



QUARTERLY PAYMENT SYSTEMS REPORT (MARCH-JUNE 2019)
DEPARTMENT OF PAYMENT AND SETTLEMENT SYSTEMS

PREFACE

The RMA Act of Bhutan 2010 under section 8 (b, c) mandates the Department of Payment and Settlement System (DPSS), “to promote, supervise and, if necessary, operate national and international payment and settlement system including Electronic Transfer of Funds by financial institutions, other entities and individuals”. As per the regulations, a payment system shall mean *a system that enables payments to be effected between a payer and a beneficiary, involving a clearing, payment or settlement service, on a gross settlement- real time transfer or a net deferred settlement basis.*

In order to present a comprehensive review of trends in the payment instruments operated by the RMA and the commercial banks, the Department of Payment and Settlement Systems has taken the initiative to publish the Payment System Report (PSR) quarterly and annually.

This Quarterly PSR contains statistical updates on payment systems transactions for the Second Quarter (Q2), 2019, and includes comprehensive data on interbank and on-us transactions; SWIFT and e-money transactions. Additionally, the report contains a summary of payment system developments and highlight initiatives undertaken by the RMA during the reporting quarter period. The source of all interbank transactions are from the RMA database and on-us transactions from member banks, and do not in any way reflect or represent the views and policies of DPSS.

We would like to extend our sincere appreciation to all valued contributors from the commercial banks for providing timely monthly reports.

EXECUTIVE SUMMARY

The overall payment and settlement systems recorded steady growth both in terms of volume and value in the Second Quarter (Q2) of 2019 on all modes of instruments viz. Paper-based, Mobile and Internet, Electronic, Card, Wallet, and SWIFT.

Q2 saw a volumetric growth in the usage of electronic payment systems propelled by the launch of the GIFT system in March 2019. The GIFT System was developed to replace the existing NECS and NEFT Systems with technical assistance from RBI and IFTAS. It was officially launched by the Hon'ble Finance Minister in July, 2019, coinciding with the launch of the Ministry of Finance's ePEMS system. It consists of the following three sub-systems:

i. BITS (or batched) settlement service

The BITS enables high value interbank fund transfers in a batched settlement cycle. The batch timings are set up by the RMA in sync with the operational timings of the banks. For instance, there could be five batches in a one-day settlement cycle. The services would be available on Saturdays with a reduced number of batches.

ii. Real-Time Gross Settlement Service

Payments made through this service are settled immediately on receipt. The RTGS would allow for transfer of money from one bank to any other bank on a "real time" and on a "gross" settlement basis. RTGS systems are typically used for large-value transactions that require and receive immediate clearing and are considered a systemically important payment system.

iii. Bulk Payment Service

The Bulk Payment service can handle cases where multiple beneficiaries are to be credited from a single account and vice versa. These transactions are targeted for mainly institutional payments or large payment collection agencies like utility bill companies. E.g. Salaries, pension payments, loan repayments etc.

In this quarter, RuPay which was soft-launched in March, 2019, was formally inaugurated by the Honorable Prime Minister of India on 17th August 2019. The transactions made on the ATMs and PoS terminals in Bhutan are recorded in this quarter report

Quarterly Payment System Report- Quarter 2 2019

(Volume in Thousands & Value in Million- Nu)

Sl. No	Banks	2018								2019				Percentage Change	
		Q1		Q2		Q3		Q4		Q1		Q2		(Q1 & Q2)	
		Volume	Value	Volume	Value	Volume	Value	Volume	Value	Volume	Value	Volume	Value	Volume	Value
I	Paper-based	280.82	111,150.45	328.60	91,235.30	270.44	72,017.77	292.61	71,019.92	267.06	71,569.83	328.27	87,728.62	23%	23%
	Cheques (On-Us)	241.82	55,559.46	283.44	73,878.78	229.68	52,118.91	248.15	55,626.15	226.38	55,172.41	281.65	69,259.71	24%	26%
	Cheques (Interbank)	39	55,590.99	45.16	17,356.52	40.76	19,898.86	44.46	15,393.77	40.68	16,397.42	46.62	18,468.91	15%	13%
III	Mobile & Internet	107.19	1,190.55	177.18	1,989.80	3,574.22	9,410.33	5,470.94	13,683.59	5,543.11	14,987.92	6,733.19	18,848.99	21%	26%
	Mobile (On-Us)	17.35	200.64	36.8	483.61	3,423.50	7,898.69	5,280.40	11,964.01	5,342.68	13,155.01	6,441.82	16,401.57	21%	25%
	Internet (On-Us)	3.77	172.87	3.54	207.23	3.35	180.74	3.09	145.84	2.86	134.64	2.88	119.7	1%	-11%
	Mobile & Internet (Interbank)	86.07	817.04	136.84	1,298.96	147.37	1,330.90	187.45	1,573.74	197.57	1,698.27	288.49	2,327.72	46%	37%
II	Electronic	35.90	6,910.03	34.77	13,812.16	35.99	9,095.58	35.18	9,913.04	226.62	9,449.64	1,557.71	6,451.10	587%	-32%
	NECS	32.58	319.49	30.79	325.86	31.87	387.09	30.84	342.34	34.55	370.99	32.3	350.57	-7%	-6%
	NEFT	3.32	6,590.54	3.98	13,486.30	4.12	8,708.49	4.34	9,570.70	4.07	9,064.23	3.41	5,729.61	-16%	-37%
	GIFT-RTGS									4	11.43	56	255.79	1300%	2138%
	GIFT-BITS									77	1.56	374	59.01	386%	3683%
	GIFT-BULK									107	1.43	1,092.00	56.12	921%	3824%
IV	Card	1,705.38	6,830.69	1,880.11	7,470.45	1,480.13	6,027.41	1,771.24	7,306.62	1,823.63	7,883.06	2,508.95	7,293.98	38%	-7%
	ATM-(On-Us)	1,610.46	5,985.16	1,729.02	6,124.79	1,312.02	4,637.93	1,572.88	5,684.56	1,620.45	6,160.04	1,357.12	4,929.21	-16%	-20%
	ATM-(Interbank)	86.07	817.04	136.84	1,298.96	153.06	1,330.90	187.45	1,573.74	197.57	1,698.27	288.49	2,327.72	46%	37%
	Rupay											855	3.28	-	-
	PoS- OnUS	6.54	22.65	9.54	33.23	10.04	43.38	7.15	34.65	2.94	13.27	2.93	14.29	0%	8%
	POS Acquiring	2.31	5.84	4.71	13.47	5.01	15.2	3.76	13.67	2.67	11.48	5.41	19.48	103%	70%
V	Wallet	-	-	1.01	0.11	1.72	0.25	1.62	0.24	3.08	2.64	5.90	3.37	92%	27%
				1.01	0.11	1.72	0.25	1.62	0.24	3.08	2.64	5.90	3.37	92%	27%

Quarterly Payment System Report- Quarter 2 2019

Table 1: Cheque Transactions- On-Us

(Volume in Thousands & Value in Million- Nu)

Banks	2018								2019			
	Q1		Q2		Q3		Q4		Q1		Q2	
	Volume	Value	Volume	Value	Volume	Value	Volume	Value	Volume	Value	Volume	Value
BOBL	179.02	46,689.87	208.64	62,891.45	162.48	41,277.16	172.23	44,012.63	160.99	40,437.57	202.46	51,275.25
BNBL	58.14	7,843.05	69.72	9,613.66	59.86	9,045.63	68.13	9,629.68	52.53	7,525.64	63.28	9,298.59
BDBL	1.23	304.48	1.18	473.42	1.07	326.99	1.07	327.77	1.04	427.48	1.12	765.96
DPNB	0.35	329.75	0.44	347.59	0.41	162.64	0.41	152.97	6.06	6,781.73	7.62	7,919.91
Tbank	3.09	392.31	3.46	552.65	5.87	1,306.50	6.31	1,503.10	5.76	0.00	7.16	0.00
Total	241.82	55,559.46	283.44	73,878.78	229.68	52,118.91	248.15	55,626.15	226.38	55,172.41	281.65	69,259.71

Table 2: Cheque Transactions- Interbank

(Volume in Thousands & Value in Million- Nu)

Banks	2018								2019			
	Q1		Q2		Q3		Q4		Q1		Q2	
	Volume	Value	Volume	Value	Volume	Value	Volume	Value	Volume	Value	Volume	Value
BOBL	17.87	47,739.27	19.96	10,386.35	18.93	9,981.32	19.78	9,858.04	19.20	11,976.95	20.64	12,355.99
BNBL	11.91	2,674.68	14.27	2,745.86	11.72	6,400.08	12.96	1,856.37	11.46	1,693.14	13.94	1,906.79
BDBL	0.99	385.47	1.10	700.36	1.85	471.43	2.83	803.53	2.31	420.34	2.78	508.98
DPNB	3.81	1,667.34	4.48	2,510.46	3.74	2,328.82	3.93	2,034.28	3.36	1,520.07	3.94	2,618.39
Tbank	4.43	3,124.23	5.36	1,013.48	4.52	717.22	4.97	841.56	4.36	786.93	5.34	1,078.76
Total	39.00	55,590.99	45.16	17,356.52	40.76	19,898.86	44.46	15,393.77	40.68	16,397.42	46.62	18,468.91

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Table 3: NECS Transactions-Inward

(Volume in Thousands & Value in Million- Nu)

Banks	2018								2019			
	Q1		Q2		Q3		Q4		Q1		Q2	
	Volume	Value	Volume	Value	Volume	Value	Volume	Value	Volume	Value	Volume	Value
BOBL	24.04	258.15	23.81	258.47	25.19	305.14	24.72	273.51	25.03	277.31	24.76	271.98
BNBL	4.98	43.85	3.97	47.17	4.07	58.74	3.65	48.71	5.61	56.72	4.27	52.70
BDBL	1.49	8.48	1.55	8.22	1.43	9.18	1.44	8.96	1.82	12.32	2.05	12.98
DPNB	1.05	3.69	0.67	6.34	0.38	7.62	0.31	5.07	1.01	15.41	0.36	6.22
Tbank	1.02	5.32	0.80	5.65	0.80	6.40	0.73	6.08	1.08	9.23	0.86	6.69
Total	32.58	319.49	30.79	325.86	31.87	387.09	30.84	342.34	34.55	370.99	32.30	350.57

Table 4: NECS Transactions- Outward

(Volume in Thousands & Value in Million- Nu)

Banks	2018								2019			
	Q1		Q2		Q3		Q4		Q1		Q2	
	Volume	Value	Volume	Value	Volume	Value	Volume	Value	Volume	Value	Volume	Value
BOBL	29.47	274.55	27.49	273.45	28.78	337.10	27.73	295.83	31.85	333.03	29.04	298.52
BNBL	3.09	44.80	3.29	52.23	3.09	49.78	3.09	47.58	2.68	37.69	3.25	51.93
DPNB	0.02	0.15	0.02	0.17	0.03	0.22	0.02	0.34	0.03	0.28	0.01	0.12
Total	32.58	319.49	30.79	325.86	31.89	387.09	30.84	343.75	34.55	370.99	32.30	350.57

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Table 5: NEFT Transactions- Inwards

(Volume in Thousands & Value in Million- Nu)

Banks	2018								2019			
	Q1		Q2		Q3		Q4		Q1		Q2	
	Volume	Value	Volume	Value	Volume	Value	Volume	Value	Volume	Value	Volume	Value
BOBL	2.20	3938.61	2.69	11046.71	2.86	4299.48	3.02	2961.62	2.85	4369.71	2.13	2836.95
BNBL	0.42	1485.38	0.51	1433.70	0.54	2076.06	0.55	3131.03	0.48	2733.62	0.54	1393.14
BDBL	0.16	236.70	0.14	218.65	0.17	692.05	0.17	260.89	0.18	129.83	0.19	213.03
DPNB	0.38	454.66	0.46	512.66	0.39	1406.41	0.44	2850.41	0.40	677.22	0.42	899.18
Tbank	0.17	475.20	0.18	274.58	0.17	234.49	0.15	366.75	0.16	330.65	0.13	387.30
Total	3.32	6590.54	3.98	13486.30	4.12	8708.49	4.34	9570.70	4.07	8241.03	3.41	5729.61

Table 6: NEFT Transactions- Outwards

(Volume in Thousands & Value in Million- Nu)

Banks	2018								2019			
	Q1		Q2		Q3		Q4		Q1		Q2	
	Volume	Value	Volume	Value	Volume	Value	Volume	Value	Volume	Value	Volume	Value
BOBL	0.50	1811.67	0.64	1533.49	0.64	2873.12	0.61	5155.18	0.62	2383.93	0.77	2140.37
BNBL	1.72	2399.59	1.74	4788.55	1.73	2067.73	1.89	2142.83	1.43	2245.95	1.47	1757.98
BDBL	0.44	348.48	0.67	484.77	0.65	1799.67	0.64	699.26	0.59	551.75	0.29	188.31
DPNB	0.48	1929.42	0.36	6598.34	0.27	1403.92	0.41	1359.30	0.37	2828.11	0.35	1490.83
Tbank	0.18	101.38	0.58	81.14	0.84	564.05	0.80	214.12	1.06	231.37	0.54	152.11
Total	3.32	6590.54	3.98	13486.30	4.12	8708.50	4.34	9570.70	4.07	8241.12	3.41	5729.61

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Table 7: GIFT Transactions-Inward

(Value in Million- Nu)

Banks	RTGS				BITS				BULK			
	Q1		Q2		Q1		Q2		Q1		Q2	
	Volume	Value	Volume	Value	Volume	Value	Volume	Value	Volume	Value	Volume	Value
BOBL	2.00	7.30	26.00	91.07	41.00	0.96	208.00	21.74	17.00	0.03	770.00	33.48
BNBL	-	-	6.00	54.10	11.00	0.02	45.00	5.24	37.00	1.08	186.00	20.89
BDBL					6.00	0.00	5.00	0.78	19.00	0.07	23.00	0.25
DPNB	2.00	4.13	17.00	77.18	9.00	0.58	77.00	26.30	21.00	0.15	73.00	1.00
Tbank	-	-	7.00	33.45	10.00	0.01	39.00	4.94	13.00	0.10	40.00	0.49
Total	4.00	11.43	56.00	255.79	77.00	1.56	374.00	59.01	107.00	1.43	1,092.00	56.12

Table 8: GIFT Transactions- Outward

(Value in Million- Nu)

Banks	RTGS				BITS				BULK			
	Q1		Q2		Q1		Q2		Q1		Q2	
	Volume	Value	Volume	Value	Volume	Value	Volume	Value	Volume	Value	Volume	Value
BOBL	-	-	9.00	19.18	15.00	0.03	64.00	10.93	76.00	1.40	232.00	3.62
BNBL	4.00	11.43	40.00	176.87	29.00	1.46	202.00	38.95	-	-	4.00	0.11
BDBL	-	-	3.00	8.85	6.00	0.001	28.00	1.79	11.00	0.026	431.00	13.83
DPNB	-	-	-	-	12.00	0.0003	2.00	0.02	6.00	0.000	0.00	0.00
Tbank	-	-	4.00	50.90	15.00	0.07	78.00	7.31	14.00	0.07	425.00	38.56
Total	4.00	11.43	56.00	255.79	77.00	1.56	374.00	59.01	107.00	1.43	1092.00	56.12

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Table 9: Mobile Banking Transactions- On-Us

(Volume in Thousands & Value in Million- Nu)

Banks	2018								2019			
	Q1		Q2		Q3		Q4		Q1		Q2	
	Volume	Value	Volume	Value	Volume	Value	Volume	Value	Volume	Value	Volume	Value
BOBL	N/A	N/A	N/A	N/A	3,372.61	7,221.67	5,198.82	11,116.36	5,204.94	12,214.26	6,289.56	15,254.63
BNBL	10.26	105.61	26.41	360.09	39.94	566.29	53.45	693.16	56.04	742.02	82.83	1,050.25
BDBL	0.58	8.27	0.01	0.01	-	-	9.88	5.72	57.44	39.42	65.69	59.30
DPNB	0.28	2.80	0.35	8.99	0.38	9.22	0.51	12.80	0.68	8.85	1.16	14.28
Tbank	6.23	83.95	10.02	114.52	10.57	101.52	17.73	135.97	23.58	150.46	2.59	23.11
Total	17.35	200.64	36.80	483.61	3,423.50	7,898.69	5,280.40	11,964.01	5,342.68	13,155.01	6,441.82	16,401.57

Table 10: Internet Banking Transactions- On-Us

(Volume in Thousands & Value in Million- Nu)

Banks	2018								2019			
	Q1		Q2		Q3		Q4		Q1		Q2	
	Volume	Value	Volume	Value	Volume	Value	Volume	Value	Volume	Value	Volume	Value
BOBL	2.57	102.26	2.28	127.73	2.63	141.90	2.27	96.93	2.44	110.79	2.32	96.87
BNBL	0.89	57.22	0.93	68.33	0.43	29.15	0.61	38.47	0.20	13.39	0.32	13.93
DPNB	0.30	13.39	0.32	11.17	0.29	9.68	0.21	10.45	0.22	10.45	0.24	8.90
Total	3.77	172.87	3.54	207.23	3.35	180.74	3.09	145.84	2.86	134.64	2.88	119.70

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Table 11: Mobile and Internet Banking Transactions (Acquiring)-Interbank

(Volume in Thousands & Value in Million- Nu)

Banks	2018								2019			
	Q1		Q2		Q3		Q4		Q1		Q2	
	Volume	Value	Volume	Value	Volume	Value	Volume	Value	Volume	Value	Volume	Value
BOBL	20.87	148.96	42.72	339.39	52.25	412.64	76.21	566.34	82.19	655.06	139.95	1,004.43
BNBL	31.69	346.68	49.56	524.55	52.18	516.93	62.47	577.10	62.67	583.25	90.91	815.68
BDBL	10.65	106.74	14.75	145.23	16.84	155.76	18.60	175.63	21.43	200.39	32.44	310.62
DPNB	19.85	173.67	25.06	234.27	21.20	197.27	22.32	193.86	20.25	188.78	11.49	102.58
Tbank	3.02	40.99	4.75	55.52	4.90	48.30	7.85	60.80	11.04	70.79	13.70	94.40
Total	86.07	817.04	136.84	1,298.96	147.37	1,330.90	187.45	1,573.74	197.57	1,698.27	288.49	2,327.72

Table 12: Mobile and Internet Banking Transactions (Issuing)- Interbank

(Volume in Thousands & Value in Million- Nu)

Banks	2018								2019			
	Q1		Q2		Q3		Q4		Q1		Q2	
	Volume	Value	Volume	Value	Volume	Value	Volume	Value	Volume	Value	Volume	Value
BOBL	63.41	648.47	90.00	914.07	90.94	876.11	104.94	954.28	107.07	975.14	138.29	1,236.59
BNBL	18.78	145.86	42.21	346.47	54.75	440.95	76.23	581.02	71.87	579.01	121.94	882.04
BDBL	2.11	9.28	0.28	1.62	6.07	2.12	2.82	13.01	10.99	77.77	18.65	132.82
DPNB	0.74	5.02	1.51	14.17	1.27	11.72	2.08	14.57	2.77	22.84	2.01	15.51
Tbank	1.03	8.41	2.83	22.63	0.02	0.004	1.38	10.87	4.88	43.51	7.60	60.75
Total	86.07	817.04	136.84	1,298.96	153.06	1,330.90	187.45	1,573.74	197.57	1,698.27	288.49	2,327.72

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Table 13: ATM Transactions- On-Us

(Volume in Thousands & Value in Million)

Banks	2018								2019			
	Q1		Q2		Q3		Q4		Q1		Q2	
	Volume	Value	Volume	Value	Volume	Value	Volume	Value	Volume	Value	Volume	Value
BOBL	1,319.93	4,822.00	1,388.90	4,824.08	949.28	3,275.21	1,189.26	4,240.86	1,248.97	4,714.91	957.50	3,490.64
BNBL	106.93	459.92	144.43	586.20	168.87	663.72	174.22	711.51	163.54	695.52	188.00	734.84
BDBL	87.10	229.05	94.20	240.14	92.13	228.42	109.72	253.20	109.07	263.41	116.44	257.67
DPNB	77.92	404.26	81.55	403.70	81.03	396.80	74.26	384.47	71.22	383.91	66.43	349.98
Tbank	18.59	69.94	19.94	70.68	20.70	73.78	25.41	94.53	27.66	102.29	28.75	96.08
Total	1,610.46	5,985.16	1,729.02	6,124.79	1,312.02	4,637.93	1,572.88	5,684.56	1,620.45	6,160.04	1,357.12	4,929.21

Table 14: ATM Transactions (Acquiring)- Interbank

(Volume in Thousands & Value in Million)

Banks	2018								2019			
	Q1		Q2		Q3		Q4		Q1		Q2	
	Volume	Value	Volume	Value	Volume	Value	Volume	Value	Volume	Value	Volume	Value
BOBL	98.91	306.04	89.25	252.08	87.94	247.45	83.12	243.43	70.57	199.67	69.68	193.97
BNBL	112.13	257.57	157.22	336.39	156.93	336.00	179.49	390.06	144.52	333.51	172.93	355.73
BDBL	59.12	152.56	65.35	162.09	63.64	144.75	72.58	160.28	73.00	167.03	78.16	163.88
DPNB	88.00	267.87	78.36	222.21	69.41	199.72	69.33	198.96	60.68	189.40	54.85	155.59
Tbank	40.63	119.72	39.34	110.82	43.02	114.89	43.02	114.89	49.91	142.59	32.85	89.37
Total	398.78	1,103.76	429.51	1,083.59	420.94	1,042.81	447.55	1,107.63	398.68	1,032.20	408.47	958.54

Table 15: ATM Transactions (Issuing)-Interbank

(Volume in Thousands & Value in Million)

Banks	2018								2019			
	Q1		Q2		Q3		Q4		Q1		Q2	
	Volume	Value	Volume	Value	Volume	Value	Volume	Value	Volume	Value	Volume	Value
BOBL	258.65	683.29	289.59	697.53	283.91	673.60	318.27	753.42	280.51	712.63	306.44	694.72
BNBL	69.23	216.36	70.08	206.42	64.78	183.24	66.70	195.82	58.10	165.41	57.57	157.99
BDBL	13.321	37.80	12.20	29.32	12.41	32.13	13.50	36.88	12.15	35.13	11.13	29.22
DPNB	45.761	134.99	44.25	116.42	45.39	117.73	42.16	109.65	35.44	87.03	37.05	90.43
Tbank	11.818	31.32	13.40	33.90	14.46	36.12	12.89	31.71	12.40	31.74	13.20	32.42

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<i>Total</i>	<i>398.78</i>	<i>1,103.76</i>	<i>429.51</i>	<i>1,083.59</i>	<i>420.94</i>	<i>1,042.81</i>	<i>453.52</i>	<i>1,127.47</i>	<i>398.59</i>	<i>1,031.94</i>	<i>425.39</i>	<i>1,004.78</i>
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Table 16: Rupay Transactions- ATM

(Value in Million- Nu)

Banks	2019	
	Q1	
	Volume	Value
BOBL	271.00	1.36
BNBL	280.00	0.87
BDBL	101.00	0.25
DPNB	123.00	0.53
Tbank	80.00	0.27
<i>Total</i>	<i>855.00</i>	<i>3.28</i>

Table 17: PoS Transactions-On-Us

(Volume in Thousands & Value in Million)

Banks	2018								2019			
	Q1		Q2		Q3		Q4		Q1		Q2	
	Volume	Value	Volume	Value	Volume	Value	Volume	Value	Volume	Value	Volume	Value
BOBL	6.33	22.41	8.95	30.97	9.34	37.53	6.66	31.38	2.81	13.15	2.55	13.76
BNBL	N/A	N/A	0.14	0.15	0.10	0.24	0.16	0.42	0.04	0.07	0.12	0.13
Tbank	0.21	0.23	0.46	2.12	0.60	5.61	0.33	2.85	0.09	0.04	0.25	0.40
<i>Total</i>	<i>6.54</i>	<i>22.65</i>	<i>9.54</i>	<i>33.23</i>	<i>10.04</i>	<i>43.38</i>	<i>7.15</i>	<i>34.65</i>	<i>2.94</i>	<i>13.27</i>	<i>2.93</i>	<i>14.29</i>

Table 18: PoS Transactions (Acquiring)- Interbank

(Volume in Thousands & Value in Million)

Banks	2018								2019			
	Q1		Q2		Q3		Q4		Q1		Q2	
	Volume	Value	Volume	Value	Volume	Value	Volume	Value	Volume	Value	Volume	Value
BOBL	0.98	2.50	1.54	3.78	1.04	2.94	0.61	1.75	0.35	1.06	0.39	1.12
BNBL	N/A	N/A	0.12	0.27	0.87	2.48	0.19	0.73	0.08	0.31	0.57	2.83
Tbank	1.33	3.34	3.06	9.42	3.10	9.78	2.96	11.19	2.24	10.12	4.45	15.52
<i>Total</i>	<i>2.31</i>	<i>5.84</i>	<i>4.71</i>	<i>13.47</i>	<i>5.01</i>	<i>15.20</i>	<i>3.76</i>	<i>13.67</i>	<i>2.67</i>	<i>11.48</i>	<i>5.41</i>	<i>19.48</i>

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Table 19: PoS Transactions (Issuing)- Interbank

(Volume in Thousands & Value in Million)

Banks	2018								2019			
	Q1		Q2		Q3		Q4		Q1		Q2	
	Volume	Value	Volume	Value	Volume	Value	Volume	Value	Volume	Value	Volume	Value
BOBL	1.14	2.98	2.70	8.77	2.67	8.76	2.78	10.81	2.05	9.82	4.46	16.98
BNBL	N/A	N/A	1.06	2.70	0.08	0.12	0.85	2.59	0.44	1.24	0.82	2.16
BDBL	0.04	0.07	0.07	0.12	0.05	0.20	0.05	0.07	0.01	0.03	0.01	0.01
DPNB	0.56	1.02	0.75	1.46	0.52	0.97	0.05	0.08	0.13	0.34	0.22	0.36
Tbank	0.06	0.12	0.14	0.40	0.09	0.50	0.04	0.12	0.02	0.06	0.04	0.07
Total	1.80	4.19	4.71	13.47	3.41	10.55	3.76	13.67	2.66	11.48	5.54	19.58

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Table 20: E-money Transactions

Types of service	2018						2019			
	Q2		Q3		Q4		Q1		Q2	
	Volume	Value	Volume	Value	Volume	Value	Volume	Value	Volume	Value
BPC bill Payment							13.00	12,446.00	26.00	10,802.00
Landline Auto settlement	17.00	4,002.50	35.00	7,926.00	24.00	4,393.00	17.00	5,171.00	22.00	7,687.00
Broadband	40.00	21,061.00	120.00	58,880.00	133.00	98,698.00	97.00	58,390.00	154.00	83,446.00
Postpaid	14.00	24,093.00	38.00	65,728.00	24.00	30,731.00	19.00	44,853.00	51.00	68,010.31
Prepaid	938.00	60,424.00	1,525.00	114,012.00	1,438.00	108,633.00	1,571.00	122,666.00	3,266.00	330,583.00
Add from Bank	-	-	-	-	-	-	932.00	1,220,134.00	1,792.00	1,478,154.00
Sent to Bank	-	-	-	-	-	-	302.00	690,318.00	454.00	920,086.00
Cash In	-	-	-	-	-	-	22.00	140,650.00	33.00	139,750.00
Cash Out	-	-	-	-	-	-	103.00	347,650.00	103.00	330,120.00
Merchant Payment	-	-	-	-	-	-	-	-	-	-
Total	1,009.00	109,580.50	1,718.00	246,546.00	1,619.00	242,455.00	3,076.00	2,642,278.00	5,901.00	3,368,638.31
<i>Subscriber Base</i>							-	143,350.00	-	149,205.00
<i>Merchants</i>							-	3.00	-	7.00

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Table 21: SWIFT Transactions-2018

(Value in Million- Nu)

Currency	2018											
	Q1			Q2			Q3			Q4		
	Volume	Value (Inflow)	Value (Outflow)	Volume	Value (Inflow)	Value (Outflow)	Volume	Value (Inflow)	Value (Outflow)	Volume	Value (Inflow)	Value (Outflow)
US Dollar (USD)	10530.00	98.87	73.56	9509.00	71.96	82.30	9830.00	82.62	75.27	9220.00	77.71	9.44
Euro	394.00	1.29	2.25	358.00	1.07	2.60	341.00	0.95	1.69	373.00	1.99	0.27
Pound Sterling (GBP)	87.00	0.09	0.14	100.00	0.09	0.22	104.00	0.17	0.39	98.00	0.17	0.04
Japanese Yen (JPY)	68.00	9.81	129.91	95.00	27.17	80.99	103.00	20.37	94.86	64.00	59.84	6.56
Swiss Franc (CHF)	49.00	0.07	63.97	27.00	0.02	87.51	39.00	0.11	0.40	35.00	0.08	0.06
Singapore Dollar	69.00	0.04	3.36	62.00	0.02	0.38	80.00	0.06	0.65	73.00	0.02	0.04
Canadian Dollar	0.00	0.00	3.91	0.00	0.00	1.42	3.00	0.01	0.01	5.00	0.01	0.16
Australian Dollar	2139.00	9.66	0.81	2249.00	7.18	1.35	2165.00	9.17	1.81	1585.00	4.85	0.20
Danish Kroner	0.00	0.00	0.00	0.00	0.00	0.00	1.00	0.00	0.00	0.00	0.00	0.00
Total	13,336.00	119.83	277.91	12,400.00	107.50	256.77	12,666.00	113.46	98.04	11,453.00	144.68	3.89

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Table 22: SWIFT Transactions-2019

(Value in Million- Nu)

Currency	2019					
	Q1			Q2		
	Volume	Value (Inflow)	Value (Outflow)	Volume	Value (Inflow)	Value (Outflow)
US Dollar (USD)	9115.00	79.71	78.30	9667.00	73.74	79.42
Euro	402.00	1.98	3.83	434.00	2.16	4.20
Pound Sterling (GBP)	77.00	0.16	0.38	99.00	0.11	0.26
Japanese Yen (JPY)	78.00	67.83	89.41	73.00	10.27	21.34
Swiss Franc (CHF)	42.00	0.13	0.53	50.00	0.13	10.27
Singapore Dollar	65.00	0.06	0.51	77.00	0.30	0.70
Canadian Dollar	7.00	0.01	0.00	6.00	0.01	0.00
Australian Dollar	1578.00	2.52	3.93	2715.00	6.50	5.00
Danish Kroner	1.00	0.01	0.00	2.00	0.00	0.00
Total	11,365.00	152.41	176.90	13,123.00	93.23	121.20