

9.6 Value of payments as a ratio to GDP

(percentages; total for the period)

	Credit transfers					Direct debits					Card payments with cards issued by resident PSPs ¹⁾				
	2014	2015	2016	2017	2018	2014	2015	2016	2017	2018	2014	2015	2016	2017	2018
BE	1,668.3	1,482.7	1,409.4	1,355.7	1,418.5	29.6	24.7	24.6	24.9	29.3	20.2	20.2	21.6	22.7	22.8
BG	777.2	836.4	850.2	724.4	725.9	0.5	0.4	0.4	0.4	.	5.4	6.2	6.6	9.9	9.4
CZ	826.4	3,519.4	5,198.4	5,851.2	2,886.3	12.5	3.8	3.3	2.9	2.7	8.6	9.2	10.6	11.9	13.3
DK	288.3	300.2	306.5	313.5	316.3	34.2	.	.	.	.	22.1	23.7	24.2	26.3	25.9
DE	1,662.4	1,651.7	1,571.1	1,565.0	1,521.1	107.7	117.2	105.6	101.1	98.8	8.0	8.1	8.1	8.5	9.3
EE	1,014.9	877.0	751.1	697.0	668.7	45.5	-	-	-	-	21.5	22.7	23.8	24.6	24.9
IE	653.7	872.2	821.0	654.2	813.3	34.9	37.1	38.2	37.5	.	12.8	13.4	15.1	15.6	16.1
GR	332.5	261.9	287.6	339.8	341.2	3.7	8.6	5.8	5.4	4.5	3.4	5.0	8.7	11.9	12.5
ES	1,565.6	1,437.4	1,337.7	874.3	810.9	51.0	44.7	44.5	49.8	44.0	11.7	12.1	13.2	14.3	15.5
FR	1,057.9	1,063.0	1,060.7	1,048.7	1,028.4	64.1	66.0	66.8	68.8	69.7	20.6	21.5	22.0	23.0	24.2
HR	564.3	518.0	508.4	494.7	506.5	4.5	4.5	4.8	4.9	5.3	15.1	15.4	15.6	16.7	18.0
IT	448.8	419.2	413.9	429.7	445.8	19.5	21.7	21.6	23.3	25.5	8.8	9.5	10.3	10.4	11.4
CY	1,276.2	2,154.5	1,203.8	1,146.0	661.1	4.4	8.5	8.2	9.4	9.6	16.2	18.2	18.7	19.7	24.1
LV	1,854.5	1,487.0	1,137.4	897.4	668.6	0.9	0.0	0.0	0.0	0.0	16.2	17.5	18.4	18.6	18.2
LT	527.3	556.5	538.8	549.7	569.5	1.5	1.9	-	-	0.0	8.5	10.7	12.1	13.2	14.8
LU	2,762.8	2,728.1	2,622.5	2,964.4	3,136.2	31.0	15.2	18.9	18.6	19.3	14.7	15.2	15.9	17.3	18.4
HU	1,964.5	1,851.9	1,961.6	1,982.4	1,911.6	2.0	2.1	2.1	2.2	3.2	8.2	9.3	11.2	13.0	14.8
MT	1,313.2	1,591.3	1,206.8	1,212.4	1,309.3	1.0	1.5	.	.	.	14.4	14.4	15.2	17.2	18.5
NL	2,587.1	2,724.7	2,700.3	3,180.5	2,466.3	32.6	34.8	32.1	31.9	34.5	16.3	17.1	17.9	18.2	18.5
AT	858.8	814.0	780.0	755.5	781.2	43.4	38.5	35.9	36.1	40.7	9.9	9.6	10.0	10.6	11.2
PL	2,165.2	2,640.2	2,887.3	2,846.8	3,005.1	1.2	1.5	1.5	1.4	1.4	9.1	10.2	11.8	13.1	14.7
PT	780.3	678.4	623.8	612.9	628.4	18.1	19.9	19.7	19.8	17.0	35.2	36.0	37.6	39.7	42.6
RO	806.6	918.0	920.7	852.4	806.4	1.0	1.2	1.1	1.3	1.2	4.9	5.5	6.3	7.3	8.8
SI	1,109.9	1,186.7	858.3	661.9	599.3	5.8	6.9	6.9	6.8	6.8	12.8	12.5	12.9	13.5	14.2
SK	1,233.6	1,230.5	1,234.7	1,483.7	1,151.7	5.0	3.7	3.7	4.0	.	17.2	18.6	15.5	15.4	12.9
FI	1,265.9	.	1,264.3	1,152.1	1,216.5	1.1	.	.	.	0.2	20.7	21.0	21.2	21.2	22.0
SE	374.8	310.4	332.0	353.6	380.6	14.2	11.4	11.6	11.9	.	24.9	21.8	22.9	22.6	22.5
UK	3,877.8	3,795.0	4,162.1	4,429.7	-	63.3	65.7	64.1	63.7	-	42.9	44.8	45.6	45.7	-
Euro area	1,297.7	.	1,233.2	1,210.0	1,150.3	59.3	.	58.4	58.2	57.9	13.2	13.7	14.3	14.9	15.8
EU²⁾	1,683.7	.	1,750.7	1,761.0	1,017.8	54.3	56.5	53.7	53.2	43.4	18.2	19.3	19.5	19.8	13.6

1) Except cards with e-money function.

2) At the time of publication, UK data for 2018 were not available. Consequently, the EU values for 2018 do not comprise UK data.

9.6 Value of payments as a ratio to GDP (cont'd)

(percentages; total for the period)

	Cheques					E-money payments with e-money issued by resident PSPs					Other payment services				
	2014	2015	2016	2017	2018	2014	2015	2016	2017	2018	2014	2015	2016	2017	2018
BE	6.0	4.1	2.9	2.0	1.6	0.1	0.1	0.1	0.2	0.5	0.5	0.5	0.4	3.8	3.0
BG	0.1	0.1	0.1	0.0	.	0.2	0.2	0.6	0.9	1.8	112.0	119.7	149.8	96.2	.
CZ	0.8	0.5	0.4	0.4	0.4	0.0	.	.	.	.	2.8	.	.	.	.
DK	1.2	0.7	0.4	0.0	0.0	-	-	-	-	-	0.0	0.0	-	-	-
DE	5.8	5.1	4.8	3.3	2.6	0.0	0.0	0.0	0.0	0.0	23.6	22.9	20.7	18.2	16.7
EE	-	0.0	0.0	0.0	0.0	-	-	-	-	-	0.0	46.2	47.1	52.7	47.2
IE	35.6	34.5	29.7	24.2	21.1	.	.	.	0.1	.	0.2	.	.	.	.
GR	83.4	71.2	61.1	53.8	55.2	0.1	0.3	0.4	0.6	0.8	150.1	153.7	70.0	54.6	51.6
ES	31.2	32.3	30.3	30.1	22.3	0.0	0.0	0.0	0.0	0.0	38.3	34.6	31.3	29.9	24.1
FR	56.6	53.3	48.2	43.7	37.9	0.0	0.0	0.0	0.0	0.0	0.0	16.2	0.0	0.0	0.0
HR	0.1	0.1	0.0	0.0	0.0	0.1	0.1	0.1	0.1	0.1	-	0.1	90.7	84.4	80.7
IT	32.9	29.9	28.4	25.5	23.3	0.8	1.0	1.2	1.4	1.7	38.1	37.5	35.8	34.3	33.1
CY	108.0	123.8	123.8	135.0	153.8	.	.	.	.	.	0.0	0.0	.	95.7	85.6
LV	0.1	0.0	0.0	0.0	.	.	.	.	0.0	0.0	0.0	0.0	.	.	.
LT	0.6	.	.	.	0.0	-	.	.	.	5.2	-	15.0	13.1	11.5	9.9
LU	1.9	1.7	0.9	0.7	0.4	114.9	145.6	175.7	198.8	221.3	0.0	0.0	0.0	0.0	0.0
HU	0.0	0.0	0.0	0.0	0.0	.	.	.	.	.	912.0	1,932.3	1,517.0	1,359.7	.
MT	163.8	150.1	.	.	.	.	0.5	0.6	1.1	2.3	-	0.2	.	.	.
NL	0.3	0.3	0.3	0.1	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
AT	2.5	2.0	1.9	1.8	1.5	0.1	0.1	0.1	0.0	0.0	0.4	0.5	0.6	0.6	0.8
PL	0.0	0.1	0.0	0.0	0.0	-	-	-	-	-	-	-	-	-	-
PT	90.9	77.2	70.5	66.2	61.7	0.5	0.5	0.5	0.6	0.6	50.6	47.1	44.1	42.2	36.7
RO	3.5	3.1	2.5	2.1	.	.	0.0	0.0	0.0	.	0.0	-	0.0	-	-
SI	0.1	0.1	0.1	0.1	0.0	0.0	.	.	.	.	4.2	41.5	39.5	35.1	32.7
SK	0.0	0.0	0.0	0.0	.	0.0	0.0	0.0	0.0	0.0	0.1	0.1	60.0	51.8	47.3
FI	3.0	0.9	1.0	0.5	0.1	.	.	.	.	.	414.7	104.6	90.3	145.6	75.2
SE	0.2	0.1	0.1	0.0	.	-	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
UK	37.2	32.9	28.0	24.0	-	-	-	-	-	-	-	-	-	-	-
Euro area	26.6	.	.	.	17.4	0.7	0.9	1.1	1.3	1.5	28.8	.	19.5	19.6	16.6
EU¹⁾	25.3	.	.	.	12.7	0.5	0.6	0.8	0.9	1.1	28.0	32.8	26.4	25.8	22.5

1) At the time of publication, UK data for 2018 were not available. Consequently, the EU values for 2018 do not comprise UK data.