

# PAYMENT STATISTICS, 2<sup>ND</sup> HALF YEAR 2015

## APPENDIX OF TABLES

**Danish issued payment cards, number**

Table 1

No.	National debit cards (Dankort)	National co-branded debit cards (VisaDankort)	International debit cards	International credit cards	Total
1st half year 2009	1,013,513	3,086,999	1,049,128	1,976,612	7,126,252
2nd half year 2009	1,024,403	3,160,033	1,314,960	1,950,998	7,450,394
1st half year 2010	1,046,106	3,262,671	1,380,105	1,972,822	7,661,704
2nd half year 2010	1,058,174	3,315,473	1,604,516	2,017,899	7,996,062
1st half year 2011	1,073,168	3,384,717	1,529,608	2,052,792	8,040,285
2nd half year 2011	915,652	3,580,602	1,600,602	2,014,599	8,111,455
1st half year 2012	975,919	3,827,246	1,638,243	1,860,221	8,301,629
2nd half year 2012	1,119,128	3,674,684	1,672,947	1,808,688	8,275,447
1st half year 2013	1,043,306	3,772,852	1,733,315	1,821,008	8,370,481
2nd half year 2013	949,471	3,971,079	1,760,975	1,768,159	8,449,684
1st half year 2014	906,017	4,195,084	1,774,760	1,791,353	8,667,214
2nd half year 2014	855,490	4,432,904	1,836,871	1,800,888	8,926,153
1st half year 2015	842,587	4,648,229	2,080,128	1,867,690	9,437,634
2nd half year 2015	879,097	4,908,436	2,108,678	1,880,003	9,776,214

Note: International debit cards are e.g. Visa Electron and MasterCard Debit. International credit cards are e.g. MasterCard and Diners Club.  
 \* Nets has changed procedure for determine number of issued national debit cards, Dankort. Duplicates do not longer exist.  
 Duplicates occurred when reissuing new Dankort as replacement for cards close to expiry date, as both old and new cards were included in the stock until old payment cards were blocked or expired.

Source: EnterCard, Nets, Nordea and SEB kort.

**Payments using payment cards, number**

Table 2

Million	Payments using cards issued in Denmark								Payments using cards issued outside Denmark			Total payments made in Denmark	
	Payments made in Denmark				Payments made abroad				Payments made in Denmark				
	National debit cards (Dankort and VisaDankort)	Inter-national debit cards	Inter-national credit cards	Total	National co-branded debit cards (VisaDankort)	Inter-national debit cards	Inter-national credit cards	Total	Total	Foreign debit cards	Foreign credit cards		Total
1st half year 2009	402.0	16.1	9.8	427.9	18.4	3.0	5.7	27.1	455.0	2.1	6.1	8.2	436.1
2nd half year 2009	426.3	26.7	11.7	464.7	22.7	3.8	6.3	32.8	497.5	3.4	8.6	12.0	476.6
1st half year 2010	422.0	37.2	12.3	471.6	20.5	4.4	5.9	30.8	502.4	4.4	5.9	10.2	481.8
2nd half year 2010	450.4	46.0	14.6	511.0	23.2	5.0	6.0	34.3	545.3	7.8	7.2	15.0	525.9
1st half year 2011	446.7	54.4	16.7	517.8	21.1	5.2	6.0	32.3	550.1	6.4	6.0	12.4	530.2
2nd half year 2011	475.7	63.3	18.0	557.0	25.2	6.2	7.0	38.5	595.5	9.6	7.9	17.4	574.4
1st half year 2012	474.0	74.0	15.5	563.4	23.6	6.8	6.7	37.1	600.5	8.4	6.5	14.9	578.4
2nd half year 2012	501.4	81.4	17.4	600.2	32.7	9.4	8.0	50.1	650.3	12.7	8.1	20.8	621.1
1st half year 2013	497.6	89.7	14.7	602.0	33.0	10.9	7.8	51.7	653.7	9.9	7.2	17.1	619.1
2nd half year 2013	534.6	99.6	14.5	648.7	40.0	12.8	8.9	61.8	710.4	15.0	9.3	24.3	672.9
1st half year 2014	535.7	112.5	14.4	662.7	38.7	14.3	8.5	61.4	724.1	12.3	8.3	20.6	683.3
2nd half year 2014	577.5	126.2	16.4	720.1	45.7	15.9	10.1	71.7	791.9	18.6	11.3	29.9	750.0
1st half year 2015	579.6	144.5	16.0	740.1	42.4	17.8	9.0	69.2	809.3	14.5	10.3	24.8	764.9
2nd half year 2015	632.8	165.4	17.4	815.7	50.2	20.7	10.3	81.2	896.9	21.6	13.5	35.1	850.8

Note: ATM cash withdrawals not included in figures.

Source: EnterCard, Bambora, Handelsbanken, Nets, Nordea, SEB kort, Swedbank and Valitor.

**Payments using payment cards, value**

Table 3

Kr. million	Payments using cards issued in Denmark									Payments using cards issued outside Denmark			Total payments made in Denmark
	Payments made in Denmark				Payments made abroad				Payments made in Denmark				
	National debit cards (Dankort and VisaDankort)	Inter-national debit cards	Inter-national credit cards	Total	National co-branded debit cards (VisaDankort)	Inter-national debit cards	Inter-national credit cards	Total	Total	Inter-national debit cards	Inter-national credit cards	Total	
1st half year 2009	132,213	2,916	5,816	140,945	8,052	724	5,463	14,239	155,184	728	3,575	4,303	145,248
2nd half year 2009	141,841	4,874	6,511	153,225	9,278	972	5,580	15,830	169,055	1,171	4,713	5,884	159,109
1st half year 2010	140,788	6,572	6,862	154,222	8,781	1,107	5,913	15,801	170,023	1,798	3,304	5,102	159,324
2nd half year 2010	148,654	8,223	7,993	164,869	9,627	1,470	5,880	16,977	181,846	2,895	4,257	7,152	172,022
1st half year 2011	146,476	9,411	8,422	164,309	8,976	1,493	6,199	16,668	180,977	2,475	4,088	6,563	170,872
2nd half year 2011	151,797	11,021	8,602	171,420	10,110	1,693	6,625	18,428	189,848	3,511	4,957	8,468	179,888
1st half year 2012	151,607	12,822	8,108	172,537	9,899	1,886	7,023	18,807	191,344	2,951	4,395	7,346	179,883
2nd half year 2012	158,270	14,171	8,693	181,134	11,585	2,216	7,407	21,209	202,342	4,422	5,274	9,696	190,830
1st half year 2013	155,685	14,784	8,469	178,938	11,176	2,424	7,569	21,169	200,108	3,556	5,207	8,763	187,702
2nd half year 2013	163,115	16,260	8,392	187,768	12,713	2,701	7,865	23,279	211,047	5,199	6,211	11,410	199,178
1st half year 2014	162,413	17,795	8,320	188,528	12,222	3,037	8,176	23,435	211,963	4,158	5,749	9,907	198,434
2nd half year 2014	171,169	20,134	9,024	200,327	14,089	3,350	8,596	26,035	226,362	6,072	7,067	13,139	213,467
1st half year 2015	172,205	22,855	9,033	204,092	13,713	3,958	8,926	26,596	230,689	4,610	6,751	11,361	215,453
2nd half year 2015	185,962	26,521	9,733	222,217	15,920	4,705	9,205	29,831	252,047	6,667	8,147	14,815	237,031

Note: ATM cash withdrawals not included in figures.

Source: EnterCard, Bambora, Handelsbanken, Nets, Nordea, SEB kort, Swedbank and Valitor.

**Payments using other payment services and instruments, number and value**

Table 4

	Direct debits (Betalingsservice)		Inpayment forms		Bank transfers		Cheques	
	Million (number)	Kr. billion (value)	Million (number)	Billion kr. (value)	Million (number)	Billion kr. (value)	Million (number)	Billion kr. (value)
1st half year 2009	86.9	210.8	59.8	536.0	86.9	1,572.8	5.3	61.9
2nd half year 2009	87.7	202.8	58.5	599.8	83.9	1,591.1	4.1	56.8
1st half year 2010	92.2	206.6	58.5	564.9	88.8	1,581.1	3.7	50.7
2nd half year 2010	92.0	203.5	56.4	596.7	86.3	1,660.3	3.2	45.2
1st half year 2011	95.5	214.1	57.4	592.4	92.1	1,674.6	2.9	39.8
2nd half year 2011	94.6	212.1	54.7	613.2	90.7	1,703.0	2.5	35.0
1st half year 2012	98.4	217.9	55.7	606.0	96.1	1,603.3	2.2	30.4
2nd half year 2012	96.2	208.1	54.9	546.7	93.5	1,359.1	1.8	24.1
1st half year 2013	100.4	218.9	58.3	700.9	101.4	1,664.0	1.6	20.1
2nd half year 2013	98.9	213.2	57.4	729.9	99.7	1,791.5	1.3	17.1
1st half year 2014	102.2	222.8	59.2	726.2	111.8	2,078.8	1.2	14.2
2nd half year 2014	100.3	215.0	58.1	751.9	116.6	2,154.4	1.0	9.4
1st half year 2015	...	...	55.2	782.6	133.9	2,286.0	0.9	8.0
2nd half year 2015	...	...	57.2	772.2	142.9	2,272.2	0.7	5.7

Note: Figures on direct debits and inpayment forms reflect transactions cleared and settled through the multilateral retail clearing system, the Sumclearing. From 2014 bank transfers are cleared and settled through the multilateral retail clearing systems, the Intradag and the Straksclearing system. Finally the figures on cheques contain cheques received through the Sumclearing and the issuing banks own branches. Release of figures on use of direct debits (Betalingsservice) is terminated end 2014.

Source: Nets and The Danish Bankers Association (Finansrådet).