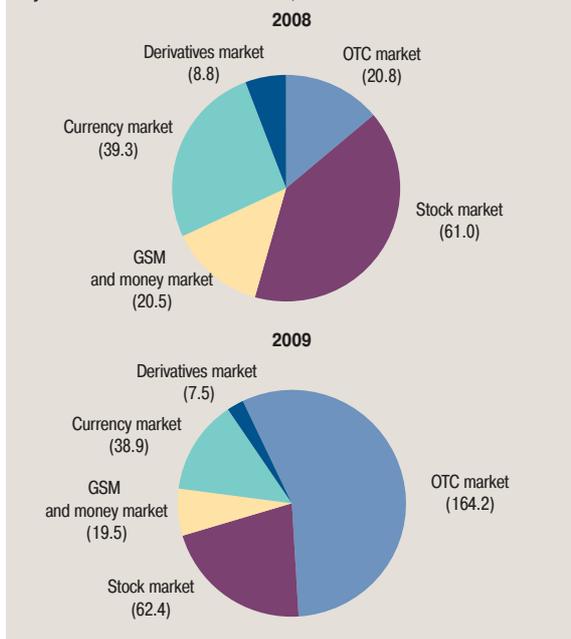
**Chart 2.9.** Number of transactions cleared by the MICEX Group clearing infrastructure, thousands



**Chart 2.10.** Number of MICEX Group clearing infrastructure participants



**Chart 2.11.** Value of payments executed by the MICEX Settlement House, trillion rubles



The number of transactions for which clearing was conducted increased 1.8 times in 2009 year on year to 117.9 million, as the number of transactions increased 1.9 times in the currency market, 1.8 times in the stock market, 33.1 times in the derivatives market, 1.5 times in the commodity futures market and 1.1 times in the over-the-counter market. At the same time, the number of transactions cleared in the GSM and money market decreased by 17.5% and 11.1%, respectively.

At the end of 2009, the clearing of transactions involved 702 organisations in the stock market, 300 organisations in the GSM and money market, 470 organisations in the currency market, 187 organisations in the derivatives market, and 16 organisations in the commodity futures market.

The main projects MICEX Group implemented in 2009, as part of its efforts to develop the clearing infrastructure, were:

- introduction of a new service for including Bank of Russia over-the-counter repo transactions<sup>40</sup> in the single clearing for the MICEX Stock Exchange transactions, which helped expand the over-the-counter market services offered by the MICEX Group;
- MICEX (jointly with NDC<sup>41</sup>) introduced settlements with multilateral clearing (DVP-3 settlement model) for the Bank of Russia over-the-counter repo transactions with Eurobonds included in the Lombard List;
- introduction of a new service of netting based on the results of clearing in the UTS<sup>42</sup>, which allows clearing participants to fulfil their obligations to the National Clearing Centre after clearing in the UTS to the extent of their final obligations without fund transfers that comprise their obligations for each of the euro/ruble, dollar/ruble and euro/dollar trading sessions. The new service allows clearing participants to reduce costs and eliminate liquidity risks through lower volumes of fund transfers to the National Clearing Centre.
- introduction of a new risk management system in the currency market, which sets a limit of net operations for each participant of the Risk Coverage Fund on the basis of internal ratings<sup>43</sup>.

### **Characteristics of the MICEX Group settlement infrastructure**

The MICEX Group settlement infrastructure provides its customers fund settlements in the currency of the Russian Federation for transactions in the GSM, money markets, the stock market, as well as the derivatives and OTC markets (all of the group's exchange-traded markets). These clearing services are provided by the Settlement House

<sup>40</sup> The Bank of Russia trades over-the-counter repo transactions with securities issued by non-resident legal entities outside Russia that are included in the Lombard List of the Bank of Russia.

<sup>41</sup> In 2009, the National Depository Centre was transformed from a non-profit partnership to a joint-stock company.

<sup>42</sup> UTS is the unified trading session for inter-bank currency exchanges.

<sup>43</sup> The Risk Coverage Fund is formed with money contributed by clearing participants to cover risks that arise from the possibility of the fund's participants default on their obligations as a result of clearing.

of the Moscow Interbank Currency Exchange, a non-bank credit institution (a closed joint-stock company).

In 2009, the aggregate net turnover of funds across the exchange trading participants' accounts in the MICEX Settlement House decreased by 1% to 128.3 trillion rubles.

The net turnover of funds increased by 2.2% (as compared with 2008) in the stock market, 6.9 times in the OTC market, and was virtually unchanged in the currency market. Net turnover dropped by 4.9% in the GSM and money markets and by 15% in the derivatives market.

The number of payments settled by the MICEX Settlement House increased by 13.0% to 178.6 million payments in 2009 as compared with 2008. The number of these payments grew by 12.5% in the GSM and money market, by 23.1% in the currency market, by 20.0% in the derivatives market and by 13.1% on the OTC market, while the number of payments in the stock market decreased by 4.8%.

The number of customers of the MICEX Settlement House increased by 15.5% in 2009 year on year to 880 organisations at the end of 2009. Of these, 692 organisations performed transactions in the stock market, 388 organisations performed transactions in the GSM and money market and 251 organisations transacted in the derivatives market.

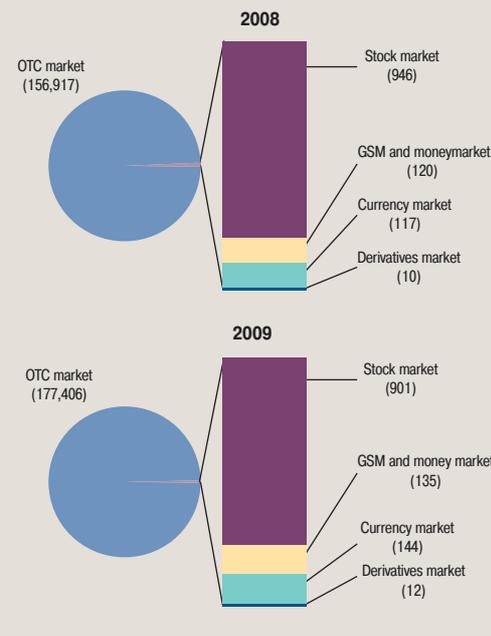
As part of its efforts to develop the settlement infrastructure, the MICEX Group implemented the following major projects in 2009:

- it introduced settlement services concerned with the use of the Bank of Russia BSP system;
- it developed foreign currency settlements for the MICEX Settlement House customers for OTC transactions with Eurobonds on a DVP basis, with the involvement of Euroclear Bank, international depository and clearing company;
- it launched the implementation of a concept developed jointly with the Bank of Russia for changing interregional settlements in the GSM and currency market;
- it opened a correspondent account in the Kazakh tenge (national currency) with the National Bank of the Republic of Kazakhstan; this was one of the steps it took towards creating an integrated exchange-traded market within the framework of inter-bank and investment cooperation between the Russian Federation and the Republic of Kazakhstan. The account will be used for settlements with participants in the MICEX exchange-traded market in the national currencies of the CIS countries.

In 2009, the MICEX Settlement House continued to develop its branch network as part of its efforts to improve settlement services for regional exchange trading participants. It established and launched branches in Samara and Novosibirsk into operation and made the decision to found a branch in St. Petersburg.

As part of their efforts to consolidate the business of the MICEX Settlement House and the National Depository Centre in the regions, the Primorye, Samara and Rostov branches of the MICEX Settlement House launched depository services for the MICEX Group's regional customers, thereby performing the functions of representatives of the National Depository Centre.

**Chart 2.12.** Number of payments executed by the MICEX Settlement House, thousands



## 2.2.2. RTS Group

In 2009, the RTS Group continued to provide trading, clearing, settlement, depository and information services to its members. Trade turnover in the stock and derivatives markets grew by 38.4% in 2009 (as compared with 2008) to 15.8 trillion rubles.

The RTS Group trading infrastructure, which provided trading organisation in the stock and derivatives markets, was comprised of the Stock Exchange of the Russian Trading System, an open joint-stock company (OJSC RTS) and the St. Petersburg Exchange, an open joint-stock company (OJSC St. Petersburg Exchange)<sup>44</sup>.

### **Characteristics of the RTS Group's clearing infrastructure**

The component of the RTS Group clearing infrastructure that provided clearing services for transactions traded in the derivatives and stock markets, and performed the function of a central counterparty was the RTS Clearing Centre<sup>45</sup> (a closed joint-stock company) while clearing in the OTC market was provided by the Depository and Clearing Company (a closed joint-stock company).

The value of transactions cleared in 2009 increased by 32.2% (as compared with 2008) to 16.2 trillion rubles. The value of transactions cleared in the stock and derivatives market grew 9.0 times and by 24.4% to 1.6 trillion rubles and 14.2 trillion rubles, respectively, while the value of transactions cleared in the OTC market declined by 47.4% to 0.4 trillion rubles.

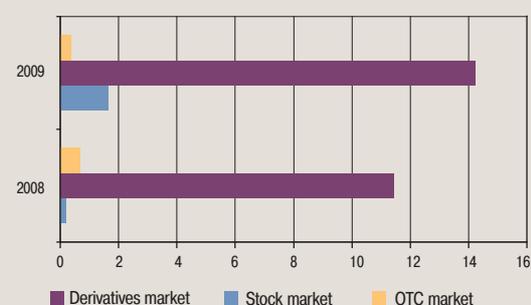
The number of transactions cleared in 2009 almost doubled to 482.0 million transactions, which was largely due to their growth in the stock and derivatives markets (27.4 and 1.9 times, respectively). At the same time, the number of transactions cleared in the OTC market decreased by 34.0%.

The number of clearing participants dropped by 4.6% in 2009 (as compared with 2008) to 357 organisations at the end of 2009; these included 60 non-resident organisations. There were 230 participants involved in transactions performed in the stock market, 130 participants in the derivatives market and 182 organisations in the OTC market.

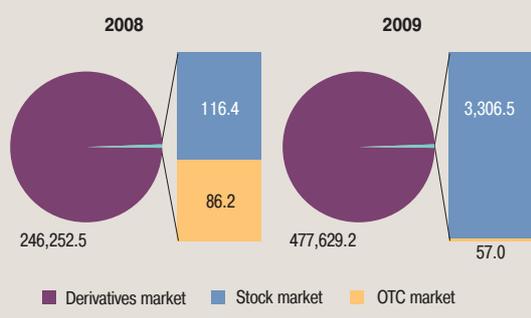
As part of its efforts to develop the clearing infrastructure, the RTS Group implemented the following major projects in 2009:

- it developed and introduced a new service of single clearing for transactions concluded on the derivatives market and for transactions performed in the RTS Standard market (the service offers derivatives market participants the possibility to devise and apply new investment strategies using both the derivatives market instruments and those of the RTS Standard market);
- in order to develop the system of transaction execution guarantees, the RTS Clearing Centre formed a pool at

**Chart 2.13.** Value of transactions cleared by the RTS Group clearing infrastructure, trillion rubles



**Chart 2.14.** Number of transactions cleared by the RTS Group clearing infrastructure, thousands



<sup>44</sup> In 2009, the St. Petersburg Exchange was transformed from the St. Petersburg Stock Exchange non-profit partnership.

<sup>45</sup> Before September 26, 2008, the clearing of transactions on the stock market was carried out by the RTS Stock Exchange (a non-profit partnership).

the cost of clearing participants prepared to provide their securities to the RTS Clearing Centre for the fulfilment of its obligations by signing “donor repo” transactions.

### Characteristics of the RTS Group’s settlement infrastructure

The component of the RTS Group settlement infrastructure providing the cash settlement services for transactions in all the exchange-traded markets, the over-the-counter market and in other operations was the RTS Settlement Chamber, a non-bank credit institution (a limited liability company).

In 2009, the turnover of funds across the exchange trading participants’ accounts in the RTS Settlement Chamber decreased by 42% in 2009 year on year to over 1.8 trillion rubles.

Payments settled by the RTS Settlement Chamber for transactions in the stock, derivatives and OTC markets fell by 18.9% in 2009 from 2008 in number and by 39.1% in value and amounted to 28,200 payments, worth 424.5 billion rubles.

The number of the RTS Settlement Chamber participants dropped by 15.0% in 2009 to 465 organisations at the end of 2009. There were 269 organisations performing transactions in the stock market, 226 organisations in the OTC market and 96 organisations performing other operations.

## 2.3. RETAIL PAYMENT SYSTEMS THAT USE PAYMENT CARDS

The payment systems that operate within the Russian Federation and handle operations with payment cards can be divided into international and Russian systems.

International payment systems with the use of payment cards are systems that are operated<sup>46</sup> by a foreign legal entity; the participants and payment infrastructure<sup>47</sup> of such systems are present both within the Russian Federation and in other countries.

Russian payment systems with the use of payment cards are systems that are controlled by a Russian legal entity; the participants and payment infrastructure of such systems are present both within the Russian Federation and in other countries.

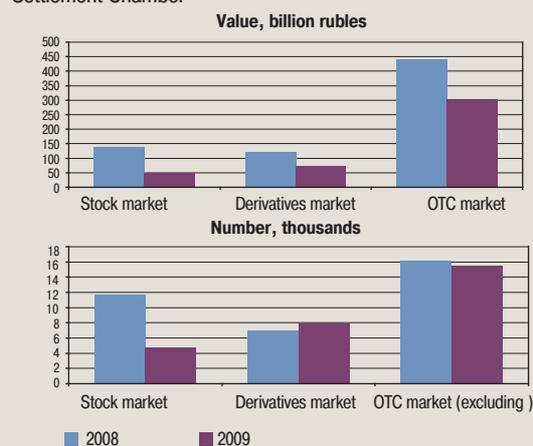
The number of Russian payment systems with the use of payment cards has stayed at about the same level over the past ten years (61 at the end of 2009). It should be noted that nine international payment systems operate within the Russian Federation and four of them have never issued cards within the Russian Federation.

The largest share on the Russian payment cards market is held by international payment systems, both in terms of the number of issued payment cards and in terms of the volume and value of operations they are used for; the leading roles among them are played by Visa and

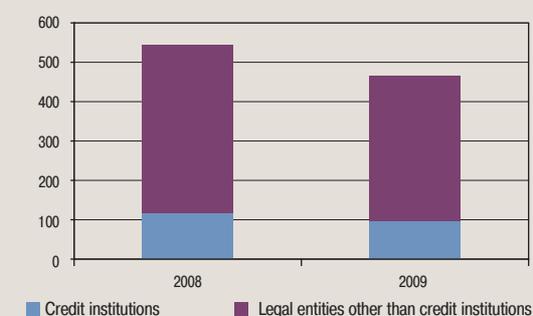
**Chart 2.15.** Number of RTS Group clearing infrastructure participants



**Chart 2.16.** Payments executed by the RTS Settlement Chamber



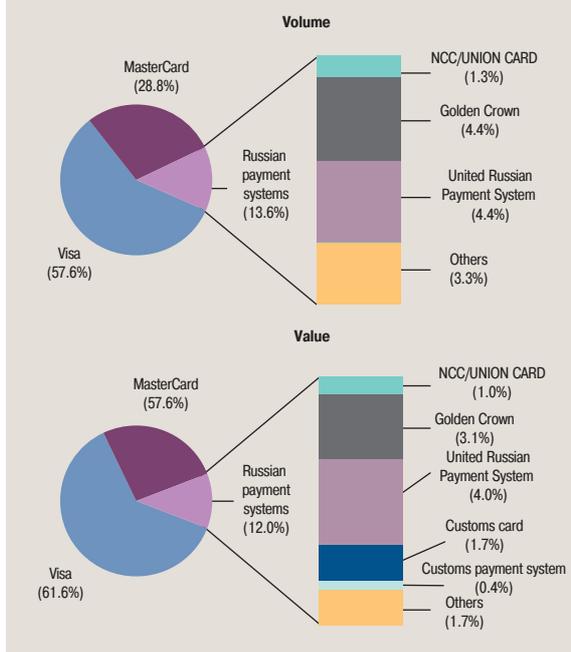
**Chart 2.17.** Number of RTS Settlement Chamber participants



<sup>46</sup> The system operator sets uniform rules of participation in the system, information and technological standards, as well as tariffs and other necessary requirements in compliance with the effective legislation.

<sup>47</sup> The payment infrastructure comprises the operation, clearing and settlement infrastructure.

**Chart 2.18.** Structure of operations with payment cards, by payment system in 2009, %



MasterCard. At the same time, in 2009 active<sup>48</sup> cards accounted for about 45% of the total number of cards issued by international payment systems, whereas this figure for Russian payment systems was 65%.

Despite the leading positions held by international payment systems on the Russian payment card market, their holders are more oriented to receiving cash rather than making non-cash payments for goods and services. This can be evidenced by the structure of operations performed with the payment cards of international payment systems: the share of operations involved in payments made for goods and services amounted to 27.6% in volume and 11.2% in value. The respective figures for payment cards of Russian payment systems were higher, and stood at 38.8% in volume and 25.1% in value.

Russian payment systems with the use of payment cards are also developing their operations on international markets: the operators of Russian systems are offering cooperation to foreign banks, which are acting both as their issuers and the acquirers of Russian payment cards. In particular, in 2009, a total of 11,800 operations totaling 53.6 million rubles were performed within Russia with the use of Russian payment system cards issued outside Russia.

The most significant Russian payment systems in 2009 were the United Russian Payment System (URPS), Golden Crown, NCC/Union Card, the Customs Card and the Customs Payment System.

The biggest share among Russian payment systems was held by the URPS, both in terms of the number of issued cards (its market share was 21.0%) and in terms of the volume and value of operations performed with them (32.7% and 34.6%, respectively). They were also leaders in terms of the size of their payment card services infrastructure (35.8%).

The volume and value of operations performed with the use of cards offered by the Golden Crown and NCC/Union Card payment systems were slightly smaller than those offered by the URPS. Nevertheless, their operations in 2009 were characterised by qualitative development, especially due to the implementation of social and international integration projects in retail payment services.

A priority area of the activity of the Golden Crown payment system in 2009 was the active development of projects in the social sphere, public transport and also in the field of money remittances with the use of payment cards.

The operations of the NCC/Union Card payment system in 2009 were oriented towards implementing an international project with the participation of the Chinese national payment system (China UnionPay) for the issuance of combined payment cards. Payment cards issued within the framework of this project enable their holders to make payments both within Russia using the infrastructure of the NCC/Union Card Russian payment system and abroad, relying on the infrastructure of China UnionPay.

Customs Card and Customs Payment System are payment systems that have been specially designed to be used when making non-cash customs payments.

<sup>48</sup> See footnote 15.

## ADDENDUM

## **PAYMENT SYSTEM STATISTICS FOR MEMBER STATES OF THE EUROPEAN UNION AND RUSSIA FOR 2006-2009**

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**Notes.** Data for these tables for Russia have been calculated based on the statistical methodology of the Bank for International Settlements for the Red Book ([www.bis.org/publ/cps98.pdf](http://www.bis.org/publ/cps98.pdf)). Data for the countries of the European Union have been calculated according to the statistical methodology of the European Central Bank for the Blue Book (<http://sdw.ecb.europa.eu/servlet/desis?node=1000001964>).

Foreign currencies are not included in the figures unless otherwise indicated.

Minor mismatches are possible in some cases between totals and sums and there may be discrepancies in calculated indicators due to the rounding of data.

Abbreviations used in the tables:

nav – not available

0 – data equal zero

**Table 1. Banknotes and coin in circulation outside banks**  
(end of year)

Country	Total value <sup>1</sup> (EUR millions)				Value per inhabitant <sup>1</sup> (EUR)				Value as a percentage of GDP			
	2006	2007	2008	2009	2006	2007	2008	2009	2006	2007	2008	2009
Belgium	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Austria	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Bulgaria	3,185.74	3,800.67	4,105.31	3,637.85	414.85	497.46	539.70	480.65	12.62	13.15	12.03	10.74
United Kingdom	58,302.16	56,772.35	46,946.98	54,650.38	962.34	930.91	764.63	884.42	2.99	2.77	2.59	3.50
Hungary	7,301.56	8,149.93	8,013.41	7,541.25	724.98	810.47	798.29	752.46	8.12	8.06	7.59	8.10
Germany	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Greece	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Denmark	6,802.58	6,957.48	6,768.72	6,518.85	1,251.16	1,274.26	1,232.47	1,180.52	3.11	3.06	2.90	2.92
Ireland	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Spain	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Italy	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Cyprus	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Latvia	1,389.85	1,292.36	1,222.65	940.36	607.45	567.80	539.54	417.03	8.66	6.12	5.31	5.07
Lithuania	2,098.30	2,348.24	2,467.56	2,019.23	618.22	695.65	734.81	604.67	8.75	8.22	7.66	7.58
Luxembourg	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Malta	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Netherlands	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Poland	17,950.40	21,472.10	21,863.97	21,873.07	470.74	563.34	573.62	573.30	6.60	6.90	6.03	7.05
Portugal	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Romania	4,476.36	5,939.53	6,290.25	5,652.72	207.39	275.78	292.51	263.39	4.58	4.76	4.50	4.88
Slovakia	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Slovenia	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Finland	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
France	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav	nav
Czech Republic	10,742.70	12,170.08	13,601.75	13,355.38	1,046.37	1,178.96	1,304.14	1,273.05	9.45	9.56	9.20	9.73
Sweden	11,146.41	10,640.15	9,145.17	9,761.22	1,227.44	1,163.11	988.03	1,044.99	3.50	3.15	2.74	3.34
Estonia	643.44	631.05	644.95	515.80	478.50	470.09	480.98	384.81	4.81	3.99	4.00	3.72
<b>Russia</b>	<b>80,265.57</b>	<b>103,042.11</b>	<b>91,576.67</b>	<b>93,067.48</b>	<b>563.32</b>	<b>725.06</b>	<b>645.10</b>	<b>655.82</b>	<b>10.35</b>	<b>11.14</b>	<b>9.16</b>	<b>10.33</b>

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

**Table 2. Institutions offering payment services to non-banks<sup>1</sup>**

Country	Number of institutions							
	Total number				Number per million inhabitants			
	2006	2007	2008	2009	2006	2007	2008	2009
Belgium	810	804	804	791	98	97	96	95
Austria	107	112	107	106	10	11	10	10
Bulgaria	34	30	31	31	4	4	4	4
United Kingdom	403	392	398	391	7	6	6	6
Hungary	215	208	207	193	21	21	21	19
Germany	2,049	2,016	1,982	1,940	25	25	24	24
Greece	63	64	67	67	6	6	6	6
Denmark	192	190	172	165	35	35	31	30
Ireland	79	83	84	500	19	19	19	112
Spain	353	358	363	353	8	8	8	8
Italy	837	852	851	830	14	14	14	14
Cyprus	343	223	171	162	444	284	216	203
Latvia	30	33	36	34	13	14	16	15
Lithuania	80	82	86	86	24	24	26	26
Luxembourg	156	157	155	149	330	327	317	299
Malta	28	30	31	31	69	73	75	75
Netherlands	371	374	332	319	23	23	20	19
Poland	725	720	714	925	19	19	19	24
Portugal	180	176	173	169	17	17	16	16
Romania	41	51	55	53	2	2	3	2
Slovakia	27	29	29	29	5	5	5	5
Slovenia	35	38	36	37	17	19	18	18
Finland	362	361	358	350	69	68	67	66
France	831	810	730	714	13	13	11	11
Czech Republic	59	58	56	58	6	6	5	6
Sweden	206	203	183	179	23	22	20	19
Estonia	25	28	34	38	19	21	25	28
<b>Russia<sup>2</sup></b>	<b>1,191</b>	<b>1,138</b>	<b>1,110</b>	<b>1,060</b>	<b>8</b>	<b>8</b>	<b>8</b>	<b>7</b>

Country	Number of branches or offices							
	Total number				Number per million inhabitants			
	2006	2007	2008	2009	2006	2007	2008	2009
Belgium	5,105	5,073	5,049	4,962	617	611	606	593
Austria	5,882	5,737	5,678	5,608	558	540	530	520
Bulgaria	300	316	313	316	39	41	41	42
United Kingdom	27,889	27,277	24,554	22,743	460	447	400	368
Hungary	6,104	6,178	6,285	7,288	606	614	626	727
Germany	42,438	41,865	41,601	41,422	515	509	507	506
Greece	3,929	4,243	4,447	4,412	352	379	396	392
Denmark	2,165	2,210	2,204	2,016	398	405	401	365
Ireland	2,106	2,161	2,206	2,475	495	496	497	555
Spain	43,714	45,523	46,088	44,454	992	1,014	1,011	968
Italy	45,413	46,311	47,264	48,258	770	780	790	801
Cyprus	1,348	1,411	1,259	1,183	1,745	1,800	1,587	1,482
Latvia	1,615	1,393	1,373	1,234	706	612	606	547
Lithuania	1,770	1,858	1,910	1,797	521	550	569	538
Luxembourg	495	491	487	250	1,047	1,023	997	502
Malta	154	140	143	158	379	342	347	382
Netherlands	3,478	3,624	3,671	3,555	213	221	223	215
Poland	22,549	23,657	24,895	38,995	591	621	653	1,022
Portugal	6,577	6,978	7,324	7,330	621	658	689	689
Romania	nav	nav	nav	nav	nav	nav	nav	nav
Slovakia	2,758	2,725	2,860	2,829	512	505	529	522
Slovenia	697	712	702	710	347	353	347	348
Finland	1,599	1,706	1,695	1,622	304	323	319	304
France	39,863	39,402	39,121	38,334	629	618	610	594
Czech Republic	5,305	5,303	5,476	5,420	517	514	525	517
Sweden	2,540	2,479	2,029	2,043	280	271	219	219
Estonia	797	768	687	567	593	572	512	423
<b>Russia<sup>3</sup></b>	<b>76,548</b>	<b>80,434</b>	<b>82,668</b>	<b>81,788</b>	<b>537</b>	<b>566</b>	<b>582</b>	<b>576</b>

<sup>1</sup> Non-banks are private individuals and legal entities other than credit institutions.

<sup>2</sup> Including the Bank of Russia, head offices of credit institutions (including non-bank institutions) and the Russian Post.

<sup>3</sup> Including Bank of Russia branches, branches and additional offices of credit institutions and other internal divisions of credit institutions, as well as the post offices of the Russian Post.

**Table 3. Payment transactions by non-banks: total number of transactions<sup>1</sup>**  
(total for the year)

Country	Total number of transactions (millions)				Number per inhabitant			
	2006	2007	2008	2009	2006	2007	2008	2009
Belgium	1,914.17	2,057.51	2,139.37	2,214.18	231.52	247.86	256.63	264.76
Austria	1,978.95	2,099.71	2,201.76	2,289.54	187.70	197.68	205.62	212.19
Bulgaria	74.92	61.88	69.80	67.43	9.76	8.10	9.18	8.91
United Kingdom	14,420.74	14,883.99	15,259.94	15,890.75	238.03	244.06	248.54	257.17
Hungary	798.54	782.57	816.73	841.96	79.29	77.82	81.36	84.01
Germany	17,212.33	15,579.46	16,065.17	16,762.87	208.97	189.39	195.63	204.74
Greece	146.29	161.04	167.81	158.63	13.12	14.39	14.93	14.09
Denmark	1,232.75	1,350.36	1,430.55	1,470.20	226.73	247.32	260.48	266.24
Ireland	565.43	637.64	749.75	741.50	132.94	146.35	168.75	166.15
Spain	4,709.59	5,125.32	5,385.77	5,558.02	106.87	114.22	118.13	121.01
Italy	3,605.98	3,760.26	3,816.22	3,957.44	61.18	63.33	63.78	65.67
Cyprus	68.92	76.86	84.90	85.81	89.21	98.04	107.05	107.54
Latvia	168.21	198.72	222.29	217.21	73.52	87.31	98.09	96.33
Lithuania	148.55	177.18	209.79	216.94	43.77	52.49	62.47	64.96
Luxembourg	105.96	120.66	436.23	543.00	224.21	251.36	892.82	1,091.24
Malta	23.75	26.39	28.05	29.32	58.48	64.52	68.03	70.97
Netherlands	4,221.89	4,466.51	4,756.41	5,013.76	258.36	272.71	289.32	303.37
Poland	1,233.80	1,476.05	1,714.09	2,041.40	32.36	38.73	44.97	53.51
Portugal	1,405.96	1,483.87	1,561.08	1,618.01	132.83	139.88	146.96	152.18
Romania	233.61	328.14	280.79	285.42	10.82	15.24	13.06	13.30
Slovakia	262.79	399.60	359.07	415.51	48.75	74.05	66.42	76.69
Slovenia	319.23	323.80	321.52	322.13	158.99	160.39	159.02	157.79
Finland	1,544.60	1,695.60	1,760.60	1,772.52	293.30	320.61	331.35	332.00
France	14,936.31	15,459.67	15,893.46	16,422.32	235.61	242.39	247.79	254.63
Czech Republic	nav	nav	nav	nav	nav	nav	nav	nav
Sweden	2,056.00	2,370.00	2,694.00	2,847.00	226.41	259.07	291.05	304.79
Estonia	200.92	236.48	266.25	271.36	149.42	176.16	198.56	202.45
<b>Russia<sup>2</sup></b>	<b>2,078.27</b>	<b>3,065.05</b>	<b>3,620.22</b>	<b>3,753.11</b>	<b>14.59</b>	<b>21.57</b>	<b>25.50</b>	<b>26.45</b>

<sup>1</sup> Transactions with payment instruments (including other payment instruments not included in the categories listed in Tables 5—8).

<sup>2</sup> Including credit institutions' own payments (public utility payments, wage payments, etc.) and payments by their customers other than credit institutions; payments by customers of the Bank of Russia other than credit institutions; postal remittances.

**Table 4. Payment transactions by non-banks: total value of transactions<sup>1</sup>**  
(total for the year)

Country	Total value of transactions <sup>2</sup> (EUR trillions)				Average value per transaction <sup>2</sup> (EUR)			
	2006	2007	2008	2009	2006	2007	2008	2009
Belgium	2.72	2.76	2.75	2.25	1,419.10	1,339.83	1,286.73	1,017.71
Austria	3.61	4.26	4.62	4.68	1,823.00	2,029.02	2,096.76	2,045.78
Bulgaria	0.09	0.11	0.14	0.12	1,227.61	1,826.78	1,987.10	1,746.71
United Kingdom	137.79	156.91	106.40	79.02	9,554.75	10,542.45	6,972.18	4,972.94
Hungary	1.89	1.55	1.61	1.74	2,369.04	1,987.03	1,971.31	2,070.25
Germany	36.15	72.14	73.28	67.00	2,100.26	4,630.76	4,561.65	3,996.99
Greece	1.25	1.23	1.13	1.12	8,531.91	7,638.73	6,734.97	7,052.52
Denmark	0.73	0.78	0.79	0.73	592.64	574.62	552.87	493.86
Ireland	1.10	1.24	1.13	0.84	1,937.75	1,950.07	1,501.80	1,137.37
Spain	10.48	12.70	12.78	12.41	2,224.46	2,477.47	2,373.13	2,231.95
Italy	8.53	9.59	9.82	9.29	2,366.14	2,549.66	2,572.65	2,348.20
Cyprus	0.23	0.34	0.52	0.41	3,389.41	4,396.10	6,126.76	4,756.52
Latvia	0.48	0.59	0.52	0.35	2,871.66	2,964.70	2,346.51	1,593.55
Lithuania	0.34	0.46	0.54	0.42	2,257.57	2,615.15	2,581.60	1,943.99
Luxembourg	0.61	0.70	1.15	0.96	5,720.95	5,836.94	2,640.40	1,777.10
Malta	0.03	0.03	0.03	0.15	1,401.60	1,308.22	1,234.72	5,225.89
Netherlands	6.08	6.27	6.21	5.79	1,439.43	1,403.70	1,305.79	1,154.88
Poland	6.28	6.62	7.72	5.86	5,086.52	4,483.71	4,504.67	2,870.92
Portugal	1.63	1.78	2.02	1.97	1,156.11	1,200.92	1,296.41	1,216.69
Romania	1.16	1.51	1.78	1.17	4,949.37	4,599.73	6,338.46	4,084.87
Slovakia	1.23	1.60	1.64	1.17	4,687.55	4,004.95	4,564.25	2,819.53
Slovenia	0.27	0.30	0.28	0.23	830.78	939.94	882.87	728.76
Finland	4.47	4.09	4.68	4.22	2,896.35	2,411.14	2,656.48	2,381.78
France	21.68	22.36	23.37	24.15	1,451.68	1,446.62	1,470.67	1,470.73
Czech Republic	nav	nav	nav	nav	nav	nav	nav	nav
Sweden	1.06	1.20	1.28	1.17	517.85	507.08	475.38	409.30
Estonia	0.13	0.17	0.17	0.13	645.92	717.41	642.84	472.93
<b>Russia</b>	<b>10.06</b>	<b>13.61</b>	<b>14.32</b>	<b>8.63</b>	<b>4,841.52</b>	<b>4,440.14</b>	<b>3,956.68</b>	<b>2,298.83</b>

Country	Average value per inhabitant <sup>2</sup> (EUR thousands)				Value as a ratio to GDP			
	2006	2007	2008	2009	2006	2007	2008	2009
Belgium	328.55	332.10	330.21	269.45	1,057.17	1,013.46	972.43	821.45
Austria	342.18	401.09	431.13	434.10	1,133.93	1,271.42	1,338.11	1,381.02
Bulgaria	11.98	14.80	18.23	15.56	364.44	391.17	406.52	347.68
United Kingdom	2,274.30	2,572.95	1,732.87	1,278.87	7,071.35	7,643.71	5,860.64	5,055.30
Hungary	187.84	154.64	160.39	173.92	2,104.43	1,538.27	1,525.58	1,872.54
Germany	438.90	877.00	892.40	818.33	1,553.85	2,965.99	2,953.56	2,795.09
Greece	111.95	109.90	100.57	99.35	593.03	543.25	472.59	471.05
Denmark	134.37	142.11	144.01	131.49	333.98	341.79	339.41	325.75
Ireland	257.60	285.39	253.43	188.97	619.87	655.30	619.29	515.68
Spain	237.73	282.97	280.33	270.09	1,064.36	1,205.26	1,174.60	1,177.06
Italy	144.76	161.47	164.09	154.21	574.42	620.07	626.19	611.02
Cyprus	302.35	430.98	655.85	511.49	1,592.00	2,118.25	3,015.78	2,408.59
Latvia	211.12	258.84	230.17	153.51	3,010.23	2,790.68	2,264.14	1,867.11
Lithuania	98.81	137.27	161.28	126.29	1,398.61	1,621.47	1,681.86	1,582.51
Luxembourg	1,282.71	1,467.20	2,357.40	1,939.23	1,775.12	1,879.73	2,927.24	2,563.31
Malta	81.96	84.41	84.00	370.88	650.89	631.95	609.91	2,678.87
Netherlands	371.89	382.81	377.79	350.35	1,124.94	1,096.53	1,041.70	1,012.32
Poland	164.58	173.63	202.58	153.61	2,306.50	2,128.02	2,130.55	1,890.09
Portugal	153.57	167.98	190.52	185.15	1,014.16	1,056.09	1,177.17	1,174.36
Romania	53.57	70.08	82.76	54.32	1,182.81	1,210.13	1,273.50	1,006.21
Slovakia	228.50	296.55	303.17	216.24	2,765.84	2,915.19	2,529.98	1,849.84
Slovenia	132.09	150.75	140.39	114.99	853.98	880.44	764.40	672.76
Finland	849.49	773.03	880.23	790.75	2,700.81	2,275.06	2,532.91	2,464.31
France	342.03	350.64	364.42	374.50	1,200.31	1,180.00	1,199.58	1,266.44
Czech Republic	nav	nav	nav	nav	nav	nav	nav	nav
Sweden	117.24	131.37	138.36	124.75	334.63	355.61	383.18	398.14
Estonia	96.51	126.38	127.64	95.74	980.98	1,085.66	1,064.83	934.70
<b>Russia</b>	<b>70.62</b>	<b>95.76</b>	<b>100.90</b>	<b>60.80</b>	<b>1,275.08</b>	<b>1,433.07</b>	<b>1,258.89</b>	<b>973.75</b>

<sup>1</sup> Transactions with payment instruments (including other payment instruments not included in the categories listed in Tables 5–8).

<sup>2</sup> Converted at yearly average exchange rates.

**Table 5. Use of payment instruments by non-banks: number of transactions per payment instrument (millions, total for the year)**

Country	Credit transfers				Direct debits			
	2006	2007	2008	2009	2006	2007	2008	2009
Belgium	907.00	985.00	961.00	950.00	682.00	719.00	794.00	841.00
Austria	840.51	897.56	929.52	953.26	231.32	239.98	247.94	260.27
Bulgaria	51.09	50.75	56.70	54.54	1.20	0.76	0.40	0.21
United Kingdom	3,058.98	3,120.52	3,185.08	3,274.60	2,857.76	2,963.47	3,076.86	3,149.15
Hungary	612.83	568.36	569.50	577.74	74.60	78.33	67.74	67.73
Germany	7,262.19	5,579.87	5,668.00	5,815.53	7,363.34	7,752.18	7,995.11	8,424.45
Greece	29.28	34.52	36.56	33.89	16.35	17.87	15.90	12.47
Denmark	266.29	277.63	287.70	288.60	175.33	185.51	193.23	178.30
Ireland	148.90	153.07	189.70	189.50	84.80	97.40	125.00	126.90
Spain	684.63	733.00	780.43	808.74	2,103.10	2,222.26	2,308.85	2,431.32
Italy	1,066.04	1,094.72	1,062.86	1,204.56	480.03	508.79	554.08	575.83
Cyprus	11.36	12.93	20.91	23.16	10.62	11.76	8.07	7.29
Latvia	107.15	117.40	121.91	114.29	3.70	4.05	4.36	4.36
Lithuania	82.05	93.99	109.67	111.69	7.29	8.88	10.94	12.05
Luxembourg	51.13	59.72	62.96	65.07	10.69	12.89	14.08	14.92
Malta	4.08	4.36	4.93	5.51	0.73	0.78	1.05	1.20
Netherlands	1,369.23	1,419.68	1,480.64	1,496.87	1,139.06	1,176.94	1,225.54	1,272.13
Poland	864.25	994.82	1,115.89	1,314.72	15.45	19.29	21.31	22.53
Portugal	137.59	154.59	164.70	175.63	147.29	171.44	209.88	221.00
Romania	178.11	258.30	187.30	186.84	24.10	9.91	6.86	4.59
Slovakia	189.56	261.59	210.70	229.45	29.42	65.06	60.96	71.60
Slovenia	175.22	177.33	171.05	164.66	40.12	41.73	41.51	46.30
Finland	657.00	701.00	748.00	771.00	72.00	76.00	82.00	84.02
France	2,617.09	2,614.12	2,697.30	2,789.45	2,736.80	2,909.78	3,023.63	3,265.48
Czech Republic	nav	nav	nav	nav	nav	nav	nav	nav
Sweden	744.00	810.00	890.00	908.00	197.00	208.00	229.00	241.00
Estonia	79.81	89.49	100.06	97.21	14.34	16.13	17.84	18.67
<b>Russia<sup>1</sup></b>	<b>1,346.67</b>	<b>1,836.86</b>	<b>2,082.34</b>	<b>2,036.24</b>	<b>43.33</b>	<b>80.50</b>	<b>105.18</b>	<b>136.10</b>

Country	Cheques				Card payments (except e-money)			
	2006	2007	2008	2009	2006	2007	2008	2009
Belgium	6.00	3.00	3.00	2.00	289.37	315.68	344.29	383.61
Austria	13.40	10.59	8.82	7.94	797.38	861.49	934.09	997.40
Bulgaria	nav	nav	nav	nav	22.64	10.38	12.69	12.68
United Kingdom	1,778.00	1,600.00	1,403.00	1,282.00	6,726.00	7,200.00	7,595.00	8,185.00
Hungary	0	0	0	0	110.23	134.79	166.30	183.56
Germany	108.90	75.44	65.41	56.98	2,435.63	2,119.62	2,289.04	2,422.92
Greece	27.83	29.46	28.82	25.34	71.67	77.54	84.73	84.41
Denmark	19.43	16.51	13.69	9.60	771.71	852.15	935.93	993.70
Ireland	127.00	124.60	117.20	101.80	204.73	262.64	317.85	323.30
Spain	164.27	153.46	136.04	113.35	1,682.38	1,945.66	2,098.36	2,157.01
Italy	453.75	426.38	384.93	335.20	1,236.57	1,329.26	1,395.92	1,471.46
Cyprus	25.36	26.19	25.72	23.49	21.58	25.87	30.19	31.87
Latvia	0.03	0.03	0.03	0.02	57.28	76.65	95.13	97.75
Lithuania	0.31	0.28	0.25	0.19	58.46	74.00	88.94	93.02
Luxembourg	0.36	0.24	0.21	0.21	40.78	45.40	50.20	54.37
Malta	12.54	13.09	11.94	11.37	6.40	8.15	10.13	11.24
Netherlands	nav	nav	nav	nav	1,548.95	1,695.06	1,874.11	2,067.71
Poland	0.20	0.17	0.23	0.25	353.91	461.77	576.67	703.91
Portugal	233.88	211.43	187.06	160.41	886.13	945.48	998.60	1,060.34
Romania	9.73	11.33	10.58	7.68	21.58	48.47	75.61	86.30
Slovakia	0.11	0.09	0.08	0.06	43.69	72.86	87.33	114.39
Slovenia	0.92	0.29	0.32	0.27	102.93	104.41	108.64	110.89
Finland	0.60	0.60	0.60	0.50	815.00	918.00	930.00	917.00
France	3,826.97	3,650.41	3,487.44	3,302.56	5,615.36	6,144.66	6,542.50	6,923.25
Czech Republic	0.43	0.37	0.32	0.28	93.57	129.41	147.51	175.18
Sweden	0.81	0.81	0.81	0.70	1,114.00	1,351.00	1,574.00	1,697.00
Estonia	0.01	0.01	0.01	0.00	106.76	130.84	148.33	155.47
<b>Russia<sup>2</sup></b>	<b>0.62</b>	<b>0.26</b>	<b>0.03</b>	<b>0.01</b>	<b>224.88</b>	<b>352.74</b>	<b>517.30</b>	<b>677.20</b>

<sup>1</sup> Credit transfers include payment orders, letters of credit, and individuals' documents for money remittances made without opening of a bank account (this indicator was introduced in 2006 Q3) and postal transfers. Direct debits include payment claims and collection orders.

<sup>2</sup> Card payments include payments by cards with a debit and credit function and exclude payments by prepaid cards.

**Table 6. Use of payment instruments by non-banks:  
value of transactions per payment instrument<sup>1</sup> (EUR billions, total for the year)**

Country	Credit transfers				Direct debits			
	2006	2007	2008	2009	2006	2007	2008	2009
Belgium	2,411.18	2,441.49	2,404.37	1,900.33	272.04	277.02	308.13	312.71
Austria	3,445.52	4,087.05	4,447.14	4,520.70	53.92	58.29	63.60	63.05
Bulgaria	90.29	112.02	137.47	116.61	0.39	0.32	0.24	0.18
United Kingdom	133,569.74	152,659.46	102,822.54	76,121.46	1,239.25	1,291.17	1,174.65	994.13
Hungary	1,879.21	1,540.67	1,595.08	1,729.18	5.85	4.39	2.25	2.14
Germany	31,719.39	60,490.85	61,150.23	55,154.25	3,665.48	11,083.46	11,596.40	11,374.23
Greece	817.35	744.08	653.86	692.77	6.95	8.01	10.16	7.78
Denmark	570.19	614.69	633.60	576.90	70.08	76.17	81.22	79.42
Ireland	145.00	176.50	199.50	176.60	59.40	94.20	103.50	98.10
Spain	8,427.93	10,142.06	10,681.05	10,630.36	647.20	930.43	859.97	838.95
Italy	6,153.79	7,134.02	7,438.57	7,224.18	298.97	332.72	345.23	353.54
Cyprus	193.46	291.60	465.63	362.39	2.23	3.87	3.49	2.07
Latvia	481.56	586.86	518.78	343.89	0.13	0.23	0.33	0.29
Lithuania	332.89	460.24	538.29	418.97	0.39	0.54	0.67	0.62
Luxembourg	590.71	695.29	1,129.95	940.13	5.00	5.36	6.90	6.59
Malta	18.08	18.52	19.17	137.89	0.14	0.15	0.18	0.21
Netherlands	5,747.67	5,918.24	5,822.74	5,424.49	254.31	270.39	300.52	277.67
Poland	6,260.91	6,598.90	7,696.45	5,838.09	3.38	4.31	5.01	4.15
Portugal	1,145.16	1,294.49	1,550.24	1,543.50	24.13	27.68	37.25	38.82
Romania	1,138.42	1,482.44	1,750.09	1,149.49	0.41	0.36	1.04	0.87
Slovakia	910.53	1,189.23	1,226.84	1,011.73	317.90	406.84	406.54	153.27
Slovenia	260.00	298.61	277.68	228.30	1.79	1.85	1.98	2.22
Finland	4,376.71	3,982.12	4,573.36	4,125.90	40.89	44.02	45.44	44.04
France	17,717.61	18,380.05	19,446.19	20,513.17	980.73	1,020.70	1,054.18	1,069.33
Czech Republic	nav	nav	nav	nav	nav	nav	nav	nav
Sweden	958.25	1,083.23	1,154.42	1,050.19	41.82	45.84	47.01	44.17
Estonia	126.85	165.89	166.68	124.17	1.00	1.21	1.61	1.58
<b>Russia<sup>2</sup></b>	<b>9,724.31</b>	<b>13,260.67</b>	<b>13,852.70</b>	<b>8,439.46</b>	<b>77.48</b>	<b>189.37</b>	<b>181.41</b>	<b>50.45</b>

Country	Cheques				Card payments (except e-money)			
	2006	2007	2008	2009	2006	2007	2008	2009
Belgium	59.87	63.17	50.45	43.34	44.94	48.76	52.66	54.74
Austria	14.40	17.70	17.17	14.17	17.69	19.40	21.45	24.08
Bulgaria	nav	nav	nav	nav	1.29	0.70	0.99	0.99
United Kingdom	2,473.66	2,409.24	1,885.83	1,435.15	503.85	553.85	511.99	473.02
Hungary	0	0	0	0	3.64	4.60	5.46	5.00
Germany	602.29	425.55	383.21	315.69	163.16	144.70	153.74	156.79
Greece	415.43	468.35	456.01	408.76	7.46	8.55	9.07	8.50
Denmark	49.38	40.20	28.62	22.78	40.93	44.88	47.47	46.97
Ireland	872.00	949.00	797.00	545.00	19.27	23.74	25.98	23.66
Spain	957.09	1,134.11	777.95	597.98	85.27	96.62	101.91	98.66
Italy	1,198.69	1,167.06	1,092.70	909.04	119.65	128.93	116.74	118.36
Cyprus	35.85	39.91	48.23	40.92	1.99	2.46	2.80	2.79
Latvia	0.03	0.03	0.04	0.02	1.32	2.01	2.44	1.94
Lithuania	0.87	0.90	0.74	0.49	1.20	1.67	1.90	1.65
Luxembourg	6.88	nav	nav	nav	3.23	3.59	3.95	4.13
Malta	14.66	15.34	14.64	14.43	0.40	0.51	0.64	0.71
Netherlands	nav	nav	nav	nav	74.69	80.52	87.14	87.63
Poland	0.61	0.44	0.62	0.54	10.83	14.52	19.34	17.91
Portugal	411.66	412.24	385.84	336.74	31.82	35.67	39.04	41.34
Romania	15.64	23.60	24.11	11.97	1.07	2.49	3.91	3.33
Slovakia	0.10	0.06	0.08	0.06	3.29	4.24	5.43	6.48
Slovenia	0.08	0.13	0.12	0.11	3.32	3.76	4.07	4.13
Finland	28.00	30.00	26.00	21.00	28.00	32.20	32.80	30.80
France	2,207.69	2,174.30	2,069.31	1,834.46	282.86	310.61	331.81	339.59
Czech Republic	1.44	1.35	1.45	1.13	3.65	8.13	9.89	9.17
Sweden	5.85	6.43	7.18	3.96	58.78	66.27	72.07	66.96
Estonia	0.01	0.01	0.00	0.00	1.92	2.55	2.86	2.58
<b>Russia<sup>3</sup></b>	<b>2.57</b>	<b>1.65</b>	<b>0.21</b>	<b>0.08</b>	<b>11.69</b>	<b>18.72</b>	<b>31.96</b>	<b>28.47</b>

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

<sup>2</sup> Credit transfers include payment orders, letters of credit, and individuals' documents for money remittances made without opening of a bank account (this indicator was introduced in 2006 Q3) and postal transfers. Direct debits include payment claims and collection orders.

<sup>3</sup> Card payments include payments by cards with a debit and credit function and exclude payments by prepaid cards.

**Table 7. Payment cards issued in the country**  
(end of year)

Country	Number of cards (thousands)				Number of cards per inhabitant			
	2006	2007	2008	2009	2006	2007	2008	2009
Belgium	9,265.48	9,607.37	10,019.37	10,351.14	1.12	1.16	1.20	1.24
Austria	16,605.18	17,491.69	18,724.09	19,258.48	1.57	1.65	1.75	1.78
Bulgaria	5,996.50	7,237.85	8,089.73	7,681.78	0.78	0.95	1.06	1.01
United Kingdom	142,800.00	144,665.00	148,869.00	143,693.00	2.36	2.37	2.42	2.33
Hungary	8,218.41	8,608.49	8,946.04	8,783.25	0.82	0.86	0.89	0.88
Germany	107,969.68	122,042.85	122,870.41	125,801.29	1.31	1.48	1.50	1.54
Greece	13,106.85	14,419.12	15,259.97	15,223.94	1.18	1.29	1.36	1.35
Denmark	5,240.10	5,432.17	6,167.07	6,886.55	0.96	0.99	1.12	1.25
Ireland	3,785.42	4,803.22	5,303.78	5,440.01	0.89	1.10	1.19	1.22
Spain	70,066.63	74,959.30	76,395.16	74,518.21	1.59	1.67	1.68	1.62
Italy	63,885.00	67,602.00	69,184.00	69,114.00	1.08	1.14	1.16	1.15
Cyprus	859.46	1,054.58	1,137.20	1,229.47	1.11	1.35	1.43	1.54
Latvia	2,044.17	2,369.45	2,516.68	2,476.52	0.89	1.04	1.11	1.10
Lithuania	3,462.77	3,825.32	4,235.86	4,295.96	1.02	1.13	1.26	1.29
Luxembourg	994.88	882.17	935.57	992.35	2.11	1.84	1.91	1.99
Malta	509.74	553.86	605.23	638.91	1.26	1.35	1.47	1.55
Netherlands	31,720.48	31,355.80	30,933.80	30,199.18	1.94	1.91	1.88	1.83
Poland	23,848.05	26,496.16	30,275.46	33,212.66	0.63	0.70	0.79	0.87
Portugal	17,950.51	18,635.97	20,302.43	20,056.59	1.70	1.76	1.91	1.89
Romania	9,174.40	11,648.24	13,487.96	12,886.34	0.43	0.54	0.63	0.60
Slovakia	4,310.36	4,751.85	5,221.91	5,105.85	0.80	0.88	0.97	0.94
Slovenia	3,143.44	3,247.38	3,408.78	3,397.46	1.57	1.61	1.69	1.66
Finland	8,500.00	9,100.00	9,800.00	9,300.00	1.61	1.72	1.84	1.74
France	77,084.96	82,432.05	85,474.29	86,954.48	1.22	1.29	1.33	1.35
Czech Republic	8,185.31	9,047.61	9,609.36	9,353.01	0.80	0.88	0.92	0.89
Sweden	13,378.00	15,325.00	16,869.00	17,253.00	1.47	1.68	1.82	1.85
Estonia	1,603.78	1,758.20	1,842.12	1,834.44	1.19	1.31	1.37	1.37
<b>Russia<sup>1</sup></b>	<b>74,581.83</b>	<b>103,041.38</b>	<b>118,630.34</b>	<b>123,990.53</b>	<b>0.52</b>	<b>0.73</b>	<b>0.84</b>	<b>0.87</b>

<sup>1</sup> Including cards with a debit and credit function and excluding prepaid cards.

**Table 8. Terminals located in the country (end of year)**

Country	Number of terminals (thousands)							
	ATMs				POS terminals			
	2006	2007	2008	2009	2006	2007	2008	2009
Belgium	7.99	8.11	7.65	8.41	99.11	104.40	106.81	101.02
Austria	14.71	15.45	15.47	15.27	115.23	121.87	124.90	135.08
Bulgaria	3.66	4.54	5.11	5.47	31.64	48.90	53.99	59.45
United Kingdom	60.47	63.48	63.92	62.19	1,023.22	1,050.75	1,094.96	1,179.18
Hungary	3.81	4.29	4.62	4.75	45.84	54.58	60.78	70.96
Germany	53.89	77.60	79.57	82.70	578.42	566.04	592.99	645.43
Greece	6.74	7.32	7.77	7.95	356.85	387.67	400.87	508.57
Denmark	3.09	3.13	3.08	2.95	107.43	86.72	110.00	104.00
Ireland	3.05	3.24	3.40	3.40	53.00	71.32	73.84	80.00
Spain	58.45	60.59	61.71	61.37	1,290.66	1,351.77	1,420.79	1,392.81
Italy	43.82	48.11	52.26	54.07	1,167.79	1,219.38	1,334.49	1,269.40
Cyprus	0.52	0.56	0.61	0.67	17.72	19.30	19.59	21.67
Latvia	0.95	1.15	1.27	1.32	16.21	20.56	23.28	23.84
Lithuania	1.15	1.33	1.47	1.54	20.79	27.57	40.21	38.76
Luxembourg	0.44	0.45	0.46	0.47	8.68	9.03	9.51	10.64
Malta	0.16	0.16	0.17	0.18	8.17	8.85	10.30	11.44
Netherlands	8.11	8.55	8.65	8.51	265.78	306.26	316.18	340.16
Poland	9.94	11.54	13.57	15.88	176.48	186.61	212.34	230.58
Portugal	14.51	15.85	16.71	17.16	173.71	202.37	226.12	271.44
Romania	6.04	7.45	9.25	9.70	47.57	71.30	90.50	98.52
Slovakia	2.00	2.17	2.25	2.28	24.16	27.73	32.52	35.96
Slovenia	1.52	1.64	1.73	1.79	33.45	35.76	37.51	36.72
Finland	3.28	3.22	3.21	2.92	105.00	135.00	153.00	176.00
France	47.82	52.17	53.33	54.92	1,142.00	1,242.58	1,376.61	1,391.67
Czech Republic	3.28	3.36	3.41	3.57	61.82	78.96	57.74	77.80
Sweden	2.82	3.09	3.24	3.32	184.59	187.33	194.78	217.76
Estonia	0.85	0.93	0.93	0.92	14.67	22.26	23.93	26.63
<b>Russia</b>	<b>39.48</b>	<b>54.80</b>	<b>79.38</b>	<b>92.53</b>	<b>171.48</b>	<b>239.42</b>	<b>333.25</b>	<b>354.39</b>

Country	Number of terminals per million inhabitants							
	ATMs				POS terminals			
	2006	2007	2008	2009	2006	2007	2008	2009
Belgium	966.02	976.39	917.17	1,005.73	11,986.77	12,576.87	12,811.90	12,079.82
Austria	1,395.33	1,454.15	1,444.81	1,415.29	10,929.62	11,473.07	11,664.36	12,518.72
Bulgaria	476.74	593.57	672.05	722.86	4,119.91	6,400.23	7,098.18	7,854.72
United Kingdom	998.09	1,040.83	1,041.01	1,006.47	16,889.20	17,229.33	17,833.87	19,082.97
Hungary	378.30	426.22	460.54	473.75	4,551.22	5,427.23	6,055.08	7,080.33
Germany	654.24	943.26	968.89	1,010.10	7,022.56	6,880.82	7,221.07	7,883.08
Greece	604.47	653.54	691.82	705.75	32,008.97	34,635.50	35,673.45	45,164.47
Denmark	568.70	573.08	561.36	533.50	19,759.06	15,882.60	20,029.13	18,833.76
Ireland	718.02	743.63	766.16	760.93	12,460.80	16,368.95	16,619.14	17,925.36
Spain	1,326.44	1,350.19	1,353.57	1,336.27	29,287.81	30,124.04	31,162.12	30,324.86
Italy	743.50	810.32	873.44	897.30	19,812.64	20,536.77	22,303.83	21,064.27
Cyprus	678.23	709.18	770.39	838.35	22,940.72	24,622.45	24,701.80	27,149.12
Latvia	416.08	503.93	562.20	585.39	7,085.23	9,030.80	10,274.04	10,570.76
Lithuania	337.64	395.19	438.05	462.06	6,124.45	8,166.84	11,973.14	11,606.58
Luxembourg	920.44	927.08	941.47	940.51	18,372.83	18,808.33	19,459.68	21,382.64
Malta	384.09	396.09	402.64	433.23	20,123.11	21,636.07	24,975.68	27,683.32
Netherlands	496.54	521.80	526.40	514.67	16,264.55	18,699.72	19,232.48	20,582.08
Poland	260.62	302.81	356.10	416.30	4,628.00	4,895.84	5,570.84	6,043.46
Portugal	1,371.08	1,494.49	1,572.62	1,614.20	16,411.60	19,076.51	21,286.88	25,529.69
Romania	279.60	346.00	429.96	452.07	2,203.91	3,310.26	4,208.36	4,590.68
Slovakia	370.07	401.37	416.21	420.65	4,480.68	5,137.52	6,015.14	6,636.88
Slovenia	758.02	813.83	856.10	874.83	16,661.11	17,711.48	18,551.71	17,986.51
Finland	622.64	608.47	604.32	546.18	19,938.10	25,526.12	28,795.12	32,965.59
France	754.27	817.92	831.39	851.61	18,014.32	19,481.90	21,462.18	21,578.35
Czech Republic	319.58	325.21	326.57	340.58	6,021.44	7,648.98	5,536.50	7,415.72
Sweden	310.10	337.23	349.61	355.32	20,327.06	20,477.92	21,043.22	23,312.28
Estonia	634.34	690.55	692.07	686.36	10,905.78	16,580.01	17,846.22	19,864.22
<b>Russia</b>	<b>277.04</b>	<b>385.63</b>	<b>559.16</b>	<b>652.04</b>	<b>1,203.48</b>	<b>1,684.69</b>	<b>2,347.53</b>	<b>2,497.31</b>

**Table 9. Number of ATM cash withdrawals**  
(millions, total for the year)

Country	Cash withdrawals at ATMs located in the country								Cash withdrawals at ATMs located outside the country			
	with cards issued outside the country				with cards issued in the country				with cards issued in the country			
	2006	2007	2008	2009	2006	2007	2008	2009	2006	2007	2008	2009
Belgium	nav	nav	nav	nav	130.00	139.00	133.50	142.30	nav	nav	8.50	8.60
Austria	7.42	8.58	9.29	8.91	263.76	309.03	348.27	375.70	10.87	11.91	13.20	14.16
Bulgaria	2.86	3.21	3.41	3.45	74.27	85.08	93.43	100.62	0.28	0.47	0.64	0.76
United Kingdom	nav	nav	nav	nav	2,752.00	2,834.00	2,876.00	2,916.00	3.00	3.00	3.00	3.00
Hungary	2.79	3.46	3.84	4.11	116.44	116.08	117.31	118.09	1.07	1.48	1.33	1.19
Germany	nav	nav	nav	nav	2,447.29	1,939.71	1,998.66	2,029.70	nav	39.00	39.26	39.62
Greece	9.03	9.73	9.03	9.40	168.45	173.01	179.76	187.85	2.22	2.33	2.40	2.34
Denmark	nav	nav	nav	nav	18.15	19.29	19.63	19.00	nav	nav	nav	nav
Ireland	nav	nav	nav	12.05	190.51	200.94	202.58	185.95	5.08	6.21	8.16	7.65
Spain	39.26	41.16	42.01	39.14	947.14	970.31	976.93	949.69	7.85	8.92	9.22	9.45
Italy	nav	nav	nav	1.14	470.29	489.46	541.66	539.19	nav	nav	nav	5.49
Cyprus	1.55	1.54	1.59	1.48	7.26	8.27	10.41	10.93	1.21	1.76	2.32	2.55
Latvia	1.03	1.09	1.09	1.04	43.69	52.90	56.15	48.19	1.88	2.20	2.44	2.19
Lithuania	0.95	1.07	1.22	1.19	54.33	61.54	66.90	63.80	0.91	1.13	1.30	1.29
Luxembourg	1.12	1.22	1.32	1.37	4.71	4.81	5.01	5.10	1.62	2.14	2.75	2.99
Malta	0.87	1.00	1.05	0.89	9.47	9.72	10.53	10.41	0.12	0.13	0.15	0.16
Netherlands	14.30	18.40	29.01	49.98	480.16	474.91	473.00	454.97	31.04	34.74	40.21	40.57
Poland	nav	nav	nav	nav	541.72	597.69	637.17	671.52	2.55	3.50	5.02	4.91
Portugal	7.57	8.48	9.06	9.15	400.96	420.52	435.68	445.56	3.84	4.33	4.22	3.78
Romania	2.63	3.96	3.73	4.17	123.43	169.89	203.69	209.76	0.45	0.98	1.53	1.60
Slovakia	2.27	2.89	3.64	4.40	74.55	78.69	88.48	88.38	1.28	1.12	1.47	1.97
Slovenia	0.76	0.82	0.98	0.99	63.40	59.52	59.60	59.30	nav	1.03	1.19	1.41
Finland	1.40	1.60	1.70	1.50	197.00	190.00	186.00	180.00	1.00	1.10	1.10	1.00
France	28.38	30.26	30.57	32.85	1,458.69	1,531.21	1,593.81	1,614.47	33.50	39.11	39.94	41.78
Czech Republic	14.35	9.64	9.17	12.10	131.33	142.46	153.52	154.61	2.41	1.60	1.98	1.88
Sweden	nav	5.00	nav	nav	305.00	298.00	310.00	267.00	nav	8.00	nav	nav
Estonia	0.89	0.92	1.02	0.98	50.46	51.24	49.82	45.76	0.75	0.93	1.05	0.91
<b>Russia</b>	<b>10.80</b>	<b>12.56</b>	<b>15.12</b>	<b>12.12</b>	<b>910.41</b>	<b>1,211.35</b>	<b>1,508.72</b>	<b>1,698.01</b>	<b>nav</b>	<b>nav</b>	<b>nav</b>	<b>nav</b>

**Table 10. Value of ATM cash withdrawals<sup>1</sup>**  
(EUR billions, total for the year)

Country	Cash withdrawals at ATMs located in the country								Cash withdrawals at ATMs located outside the country			
	with cards issued outside the country				with cards issued in the country				with cards issued in the country			
	2006	2007	2008	2009	2006	2007	2008	2009	2006	2007	2008	2009
Belgium	nav	nav	nav	nav	16.83	17.84	16.60	17.80	nav	nav	1.20	1.30
Austria	1.14	1.27	1.33	1.26	29.57	34.05	38.79	43.45	1.49	1.64	1.79	1.92
Bulgaria	0.29	0.35	0.38	0.37	3.51	4.51	5.80	6.57	0.05	0.08	0.10	0.08
United Kingdom	nav	nav	nav	nav	263.75	272.03	241.36	216.40	0.40	0.30	0.33	0.28
Hungary	0.47	0.59	0.65	0.64	13.61	15.56	16.50	14.90	0.17	0.62	0.22	0.18
Germany	nav	nav	nav	nav	381.35	299.11	315.36	318.50	nav	7.83	7.99	8.38
Greece	1.55	1.80	1.89	1.96	41.56	44.02	46.80	47.56	0.48	0.51	0.52	0.48
Denmark	nav	nav	nav	nav	2.80	2.89	2.83	2.51	nav	nav	nav	nav
Ireland	nav	nav	nav	1.79	24.90	28.10	28.74	25.42	0.72	0.98	1.18	1.04
Spain	6.17	6.54	6.62	6.02	101.81	107.40	109.94	107.17	1.07	1.20	1.20	1.20
Italy	nav	nav	nav	0.25	83.33	91.08	97.91	91.87	nav	nav	nav	0.39
Cyprus	0.26	0.28	0.27	0.25	0.91	1.07	1.44	1.64	0.19	0.26	0.44	0.48
Latvia	0.15	0.16	0.16	0.15	3.66	5.04	5.52	4.25	0.38	0.44	0.49	0.41
Lithuania	0.14	0.17	0.19	0.19	4.93	6.53	7.54	6.40	0.15	0.26	0.23	0.20
Luxembourg	0.12	0.13	0.13	0.14	0.72	0.74	0.75	0.76	0.35	0.44	0.53	0.57
Malta	0.14	0.15	0.15	0.13	0.91	0.94	1.10	1.12	0.02	0.02	0.03	0.03
Netherlands	1.69	2.09	3.41	5.48	55.71	55.88	55.16	53.84	4.83	6.09	6.74	6.26
Poland	nav	nav	nav	nav	43.57	53.54	65.00	56.45	0.30	0.44	0.64	0.56
Portugal	1.03	1.15	1.22	1.20	26.29	28.10	29.17	29.57	0.39	0.44	0.44	0.40
Romania	0.31	0.49	0.50	0.54	9.46	16.49	21.41	19.99	0.09	0.20	0.30	0.28
Slovakia	0.20	0.27	0.35	0.42	6.15	7.59	9.56	9.75	0.11	0.11	0.17	0.23
Slovenia	0.10	0.13	0.16	0.16	4.12	4.47	4.90	5.01	nav	0.11	0.12	0.14
Finland	0.20	0.23	0.25	0.22	16.60	16.40	16.60	16.40	0.15	0.16	0.17	0.15
France	4.81	5.39	5.39	5.29	100.28	106.78	114.84	120.86	3.91	4.65	4.69	4.92
Czech Republic	1.32	1.08	1.19	1.49	16.63	18.91	23.24	21.62	0.13	0.23	0.31	0.30
Sweden	0.76	0.57	nav	nav	33.82	34.16	24.44	21.09	0.76	0.95	nav	nav
Estonia	0.11	0.12	0.13	0.12	3.36	3.77	3.59	2.97	0.10	0.13	0.14	0.11
<b>Russia</b>	<b>1.66</b>	<b>2.00</b>	<b>2.19</b>	<b>1.62</b>	<b>94.82</b>	<b>140.59</b>	<b>191.02</b>	<b>175.12</b>	<b>nav</b>	<b>nav</b>	<b>nav</b>	<b>nav</b>

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

**Table 11. Number of POS payment transactions**  
(millions, total for the year)

Country	POS transactions at terminals located in the country								POS transactions at terminals located outside the country			
	with cards issued outside the country				with cards issued in the country				with cards issued in the country			
	2006	2007	2008	2009	2006	2007	2008	2009	2006	2007	2008	2009
Belgium	nav	nav	nav	nav	229.95	252.31	274.49	292.76	nav	nav	nav	nav
Austria	28.40	30.33	32.68	31.40	747.38	803.32	865.40	924.09	50.00	58.17	68.68	73.31
Bulgaria	0.83	2.26	3.50	4.54	6.27	6.95	10.99	12.15	0.97	1.81	2.66	3.41
United Kingdom	162.00	269.00	332.00	155.00	6,441.00	6,894.00	7,369.00	7,886.00	220.00	240.00	245.00	236.00
Hungary	5.52	6.61	7.42	10.08	107.29	137.99	163.31	179.00	4.58	6.27	8.01	8.75
Germany	nav	nav	nav	nav	2,477.90	2,006.12	2,163.17	2,274.18	nav	165.85	173.48	191.73
Greece	10.21	9.30	9.00	9.46	64.24	63.75	66.21	70.16	3.01	5.05	6.11	8.14
Denmark	28.65	35.46	19.79	19.80	703.78	797.07	833.16	836.60	67.93	78.24	45.34	54.80
Ireland	nav	nav	nav	nav	204.73	247.64	299.45	304.40	nav	nav	nav	nav
Spain	91.75	99.37	107.55	107.09	1,554.99	1,806.97	1,952.06	1,989.38	37.83	44.48	48.10	49.87
Italy	nav	nav	nav	70.32	770.65	825.35	873.31	1,444.37	nav	nav	nav	116.80
Cyprus	2.99	3.13	3.64	3.57	18.64	20.58	24.45	24.72	2.45	3.24	4.38	5.44
Latvia	2.84	4.28	3.77	2.85	54.04	72.11	86.43	85.47	2.84	4.23	4.98	5.59
Lithuania	3.32	3.24	4.25	4.45	55.55	70.31	83.14	87.94	1.96	3.04	3.98	4.64
Luxembourg	14.76	16.19	16.72	15.78	34.09	35.95	38.46	40.17	9.49	11.85	14.15	16.29
Malta	2.55	2.72	2.49	2.38	5.05	6.91	8.01	8.56	1.14	1.53	2.10	2.71
Netherlands	20.09	29.40	33.93	39.04	1,481.84	1,621.60	1,792.28	1,980.00	67.11	70.71	81.82	87.71
Poland	nav	nav	nav	nav	345.54	450.01	560.20	686.73	8.37	11.76	16.47	17.17
Portugal	22.66	25.96	27.73	28.68	878.99	937.14	989.10	1,049.92	7.10	8.31	9.45	10.37
Romania	1.52	2.89	2.98	2.86	18.15	35.64	59.68	76.90	1.59	4.00	6.27	7.55
Slovakia	3.97	4.85	6.01	6.89	35.42	41.59	50.52	65.67	2.44	3.42	5.09	10.49
Slovenia	21.26	4.56	5.18	4.50	93.81	99.71	103.25	105.22	3.47	4.05	3.74	4.28
Finland	8.30	10.40	12.90	11.60	815.00	918.00	930.00	917.00	9.80	10.90	12.30	12.20
France	184.66	191.13	179.55	175.20	5,466.33	5,978.70	6,358.54	6,712.64	149.03	165.96	183.96	210.61
Czech Republic	25.97	11.35	22.31	20.53	93.57	129.41	147.51	182.50	5.45	7.21	10.34	11.73
Sweden	nav	34.00	nav	nav	968.00	1,121.00	1,389.00	1,531.00	nav	32.00	nav	nav
Estonia	3.74	4.28	5.29	5.95	103.40	126.14	142.40	146.18	3.36	4.70	5.94	9.29
<b>Russia</b>	<b>6.98</b>	<b>7.88</b>	<b>10.27</b>	<b>10.06</b>	<b>127.07</b>	<b>189.86</b>	<b>249.96</b>	<b>329.66</b>	<b>11.40</b>	<b>17.86</b>	<b>27.93</b>	<b>33.51</b>

**Table 12. Volume of POS payment transactions<sup>1</sup>**  
(EUR billions, total for the year)

Country	POS transactions at terminals located in the country								POS transactions at terminals located in the country			
	with cards issued outside the country				with cards issued in the country				with cards issued in the country			
	2006	2007	2008	2009	2006	2007	2008	2009	2006	2007	2008	2009
Belgium	nav	nav	nav	nav	11.44	12.54	13.78	14.44	nav	nav	nav	nav
Austria	2.93	3.12	3.33	2.79	40.33	43.47	46.52	48.72	4.60	5.29	6.14	6.02
Bulgaria	0.12	0.27	0.32	0.32	0.46	0.67	0.92	0.80	0.09	0.17	0.22	0.26
United Kingdom	17.20	23.23	20.83	8.06	470.52	517.31	477.44	444.61	33.33	36.54	34.88	286.84
Hungary	0.55	0.65	0.65	0.68	8.39	9.63	10.30	8.50	0.39	0.50	0.60	0.53
Germany	nav	nav	nav	nav	163.26	129.27	136.96	139.67	nav	15.59	16.93	17.26
Greece	1.17	1.94	1.44	1.39	5.00	5.20	5.43	6.40	0.47	0.73	0.91	1.01
Denmark	2.49	2.89	1.52	1.34	35.42	40.00	38.91	37.02	5.51	6.01	3.09	3.44
Ireland	nav	nav	nav	nav	19.27	23.25	25.38	23.05	nav	nav	nav	nav
Spain	7.92	8.73	9.32	8.61	78.08	87.72	91.78	87.96	3.61	4.17	4.28	3.99
Italy	nav	nav	nav	7.61	71.32	76.57	62.54	114.18	nav	nav	nav	9.37
Cyprus	0.45	0.47	0.49	0.41	1.34	1.53	1.90	1.85	0.39	0.51	0.66	0.70
Latvia	0.19	0.26	0.22	0.12	0.93	1.45	1.70	1.32	0.33	0.46	0.56	0.41
Lithuania	0.11	0.13	0.18	0.14	0.92	1.26	1.55	1.38	0.16	0.24	0.30	0.27
Luxembourg	1.05	1.16	1.16	1.08	2.27	2.43	2.60	2.69	0.96	1.17	1.35	1.45
Malta	0.32	0.29	0.26	0.24	0.27	0.38	0.46	0.50	0.11	0.14	0.18	0.21
Netherlands	2.33	3.13	3.25	3.47	67.72	73.04	78.95	79.83	6.98	7.16	8.19	7.80
Poland	nav	nav	nav	nav	10.14	13.55	17.96	16.77	0.69	0.97	1.38	1.14
Portugal	1.30	1.58	1.61	1.52	31.23	34.98	38.26	40.52	0.57	0.67	0.76	0.80
Romania	0.14	0.23	0.22	0.25	0.75	1.58	2.55	2.61	0.18	0.42	0.66	0.62
Slovakia	0.32	0.31	0.33	0.31	1.09	1.95	2.15	2.47	0.17	0.24	0.37	0.57
Slovenia	0.85	0.35	0.41	0.37	3.04	3.32	3.73	3.73	0.27	0.29	0.29	0.31
Finland	0.52	0.63	0.75	0.65	27.92	32.05	35.87	30.80	0.75	0.84	0.93	0.87
France	17.68	19.75	18.87	17.06	270.97	296.70	316.46	323.76	11.88	13.90	15.35	15.83
Czech Republic	1.61	1.02	1.70	1.26	3.65	5.01	6.73	6.73	0.49	0.59	0.84	0.87
Sweden	1.62	1.36	nav	nav	41.49	47.13	49.61	47.18	2.38	2.42	nav	nav
Estonia	0.19	0.22	0.26	0.26	1.74	2.29	2.55	2.25	0.18	0.25	0.30	0.33
<b>Russia</b>	<b>1.41</b>	<b>1.63</b>	<b>1.81</b>	<b>1.34</b>	<b>5.45</b>	<b>8.76</b>	<b>14.11</b>	<b>13.20</b>	<b>2.09</b>	<b>3.18</b>	<b>4.72</b>	<b>4.36</b>

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

## **PAYMENT SERVICES PROVIDED BY CREDIT INSTITUTIONS BY REGION**

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**Table 1. Institutional density of payment services**

Russian federal district/territory	Total number of banking system institutions <sup>1</sup>		Number of banking system institutions per million inhabitants	
	01.01.09	01.01.10	01.01.09	01.01.10
1	2	3	4	5
<b>Far Eastern Federal District</b>	<b>1,847</b>	<b>1,821</b>	<b>286</b>	<b>283</b>
Amur Region	242	230	278	266
Jewish Autonomous Region	47	46	253	248
Kamchatka Territory	122	121	353	352
Magadan Region	67	69	404	423
Primorye Territory	500	490	251	246
Republic of Sakha (Yakutia)	336	328	353	345
Sakhalin Region	145	153	280	297
Khabarovsk Territory	353	350	251	250
Chukotka Autonomous Area	35	34	696	687
<b>Volga Federal District</b>	<b>10,603</b>	<b>10,220</b>	<b>352</b>	<b>339</b>
Kirov Region	442	435	313	310
Nizhny Novgorod Region	1,200	1,186	357	355
Orenburg Region	856	831	404	394
Penza Region	607	582	437	422
Perm Territory	827	814	304	301
Samara Region	1,004	976	316	308
Saratov Region	997	926	386	360
Ulyanovsk Region	439	414	335	317
Republic of Bashkortostan	1,284	1,247	317	307
Republic of Mari El	163	160	232	229
Republic of Mordovia	316	311	376	373
Republic of Tatarstan (Tatarstan)	1,706	1,607	453	426
Udmurtian Republic	405	377	264	247
Chuvash Republic – Chuvashia	357	354	278	277
<b>Northwestern Federal District</b>	<b>4,066</b>	<b>4,003</b>	<b>302</b>	<b>298</b>
Arkhangelsk Region	312	314	245	249
Vologda Region	408	405	334	332
Kaliningrad Region	292	298	311	318
Leningrad Region	385	381	236	233
Murmansk Region	228	232	268	275
Novgorod Region	182	175	279	271
Pskov Region	190	176	269	253
St. Petersburg	1,581	1,538	346	336
Republic of Karelia	187	186	271	271
Komi Republic	301	298	311	311
<b>Siberian Federal District</b>	<b>5,851</b>	<b>5,498</b>	<b>299</b>	<b>281</b>
Altai Territory	992	935	395	374
Trans-Baikal Territory	321	271	287	243
Irkutsk Region	622	586	248	234
Kemerovo Region	589	574	209	203
Krasnoyarsk Territory	930	882	322	305
Novosibirsk Region	798	750	303	284
Omsk Region	727	660	360	328
Tomsk Region	295	279	285	269
Republic of Altai	62	62	299	296
Republic of Buryatia	281	271	293	282
Republic of Tuva	53	53	170	169
Republic of Khakassia	181	175	337	325

Russian federal district/territory	Total number of banking system institutions <sup>1</sup>		Number of banking system institutions per million inhabitants	
	01.01.09	01.01.10	01.01.09	01.01.10
1	2	3	4	5
<b>Urals Federal District</b>	<b>3,732</b>	<b>3,577</b>	<b>305</b>	<b>291</b>
Kurgan Region	314	314	327	330
Sverdlovsk Region	1,187	1,161	270	264
Tyumen Region	1,366	1,253	405	369
Chelyabinsk Region	865	849	246	242
<b>Central Federal District</b>	<b>12,098</b>	<b>12,092</b>	<b>326</b>	<b>326</b>
Belgorod Region	470	466	309	306
Bryansk Region	310	311	237	239
Vladimir Region	423	414	292	288
Voronezh Region	669	662	293	292
Ivanovo Region	274	271	254	253
Kaluga Region	290	291	288	290
Kostroma Region	235	200	337	289
Kursk Region	313	308	269	267
Lipetsk Region	322	314	275	270
Orel Region	245	212	298	260
Ryazan Region	300	293	258	253
Smolensk Region	254	251	258	258
Tambov Region	331	320	299	292
Tver Region	368	371	267	271
Tula Region	376	373	240	240
Yaroslavl Region	393	387	299	295
Moscow	6,525	6,648	381	386
<b>Southern Federal District</b>	<b>5,097</b>	<b>5,149</b>	<b>223</b>	<b>224</b>
Astrakhan Region	274	267	274	266
Volgograd Region	726	723	278	278
Krasnodar Territory	1,502	1,533	293	298
Republic of Ingushetia	20	22	40	43
Rostov Region	1,297	1,257	305	296
Stavropol Territory	598	600	221	222
Kabardino-Balkarian Republic	156	153	175	171
Karachayev-Republic	49	48	115	112
Republic of Adygea (Adygea)	95	95	215	215
Republic of Daghestan	245	271	91	100
Republic of Kalmykia	50	50	175	176
Republic of North Ossetia – Alania	83	87	118	124
Chechen Republic	2	43	2	35
<b>Russia total</b>	<b>43,294</b>	<b>42,360</b>	<b>305</b>	<b>298</b>

<sup>1</sup> Bank of Russia branches, credit institutions and their branches, additional offices, operations offices, cash and credit offices, and cash operations departments outside cash settlement centres.

**Table 2. Number of transaction accounts opened for individuals and legal entities<sup>1</sup> in credit institutions (in rubles and foreign currency)**

thousands

Russian federal district/territory	Total number of transaction accounts		of which		Total number of transaction accounts per million inhabitants	
			transaction accounts from which cash has been withdrawn since the start of the year			
	01.01.09	01.01.10	01.01.09	01.01.10	01.01.09	01.01.10
1	2	3	4	5	6	7
<b>Far Eastern Federal District</b>	<b>20,026</b>	<b>21,190</b>	<b>5,799</b>	<b>6,358</b>	<b>3,100</b>	<b>3,290</b>
Amur Region	2,586	2,801	576	671	2,991	3,255
Jewish Autonomous Region	410	380	82	66	2,212	2,053
Kamchatka Territory	1,151	1,204	165	174	3,351	3,517
Magadan Region	770	758	151	156	4,725	4,698
Primorye Territory	5,583	5,926	1,071	1,053	2,808	2,990
Sakhalin Region	1,563	1,653	182	328	3,038	3,236
Khabarovsk Territory	4,990	5,234	2,485	3,127	3,559	3,737
Chukotka Autonomous Area	236	247	28	29	4,767	5,079
Republic of Sakha (Yakutia)	2,737	2,988	1,060	755	2,882	3,148
<b>Volga Federal District</b>	<b>89,251</b>	<b>95,904</b>	<b>17,446</b>	<b>18,273</b>	<b>2,959</b>	<b>3,185</b>
Kirov Region	3,614	3,745	421	472	2,579	2,692
Nizhny Novgorod Region	10,690	11,356	1,920	1,898	3,200	3,417
Orenburg Region	5,591	6,000	1,002	1,324	2,648	2,840
Penza Region	3,501	3,618	441	376	2,538	2,634
Perm Territory	7,203	7,470	1,496	1,604	2,660	2,765
Samara Region	13,535	15,595	2,486	2,395	4,268	4,919
Saratov Region	6,822	7,128	1,108	1,077	2,651	2,779
Ulyanovsk Region	3,628	3,667	486	500	2,780	2,824
Republic of Bashkortostan	12,125	12,842	2,488	1,982	2,988	3,158
Republic of Mari El	1,594	1,620	199	156	2,277	2,320
Republic of Mordovia	2,557	2,663	480	500	3,069	3,222
Republic of Tatarstan (Tatarstan)	11,355	12,602	1,913	2,765	3,013	3,335
Udmurtian Republic	3,928	4,319	2,455	2,578	2,570	2,829
Chuvash Republic – Chuvashia	3,109	3,279	551	646	2,430	2,565
<b>Northwestern Federal District</b>	<b>38,105</b>	<b>39,940</b>	<b>10,006</b>	<b>10,228</b>	<b>2,831</b>	<b>2,972</b>
Arkhangelsk Region	3,847	3,927	602	643	3,049	3,130
Vologda Region	3,580	3,642	632	668	2,939	3,001
Kaliningrad Region	2,156	1,960	345	306	2,300	2,090
Leningrad Region	2,506	2,648	652	681	1,536	1,625
Murmansk Region	2,115	2,067	370	347	2,511	2,470
Novgorod Region	1,479	1,235	192	209	2,290	1,928
Pskov Region	1,139	1,179	149	143	1,635	1,713
St. Petersburg	17,154	19,379	6,352	6,492	3,744	4,213
Republic of Karelia	1,582	1,288	262	229	2,300	1,883
Komi Republic	2,548	2,614	450	511	2,658	2,749
<b>Siberian Federal District</b>	<b>54,148</b>	<b>57,130</b>	<b>13,692</b>	<b>14,193</b>	<b>2,770</b>	<b>2,921</b>
Altai Territory	5,879	5,994	740	1,069	2,355	2,407
Trans-Baikal Territory	2,335	2,641	709	769	2,090	2,365
Irkutsk Region	8,487	7,980	1,954	1,253	3,387	3,188
Kemerovo Region	8,640	8,911	1,511	1,487	3,062	3,159
Krasnoyarsk Territory	8,186	9,021	3,035	2,925	2,833	3,117
Novosibirsk Region	8,262	9,532	2,132	2,464	3,130	3,597
Omsk Region	4,675	4,941	796	959	2,321	2,456
Tomsk Region	2,734	2,951	577	643	2,632	2,827
Republic of Altai	373	418	44	69	1,783	1,984
Republic of Buryatia	2,612	2,719	1,904	2,223	2,719	2,822
Republic of Tuva	470	543	90	104	1,498	1,713
Republic of Khakassia	1,495	1,478	200	229	2,778	2,741

Russian federal district/territory	Total number of transaction accounts		of which		Total number of transaction accounts per million inhabitants	
			transaction accounts from which cash has been withdrawn since the start of the year			
	01.01.09	01.01.10	01.01.09	01.01.10	01.01.09	01.01.10
1	2	3	4	5	6	7
<b>Urals Federal District</b>	<b>38,919</b>	<b>42,454</b>	<b>13,740</b>	<b>12,159</b>	<b>3,176</b>	<b>3,457</b>
Kurgan Region	2,169	2,235	1,087	372	2,276	2,358
Sverdlovsk Region	14,327	15,212	3,850	4,237	3,260	3,462
Tyumen Region	11,747	14,187	6,032	4,788	3,456	4,136
Chelyabinsk Region	10,676	10,820	2,771	2,762	3,043	3,084
<b>Central Federal District</b>	<b>197,107</b>	<b>215,770</b>	<b>58,950</b>	<b>58,574</b>	<b>5,310</b>	<b>5,813</b>
Belgorod Region	4,464	4,503	1,432	1,777	2,927	2,943
Bryansk Region	3,463	3,760	1,453	2,212	2,665	2,910
Vladimir Region	4,528	4,781	766	523	3,145	3,343
Voronezh Region	6,790	8,034	868	1,406	2,991	3,552
Ivanovo Region	2,765	2,805	357	449	2,577	2,630
Kaluga Region	2,563	2,706	541	352	2,555	2,702
Kostroma Region	1,774	1,892	269	374	2,563	2,749
Kursk Region	3,841	3,990	900	692	3,324	3,474
Lipetsk Region	3,353	3,605	823	1,143	2,883	3,114
Orel Region	2,235	2,294	539	729	2,736	2,823
Ryazan Region	3,167	3,283	550	637	2,736	2,851
Smolensk Region	2,368	2,542	351	372	2,431	2,631
Tambov Region	2,826	2,787	237	271	2,576	2,561
Tver Region	2,473	2,554	528	641	1,806	1,878
Tula Region	4,692	4,539	567	529	3,021	2,946
Yaroslavl Region	3,858	4,066	1,148	1,288	2,944	3,113
Moscow	141,945	157,628	47,620	45,180	8,242	9,103
<b>Southern Federal District</b>	<b>45,736</b>	<b>49,464</b>	<b>9,215</b>	<b>9,977</b>	<b>1,997</b>	<b>2,154</b>
Astrakhan Region	2,270	2,726	431	751	2,258	2,707
Volgograd Region	6,623	6,901	2,216	1,898	2,548	2,665
Krasnodar Territory	12,630	13,612	2,318	2,692	2,456	2,638
Republic of Ingushetia	253	320	16	39	499	620
Rostov Region	11,272	11,910	1,712	1,984	2,657	2,816
Stavropol Territory	6,107	6,538	1,344	1,336	2,256	2,411
Kabardino-Balkarian Republic	1,424	1,590	215	242	1,595	1,779
Karachayevo-Circassian Republic	784	828	57	90	1,834	1,939
Republic of Adygea (Adygea)	846	883	100	109	1,911	1,993
Republic of Daghestan	1,473	1,713	196	260	543	626
Republic of Kalmykia	626	674	550	428	2,205	2,379
Republic of North Ossetia – Alania	1,428	1,546	61	69	2,035	2,205
Chechen Republic	nap	222	nap	78	nap	175
<b>Russia total</b>	<b>483,292</b>	<b>521,851</b>	<b>128,849</b>	<b>129,761</b>	<b>3,406</b>	<b>3,677</b>

<sup>1</sup> Legal entities other than credit institutions.

**Table 3. Credit transfers<sup>1</sup> (in rubles and foreign currency): by volume**

thousands

Russian federal district/territory	Total credit transfers		of which credit transfers were made using					
			payment orders		letters of credit		individuals documents	
	2008	2009	2008	2009	2008	2009	2008	2009
1	2	3	4	5	6	7	8	9
<b>Far Eastern Federal District</b>	<b>55,669</b>	<b>53,073</b>	<b>47,252</b>	<b>44,907</b>	<b>0</b>	<b>0</b>	<b>8,416</b>	<b>8,165</b>
Amur Region	6,710	6,002	5,890	5,178	0	0	820	824
Jewish Autonomous Region	469	557	440	521	0	0	30	36
Kamchatka Territory	2,400	2,303	2,092	1,914	0	0	308	389
Magadan Region	2,027	2,106	846	831	0	0	1,182	1,275
Primorye Territory	19,818	18,470	16,581	15,678	0	0	3,237	2,791
Sakhalin Region	4,416	4,103	3,886	3,589	0	0	529	514
Khabarovsk Territory	14,265	13,638	12,956	12,438	0	0	1,309	1,200
Chukotka Autonomous Area	176	322	168	311	0	0	8	10
Republic of Sakha (Yakutia)	5,389	5,572	4,394	4,447	0	0	994	1,125
<b>Volga Federal District</b>	<b>307,943</b>	<b>304,405</b>	<b>184,185</b>	<b>176,049</b>	<b>6</b>	<b>4</b>	<b>123,752</b>	<b>128,352</b>
Kirov Region	9,627	9,579	8,220	8,149	0	0	1,407	1,429
Nizhny Novgorod Region	39,360	43,653	24,843	25,946	1	0	14,516	17,707
Orenburg Region	16,882	16,407	8,771	8,095	0	0	8,111	8,312
Penza Region	10,640	18,821	7,160	6,988	0	0	3,480	11,832
Perm Territory	33,177	31,995	17,873	16,828	0	0	15,304	15,167
Samara Region	51,773	34,571	28,024	25,396	4	0	23,746	9,174
Saratov Region	20,457	19,755	16,324	14,518	0	0	4,133	5,236
Ulyanovsk Region	12,067	11,520	6,192	5,729	0	0	5,875	5,791
Republic of Bashkortostan	23,297	22,343	17,165	16,194	0	0	6,133	6,149
Republic of Mari El	5,730	4,740	3,986	2,774	0	1	1,744	1,965
Republic of Mordovia	7,543	7,565	3,900	3,556	0	0	3,643	4,009
Republic of Tatarstan (Tatarstan)	46,585	46,342	27,848	28,570	0	0	18,737	17,772
Udmurtian Republic	22,345	29,811	8,295	7,756	0	2	14,050	22,053
Chuvash Republic – Chuvashia	8,459	7,303	5,586	5,547	0	0	2,873	1,756
<b>Northwestern Federal District</b>	<b>262,393</b>	<b>246,262</b>	<b>130,555</b>	<b>121,889</b>	<b>12</b>	<b>1</b>	<b>131,826</b>	<b>124,372</b>
Arkhangelsk Region	12,491	12,743	6,566	6,015	0	0	5,925	6,728
Vologda Region	21,465	19,968	9,468	8,563	0	0	11,998	11,405
Kaliningrad Region	18,669	17,433	6,621	6,130	0	0	12,049	11,302
Leningrad Region	21,857	21,441	5,772	6,013	0	0	16,085	15,429
Murmansk Region	13,784	14,517	5,609	4,875	0	0	8,175	9,643
Novgorod Region	16,433	9,358	3,605	3,522	0	0	12,828	5,836
Pskov Region	8,859	8,788	3,404	3,168	0	0	5,455	5,619
St. Petersburg	127,136	119,799	79,900	74,372	11	1	47,226	45,426
Republic of Karelia	10,956	11,040	4,309	3,929	0	0	6,647	7,111
Komi Republic	10,742	11,175	5,304	5,302	0	0	5,438	5,873
<b>Siberian Federal District</b>	<b>191,941</b>	<b>191,328</b>	<b>130,951</b>	<b>128,755</b>	<b>3</b>	<b>2</b>	<b>60,987</b>	<b>62,570</b>
Altai Territory	28,379	27,185	22,964	22,669	0	0	5,415	4,516
Trans-Baikal Territory	4,234	4,091	3,415	2,995	0	0	819	1,095
Irkutsk Region	16,006	14,185	12,883	11,052	1	0	3,123	3,133
Kemerovo Region	25,316	25,814	14,806	13,945	0	0	10,510	11,869
Krasnoyarsk Territory	26,007	22,715	15,953	14,069	1	1	10,053	8,645
Novosibirsk Region	48,075	53,974	26,812	31,380	1	0	21,263	22,593
Omsk Region	24,769	25,581	18,572	18,727	0	0	6,196	6,853
Tomsk Region	7,718	7,505	6,179	5,897	0	0	1,538	1,608
Republic of Altai	881	908	487	509	0	0	394	400
Republic of Buryatia	6,967	5,896	6,269	5,179	0	0	698	717
Republic of Tuva	798	864	385	369	0	0	412	496
Republic of Khakassia	2,791	2,610	2,226	1,964	0	0	565	646

Russian federal district/territory	Total credit transfers		of which credit transfers were made using					
			payment orders		letters of credit		individuals documents	
	2008	2009	2008	2009	2008	2009	2008	2009
1	2	3	4	5	6	7	8	9
<b>Urals Federal District</b>	<b>137,585</b>	<b>132,566</b>	<b>99,442</b>	<b>94,366</b>	<b>3</b>	<b>1</b>	<b>38,140</b>	<b>38,199</b>
Kurgan Region	4,410	4,727	3,066	3,300	0	0	1,344	1,427
Sverdlovsk Region	53,084	46,875	39,114	36,269	1	0	13,970	10,606
Tyumen Region	41,268	41,767	32,385	31,526	2	0	8,881	10,241
Chelyabinsk Region	38,823	39,197	24,878	23,272	0	0	13,945	15,925
<b>Central Federal District</b>	<b>833,132</b>	<b>781,229</b>	<b>445,963</b>	<b>387,355</b>	<b>23</b>	<b>6</b>	<b>387,146</b>	<b>393,867</b>
Belgorod Region	16,531	15,659	8,628	8,058	0	0	7,903	7,601
Bryansk Region	8,603	8,965	4,246	4,471	0	0	4,357	4,494
Vladimir Region	10,036	12,362	7,650	7,480	3	1	2,382	4,881
Voronezh Region	31,586	35,160	10,350	11,202	0	0	21,236	23,958
Ivanovo Region	12,185	7,957	4,404	4,380	0	0	7,780	3,577
Kaluga Region	6,947	7,645	4,904	4,786	0	0	2,043	2,859
Kostroma Region	8,920	10,103	3,976	3,604	0	0	4,944	6,499
Kursk Region	9,592	9,979	6,911	7,142	0	0	2,682	2,836
Lipetsk Region	7,314	7,484	6,225	6,156	0	0	1,089	1,327
Orel Region	3,747	3,683	2,996	2,868	10	0	741	815
Ryazan Region	6,533	6,454	5,525	5,326	0	0	1,008	1,127
Smolensk Region	6,093	5,488	4,561	4,258	0	0	1,533	1,231
Tambov Region	3,822	3,640	2,996	2,757	0	0	826	884
Tver Region	16,899	16,145	6,762	6,559	0	0	10,137	9,586
Tula Region	11,473	11,503	7,356	6,716	0	0	4,117	4,787
Yaroslavl Region	23,200	21,056	11,349	9,785	0	0	11,850	11,271
Moscow	649,650	597,948	347,123	291,809	8	5	302,519	306,134
<b>Southern Federal District</b>	<b>164,742</b>	<b>172,603</b>	<b>87,786</b>	<b>89,073</b>	<b>4</b>	<b>1</b>	<b>76,952</b>	<b>83,528</b>
Astrakhan Region	10,480	10,488	4,130	3,360	0	0	6,350	7,127
Volgograd Region	30,134	30,229	13,621	11,951	0	0	16,512	18,278
Krasnodar Territory	49,029	55,366	25,870	29,339	0	0	23,159	26,026
Republic of Ingushetia	143	231	120	202	3	0	21	29
Rostov Region	50,355	52,369	23,816	25,198	0	1	26,539	27,170
Stavropol Territory	14,786	14,308	13,564	13,057	0	0	1,221	1,251
Kabardino-Balkarian Republic	1,259	1,376	1,055	1,098	0	0	205	278
Karachayev-Republic	758	809	503	495	0	0	255	314
Republic of Adygea (Adygea)	2,594	3,072	833	1,113	0	0	1,761	1,958
Republic of Dagestan	3,019	2,043	2,406	1,443	0	0	613	600
Republic of Kalmykia	783	739	514	496	0	0	268	243
Republic of North Ossetia – Alania	1,402	1,334	1,353	1,272	0	0	48	62
Chechen Republic	0	241	0	49	0	0	0	192
<b>Russia total</b>	<b>1,953,406</b>	<b>1,881,465</b>	<b>1,126,135</b>	<b>1,042,395</b>	<b>51</b>	<b>17</b>	<b>827,220</b>	<b>839,053</b>

<sup>1</sup> Including payments by customers of credit institutions (individuals and legal entities other than credit institutions) and credit institutions' own payments.

**Table 4. Credit transfers<sup>1</sup> (in rubles and foreign currency): by value**

billion rubles

Russian federal district/territory	Total credit transfers		of which credit transfers are made using					
			payment orders		letters of credit		individuals documents	
	2008	2009	2008	2009	2008	2009	2008	2009
1	2	3	4	5	6	7	8	9
<b>Far Eastern Federal District</b>	<b>6,495</b>	<b>6,501</b>	<b>6,345</b>	<b>6,366</b>	<b>2</b>	<b>4</b>	<b>149</b>	<b>131</b>
Amur Region	601	649	592	640	0	0	9	8
Jewish Autonomous Region	26	28	26	27	0	0	0	1
Kamchatka Territory	236	253	228	245	0	0	9	7
Magadan Region	120	132	115	127	0	0	5	5
Primorye Territory	2,462	2,268	2,400	2,215	1	1	61	53
Sakhalin Region	496	433	483	419	0	0	13	14
Khabarovsk Territory	1,716	1,942	1,693	1,918	1	3	22	21
Chukotka Autonomous Area	42	71	42	70	0	0	0	0
Republic of Sakha (Yakutia)	796	727	767	704	0	0	29	22
<b>Volga Federal District</b>	<b>36,086</b>	<b>29,951</b>	<b>35,649</b>	<b>29,566</b>	<b>24</b>	<b>9</b>	<b>413</b>	<b>375</b>
Kirov Region	828	695	819	688	0	0	9	7
Nizhny Novgorod Region	6,130	6,537	6,085	6,491	1	0	45	45
Orenburg Region	1,243	1,054	1,220	1,034	0	0	23	20
Penza Region	532	468	519	455	0	1	13	13
Perm Territory	3,994	2,978	3,943	2,934	0	0	51	44
Samara Region	6,611	4,707	6,533	4,651	17	3	62	53
Saratov Region	1,862	1,536	1,831	1,506	1	0	31	30
Ulyanovsk Region	846	545	831	534	1	0	14	10
Republic of Bashkortostan	3,159	2,612	3,107	2,559	0	1	52	52
Republic of Mari El	312	185	307	180	0	1	5	4
Republic of Mordovia	404	341	400	335	0	0	4	5
Republic of Tatarstan (Tatarstan)	8,040	6,448	7,960	6,379	1	3	78	66
Udmurtian Republic	1,479	1,419	1,459	1,399	0	0	20	20
Chuvash Republic – Chuvashia	645	426	637	420	1	0	7	6
<b>Northwestern Federal District</b>	<b>41,602</b>	<b>25,546</b>	<b>40,890</b>	<b>25,203</b>	<b>289</b>	<b>9</b>	<b>424</b>	<b>334</b>
Arkhangelsk Region	1,352	987	1,337	972	0	0	15	15
Vologda Region	1,523	1,027	1,505	1,012	0	1	18	15
Kaliningrad Region	1,385	1,133	1,366	1,119	0	0	19	14
Leningrad Region	745	658	701	628	0	0	44	30
Murmansk Region	844	589	817	559	0	0	28	30
Novgorod Region	373	308	357	298	0	0	15	9
Pskov Region	343	259	334	253	0	0	9	7
St. Petersburg	33,830	19,492	33,298	19,300	287	8	245	184
Republic of Karelia	354	280	344	272	0	0	10	9
Komi Republic	852	812	831	790	0	0	21	22
<b>Siberian Federal District</b>	<b>19,959</b>	<b>17,362</b>	<b>19,716</b>	<b>17,133</b>	<b>8</b>	<b>3</b>	<b>234</b>	<b>226</b>
Altai Territory	1,397	1,576	1,379	1,552	0	0	17	25
Trans-Baikal Territory	383	300	377	290	0	0	6	10
Irkutsk Region	2,485	2,212	2,447	2,177	1	1	37	34
Kemerovo Region	2,423	1,867	2,389	1,840	0	0	33	27
Krasnoyarsk Territory	2,840	2,057	2,791	2,017	4	1	45	38
Novosibirsk Region	6,426	6,121	6,372	6,066	2	0	51	55
Omsk Region	2,301	1,804	2,281	1,790	0	0	19	13
Tomsk Region	1,033	836	1,025	829	0	0	8	7
Republic of Altai	60	56	58	54	0	0	1	2
Republic of Buryatia	371	319	362	312	0	0	9	8
Republic of Tuva	38	42	37	41	0	0	2	2
Republic of Khakassia	203	172	197	166	0	0	6	6

Russian federal district/territory	Total credit transfers		of which credit transfers are made using					
			payment orders		letters of credit		individuals documents	
	2008	2009	2008	2009	2008	2009	2008	2009
1	2	3	4	5	6	7	8	9
<b>Urals Federal District</b>	<b>25,808</b>	<b>18,493</b>	<b>25,522</b>	<b>18,250</b>	<b>15</b>	<b>10</b>	<b>271</b>	<b>233</b>
Kurgan Region	319	268	310	261	0	0	8	7
Sverdlovsk Region	9,898	6,944	9,791	6,857	1	0	105	87
Tyumen Region	10,362	7,573	10,242	7,464	11	9	108	100
Chelyabinsk Region	5,230	3,708	5,178	3,668	2	1	49	39
<b>Central Federal District</b>	<b>555,573</b>	<b>320,605</b>	<b>554,209</b>	<b>319,393</b>	<b>147</b>	<b>132</b>	<b>1,217</b>	<b>1,081</b>
Belgorod Region	1,770	1,612	1,756	1,598	2	1	12	14
Bryansk Region	579	556	571	548	0	0	8	8
Vladimir Region	786	2,448	777	2,439	0	0	8	9
Voronezh Region	2,564	1,991	2,541	1,965	1	2	22	24
Ivanovo Region	464	438	453	429	1	0	10	8
Kaluga Region	866	596	855	584	0	0	11	11
Kostroma Region	438	295	430	288	0	0	8	7
Kursk Region	967	815	958	805	0	0	10	9
Lipetsk Region	1,311	895	1,303	884	0	0	8	10
Orel Region	364	308	359	303	0	0	4	5
Ryazan Region	668	551	655	541	0	0	12	10
Smolensk Region	659	488	649	478	0	0	10	9
Tambov Region	347	305	340	298	0	0	8	7
Tver Region	754	655	741	642	0	1	14	12
Tula Region	1,166	1,044	1,149	1,029	0	0	17	15
Yaroslavl Region	1,641	1,178	1,624	1,162	0	0	17	15
Moscow	540,229	306,431	539,050	305,399	141	126	1,039	905
<b>Southern Federal District</b>	<b>14,365</b>	<b>12,557</b>	<b>14,133</b>	<b>12,324</b>	<b>10</b>	<b>6</b>	<b>222</b>	<b>227</b>
Astrakhan Region	404	338	390	326	0	0	13	12
Volgograd Region	2,064	1,750	2,032	1,714	1	0	31	36
Krasnodar Territory	4,056	3,856	3,968	3,772	3	1	85	83
Republic of Ingushetia	62	73	61	72	0	0	1	2
Rostov Region	5,027	4,399	4,959	4,340	5	4	63	55
Stavropol Territory	2,030	1,431	2,014	1,415	1	0	15	16
Kabardino-Balkarian Republic	185	172	184	170	0	0	1	2
Karachayevo-Circassian Republic	74	71	73	69	0	0	1	2
Republic of Adygea (Adygea)	55	59	53	57	0	0	2	2
Republic of Daghestan	268	241	260	226	1	0	8	15
Republic of Kalmykia	34	35	32	35	0	0	1	1
Republic of North Ossetia – Alania	107	102	106	101	0	0	1	1
Chechen Republic	0	28	0	28	0	0	0	1
<b>Russia total</b>	<b>699,888</b>	<b>431,016</b>	<b>696,464</b>	<b>428,234</b>	<b>494</b>	<b>174</b>	<b>2,931</b>	<b>2,608</b>

<sup>1</sup> Including payments by customers of credit institutions (individuals and legal entities other than credit institutions) and credit institutions' own payments.

**Table 5. Direct debits<sup>1</sup> (in rubles and foreign currency): by volume**

thousands

Russian federal district/territory	Total direct debits		of which direct debits using			
			payment claims		collection orders	
	2008	2009	2008	2009	2008	2009
1	2	3	4	5	6	7
<b>Far Eastern Federal District</b>	<b>2,347</b>	<b>3,105</b>	<b>1,657</b>	<b>2,296</b>	<b>691</b>	<b>808</b>
Amur Region	209	175	155	133	54	42
Jewish Autonomous Region	51	69	45	61	6	8
Kamchatka Territory	70	97	39	71	31	25
Magadan Region	111	95	99	83	12	12
Primorye Territory	777	974	570	811	207	163
Sakhalin Region	56	65	21	14	35	50
Khabarovsk Territory	838	1,373	541	913	297	460
Chukotka Autonomous Area	2	2	1	1	1	2
Republic of Sakha (Yakutia)	233	255	187	209	47	46
<b>Volga Federal District</b>	<b>13,639</b>	<b>13,503</b>	<b>10,382</b>	<b>10,042</b>	<b>3,257</b>	<b>3,461</b>
Kirov Region	349	494	195	265	155	229
Nizhny Novgorod Region	1,004	890	722	684	282	206
Orenburg Region	761	747	378	436	382	311
Penza Region	797	642	704	562	93	80
Perm Territory	1,396	1,425	969	1,065	427	360
Samara Region	2,909	3,151	2,392	2,041	517	1,110
Saratov Region	504	507	391	380	113	127
Ulyanovsk Region	735	570	656	506	78	64
Republic of Bashkortostan	1,279	1,251	893	940	386	310
Republic of Mari El	343	311	261	284	82	28
Republic of Mordovia	84	88	62	60	22	28
Republic of Tatarstan (Tatarstan)	700	1,032	419	715	281	317
Udmurtian Republic	2,282	2,069	1,948	1,822	335	247
Chuvash Republic – Chuvashia	495	328	392	283	103	45
<b>Northwestern Federal District</b>	<b>17,036</b>	<b>19,177</b>	<b>15,522</b>	<b>17,476</b>	<b>1,514</b>	<b>1,701</b>
Arkhangelsk Region	886	690	752	592	134	98
Vologda Region	1,866	1,619	1,607	1,376	259	243
Kaliningrad Region	1,417	1,391	1,323	1,322	93	70
Leningrad Region	1,470	1,537	1,431	1,492	38	45
Murmansk Region	964	1,050	890	985	74	66
Novgorod Region	937	955	885	889	52	66
Pskov Region	998	1,068	932	987	66	81
St. Petersburg	6,921	9,404	6,249	8,505	672	900
Republic of Karelia	1,050	982	986	919	64	62
Komi Republic	527	482	466	409	61	72
<b>Siberian Federal District</b>	<b>10,093</b>	<b>10,827</b>	<b>6,965</b>	<b>7,102</b>	<b>3,128</b>	<b>3,725</b>
Altai Territory	992	624	582	349	411	274
Trans-Baikal Territory	446	340	327	214	119	126
Irkutsk Region	1,268	1,019	867	708	402	311
Kemerovo Region	761	736	509	469	252	267
Krasnoyarsk Territory	2,081	2,185	1,547	1,836	533	349
Novosibirsk Region	1,380	2,488	650	1,053	730	1,436
Omsk Region	2,170	2,039	1,796	1,886	374	153
Tomsk Region	339	336	199	198	140	138
Republic of Altai	36	32	30	24	7	8
Republic of Buryatia	201	205	115	131	86	74
Republic of Tuva	12	518	1	10	11	507
Republic of Khakassia	406	304	343	223	64	81

Russian federal district/territory	Total direct debits		of which direct debits using			
	2008	2009	payment claims		collection orders	
			2008	2009	2008	2009
1	2	3	4	5	6	7
<b>Urals Federal District</b>	<b>10,677</b>	<b>11,486</b>	<b>9,076</b>	<b>9,546</b>	<b>1,601</b>	<b>1,939</b>
Kurgan Region	217	169	190	139	27	30
Sverdlovsk Region	3,104	4,121	2,605	3,243	499	878
Tyumen Region	3,332	3,638	2,629	2,917	703	722
Chelyabinsk Region	4,025	3,557	3,653	3,247	372	310
<b>Central Federal District</b>	<b>35,016</b>	<b>61,300</b>	<b>18,542</b>	<b>18,073</b>	<b>16,474</b>	<b>43,227</b>
Belgorod Region	996	765	681	600	315	165
Bryansk Region	232	202	160	143	72	60
Vladimir Region	381	433	296	319	86	113
Voronezh Region	952	1,276	580	654	372	622
Ivanovo Region	255	285	159	175	96	111
Kaluga Region	518	650	486	610	32	40
Kostroma Region	828	770	790	732	37	38
Kursk Region	765	876	715	821	50	55
Lipetsk Region	438	404	402	359	36	46
Orel Region	393	403	355	369	38	34
Ryazan Region	266	315	166	202	100	114
Smolensk Region	517	471	396	407	121	64
Tambov Region	247	236	172	128	75	108
Tver Region	745	640	685	584	60	56
Tula Region	1,016	652	547	510	468	142
Yaroslavl Region	924	826	832	708	92	117
Moscow	25,543	52,096	11,121	10,753	14,422	41,344
<b>Southern Federal District</b>	<b>17,618</b>	<b>17,539</b>	<b>15,610</b>	<b>15,399</b>	<b>2,008</b>	<b>2,141</b>
Astrakhan Region	554	525	274	295	280	229
Volgograd Region	1,146	966	728	634	418	333
Krasnodar Territory	7,157	7,823	6,622	6,895	534	929
Republic of Ingushetia	5	19	4	13	2	6
Rostov Region	7,281	6,855	6,740	6,403	540	452
Stavropol Territory	891	742	741	647	150	94
Kabardino-Balkarian Republic	70	66	52	45	19	21
Karachayevo-Circassian Republic	72	47	64	36	8	11
Republic of Adygea (Adygea)	307	344	295	332	12	12
Republic of Dagestan	81	96	49	61	32	35
Republic of Kalmykia	23	24	16	15	7	9
Republic of North Ossetia – Alania	30	31	24	22	6	9
Chechen Republic	0	2	0	1	0	1
<b>Russia total</b>	<b>106,427</b>	<b>136,937</b>	<b>77,755</b>	<b>79,934</b>	<b>28,672</b>	<b>57,003</b>

<sup>1</sup> Including payments by customers of credit institutions (individuals and legal entities other than credit institutions) and credit institutions' own payments.

**Table 6. Direct debits<sup>1</sup> (in rubles and foreign currency): by value**

billion rubles

Russian federal district/territory	Total direct debits		of which direct debits using			
	2008	2009	payment claims		collection orders	
			2008	2009	2008	2009
1	2	3	4	5	6	7
<b>Far Eastern Federal District</b>	<b>48</b>	<b>52</b>	<b>36</b>	<b>35</b>	<b>12</b>	<b>16</b>
Amur Region	6	4	6	3	1	1
Jewish Autonomous Region	0	0	0	0	0	0
Kamchatka Territory	4	1	3	0	1	1
Magadan Region	1	1	1	0	0	0
Primorye Territory	18	9	16	7	2	2
Sakhalin Region	6	8	2	1	4	8
Khabarovsk Territory	9	25	7	21	3	3
Chukotka Autonomous Area	0	0	0	0	0	0
Republic of Sakha (Yakutia)	3	3	2	2	1	1
<b>Volga Federal District</b>	<b>338</b>	<b>217</b>	<b>303</b>	<b>174</b>	<b>35</b>	<b>43</b>
Kirov Region	16	8	14	6	1	1
Nizhny Novgorod Region	22	17	20	15	2	2
Orenburg Region	8	4	7	3	1	1
Penza Region	5	2	4	1	0	1
Perm Territory	117	58	115	55	2	3
Samara Region	59	41	46	27	13	14
Saratov Region	11	6	8	4	3	3
Ulyanovsk Region	4	2	3	1	1	1
Republic of Bashkortostan	28	9	24	6	4	4
Republic of Mari El	4	1	4	1	0	0
Republic of Mordovia	9	4	8	3	1	1
Republic of Tatarstan (Tatarstan)	27	42	25	35	3	7
Udmurtian Republic	11	15	9	10	1	5
Chuvash Republic – Chuvashia	17	8	16	7	1	1
<b>Northwestern Federal District</b>	<b>467</b>	<b>132</b>	<b>453</b>	<b>112</b>	<b>14</b>	<b>19</b>
Arkhangelsk Region	19	16	18	14	1	1
Vologda Region	80	26	77	23	3	3
Kaliningrad Region	31	4	30	3	1	1
Leningrad Region	12	5	11	4	0	1
Murmansk Region	17	3	16	2	1	1
Novgorod Region	11	3	10	2	0	1
Pskov Region	5	2	5	1	0	1
St. Petersburg	277	63	271	54	6	9
Republic of Karelia	8	2	8	2	1	1
Komi Republic	8	7	6	5	1	2
<b>Siberian Federal District</b>	<b>245</b>	<b>285</b>	<b>216</b>	<b>255</b>	<b>29</b>	<b>30</b>
Altai Territory	46	33	35	27	10	6
Trans-Baikal Territory	5	4	4	4	1	1
Irkutsk Region	14	9	11	7	3	2
Kemerovo Region	19	13	17	10	2	3
Krasnoyarsk Territory	42	49	37	43	5	6
Novosibirsk Region	38	62	35	56	3	6
Omsk Region	64	92	61	90	2	2
Tomsk Region	9	12	8	11	1	1
Republic of Altai	1	1	1	1	0	0
Republic of Buryatia	2	4	1	2	1	2
Republic of Tuva	0	1	0	0	0	1

Russian federal district/territory	Total direct debits		of which direct debits using			
	2008	2009	payment claims		collection orders	
			2008	2009	2008	2009
1	2	3	4	5	6	7
Republic of Khakassia	5	4	5	3	0	0
<b>Urals Federal District</b>	<b>943</b>	<b>326</b>	<b>922</b>	<b>301</b>	<b>20</b>	<b>25</b>
Kurgan Region	4	3	4	3	0	0
Sverdlovsk Region	221	128	216	119	5	9
Tyumen Region	131	153	121	141	11	12
Chelyabinsk Region	587	42	582	38	5	4
<b>Central Federal District</b>	<b>24,555</b>	<b>1,298</b>	<b>24,396</b>	<b>760</b>	<b>159</b>	<b>538</b>
Belgorod Region	7	4	6	3	1	1
Bryansk Region	3	2	2	2	0	0
Vladimir Region	8	46	8	44	1	2
Voronezh Region	29	15	27	13	2	2
Ivanovo Region	5	3	4	2	1	1
Kaluga Region	7	3	7	3	1	0
Kostroma Region	8	6	8	5	0	0
Kursk Region	12	6	11	5	1	1
Lipetsk Region	11	14	7	12	4	2
Orel Region	6	2	6	1	0	0
Ryazan Region	8	4	6	4	2	1
Smolensk Region	4	2	3	1	1	1
Tambov Region	2	2	2	1	0	1
Tver Region	8	6	7	5	1	1
Tula Region	56	43	55	42	1	1
Yaroslavl Region	24	20	23	16	1	5
Moscow	24,356	1,120	24,215	601	141	519
<b>Southern Federal District</b>	<b>251</b>	<b>236</b>	<b>234</b>	<b>213</b>	<b>17</b>	<b>23</b>
Astrakhan Region	3	2	1	1	1	1
Volgograd Region	32	13	30	11	2	2
Krasnodar Territory	77	106	69	96	9	10
Republic of Ingushetia	1	3	0	0	0	2
Rostov Region	109	92	106	89	2	3
Stavropol Territory	19	8	18	7	1	1
Kabardino-Balkarian Republic	1	1	1	1	0	0
Karachayev-Circassian Republic	1	1	1	1	0	0
Republic of Adygea (Adygea)	1	2	1	2	0	0
Republic of Dagestan	2	3	1	0	1	3
Republic of Kalmykia	0	1	0	1	0	0
Republic of North Ossetia – Alania	6	3	6	3	0	0
Chechen Republic	0	0	0	0	0	0
<b>Russia total</b>	<b>26,847</b>	<b>2,545</b>	<b>26,561</b>	<b>1,849</b>	<b>286</b>	<b>696</b>

<sup>1</sup> Including payments by customers of credit institutions (individuals and legal entities other than credit institutions) and credit institutions' own payments.

**Table 7. Bank cards: by number**

thousands

Russian federal district/territory	Number of bank cards issued in federal district/territory	
	01.01.09	01.01.10 <sup>1</sup>
1	2	3
<b>Far Eastern Federal District</b>	<b>4,858</b>	<b>4,867</b>
Amur Region	651	627
Jewish Autonomous Region	127	120
Kamchatka Territory	243	252
Magadan Region	82	91
Primorye Territory	1,491	1,523
Republic of Sakha (Yakutia)	465	542
Sakhalin Region	299	343
Khabarovsk Territory	1,477	1,343
Chukotka Autonomous Area	22	26
<b>Volga Federal District</b>	<b>22,928</b>	<b>23,145</b>
Kirov Region	666	739
Nizhny Novgorod Region	2,753	2,780
Orenburg Region	1,546	1,495
Penza Region	650	645
Perm Territory	2,006	2,159
Republic of Bashkortostan	4,020	3,683
Republic of Mari El	243	268
Republic of Mordovia	414	437
Republic of Tatarstan (Tatarstan)	3,780	3,847
Samara Region	2,656	2,649
Saratov Region	1,545	1,518
Udmurtian Republic	1,203	1,315
Ulyanovsk Region	874	897
Chuvash Republic – Chuvashia	574	712
<b>Northwestern Federal District</b>	<b>12,847</b>	<b>14,288</b>
Arkhangelsk Region	789	867
Vologda Region	816	893
St. Petersburg	7,236	7,955
Kaliningrad Region	706	780
Leningrad Region	517	637
Murmansk Region	824	950
Novgorod Region	412	500
Pskov Region	353	401
Republic of Karelia	518	602
Komi Republic	674	703
<b>Siberian Federal District</b>	<b>15,134</b>	<b>15,878</b>
Altai Territory	1,399	1,469
Trans-Baikal Territory	486	450
Irkutsk Region	1,813	1,847
Kemerovo Region	2,631	2,786
Krasnoyarsk Territory	2,340	2,354
Novosibirsk Region	2,753	3,023
Omsk Region	1,570	1,706
Republic of Altai	80	84
Republic of Buryatia	765	796
Republic of Tuva	84	107
Republic of Khakassia	318	348
Tomsk Region	897	907

Russian federal district/territory	Number of bank cards issued in federal district/territory	
	01.01.09	01.01.10 <sup>1</sup>
1	2	3
<b>Urals Federal District</b>	<b>13,119</b>	<b>13,102</b>
Kurgan Region	492	502
Sverdlovsk Region	4,764	4,633
Tyumen Region	4,122	4,155
Chelyabinsk Region	3,741	3,811
<b>Central Federal District</b>	<b>40,333</b>	<b>43,797</b>
Belgorod Region	1,169	1,250
Bryansk Region	802	871
Vladimir Region	883	835
Voronezh Region	1,294	1,352
Moscow and Moscow Region	27,746	30,940
Ivanovo Region	606	669
Kaluga Region	500	532
Kostroma Region	353	377
Kursk Region	859	883
Lipetsk Region	770	738
Orel Region	381	439
Ryazan Region	646	681
Smolensk Region	576	614
Tambov Region	459	433
Tver Region	726	770
Tula Region	1,497	1,318
Yaroslavl Region	1,065	1,097
<b>Southern Federal District</b>	<b>10,022</b>	<b>10,957</b>
Astrakhan Region	831	928
Volgograd Region	1,644	1,707
Kabardino-Balkarian Republic	192	230
Karachayevo-Circassian Republic	53	73
Krasnodar Territory	3,103	3,514
Republic of Adygea (Adygea)	133	142
Republic of Daghestan	142	234
Republic of Ingushetia	21	38
Republic of Kalmykia	136	110
Republic of North Ossetia – Alania	110	160
Rostov Region	2,338	2,361
Stavropol Territory	1320	1,410
Chechen Republic	0	50
<b>Russia total</b>	<b>119,242</b>	<b>126,033</b>

<sup>1</sup> Including bank cards issued for residents of this federal district/territory by credit institutions and branches of credit institutions located in this or other federal district/territory.

**Table 8. Payments made using bank cards issued in federal district/territory: by volume**

thousands

Russian federal district/territory	Payments for goods (work, services)				Customs payments and other transactions	
	in Russia		abroad		2008	2009
	2008	2009	2008	2009		
1	2	3	4	5	6	7
<b>Far Eastern Federal District</b>	<b>18,868</b>	<b>25,097</b>	<b>816</b>	<b>1,049</b>	<b>280</b>	<b>509</b>
Amur Region	1,819	3,012	35	42	24	64
Jewish Autonomous Region	388	617	4	5	3	10
Kamchatka Territory	1,338	1,847	33	43	8	35
Magadan Region	228	440	20	29	5	29
Primorye Territory	1,989	3,507	341	433	183	201
Republic of Sakha (Yakutia)	6,687	6,789	46	53	3	25
Sakhalin Region	561	918	105	147	11	45
Khabarovsk Territory	5,667	7,718	229	290	42	96
Chukotka Autonomous Area	191	249	4	6	1	5
<b>Volga Federal District</b>	<b>87,906</b>	<b>119,374</b>	<b>1,963</b>	<b>2,335</b>	<b>1,172</b>	<b>2,247</b>
Kirov Region	2,420	3,842	29	37	24	62
Nizhny Novgorod Region	11,912	12,912	334	366	37	129
Orenburg Region	4,255	6,479	59	69	108	212
Penza Region	1,014	1,659	28	29	43	103
Perm Territory	12,393	18,417	325	342	274	448
Republic of Bashkortostan	10,606	14,894	216	264	27	72
Republic of Mari El	323	580	13	14	3	16
Republic of Mordovia	634	1,118	10	13	7	14
Republic of Tatarstan (Tatarstan)	10,822	14,604	279	369	22	81
Samara Region	12,433	14,811	334	394	170	389
Saratov Region	4,425	6,299	111	130	130	268
Udmurtian Republic	11,691	17,004	157	232	239	195
Ulyanovsk Region	3,848	4,846	38	42	79	223
Chuvash Republic – Chuvashia	1,130	1,909	29	32	8	34
<b>Northwestern Federal District</b>	<b>64,676</b>	<b>115,602</b>	<b>4,816</b>	<b>6,080</b>	<b>688</b>	<b>1,245</b>
Arkhangelsk Region	3,693	5,086	103	205	107	164
Vologda Region	4,857	5,353	58	289	51	102
St. Petersburg	32,868	73,216	3,689	4,260	295	390
Kaliningrad Region	3,040	3,467	330	402	23	47
Leningrad Region	1,234	1,988	64	100	40	102
Murmansk Region	8,940	13,068	286	383	24	69
Novgorod Region	1,938	2,306	45	49	22	65
Pskov Region	1,941	2,464	40	58	45	81
Republic of Karelia	3,360	4,550	124	189	38	105
Komi Republic	2,807	4,103	77	145	44	120
<b>Siberian Federal District</b>	<b>61,723</b>	<b>83,747</b>	<b>1,440</b>	<b>1,979</b>	<b>1,078</b>	<b>2,011</b>
Altai Territory	7,387	10,601	83	120	119	208
Trans-Baikal Territory	2,552	3,540	15	18	13	26
Irkutsk Region	8,006	10,517	227	285	84	188
Kemerovo Region	9,443	12,832	127	161	139	220
Krasnoyarsk Territory	6,840	9,461	240	479	186	294
Novosibirsk Region	10,721	14,852	432	527	80	172
Omsk Region	6,997	6,737	163	203	42	119
Republic of Altai	278	463	2	2	10	32
Republic of Buryatia	4,914	7,661	17	23	28	82
Republic of Tuva	144	400	2	3	26	75
Republic of Khakassia	1,073	1,613	7	7	19	39
Tomsk Region	3,366	5,071	125	152	330	557

Russian federal district/territory	Payments for goods (work, services)				Customs payments and other transactions	
	in Russia		abroad		2008	2009
	2008	2009	2008	2009		
1	2	3	4	5	6	7
<b>Urals Federal District</b>	<b>55,634</b>	<b>77,250</b>	<b>1,488</b>	<b>1,873</b>	<b>672</b>	<b>1,108</b>
Kurgan Region	1,231	2,294	27	33	28	24
Sverdlovsk Region	18,590	25,295	659	778	98	177
Tyumen Region	24,090	36,426	516	711	478	779
Chelyabinsk Region	11,722	13,235	286	352	69	127
<b>Central Federal District</b>	<b>171,837</b>	<b>206,955</b>	<b>16,397</b>	<b>18,989</b>	<b>5,008</b>	<b>16,018</b>
Belgorod Region	4,171	5,286	69	82	27	189
Bryansk Region	2,324	3,389	52	40	18	62
Vladimir Region	3,045	4,273	51	50	7	29
Voronezh Region	3,119	5,297	138	172	23	147
Moscow and Moscow Region	131,702	152,642	15,455	17,927	4,754	15,009
Ivanovo Region	867	1,168	45	36	11	44
Kaluga Region	1,248	1,776	57	70	14	39
Kostroma Region	823	1,084	17	20	9	25
Kursk Region	2,977	5,130	50	49	7	62
Lipetsk Region	3,548	4,844	73	85	7	60
Orel Region	965	1,699	30	34	4	21
Ryazan Region	1,489	2,261	44	45	9	36
Smolensk Region	1,580	1,930	52	69	21	57
Tambov Region	695	1,067	16	21	4	45
Tver Region	2,324	3,064	59	63	19	53
Tula Region	3,450	4,232	79	72	17	38
Yaroslavl Region	7,510	7,813	110	155	57	102
<b>Southern Federal District</b>	<b>26,411</b>	<b>38,661</b>	<b>1,009</b>	<b>1,200</b>	<b>796</b>	<b>1,615</b>
Astrakhan Region	1,944	2,786	28	34	43	122
Volgograd Region	5,159	7,529	148	178	71	231
Kabardino-Balkarian Republic	329	568	6	10	4	19
Karachayevo-Circassian Republic	173	309	3	5	3	18
Krasnodar Territory	8,683	12,374	405	464	265	437
Republic of Adygea (Adygea)	170	282	2	3	12	17
Republic of Daghestan	344	556	17	24	4	20
Republic of Ingushetia	50	67	1	1	1	2
Republic of Kalmykia	77	136	3	4	3	22
Republic of North Ossetia – Alania	235	348	11	13	2	11
Rostov Region	5,950	8,815	307	365	257	338
Stavropol Territory	3,297	4,823	79	96	130	379
Chechen Republic	0	69	0	1	0	0
<b>Russia total</b>	<b>487,054</b>	<b>666,687</b>	<b>27,929</b>	<b>33,506</b>	<b>9,694</b>	<b>24,753</b>

**Table 9. Payments made using bank cards issued in federal district/territory: by value**

million rubles

Russian federal district/territory	Payments for goods (work, services)				Customs payments and other transactions	
	in Russia		abroad		2008	2009
	2008	2009	2008	2009		
1	2	3	4	5	6	7
<b>Far Eastern Federal District</b>	<b>17,118</b>	<b>21,963</b>	<b>4,343</b>	<b>5,682</b>	<b>19,934</b>	<b>6,573</b>
Amur Region	1,202	2,115	129	200	203	550
Jewish Autonomous Region	383	276	18	37	33	96
Kamchatka Territory	1,188	1,760	169	256	161	498
Magadan Region	510	872	81	113	58	329
Primorye Territory	3,508	4,383	2,109	2,617	18,305	2,778
Republic of Sakha (Yakutia)	3,172	3,480	208	242	69	323
Sakhalin Region	1,470	2,101	551	811	291	559
Khabarovsk Territory	5,393	6,582	1,059	1,377	775	1,340
Chukotka Autonomous Area	293	392	18	29	39	101
<b>Volga Federal District</b>	<b>58,985</b>	<b>66,353</b>	<b>10,964</b>	<b>10,747</b>	<b>10,067</b>	<b>16,538</b>
Kirov Region	1,103	1,707	124	160	182	636
Nizhny Novgorod Region	8,792	9,915	1,570	1,572	1,030	1,718
Orenburg Region	2,518	2,548	452	443	591	933
Penza Region	1,042	992	167	159	327	434
Perm Territory	10,684	11,707	1,704	1,448	3,367	4,875
Republic of Bashkortostan	5,943	8,102	1,169	1,184	287	543
Republic of Mari El	401	411	63	62	33	186
Republic of Mordovia	255	334	50	51	64	134
Republic of Tatarstan (Tatarstan)	7,926	8,249	1,546	1,717	360	672
Samara Region	8,218	9,125	2,488	2,241	1,518	2,847
Saratov Region	4,155	4,191	681	739	840	1,398
Udmurtian Republic	4,707	6,118	565	567	604	856
Ulyanovsk Region	1,907	1,650	216	221	633	1,012
Chuvash Republic – Chuvashia	1,334	1,303	166	183	231	293
<b>Northwestern Federal District</b>	<b>99,588</b>	<b>112,395</b>	<b>22,260</b>	<b>25,278</b>	<b>44,514</b>	<b>37,444</b>
Arkhangelsk Region	3,899	4,428	368	543	3,761	2,650
Vologda Region	3,479	3,446	276	499	524	887
St. Petersburg	66,833	73,662	18,325	20,321	38,009	29,587
Kaliningrad Region	3,480	3,256	1,298	1,286	123	263
Leningrad Region	1,939	2,345	252	381	599	741
Murmansk Region	11,366	15,385	795	1,006	294	809
Novgorod Region	1,787	1,846	147	190	151	385
Pskov Region	1,180	1,233	142	171	255	438
Republic of Karelia	2,945	3,512	321	463	347	863
Komi Republic	2,681	3,282	337	417	451	821
<b>Siberian Federal District</b>	<b>47,342</b>	<b>56,765</b>	<b>7,339</b>	<b>8,097</b>	<b>8,859</b>	<b>12,801</b>
Altai Territory	3,927	5,601	383	456	681	1,142
Trans-Baikal Territory	1,162	1,880	97	114	319	248
Irkutsk Region	8,751	9,776	982	1,092	1,854	2,255
Kemerovo Region	6,416	7,248	887	911	1,207	1,488
Krasnoyarsk Territory	7,417	7,280	1,221	1,584	1,506	2,300
Novosibirsk Region	8,925	11,393	2,151	2,344	731	1,298
Omsk Region	3,843	3,948	929	890	259	613
Republic of Altai	115	195	11	8	48	142
Republic of Buryatia	2,663	4,022	81	93	304	697
Republic of Tuva	77	166	10	11	106	294
Republic of Khakassia	548	529	50	53	111	248
Tomsk Region	3,499	4,727	537	542	1,733	2,076

Russian federal district/territory	Payments for goods (work, services)				Customs payments and other transactions	
	in Russia		abroad		2008	2009
	2008	2009	2008	2009		
1	2	3	4	5	6	7
<b>Urals Federal District</b>	<b>55,635</b>	<b>69,166</b>	<b>8,482</b>	<b>8,679</b>	<b>11,807</b>	<b>13,360</b>
Kurgan Region	916	1,476	136	129	282	136
Sverdlovsk Region	20,144	23,960	3,758	3,665	3,602	2,716
Tyumen Region	25,694	33,176	2,861	3,144	7,297	9,555
Chelyabinsk Region	8,881	10,553	1,727	1,741	626	953
<b>Central Federal District</b>	<b>335,207</b>	<b>338,016</b>	<b>111,275</b>	<b>125,177</b>	<b>260,835</b>	<b>304,543</b>
Belgorod Region	5,245	3,349	362	422	1,294	874
Bryansk Region	1,451	2,071	157	167	126	481
Vladimir Region	1,872	2,200	252	260	143	285
Voronezh Region	4,176	4,997	752	876	295	939
Moscow and Moscow Region	300,451	300,681	106,976	120,433	256,352	296,651
Ivanovo Region	1,096	1,177	141	158	120	275
Kaluga Region	1,267	1,649	274	320	121	266
Kostroma Region	794	736	92	104	66	183
Kursk Region	2,082	2,459	132	165	42	309
Lipetsk Region	2,410	2,630	344	336	60	303
Orel Region	603	902	97	96	32	121
Ryazan Region	1,380	2,219	291	289	98	287
Smolensk Region	2,565	2,720	196	231	257	504
Tambov Region	866	809	105	117	219	219
Tver Region	1,740	2,506	281	298	347	625
Tula Region	3,429	2,920	342	377	229	334
Yaroslavl Region	3,781	3,991	483	528	1,034	1,886
<b>Southern Federal District</b>	<b>25,491</b>	<b>30,193</b>	<b>7,264</b>	<b>8,856</b>	<b>6,222</b>	<b>11,837</b>
Astrakhan Region	1,965	2,284	191	215	376	678
Volgograd Region	3,925	4,849	841	873	1,185	3,650
Kabardino-Balkarian Republic	126	244	72	124	165	109
Karachayevo-Circassian Republic	64	111	48	53	37	110
Krasnodar Territory	8,496	10,524	2,865	3,068	1,338	2,482
Republic of Adygea (Adygea)	143	206	16	18	106	80
Republic of Daghestan	370	447	248	1,219	44	217
Republic of Ingushetia	23	28	15	43	12	22
Republic of Kalmykia	59	106	11	21	18	104
Republic of North Ossetia – Alania	192	236	108	124	24	87
Rostov Region	6,689	7,772	2,119	2,178	1,630	2,255
Stavropol Territory	3,441	3,361	730	860	1,287	2,045
Chechen Republic	0	26	0	61	0	0
<b>Russia total</b>	<b>639,366</b>	<b>694,850</b>	<b>171,927</b>	<b>192,516</b>	<b>362,237</b>	<b>403,098</b>

**Table 10. Bank card accepting devices by federal district/territory: by number**

Russian federal district/territory	Number of ATMs			Number of POS terminals			Number of imprinters					
	ATMs with a cash function		ATMs with a payment for goods and services function	in points of sale		in cash points		in points of sale		in cash points		
	1.01.09	1.01.10		1.01.09	1.01.10	1.01.09	1.01.10	1.01.09	1.01.10	1.01.09	1.01.10	
<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>	<b>7</b>	<b>8</b>	<b>9</b>	<b>10</b>	<b>11</b>	<b>12</b>	<b>13</b>
<b>Far Eastern Federal District</b>	<b>2,504</b>	<b>3,361</b>	<b>2,293</b>	<b>3,217</b>	<b>14,016</b>	<b>14,626</b>	<b>3,437</b>	<b>4,777</b>	<b>193</b>	<b>158</b>	<b>408</b>	<b>284</b>
Amur Region	296	404	285	385	2,893	1,604	457	621	3	13	52	49
Jewish Autonomous Region	59	93	58	91	493	251	74	125	0	0	9	8
Kamchatka Territory	159	230	137	200	600	854	199	320	4	19	19	17
Magadan Region	51	82	40	73	364	455	68	167	3	3	4	3
Primorye Territory	774	1,002	693	963	2,798	3,372	1,198	1,672	90	57	165	91
Republic of Sakha (Yakutia)	282	390	258	375	2,638	2,727	416	454	7	10	4	3
Sakhalin Region	157	259	133	245	968	1,402	163	247	39	25	46	39
Khabarovsk Territory	716	883	679	867	3,122	3,895	835	1,130	46	30	109	74
Chukotka Autonomous Area	10	18	10	18	140	66	27	41	1	1	0	0
<b>Volga Federal District</b>	<b>13,615</b>	<b>17,602</b>	<b>12,605</b>	<b>16,615</b>	<b>50,106</b>	<b>58,227</b>	<b>12,834</b>	<b>17,840</b>	<b>1,481</b>	<b>1,386</b>	<b>939</b>	<b>906</b>
Kirov Region	375	589	339	588	1,714	2,205	572	734	11	8	8	8
Nizhny Novgorod Region	1,792	2,247	1,576	2,023	7,136	7,416	2,163	3,195	265	215	232	182
Orenburg Region	751	930	736	923	2,424	2,800	656	1,106	107	124	30	31
Penza Region	311	449	273	414	919	1,232	599	933	48	57	8	9
Perm Territory	1,475	1,667	1,406	1,599	5,554	7,395	1,239	1,641	79	134	99	109
Republic of Bashkortostan	1,821	2,307	1,713	2,223	7,604	9,374	1,943	2,098	43	59	14	14
Republic of Mari El	152	213	138	212	472	525	208	265	7	6	3	3
Republic of Mordovia	243	391	237	387	468	525	261	364	57	0	0	0
Republic of Tatarstan (Tatarstan)	2,065	2,748	1,846	2,546	8,176	9,027	1,371	1,793	316	288	211	255
Samara Region	2,155	2,896	2,017	2,673	5,835	6,340	1,026	1,920	390	367	103	81
Saratov Region	867	1,090	778	992	2,949	3,021	861	1,340	90	54	124	116
Udmurtian Republic	721	897	693	870	4,033	5,356	974	1,146	24	24	66	63
Ulyanovsk Region	440	589	427	581	1,590	1,753	536	785	23	25	9	6
Chuvash Republic – Chuvashia	447	589	426	584	1,232	1,258	425	520	21	25	32	29

Russian federal district/territory	Number of ATMs			Number of POS terminals			Number of imprinters					
	ATMs with a cash function		ATMs with a payment for goods and services function	in points of sale		in cash points	in points of sale		in cash points			
	1.01.09	1.01.10	1.01.09	1.01.10	1.01.09	1.01.10	1.01.09	1.01.10	1.01.09	1.01.10		
<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>	<b>7</b>	<b>8</b>	<b>9</b>	<b>10</b>	<b>11</b>	<b>12</b>	<b>13</b>
<b>Northwestern Federal District</b>	<b>8,937</b>	<b>10,676</b>	<b>8,085</b>	<b>10,137</b>	<b>44,441</b>	<b>49,257</b>	<b>6,676</b>	<b>8,820</b>	<b>3,331</b>	<b>4,141</b>	<b>1,032</b>	<b>564</b>
Arkhangelsk Region	540	724	500	714	2,107	3,080	648	816	16	20	61	76
Vologda Region	547	681	508	673	4,726	3,282	560	684	9	9	68	65
St. Petersburg	4,938	776	4,317	765	24,135	3,444	2,500	622	3,086	40	497	39
Kaliningrad Region	505	675	471	657	2,466	1,419	352	455	42	83	23	11
Leningrad Region	433	782	398	766	1,212	3,355	630	663	103	20	169	14
Murmansk Region	621	430	599	425	2,925	3,857	418	570	26	43	14	0
Novgorod Region	341	330	325	324	2,661	689	384	365	16	12	1	106
Pskov Region	256	399	242	396	1,062	1,248	273	469	8	3	112	70
Republic of Karelia	291	599	283	588	1,084	2,565	317	859	6	19	70	15
Komi Republic	465	5,280	442	4,829	2,063	26,318	594	3,317	19	3,892	17	168
<b>Siberian Federal District</b>	<b>9,314</b>	<b>11,240</b>	<b>8,608</b>	<b>10,559</b>	<b>35,460</b>	<b>44,615</b>	<b>8,786</b>	<b>11,363</b>	<b>899</b>	<b>807</b>	<b>467</b>	<b>362</b>
Altai Territory	855	1,189	820	1,173	2,907	5,149	1,048	1,439	58	58	95	91
Trans-Baikal Territory	219	318	209	308	2,358	1,466	541	801	2	2	0	0
Irkutsk Region	1,260	1,387	1,125	1,283	4,494	6,424	1,275	605	83	39	10	6
Kemerovo Region	1,448	1,793	1,378	1,696	4,780	5,222	1,136	1,518	15	17	29	28
Krasnoyarsk Territory	1,620	1,657	1,422	1,522	5,467	6,510	1,293	1,492	119	61	166	127
Novosibirsk Region	1,640	1,975	1,541	1,735	4,777	6,449	1,234	1,659	337	322	50	43
Omsk Region	941	1,209	894	1,189	5,204	6,033	846	1,468	249	271	28	21
Republic of Altai	56	80	52	80	135	155	65	1,325	0	0	4	2
Republic of Buryatia	398	505	341	481	2,043	2,966	438	99	9	10	8	6
Republic of Tuva	37	76	36	74	44	112	53	503	1	1	1	2
Republic of Khakassia	182	267	167	240	643	620	238	64	4	4	35	20
Tomsk Region	658	784	623	778	2,608	3,509	619	390	22	22	41	16
<b>Urals Federal District</b>	<b>7,819</b>	<b>9,799</b>	<b>7,421</b>	<b>9,346</b>	<b>32,200</b>	<b>46,090</b>	<b>6,019</b>	<b>7,920</b>	<b>1,287</b>	<b>1,175</b>	<b>422</b>	<b>445</b>
Kurgan Region	240	333	238	316	1,238	1,511	350	426	37	12	24	22
Sverdlovsk Region	2,757	3,427	2,683	3,288	11,327	16,503	2,296	2,832	665	657	87	102
Tyumen Region	3,041	3,596	2,817	3,470	11,205	18,635	1,727	2,609	192	167	207	223
Chelyabinsk Region	1,781	2,383	1,683	2,272	8,430	9,441	1,646	2,053	393	339	104	98

Russian federal district/territory	Number of ATMs					Number of POS terminals					Number of imprinters				
	ATMs with a cash function		ATMs with a payment for goods and services function			in points of sale		in cash points			in points of sale		in cash points		
	1.01.09	1.01.10	1.01.09	1.01.10	1.01.09	1.01.10	1.01.09	1.01.10	1.01.09	1.01.10	1.01.09	1.01.10	1.01.09	1.01.10	
<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>	<b>7</b>	<b>8</b>	<b>9</b>	<b>10</b>	<b>11</b>	<b>12</b>	<b>13</b>			
<b>Central Federal District</b>	<b>21,966</b>	<b>27,277</b>	<b>20,222</b>	<b>25,560</b>	<b>135,407</b>	<b>142,198</b>	<b>18,368</b>	<b>27,748</b>	<b>37,934</b>	<b>38,571</b>	<b>1,816</b>	<b>1,628</b>			
Belgorod Region	585	747	545	723	3,932	4,308	677	1,111	10	10	10	7			
Bryansk Region	500	647	491	643	1,738	2,132	276	384	6	6	40	38			
Vladimir Region	579	737	542	724	2,872	3,028	400	809	70	71	46	43			
Voronezh Region	918	1,159	871	1,094	5,139	6,128	788	1,589	159	140	23	23			
Moscow and Moscow Region	14,148	17,279	12,847	15,859	95,202	100,246	10,901	16,774	37,284	38,083	1,311	1,163			
Ivanovo Region	338	461	319	448	1,816	1,431	469	559	82	46	62	54			
Kaluga Region	384	532	347	493	1,224	1,205	413	503	14	13	40	38			
Kostroma Region	190	255	164	228	995	1,032	396	336	67	70	27	28			
Kursk Region	507	656	495	655	4,094	3,259	386	626	19	5	2	1			
Lipetsk Region	381	495	362	491	2,900	3,598	505	747	29	11	7	2			
Orel Region	261	346	241	339	1,652	2,154	278	433	5	5	5	2			
Ryazan Region	425	551	377	511	1,630	1,963	365	586	15	17	1	0			
Smolensk Region	388	488	382	483	1,491	1,775	371	488	59	19	77	79			
Tambov Region	215	251	193	248	1,796	1,351	378	618	8	8	2	1			
Tver Region	529	668	499	653	1,886	2,225	390	503	30	6	26	23			
Tula Region	780	999	749	977	3,058	3,187	632	747	28	9	24	22			
Yaroslavl Region	834	1,006	794	991	3,982	3,176	742	935	49	52	112	104			
<b>Southern Federal District</b>	<b>6,830</b>	<b>9,353</b>	<b>6,152</b>	<b>8,764</b>	<b>21,617</b>	<b>26,446</b>	<b>6,033</b>	<b>8,903</b>	<b>662</b>	<b>602</b>	<b>285</b>	<b>245</b>			
Astrakhan Region	391	559	339	518	1,382	2,030	431	603	9	9	8	7			
Volgograd Region	1,081	1,362	1,038	1,320	3,181	3,890	832	1,254	105	166	165	169			
Kabardino-Balkarian Republic	121	192	111	156	166	208	202	334	4	1	3	3			
Karachayev-Republic	47	88	47	88	51	88	56	77	0	0	0	0			
Krasnodar Territory	2,372	3,237	2,026	2,959	7,815	9,191	1,841	2,413	242	171	33	32			
Republic of Adygea (Adygea)	49	81	46	79	312	402	78	183	12	19	22	0			
Republic of Dagestan	115	228	112	228	135	204	77	166	4	4	1	2			
Republic of Ingushetia	16	39	16	39	1	6	20	32	1	1	0	0			
Republic of Kalmykia	23	135	22	95	176	180	45	113	2	1	5	0			
Republic of North Ossetia – Alania	87	113	85	111	149	167	104	175	2	2	3	2			
Rostov Region	1,755	2,100	1,567	1,958	5,709	6,781	1,437	2,086	259	209	35	20			
Stavropol Territory	773	1,140	743	1,134	2,540	3,297	910	1,454	22	19	10	9			
Chechen Republic	4	79	4	79	0	2	1	13	0	0	1	1			
<b>Russia total</b>	<b>70,985</b>	<b>89,248</b>	<b>65,386</b>	<b>84,198</b>	<b>333,247</b>	<b>381,459</b>	<b>62,153</b>	<b>87,371</b>	<b>45,787</b>	<b>46,840</b>	<b>5,369</b>	<b>4,434</b>			