

Annexes

Annex 1 : Regulatory framework

FMI s	<p>CPMI-IOSCO Principles for Financial Market Infrastructures (PFMIs) (April 2012): International standards for payment systems (PS), central securities depositories (CSDs), securities settlement systems (SSSs) and central counterparties (CCPs). They also incorporate additional guidance for over-the-counter (OTC) derivatives CCPs and trade repositories (TRs)</p> <p>https://www.bis.org/cpmi/publ/d101a.pdf</p>
	<p>CPMI-IOSCO Principles for Financial Market Infrastructures, Disclosure framework and assessment methodology (December 2012): Framework prescribing the form and content of the disclosures expected of FMIs, while the assessment methodology provides guidance to assessors for evaluating observance of the principles and responsibilities set forth in the PFMI.</p> <p>https://www.bis.org/cpmi/publ/d106.pdf</p>
	<p>CPMI-IOSCO Recovery of financial market infrastructures (October 2014): Guidance for FMIs and authorities on the development of comprehensive and effective recovery plans.</p> <p>https://www.bis.org/cpmi/publ/d121.pdf</p>
	<p>CPMI-IOSCO Guidance on cyber resilience for financial market infrastructures (June 2016): Requires FMIs to instil a culture of cyber risk awareness and to demonstrate ongoing re-evaluation and improvement of their cyber resilience posture at every level within the organisation.</p> <p>https://www.bis.org/cpmi/publ/d146.pdf</p>
	<p>ECB Cyber Resilience Oversight Expectations for FMIs (CROE, December 2018): The CROE provides overseers with a framework to assess the cyber resilience of systems under their responsibility and to enable FMIs to enhance their cyber resilience.</p> <p>https://www.ecb.europa.eu/paym/pdf/cons/cyberresilience/Cyber_resilience_oversight_expectations_for_financial_market_infrastructures.pdf</p>
	<p>Regulation (EU) 2022/858 of the European Parliament and of the Council of 30 May 2022 on a pilot regime for market infrastructures based on distributed ledger technology, and amending Regulations (EU) No. 600/2014 and (EU) No. 909/2014 and Directive 2014/65/EU.</p> <p>https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=CELEX%3A32022R0858</p>

FMIs	<p>Regulation (EU) 2022/2554 of the European Parliament and of the Council on digital operational resilience for the financial sector and amending Regulations (EC) No. 1060/2009, (EU) No. 648/2012, (EU) No. 600/2014, (EU) No. 909/2014 and (EU) 2016/1011 (14 December 2022): DORA seeks to harmonise approaches across the financial sector with the objective of an increased digital operational resilience and to ensure a safer and more stable overall financial system. A broad range of financial entity types falls under the scope of DORA, including central securities depositories, credit institutions, insurance and reinsurance undertakings, investment firms, payment institutions and electronic money institutions.</p> <p>https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=CELEX%3A32022R2554</p>
CCPs	<p>European Market Infrastructure Regulation (EMIR): Regulation (EU) No 648/2012 of 4 July 2012 on OTC derivatives, CCPs and TRs: EMIR sets a clearing obligation for standardised OTC derivatives and strict CCP risk management requirements, and requires the recognition and ongoing supervision of CCPs.</p> <p>https://eur-lex.europa.eu/legal-content/EN/TXT/PDF/?uri=CELEX:32012R0648&from=EN</p> <p>EMIR Refit: Regulation (EU) 2019/834 of 20 May 2019: mainly simplifies the derivatives' reporting and clearing obligation requirements, but also imposes CCPs to provide information on their initial margin models, including simulation tools, to their clearing members. Further, the European Commission gets the power to suspend the clearing obligation for selected derivatives contracts e.g. where markets become disrupted.</p> <p>https://eur-lex.europa.eu/eli/reg/2019/834/oj</p> <p>EMIR 2.2: Regulation (EU) 2019/2099 of 23 October 2019: it improves consistency of supervisory arrangements for CCPs established in the EU, and enhances the EU's ability to monitor, identify and mitigate third-country CCP risks.</p> <p>https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=CELEX:32019R2099</p> <p>CPMI-IOSCO Public quantitative disclosure standards for CCPs (February 2015): Public quantitative disclosure standards that CCPs are expected to meet. These standards complement the Disclosure framework published by CPMI-IOSCO in December 2012.</p> <p>https://www.bis.org/cpmi/publ/d125.pdf</p> <p>EMIR Regulatory Technical Standards (August 2015): Regulation (EU) 2015/2205 of 6 August 2015 supplementing Regulation (EU) No. 648/2012 with regard to regulatory technical standards on the clearing obligation.</p> <p>https://eur-lex.europa.eu/legal-content/EN/TXT/PDF/?uri=CELEX:32015R2205&from=EN</p> <p>CPMI-IOSCO Resilience of CCPs: Further guidance on the PFMI (July 2017): Guidance providing further clarity and granularity on several key aspects of the PFMI to further improve CCP resilience.</p> <p>https://www.bis.org/cpmi/publ/d163.pdf</p>

CCPs	<p>Regulation on CCP recovery and resolution: Regulation (EU) 2021/23 of the European Parliament and of the Council of 16 December 2020 on a framework for the recovery and resolution of central counterparties and amending Regulations (EU) No 1095/2010, (EU) No 648/2012, (EU) No 600/2014, (EU) No 806/2014 and (EU) 2015/2365 and Directives 2002/47/EC, 2004/25/EC, 2007/36/EC, 2014/59/EU and (EU) 2017/1132, available at: https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=OJ:L:2021:022:TOC</p>
CSDs	<p>CSD Regulation (CSDR): Regulation (EU) No. 909/2014 of 23 July 2014 on improving securities settlement in the EU and on CSDs and amending Directives 98/26/EC and 2014/65/EU and Regulation (EU) No. 236/2012: Prudential requirements on the operation of (I)CSDs, as well as specific prudential requirements for (I)CSDs and designated credit institutions offering banking-type ancillary services. https://eur-lex.europa.eu/legal-content/EN/TXT/PDF/?uri=CELEX:32014R0909&from=en</p> <p>Regulation (EU) 2017/389 of 11 November 2016 supplementing Regulation (EU) No 909/2014 as regards the parameters for the calculation of cash penalties for settlement fails and the operations of CSDs in host Member States https://eur-lex.europa.eu/legal-content/EN/TXT/PDF/?uri=CELEX:32017R0389&from=EN</p> <p>Regulation (EU) 2017/390 of 11 November 2016 supplementing Regulation (EU) No 909/2014 with regard to regulatory technical standards on certain prudential requirements for CSDs and designated credit institutions offering banking-type ancillary services https://eur-lex.europa.eu/legal-content/EN/TXT/PDF/?uri=CELEX:32017R0390&from=EN</p> <p>Regulation (EU) 2017/392 of 11 November 2016 supplementing Regulation (EU) No 909/2014 with regard to regulatory technical standards on authorisation, supervisory and operational requirements for CSDs https://eur-lex.europa.eu/legal-content/EN/TXT/PDF/?uri=CELEX:32017R0392&from=EN</p>
Custodians	<p>Regulation (EU) 2017/391 of 11 November 2016 supplementing Regulation (EU) No 909/2014 with regard to regulatory technical standards further specifying the content of the reporting on internalised settlements: Reporting obligation for settlement internalisers when settlement instructions are executed in their own books, outside securities settlement systems. https://eur-lex.europa.eu/legal-content/EN/TXT/PDF/?uri=CELEX:32017R0391&from=EN</p> <p>Belgian law of 31 July 2017: Law introducing a new category of credit institutions with activities exclusively in the area of custody, bookkeeping and settlement services in financial instruments, as well as non-banking services relating thereto, in addition to receiving deposits or other repayable funds from the public and granting credit for own account where such activities are ancillary or linked to the above-mentioned services. https://www.ejustice.just.fgov.be/cgi_loi/change_lg.pl?language=nl&la=N&cn=2017073111&table_name=wet</p> <p>ESMA Guidelines on Internalised Settlement Reporting under Article 9 of CSDR (March 2018) https://www.esma.europa.eu/press-news/esma-news/esma-finalises-guidelines-how-report-internalised-settlement</p>

Payment Systems	<p>ECB Regulation (EU) No 795/2014 on oversight requirements for systemically important payment systems (July 2014): Regulation, based on the CPMI-IOSCO PFMLs, covering systemically important payment systems in the eurozone, large-value and retail payment systems.</p> <p>https://www.ecb.europa.eu/ecb/legal/pdf/oj_jol_2014_217_r_0006_en_txt.pdf</p>
	<p>Revised oversight framework for retail payment systems (RPS) (February 2016): Revised framework (replacing the one from 2003) identifying RPS categories and clarifying the oversight standards applicable to each category. It also provides guidance on the organisation of oversight activities for systems of relevance to more than one central bank.</p> <p>https://www.ecb.europa.eu/pub/pdf/other/revisedoversightframeworkretailpayment systems201602.en.pdf?bc332d9a718f5336b68bb904a68d29b0</p>
PIs & ELMIs	<p>EMD2 (September 2009): Directive 2009/110/EC of 16 September 2009 on the taking up, pursuit and prudential supervision of the business of ELMIs amending Directives 2005/60/EC and 2006/48/EC and repealing Directive 2000/46/EC, OJ. 10 October 2009, L. 267, 7-17.</p> <p>https://eur-lex.europa.eu/legal-content/EN/TXT/PDF/?uri=CELEX:32009L0110&from=EN</p>
	<p>PSD2 (November 2015): Directive (EU) 2015/2366 of 25 November 2015 on payment services in the internal market, amending Directives 2002/65/EC, 2009/110/EC and 2013/36/EU and Regulation (EU) No 1093/2010, and repealing Directive 2007/64/EC.</p> <p>https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=CELEX%3A32015L2366</p>
	<p>Belgian Law of 11 March 2018 transposing the PSD2, Belgian Official Gazette 26 March 2018.</p> <p>https://www.ejustice.just.fgov.be/cgi_loi/change_lg.pl?language=nl&la=N&cn=2018031107&table_name=wet/language=fr&la=F&cn=2018031107&table_name=loi</p>
Payment Processors	<p>Belgian Law of 24 March 2017 on supervision of payment transactions processors, <i>Belgian Official Gazette</i> 24 April 2017.</p> <p>https://www.nbb.be/doc/cp/moniteur/2017/20170424_opp_wet_loi.pdf</p>
	<p>Royal Decree of 8 February 2019 on the requirements for processors of retail payments instruments and card payments schemes (CPS) having established a relation with them on the due diligence that CPS must have in place when using the services of systemically relevant payment processors, the identification and management of the risks by those processors, the continuity of their services and the practical modalities of the communication in case of an incident.</p> <p>https://www.ejustice.just.fgov.be/eli/arrete/2019/01/25/2019030120/moniteur (FR) or https://www.ejustice.just.fgov.be/eli/besluit/2019/01/25/2019030120/staatsblad (NL)</p>

Card Payment Schemes	<p>Payment Instruments, Schemes, and Arrangements (PISA Oversight framework, November 2021) https://www.ecb.europa.eu/paym/pdf/consultations/ecb.PISAPublicconsultation202111_1.en.pdf</p>
	<p>Regulation (EU) 2015/751 of 29 April 2015 on interchange fees for card-based payment transactions (OJ. 19 May 2015, L. 123, 1-15): This regulation contains (i) the definition of a cap for the interchange fees applicable to payment transactions by means of debit or credit cards, (ii) the separation to be put in place between payment card scheme governance activities and processing activities, (iii) measures granting more autonomy to merchants regarding the choice of payment instruments for their clients. https://eur-lex.europa.eu/legal-content/EN/TXT/PDF/?uri=CELEX:32015R0751&from=EN</p>
	<p>Belgian Law of 1 December 2016 transposing the EU Regulation 2015/751 of 29 April 2015, entitled “Interchange fees for card based payment transactions” (December 2016): Belgian Official Gazette 15 December 2016, 86.578. <ul style="list-style-type: none"> ■ https://www.ejustice.just.fgov.be/eli/wet/2016/12/01/2016011497/staatsblad (NL) ■ https://www.ejustice.just.fgov.be/eli/loi/2016/12/01/2016011497/moniteur (FR) </p>
	<p>Regulation (EU) 2018/72 of 4 October 2017 supplementing Regulation (EU) 2015/751 on interchange fees for card-based payment transactions with regard to regulatory technical standards establishing the requirements to be complied with by payment card schemes and processing entities to ensure the application of independence requirements in terms of accounting, organisation and decision-making process OJ. 18 January 2018, L. 13/1-7. https://eur-lex.europa.eu/legal-content/EN/TXT/PDF/?uri=CELEX:32018R0072&rid=3</p>
SWIFT	<p>High level expectations (HLE) for the oversight of SWIFT (June 2007): The SWIFT Cooperative Oversight Group developed a specific set of principles that apply to SWIFT. https://www.nbb.be/en/financial-oversight/oversight/critical-service-providers#oversight-of-swift-</p>
	<p>PFMIs, Annex F: Oversight expectations applicable to critical service providers (April 2012): Expectations for an FMI's critical service providers in order to support the FMI's overall safety and efficiency. https://www.bis.org/cpmi/publ/d101a.pdf</p>
	<p>Assessment methodology for the oversight expectations applicable to critical service providers (December 2014): Assessment methodology and guidance for regulators, supervisors and overseers in assessing an FMI's critical service providers against the oversight expectations in Annex F. https://www.bis.org/cpmi/publ/d123.pdf</p>

Annex 2: FMIs established in Belgium with an international dimension

Euroclear

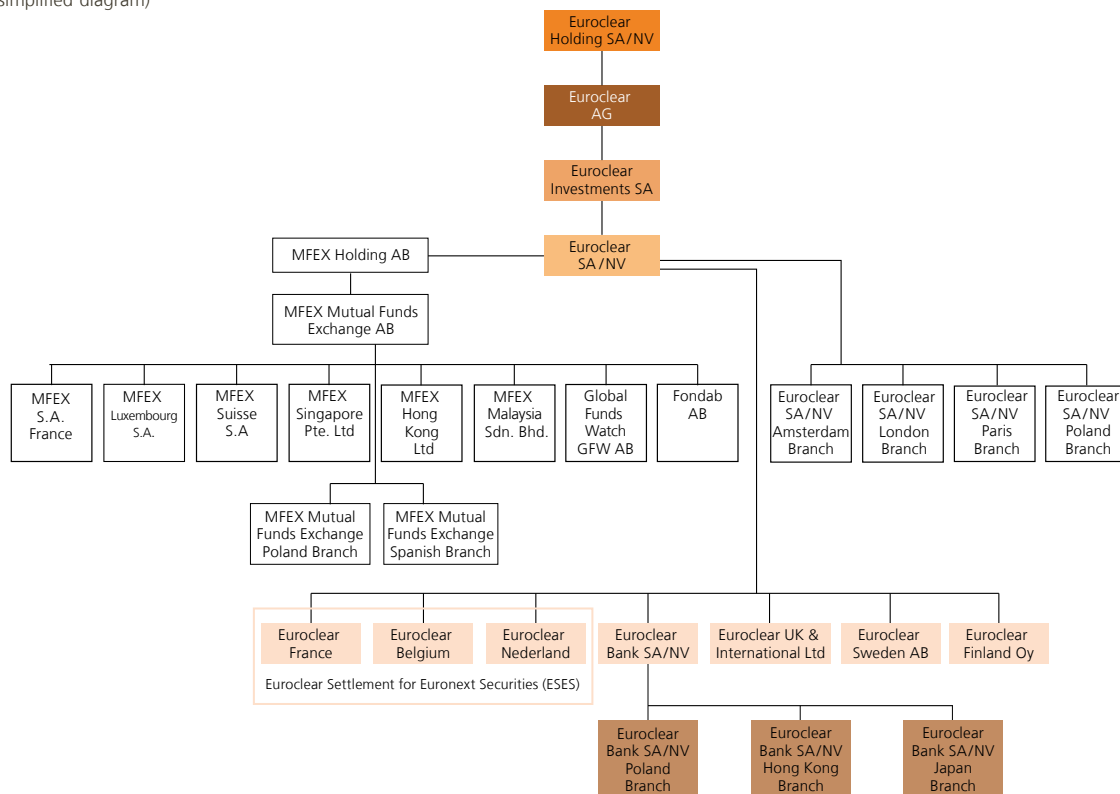
Euroclear Holding SA/NV, the top financial holding of Euroclear, is incorporated under Belgian law. Euroclear Holding SA/NV owns 100% of Euroclear AG, a Swiss financial holding company. Euroclear Investments SA is the group's financial investment holding company, incorporated in Luxembourg.

Euroclear SA/NV (ESA), a Belgian financial holding company, is the parent company of the Euroclear Group (I)CSDs: i.e. the three ESES CSDs (Euroclear France, Euroclear Nederland, Euroclear Belgium), Euroclear UK & International Ltd, Euroclear Sweden AB, Euroclear Finland Oy and Euroclear Bank SA/NV. The latter has branches in Poland, Hong Kong and Japan. The Euroclear group completed the acquisition of MFEX Group, a global digital fund distribution platform, on 15 September 2021.

Chart 1

Euroclear Group Corporate Structure

(simplified diagram)



Source: Euroclear.

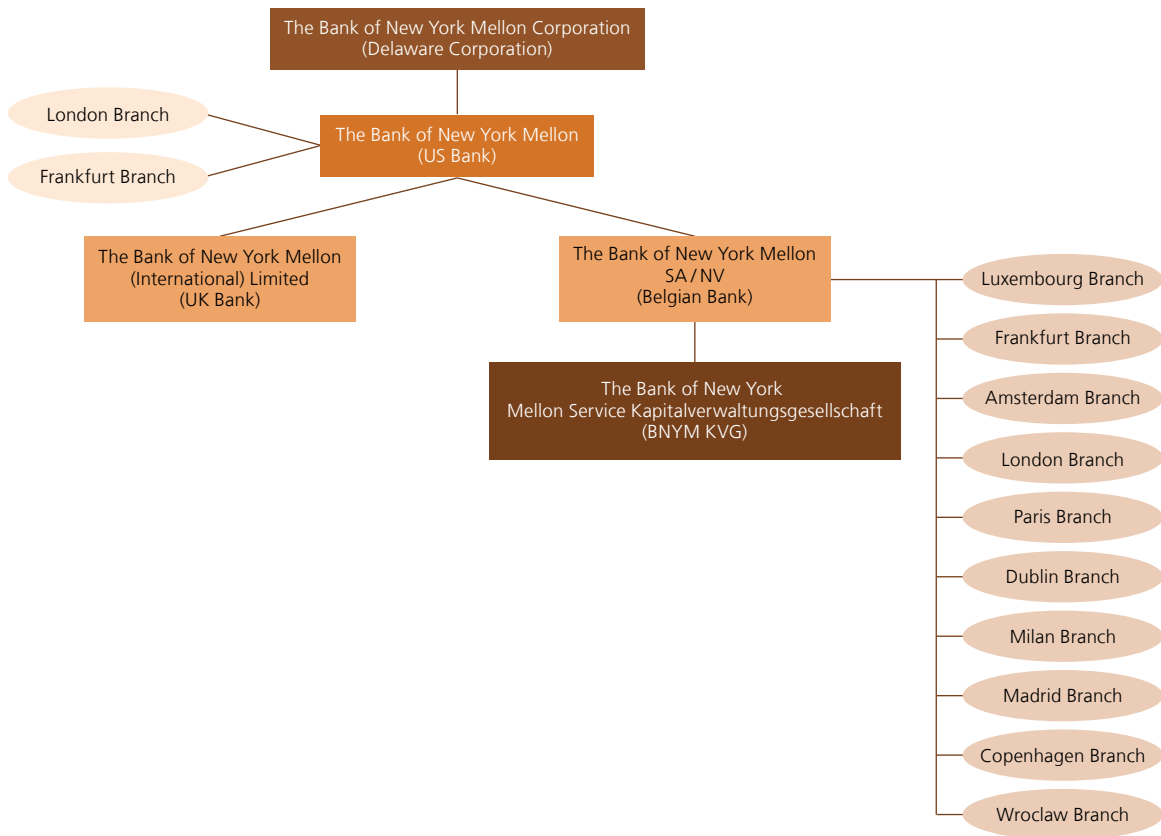
The Bank of New York Mellon

The Bank of New York Mellon SA/NV (BNYM SA/NV), established in Belgium, is the European subsidiary of BNY Mellon, a US based global systemic bank, which in turn is a subsidiary of the US holding company BNY Mellon Corporation. BNYM SA/NV is the custodian of the group for European clients and its European gateway to the euro area markets and payment infrastructures. BNYM SA/NV has a subsidiary in Germany and branches in Luxembourg, Germany, the Netherlands, the UK, France, Ireland, Italy, Spain and Denmark; through which it operates in the local markets. This is the result of the BNYM Group's strategy to consolidate its legal entity structure into the so-called "Three Bank Model" (i.e. US/UK/EU).

Chart 2

BNYM Group structure and BNYM SA/NV position

(simplified diagram – situation end 2022)



Source: BNY Mellon.

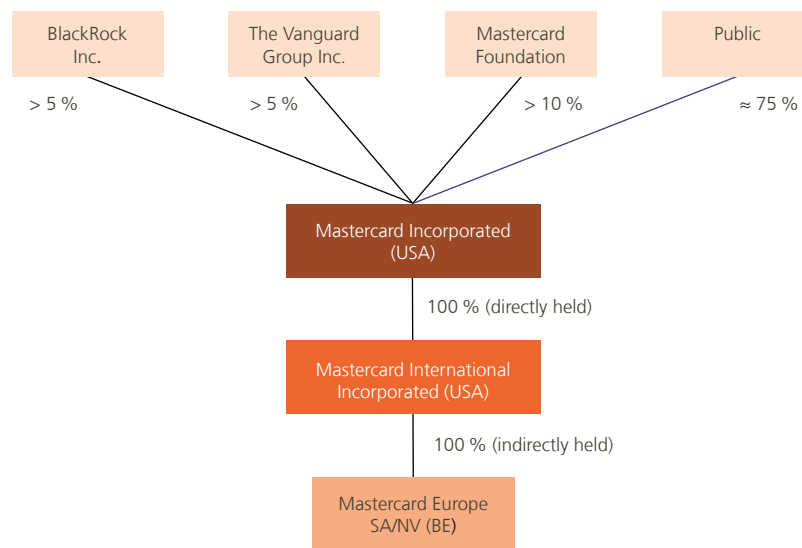
Mastercard Europe

Mastercard is a payment services company with a global reach. Mastercard Europe SA/NV (MCE) incorporated in Belgium, a subsidiary of Mastercard Incorporated (USA, listed on the New York Stock Exchange), runs the company's business in the European region.

Chart 4

Mastercard Group Structure

(simplified diagram, as of January 2023)



Source: Mastercard Europe.

Annex 3: Statistics

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Table 1

Securities Settlement and Custody

(yearly total in € billion equivalent, unless otherwise stated)

	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
A. Euroclear Bank										
Value of securities deposits (end of period)	10 834.2	11 765.3	12 393.7	12 698.4	12 834.2	13 451.5	14 823.6	15 292.4	17 105.3	17 528.3
Number of transactions (in millions)	69.5	75.2	83.3	84.1	95.4	107.0	116.4	128.8	146.9	163.3
Value of transactions	336 784.6	394 569.3	442 563.0	451 698.3	498 181.0	525 692.4	544 564.8	575 991.9	652 617.0	692 212.8
Source: Euroclear.										
B. NBB-SSS										
Value of securities deposits (end of period)	541.7	557.3	575.4	612.5	625.3	632.6	646.65	698.66	727.1	772.1
Number of transactions (in millions)	0.6	0.6	0.5	0.5	0.5	0.5	0.5	0.5	0.6	0.6
Value of transactions ¹	8 428.0	8 209.0	8 766.5	8 714.5	9 069.8	11 043.7	8 512.6	9 220.7	11 543.3	11 599.2
Source: NBB.										
1 Secondary market turnover.										
C. Euroclear Belgium										
Value of securities deposits (end of period)	202.7	222.1	269.4	235.1	237.7	178.0	220.2	194.9	218.9	193.3
Number of transactions (in millions)	1.9	2.1	2.5	2.4	2.5	2.7	2.6	2.9	2.7	2.6
Value of transactions	799.8	714.8	944.6	963.8	946.0	964.1	783.9	704.9	722.4	735.1
Source: Euroclear.										
D. TARGET2-Securities¹										
Number of transactions (in millions)	nap	nap	7.6	36.3	125.6	145.9	154.8	176.7	187.4	181.9
Value of transactions	nap	nap	43 706.8	112 066.0	192 175.0	236 050.8	282 063.7	172 840.9	178 304.1	184 184.5
Source: ECB. T2S was launched in 2015.										
1 As of 2020, the data in this table excludes technical transactions in T2S and liquidity transfers from traffic statistics.										
E. BNYM SA/NV										
Value of assets held under custody (end of period)	2 905.2	3 454.0	3 216.4	3 476.5	3 608.8	2 373.1	2 873.5	2 903.5	3 290.4	2 834.4
Source: BNYM.										

Table 2

Payments

(yearly total in € billion equivalent, unless otherwise stated)

	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
A. TARGET2										
Value of payments	559 696.0	498 726.5	508 982.3	485 811.8	432 780.7	432 508.1	441 281.1	465 793.7	484 251.6	570 539.0
of which : TARGET2-BE	16 177.3	16 247.9	15 627.4	16 957.9	19 732.4	22 594.7	24 935.5	28 570.6	27 921.2	29 411.7
Number of payments (in millions)	91.3	87.8	88.6	89.0	89.3	88.4	87.8	88.7	96.4	102.6
of which : TARGET2-BE	2.3	2.5	2.3	2.2	2.3	2.3	2.5	3.1	3.3	3.3
<p>Source : ECB Payment Statistics. RTGS related payments, excluding TARGET2 transactions on Dedicated Cash Accounts. Last year's figures from https://www.ecb.europa.eu/stats/payment_statistics/large_value_payment_systems/html/index.en.html.</p>										
B. CLS										
Value of payments (in € trillion)	897 145.6	1 042 062.3	1 118 933.9	1 162 359.8	1 193 728.3	1 282 149.3	1 362 882.2	1 335 152.0	1 361 618.0	1 597 910.9
of which : EUR payments	182 305.8	191 170.5	208 555.8	204 370.7	219 924.6	241 067.1	249 090.1	244 744.0	254 388.0	292 542.1
Number of payments (in millions)	205.0	204.7	219.1	209.5	198.5	226.6	257.1	273.5	252.7	301.0
of which : EUR payments	36.9	34.4	40.9	34.3	34.0	39.1	42.2	45.4	41.2	50.8
<p>Source : CLS.</p>										
C. Centre for Exchange and Clearing (CEC)										
Value of payments (exclusive Instant Payments since 2020 ¹) (in € billion)	911.6	870.7	883.4	920.6	941.8	1 122.9	1 204.7	1 198.8	1 309.2	1 394.0
Value of Instant Payments (in € billion)	nap	nap	nap	nap	nap	nap	nap	57.2	75.1	82.8
Number of payments (exclusive Instant Payments since 2020 ¹) (in millions)	1 365.6	1 272.2	1 402.2	1 387.1	1 312.0	1 456.7	1 512.7	1 396.9	1 467.8	1 395.0
Number of Instant Payments (in millions)								99.6	125.2	148.0
<p>Sources : ECB Payment Statistics, CEC.</p>										
<p>1 As of 2020, data on Instant Payments is reported separately.</p>										

Table 2 (continued 1)

Payments

(end of period, in cumulative number, unless otherwise stated)

	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
D. Payment Institutions (Pis) – Electronic Money Institutions (ELMIs)										
Pis										
Belgian Pis	11	15	17	21	24	22	26	30	30	29
Account information services providers							1	3	4	6
Foreign Pis with Belgian branch	2	3	3	3	2	3	4	5	6	7
Passport notifications for cross-border services of foreign EEA Pis towards Belgium	184	262	273	379	421	435	511	566	276 ¹	307
ELMIs										
Belgian ELMIs	10	10	10	8	8	7	7	7	6	5
Foreign ELMIs with Belgian branch	0	1	1	1	1	2	1	1	1	1
Passport notifications for cross-border services of foreign EEA ELMIs towards Belgium	40	54	53	102	156	188	240	278	162 ¹	183
Institutions offering services within a limited network (new under PSD2)										
Transactions by Belgian Pis and ELMIs (in millions)										
Number of transactions (yearly total)	1 665	1 874	1 968	2 155	2 006	2 044	1 949	2 106	2 358	2 595
Value of transactions in euro (yearly total)	105 989	133 513	136 567	137 144	124 388	124 485	113 639	121 751	177 792	202 155
Average outstanding E-Money of Belgian ELMIs	15.2	21.8	35.8	45.5	73.9	116.6	405.2	494.3	481.7	302.8
Number of transactions of Money Remittances (yearly total, in millions)							5.7	11.2	31.0	nav
Value of Money Remittances (in millions)							1 546	3 043	17 304	nav
Source: NBB.										
1 Decrease as consequence of the Brexit.										
E. Processors of payment transactions										
Worldline SA/NV										
Number of transactions (yearly total, in millions) ¹	1 553.9	1 665.8	1 800.0	1 960.0	2 150.0	1 774	1 940	1 972	2 310	2 708
					1 746					
Source: Worldline.										
1 Since 2017, as a consequence of the transfer of some processing activities to equensWorldline SE, volumes reported in this table only refer to acquiring activities of Worldline SA/NV.										

Table 2 (continued 2)

Payments

F. Card transactions	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
Number of cards issued by resident payment service providers – Cards with a cash function										
Number of cards (in thousands, end of period)	21 396.5	21 875.0	22 593.1	22 537.8	23 904.7	35 179.2	41 243.9	42 640.8	nav	nav
Number of cards per capita (end of period)	1.9	1.9	2.0	2.0	2.1	3.1	3.6	3.7	nav	nav
POS transactions at terminals provided by resident PSPs										
Number of payment transactions per card – With cards issued by resident PSPs (yearly total)	49.8	49.8	55.4	78.2	73.7	44.4	38.6	40.2	nav	nav
Value of payment transactions per card – With cards issued by resident PSPs (yearly total, in €)	2 391.7	2 697.3	2 759.1	3 739.6	3 189.8	1 853.5	1 559.8	1 572.3	nav	nav
Transactions per capita										
Number of card payments – With cards issued by resident PSPs ¹ (yearly total)	135.2	130.9	149.5	158.5	183.0	202.3	213.2	238.7	nav	nav
Value of card payments – With cards issued by resident PSPs ¹ (yearly total, in € thousands)	7.2	7.4	8.1	8.2	8.5	9.1	9.3	10.3	nav	nav
Source: ECB Payment Statistics. 1 Except cards with an e-money function.										
G. Card schemes										
Bancontact – Number of transactions (yearly total, in millions)	1 180.4	1 241.8	1 306.7	1 389.5	1 441.6	1 480.2	1 593.4	1 706.1	1 982.2	2 270.3
of which:										
Payments	1 068.4	1 125.9	1 190.9	1 272.8	1 325.2	1 336.0	1 488.8	1 637.5	1 910.2	2 187.9
ATM ¹	111.9	115.9	115.9	116.8	116.3	114.2	104.6	68.6	72.2	82.4
Source: Bancontact. 1 Until 2021 figures regarding ATM withdrawals reported by Bancontact did not include “on-us” operations (i.e. withdrawals made at an ATM operated by the issuer of the card used). Since 2022, on-us withdrawals of KBC, ING, BNP Paribas Fortis and Belfius made on ATMs operated by Batopin (their common ATM network provider) are included in the figures.										

Table 3

Swift

(yearly total, in millions)

	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
Number of messages	5 065.7	5 612.7	6 106.6	6 525.8	7 076.5	7 873.6	8 454.4	9 526.5	10 593.7	11 254.9
of which:										
Payment messages	2 524.5	2 737.2	2 930.2	3 139.3	3 485.2	3 840.0	4 053.4	4 313.0	4 799.5	4 992.8
Securities messages	2 215.6	2 545.2	2 829.1	3 019.1	3 232.3	3 635.5	3 968.9	4 709.8	5 269.2	5 714.8
Other messages	325.6	330.3	347.3	367.3	359.0	398.1	432.1	503.8	525.0	547.3
Source : Swift.										

