

## 1.1 Basic statistical data

	GDP (EUR billions)					Population (millions, annual average)				
	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019
BE	416.7	430.2	446.0	459.5	473.1	11.3	11.3	11.4	11.4	11.5
BG	45.7	48.6	52.3	56.1	60.7	7.2	7.1	7.1	7.0	7.0
CZ	169.6	177.4	194.1	210.9	223.9	10.5	10.6	10.6	10.6	10.7
DK	273.0	283.1	292.4	301.3	310.0	5.7	5.7	5.8	5.8	5.8
DE	3,026.2	3,134.7	3,259.9	3,356.4	3,449.1	81.7	82.3	82.7	82.9	83.1
EE	20.8	21.9	23.9	25.9	28.1	1.3	1.3	1.3	1.3	1.3
IE	262.9	270.8	300.4	327.0	356.1	4.7	4.7	4.8	4.9	4.9
GR	177.3	176.5	180.2	184.7	187.5	10.8	10.8	10.8	10.7	10.7
ES	1,077.6	1,113.8	1,161.9	1,202.2	1,245.3	46.4	46.4	46.5	46.7	47.1
FR	2,198.4	2,234.1	2,297.2	2,360.7	2,425.7	66.6	66.8	67.1	67.3	67.5
HR	44.6	46.6	49.1	51.6	53.9	4.2	4.2	4.1	4.1	4.1
IT	1,655.4	1,695.8	1,736.6	1,766.2	1,787.7	60.7	60.6	60.5	60.5	60.4
CY	17.8	18.9	20.0	21.1	21.9	0.8	0.9	0.9	0.9	0.9
LV	24.4	25.1	26.8	29.1	30.5	2.0	2.0	1.9	1.9	1.9
LT	37.3	38.9	42.3	45.3	48.4	2.9	2.9	2.8	2.8	2.8
LU	52.1	54.9	56.8	60.1	63.5	0.6	0.6	0.6	0.6	0.6
HU	112.2	115.3	125.6	133.8	143.8	9.8	9.8	9.8	9.8	9.8
MT	10.0	10.5	11.6	12.5	13.4	0.4	0.5	0.5	0.5	0.5
NL	690.0	708.3	738.1	774.0	810.2	16.9	17.0	17.1	17.2	17.3
AT	344.3	357.3	370.3	385.7	398.7	8.6	8.7	8.8	8.8	8.9
PL	430.3	426.6	467.3	497.6	529.0	38.5	38.4	38.4	38.4	38.4
PT	179.7	186.5	195.9	204.3	212.3	10.4	10.3	10.3	10.3	10.3
RO	160.3	170.4	187.8	204.6	223.3	19.8	19.7	19.6	19.5	19.4
SI	38.9	40.4	43.0	45.8	48.0	2.1	2.1	2.1	2.1	2.1
SK	79.8	81.0	84.5	89.6	94.2	5.4	5.4	5.4	5.4	5.5
FI	211.4	217.5	225.9	233.7	240.6	5.5	5.5	5.5	5.5	5.5
SE	455.5	466.3	480.0	470.7	474.2	9.8	9.9	10.1	10.2	10.3
UK	2,640.9	2,435.1	2,363.1	2,423.7	2,525.1	65.1	65.6	66.0	66.4	66.8
<b>Euro area</b>	<b>10,524.3</b>	<b>10,816.2</b>	<b>11,206.1</b>	<b>11,571.6</b>	<b>11,920.2</b>	<b>339.2</b>	<b>340.2</b>	<b>341.0</b>	<b>341.8</b>	<b>342.7</b>
<b>EU</b>	<b>14,856.4</b>	<b>14,985.5</b>	<b>15,417.9</b>	<b>15,922.0</b>	<b>16,464.2</b>	<b>509.8</b>	<b>511.3</b>	<b>512.4</b>	<b>513.6</b>	<b>515.0</b>

## 1.1 Basic statistical data (cont'd)

	GDP per capita (EUR thousands)					HICP (annual percentage changes)					Exchange rate vis-à-vis the euro (average for the year)				
	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019
BE	37.0	38.0	39.2	40.2	41.2	0.6	1.8	2.2	2.3	1.2	.	.	.	.	.
BG	6.4	6.8	7.4	8.0	8.7	-1.1	-1.3	1.2	2.6	2.5	1.96	1.96	1.96	1.96	1.96
CZ	16.1	16.8	18.3	19.8	21.0	0.3	0.6	2.4	2.0	2.6	27.28	27.03	26.33	25.65	25.67
DK	48.0	49.4	50.7	52.0	53.3	0.2	0.0	1.1	0.7	0.7	7.46	7.45	7.44	7.45	7.47
DE	37.0	38.1	39.4	40.5	41.5	0.7	0.4	1.7	1.9	1.4	.	.	.	.	.
EE	15.8	16.7	18.1	19.7	21.2	0.1	0.8	3.7	3.4	2.3	-	-	-	-	-
IE	56.0	57.0	62.6	67.3	72.3	0.0	-0.2	0.3	0.7	0.9	.	.	.	.	.
GR	16.4	16.4	16.8	17.2	17.5	-1.1	0.0	1.1	0.8	0.5	.	.	.	.	.
ES	23.2	24.0	25.0	25.7	26.4	-0.6	-0.3	2.0	1.7	0.8	.	.	.	.	.
FR	33.0	33.4	34.3	35.1	36.0	0.1	0.3	1.2	2.1	1.3	.	.	.	.	.
HR	10.6	11.2	11.9	12.6	13.3	-0.3	-0.6	1.3	1.6	0.8	7.61	7.53	7.46	7.42	7.42
IT	27.3	28.0	28.7	29.2	29.6	0.1	-0.1	1.3	1.2	0.6	.	.	.	.	.
CY	21.0	22.2	23.3	24.3	24.9	-1.5	-1.2	0.7	0.8	0.5	-	-	-	-	-
LV	12.4	12.8	13.8	15.1	15.9	0.2	0.1	2.9	2.6	2.7	-	-	-	-	-
LT	12.8	13.6	14.9	16.2	17.3	-0.7	0.7	3.7	2.5	2.2	-	-	-	-	-
LU	91.4	93.9	95.2	98.6	102.2	0.1	0.0	2.1	2.0	1.6	.	.	.	.	.
HU	11.4	11.7	12.8	13.7	14.7	0.1	0.4	2.4	2.9	3.4	310.00	311.44	309.19	318.89	325.30
MT	22.4	23.1	24.8	25.7	26.5	1.2	0.9	1.3	1.7	1.5	-	-	-	-	-
NL	40.7	41.6	43.1	44.9	46.7	0.2	0.1	1.3	1.6	2.7	.	.	.	.	.
AT	39.9	40.9	42.1	43.6	44.9	0.8	1.0	2.2	2.1	1.5	.	.	.	.	.
PL	11.2	11.1	12.2	13.0	13.8	-0.7	-0.2	1.6	1.2	2.1	4.18	4.36	4.26	4.26	4.30
PT	17.4	18.1	19.0	19.9	20.6	0.5	0.6	1.6	1.2	0.3	.	.	.	.	.
RO	8.1	8.6	9.6	10.5	11.5	-0.4	-1.1	1.1	4.1	3.9	4.45	4.49	4.57	4.65	4.75
SI	18.8	19.6	20.8	22.1	23.0	-0.8	-0.2	1.6	1.9	1.7	-	-	-	-	-
SK	14.7	14.9	15.5	16.5	17.3	-0.3	-0.5	1.4	2.5	2.8	-	-	-	-	-
FI	38.6	39.6	41.0	42.4	43.6	-0.2	0.4	0.8	1.2	1.1	.	.	.	.	.
SE	46.5	47.0	47.7	46.3	46.1	0.7	1.1	1.9	2.0	1.7	9.35	9.47	9.64	10.26	10.59
UK	40.6	37.1	35.8	36.5	37.8	0.0	0.7	2.7	2.5	1.8	0.73	0.82	0.88	0.88	0.88
<b>Euro area</b>	31.0	31.8	32.9	33.9	34.8	0.2	0.2	1.5	1.8	1.2	.	.	.	.	.
<b>EU</b>	29.1	29.3	30.1	31.0	32.0	0.1	0.2	1.7	1.9	1.5	.	.	.	.	.

## 1.2 Comparison with EU totals

	Share in total GDP (percentages)					Share in total population (percentages)					Comparison of GDP per capita with EU average				
	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019
BE	2.8	2.9	2.9	2.9	2.9	2.2	2.2	2.2	2.2	2.2	126.8	129.6	130.3	129.7	128.8
BG	0.3	0.3	0.3	0.4	0.4	1.4	1.4	1.4	1.4	1.4	21.8	23.3	24.6	25.8	27.1
CZ	1.1	1.2	1.3	1.3	1.4	2.1	2.1	2.1	2.1	2.1	55.2	57.3	60.9	64.0	65.7
DK	1.8	1.9	1.9	1.9	1.9	1.1	1.1	1.1	1.1	1.1	164.9	168.6	168.5	167.8	166.6
DE	20.4	20.9	21.1	21.1	20.9	16.0	16.1	16.1	16.1	16.1	127.1	129.9	131.1	130.6	129.8
EE	0.1	0.1	0.2	0.2	0.2	0.3	0.3	0.3	0.3	0.3	54.3	56.9	60.3	63.4	66.4
IE	1.8	1.8	1.9	2.1	2.2	0.9	0.9	0.9	0.9	1.0	192.1	194.6	207.9	217.0	226.0
GR	1.2	1.2	1.2	1.2	1.1	2.1	2.1	2.1	2.1	2.1	56.2	55.9	55.7	55.5	54.7
ES	7.3	7.4	7.5	7.6	7.6	9.1	9.1	9.1	9.1	9.1	79.7	81.8	83.0	83.0	82.7
FR	14.8	14.9	14.9	14.8	14.7	13.1	13.1	13.1	13.1	13.1	113.3	114.1	113.9	113.2	112.5
HR	0.3	0.3	0.3	0.3	0.3	0.8	0.8	0.8	0.8	0.8	36.4	38.1	39.5	40.7	41.5
IT	11.1	11.3	11.3	11.1	10.9	11.9	11.9	11.8	11.8	11.7	93.5	95.4	95.3	94.2	92.6
CY	0.1	0.1	0.1	0.1	0.1	0.2	0.2	0.2	0.2	0.2	72.2	75.6	77.5	78.4	78.0
LV	0.2	0.2	0.2	0.2	0.2	0.4	0.4	0.4	0.4	0.4	42.4	43.7	45.9	48.7	49.8
LT	0.3	0.3	0.3	0.3	0.3	0.6	0.6	0.6	0.5	0.5	44.1	46.3	49.7	52.1	54.2
LU	0.4	0.4	0.4	0.4	0.4	0.1	0.1	0.1	0.1	0.1	313.8	320.5	316.3	318.2	319.6
HU	0.8	0.8	0.8	0.8	0.9	1.9	1.9	1.9	1.9	1.9	39.1	40.1	42.7	44.1	46.0
MT	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	77.0	78.9	82.6	83.0	83.0
NL	4.6	4.7	4.8	4.9	4.9	3.3	3.3	3.3	3.4	3.4	139.8	141.9	143.2	144.9	146.1
AT	2.3	2.4	2.4	2.4	2.4	1.7	1.7	1.7	1.7	1.7	136.9	139.5	139.9	140.8	140.5
PL	2.9	2.8	3.0	3.1	3.2	7.5	7.5	7.5	7.5	7.5	38.4	37.9	40.4	41.8	43.1
PT	1.2	1.2	1.3	1.3	1.3	2.0	2.0	2.0	2.0	2.0	59.5	61.6	63.2	64.1	64.6
RO	1.1	1.1	1.2	1.3	1.4	3.9	3.9	3.8	3.8	3.8	27.7	29.5	31.9	33.9	36.0
SI	0.3	0.3	0.3	0.3	0.3	0.4	0.4	0.4	0.4	0.4	64.6	66.7	69.2	71.2	71.9
SK	0.5	0.5	0.5	0.6	0.6	1.1	1.1	1.1	1.1	1.1	50.5	50.9	51.7	53.1	54.0
FI	1.4	1.5	1.5	1.5	1.5	1.1	1.1	1.1	1.1	1.1	132.4	135.1	136.3	136.6	136.3
SE	3.1	3.1	3.1	3.0	2.9	1.9	1.9	2.0	2.0	2.0	159.5	160.3	158.6	149.2	144.3
UK	17.8	16.2	15.3	15.2	15.3	12.8	12.8	12.9	12.9	13.0	139.2	126.6	118.9	117.7	118.2
<b>Euro area</b>	<b>70.8</b>	<b>72.2</b>	<b>72.7</b>	<b>72.7</b>	<b>72.4</b>	<b>66.5</b>	<b>66.5</b>	<b>66.5</b>	<b>66.5</b>	<b>66.6</b>	<b>106.5</b>	<b>108.5</b>	<b>109.2</b>	<b>109.2</b>	<b>108.8</b>
<b>EU</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

## 2. Currency in circulation outside MFIs

(end of period)

	Total value (EUR millions)					Value per capita (EUR)				
	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019
<b>Euro area</b>	1,048,929	1,087,489	1,123,210	1,175,444	1,231,468	3,093	3,196	3,294	3,439	3,593
BG	5,817	6,525	7,234	7,956	8,791	810	915	1,022	1,133	1,257
CZ	17,284	19,033	21,474	22,205	23,572	1,639	1,801	2,028	2,090	2,209
DK	8,015	8,286	8,355	8,447	8,382	1,411	1,446	1,449	1,458	1,440
HR	2,638	2,972	3,436	3,796	4,164	627	712	832	928	1,024
HU	13,004	14,098	15,720	17,784	18,722	1,321	1,437	1,606	1,819	1,916
PL	35,112	39,544	44,167	47,243	52,638	913	1,029	1,150	1,230	1,371
RO	10,284	12,042	13,578	14,529	15,507	519	611	693	746	799
SE	7,802	6,356	5,714	5,919	5,969	796	641	568	582	581
UK	89,890	84,577	83,140	82,732	87,245	1,381	1,288	1,259	1,245	1,305

	Value as a percentage of GDP					Value as a percentage of narrow money (M1)				
	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019
<b>Euro area</b>	10.0	10.1	10.0	10.2	10.3	15.8	15.1	14.4	14.2	13.7
BG	12.7	13.4	13.8	14.2	14.5	31.6	31.3	29.6	29.1	27.8
CZ	10.2	10.7	11.1	10.5	10.5	15.1	15.0	14.5	14.4	14.5
DK	2.9	2.9	2.9	2.8	2.7	5.8	5.5	5.2	5.2	4.8
HR	5.9	6.4	7.0	7.4	7.7	18.4	16.7	15.9	14.3	13.8
HU	11.6	12.2	12.5	13.3	13.0	31.1	26.8	25.2	26.0	25.3
PL	8.2	9.3	9.5	9.5	9.9	21.6	21.4	20.4	20.1	19.4
RO	6.4	7.1	7.2	7.1	6.9	31.1	30.4	30.0	28.8	26.8
SE	1.7	1.4	1.2	1.3	1.3	3.1	2.4	2.1	2.1	2.0
UK	3.4	3.5	3.5	3.4	3.5	4.5	4.5	4.3	4.2	4.1

### 3. Overnight deposits held by credit institutions

Accounts held at the central bank

(Average for the last reserve maintenance period)

	Total value (EUR billions)					Value as a percentage of GDP				
	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019
BE	24.0	65.4	90.8	89.5	65.3	5.8	15.2	20.4	19.5	13.8
BG	5.2	4.0	3.4	3.7	4.1	11.4	8.2	6.5	6.6	6.8
CZ	24.5	32.0	4.5	0.9	1.0	14.5	18.0	2.3	0.4	0.4
DK	-	-	-	-	-	-	-	-	-	-
DE	224.4	434.6	628.9	606.7	560.1	7.4	13.9	19.3	18.1	16.2
EE	2.3	3.2	3.9	4.3	4.8	11.1	14.5	16.4	16.5	17.1
IE	11.0	19.1	22.0	23.6	39.1	4.2	7.0	7.3	7.2	11.0
GR	1.4	1.4	1.5	4.7	8.9	0.8	0.8	0.8	2.5	4.8
ES	17.8	50.6	108.1	127.2	116.5	1.7	4.5	9.3	10.6	9.4
FR	182.0	321.8	468.8	500.4	475.5	8.3	14.4	20.4	21.2	19.6
HR	2.2	2.9	4.3	5.7	6.1	4.9	6.2	8.7	11.1	11.3
IT	20.6	49.0	141.6	95.1	123.9	1.2	2.9	8.2	5.4	6.9
CY	7.0	8.6	11.5	11.5	11.7	39.5	45.5	57.6	54.5	53.3
LV	3.8	4.2	5.4	4.7	5.5	15.7	16.7	20.1	16.1	18.2
LT	2.0	2.4	4.1	5.4	7.0	5.3	6.1	9.7	12.0	14.5
LU	56.3	87.7	106.6	122.3	108.8	108.1	159.8	187.6	203.6	171.4
HU	2.2	4.3	5.4	4.0	6.2	1.9	3.7	4.3	3.0	4.3
MT	1.4	2.8	4.2	4.5	5.0	14.1	26.8	35.7	36.3	37.6
NL	129.6	200.7	218.0	221.1	179.3	18.8	28.3	29.5	28.6	22.1
AT	17.0	28.9	39.6	44.7	44.1	5.0	8.1	10.7	11.6	11.1
PL	9.1	9.7	10.9	10.4	11.8	2.1	2.3	2.3	2.1	2.2
PT	5.1	3.9	12.4	12.5	18.9	2.8	2.1	6.3	6.1	8.9
RO	7.1	6.4	6.7	4.4	4.4	4.4	3.7	3.6	2.2	2.0
SI	2.0	2.5	3.0	3.4	4.2	5.1	6.3	7.0	7.4	8.7
SK	1.4	2.0	2.3	2.0	4.8	1.7	2.4	2.8	2.3	5.1
FI	44.5	64.8	91.4	88.5	94.9	21.0	29.8	40.5	37.9	39.4
SE	-	-	-	-	-	-	-	-	-	-
UK	435.5	427.8	516.2	523.6	538.7	16.5	17.6	21.8	21.6	21.3
<b>Euro area</b>	<b>753.7</b>	<b>1,353.5</b>	<b>1,964.3</b>	<b>1,972.1</b>	<b>1,878.4</b>	<b>7.2</b>	<b>12.5</b>	<b>17.5</b>	<b>17.0</b>	<b>15.8</b>
<b>EU</b>	<b>1,239.4</b>	<b>1,840.5</b>	<b>2,515.6</b>	<b>2,525.0</b>	<b>2,450.7</b>	<b>8.3</b>	<b>12.3</b>	<b>16.3</b>	<b>15.9</b>	<b>14.9</b>

### 3. Overnight deposits held by credit institutions (cont'd)

Accounts held at other credit institutions

(end of period)

	Total value (EUR billions)					Value as a percentage of GDP				
	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019
BE	10.5	14.1	20.1	16.2	17.1	2.5	3.3	4.5	3.5	3.6
BG	0.2	0.2	0.2	0.2	0.2	0.3	0.3	0.3	0.3	0.3
CZ	2.6	3.8	5.4	1.7	1.6	1.5	2.1	2.8	0.8	0.7
DK	182.0	181.9	190.5	177.6	201.7	66.7	64.2	65.2	58.9	65.1
DE	376.5	325.4	289.6	288.5	307.9	12.4	10.4	8.9	8.6	8.9
EE	0.1	0.1	0.1	0.1	0.2	0.4	0.7	0.4	0.6	0.9
IE	2.6	24.8	33.8	34.1	35.1	1.0	9.1	11.3	10.4	9.9
GR	2.1	1.9	2.0	1.6	1.3	1.2	1.1	1.1	0.9	0.7
ES	41.7	66.0	61.4	39.9	34.6	3.9	5.9	5.3	3.3	2.8
FR	137.2	130.4	125.2	140.9	152.3	6.2	5.8	5.4	6.0	6.3
HR	0.2	0.2	0.3	0.3	0.3	0.4	0.5	0.6	0.6	0.6
IT	97.9	106.3	112.8	104.8	101.9	5.9	6.3	6.5	5.9	5.7
CY	4.3	5.0	0.3	0.3	0.2	24.2	26.3	1.7	1.3	1.1
LV	0.3	0.3	0.2	0.3	0.4	1.2	1.0	0.9	1.0	1.3
LT	0.1	0.3	0.1	0.1	0.1	0.3	0.7	0.3	0.3	0.2
LU	25.9	30.4	32.2	40.4	41.8	49.7	55.4	56.7	67.3	65.7
HU	1.4	1.1	1.4	2.7	2.1	1.2	0.9	1.1	2.0	1.5
MT	0.5	0.4	0.3	0.3	0.4	5.4	3.5	2.9	2.6	2.9
NL	72.4	81.0	91.9	63.9	54.1	10.5	11.4	12.4	8.3	6.7
AT	41.4	59.4	57.6	60.8	57.9	12.0	16.6	15.6	15.8	14.5
PL	3.8	3.5	3.4	5.2	5.6	0.9	0.8	0.7	1.0	1.1
PT	2.9	4.6	4.5	4.4	2.9	1.6	2.5	2.3	2.1	1.4
RO	1.8	0.7	0.5	0.8	0.8	1.1	0.4	0.3	0.4	0.3
SI	0.2	0.1	0.1	0.1	0.2	0.4	0.3	0.3	0.2	0.4
SK	0.5	0.1	0.1	0.1	0.3	0.7	0.1	0.1	0.2	0.3
FI	18.0	34.8	43.0	35.3	46.4	8.5	16.0	19.0	15.1	19.3
SE	32.4	30.6	20.6	24.9	31.3	7.1	6.6	4.3	5.3	6.6
UK	310.4	254.2	205.9	194.6	266.8	11.8	10.4	8.7	8.0	10.6
<b>Euro area</b>	835.1	885.2	875.5	832.1	855.1	7.9	8.2	7.8	7.2	7.2
<b>EU</b>	1,369.9	1,361.3	1,303.7	1,240.1	1,365.5	9.2	9.1	8.5	7.8	8.3

#### 4. Institutions offering payment services to non-MFIs

Number of institutions  
(original units; end of period)

	Total number					Number per million inhabitants				
	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019
BE	125	118	113	116	124	11	10	10	10	11
BG	39	39	38	36	38	5	5	5	5	5
CZ	214	228	227	247	187	20	22	21	23	18
DK	120	115	105	102	100	21	20	18	18	17
DE	1,828	1,756	1,691	1,646	1,618	22	21	20	20	19
EE	49	50	50	51	51	37	38	38	39	38
IE	430	385	364	342	348	92	81	76	70	71
GR	52	50	49	49	45	5	5	5	5	4
ES	270	255	261	258	264	6	5	6	6	6
FR	509	493	543	471	485	8	7	8	7	7
HR	39	38	37	27	26	9	9	9	7	6
IT	701	656	586	548	534	12	11	10	9	9
CY	72	67	50	54	53	85	79	58	62	60
LV	39	37	35	34	31	20	19	18	18	16
LT	136	142	154	182	210	47	50	54	65	75
LU	159	156	159	153	152	279	267	266	251	245
HU	136	108	68	67	49	14	11	7	7	5
MT	50	57	65	60	60	112	125	139	124	119
NL	247	136	134	133	131	15	8	8	8	8
AT	687	619	579	551	530	80	71	66	62	60
PL	707	700	691	689	668	18	18	18	18	17
PT	472	526	550	565	646	46	51	53	55	63
RO	41	43	41	39	40	2	2	2	2	2
SI	28	24	23	22	22	14	12	11	11	11
SK	41	43	41	42	42	8	8	8	8	8
FI	296	290	284	276	261	54	53	52	50	47
SE	184	187	158	155	157	19	19	16	15	15
UK	363	356	371	391	355	6	5	6	6	5
<b>Euro area</b>	6,191	5,860	5,731	5,553	5,607	18	17	17	16	16
<b>EU</b>	8,034	7,674	7,467	7,306	7,227	16	15	15	14	14

#### 4. Institutions offering payment services to non-MFIs (cont'd)

Number of offices

(original units; end of period)

	Total number					Number per million inhabitants				
	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019
BE	8,054	8,185	7,754	7,063	6,658	714	722	682	618	580
BG	4,784	4,036	4,226	3,458	3,732	666	566	597	492	534
CZ	5,356	5,331	5,904	5,356	5,755	508	505	558	504	539
DK	1,243	1,075	1,190	979	905	219	188	206	169	156
DE	34,104	32,061	30,189	27,967	26,770	417	389	365	337	322
EE	345	569	552	210	180	263	432	420	159	136
IE	1,324	1,319	1,306	1,244	976	282	278	272	256	198
GR	2,562	2,348	2,186	1,996	1,852	237	218	203	186	173
ES	31,246	28,977	27,648	26,334	24,192	673	624	594	564	514
FR	37,182	36,673	36,161	35,399	34,657	558	549	539	526	514
HR	1,173	1,143	1,119	1,032	965	279	274	271	252	237
IT	43,205	41,654	39,993	38,192	36,907	711	687	661	632	611
CY	825	798	718	643	567	973	937	835	739	644
LV	901	909	878	846	516	456	464	452	439	270
LT	2,374	1,395	1,641	1,563	1,350	817	486	580	558	483
LU	382	333	341	346	338	671	570	571	568	544
HU	6,112	5,934	5,565	5,314	4,742	621	605	569	544	485
MT	133	134	.	131	128	299	294	.	270	254
NL	2,247	2,169	2,113	1,950	1,723	133	127	123	113	99
AT	4,811	4,540	3,801	4,176	4,054	558	519	432	473	457
PL	52,792	53,737	53,210	53,302	53,389	1,373	1,398	1,385	1,388	1,391
PT	6,966	7,072	6,682	5,845	5,612	673	685	649	568	546
RO	5,191	5,042	4,840	4,626	4,300	262	256	247	238	221
SI	594	587	564	535	529	288	284	273	258	253
SK	3,039	3,038	3,006	2,930	2,728	560	559	553	538	500
FI	1,193	1,126	1,217	940	877	218	205	221	170	159
SE	1,737	1,721	1,646	1,524	1,548	177	173	164	150	151
UK	-	-	-	-	-	-	-	-	-	-
<b>Euro area</b>	181,487	173,887	.	158,310	150,614	535	511	.	463	439
<b>EU</b>	259,876	251,907	.	233,902	225,951	510	493	.	455	439



## 5. Overnight deposits held by non-MFIs

Number of overnight deposits

(original units; end of period)

	Total number (thousands)					Number per capita				
	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019
BE	29,374	28,753	28,480	29,706	29,547	2.6	2.5	2.5	2.6	2.6
BG	-	7,172	7,167	7,173	7,054	-	1.0	1.0	1.0	1.0
CZ	14,411	14,710	15,107	15,631	16,502	1.4	1.4	1.4	1.5	1.5
DK	15,898	16,915	13,390	14,257	14,128	2.8	3.0	2.3	2.5	2.4
DE	148,138	150,897	151,388	153,212	154,856	1.8	1.8	1.8	1.8	1.9
EE	2,233	2,243	2,252	2,308	2,289	1.7	1.7	1.7	1.7	1.7
IE	.	.	.	13,354	11,644	.	.	.	2.7	2.4
GR	47,893	32,706	33,540	33,746	34,267	4.4	3.0	3.1	3.1	3.2
ES	73,282	73,596	75,736	73,526	74,435	1.6	1.6	1.6	1.6	1.6
FR	81,590	81,648	80,694	81,719	83,594	1.2	1.2	1.2	1.2	1.2
HR	-	-	-	-	-	-	-	-	-	-
IT	.	.	.	59,096	62,181	.	.	.	1.0	1.0
CY	2,462	2,455	1,947	1,856	1,810	2.9	2.9	2.3	2.1	2.1
LV	3,523	3,404	3,397	3,202	3,037	1.8	1.7	1.8	1.7	1.6
LT	7,322	6,945	6,277	5,723	5,691	2.5	2.4	2.2	2.0	2.0
LU	1,935	2,085	2,102	2,112	2,909	3.4	3.6	3.5	3.5	4.7
HU	10,734	10,394	10,532	10,651	10,462	1.1	1.1	1.1	1.1	1.1
MT	1,119	1,238	.	1,200	1,216	2.5	2.7	.	2.5	2.4
NL	28,024	28,166	28,124	29,769	30,048	1.7	1.7	1.6	1.7	1.7
AT	14,965	15,329	16,781	17,141	17,367	1.7	1.8	1.9	1.9	2.0
PL	66,848	69,569	74,137	75,896	78,343	1.7	1.8	1.9	2.0	2.0
PT	24,072	22,351	21,504	21,538	21,894	2.3	2.2	2.1	2.1	2.1
RO	.	.	.	21,491	22,173	.	.	.	1.1	1.1
SI	2,436	2,513	2,402	2,404	2,398	1.2	1.2	1.2	1.2	1.1
SK	7,116	.	.	6,648	6,852	1.3	.	.	1.2	1.3
FI	15,459	15,706	14,889	15,779	16,072	2.8	2.9	2.7	2.9	2.9
SE	-	-	-	-	-	-	-	-	-	-
UK	-	-	-	-	-	-	-	-	-	-
<b>Euro area</b>	<b>567,405</b>	<b>556,829</b>	<b>558,949</b>	<b>554,039</b>	<b>562,108</b>	<b>1.7</b>	<b>1.6</b>	<b>1.6</b>	<b>1.6</b>	<b>1.6</b>
<b>EU</b>	<b>.</b>	<b>.</b>	<b>.</b>	<b>699,139</b>	<b>710,770</b>	<b>.</b>	<b>.</b>	<b>.</b>	<b>1.4</b>	<b>1.4</b>

## 5. Overnight deposits held by non-MFIs (cont'd)

Value of overnight deposits  
(end of period)

	Total value (EUR billions)					Value per capita (EUR thousands)					Value as a percentage of GDP				
	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019
BE	206.1	227.0	235.5	235.8	241.4	18.3	20.0	20.7	20.6	21.0	49.5	52.8	52.8	51.3	51.0
BG	14.9	16.3	19.4	21.3	.	2.1	2.3	2.7	3.0	.	32.5	33.5	37.0	38.0	.
CZ	.	.	.	151.1	159.5	.	.	.	14.2	15.0	.	.	.	71.7	71.2
DK	167.1	173.3	187.5	190.4	195.4	29.4	30.2	32.5	32.9	33.6	61.2	61.2	64.1	63.2	63.0
DE	1,850.4	2,016.8	2,185.9	2,344.9	2,452.5	22.7	24.5	26.4	28.3	29.5	61.1	64.3	67.1	69.9	71.1
EE	12.0	12.9	14.3	14.9	16.5	9.2	9.8	10.9	11.3	12.5	57.9	58.8	59.9	57.3	58.7
IE	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
GR	.	.	.	.	132.2	.	.	.	.	12.3	.	.	.	.	70.5
ES	724.5	841.8	957.8	1,041.1	1,124.9	15.6	18.1	20.6	22.3	23.9	67.2	75.6	82.4	86.6	90.3
FR	793.0	874.2	1,014.7	1,085.5	1,207.6	11.9	13.1	15.1	16.1	17.9	36.1	39.1	44.2	46.0	49.8
HR	13.6	.	.	.	.	3.2	.	.	.	.	30.5	.	.	.	.
IT	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
CY	17.1	19.5	20.6	22.9	25.8	20.2	22.9	23.9	26.3	29.3	95.9	103.4	102.7	108.3	117.4
LV	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
LT	14.2	15.7	18.2	19.4	27.8	4.9	5.5	6.4	6.9	9.9	38.0	40.3	43.0	42.8	57.3
LU	196.3	274.9	333.1	241.9	263.7	344.8	470.5	557.9	397.3	424.3	377.1	501.0	586.3	402.8	415.2
HU	31.1	44.6	51.9	59.2	62.7	3.2	4.5	5.3	6.1	6.4	27.7	38.7	41.3	44.2	43.6
MT	13.2	15.0	16.2	16.7	17.8	29.6	33.0	34.7	34.4	35.2	131.9	142.6	139.6	133.8	132.8
NL	492.9	469.2	462.9	462.1	499.5	29.1	27.6	27.0	26.8	28.8	71.4	66.2	62.7	59.7	61.6
AT	196.7	227.7	248.4	274.0	289.6	22.8	26.1	28.2	31.0	32.6	57.1	63.7	67.1	71.0	72.6
PL	137.0	160.3	188.0	206.5	236.7	3.6	4.2	4.9	5.4	6.2	31.8	37.6	40.2	41.5	44.7
PT	79.7	95.7	102.2	115.1	126.3	7.7	9.3	9.9	11.2	12.3	44.4	51.3	52.2	56.3	59.5
RO	29.6	56.7	59.6	61.5	65.1	1.5	2.9	3.0	3.2	3.4	18.5	33.3	31.7	30.1	29.1
SI	15.2	18.0	21.0	24.2	25.6	7.4	8.7	10.1	11.7	12.3	39.2	44.6	48.8	52.9	53.4
SK	34.6	40.0	44.7	48.0	53.8	6.4	7.4	8.2	8.8	9.9	43.3	49.3	52.9	53.6	57.2
FI	116.9	123.8	136.4	148.5	153.2	21.3	22.5	24.8	26.9	27.7	55.3	56.9	60.4	63.5	63.7
SE	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
UK	4,570.4	.	4,517.9	4,584.0	.	70.2	.	68.4	69.0	.	173.1	.	191.2	189.1	.
<b>Euro area</b>	<b>5,990.1</b>	<b>6,625.6</b>	<b>7,259.6</b>	<b>7,654.4</b>	<b>8,151.9</b>	<b>17.7</b>	<b>19.5</b>	<b>21.3</b>	<b>22.4</b>	<b>23.8</b>	<b>56.9</b>	<b>61.3</b>	<b>64.8</b>	<b>66.1</b>	<b>68.4</b>
<b>EU</b>	.	.	12,724.5	.	.	.	.	24.8	.	.	.	.	82.5	.	.

## 6. Number of payment transactions involving non-MFIs

Total number of payments  
(total for the period)

	Total number of payments (millions)					Increase/decrease in the number of payments (annual percentage changes)			
	2015	2016	2017	2018	2019	2016	2017	2018	2019
BE	3,193.8	3,459.8	3,773.8	4,240.7	4,668.0	8.3	9.1	12.4	10.1
BG	411.6	456.1	500.6	584.8	701.8	10.8	9.8	16.8	20.0
CZ	1,368.0	1,544.7	1,735.7	1,975.1	2,217.0	12.9	12.4	13.8	12.2
DK <sup>1)</sup>	2,096.9	2,520.6	2,752.2	2,997.6	3,220.6	20.2	9.2	8.9	7.4
DE	19,798.6	20,372.4	21,417.8	22,679.2	24,202.7	2.9	5.1	5.9	6.7
EE	402.1	430.9	466.2	504.4	548.6	7.1	8.2	8.2	8.8
IE	1,010.2	1,218.2	1,416.4	1,651.8	1,870.9	20.6	16.3	16.6	13.3
GR	616.2	794.7	1,067.3	1,199.6	1,357.3	29.0	34.3	12.4	13.2
ES	6,204.6	6,877.4	7,837.9	8,184.6	9,265.3	10.8	14.0	4.4	13.2
FR	20,208.0	20,907.9	21,964.3	23,498.0	24,915.1	3.5	5.1	7.0	6.0
HR	564.8	693.9	736.6	782.2	848.7	22.9	6.1	6.2	8.5
IT	5,288.1	5,746.2	6,035.0	6,784.0	7,529.0	8.7	5.0	12.4	11.0
CY	86.4	94.6	102.1	117.7	133.1	9.5	7.9	15.3	13.0
LV	362.5	399.3	455.8	489.0	538.5	10.2	14.2	7.3	10.1
LT	426.1	457.0	505.5	577.3	663.2	7.2	10.6	14.2	14.9
LU	2,036.5	2,388.4	2,849.5	3,332.6	3,661.1	17.3	19.3	17.0	9.9
HU	1,073.4	1,181.8	1,329.6	1,286.0	1,476.4	10.1	12.5	-3.3	14.8
MT	44.7	48.7	56.0	66.6	80.1	8.9	15.0	19.0	20.2
NL	6,795.9	7,174.1	7,800.2	8,707.0	9,420.6	5.6	8.7	11.6	8.2
AT	1,554.5	1,657.4	1,787.8	1,951.7	2,120.2	6.6	7.9	9.2	8.6
PL	4,883.7	5,665.4	6,511.7	7,561.6	8,872.3	16.0	14.9	16.1	17.3
PT	2,041.5	2,193.2	2,352.1	2,510.9	2,502.8	7.4	7.2	6.8	-0.3
RO	609.4	696.0	723.6	1,016.8	1,268.5	14.2	4.0	40.5	24.8
SI	376.0	391.4	409.6	434.9	467.9	4.1	4.6	6.2	7.6
SK	720.7	791.3	887.7	973.2	1,072.1	9.8	12.2	9.6	10.2
FI	2,299.7	2,447.3	2,588.3	2,808.5	3,014.4	6.4	5.8	8.5	7.3
SE	4,204.5	4,776.7	5,008.0	5,379.8	5,601.4	13.6	4.8	7.4	4.1
UK	25,802.1	27,837.2	25,223.0	27,701.0	30,261.0	7.9	-9.4	9.8	9.2
<b>Euro area</b>	<b>73,466.3</b>	<b>77,850.3</b>	<b>83,773.3</b>	<b>90,711.9</b>	<b>98,030.9</b>	<b>6.0</b>	<b>7.6</b>	<b>8.3</b>	<b>8.1</b>
<b>EU</b>	<b>114,480.7</b>	<b>123,222.7</b>	<b>128,294.1</b>	<b>139,996.9</b>	<b>152,498.6</b>	<b>7.6</b>	<b>4.1</b>	<b>9.1</b>	<b>8.9</b>

1) The figures for direct debits are excluded from the total payments figure for Denmark due to confidentiality of the national data.

## 6. Number of payment transactions involving non-MFIs (cont'd)

Total number of payments  
(total for the period)

	Number per capita					Number per overnight deposit held by non-MFIs					Country's share in the total EU number of payments (percentages)				
	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019
BE	283.3	305.3	331.8	371.1	406.5	108.7	120.3	132.5	142.8	158.0	2.8	2.8	2.9	3.0	3.1
BG	57.3	64.0	70.7	83.2	100.4	-	63.6	69.9	81.5	99.5	0.4	0.4	0.4	0.4	0.5
CZ	129.8	146.2	163.9	185.9	207.8	94.9	105.0	114.9	126.4	134.4	1.2	1.3	1.4	1.4	1.5
DK <sup>1)</sup>	369.0	440.0	477.2	517.4	553.5	131.9	149.0	205.5	210.3	228.0	1.8	2.0	2.1	2.1	2.1
DE	242.4	247.4	259.1	273.6	291.3	133.6	135.0	141.5	148.0	156.3	17.3	16.5	16.7	16.2	15.9
EE	306.2	327.4	354.3	382.4	414.1	180.1	192.1	207.0	218.5	239.7	0.4	0.3	0.4	0.4	0.4
IE	215.1	256.5	294.9	339.8	379.7	.	.	.	123.7	160.7	0.9	1.0	1.1	1.2	1.2
GR	56.9	73.7	99.2	111.8	126.7	12.9	24.3	31.8	35.5	39.6	0.5	0.6	0.8	0.9	0.9
ES	133.7	148.1	168.4	175.2	196.7	84.7	93.4	103.5	111.3	124.5	5.4	5.6	6.1	5.8	6.1
FR	303.5	312.8	327.5	349.3	369.4	247.7	256.1	272.2	287.5	298.0	17.7	17.0	17.1	16.8	16.3
HR	134.2	166.3	178.4	191.2	208.7	-	-	-	-	-	0.5	0.6	0.6	0.6	0.6
IT	87.1	94.8	99.7	112.2	124.7	.	.	.	114.8	121.1	4.6	4.7	4.7	4.8	4.9
CY	102.0	111.1	118.8	135.3	151.1	35.1	38.5	52.4	63.4	73.5	0.1	0.1	0.1	0.1	0.1
LV	183.3	203.8	234.8	253.8	281.5	102.9	117.3	134.2	152.7	177.3	0.3	0.3	0.4	0.3	0.4
LT	146.7	159.3	178.7	206.0	237.5	58.2	65.8	80.5	100.9	116.5	0.4	0.4	0.4	0.4	0.4
LU	3,576.5	4,088.9	4,773.2	5,474.0	5,890.8	1,052.7	1,145.8	1,355.4	1,578.0	1,258.4	1.8	1.9	2.2	2.4	2.4
HU	109.0	120.4	135.8	131.6	151.1	100.0	113.7	126.2	120.7	141.1	0.9	1.0	1.0	0.9	1.0
MT	100.4	106.8	119.5	137.3	158.7	40.0	39.3	.	55.5	65.9	0.0	0.0	0.0	0.0	0.1
NL	401.2	421.3	455.3	505.3	543.1	242.5	254.7	277.4	292.5	313.5	5.9	5.8	6.1	6.2	6.2
AT	180.1	189.6	203.3	220.8	238.9	103.9	108.1	106.5	113.9	122.1	1.4	1.3	1.4	1.4	1.4
PL	127.0	147.4	169.5	196.9	231.1	73.1	81.4	87.8	99.6	113.2	4.3	4.6	5.1	5.4	5.8
PT	197.1	212.4	228.4	244.2	243.3	84.8	98.1	109.4	116.6	114.3	1.8	1.8	1.8	1.8	1.6
RO	30.7	35.3	36.9	52.2	65.3	.	.	.	47.3	57.2	0.5	0.6	0.6	0.7	0.8
SI	182.3	189.6	198.3	209.9	224.0	154.4	155.8	170.5	180.9	195.1	0.3	0.3	0.3	0.3	0.3
SK	132.9	145.7	163.2	178.7	196.6	101.3	.	.	146.4	156.5	0.6	0.6	0.7	0.7	0.7
FI	419.6	445.3	469.9	509.1	545.9	148.8	155.8	173.8	178.0	187.6	2.0	2.0	2.0	2.0	2.0
SE	429.1	481.4	497.9	528.7	544.9	-	-	-	-	-	3.7	3.9	3.9	3.8	3.7
UK	396.3	424.0	381.9	417.0	452.8	-	-	-	-	-	22.5	22.6	19.7	19.8	19.8
<b>Euro area</b>	216.6	228.8	245.7	265.4	286.0	129.5	139.8	149.9	163.7	174.4	64.2	63.2	65.3	64.8	64.3
<b>EU</b>	224.6	241.0	250.4	272.6	296.1	.	.	.	200.2	214.6	100.0	100.0	100.0	100.0	100.0

1) The figures for direct debits are excluded from the total payments figure for Denmark due to confidentiality of the national data.

## 7.1 Number of payments per type of payment service

(millions; total for the period)

	Credit transfers					Direct debits				
	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019
BE	1,287.1	1,306.0	1,480.2	1,592.6	1,701.7	413.4	445.7	468.0	500.1	527.0
BG	219.7	243.2	254.9	295.6	337.0	5.0	5.7	6.0	.	.
CZ	717.9	764.7	803.5	855.2	897.0	54.9	43.4	42.2	46.3	45.0
DK	389.0	639.3	697.1	882.0	967.7	.	.	.	.	.
DE	6,019.7	6,186.2	6,298.6	6,468.2	6,675.6	9,675.9	9,764.5	10,305.7	10,619.9	10,978.8
EE	136.4	143.3	151.2	159.8	165.4	-	-	-	-	-
IE	232.0	254.9	279.4	310.5	333.5	120.5	123.1	126.7	132.3	135.3
GR	243.4	291.6	346.6	337.8	353.1	27.0	26.4	29.2	26.2	28.9
ES	881.8	1,032.9	1,149.7	1,141.4	1,426.6	1,831.3	1,920.1	2,241.1	2,000.1	1,956.0
FR	3,621.1	3,752.9	3,869.7	4,037.4	4,269.0	3,879.1	3,962.6	4,091.3	4,211.1	4,370.2
HR	303.1	316.9	326.7	342.1	361.9	21.0	24.6	27.2	27.5	27.9
IT	1,360.1	1,362.6	1,390.0	1,450.0	1,505.0	682.2	790.7	822.0	919.6	979.0
CY	16.1	17.7	18.5	21.0	23.1	9.0	9.1	9.3	9.3	9.6
LV	147.1	156.0	159.9	167.1	177.7	0.0	0.0	0.0	0.0	0.0
LT	146.0	162.7	168.4	183.8	199.4	17.1	-	-	0.0	0.0
LU	59.1	61.4	66.9	77.5	74.2	17.3	18.5	18.2	19.1	20.1
HU	548.1	550.2	557.3	337.7	362.6	67.7	69.7	72.6	77.4	79.9
MT	10.2	11.7	13.5	15.8	16.7	2.4	.	.	.	.
NL	1,970.2	2,109.7	2,303.2	2,567.9	2,842.6	1,289.0	1,161.6	1,211.0	1,406.2	1,472.4
AT	528.2	530.1	555.0	578.7	608.3	428.0	422.3	435.4	457.6	465.3
PL	2,302.0	2,436.5	2,617.9	2,819.0	3,123.5	24.9	26.5	28.3	29.4	28.1
PT	276.1	280.2	288.4	304.5	325.9	217.8	247.8	261.8	244.2	244.7
RO	221.7	236.3	249.3	289.4	329.4	10.3	10.8	11.5	12.8	13.7
SI	151.4	152.4	154.9	157.7	160.8	40.7	41.5	41.0	41.8	43.0
SK	346.7	376.7	398.6	423.8	440.8	29.5	28.5	29.9	31.4	33.8
FI	878.8	908.5	943.9	979.1	1,066.9	.	.	.	.	.
SE	1,074.0	1,303.0	1,303.5	1,466.6	1,490.8	280.0	301.0	334.0	.	.
UK	4,051.8	4,233.3	4,259.0	4,673.0	5,165.9	3,908.3	4,071.9	4,227.0	4,355.8	4,476.1
<b>Euro area</b>	<b>18,311.6</b>	<b>19,097.5</b>	<b>20,036.6</b>	<b>20,974.8</b>	<b>22,366.3</b>	<b>.</b>	<b>18,963.8</b>	<b>20,092.3</b>	<b>20,620.8</b>	<b>21,266.0</b>
<b>EU</b>	<b>28,138.9</b>	<b>29,820.9</b>	<b>31,105.8</b>	<b>32,935.3</b>	<b>35,402.1</b>	<b>23,263.5</b>	<b>23,739.0</b>	<b>25,068.7</b>	<b>25,770.4</b>	<b>26,581.0</b>

## 7.1 Number of payments per type of payment service (cont'd)

(millions; total for the period)

	Cheques					E-money payments with e-money issued by resident PSPs					Other payment services				
	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019
BE	2.5	1.9	1.5	1.1	0.8	7.0	10.9	18.3	49.2	69.1	1.0	1.4	2.8	6.1	25.2
BG	0.0	0.0	0.0	0.0	.	1.0	2.2	3.7	6.4	9.0	106.1	111.3	106.3	.	.
CZ	0.3	0.2	0.2	0.1	0.1	0.8	.	0.9	0.9	0.9	.	.	.	30.0	25.0
DK	1.5	0.8	0.0	0.0	-	-	-	-	-	-	.	10.8	8.6	6.6	5.3
DE	21.4	17.5	12.8	10.5	8.3	32.4	36.8	35.5	34.6	33.3	358.6	323.5	278.7	245.8	213.8
EE	0.0	0.0	0.0	0.0	0.0	-	-	-	-	-	1.6	1.7	2.5	4.2	12.4
IE	41.1	37.7	41.5	36.8	32.1	1.5	2.2	2.0	6.3	15.4	0.3	39.6	61.1	64.0	63.1
GR	7.6	7.5	6.8	6.4	5.6	9.2	15.0	22.7	36.1	33.5	184.6	152.7	155.3	161.9	144.3
ES	69.2	64.3	60.8	48.0	43.4	0.0	0.0	0.0	0.0	0.0	435.0	396.3	347.8	291.8	254.7
FR	2,311.5	2,137.5	1,926.7	1,746.9	1,586.5	36.4	38.1	55.1	61.5	62.0	72.5	19.9	17.0	150.4	16.3
HR	0.0	0.0	0.0	0.0	0.0	4.0	4.4	5.3	5.5	2.9	0.1	81.8	79.3	72.4	70.4
IT	208.6	186.2	167.0	152.2	134.0	373.9	461.2	583.0	739.0	969.0	282.5	284.6	272.0	261.8	253.0
CY	14.7	14.5	12.3	12.0	.	.	.	.	4.0	4.8	0.0	0.0	16.2	15.1	0.0
LV	0.0	0.0	0.0	.	0.0	0.1	.	0.2	0.1	0.3	0.0	.	.	.	.
LT	0.0	0.1	0.0	.	-	.	.	.	7.7	11.0	.	.	.	57.5	59.6
LU	0.3	0.3	0.3	0.3	0.3	1,849.0	2,184.2	2,620.8	3,063.8	3,356.0	0.0	0.0	0.0	0.0	0.0
HU	0.0	0.0	0.0	0.0	0.0	.	.	.	.	.	27.6	28.8	29.1	34.7	34.6
MT	9.7	9.4	9.7	9.7	9.3	0.8	1.0	1.3	1.5	1.2	0.0	.	0.4	0.7	.
NL	0.2	0.2	0.1	0.1	0.1	2.4	0.4	0.4	0.6	0.6	0.9	0.3	0.3	0.3	0.3
AT	1.1	1.0	0.8	0.7	0.5	10.7	10.2	6.5	4.4	4.7	6.9	44.6	43.8	46.5	52.0
PL	0.1	0.1	0.1	0.1	0.1	-	-	-	-	-	-	-	-	-	-
PT	65.7	60.0	53.7	48.0	41.8	50.7	56.2	63.5	72.3	85.5	78.2	76.8	76.7	74.8	67.0
RO	1.8	1.6	1.4	1.3	1.1	0.5	0.4	0.4	0.1	0.2	98.4	96.8	88.0	.	81.9
SI	0.0	0.0	0.0	0.0	0.0	0.4	0.5	0.7	0.8	1.7	35.1	34.7	32.7	31.8	.
SK	0.0	0.0	0.0	.	0.0	0.1	1.9	2.1	1.9	0.7	16.3	45.7	42.9	.	44.0
FI	0.1	0.1	0.0	0.0	0.0	.	.	.	0.4	0.2	.	.	.	.	0.1
SE	0.1	0.1	0.1	0.0	0.0	3.5	6.6	5.0	0.0	0.0	0.0	0.0	0.0	0.9	1.0
UK	558.0	477.0	405.0	346.0	275.5	-	-	-	-	-	-	-	-	-	-
<b>Euro area</b>	<b>2,753.7</b>	<b>2,538.0</b>	<b>2,293.9</b>	<b>2,072.7</b>	<b>1,872.9</b>	<b>2,378.8</b>	<b>2,827.6</b>	<b>3,422.1</b>	<b>4,084.2</b>	<b>4,649.2</b>	<b>1,528.2</b>	<b>1,478.4</b>	<b>1,419.4</b>	<b>1,470.5</b>	<b>1,250.6</b>
<b>EU</b>	<b>3,315.6</b>	<b>3,017.7</b>	<b>2,700.7</b>	<b>2,420.2</b>	<b>2,149.7</b>	<b>2,388.6</b>	<b>2,843.7</b>	<b>3,437.9</b>	<b>4,098.9</b>	<b>4,666.1</b>	<b>1,760.5</b>	<b>1,807.8</b>	<b>1,731.1</b>	<b>1,808.8</b>	<b>1,616.5</b>

## 7.1 Number of payments per type of payment service (cont'd)

### Card payments with cards issued by resident PSPs

(millions; total for the period)

	Total card payments <sup>1)</sup>					With cards with a debit function					With cards with a delayed debit function				
	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019
BE	1,475.8	1,693.8	1,803.2	2,091.4	2,344.1	1,275.5	1,481.5	1,564.1	1,832.4	2,061.0	122.5	129.0	141.7	151.1	166.8
BG	79.6	93.7	129.7	160.9	201.5	57.9	68.0	100.6	130.6	161.3	0.9	0.0	0.0	0.0	0.1
CZ	594.0	734.8	888.5	1,071.1	1,273.7	495.9	624.4	767.5	957.2	1,151.2	0.4	0.3	0.3	.	.
DK	1,706.2	1,869.7	2,046.4	2,109.0	2,247.6	1,653.4	1,814.5	1,989.7	2,045.1	2,174.4	-	-	-	-	-
DE	3,690.6	4,043.9	4,486.2	5,300.2	6,292.6	2,722.6	2,963.4	3,275.4	3,913.8	4,714.0	879.0	984.0	1,100.8	1,260.3	1,434.4
EE	264.1	285.9	312.5	340.4	370.8	239.8	259.9	283.6	309.5	338.3	-	-	-	-	-
IE	614.9	760.7	907.1	.	1,291.7	515.7	564.4	687.8	853.0	999.6	-	-	-	-	-
GR	144.4	301.5	505.1	631.1	792.1	82.5	221.5	407.3	519.1	670.1	1.2	1.7	1.9	2.2	2.2
ES	2,987.2	3,463.7	4,038.6	4,703.3	5,584.6	1,712.1	2,100.4	2,519.6	3,221.2	3,863.7	-	-	-	-	-
FR	10,287.5	10,997.0	12,004.6	13,290.8	14,611.0	6,124.5	7,634.5	8,335.1	9,335.0	10,121.0	1,916.5	2,196.6	2,023.2	2,182.8	2,440.8
HR	236.6	266.2	298.0	334.8	385.6	140.5	163.6	188.4	219.4	262.4	67.5	70.5	72.1	72.2	72.5
IT	2,269.8	2,612.9	2,796.0	3,260.0	3,687.0	1,617.1	1,836.5	1,941.0	2,208.0	2,471.0	-	-	-	-	-
CY	44.3	50.4	58.7	71.4	85.3	26.6	31.7	39.2	52.1	65.5	1.3	1.5	1.8	0.8	0.7
LV	215.2	242.8	271.9	311.0	352.1	171.0	199.4	239.3	278.1	318.7	26.8	20.6	4.1	4.0	3.0
LT	207.2	235.2	274.7	328.1	393.2	188.7	214.1	250.5	301.0	364.3	-	-	-	-	-
LU	110.8	124.0	143.4	171.9	210.5	56.5	61.9	70.8	83.8	109.2	-	-	-	-	-
HU	430.0	532.4	670.1	834.4	995.4	362.4	453.8	579.9	724.4	872.8	1.7	1.5	0.5	0.5	0.4
MT	21.6	25.1	.	.	45.5	15.0	17.7	.	.	34.2	0.0	0.0	0.0	.	.
NL	3,533.2	3,902.0	4,285.2	4,732.0	5,104.6	3,392.0	3,743.1	4,105.3	4,528.6	4,880.0	-	-	-	-	-
AT	579.6	649.2	746.3	863.9	989.3	450.5	503.8	575.7	660.9	762.1	74.5	86.0	104.7	128.0	145.4
PL	2,556.7	3,202.3	3,865.5	4,713.2	5,720.6	2,251.6	2,852.7	3,480.4	4,282.6	5,242.5	10.2	10.5	10.7	10.6	10.9
PT	1,353.1	1,472.2	1,608.1	1,767.1	1,737.9	-	-	-	-	-	-	-	-	-	-
RO	276.6	350.1	460.9	634.8	842.2	234.1	300.2	402.7	564.2	760.4	0.2	0.2	0.2	0.3	0.3
SI	148.4	162.1	180.2	202.8	231.6	103.7	116.2	132.7	152.9	178.5	40.3	41.8	42.6	44.5	47.5
SK	328.0	365.2	414.1	.	552.7	275.5	328.8	374.7	425.6	503.7	1.7	1.6	1.6	1.6	1.5
FI	1,419.9	1,536.0	1,643.1	1,828.7	1,947.0	1,269.4	1,380.6	1,492.4	1,670.2	1,791.5	21.1	20.3	20.9	21.7	21.6
SE	2,845.0	3,166.0	3,352.0	3,547.6	3,702.8	2,343.0	2,604.0	2,778.0	2,953.9	3,074.0	61.0	61.0	67.0	74.3	57.0
UK	17,284.0	19,055.0	20,794.0	22,782.0	24,698.0	14,182.0	15,794.0	17,170.0	18,989.0	20,722.0	165.0	168.0	176.0	159.0	161.0
<b>Euro area</b>	<b>29,695.6</b>	<b>32,923.7</b>	<b>36,508.5</b>	<b>41,501.2</b>	<b>46,623.6</b>	<b>20,238.9</b>	<b>23,659.5</b>	<b>.</b>	<b>30,372.8</b>	<b>34,246.4</b>	<b>.</b>	<b>.</b>	<b>.</b>	<b>3,813.2</b>	<b>4,280.4</b>
<b>EU</b>	<b>55,704.4</b>	<b>62,193.8</b>	<b>69,013.7</b>	<b>77,689.0</b>	<b>86,691.0</b>	<b>41,959.9</b>	<b>48,334.8</b>	<b>.</b>	<b>61,239.3</b>	<b>68,667.4</b>	<b>.</b>	<b>.</b>	<b>.</b>	<b>4,131.7</b>	<b>4,584.1</b>

1) Except cards with e-money function only.

## 7.1 Number of payments per type of payment service (cont'd)

### Card payments with cards issued by resident PSPs

(millions; total for the period)

	With cards with a credit function					With cards with a debit and/or delayed debit function					With cards with a credit and/or delayed debit function				
	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019
BE	72.1	78.6	87.6	97.0	105.4	-	-	-	-	-	5.7	9.5	22.8	22.2	11.0
BG	20.8	25.7	29.1	30.2	40.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
CZ	97.7	110.1	120.8	112.5	121.1	-	-	-	-	-	-	-	-	-	-
DK	52.7	55.2	56.7	63.9	73.2	-	-	-	-	-	-	-	-	-	-
DE	89.0	96.5	110.0	126.3	144.2	-	-	-	-	-	-	-	-	-	-
EE	24.4	26.0	29.0	30.8	32.5	-	-	-	-	-	-	-	-	-	-
IE	86.0	105.6	113.4	127.4	150.8	-	-	-	-	-	-	0.0	0.0	0.0	0.0
GR	60.7	78.4	95.9	109.9	119.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
ES	-	-	-	-	-	-	-	-	-	-	1,275.1	1,363.4	1,519.0	1,482.1	1,720.9
FR	245.6	254.4	554.4	664.7	673.2	1,169.8	0.5	57.9	1.0	1.6	777.6	911.0	1,033.9	1,107.3	1,374.5
HR	3.8	1.9	1.8	1.7	2.1	1.0	1.1	1.3	1.4	1.5	8.5	10.0	10.5	10.7	10.6
IT	-	-	-	-	-	-	-	-	-	-	652.6	776.4	855.0	1,052.0	1,216.0
CY	16.4	17.2	17.8	18.6	19.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
LV	17.5	22.7	28.5	28.9	30.4	-	-	-	-	-	-	-	-	-	-
LT	18.5	21.1	24.2	27.2	28.9	-	-	-	-	-	-	-	-	-	-
LU	54.3	62.1	72.6	88.1	101.3	-	-	-	-	-	-	-	-	-	-
HU	65.9	77.0	89.7	109.5	122.2	-	-	-	-	-	-	-	-	-	-
MT	6.6	7.4	-	-	-	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
NL	-	-	-	-	-	-	-	-	-	-	141.2	158.8	179.9	203.4	224.6
AT	54.6	59.4	65.9	75.0	81.8	-	-	-	-	-	-	-	-	-	-
PL	294.9	339.1	374.5	420.0	467.1	-	-	-	-	-	-	-	-	-	-
PT	-	-	-	-	-	1,298.6	1,403.8	1,532.7	1,679.7	1,653.6	54.6	68.5	75.3	87.5	84.2
RO	42.3	49.6	58.0	70.3	81.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
SI	4.3	4.2	5.0	5.3	5.7	-	-	-	-	-	-	-	-	-	-
SK	29.2	33.1	37.8	41.9	47.6	-	-	-	-	-	-	-	-	-	-
FI	53.9	63.8	129.7	136.9	133.9	-	-	-	-	-	75.5	71.2	-	-	-
SE	292.0	362.0	361.0	519.8	571.9	0.0	0.0	0.0	0.0	0.0	149.0	139.0	146.0	0.0	0.0
UK	2,732.0	2,905.0	3,259.0	3,419.0	3,604.0	-	-	-	-	-	205.0	188.0	186.0	215.0	211.0
<b>Euro area</b>	833.1	930.5	-	1,587.3	1,685.5	2,468.4	-	-	1,784.9	1,780.2	2,982.3	3,358.9	3,686.0	3,954.4	4,631.2
<b>EU</b>	4,435.2	4,856.1	-	6,334.2	6,768.7	2,469.4	-	-	1,786.3	1,781.8	3,344.8	3,696.0	4,028.5	4,180.0	4,852.8



## 7.2 Relative importance of payment services

(as a percentage of the total number of payments)

	Credit transfers					Direct debits					Card payments with cards issued by resident PSPs <sup>1)</sup>				
	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019
BE	40.3	37.7	39.2	37.6	36.5	12.9	12.9	12.4	11.8	11.3	46.2	49.0	47.8	49.3	50.2
BG	53.4	53.3	50.9	50.6	48.0	1.2	1.2	1.2	1.1	0.9	19.4	20.5	25.9	27.5	28.7
CZ	52.5	49.5	46.3	43.3	40.5	4.0	2.8	2.4	2.3	2.0	43.4	47.6	51.2	54.2	57.5
DK	18.6	25.4	25.3	29.4	30.0	.	.	.	7.8	7.4	81.4	74.2	74.4	70.4	69.8
DE	30.4	30.4	29.4	28.5	27.6	48.9	47.9	48.1	46.8	45.4	18.6	19.8	20.9	23.4	26.0
EE	33.9	33.3	32.4	31.7	30.2	-	-	-	-	-	65.7	66.3	67.0	67.5	67.6
IE	23.0	20.9	19.7	18.8	17.8	11.9	10.1	8.9	8.0	7.2	60.9	62.4	64.0	.	69.0
GR	39.5	36.7	32.5	28.2	26.0	4.4	3.3	2.7	2.2	2.1	23.4	37.9	47.3	52.6	58.4
ES	14.2	15.0	14.7	13.9	15.4	29.5	27.9	28.6	24.4	21.1	48.1	50.4	51.5	57.5	60.3
FR	17.9	17.9	17.6	17.2	17.1	19.2	19.0	18.6	17.9	17.5	50.9	52.6	54.7	56.6	58.6
HR	53.7	45.7	44.4	43.7	42.6	3.7	3.5	3.7	3.5	3.3	41.9	38.4	40.5	42.8	45.4
IT	25.7	23.7	23.0	21.4	20.0	12.9	13.8	13.6	13.6	13.0	42.9	45.5	46.3	48.1	49.0
CY	18.6	18.7	18.1	17.8	17.4	10.4	9.6	9.1	7.9	7.2	51.3	53.3	57.5	60.7	64.1
LV	40.6	39.1	35.1	34.2	33.0	0.0	0.0	0.0	0.0	0.0	59.4	60.8	59.7	63.6	65.4
LT	34.3	35.6	33.3	31.8	30.1	4.0	-	-	0.0	0.0	48.6	51.5	54.3	56.8	59.3
LU	2.9	2.6	2.3	2.3	2.0	0.8	0.8	0.6	0.6	0.6	5.4	5.2	5.0	5.2	5.8
HU	51.1	46.6	41.9	26.3	24.6	6.3	5.9	5.5	6.0	5.4	40.1	45.0	50.4	64.9	67.4
MT	22.8	24.0	24.2	23.8	20.9	5.4	.	.	.	.	48.2	51.6	52.8	.	56.8
NL	29.0	29.4	29.5	29.5	30.2	19.0	16.2	15.5	16.2	15.6	52.0	54.4	54.9	54.3	54.2
AT	34.0	32.0	31.0	29.6	28.7	27.5	25.5	24.4	23.4	21.9	37.3	39.2	41.7	44.3	46.7
PL	47.1	43.0	40.2	37.3	35.2	0.5	0.5	0.4	0.4	0.3	52.4	56.5	59.4	62.3	64.5
PT	13.5	12.8	12.3	12.1	13.0	10.7	11.3	11.1	9.7	9.8	66.3	67.1	68.4	70.4	69.4
RO	36.4	34.0	34.5	28.5	26.0	1.7	1.6	1.6	1.3	1.1	45.4	50.3	63.7	62.4	66.4
SI	40.3	38.9	37.8	36.3	34.4	10.8	10.6	10.0	9.6	9.2	39.5	41.4	44.0	46.6	49.5
SK	48.1	47.6	44.9	43.6	41.1	4.1	3.6	3.4	3.2	3.2	45.5	46.2	46.6	.	51.6
FI	38.2	37.1	36.5	34.9	35.4	.	.	.	.	.	61.7	62.8	63.5	65.1	64.6
SE	25.5	27.3	26.0	27.3	26.6	6.7	6.3	6.7	6.7	7.1	67.7	66.3	66.9	65.9	66.1
UK	15.7	15.2	16.9	16.9	17.1	15.1	14.6	16.8	15.7	14.8	67.0	68.5	82.4	82.2	81.6
<b>Euro area</b>	24.9	24.5	23.9	23.1	22.8	.	24.4	24.0	22.7	21.7	40.4	42.3	43.6	45.8	47.6
<b>EU</b>	24.6	24.2	24.2	23.5	23.2	20.3	19.3	19.5	18.4	17.4	48.7	50.5	53.8	55.5	56.8

1) Except cards with e-money function.

## 7.2 Relative importance of payment services (cont'd)

(as a percentage of the total number of payments)

	Cheques					E-money payments with e-money issued by resident PSPs					Other payment services				
	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019
BE	0.1	0.1	0.0	0.0	0.0	0.2	0.3	0.5	1.2	1.5	0.0	0.0	0.1	0.1	0.5
BG	0.0	0.0	0.0	0.0	0.0	0.3	0.5	0.7	1.1	1.3	25.8	24.4	21.2	19.7	21.0
CZ	0.0	0.0	0.0	0.0	0.0	0.1	.	0.1	0.0	0.0	.	.	.	1.5	1.1
DK	0.1	0.0	0.0	0.0	-	-	-	-	-	-	-	0.4	0.3	0.2	0.2
DE	0.1	0.1	0.1	0.0	0.0	0.2	0.2	0.2	0.2	0.1	1.8	1.6	1.3	1.1	0.9
EE	0.0	0.0	0.0	0.0	0.0	-	-	-	-	-	0.4	0.4	0.5	0.8	2.3
IE	4.1	3.1	2.9	2.2	1.7	0.1	0.2	0.1	0.4	0.8	0.0	3.3	4.3	3.9	3.4
GR	1.2	0.9	0.6	0.5	0.4	1.5	1.9	2.1	3.0	2.5	29.9	19.2	14.5	13.5	10.6
ES	1.1	0.9	0.8	0.6	0.5	0.0	0.0	0.0	0.0	0.0	7.0	5.8	4.4	3.6	2.7
FR	11.4	10.2	8.8	7.4	6.4	0.2	0.2	0.3	0.3	0.2	0.4	0.1	0.1	0.6	0.1
HR	0.0	0.0	0.0	0.0	0.0	0.7	0.6	0.7	0.7	0.3	0.0	11.8	10.8	9.3	8.3
IT	3.9	3.2	2.8	2.2	1.8	7.1	8.0	9.7	10.9	12.9	5.3	5.0	4.5	3.9	3.4
CY	17.0	15.3	12.0	10.2	.	.	.	.	3.4	3.6	0.0	0.0	15.9	12.8	0.0
LV	0.0	0.0	0.0	.	0.0	0.0	.	0.0	0.0	0.0	0.0	.	.	2.2	1.6
LT	0.0	0.0	0.0	.	-	.	.	.	1.3	1.7	.	.	.	10.0	9.0
LU	0.0	0.0	0.0	0.0	0.0	90.8	91.5	92.0	91.9	91.7	0.0	0.0	0.0	0.0	0.0
HU	0.0	0.0	0.0	0.0	0.0	.	.	.	0.1	0.3	2.6	2.4	2.2	2.7	2.3
MT	21.6	19.2	17.3	14.6	11.6	1.9	2.0	2.3	2.3	1.5	0.1	.	0.7	1.1	7.0
NL	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
AT	0.1	0.1	0.0	0.0	0.0	0.7	0.6	0.4	0.2	0.2	0.4	2.7	2.5	2.4	2.5
PL	0.0	0.0	0.0	0.0	0.0	-	-	-	-	-	-	-	-	-	-
PT	3.2	2.7	2.3	1.9	1.7	2.5	2.6	2.7	2.9	3.4	3.8	3.5	3.3	3.0	2.7
RO	0.3	0.2	0.2	0.1	0.1	0.1	0.1	0.1	0.0	0.0	16.2	13.9	12.2	7.7	6.5
SI	0.0	0.0	0.0	0.0	0.0	0.1	0.1	0.2	0.2	0.4	9.3	8.9	8.0	7.3	6.6
SK	0.0	0.0	0.0	.	0.0	0.0	0.2	0.2	0.2	0.1	2.3	5.8	4.8	4.8	4.1
FI	0.0	0.0	0.0	0.0	0.0	.	.	.	0.0	0.0	.	.	.	0.0	0.0
SE	0.0	0.0	0.0	0.0	0.0	0.1	0.1	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0
UK	2.2	1.7	1.6	1.2	0.9	-	-	-	-	-	-	-	-	-	-
<b>Euro area</b>	3.7	3.3	2.7	2.3	1.9	3.2	3.6	4.1	4.5	4.7	2.1	1.9	1.7	1.6	1.3
<b>EU</b>	2.9	2.4	2.1	1.7	1.4	2.1	2.3	2.7	2.9	3.1	1.5	1.5	1.3	1.3	1.1

### 7.3 Increase/decrease in the number of payments (annual percentage changes)

	Credit transfers				Direct debits				Card payments with cards issued by resident PSPs <sup>1)</sup>			
	2016	2017	2018	2019	2016	2017	2018	2019	2016	2017	2018	2019
BE	1.5	13.3	7.6	6.9	7.8	5.0	6.9	5.4	14.8	6.5	16.0	12.1
BG	10.7	4.8	16.0	14.0	12.0	6.2	8.3	1.4	17.7	38.4	24.0	25.3
CZ	6.5	5.1	6.4	4.9	-20.9	-2.7	9.7	-2.8	23.7	20.9	20.6	18.9
DK	64.3	9.0	26.5	9.7	.	.	2.6	1.8	9.6	9.5	3.1	6.6
DE	2.8	1.8	2.7	3.2	0.9	5.5	3.0	3.4	9.6	10.9	18.1	18.7
EE	5.0	5.5	5.7	3.5	-	-	-	-	8.2	9.3	8.9	8.9
IE	9.9	9.6	11.2	7.4	2.2	2.9	4.5	2.2	23.7	19.3	21.3	17.3
GR	19.8	18.9	-2.5	4.5	-2.5	10.8	-10.2	10.1	108.8	67.5	24.9	25.5
ES	17.1	11.3	-0.7	25.0	4.8	16.7	-10.8	-2.2	16.0	16.6	16.5	18.7
FR	3.6	3.1	4.3	5.7	2.2	3.2	2.9	3.8	6.9	9.2	10.7	9.9
HR	4.6	3.1	4.7	5.8	17.0	10.8	1.0	1.5	12.5	12.0	12.3	15.2
IT	0.2	2.0	4.3	3.8	15.9	4.0	11.9	6.5	15.1	7.0	16.6	13.1
CY	10.2	4.3	13.2	10.4	1.2	2.8	-0.1	2.8	13.7	16.6	21.6	19.3
LV	6.0	2.5	4.5	6.3	-	-	-	-	12.8	12.0	14.4	13.2
LT	11.4	3.5	9.2	8.5	-	-	-	-	13.5	16.8	19.5	19.8
LU	3.9	8.9	16.0	-4.3	6.8	-1.6	5.3	5.2	11.9	15.6	19.8	22.5
HU	0.4	1.3	-39.4	7.4	3.0	4.1	6.6	3.2	23.8	25.9	24.5	19.3
MT	14.4	16.0	16.9	5.8	.	.	4.2	4.5	16.4	17.6	25.8	22.4
NL	7.1	9.2	11.5	10.7	-9.9	4.3	16.1	4.7	10.4	9.8	10.4	7.9
AT	0.4	4.7	4.3	5.1	-1.3	3.1	5.1	1.7	12.0	14.9	15.8	14.5
PL	5.8	7.4	7.7	10.8	6.3	6.7	4.1	-4.3	25.3	20.7	21.9	21.4
PT	1.5	2.9	5.6	7.0	13.8	5.7	-6.7	0.2	8.8	9.2	9.9	-1.7
RO	6.6	5.5	16.1	13.8	5.1	6.4	10.8	7.2	26.5	31.7	37.7	32.7
SI	0.7	1.6	1.8	2.0	1.9	-1.3	2.1	2.8	9.3	11.2	12.5	14.2
SK	8.7	5.8	6.3	4.0	-3.6	5.2	4.8	7.7	11.3	13.4	13.3	17.8
FI	3.4	3.9	3.7	9.0	.	.	23.8	-1.5	8.2	7.0	11.3	6.5
SE	21.3	0.0	12.5	1.6	7.5	11.0	7.9	11.0	11.3	5.9	5.8	4.4
UK	4.5	0.6	9.7	10.5	4.2	3.8	3.0	2.8	10.2	9.1	9.6	8.4
<b>Euro area</b>	4.3	4.9	4.7	6.6	1.5	6.0	2.6	3.1	10.9	10.9	13.7	12.3
<b>EU</b>	6.0	4.3	5.9	7.5	2.0	5.6	2.8	3.1	11.6	11.0	12.6	11.6

1) Except cards with e-money function.

### 7.3 Increase/decrease in the number of payments (cont'd)

(annual percentage changes)

	Cheques				E-money payments with e-money issued by resident PSPs				Other payment services			
	2016	2017	2018	2019	2016	2017	2018	2019	2016	2017	2018	2019
BE	-20.7	-25.5	-21.5	-27.3	55.9	66.9	169.4	40.6	43.8	94.0	121.4	312.0
BG	-52.6	0.0	11.1	-20.0	116.2	67.5	71.8	40.6	4.9	-4.5	8.5	28.0
CZ	-39.7	-17.6	-15.4	-15.4	.	-43.2	-9.4	1.2	.	.	10,774.3	-16.9
DK	-49.1	-99.1	-85.7	-	.	-	-	-	-	-20.0	-22.9	-19.9
DE	-18.2	-26.6	-18.3	-20.6	13.8	-3.5	-2.4	-3.7	-9.8	-13.9	-11.8	-13.0
EE	-66.7	-	-	-	-	-	-	-	9.4	41.7	69.8	196.3
IE	-8.2	10.0	-11.3	-12.8	45.7	-9.5	219.6	144.8	14,149.5	54.2	4.6	-1.3
GR	-1.1	-10.0	-6.0	-12.7	62.7	50.8	59.4	-7.3	-17.3	1.7	4.3	-10.9
ES	-7.2	-5.5	-21.0	-9.6	-	-	-	-	-8.9	-12.3	-16.1	-12.7
FR	-7.5	-9.9	-9.3	-9.2	4.7	44.7	11.7	0.7	-72.5	-14.6	783.9	-89.2
HR	-68.9	-57.1	-83.3	100.0	11.0	18.9	3.5	-47.3	62,832.3	-3.0	-8.7	-2.7
IT	-10.8	-10.3	-8.9	-12.0	23.3	26.4	26.8	31.1	0.7	-4.4	-3.8	-3.3
CY	-1.5	-15.1	-2.2	-14.0	.	.	22.9	20.2	-	-	-7.1	-
LV	-20.0	-50.0	-50.0	-	.	120.7	-61.3	271.4	.	.	-16.0	-21.0
LT	14.3	-39.3	-73.5	-	.	.	30.1	41.6	.	.	1.9	3.6
LU	-1.7	-1.9	3.1	1.7	18.1	20.0	16.9	9.5	-	-	-	-
HU	-	-	-	-	.	.	295.7	113.6	4.4	1.3	19.1	-0.2
MT	-3.1	3.2	0.5	-4.6	16.5	28.2	20.8	-18.9	.	272.4	88.5	665.3
NL	-23.2	-38.2	-20.2	-22.7	-83.6	-2.6	46.3	15.1	-64.7	-4.0	-1.0	-14.1
AT	-13.4	-16.7	-18.3	-24.8	-4.5	-36.1	-32.2	6.9	548.4	-1.7	6.0	12.0
PL	-3.9	-11.1	-6.8	-9.8	-	-	-	-	-	-	-	-
PT	-8.7	-10.4	-10.6	-13.0	10.8	13.0	13.9	18.4	-1.8	-0.2	-2.4	-10.5
RO	-9.9	-11.7	-11.2	-12.8	-16.8	-3.3	-66.0	87.5	-1.7	-9.1	-10.9	4.5
SI	-38.1	-38.5	-31.3	-27.3	49.9	26.6	20.9	104.6	-1.1	-5.8	-2.8	-3.3
SK	-50.0	200.0	800.0	-25.9	1,396.9	8.7	-11.3	-60.6	180.3	-6.1	9.5	-6.4
FI	-10.8	-40.5	-43.2	-72.0	.	.	-64.4	-37.2	.	.	-15.6	-10.9
SE	-25.0	-16.7	-99.2	0.0	90.8	-24.2	-	-	-	-	-	11.1
UK	-14.5	-15.1	-14.6	-20.4	-	-	-	-	-	-	-	-
<b>Euro area</b>	-7.8	-9.6	-9.6	-9.6	18.9	21.0	19.3	13.8	-3.3	-4.0	3.6	-15.0
<b>EU</b>	-9.0	-10.5	-10.4	-11.2	19.1	20.9	19.2	13.8	2.7	-4.2	4.5	-10.6

## 7.4 Number of payments per capita (total for the period)

	Credit transfers					Direct debits					Card payments with cards issued by resident PSPs <sup>1)</sup>				
	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019
BE	114.2	115.3	130.1	139.4	148.2	36.7	39.3	41.1	43.8	45.9	130.9	149.5	158.5	183.0	204.1
BG	30.6	34.1	36.0	42.1	48.2	0.7	0.8	0.8	0.9	0.9	11.1	13.1	18.3	22.9	28.8
CZ	68.1	72.4	75.9	80.5	84.1	5.2	4.1	4.0	4.4	4.2	56.3	69.5	83.9	100.8	119.4
DK	68.5	111.6	120.9	152.2	166.3	.	.	.	40.3	40.8	300.3	326.4	354.9	364.0	386.2
DE	73.7	75.1	76.2	78.0	80.3	118.5	118.6	124.7	128.1	132.1	45.2	49.1	54.3	63.9	75.7
EE	103.9	108.9	114.9	121.2	124.8	-	-	-	-	-	201.1	217.2	237.5	258.0	279.9
IE	49.4	53.7	58.2	63.9	67.7	25.7	25.9	26.4	27.2	27.5	130.9	160.2	188.9	226.5	262.2
GR	22.5	27.1	32.2	31.5	33.0	2.5	2.4	2.7	2.4	2.7	13.3	28.0	47.0	58.8	73.9
ES	19.0	22.2	24.7	24.4	30.3	39.5	41.3	48.2	42.8	41.5	64.4	74.6	86.8	100.7	118.6
FR	54.4	56.2	57.7	60.0	63.3	58.3	59.3	61.0	62.6	64.8	154.5	164.5	179.0	197.6	216.6
HR	72.0	76.0	79.1	83.6	89.0	5.0	5.9	6.6	6.7	6.9	56.2	63.8	72.2	81.8	94.8
IT	22.4	22.5	23.0	24.0	24.9	11.2	13.0	13.6	15.2	16.2	37.4	43.1	46.2	53.9	61.1
CY	19.0	20.8	21.5	24.1	26.3	10.6	10.7	10.9	10.7	10.9	52.3	59.2	68.3	82.1	96.8
LV	74.4	79.6	82.4	86.8	92.8	0.0	0.0	0.0	0.0	0.0	108.9	123.9	140.1	161.5	184.0
LT	50.3	56.7	59.5	65.6	71.4	5.9	-	-	0.0	0.0	71.3	82.0	97.1	117.1	140.8
LU	103.8	105.1	112.0	127.4	119.4	30.4	31.6	30.5	31.5	32.4	194.6	212.3	240.2	282.3	338.8
HU	55.7	56.1	56.9	34.5	37.1	6.9	7.1	7.4	7.9	8.2	43.7	54.2	68.5	85.4	101.9
MT	22.9	25.6	28.9	32.6	33.2	5.4	.	.	3.4	3.4	48.5	55.1	63.1	76.7	90.2
NL	116.3	123.9	134.4	149.0	163.9	76.1	68.2	70.7	81.6	84.9	208.6	229.1	250.1	274.6	294.3
AT	61.2	60.7	63.1	65.5	68.5	49.6	48.3	49.5	51.8	52.4	67.2	74.3	84.9	97.7	111.5
PL	59.9	63.4	68.1	73.4	81.4	0.6	0.7	0.7	0.8	0.7	66.5	83.3	100.6	122.7	149.0
PT	26.7	27.1	28.0	29.6	31.7	21.0	24.0	25.4	23.7	23.8	130.6	142.6	156.1	171.8	168.9
RO	11.2	12.0	12.7	14.9	17.0	0.5	0.5	0.6	0.7	0.7	14.0	17.8	23.5	32.6	43.4
SI	73.4	73.8	75.0	76.1	77.0	19.7	20.1	19.8	20.2	20.6	71.9	78.5	87.3	97.9	110.9
SK	63.9	69.4	73.3	77.8	80.8	5.4	5.2	5.5	5.8	6.2	60.5	67.2	76.1	86.1	101.4
FI	160.4	165.3	171.4	177.5	193.2	.	.	.	0.0	0.0	259.1	279.5	298.3	331.5	352.6
SE	109.6	131.3	129.6	144.1	145.0	28.6	30.3	33.2	35.4	38.9	290.3	319.1	333.3	348.7	360.2
UK	62.2	64.5	64.5	70.3	77.3	60.0	62.0	64.0	65.6	67.0	265.5	290.3	314.9	342.9	369.5
<b>Euro area</b>	54.0	56.1	58.8	61.4	65.3	.	55.7	58.9	60.3	62.0	87.6	96.8	107.1	121.4	136.0
<b>EU</b>	55.2	58.3	60.7	64.1	68.7	45.6	46.4	48.9	50.2	51.6	109.3	121.6	134.7	151.3	168.3

1) Except cards with e-money function.

## 7.4 Number of payments per capita (cont'd)

(total for the period)

	Cheques					E-money payments with e-money issued by resident PSPs					Other payment services				
	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019
BE	0.2	0.2	0.1	0.1	0.1	0.6	1.0	1.6	4.3	6.0	0.1	0.1	0.2	0.5	2.2
BG	0.0	0.0	0.0	0.0	0.0	0.1	0.3	0.5	0.9	1.3	14.8	15.6	15.0	16.4	21.1
CZ	0.0	0.0	0.0	0.0	0.0	0.1	.	0.1	0.1	0.1	.	.	.	2.8	2.3
DK	0.3	0.1	0.0	0.0	-	-	-	-	-	-	-	1.9	1.5	1.1	0.9
DE	0.3	0.2	0.2	0.1	0.1	0.4	0.4	0.4	0.4	0.4	4.4	3.9	3.4	3.0	2.6
EE	0.0	0.0	0.0	0.0	0.0	-	-	-	-	-	1.2	1.3	1.9	3.2	9.3
IE	8.7	7.9	8.6	7.6	6.5	0.3	0.5	0.4	1.3	3.1	0.1	8.3	12.7	13.2	12.8
GR	0.7	0.7	0.6	0.6	0.5	0.9	1.4	2.1	3.4	3.1	17.1	14.2	14.4	15.1	13.5
ES	1.5	1.4	1.3	1.0	0.9	0.0	0.0	0.0	0.0	0.0	9.4	8.5	7.5	6.2	5.4
FR	34.7	32.0	28.7	26.0	23.5	0.5	0.6	0.8	0.9	0.9	1.1	0.3	0.3	2.2	0.2
HR	0.0	0.0	0.0	0.0	0.0	1.0	1.1	1.3	1.3	0.7	0.0	19.6	19.2	17.7	17.3
IT	3.4	3.1	2.8	2.5	2.2	6.2	7.6	9.6	12.2	16.0	4.7	4.7	4.5	4.3	4.2
CY	17.3	17.0	14.3	13.8	11.7	.	.	.	4.6	5.4	0.0	0.0	18.8	17.3	0.0
LV	0.0	0.0	0.0	0.0	0.0	0.1	.	0.1	0.0	0.1	0.0	.	.	5.6	4.4
LT	0.0	0.0	0.0	0.0	-	.	.	.	2.8	3.9	.	.	.	20.5	21.4
LU	0.5	0.4	0.4	0.4	0.4	3,247.3	3,739.4	4,390.1	5,032.4	5,399.8	0.0	0.0	0.0	0.0	0.0
HU	0.0	0.0	0.0	0.0	0.0	.	.	.	0.2	0.4	2.8	2.9	3.0	3.5	3.5
MT	21.7	20.5	20.6	20.0	18.3	1.9	2.2	2.7	3.2	2.5	0.1	.	0.8	1.5	11.2
NL	0.0	0.0	0.0	0.0	0.0	0.1	0.0	0.0	0.0	0.0	0.1	0.0	0.0	0.0	0.0
AT	0.1	0.1	0.1	0.1	0.1	1.2	1.2	0.7	0.5	0.5	0.8	5.1	5.0	5.3	5.9
PL	0.0	0.0	0.0	0.0	0.0	-	-	-	-	-	-	-	-	-	-
PT	6.3	5.8	5.2	4.7	4.1	4.9	5.4	6.2	7.0	8.3	7.5	7.4	7.4	7.3	6.5
RO	0.1	0.1	0.1	0.1	0.1	0.0	0.0	0.0	0.0	0.0	5.0	4.9	4.5	4.0	4.2
SI	0.0	0.0	0.0	0.0	0.0	0.2	0.3	0.3	0.4	0.8	17.0	16.8	15.8	15.3	14.7
SK	0.0	0.0	0.0	0.0	0.0	0.0	0.4	0.4	0.3	0.1	3.0	8.4	7.9	8.6	8.1
FI	0.0	0.0	0.0	0.0	0.0	.	.	.	0.1	0.0	.	.	.	0.0	0.0
SE	0.0	0.0	0.0	0.0	0.0	0.4	0.7	0.5	0.0	0.0	0.0	0.0	0.0	0.1	0.1
UK	8.6	7.3	6.1	5.2	4.1	-	-	-	-	-	-	-	-	-	-
<b>Euro area</b>	<b>8.1</b>	<b>7.5</b>	<b>6.7</b>	<b>6.1</b>	<b>5.5</b>	<b>7.0</b>	<b>8.3</b>	<b>10.0</b>	<b>11.9</b>	<b>13.6</b>	<b>4.5</b>	<b>4.3</b>	<b>4.2</b>	<b>4.3</b>	<b>3.6</b>
<b>EU</b>	<b>6.5</b>	<b>5.9</b>	<b>5.3</b>	<b>4.7</b>	<b>4.2</b>	<b>4.7</b>	<b>5.6</b>	<b>6.7</b>	<b>8.0</b>	<b>9.1</b>	<b>3.5</b>	<b>3.5</b>	<b>3.4</b>	<b>3.5</b>	<b>3.1</b>

## 7.5 Country's share in the total EU number of payments

(as a percentage; total for the period)

	Credit transfers					Direct debits					Card payments with cards issued by resident PSPs <sup>1)</sup>				
	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019
BE	4.6	4.4	4.8	4.8	4.8	1.8	1.9	1.9	1.9	2.0	2.6	2.7	2.6	2.7	2.7
BG	0.8	0.8	0.8	0.9	1.0	0.0	0.0	0.0	0.0	0.0	0.1	0.2	0.2	0.2	0.2
CZ	2.6	2.6	2.6	2.6	2.5	0.2	0.2	0.2	0.2	0.2	1.1	1.2	1.3	1.4	1.5
DK	1.4	2.1	2.2	2.7	2.7	.	.	.	0.9	0.9	3.1	3.0	3.0	2.7	2.6
DE	21.4	20.7	20.2	19.6	18.9	41.6	41.1	41.1	41.2	41.3	6.6	6.5	6.5	6.8	7.3
EE	0.5	0.5	0.5	0.5	0.5	-	-	-	-	-	0.5	0.5	0.5	0.4	0.4
IE	0.8	0.9	0.9	0.9	0.9	0.5	0.5	0.5	0.5	0.5	1.1	1.2	1.3	1.4	1.5
GR	0.9	1.0	1.1	1.0	1.0	0.1	0.1	0.1	0.1	0.1	0.3	0.5	0.7	0.8	0.9
ES	3.1	3.5	3.7	3.5	4.0	7.9	8.1	8.9	7.8	7.4	5.4	5.6	5.9	6.1	6.4
FR	12.9	12.6	12.4	12.3	12.1	16.7	16.7	16.3	16.3	16.4	18.5	17.7	17.4	17.1	16.9
HR	1.1	1.1	1.1	1.0	1.0	0.1	0.1	0.1	0.1	0.1	0.4	0.4	0.4	0.4	0.4
IT	4.8	4.6	4.5	4.4	4.3	2.9	3.3	3.3	3.6	3.7	4.1	4.2	4.1	4.2	4.3
CY	0.1	0.1	0.1	0.1	0.1	0.0	0.0	0.0	0.0	0.0	0.1	0.1	0.1	0.1	0.1
LV	0.5	0.5	0.5	0.5	0.5	0.0	0.0	0.0	0.0	0.0	0.4	0.4	0.4	0.4	0.4
LT	0.5	0.5	0.5	0.6	0.6	0.1	-	-	0.0	0.0	0.4	0.4	0.4	0.4	0.5
LU	0.2	0.2	0.2	0.2	0.2	0.1	0.1	0.1	0.1	0.1	0.2	0.2	0.2	0.2	0.2
HU	1.9	1.8	1.8	1.0	1.0	0.3	0.3	0.3	0.3	0.3	0.8	0.9	1.0	1.1	1.1
MT	0.0	0.0	0.0	0.0	0.0	0.0	.	.	0.0	0.0	0.0	0.0	0.0	0.0	0.1
NL	7.0	7.1	7.4	7.8	8.0	5.5	4.9	4.8	5.5	5.5	6.3	6.3	6.2	6.1	5.9
AT	1.9	1.8	1.8	1.8	1.7	1.8	1.8	1.7	1.8	1.8	1.0	1.0	1.1	1.1	1.1
PL	8.2	8.2	8.4	8.6	8.8	0.1	0.1	0.1	0.1	0.1	4.6	5.1	5.6	6.1	6.6
PT	1.0	0.9	0.9	0.9	0.9	0.9	1.0	1.0	0.9	0.9	2.4	2.4	2.3	2.3	2.0
RO	0.8	0.8	0.8	0.9	0.9	0.0	0.0	0.0	0.0	0.1	0.5	0.6	0.7	0.8	1.0
SI	0.5	0.5	0.5	0.5	0.5	0.2	0.2	0.2	0.2	0.2	0.3	0.3	0.3	0.3	0.3
SK	1.2	1.3	1.3	1.3	1.2	0.1	0.1	0.1	0.1	0.1	0.6	0.6	0.6	0.6	0.6
FI	3.1	3.0	3.0	3.0	3.0	.	.	.	0.0	0.0	2.5	2.5	2.4	2.4	2.2
SE	3.8	4.4	4.2	4.5	4.2	1.2	1.3	1.3	1.4	1.5	5.1	5.1	4.9	4.6	4.3
UK	14.4	14.2	13.7	14.2	14.6	16.8	17.2	16.9	16.9	16.8	31.0	30.6	30.1	29.3	28.5
<b>Euro area</b>	65.1	64.0	64.4	63.7	63.2	.	79.9	80.1	80.0	80.0	53.3	52.9	52.9	53.4	53.8
<b>EU</b>	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

1) Except cards with e-money function.

## 7.5 Country's share in the total EU number of payments (cont'd)

(as a percentage; total for the period)

	Cheques					E-money payments with e-money issued by resident PSPs					Other payment services				
	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019
BE	0.1	0.1	0.1	0.0	0.0	0.3	0.4	0.5	1.2	1.5	0.1	0.1	0.2	0.3	1.6
BG	0.0	0.0	0.0	0.0	0.0	0.0	0.1	0.1	0.2	0.2	6.0	6.2	6.1	6.4	9.1
CZ	0.0	0.0	0.0	0.0	0.0	0.0	.	0.0	0.0	0.0	.	.	.	1.7	1.5
DK	0.0	0.0	0.0	0.0	-	-	-	-	-	-	-	0.6	0.5	0.4	0.3
DE	0.6	0.6	0.5	0.4	0.4	1.4	1.3	1.0	0.8	0.7	20.4	17.9	16.1	13.6	13.2
EE	0.0	0.0	0.0	0.0	0.0	-	-	-	-	-	0.1	0.1	0.1	0.2	0.8
IE	1.2	1.2	1.5	1.5	1.5	0.1	0.1	0.1	0.2	0.3	0.0	2.2	3.5	3.5	3.9
GR	0.2	0.2	0.3	0.3	0.3	0.4	0.5	0.7	0.9	0.7	10.5	8.4	9.0	9.0	8.9
ES	2.1	2.1	2.3	2.0	2.0	0.0	0.0	0.0	0.0	0.0	24.7	21.9	20.1	16.1	15.8
FR	69.7	70.8	71.3	72.2	73.8	1.5	1.3	1.6	1.5	1.3	4.1	1.1	1.0	8.3	1.0
HR	0.0	0.0	0.0	0.0	0.0	0.2	0.2	0.2	0.1	0.1	0.0	4.5	4.6	4.0	4.4
IT	6.3	6.2	6.2	6.3	6.2	15.7	16.2	17.0	18.0	20.8	16.0	15.7	15.7	14.5	15.7
CY	0.4	0.5	0.5	0.5	0.5	.	.	.	0.1	0.1	0.0	0.0	0.9	0.8	0.0
LV	0.0	0.0	0.0	0.0	0.0	0.0	.	0.0	0.0	0.0	0.0	.	.	0.6	0.5
LT	0.0	0.0	0.0	0.0	-	.	.	.	0.2	0.2	.	.	.	3.2	3.7
LU	0.0	0.0	0.0	0.0	0.0	77.4	76.8	76.2	74.7	71.9	0.0	0.0	0.0	0.0	0.0
HU	0.0	0.0	0.0	0.0	0.0	.	.	.	0.0	0.1	1.6	1.6	1.7	1.9	2.1
MT	0.3	0.3	0.4	0.4	0.4	0.0	0.0	0.0	0.0	0.0	0.0	.	0.0	0.0	0.3
NL	0.0	0.0	0.0	0.0	0.0	0.1	0.0	0.0	0.0	0.0	0.1	0.0	0.0	0.0	0.0
AT	0.0	0.0	0.0	0.0	0.0	0.4	0.4	0.2	0.1	0.1	0.4	2.5	2.5	2.6	3.2
PL	0.0	0.0	0.0	0.0	0.0	-	-	-	-	-	-	-	-	-	-
PT	2.0	2.0	2.0	2.0	1.9	2.1	2.0	1.8	1.8	1.8	4.4	4.2	4.4	4.1	4.1
RO	0.1	0.1	0.1	0.1	0.1	0.0	0.0	0.0	0.0	0.0	5.6	5.4	5.1	4.3	5.1
SI	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2.0	1.9	1.9	1.8	1.9
SK	0.0	0.0	0.0	0.0	0.0	0.0	0.1	0.1	0.0	0.0	0.9	2.5	2.5	2.6	2.7
FI	0.0	0.0	0.0	0.0	0.0	.	.	.	0.0	0.0	.	.	.	0.0	0.0
SE	0.0	0.0	0.0	0.0	0.0	0.1	0.2	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.1
UK	16.8	15.8	15.0	14.3	12.8	-	-	-	-	-	-	-	-	-	-
<b>Euro area</b>	<b>83.1</b>	<b>84.1</b>	<b>84.9</b>	<b>85.6</b>	<b>87.1</b>	<b>99.6</b>	<b>99.4</b>	<b>99.5</b>	<b>99.6</b>	<b>99.6</b>	<b>86.8</b>	<b>81.8</b>	<b>82.0</b>	<b>81.3</b>	<b>77.4</b>
<b>EU</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>



## 8. Value of payment transactions involving non-MFIs

Total value of payments  
(total for the period)

	Total value of payments (EUR trillions)					Increase/decrease in the real value of payments (annual percentage changes; HICP adjusted)				Average value per payment (EUR)				
	2015	2016	2017	2018	2019	2016	2017	2018	2019	2015	2016	2017	2018	2019
BE	6.3	6.2	6.2	7.3	8.5	-3.7	-2.0	15.1	15.4	1,971.0	1,791.1	1,643.3	1,719.5	1,818.2
BG	0.4	0.5	0.4	0.5	0.5	11.7	-12.9	2.9	3.2	1,059.8	1,063.2	858.5	773.4	685.7
CZ	6.0	9.2	11.2	6.0	5.9	49.9	16.6	-49.0	-4.8	4,351.1	5,952.0	6,481.0	3,029.3	2,650.1
DK <sup>1)</sup>	0.9	2.1	2.3	2.2	2.3	135.6	9.7	-6.6	2.8	422.6	832.1	843.8	727.1	700.0
DE	55.0	54.0	55.6	56.1	60.6	-3.3	1.3	-0.8	6.5	2,779.6	2,652.7	2,595.5	2,472.6	2,503.6
EE	0.2	0.2	0.2	0.2	0.2	-10.9	-1.2	0.6	0.8	485.8	413.7	392.2	376.8	355.4
IE	2.5	2.6	2.3	3.0	11.3	2.1	-12.3	30.3	274.9	2,493.2	2,106.8	1,598.0	1,800.1	6,024.5
GR	0.9	0.8	0.8	0.8	0.9	-14.0	8.7	-9.4	20.4	1,439.9	963.0	787.1	638.6	687.1
ES	16.9	16.3	11.6	11.1	11.3	-4.8	-29.4	-6.0	1.2	2,720.4	2,370.0	1,485.8	1,353.4	1,219.6
FR	26.8	26.8	27.2	27.3	28.3	-1.0	0.4	-1.4	2.0	1,327.3	1,279.9	1,237.4	1,161.9	1,135.9
HR	0.2	0.3	0.3	0.3	0.3	18.3	-0.4	5.1	7.4	425.0	416.4	399.6	401.8	403.1
IT	8.6	8.7	9.1	9.5	9.0	0.3	3.7	3.2	-5.6	1,623.6	1,505.8	1,501.4	1,394.8	1,193.0
CY	0.4	0.3	0.3	0.2	0.2	-38.8	3.2	-32.3	-0.9	4,733.9	2,648.7	2,522.6	1,496.6	1,321.3
LV	0.4	0.3	0.3	0.2	0.2	-21.8	-15.4	-19.6	-13.1	1,118.0	810.6	614.2	471.6	379.9
LT	0.2	0.2	0.2	0.3	0.3	-1.6	6.8	9.2	4.4	513.4	480.4	481.4	468.5	437.1
LU	1.5	1.5	1.7	2.0	2.1	-0.8	13.9	10.2	6.0	735.9	632.4	613.6	589.0	578.5
HU	4.2	4.0	4.2	4.1	4.4	-6.7	1.7	-1.2	4.1	3,921.5	3,365.5	3,132.4	3,187.6	2,949.4
MT	0.2	0.1	0.2	0.2	0.2	-16.2	10.7	15.0	-4.3	3,795.9	2,950.8	2,877.6	2,814.9	2,270.2
NL	19.2	19.5	23.8	19.5	19.8	1.0	20.9	-19.7	-1.1	2,819.5	2,715.7	3,057.2	2,239.7	2,105.0
AT	3.0	3.0	3.0	3.2	3.5	-2.4	-1.4	6.6	7.0	1,915.0	1,780.7	1,664.9	1,652.8	1,656.5
PL	11.4	12.4	13.4	15.0	16.0	12.1	3.7	11.3	4.6	2,336.3	2,183.9	2,053.4	1,983.6	1,806.8
PT	1.5	1.5	1.5	1.6	1.6	-4.7	0.8	4.1	-1.9	756.6	677.0	646.5	634.4	627.0
RO	1.5	1.6	1.6	1.7	1.8	7.8	1.2	1.4	3.6	2,440.2	2,278.3	2,236.8	1,632.7	1,383.4
SI	0.5	0.4	0.3	0.3	0.3	-24.1	-18.3	-4.1	1.9	1,289.5	946.3	753.1	690.0	666.5
SK	1.0	1.0	1.3	1.1	1.1	2.5	22.8	-15.5	-6.7	1,375.8	1,287.1	1,436.8	1,128.5	986.2
FI	2.6	2.6	2.6	2.9	2.8	-1.5	1.3	8.0	-3.6	1,126.9	1,054.6	1,015.6	1,023.9	929.8
SE	1.5	1.7	2.0	1.9	1.9	9.5	16.4	2.3	-0.3	367.2	355.4	394.4	360.5	340.2
UK	102.9	103.3	105.2	103.9	105.1	11.6	5.7	-2.3	-1.0	3,986.8	3,712.3	4,169.8	3,751.1	3,472.4
<b>Euro area</b>	<b>147.7</b>	<b>145.8</b>	<b>148.2</b>	<b>146.6</b>	<b>162.1</b>	<b>-2.3</b>	<b>0.3</b>	<b>-2.6</b>	<b>9.2</b>	<b>2,010.0</b>	<b>1,872.8</b>	<b>1,769.2</b>	<b>1,615.7</b>	<b>1,653.7</b>
<b>EU</b>	<b>276.7</b>	<b>280.8</b>	<b>288.8</b>	<b>282.1</b>	<b>300.2</b>	<b>0.4</b>	<b>1.2</b>	<b>-3.9</b>	<b>4.7</b>	<b>2,417.0</b>	<b>2,279.1</b>	<b>2,251.1</b>	<b>2,015.0</b>	<b>1,968.5</b>

1) The figures for direct debits are excluded from the total payments figure for Denmark due to confidentiality of the national data.

## 8. Value of payment transactions involving non-MFIs (cont'd)

Total value of payments  
(total for the period)

	Value per capita (EUR thousands)					Value as a ratio to GDP (percentage of GDP)				
	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019
BE	558.4	546.9	545.2	638.1	739.1	1,510.7	1,440.3	1,390.6	1,586.8	1,794.0
BG	60.8	68.0	60.7	64.4	68.8	954.9	997.4	821.6	806.4	793.0
CZ	564.6	870.2	1,062.3	563.1	550.7	3,510.5	5,181.6	5,794.4	2,837.1	2,623.5
DK <sup>1)</sup>	156.0	366.1	402.7	376.2	387.4	324.6	740.9	794.1	723.3	727.2
DE	673.7	656.3	672.5	676.4	729.2	1,818.5	1,724.0	1,705.3	1,670.7	1,756.8
EE	148.8	135.5	139.0	144.1	147.2	940.0	812.8	766.4	732.8	693.6
IE	536.4	540.4	471.3	611.7	2,287.6	958.2	947.7	753.5	909.4	3,165.7
GR	82.0	71.0	78.1	71.4	87.1	500.6	433.6	466.1	414.7	497.5
ES	363.7	350.9	250.3	237.0	239.9	1,566.4	1,463.4	1,002.3	921.4	907.4
FR	402.9	400.4	405.3	405.9	419.6	1,220.1	1,197.8	1,183.1	1,156.5	1,166.7
HR	57.1	69.3	71.3	76.8	84.1	538.1	619.9	599.6	608.8	634.2
IT	141.4	142.7	149.7	156.5	148.8	518.7	510.2	521.8	535.8	502.4
CY	482.7	294.3	299.7	202.5	199.7	2,295.4	1,327.9	1,285.4	833.6	801.3
LV	205.0	165.2	144.2	119.7	106.9	1,659.2	1,290.9	1,044.6	793.6	671.2
LT	75.3	76.5	86.0	96.5	103.8	586.2	564.5	575.7	597.4	598.6
LU	2,632.1	2,585.9	2,928.8	3,224.1	3,407.7	2,878.5	2,753.0	3,077.5	3,268.5	3,334.4
HU	427.6	405.3	425.5	419.4	445.6	3,751.3	3,450.8	3,315.8	3,064.2	3,027.5
MT	381.2	315.3	343.8	386.5	360.2	1,698.3	1,363.2	1,384.0	1,501.4	1,357.9
NL	1,131.1	1,144.0	1,392.0	1,131.7	1,143.3	2,776.9	2,750.5	3,230.6	2,519.5	2,447.5
AT	345.0	337.7	338.4	365.0	395.7	864.7	826.0	803.8	836.3	880.9
PL	296.7	322.0	348.0	390.5	417.6	2,651.9	2,900.5	2,861.3	3,014.4	3,030.3
PT	149.1	143.8	147.6	154.9	152.6	859.5	796.2	776.1	779.7	739.1
RO	75.0	80.5	82.6	85.3	90.4	927.7	930.7	861.9	811.2	785.8
SI	235.0	179.4	149.3	144.8	149.3	1,248.1	917.5	717.6	655.8	649.6
SK	182.9	187.5	234.5	201.7	193.9	1,243.2	1,256.9	1,509.1	1,225.7	1,122.8
FI	472.9	469.7	477.3	521.3	507.6	1,226.0	1,186.6	1,163.5	1,230.7	1,165.1
SE	157.6	171.1	196.4	190.6	185.4	339.0	364.1	411.5	412.0	401.8
UK	1,579.9	1,574.1	1,592.6	1,564.1	1,572.3	3,895.1	4,243.8	4,450.7	4,287.2	4,161.4
<b>Euro area</b>	<b>435.4</b>	<b>428.5</b>	<b>434.7</b>	<b>428.8</b>	<b>473.0</b>	<b>1,403.1</b>	<b>1,348.0</b>	<b>1,322.6</b>	<b>1,266.6</b>	<b>1,360.0</b>
<b>EU</b>	<b>542.8</b>	<b>549.2</b>	<b>563.6</b>	<b>549.3</b>	<b>583.0</b>	<b>1,862.5</b>	<b>1,874.1</b>	<b>1,873.2</b>	<b>1,771.7</b>	<b>1,823.3</b>

1) The figures for direct debits are excluded from the total payments figure for Denmark due to confidentiality of the national data.

## 8. Value of payment transactions involving non-MFIs (cont'd)

Total value of payments  
(total for the period)

	Value per euro in overnight deposit held by non-MFIs					Country's share in the total EU value of payments (percentages)				
	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019
BE	30.5	27.3	26.3	30.9	35.2	2.3	2.2	2.1	2.6	2.8
BG	29.3	29.8	22.2	21.2	.	0.2	0.2	0.1	0.2	0.2
CZ	.	76.9	.	39.6	36.8	2.2	3.3	3.9	2.1	2.0
DK <sup>1)</sup>	5.3	12.1	12.4	11.5	11.5	0.3	0.7	0.8	0.8	0.8
DE	16.2	13.8	12.8	12.8	11.8	19.9	19.2	19.2	19.9	20.2
EE	.	.	.	.	.	0.1	0.1	0.1	0.1	0.1
IE	29.7	26.8	25.4	23.9	24.7	0.9	0.9	0.8	1.1	3.8
GR	.	.	.	.	7.1	0.3	0.3	0.3	0.3	0.3
ES	23.3	19.4	12.2	10.6	10.0	6.1	5.8	4.0	3.9	3.8
FR	33.8	30.6	26.8	25.2	23.4	9.7	9.5	9.4	9.7	9.4
HR	17.7	17.6	.	.	.	0.1	0.1	0.1	0.1	0.1
IT	.	.	.	.	.	3.1	3.1	3.1	3.4	3.0
CY	23.9	12.8	12.5	7.7	6.8	0.1	0.1	0.1	0.1	0.1
LV	.	.	.	.	.	0.1	0.1	0.1	0.1	0.1
LT	15.4	14.0	13.4	14.0	10.4	0.1	0.1	0.1	0.1	0.1
LU	7.6	5.5	5.2	8.1	8.0	0.5	0.5	0.6	0.7	0.7
HU	135.2	89.1	80.3	69.3	69.5	1.5	1.4	1.4	1.5	1.5
MT	12.9	9.6	9.9	11.2	10.2	0.1	0.1	0.1	0.1	0.1
NL	38.9	41.5	51.5	42.2	39.7	6.9	6.9	8.3	6.9	6.6
AT	15.1	13.0	12.0	11.8	12.1	1.1	1.1	1.0	1.1	1.2
PL	83.3	77.2	71.1	72.6	67.7	4.1	4.4	4.6	5.3	5.3
PT	19.4	15.5	14.9	13.8	12.4	0.6	0.5	0.5	0.6	0.5
RO	50.2	28.0	27.2	27.0	27.0	0.5	0.6	0.6	0.6	0.6
SI	31.9	20.6	14.7	12.4	12.2	0.2	0.1	0.1	0.1	0.1
SK	28.7	25.5	28.5	22.9	19.6	0.4	0.4	0.4	0.4	0.4
FI	22.2	20.8	19.3	19.4	18.3	0.9	0.9	0.9	1.0	0.9
SE	.	.	.	.	.	0.6	0.6	0.7	0.7	0.6
UK	22.5	-	23.3	22.7	-	37.2	36.8	36.4	36.8	35.0
<b>Euro area</b>	<b>751.2</b>	<b>498.1</b>	<b>20.4</b>	<b>19.1</b>	<b>6.9</b>	<b>53.4</b>	<b>51.9</b>	<b>51.3</b>	<b>52.0</b>	<b>54.0</b>
<b>EU</b>	<b>25.0</b>	<b>24.5</b>	<b>23.6</b>	<b>22.2</b>	<b>22.2</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

1) The figures for direct debits are excluded from the total payments figure for Denmark due to confidentiality of the national data.

## 9.1 Value of payments per type of payment service

(EUR billions; total for the period)

	Credit transfers					Direct debits				
	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019
BE	6,090.1	5,984.3	5,982.6	7,045.4	8,221.9	101.4	104.6	110.5	132.2	140.6
BG	378.8	409.2	374.2	400.6	427.1	0.2	0.2	0.2	.	.
CZ	5,929.3	9,168.5	11,218.0	5,945.3	5,833.0	6.3	5.8	5.6	7.3	7.5
DK	819.6	2,014.7	2,234.6	2,093.9	2,165.7	.	.	.	.	.
DE	50,359.2	49,643.3	51,289.5	51,748.5	56,208.3	3,573.6	3,337.2	3,313.4	3,361.4	3,436.7
EE	181.1	162.9	164.6	171.6	174.1	-	-	-	-	-
IE	2,292.5	2,230.6	1,943.8	2,636.1	10,595.3	97.4	103.9	111.4	123.1	454.7
GR	464.2	507.5	612.3	630.2	699.1	15.2	10.2	9.8	8.3	9.0
ES	15,540.9	14,965.0	10,197.5	9,798.2	9,916.2	483.0	498.3	580.7	531.8	584.3
FR	23,370.0	23,696.8	24,068.6	24,199.5	25,164.8	1,451.2	1,492.1	1,578.6	1,640.0	1,710.9
HR	231.1	237.1	242.4	260.7	287.9	2.0	2.2	2.4	2.7	3.1
IT	6,925.7	6,994.0	7,422.4	7,788.7	7,311.1	358.7	365.2	401.7	448.4	462.4
CY	382.3	222.6	225.2	137.1	142.5	1.5	1.5	1.8	2.0	2.3
LV	401.0	319.0	268.6	220.4	196.9	0.0	0.0	0.0	0.0	0.0
LT	208.3	209.3	231.9	256.9	273.4	0.7	-	-	0.0	0.0
LU	1,407.1	1,397.9	1,617.0	1,807.6	1,950.8	7.8	10.1	10.3	11.4	10.9
HU	2,053.8	2,234.3	2,459.1	2,522.1	2,422.9	2.3	2.4	2.7	4.2	4.3
MT	153.7	124.8	137.2	163.8	151.8	0.1	.	.	.	.
NL	18,800.4	19,127.2	23,476.4	19,090.2	19,405.7	240.5	227.0	235.6	267.1	276.0
AT	2,802.3	2,778.5	2,794.7	3,016.3	3,278.7	132.5	128.0	133.5	157.1	178.1
PL	11,359.6	12,315.6	13,303.1	14,919.2	15,937.4	6.4	6.3	6.6	7.1	7.1
PT	1,219.8	1,163.3	1,192.8	1,272.6	1,271.4	35.7	36.8	38.6	34.2	34.5
RO	1,471.5	1,568.9	1,598.5	1,636.1	1,724.9	1.9	1.9	2.4	2.4	3.1
SI	461.2	346.4	284.6	275.4	285.5	2.7	2.8	2.9	3.1	3.4
SK	973.8	1,002.9	1,258.9	1,038.9	998.3	2.9	3.0	3.4	5.2	5.6
FI	2,545.4	2,532.6	2,579.8	2,823.9	2,748.1	.	.	.	0.4	0.4
SE	1,394.4	1,537.8	1,680.4	1,777.3	1,739.8	51.1	53.7	56.6	.	.
UK	99,121.8	100,031.4	102,077.3	100,829.5	101,969.3	1,715.8	1,540.3	1,488.2	1,500.2	1,511.5
<b>Euro area</b>	134,579.0	133,408.8	135,748.5	134,121.1	148,993.9	.	6,321.2	6,532.7	6,725.9	7,310.0
<b>EU</b>	257,338.8	262,926.2	270,936.1	264,505.7	281,501.9	8,384.6	8,028.3	8,195.5	8,407.0	9,010.1

## 9.1 Value of payments per type of payment service (cont'd)

(EUR billions; total for the period)

	Cheques					E-money payments with e-money issued by resident PSPs					Other payment services				
	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019
BE	17.9	12.3	8.9	7.3	5.2	0.4	0.6	0.9	1.3	1.9	2.0	3.3	5.7	8.8	12.9
BG	0.0	0.0	0.0	0.0	0.0	0.1	0.3	0.5	1.0	1.3	54.2	72.1	49.7	.	.
CZ	0.8	0.8	0.8	0.8	0.7	.	.	.	.	.	.	.	.	53.6	50.8
DK	1.8	1.1	0.0	0.0	-	-	-	-	-	-	-	13.3	10.9	8.5	7.2
DE	155.0	151.0	109.1	90.1	72.4	0.5	0.7	0.8	0.8	0.9	698.2	653.2	597.0	561.6	524.9
EE	0.0	0.0	0.0	0.0	0.0	-	-	-	-	-	9.5	10.2	12.4	12.1	13.9
IE	90.6	80.7	137.5	.	134.0	0.3	0.3	0.2	0.2	0.4	.	.	.	.	.
GR	126.1	107.9	97.0	102.0	89.4	0.4	0.8	1.1	1.5	3.2	272.5	123.5	98.4	95.4	105.7
ES	349.6	338.5	351.5	269.6	277.8	0.0	0.0	0.0	0.0	0.0	374.6	350.0	348.9	290.8	311.3
FR	1,172.8	1,077.3	1,001.9	891.0	814.5	0.4	0.6	0.9	0.9	0.6	356.5	0.8	0.8	0.8	2.1
HR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.1	0.1	0.0	42.3	41.4	41.5	40.6
IT	493.3	479.4	439.9	409.8	375.2	17.0	20.6	24.9	29.7	36.6	618.9	605.2	592.0	582.0	576.6
CY	22.0	22.9	26.5	31.9	25.0	.	.	.	0.3	0.3	0.0	.	18.8	17.7	0.0
LV	0.0	0.0	0.0	.	.	0.0	.	0.0	0.0	0.0	0.0	.	.	.	.
LT	.	.	.	0.0	-	.	.	.	2.3	3.8	5.6	5.1	4.9	4.5	4.9
LU	0.9	0.5	0.4	0.2	0.2	75.1	93.6	111.2	132.8	143.7	0.0	0.0	0.0	0.0	0.0
HU	0.0	0.0	0.0	0.0	0.0	.	.	.	.	0.1	2,142.9	1,727.9	1,686.8	.	1,903.5
MT	14.5	.	17.5	17.8	17.9	0.1	0.1	0.1	0.2	0.4	0.0	.	.	.	8.6
NL	2.0	1.8	0.8	0.7	0.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
AT	7.0	6.9	6.8	5.9	4.9	0.2	0.2	0.2	0.1	0.1	1.6	2.0	2.1	3.0	3.7
PL	0.2	0.2	0.2	0.2	0.2	-	-	-	-	-	-	-	-	-	-
PT	138.8	131.5	128.9	124.3	115.9	0.9	1.0	1.1	1.2	1.7	84.7	82.3	82.1	74.7	64.0
RO	4.9	4.3	3.9	3.7	3.4	0.0	0.0	0.0	0.0	0.0	-	0.0	-	-	0.6
SI	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.1	16.1	16.0	15.1	15.0	.
SK	0.0	0.0	0.0	.	0.0	0.0	0.0	0.0	0.0	0.0	0.1	48.7	43.9	42.6	40.1
FI	1.8	2.2	1.2	0.3	0.1	.	.	.	0.0	0.0	.	.	.	.	.
SE	0.5	0.4	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.2	0.2
UK	859.7	672.4	561.2	500.7	484.2	-	-	-	-	-	-	-	-	-	-
<b>Euro area</b>	.	.	.	2,085.6	1,933.1	95.5	119.0	142.4	171.6	193.7	2,443.2	1,915.4	1,858.4	1,744.2	1,713.3
<b>EU</b>	.	.	.	2,591.0	2,421.6	95.7	119.5	143.2	173.0	195.8	4,640.5	3,771.1	3,648.4	3,446.8	3,760.5

## 9.1 Value of payments per type of payment service (cont'd)

### Card payments with cards issued by resident PSPs

(EUR billions; total for the period)

	Total card payments <sup>1)</sup>					With cards with a debit function					With cards with a delayed debit function				
	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019
BE	83.2	91.8	93.3	97.0	104.8	65.2	73.2	73.3	76.7	83.2	12.1	12.4	13.0	12.9	14.0
BG	2.8	3.2	5.1	5.2	6.2	1.8	2.1	3.8	3.9	4.6	0.0	0.0	0.0	0.0	0.0
CZ	15.6	18.8	22.9	27.7	31.5	12.7	15.5	19.0	23.7	27.9	0.0	0.0	0.0	0.0	0.0
DK	64.7	68.3	76.7	77.3	81.4	59.8	63.4	71.1	71.0	74.3	-	-	-	-	-
DE	245.7	257.2	280.1	314.1	350.3	160.5	167.1	182.5	205.8	231.7	79.4	84.1	90.9	100.6	109.8
EE	4.7	5.2	5.8	6.4	7.0	4.0	4.4	4.9	5.5	6.0	-	-	-	-	-
IE	35.2	41.1	46.3	52.2	59.6	26.3	26.8	31.0	35.6	40.1	-	-	-	-	-
GR	8.9	15.4	21.5	23.1	26.2	4.5	10.3	15.8	17.2	20.1	0.2	0.2	0.2	0.3	0.3
ES	131.0	147.8	166.6	186.7	210.6	67.7	80.5	92.7	115.0	129.9	-	-	-	-	-
FR	472.1	492.1	527.9	569.5	608.8	258.0	310.1	331.7	361.5	394.5	111.1	128.7	120.8	128.7	127.2
HR	6.9	7.3	8.2	9.3	10.5	3.2	3.6	4.2	5.0	5.8	2.3	2.4	2.5	2.6	2.7
IT	157.3	174.2	179.8	203.9	219.9	103.2	111.8	113.9	123.6	131.9	-	-	-	-	-
CY	3.2	3.5	3.9	5.0	5.8	1.7	2.0	2.3	3.2	4.0	0.1	0.1	0.1	0.2	0.2
LV	4.2	4.6	5.0	5.4	6.0	2.7	3.1	3.7	4.2	4.9	0.8	0.7	0.4	0.2	0.1
LT	4.0	4.7	5.6	6.7	7.8	3.3	4.0	4.8	5.8	6.9	-	-	-	-	-
LU	7.8	8.5	9.6	10.8	12.3	3.2	3.4	3.7	4.1	4.8	-	-	-	-	-
HU	10.3	12.8	16.2	19.6	23.6	8.6	10.8	13.9	16.9	20.7	0.1	0.1	0.1	0.1	0.1
MT	1.4	1.6	1.9	2.4	2.9	0.8	0.9	1.1	1.5	1.9	0.0	0.0	0.0	-	-
NL	117.8	127.0	134.0	142.9	148.3	104.4	112.5	118.3	125.9	130.0	-	-	-	-	-
AT	33.2	35.7	39.2	43.3	46.5	21.2	22.7	24.7	26.7	29.0	6.7	7.5	8.7	10.4	11.2
PL	43.7	50.4	61.1	73.1	86.3	35.4	41.3	51.0	62.0	74.1	0.7	0.8	0.8	0.8	0.9
PT	64.7	70.0	77.2	85.9	81.7	-	-	-	-	-	-	-	-	-	-
RO	8.7	10.8	13.7	17.9	22.9	7.2	8.9	11.5	15.3	19.9	0.0	0.0	0.0	0.0	0.0
SI	4.9	5.2	5.8	6.5	7.3	3.2	3.5	4.0	4.6	5.3	1.5	1.5	1.6	1.7	1.8
SK	14.7	12.6	13.1	11.6	13.3	10.3	11.4	11.8	10.2	11.8	0.1	0.0	0.1	0.1	0.0
FI	44.1	45.8	47.4	51.0	54.1	35.3	36.9	38.7	42.1	45.3	1.8	1.8	2.0	2.1	2.1
SE	98.0	105.9	107.6	105.1	106.4	71.5	77.3	79.4	78.2	77.8	4.4	4.3	4.5	5.0	4.2
UK	1,170.2	1,095.4	1,068.6	1,098.4	1,133.3	923.6	872.2	843.6	865.4	892.1	24.9	22.1	21.6	19.4	19.4
<b>Euro area</b>	<b>1,438.2</b>	<b>1,543.9</b>	<b>1,664.0</b>	<b>1,824.5</b>	<b>1,973.4</b>	<b>875.5</b>	<b>984.7</b>	<b>1,059.0</b>	<b>1,169.2</b>	<b>1,281.2</b>	<b>.</b>	<b>.</b>	<b>.</b>	<b>259.3</b>	<b>268.9</b>
<b>EU</b>	<b>2,859.1</b>	<b>2,916.8</b>	<b>3,044.2</b>	<b>3,258.0</b>	<b>3,475.5</b>	<b>1,999.4</b>	<b>2,079.8</b>	<b>2,156.5</b>	<b>2,310.5</b>	<b>2,478.4</b>	<b>.</b>	<b>.</b>	<b>.</b>	<b>287.3</b>	<b>296.2</b>

1) Except cards with e-money function.

## 9.1 Value of payments per type of payment service (cont'd)

### Card payments with cards issued by resident PSPs

(EUR billions; total for the period)

	With cards with a credit function					With cards with a debit and/or delayed debit function					With cards with a credit and/or delayed debit function				
	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019
BE	5.4	5.5	6.1	6.5	6.8	-	-	-	-	-	0.5	0.8	1.4	1.7	0.8
BG	0.9	1.1	1.3	1.3	1.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
CZ	2.8	3.2	3.9	4.0	3.5	-	-	-	-	-	-	-	-	-	-
DK	4.9	4.9	5.6	6.2	7.1	-	-	-	-	-	-	-	-	-	-
DE	5.8	6.0	6.8	7.8	8.8	-	-	-	-	-	-	-	-	-	-
EE	0.7	0.8	0.9	0.9	1.0	-	-	-	-	-	-	-	-	-	-
IE	7.1	8.7	9.0	9.8	12.1	-	-	-	-	-	0.0	0.0	0.0	0.0	0.0
GR	4.2	4.9	5.5	5.7	5.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
ES	-	-	-	-	-	-	-	-	-	-	63.4	67.2	73.8	71.7	80.7
FR	13.1	13.3	27.4	32.5	31.9	52.6	0.0	3.4	0.1	0.2	35.0	40.1	44.5	46.6	55.1
HR	0.1	0.1	0.1	0.1	0.1	0.0	0.0	0.0	0.0	0.0	0.2	0.2	0.2	0.3	0.3
IT	-	-	-	-	-	-	-	-	-	-	54.1	62.3	65.8	80.3	88.0
CY	1.4	1.4	1.4	1.6	1.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
LV	0.7	0.8	1.0	0.9	0.9	-	-	-	-	-	-	-	-	-	-
LT	0.7	0.7	0.8	0.9	0.9	-	-	-	-	-	-	-	-	-	-
LU	4.7	5.1	5.9	6.7	7.5	-	-	-	-	-	-	-	-	-	-
HU	1.6	1.9	2.2	2.6	2.8	-	-	-	-	-	-	-	-	-	-
MT	0.6	0.6	0.8	-	0.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
NL	-	-	-	-	-	-	-	-	-	-	13.4	14.5	15.7	17.0	18.4
AT	5.2	5.4	5.7	6.1	6.4	-	-	-	-	-	-	-	-	-	-
PL	7.5	8.3	9.3	10.3	11.4	-	-	-	-	-	-	-	-	-	-
PT	-	-	-	-	-	61.4	66.6	73.6	82.1	78.4	3.3	3.4	3.5	3.8	3.4
RO	1.5	1.8	2.1	2.6	3.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
SI	0.2	0.2	0.2	0.2	0.2	-	-	-	-	-	-	-	-	-	-
SK	1.0	1.1	1.3	1.3	1.5	-	-	-	-	-	-	-	-	-	-
FI	3.0	3.5	6.7	6.9	6.7	-	-	-	-	-	4.0	3.6	-	-	-
SE	15.9	18.9	18.1	22.1	24.4	0.0	0.0	0.0	0.0	0.0	6.2	5.4	5.6	0.0	0.0
UK	205.8	188.4	192.0	199.0	206.4	-	-	-	-	-	16.0	12.8	11.4	14.6	15.3
<b>Euro area</b>	53.6	58.1	79.5	88.7	93.2	-	-	-	87.0	83.9	173.7	191.9	204.9	221.1	246.3
<b>EU</b>	294.8	286.5	314.2	336.8	353.5	-	-	-	87.1	83.9	196.1	210.4	222.1	236.0	261.9

## 9.2 Relative importance of payment services

(as a percentage of the total value of payments)

	Credit transfers					Direct debits					Card payments with cards issued by resident PSPs <sup>1)</sup>				
	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019
BE	96.7	96.6	96.5	96.6	96.9	1.6	1.7	1.8	1.8	1.7	1.3	1.5	1.5	1.3	1.2
BG	86.8	84.4	87.1	88.6	88.8	0.0	0.0	0.0	0.1	0.4	0.6	0.7	1.2	1.1	1.3
CZ	99.6	99.7	99.7	99.4	99.3	0.1	0.1	0.0	0.1	0.1	0.3	0.2	0.2	0.5	0.5
DK	92.5	96.1	96.2	96.1	96.1	.	.	.	4.6	4.6	7.3	3.3	3.3	3.5	3.6
DE	91.5	91.9	92.3	92.3	92.8	6.5	6.2	6.0	6.0	5.7	0.4	0.5	0.5	0.6	0.6
EE	92.7	91.4	90.0	90.3	89.3	-	-	-	-	-	2.4	2.9	3.2	3.4	3.6
IE	91.0	86.9	85.9	88.7	94.0	3.9	4.0	4.9	4.1	4.0	1.4	1.6	2.0	1.8	0.5
GR	52.3	66.3	72.9	82.3	75.0	1.7	1.3	1.2	1.1	1.0	1.0	2.0	2.6	3.0	2.8
ES	92.1	91.8	87.6	88.5	87.8	2.9	3.1	5.0	4.8	5.2	0.8	0.9	1.4	1.7	1.9
FR	87.1	88.6	88.6	88.6	88.9	5.4	5.6	5.8	6.0	6.0	1.8	1.8	1.9	2.1	2.2
HR	96.3	82.1	82.3	82.9	84.2	0.8	0.8	0.8	0.9	0.9	2.9	2.5	2.8	3.0	3.1
IT	80.7	80.8	81.9	82.3	81.4	4.2	4.2	4.4	4.7	5.1	1.8	2.0	2.0	2.2	2.4
CY	93.4	88.8	87.4	77.8	81.0	0.4	0.6	0.7	1.1	1.3	0.8	1.4	1.5	2.8	3.3
LV	98.9	98.5	96.0	95.6	96.3	0.0	0.0	0.0	0.0	0.0	1.0	1.4	1.8	2.3	2.9
LT	95.2	95.4	95.3	95.0	94.3	0.3	-	-	0.0	0.0	1.8	2.1	2.3	2.5	2.7
LU	93.9	92.5	92.5	92.1	92.1	0.5	0.7	0.6	0.6	0.5	0.5	0.6	0.5	0.6	0.6
HU	48.8	56.2	59.0	61.5	55.6	0.1	0.1	0.1	0.1	0.1	0.2	0.3	0.4	0.5	0.5
MT	90.5	86.9	85.2	87.4	83.5	0.1	.	.	0.1	0.1	0.8	1.1	1.2	1.3	1.6
NL	98.1	98.2	98.4	97.9	97.9	1.3	1.2	1.0	1.4	1.4	0.6	0.7	0.6	0.7	0.7
AT	94.1	94.1	93.9	93.5	93.4	4.5	4.3	4.5	4.9	5.1	1.1	1.2	1.3	1.3	1.3
PL	99.6	99.5	99.5	99.5	99.4	0.1	0.1	0.0	0.0	0.0	0.4	0.4	0.5	0.5	0.5
PT	79.0	78.3	78.4	79.9	81.0	2.3	2.5	2.5	2.1	2.2	4.2	4.7	5.1	5.4	5.2
RO	99.0	98.9	98.8	98.6	98.3	0.1	0.1	0.1	0.1	0.2	0.6	0.7	0.8	1.1	1.3
SI	95.1	93.5	92.3	91.8	91.6	0.6	0.8	0.9	1.0	1.1	1.0	1.4	1.9	2.2	2.3
SK	98.2	98.5	98.7	94.6	94.4	0.3	0.3	0.3	0.5	0.5	1.5	1.2	1.0	1.1	1.3
FI	98.2	98.1	98.1	98.2	98.1	.	.	.	0.0	0.0	1.7	1.8	1.8	1.8	1.9
SE	90.3	90.6	85.1	91.7	91.3	3.3	3.2	2.9	2.9	3.1	6.3	6.2	5.4	5.4	5.6
UK	96.4	96.8	97.1	97.0	97.0	1.7	1.5	1.4	1.4	1.4	1.1	1.1	1.0	1.1	1.1
<b>Euro area</b>	91.1	91.5	91.6	91.5	91.9	.	4.3	4.4	4.6	4.5	1.0	1.1	1.1	1.2	1.2
<b>EU</b>	93.0	93.6	93.8	93.8	93.8	3.0	2.9	2.8	3.0	3.0	1.0	1.0	1.1	1.2	1.2

1) Except cards with e-money function.



## 9.2 Relative importance of payment services (cont'd)

(as a percentage of the total value of payments)

	Cheques					E-money payments with e-money issued by resident PSPs					Other payment services				
	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019
BE	0.3	0.2	0.1	0.1	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.1	0.1	0.1	0.2
BG	0.0	0.0	0.0	0.0	0.0	0.0	0.1	0.1	0.2	0.3	12.4	14.9	11.6	10.0	9.2
CZ	0.0	0.0	0.0	0.0	0.0	.	.	.	0.0	0.0	.	.	.	0.9	0.9
DK	0.2	0.1	0.0	0.0	-	-	-	-	-	-	-	0.6	0.5	0.4	0.3
DE	0.3	0.3	0.2	0.2	0.1	0.0	0.0	0.0	0.0	0.0	1.3	1.2	1.1	1.0	0.9
EE	0.0	0.0	0.0	0.0	0.0	-	-	-	-	-	4.9	5.7	6.8	6.4	7.1
IE	3.6	3.1	6.1	4.5	1.2	0.0	0.0	0.0	0.0	0.0	.	.	.	0.9	0.2
GR	14.2	14.1	11.5	13.3	9.6	0.1	0.1	0.1	0.2	0.3	30.7	16.1	11.7	12.5	11.3
ES	2.1	2.1	3.0	2.4	2.5	0.0	0.0	0.0	0.0	0.0	2.2	2.1	3.0	2.6	2.8
FR	4.4	4.0	3.7	3.3	2.9	0.0	0.0	0.0	0.0	0.0	1.3	0.0	0.0	0.0	0.0
HR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	14.6	14.1	13.2	11.9
IT	5.7	5.5	4.9	4.3	4.2	0.2	0.2	0.3	0.3	0.4	7.2	7.0	6.5	6.2	6.4
CY	5.4	9.1	10.3	18.1	14.2	.	.	.	0.1	0.2	0.0	.	7.3	10.1	0.0
LV	0.0	0.0	0.0	0.0	0.0	0.0	.	0.0	0.0	0.0	0.0	.	.	2.1	0.8
LT	.	.	.	0.0	-	.	.	.	0.9	1.3	2.6	2.3	2.0	1.6	1.7
LU	0.1	0.0	0.0	0.0	0.0	5.0	6.2	6.4	6.8	6.8	0.0	0.0	0.0	0.0	0.0
HU	0.0	0.0	0.0	0.0	0.0	.	.	.	0.0	0.0	50.9	43.4	40.5	37.9	43.7
MT	8.5	.	10.9	9.5	9.8	0.0	0.0	0.1	0.1	0.2	0.0	.	.	1.6	4.7
NL	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
AT	0.2	0.2	0.2	0.2	0.1	0.0	0.0	0.0	0.0	0.0	0.1	0.1	0.1	0.1	0.1
PL	0.0	0.0	0.0	0.0	0.0	-	-	-	-	-	-	-	-	-	-
PT	9.0	8.9	8.5	7.8	7.4	0.1	0.1	0.1	0.1	0.1	5.5	5.5	5.4	4.7	4.1
RO	0.3	0.3	0.2	0.2	0.2	0.0	0.0	0.0	0.0	0.0	-	0.0	-	-	0.0
SI	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3.3	4.3	4.9	5.0	5.0
SK	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	4.8	3.4	3.9	3.8
FI	0.1	0.1	0.0	0.0	0.0	.	.	.	0.0	0.0	.	.	.	0.0	0.0
SE	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
UK	0.8	0.7	0.5	0.5	0.5	-	-	-	-	-	-	-	-	-	-
<b>Euro area</b>	.	.	.	1.4	1.2	0.1	0.1	0.1	0.1	0.1	1.7	1.3	1.3	1.2	1.1
<b>EU</b>	.	.	.	0.9	0.8	0.0	0.0	0.0	0.1	0.1	1.7	1.3	1.3	1.2	1.3

### 9.3 Increase/decrease in the real value of payments

(annual percentage changes; HICP-adjusted)

	Credit transfers				Direct debits				Card payments with cards issued by resident PSPs <sup>1)</sup>			
	2016	2017	2018	2019	2016	2017	2018	2019	2016	2017	2018	2019
BE	-3.9	-2.1	15.2	15.7	0.9	3.4	17.1	5.4	8.0	-0.4	1.6	7.1
BG	8.6	-10.2	4.6	3.4	1.8	5.7	81.1	431.5	14.1	58.0	-1.1	16.7
CZ	50.1	16.6	-49.2	-4.8	-11.0	-7.9	25.1	-0.7	17.0	16.3	16.0	10.1
DK	144.6	9.9	-6.8	2.8	.	.	1.5	1.9	5.0	11.3	0.3	4.6
DE	-3.0	1.8	-0.8	7.0	-8.1	-2.2	-0.2	0.7	3.0	7.3	10.3	9.9
EE	-12.2	-2.6	0.9	-0.3	-	-	-	-	7.4	8.3	6.6	7.8
IE	-2.5	-13.3	34.5	297.6	6.9	6.7	9.6	265.5	17.2	12.1	11.9	12.8
GR	9.0	19.5	2.3	9.7	-32.9	-5.5	-15.1	6.8	73.1	38.0	7.0	12.0
ES	-5.0	-32.7	-5.1	0.4	1.7	15.2	-9.5	9.0	11.2	11.4	10.8	11.9
FR	0.6	0.4	-1.3	2.4	2.0	4.5	2.0	2.7	3.4	6.0	5.9	5.2
HR	0.8	0.0	5.8	9.0	7.7	6.3	11.9	11.2	4.0	9.8	11.5	11.3
IT	0.5	5.1	3.7	-6.6	1.3	8.9	10.3	2.6	10.1	2.2	12.1	7.3
CY	-41.8	1.6	-39.7	3.2	-0.1	22.2	7.4	12.0	7.1	12.4	27.9	16.0
LV	-22.1	-17.6	-20.0	-12.5	-	-	-	-	6.4	6.8	4.1	8.5
LT	-1.5	6.7	8.8	3.6	-	-	-	-	14.7	14.9	17.5	14.1
LU	-2.2	13.9	9.7	6.0	26.4	0.7	8.5	-6.3	6.4	11.3	10.8	12.0
HU	7.4	6.9	2.9	-5.9	4.8	7.2	55.6	1.8	22.0	23.0	21.2	18.1
MT	-19.6	8.5	18.0	-8.5	.	.	-5.1	6.1	11.4	22.2	23.0	19.6
NL	1.0	21.3	-20.1	-1.1	-6.2	2.5	11.4	0.5	7.0	4.3	4.7	1.0
AT	-2.4	-1.7	6.1	6.8	-4.9	2.0	15.7	11.4	5.9	7.2	8.8	5.5
PL	12.0	3.6	11.3	4.6	2.3	1.0	5.7	-1.9	19.3	16.3	18.7	15.6
PT	-5.5	0.9	6.1	-0.5	2.1	3.2	-11.9	0.6	7.3	8.5	10.6	-5.2
RO	7.8	1.0	1.2	3.4	2.2	25.9	0.4	25.1	24.8	26.0	29.1	25.6
SI	-25.3	-19.4	-4.6	1.6	3.8	3.2	4.7	6.1	6.0	9.5	11.2	9.7
SK	2.8	23.1	-19.0	-6.9	1.3	11.6	48.9	4.8	-14.4	1.7	-13.1	11.2
FI	-1.6	1.4	8.1	-3.7	.	.	40.6	-10.9	2.8	3.0	6.2	4.9
SE	9.8	9.3	10.2	-0.6	4.6	5.5	4.2	5.3	7.6	1.7	1.7	2.8
UK	12.1	6.0	-2.4	-0.9	-0.2	0.3	-0.4	-1.3	4.0	1.3	1.6	1.1
<b>Euro area</b>	-1.9	0.4	-2.7	9.7	-3.9	2.0	1.4	7.3	6.2	6.4	8.0	6.8
<b>EU</b>	1.1	1.4	-3.9	4.7	-5.3	0.5	1.0	5.5	0.9	2.7	5.3	5.0

1) Except cards with e-money function.

### 9.3 Increase/decrease in the real value of payments (cont'd)

(annual percentage changes; HICP-adjusted)

	Cheques				E-money payments with e-money issued by resident PSPs				Other payment services			
	2016	2017	2018	2019	2016	2017	2018	2019	2016	2017	2018	2019
BE	-32.8	-28.8	-20.5	-28.7	69.8	31.6	50.5	46.8	62.2	70.2	50.8	44.7
BG	-16.1	-27.1	-12.7	-37.4	175.4	74.9	101.3	29.2	33.6	-32.3	-11.3	-4.7
CZ	-6.1	-1.9	-9.7	-4.3	.	.	36.6	71.9	.	.	3,829.9	-8.1
DK	-39.8	-99.3	-82.3	-	.	.	-	-	-	-19.4	-22.3	-15.2
DE	-4.2	-28.8	-18.8	-20.8	42.8	5.6	4.8	4.8	-7.9	-9.9	-7.5	-7.9
EE	-64.4	-99.2	-11.3	-91.1	-	-	-	-	4.5	17.2	-5.8	12.7
IE	-10.7	69.6	-2.9	-1.6	-1.6	-23.2	-21.6	149.6	.	.	4.7	-0.6
GR	-14.8	-11.0	4.6	-13.4	71.4	37.6	41.3	110.7	-54.8	-21.1	-3.7	9.6
ES	-4.5	2.6	-24.2	2.2	-	-	-	-	-7.9	-1.5	-17.6	6.2
FR	-8.9	-8.1	-12.7	-10.0	45.9	50.3	1.0	-40.3	-99.8	1.1	-1.5	154.4
HR	-94.8	-66.5	-44.7	93.6	64.4	3.9	16.8	7.6	157,963.1	-4.4	-1.2	-3.5
IT	-3.3	-9.1	-8.0	-8.9	20.5	19.8	18.1	22.5	-2.7	-3.1	-2.9	-1.4
CY	4.1	16.3	19.1	-22.2	.	.	47.5	6.7	.	4,493,434.6	-6.5	-
LV	-19.4	-63.4	-40.5	-75.1	.	408.9	-79.8	238.1	.	.	-24.2	-65.5
LT	.	.	-88.2	-	.	.	149.6	56.9	-10.9	-8.0	-9.9	6.9
LU	-47.2	-22.4	-36.0	-17.7	22.7	16.9	17.2	6.3	-	-	-	-
HU	-	-	-	-	.	.	262.2	181.6	-20.4	-5.2	-7.6	20.1
MT	.	16.1	0.4	-0.7	15.2	107.0	94.8	56.9	.	.	-26.1	174.7
NL	-11.1	-53.0	-18.1	-19.7	-28.0	-9.7	28.3	-1.8	197.9	-	-	45.9
AT	-3.6	-3.4	-14.8	-18.7	-0.2	-21.3	-20.8	-2.7	23.7	0.8	38.9	23.1
PL	-19.7	-1.6	27.2	-25.1	-	-	-	-	-	-	-	-
PT	-6.2	-3.5	-4.1	-7.1	5.6	10.4	13.7	34.7	-3.7	-1.7	-9.6	-14.6
RO	-12.1	-9.3	-7.2	-9.7	-8.8	-25.1	-40.0	176.0	-	-	-	-
SI	1.4	-19.9	-29.6	-36.0	37.9	33.5	15.6	118.9	-1.7	-7.3	-1.8	1.8
SK	-15.0	-46.4	344.4	-11.1	87.8	42.1	9.3	84.0	69,539.9	-11.6	-4.7	-8.9
FI	22.1	-47.6	-76.4	-80.3	.	.	-58.7	48.1	.	.	-16.3	23.4
SE	-18.7	-79.9	-95.8	-94.2	71.5	-34.4	-	-	-	-	-	-1.7
UK	-13.1	-13.3	-11.8	-5.3	-	-	-	-	-	-	-	-
<b>Euro area</b>	.	.	-11.7	-8.5	23.2	18.2	18.7	11.5	-22.5	-4.2	-7.5	-3.0
<b>EU</b>	.	.	-11.9	-8.0	23.5	18.0	18.9	11.4	-19.6	-4.8	-7.0	7.4

## 9.4 Average value per payment

(EUR; total for the period)

	Credit transfers					Direct debits					Card payments with cards issued by resident PSPs <sup>1)</sup>				
	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019
BE	4,731.6	4,582.0	4,041.9	4,423.8	4,831.4	245.4	234.7	236.1	264.4	266.8	56.4	54.2	51.8	46.4	44.7
BG	1,724.2	1,682.3	1,468.4	1,354.9	1,267.5	38.1	34.5	34.9	59.7	323.0	35.3	34.1	39.6	32.3	31.0
CZ	8,259.4	11,990.3	13,961.7	6,952.2	6,502.4	115.3	133.6	132.7	157.8	166.2	26.2	25.5	25.8	25.9	24.7
DK	2,106.9	3,151.4	3,205.5	2,374.1	2,238.0	.	.	.	428.8	432.2	37.9	36.5	37.5	36.6	36.2
DE	8,365.7	8,024.9	8,143.1	8,000.5	8,420.0	369.3	341.8	321.5	316.5	313.0	66.6	63.6	62.4	59.3	55.7
EE	1,327.9	1,136.8	1,088.8	1,073.4	1,052.5	-	-	-	-	-	17.8	18.1	18.6	18.8	18.9
IE	9,881.4	8,749.8	6,958.0	8,489.0	31,773.7	808.9	844.2	879.2	930.0	3,362.1	57.2	54.1	51.1	47.5	46.1
GR	1,907.1	1,740.7	1,766.6	1,865.6	1,980.1	560.8	387.4	333.8	317.4	311.3	61.5	51.1	42.6	36.7	33.1
ES	17,625.0	14,487.7	8,870.0	8,584.0	6,950.9	263.8	259.5	259.1	265.9	298.7	43.9	42.7	41.2	39.7	37.7
FR	6,453.8	6,314.3	6,219.7	5,993.9	5,894.8	374.1	376.5	385.9	389.4	391.5	45.9	44.8	44.0	42.8	41.7
HR	762.4	748.2	741.8	762.0	795.5	96.4	90.3	88.6	99.7	110.6	29.1	27.4	27.5	27.7	27.1
IT	5,092.2	5,133.0	5,339.8	5,371.5	4,857.9	525.8	461.9	488.7	487.5	472.3	69.3	66.7	64.3	62.6	59.6
CY	23,747.9	12,547.3	12,165.2	6,542.0	6,160.2	168.5	166.4	197.1	214.2	235.0	72.7	68.6	65.9	69.9	68.5
LV	2,725.5	2,044.9	1,680.1	1,318.6	1,108.4	-	-	-	-	-	19.7	19.0	18.5	17.3	16.9
LT	1,426.8	1,286.5	1,377.1	1,397.7	1,371.2	41.7	-	-	-	-	19.3	19.9	20.3	20.4	19.9
LU	23,800.1	22,763.5	24,183.0	23,314.0	26,294.0	452.8	544.6	566.7	594.8	539.3	70.7	68.3	66.8	62.9	58.5
HU	3,746.9	4,061.0	4,412.7	7,468.2	6,682.4	33.8	34.9	37.0	53.8	54.2	24.0	24.0	24.2	23.4	23.7
MT	15,060.5	10,693.3	10,134.1	10,351.6	9,069.2	60.9	.	.	110.3	113.5	64.6	62.4	65.7	65.0	64.4
NL	9,542.5	9,066.3	10,192.8	7,434.1	6,826.6	186.6	195.5	194.5	190.0	187.4	33.3	32.5	31.3	30.2	29.1
AT	5,305.3	5,241.7	5,035.6	5,212.5	5,389.9	309.7	303.1	306.7	343.3	382.8	57.2	55.0	52.5	50.1	47.0
PL	4,934.7	5,054.7	5,081.6	5,292.4	5,102.4	255.3	237.6	234.6	240.0	251.4	17.1	15.7	15.8	15.5	15.1
PT	4,418.1	4,150.8	4,135.3	4,179.0	3,901.1	164.0	148.5	147.3	140.0	141.1	47.8	47.6	48.0	48.6	47.0
RO	6,636.2	6,638.0	6,411.3	5,653.9	5,235.9	181.4	174.5	208.2	190.6	226.9	31.6	30.8	29.7	28.2	27.2
SI	3,046.0	2,272.3	1,837.0	1,746.5	1,775.3	65.5	67.1	71.5	74.3	78.2	32.8	32.0	32.1	32.2	31.6
SK	2,808.4	2,662.1	3,158.0	2,451.0	2,264.8	99.6	105.0	113.5	164.4	165.1	44.9	34.6	31.6	24.7	24.1
FI	2,896.3	2,787.8	2,733.1	2,884.1	2,575.8	.	.	.	3,375.3	3,086.5	31.0	29.8	28.9	27.9	27.8
SE	1,298.3	1,180.2	1,289.2	1,211.8	1,167.0	182.4	178.3	169.4	157.2	146.8	34.4	33.5	32.1	29.6	28.7
UK	24,463.6	23,629.6	23,967.4	21,577.0	19,739.1	439.0	378.3	352.1	344.4	337.7	67.7	57.5	51.4	48.2	45.9
<b>Euro area</b>	<b>7,349.4</b>	<b>6,985.7</b>	<b>6,775.0</b>	<b>6,394.4</b>	<b>6,661.5</b>	<b>.</b>	<b>333.3</b>	<b>325.1</b>	<b>326.2</b>	<b>343.7</b>	<b>48.4</b>	<b>46.9</b>	<b>45.6</b>	<b>44.0</b>	<b>42.3</b>
<b>EU</b>	<b>9,145.3</b>	<b>8,816.9</b>	<b>8,710.2</b>	<b>8,031.1</b>	<b>7,951.6</b>	<b>360.4</b>	<b>338.2</b>	<b>326.9</b>	<b>326.2</b>	<b>339.0</b>	<b>51.3</b>	<b>46.9</b>	<b>44.1</b>	<b>41.9</b>	<b>40.1</b>

1) Except cards with e-money function.

## 9.4 Average value per payment (cont'd)

(EUR; total for the period)

	Cheques					E-money payments with e-money issued by resident PSPs					Other payment services				
	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019
BE	7,289.3	6,307.9	6,152.7	6,371.3	6,311.1	52.2	58.1	46.7	26.7	28.1	2,002.6	2,308.1	2,068.3	1,439.8	510.3
BG	1,645.1	2,898.1	2,151.3	1,729.3	1,395.0	95.4	120.9	128.5	154.0	145.9	511.0	647.8	467.6	391.3	300.3
CZ	2,376.7	3,811.9	4,759.3	5,295.3	6,175.4	-	-	-	404.8	709.1	-	-	-	1,785.6	2,036.1
DK	1,208.3	1,435.6	1,123.8	1,397.9	-	-	-	-	-	-	-	1,240.0	1,259.9	1,276.1	1,358.6
DE	7,246.0	8,621.4	8,494.2	8,585.2	8,696.0	15.8	20.2	22.4	24.5	27.0	1,947.1	2,018.9	2,142.5	2,285.3	2,454.8
EE	1,296.3	1,419.0	-	-	-	-	-	-	-	-	6,021.0	5,891.3	5,056.5	2,897.3	1,122.1
IE	2,204.7	2,140.3	3,314.5	3,660.1	4,178.7	178.5	120.3	102.5	25.4	26.1	-	-	-	426.5	434.5
GR	16,556.3	14,310.5	14,302.0	15,997.6	16,057.2	48.5	51.3	47.2	42.1	96.8	1,476.5	808.8	633.8	589.0	732.4
ES	5,048.3	5,266.7	5,783.6	5,616.3	6,401.4	-	-	-	-	-	861.1	883.0	1,003.1	996.4	1,222.3
FR	507.4	504.0	520.0	510.1	513.4	11.1	15.5	16.3	15.0	9.1	4,920.5	39.5	47.3	5.4	128.2
HR	618.6	105.9	84.6	285.4	279.8	6.7	10.1	9.1	10.4	21.5	202.3	517.0	521.4	573.8	576.5
IT	2,364.3	2,575.2	2,634.4	2,692.5	2,800.3	45.4	44.6	42.7	40.2	37.8	2,190.6	2,126.6	2,176.6	2,223.5	2,279.1
CY	1,496.4	1,583.6	2,159.7	2,655.5	2,418.1	-	-	-	65.0	58.1	-	-	1,160.2	1,179.1	-
LV	1,961.6	2,019.0	1,508.5	1,839.0	-	2.3	-	41.3	22.1	20.6	-	-	-	451.3	200.9
LT	-	-	-	865.6	-	-	-	-	302.3	343.9	-	-	-	77.5	82.1
LU	3,243.2	1,770.7	1,422.4	899.3	741.5	40.6	42.9	42.4	43.3	42.8	-	-	-	-	-
HU	-	-	-	-	-	-	-	-	20.7	27.9	77,748.7	60,073.2	57,878.7	44,774.5	54,981.5
MT	1,501.2	-	1,814.0	1,833.9	1,935.1	60.1	60.1	98.2	160.2	314.1	667.7	-	-	4,174.7	1,518.2
NL	10,055.9	11,721.5	9,024.4	9,433.5	10,063.5	8.5	37.8	35.5	31.7	27.8	0.0	0.0	0.0	0.0	0.0
AT	6,166.0	6,976.7	8,273.8	8,773.5	9,654.3	18.6	19.7	24.9	29.5	27.4	236.5	45.8	48.1	64.0	71.7
PL	2,160.7	1,746.0	2,015.7	2,772.4	2,348.7	-	-	-	-	-	-	-	-	-	-
PT	2,113.8	2,191.9	2,399.4	2,589.3	2,776.9	17.8	17.2	17.0	17.1	19.6	1,083.4	1,071.8	1,071.6	998.3	956.0
RO	2,738.4	2,642.3	2,736.6	2,891.3	3,051.2	13.8	15.0	11.7	20.9	31.4	-	0.0	-	-	6.9
SI	794.0	1,308.0	1,735.1	1,802.6	1,618.5	38.9	36.1	38.8	37.6	41.0	459.3	459.4	461.0	472.1	507.1
SK	2,936.0	5,000.0	911.7	458.7	568.2	59.1	7.4	9.9	12.4	59.9	4.3	1,065.8	1,022.6	906.4	910.5
FI	21,932.4	30,372.1	26,891.0	11,337.4	8,059.9	-	-	-	9.4	22.3	-	-	-	251.1	351.6
SE	5,947.0	6,479.1	1,563.0	7,798.6	448.6	0.1	0.1	0.1	-	-	-	-	-	205.8	179.4
UK	1,540.7	1,409.6	1,385.7	1,447.2	1,757.5	-	-	-	-	-	-	-	-	-	-
<b>Euro area</b>	-	-	-	1,006.2	1,032.1	40.1	42.1	41.6	42.0	41.7	1,598.7	1,295.6	1,309.3	1,186.2	1,370.0
<b>EU</b>	-	-	-	1,070.6	1,126.5	40.1	42.0	41.7	42.2	42.0	2,635.9	2,086.0	2,107.6	1,905.5	2,326.4

## 9.5 Value of payments per capita

(EUR thousands; total for the period)

	Credit transfers					Direct debits					Card payments with cards issued by resident PSPs <sup>1)</sup>				
	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019
BE	540.2	528.1	525.9	616.6	715.9	9.0	9.2	9.7	11.6	12.2	7.4	8.1	8.2	8.5	9.1
BG	52.8	57.4	52.9	57.0	61.1	0.0	0.0	0.0	0.1	0.3	0.4	0.4	0.7	0.7	0.9
CZ	562.4	867.8	1,059.3	559.5	546.7	0.6	0.5	0.5	0.7	0.7	1.5	1.8	2.2	2.6	2.9
DK	144.2	351.7	387.5	361.4	372.2	.	.	.	17.3	17.7	11.4	11.9	13.3	13.3	14.0
DE	616.5	602.8	620.5	624.2	676.5	43.7	40.5	40.1	40.5	41.4	3.0	3.1	3.4	3.8	4.2
EE	137.9	123.8	125.1	130.1	131.4	-	-	-	-	-	3.6	3.9	4.4	4.8	5.3
IE	488.2	469.7	404.8	542.3	2,150.4	20.8	21.9	23.2	25.3	92.3	7.5	8.7	9.7	10.7	12.1
GR	42.9	47.1	56.9	58.7	65.3	1.4	0.9	0.9	0.8	0.8	0.8	1.4	2.0	2.2	2.4
ES	334.9	322.2	219.1	209.7	210.5	10.4	10.7	12.5	11.4	12.4	2.8	3.2	3.6	4.0	4.5
FR	351.0	354.6	358.9	359.8	373.1	21.8	22.3	23.5	24.4	25.4	7.1	7.4	7.9	8.5	9.0
HR	54.9	56.8	58.7	63.7	70.8	0.5	0.5	0.6	0.7	0.8	1.6	1.7	2.0	2.3	2.6
IT	114.0	115.4	122.6	128.8	121.1	5.9	6.0	6.6	7.4	7.7	2.6	2.9	3.0	3.4	3.6
CY	451.1	261.4	262.0	157.5	161.8	1.8	1.8	2.1	2.3	2.6	3.8	4.1	4.5	5.7	6.6
LV	202.8	162.8	138.4	114.4	102.9	0.0	0.0	0.0	0.0	0.0	2.1	2.4	2.6	2.8	3.1
LT	71.7	73.0	82.0	91.7	97.9	0.2	-	-	0.0	0.0	1.4	1.6	2.0	2.4	2.8
LU	2,471.2	2,393.1	2,708.6	2,969.1	3,138.9	13.8	17.2	17.3	18.7	17.5	13.8	14.5	16.0	17.8	19.8
HU	208.7	227.7	251.2	258.0	248.0	0.2	0.2	0.3	0.4	0.4	1.1	1.3	1.7	2.0	2.4
MT	345.0	273.9	292.8	337.6	300.8	0.3	.	.	0.4	0.4	3.1	3.4	4.1	5.0	5.8
NL	1,109.8	1,123.1	1,370.4	1,107.8	1,118.8	14.2	13.3	13.8	15.5	15.9	7.0	7.5	7.8	8.3	8.6
AT	324.7	317.9	317.8	341.3	369.4	15.4	14.6	15.2	17.8	20.1	3.8	4.1	4.5	4.9	5.2
PL	295.4	320.5	346.2	388.4	415.1	0.2	0.2	0.2	0.2	0.2	1.1	1.3	1.6	1.9	2.2
PT	117.8	112.7	115.8	123.7	123.6	3.4	3.6	3.7	3.3	3.4	6.2	6.8	7.5	8.4	7.9
RO	74.2	79.6	81.6	84.0	88.8	0.1	0.1	0.1	0.1	0.2	0.4	0.5	0.7	0.9	1.2
SI	223.5	167.8	137.8	132.9	136.7	1.3	1.3	1.4	1.5	1.6	2.4	2.5	2.8	3.2	3.5
SK	179.6	184.7	231.5	190.8	183.1	0.5	0.6	0.6	0.9	1.0	2.7	2.3	2.4	2.1	2.4
FI	464.4	460.9	468.4	511.9	497.7	.	.	.	0.1	0.1	8.0	8.3	8.6	9.3	9.8
SE	142.3	155.0	167.1	174.7	169.3	5.2	5.4	5.6	5.6	5.7	10.0	10.7	10.7	10.3	10.4
UK	1,522.4	1,523.8	1,545.7	1,517.7	1,525.7	26.4	23.5	22.5	22.6	22.6	18.0	16.7	16.2	16.5	17.0
<b>Euro area</b>	396.8	392.1	398.1	392.4	434.7	.	18.6	19.2	19.7	21.3	4.2	4.5	4.9	5.3	5.8
<b>EU</b>	504.8	514.2	528.7	515.0	546.7	16.4	15.7	16.0	16.4	17.5	5.6	5.7	5.9	6.3	6.7

1) Except cards with e-money function.

## 9.5 Value of payments per capita (cont'd)

(EUR thousands; total for the period)

	Cheques					E-money payments with e-money issued by resident PSPs					Other payment services				
	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019
BE	1.6	1.1	0.8	0.6	0.5	0.0	0.1	0.1	0.1	0.2	0.2	0.3	0.5	0.8	1.1
BG	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.1	0.1	0.2	7.6	10.1	7.0	6.4	6.3
CZ	0.1	0.1	0.1	0.1	0.1	.	.	.	0.0	0.1	.	.	.	5.0	4.8
DK	0.3	0.2	0.0	0.0	-	-	-	-	-	-	-	2.3	1.9	1.5	1.2
DE	1.9	1.8	1.3	1.1	0.9	0.0	0.0	0.0	0.0	0.0	8.5	7.9	7.2	6.8	6.3
EE	0.0	0.0	0.0	0.0	0.0	-	-	-	-	-	7.3	7.8	9.5	9.2	10.5
IE	19.3	17.0	28.6	27.7	27.2	0.1	0.1	0.0	0.0	0.1	.	.	.	5.6	5.6
GR	11.7	10.0	9.0	9.5	8.3	0.0	0.1	0.1	0.1	0.3	25.2	11.5	9.2	8.9	9.9
ES	7.5	7.3	7.6	5.8	5.9	0.0	0.0	0.0	0.0	0.0	8.1	7.5	7.5	6.2	6.6
FR	17.6	16.1	14.9	13.2	12.1	0.0	0.0	0.0	0.0	0.0	5.4	0.0	0.0	0.0	0.0
HR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	10.1	10.0	10.2	10.0
IT	8.1	7.9	7.3	6.8	6.2	0.3	0.3	0.4	0.5	0.6	10.2	10.0	9.8	9.6	9.6
CY	25.9	26.9	30.9	36.7	28.4	.	.	.	0.3	0.3	0.0	.	21.9	20.4	0.0
LV	0.0	0.0	0.0	0.0	0.0	0.0	.	0.0	0.0	0.0	0.0	.	.	2.5	0.9
LT	.	.	.	0.0	-	.	.	.	0.8	1.4	1.9	1.8	1.7	1.6	1.8
LU	1.5	0.8	0.6	0.4	0.3	131.9	160.3	186.3	218.1	231.2	0.0	0.0	0.0	0.0	0.0
HU	0.0	0.0	0.0	0.0	0.0	.	.	.	0.0	0.0	217.7	176.1	172.3	158.9	194.8
MT	32.6	.	37.4	36.7	35.5	0.1	0.1	0.3	0.5	0.8	0.0	.	.	6.3	17.0
NL	0.1	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
AT	0.8	0.8	0.8	0.7	0.6	0.0	0.0	0.0	0.0	0.0	0.2	0.2	0.2	0.3	0.4
PL	0.0	0.0	0.0	0.0	0.0	-	-	-	-	-	-	-	-	-	-
PT	13.4	12.7	12.5	12.1	11.3	0.1	0.1	0.1	0.1	0.2	8.2	8.0	8.0	7.3	6.2
RO	0.2	0.2	0.2	0.2	0.2	0.0	0.0	0.0	0.0	0.0	-	0.0	-	-	0.0
SI	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	7.8	7.7	7.3	7.2	7.5
SK	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	9.0	8.1	7.8	7.3
FI	0.3	0.4	0.2	0.1	0.0	.	.	.	0.0	0.0	.	.	.	0.0	0.0
SE	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
UK	13.2	10.2	8.5	7.5	7.2	-	-	-	-	-	-	-	-	-	-
<b>Euro area</b>	.	.	.	6.1	5.6	0.3	0.3	0.4	0.5	0.6	7.2	5.6	5.5	5.1	5.0
<b>EU</b>	.	.	.	5.0	4.7	0.2	0.2	0.3	0.3	0.4	9.1	7.4	7.1	6.7	7.3

## 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 <sup>1)</sup>				
	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019
BE	1,461.5	1,391.0	1,341.5	1,533.2	1,737.9	24.3	24.3	24.8	28.8	29.7	20.0	21.3	20.9	21.1	22.2
BG	829.3	841.6	715.4	714.2	704.0	0.4	0.4	0.4	0.7	3.5	6.2	6.6	9.8	9.3	10.3
CZ	3,496.9	5,167.1	5,778.5	2,819.1	2,604.7	3.7	3.3	2.9	3.5	3.3	9.2	10.6	11.8	13.1	14.0
DK	300.2	711.6	764.2	694.9	698.6	.	.	.	33.2	33.1	23.7	24.1	26.2	25.7	26.2
DE	1,664.1	1,583.7	1,573.4	1,541.8	1,629.7	118.1	106.5	101.6	100.1	99.6	8.1	8.2	8.6	9.4	10.2
EE	871.5	742.6	690.0	661.5	619.2	-	-	-	-	-	22.6	23.5	24.3	24.6	24.9
IE	872.2	823.7	647.1	806.2	2,975.8	37.1	38.4	37.1	37.6	127.7	13.4	15.2	15.4	16.0	16.7
GR	261.9	287.6	339.8	341.2	372.9	8.6	5.8	5.4	4.5	4.8	5.0	8.7	11.9	12.5	14.0
ES	1,442.2	1,343.5	877.7	815.0	796.3	44.8	44.7	50.0	44.2	46.9	12.2	13.3	14.3	15.5	16.9
FR	1,063.0	1,060.7	1,047.7	1,025.1	1,037.4	66.0	66.8	68.7	69.5	70.5	21.5	22.0	23.0	24.1	25.1
HR	517.9	508.6	493.7	504.9	533.7	4.5	4.8	4.9	5.3	5.7	15.4	15.6	16.7	18.0	19.4
IT	418.4	412.4	427.4	441.0	409.0	21.7	21.5	23.1	25.4	25.9	9.5	10.3	10.4	11.5	12.3
CY	2,144.7	1,179.4	1,123.7	648.4	649.3	8.5	8.0	9.2	9.5	10.3	18.1	18.3	19.3	23.6	26.6
LV	1,641.8	1,272.1	1,002.5	758.4	646.1	0.0	0.0	0.0	0.0	0.0	17.4	18.4	18.8	18.5	19.5
LT	558.2	538.2	548.7	567.6	564.5	1.9	-	-	0.0	0.0	10.7	12.0	13.2	14.8	16.2
LU	2,702.6	2,547.7	2,846.1	3,010.1	3,071.4	15.1	18.4	18.1	19.0	17.1	15.0	15.4	16.9	18.0	19.4
HU	1,830.3	1,938.5	1,957.8	1,885.2	1,684.6	2.0	2.1	2.1	3.1	3.0	9.2	11.1	12.9	14.6	16.4
MT	1,537.1	1,184.4	1,178.8	1,311.5	1,134.0	1.5	.	.	1.4	1.4	13.9	14.9	16.7	19.4	21.9
NL	2,724.7	2,700.3	3,180.5	2,466.5	2,395.0	34.8	32.1	31.9	34.5	34.1	17.1	17.9	18.2	18.5	18.3
AT	814.0	777.6	754.7	782.0	822.4	38.5	35.8	36.1	40.7	44.7	9.6	10.0	10.6	11.2	11.7
PL	2,640.2	2,887.2	2,846.7	2,998.3	3,012.6	1.5	1.5	1.4	1.4	1.3	10.2	11.8	13.1	14.7	16.3
PT	678.7	623.8	608.7	622.9	598.8	19.9	19.7	19.7	16.7	16.3	36.0	37.6	39.4	42.0	38.5
RO	918.0	920.7	851.3	799.5	772.3	1.2	1.1	1.3	1.2	1.4	5.5	6.3	7.3	8.7	10.3
SI	1,187.0	858.1	662.1	601.9	594.7	6.9	6.9	6.8	6.8	7.0	12.5	12.9	13.5	14.3	15.2
SK	1,220.9	1,237.6	1,489.5	1,159.4	1,060.1	3.7	3.7	4.0	5.8	5.9	18.5	15.6	15.5	12.9	14.1
FI	1,204.1	1,164.3	1,141.9	1,208.5	1,142.4	.	.	.	0.2	0.2	20.9	21.1	21.0	21.8	22.5
SE	306.1	329.8	350.1	377.6	366.9	11.2	11.5	11.8	12.0	12.4	21.5	22.7	22.4	22.3	22.4
UK	3,753.3	4,108.0	4,319.6	4,160.1	4,038.2	65.0	63.3	63.0	61.9	59.9	44.3	45.0	45.2	45.3	44.9
<b>Euro area</b>	1,278.7	1,233.4	1,211.4	1,159.1	1,249.9	.	58.4	58.3	58.1	61.3	13.7	14.3	14.8	15.8	16.6
<b>EU</b>	1,732.2	1,754.5	1,757.3	1,661.3	1,709.8	56.4	53.6	53.2	52.8	54.7	19.2	19.5	19.7	20.5	21.1

1) Except cards with e-money function.



## 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				
	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019
BE	4.3	2.9	2.0	1.6	1.1	0.1	0.1	0.2	0.3	0.4	0.5	0.8	1.3	1.9	2.7
BG	0.1	0.1	0.0	0.0	0.0	0.2	0.6	0.9	1.8	2.2	118.7	148.3	95.0	80.5	73.1
CZ	0.5	0.4	0.4	0.4	0.3	.	.	.	0.2	0.3	.	.	.	25.4	22.7
DK	0.7	0.4	0.0	0.0	-	-	-	-	-	-	-	4.7	3.7	2.8	2.3
DE	5.1	4.8	3.3	2.7	2.1	0.0	0.0	0.0	0.0	0.0	23.1	20.8	18.3	16.7	15.2
EE	0.0	0.0	0.0	0.0	0.0	-	-	-	-	-	45.9	46.6	52.1	46.6	49.4
IE	34.5	29.8	45.8	41.2	37.6	0.1	0.1	0.1	0.0	0.1	.	.	.	8.3	7.7
GR	71.2	61.1	53.8	55.2	47.7	0.3	0.4	0.6	0.8	1.7	153.7	70.0	54.6	51.6	56.4
ES	32.4	30.4	30.3	22.4	22.3	0.0	0.0	0.0	0.0	0.0	34.8	31.4	30.0	24.2	25.0
FR	53.3	48.2	43.6	37.7	33.6	0.0	0.0	0.0	0.0	0.0	16.2	0.0	0.0	0.0	0.1
HR	0.1	0.0	0.0	0.0	0.0	0.1	0.1	0.1	0.1	0.1	0.1	90.7	84.2	80.5	75.3
IT	29.8	28.3	25.3	23.2	21.0	1.0	1.2	1.4	1.7	2.0	37.4	35.7	34.1	33.0	32.3
CY	123.2	121.3	132.3	150.9	113.8	.	.	.	1.2	1.3	0.0	.	93.8	83.9	0.0
LV	0.0	0.0	0.0	0.0	0.0	0.0	.	0.0	0.0	0.0	0.0	.	.	16.7	5.6
LT	.	.	.	0.0	-	.	.	.	5.2	7.8	15.0	13.1	11.5	9.9	10.1
LU	1.6	0.8	0.6	0.4	0.3	144.2	170.7	195.7	221.1	226.2	0.0	0.0	0.0	0.0	0.0
HU	0.0	0.0	0.0	0.0	0.0	.	.	.	0.0	0.1	1,909.7	1,499.1	1,342.9	1,161.3	1,323.4
MT	145.0	.	150.5	142.4	133.7	0.5	0.6	1.1	2.0	2.9	0.2	.	.	24.6	63.9
NL	0.3	0.3	0.1	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	2.0	1.9	1.8	1.5	1.2	0.1	0.1	0.0	0.0	0.0	0.5	0.6	0.6	0.8	0.9
PL	0.1	0.0	0.0	0.0	0.0	-	-	-	-	-	-	-	-	-	-
PT	77.3	70.5	65.8	60.9	54.6	0.5	0.5	0.6	0.6	0.8	47.1	44.1	41.9	36.6	30.2
RO	3.1	2.5	2.1	1.8	1.5	0.0	0.0	0.0	0.0	0.0	-	0.0	-	-	0.3
SI	0.1	0.1	0.1	0.0	0.0	0.0	0.0	0.1	0.1	0.1	41.5	39.5	35.1	32.8	32.5
SK	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.1	60.1	52.0	47.6	42.5
FI	0.9	1.0	0.5	0.1	0.0	.	.	.	0.0	0.0	.	.	.	0.0	0.0
SE	0.1	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
UK	32.6	27.6	23.7	20.7	19.2	-	-	-	-	-	-	-	-	-	-
<b>Euro area</b>	.	.	.	18.0	16.2	0.9	1.1	1.3	1.5	1.6	23.2	17.7	16.6	15.1	14.4
<b>EU</b>	.	.	.	16.3	14.7	0.6	0.8	0.9	1.1	1.2	31.2	25.2	23.7	21.6	22.8

## 9.7 Country's share in the total EU value of payments

(percentages; total for the period)

	Credit transfers					Direct debits					Card payments with cards issued by resident PSPs <sup>1)</sup>				
	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019
BE	2.4	2.3	2.2	2.7	2.9	1.2	1.3	1.3	1.6	1.6	2.9	3.1	3.1	3.0	3.0
BG	0.1	0.2	0.1	0.2	0.2	0.0	0.0	0.0	0.0	0.0	0.1	0.1	0.2	0.2	0.2
CZ	2.3	3.5	4.1	2.2	2.1	0.1	0.1	0.1	0.1	0.1	0.5	0.6	0.8	0.9	0.9
DK	0.3	0.8	0.8	0.8	0.8	.	.	.	1.2	1.1	2.3	2.3	2.5	2.4	2.3
DE	19.6	18.9	18.9	19.6	20.0	42.6	41.6	40.4	40.0	38.1	8.6	8.8	9.2	9.6	10.1
EE	0.1	0.1	0.1	0.1	0.1	-	-	-	-	-	0.2	0.2	0.2	0.2	0.2
IE	0.9	0.8	0.7	1.0	3.8	1.2	1.3	1.4	1.5	5.0	1.2	1.4	1.5	1.6	1.7
GR	0.2	0.2	0.2	0.2	0.2	0.2	0.1	0.1	0.1	0.1	0.3	0.5	0.7	0.7	0.8
ES	6.0	5.7	3.8	3.7	3.5	5.8	6.2	7.1	6.3	6.5	4.6	5.1	5.5	5.7	6.1
FR	9.1	9.0	8.9	9.1	8.9	17.3	18.6	19.3	19.5	19.0	16.5	16.9	17.3	17.5	17.5
HR	0.1	0.1	0.1	0.1	0.1	0.0	0.0	0.0	0.0	0.0	0.2	0.2	0.3	0.3	0.3
IT	2.7	2.7	2.7	2.9	2.6	4.3	4.5	4.9	5.3	5.1	5.5	6.0	5.9	6.3	6.3
CY	0.1	0.1	0.1	0.1	0.1	0.0	0.0	0.0	0.0	0.0	0.1	0.1	0.1	0.2	0.2
LV	0.2	0.1	0.1	0.1	0.1	0.0	0.0	0.0	0.0	0.0	0.1	0.2	0.2	0.2	0.2
LT	0.1	0.1	0.1	0.1	0.1	0.0	-	-	0.0	0.0	0.1	0.2	0.2	0.2	0.2
LU	0.5	0.5	0.6	0.7	0.7	0.1	0.1	0.1	0.1	0.1	0.3	0.3	0.3	0.3	0.4
HU	0.8	0.8	0.9	1.0	0.9	0.0	0.0	0.0	0.0	0.0	0.4	0.4	0.5	0.6	0.7
MT	0.1	0.0	0.1	0.1	0.1	0.0	.	.	0.0	0.0	0.0	0.1	0.1	0.1	0.1
NL	7.3	7.3	8.7	7.2	6.9	2.9	2.8	2.9	3.2	3.1	4.1	4.4	4.4	4.4	4.3
AT	1.1	1.1	1.0	1.1	1.2	1.6	1.6	1.6	1.9	2.0	1.2	1.2	1.3	1.3	1.3
PL	4.4	4.7	4.9	5.6	5.7	0.1	0.1	0.1	0.1	0.1	1.5	1.7	2.0	2.2	2.5
PT	0.5	0.4	0.4	0.5	0.5	0.4	0.5	0.5	0.4	0.4	2.3	2.4	2.5	2.6	2.4
RO	0.6	0.6	0.6	0.6	0.6	0.0	0.0	0.0	0.0	0.0	0.3	0.4	0.4	0.5	0.7
SI	0.2	0.1	0.1	0.1	0.1	0.0	0.0	0.0	0.0	0.0	0.2	0.2	0.2	0.2	0.2
SK	0.4	0.4	0.5	0.4	0.4	0.0	0.0	0.0	0.1	0.1	0.5	0.4	0.4	0.4	0.4
FI	1.0	1.0	1.0	1.1	1.0	.	.	.	0.0	0.0	1.5	1.6	1.6	1.6	1.6
SE	0.5	0.6	0.6	0.7	0.6	0.6	0.7	0.7	0.7	0.7	3.4	3.6	3.5	3.2	3.1
UK	38.5	38.0	37.7	38.1	36.2	20.5	19.2	18.2	17.8	16.8	40.9	37.6	35.1	33.7	32.6
<b>Euro area</b>	<b>52.3</b>	<b>50.7</b>	<b>50.1</b>	<b>50.7</b>	<b>52.9</b>	<b>.</b>	<b>78.7</b>	<b>79.7</b>	<b>80.0</b>	<b>81.1</b>	<b>50.3</b>	<b>52.9</b>	<b>54.7</b>	<b>56.0</b>	<b>56.8</b>
<b>EU</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

1) Except cards with e-money function.

## 9.7 Country's share in the total EU value of payments (cont'd)

(percentages; total for the period)

	Cheques					E-money payments with e-money issued by resident PSPs					Other payment services				
	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019
BE	.	.	.	0.3	0.2	0.4	0.5	0.6	0.8	1.0	0.0	0.1	0.2	0.3	0.3
BG	.	.	.	0.0	0.0	0.1	0.2	0.3	0.6	0.7	1.2	1.9	1.4	1.3	1.2
CZ	.	.	.	0.0	0.0	.	.	.	0.2	0.3	.	.	.	1.6	1.4
DK	.	.	.	0.0	-	-	-	-	-	-	-	0.4	0.3	0.2	0.2
DE	.	.	.	3.5	3.0	0.5	0.6	0.6	0.5	0.5	15.0	17.3	16.4	16.3	14.0
EE	.	.	.	0.0	0.0	-	-	-	-	-	0.2	0.3	0.3	0.4	0.4
IE	.	.	.	5.2	5.5	0.3	0.2	0.1	0.1	0.2	.	.	.	0.8	0.7
GR	.	.	.	3.9	3.7	0.5	0.6	0.7	0.9	1.7	5.9	3.3	2.7	2.8	2.8
ES	.	.	.	10.4	11.5	0.0	0.0	0.0	0.0	0.0	8.1	9.3	9.6	8.4	8.3
FR	.	.	.	34.4	33.6	0.4	0.5	0.6	0.5	0.3	7.7	0.0	0.0	0.0	0.1
HR	.	.	.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.1	1.1	1.2	1.1
IT	.	.	.	15.8	15.5	17.7	17.2	17.4	17.2	18.7	13.3	16.0	16.2	16.9	15.3
CY	.	.	.	1.2	1.0	.	.	.	0.1	0.1	0.0	.	0.5	0.5	0.0
LV	.	.	.	0.0	0.0	0.0	.	0.0	0.0	0.0	0.0	.	.	0.1	0.0
LT	.	.	.	0.0	-	.	.	.	1.4	1.9	0.1	0.1	0.1	0.1	0.1
LU	.	.	.	0.0	0.0	78.4	78.4	77.6	76.7	73.4	0.0	0.0	0.0	0.0	0.0
HU	.	.	.	0.0	0.0	.	.	.	0.0	0.1	46.2	45.8	46.2	45.1	50.6
MT	.	.	.	0.7	0.7	0.1	0.0	0.1	0.1	0.2	0.0	.	.	0.1	0.2
NL	.	.	.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
AT	.	.	.	0.2	0.2	0.2	0.2	0.1	0.1	0.1	0.0	0.1	0.1	0.1	0.1
PL	.	.	.	0.0	0.0	-	-	-	-	-	-	-	-	-	-
PT	.	.	.	4.8	4.8	0.9	0.8	0.8	0.7	0.9	1.8	2.2	2.3	2.2	1.7
RO	.	.	.	0.1	0.1	0.0	0.0	0.0	0.0	0.0	-	0.0	-	-	0.0
SI	.	.	.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.3	0.4	0.4	0.4	0.4
SK	.	.	.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.3	1.2	1.2	1.1
FI	.	.	.	0.0	0.0	.	.	.	0.0	0.0	.	.	.	0.0	0.0
SE	.	.	.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
UK	.	.	.	19.3	20.0	-	-	-	-	-	-	-	-	-	-
<b>Euro area</b>	.	.	.	80.5	79.8	99.8	99.6	99.5	99.2	98.9	52.6	50.8	50.9	50.6	45.6
<b>EU</b>	.	.	.	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

## 10.1 Number of cards issued by resident PSPs

(thousands; end of period)

	Cards with a cash function					Cards with an e-money function				
	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019
BE	21,875.0	22,593.1	22,537.8	23,904.7	35,186.9	4,823.8	4,862.6	4,680.4	1,542.8	2,110.7
BG	7,285.0	7,697.1	7,514.9	7,728.4	7,814.4	173.2	314.7	240.4	326.0	403.1
CZ	11,341.4	11,517.7	11,806.9	12,196.5	12,852.1	.	.	.	.	.
DK	9,776.2	9,160.0	9,275.0	9,489.0	9,653.0	-	-	-	-	-
DE	147,294.6	149,884.1	151,013.6	153,976.8	159,057.0	91,908.0	86,744.8	78,627.9	77,206.5	77,448.4
EE	1,835.3	1,842.3	1,862.3	1,883.4	1,886.4	-	-	-	-	-
IE	6,781.0	7,390.3	7,257.8	7,559.7	.	.	.	.	1,178.8	2,549.6
GR	12,822.3	13,462.8	15,283.9	15,642.2	16,531.3	767.6	867.1	1,154.9	1,506.6	1,808.5
ES	68,553.3	72,960.7	77,617.9	81,626.6	84,354.5	0.0	0.0	0.0	0.0	0.0
FR	80,717.7	81,766.9	83,324.4	75,274.0	75,467.8	3,029.6	2,749.1	2,379.5	2,794.3	3,763.8
HR	8,595.8	8,699.1	8,768.4	8,406.3	9,101.6	198.3	236.1	244.0	230.2	203.9
IT	76,737.3	79,701.7	82,493.6	83,281.1	86,140.8	25,175.3	26,096.1	28,352.0	27,510.7	28,934.1
CY	1,070.1	1,125.7	1,217.2	1,268.9	1,306.1	.	.	.	.	.
LV	2,336.5	2,310.1	2,244.6	2,187.3	2,148.8	.	.	.	.	.
LT	3,458.4	3,412.5	3,286.9	3,225.3	3,224.4	.	.	.	.	.
LU	2,151.7	2,294.6	2,574.5	2,835.7	3,086.1	-	0.0	0.0	116.9	85.0
HU	8,263.4	8,380.6	8,427.7	8,639.0	8,636.3	-	-	-	.	42.3
MT	860.0	969.9	.	894.8	.	.	.	.	.	.
NL	31,734.5	31,112.3	31,211.4	31,672.7	33,421.5	105.5	25.1	24.4	18.1	15.4
AT	12,228.2	13,250.5	13,144.0	13,550.6	13,711.5	11,303.7	12,449.0	1,526.9	1,659.2	1,705.3
PL	34,250.6	35,596.8	38,130.9	39,666.6	40,786.1	-	-	-	-	-
PT	19,590.1	20,016.0	20,768.7	21,430.6	21,474.4	2,554.9	2,554.6	2,835.0	3,357.2	3,633.0
RO	14,866.1	15,894.5	16,390.1	17,407.7	18,234.0	.	.	.	.	.
SI	3,274.9	3,260.7	3,319.4	3,469.0	3,557.2	.	.	.	.	.
SK	5,573.1	5,961.9	5,671.8	5,887.0	.	124.4	356.2	330.5	359.7	384.6
FI	9,309.4	9,520.3	9,643.9	9,890.8	9,786.8	.	.	.	.	.
SE	15,914.4	17,399.4	15,950.6	16,841.3	17,252.2	122.2	131.4	77.5	58.9	46.3
UK	175,630.0	174,257.0	175,956.0	175,689.0	173,795.0	-	-	-	-	-
<b>Euro area</b>	<b>508,203.4</b>	<b>522,836.3</b>	<b>535,415.6</b>	<b>539,461.0</b>	<b>564,847.6</b>	<b>140,411.4</b>	<b>137,648.9</b>	<b>121,503.8</b>	<b>118,342.3</b>	<b>123,587.2</b>
<b>EU</b>	<b>794,126.2</b>	<b>811,438.5</b>	<b>827,636.1</b>	<b>835,524.9</b>	<b>862,972.3</b>	<b>141,033.3</b>	<b>138,468.4</b>	<b>122,128.8</b>	<b>119,013.4</b>	<b>124,352.2</b>

## 10.1 Number of cards issued by resident PSPs (cont'd)

(thousands; end of period)

	Cards with a payment function <sup>1)</sup>					Cards with a debit function				
	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019
BE	22,587.9	22,516.6	22,203.3	23,778.7	39,926.3	17,021.9	16,900.6	16,396.6	17,953.0	33,902.8
BG	7,152.6	7,457.6	7,522.1	7,430.0	7,463.0	6,206.0	6,280.0	6,390.2	6,188.9	6,217.8
CZ	11,776.0	11,945.3	12,117.3	12,352.8	12,959.8	9,808.7	10,059.6	10,352.3	10,740.7	11,394.9
DK	9,776.2	9,160.0	9,275.0	9,489.0	9,653.0	7,896.2	7,031.0	7,231.0	7,500.0	7,734.0
DE	139,248.2	142,676.7	144,363.9	147,447.8	152,899.0	106,102.7	108,951.1	109,311.6	111,550.6	115,626.7
EE	1,829.4	1,835.9	1,856.8	1,879.5	1,883.3	1,491.7	1,496.7	1,518.4	1,543.3	1,554.3
IE	6,526.0	7,140.0	7,029.6	.	.	4,317.8	4,498.4	4,716.1	4,904.2	5,240.5
GR	13,567.6	14,655.2	15,763.1	15,775.3	16,369.6	10,849.9	11,616.0	12,435.1	13,195.4	13,818.5
ES	70,252.2	74,853.1	79,641.0	84,093.8	86,376.8	25,099.6	25,763.5	26,934.8	47,083.8	48,416.3
FR	77,689.8	78,872.2	79,857.2	81,836.7	84,486.1	43,707.6	44,538.5	46,438.7	50,640.8	52,759.0
HR	8,554.3	8,662.4	8,729.3	8,387.7	9,084.6	6,803.7	6,873.0	6,932.3	6,643.6	6,837.0
IT	77,154.0	76,416.8	77,535.2	82,387.4	84,283.9	50,316.7	52,373.0	54,141.6	55,770.4	57,206.7
CY	1,095.4	1,126.7	1,157.8	1,205.3	1,208.5	737.2	764.3	857.3	948.5	1,008.0
LV	2,373.1	2,364.4	2,306.6	2,243.0	2,232.1	1,714.6	1,583.6	1,976.4	1,975.7	2,005.0
LT	3,491.0	3,437.0	3,300.6	3,234.7	3,218.5	3,054.2	3,012.4	2,900.9	2,856.7	2,883.9
LU	2,151.7	2,294.6	2,574.5	2,835.7	3,086.1	698.1	712.0	1,007.6	1,005.7	1,038.2
HU	8,952.8	8,962.0	9,129.3	9,353.2	9,393.2	7,547.8	7,589.0	7,712.0	8,052.4	8,115.0
MT	861.2	882.9	.	.	.	675.1	698.1	.	682.2	.
NL	32,359.3	32,012.3	32,333.0	33,000.8	34,391.6	17,854.7	17,935.6	18,281.1	18,553.9	20,106.2
AT	12,354.9	13,343.1	13,191.3	13,600.2	13,747.1	9,138.9	10,052.4	9,794.6	10,034.8	10,129.5
PL	35,209.0	36,874.5	39,095.9	41,237.3	42,854.2	29,140.1	30,733.9	33,040.4	35,129.3	36,856.1
PT	20,376.6	20,563.5	21,176.0	21,653.1	20,378.1	-	-	-	-	-
RO	14,872.9	15,899.8	16,394.5	17,409.9	18,198.4	12,383.8	13,067.2	13,571.7	14,506.7	15,163.1
SI	3,365.3	3,339.4	3,384.5	3,525.0	3,612.8	2,607.9	2,573.1	2,599.8	2,722.5	2,776.3
SK	5,456.9	5,589.3	5,300.0	.	.	4,526.3	4,690.3	4,503.6	4,723.2	4,853.2
FI	9,428.6	9,637.9	9,803.2	10,059.4	9,930.5	7,341.2	7,543.0	7,976.8	8,518.6	8,590.0
SE	21,728.9	21,046.8	20,295.2	19,401.8	18,728.7	10,429.7	10,568.7	9,965.1	11,071.3	10,695.2
UK	163,470.0	163,623.0	162,344.0	162,465.0	162,699.0	98,804.0	99,632.0	98,291.0	97,896.0	99,223.0
<b>Euro area</b>	502,169.1	513,557.5	.	542,346.9	572,053.0	307,256.1	315,702.5	.	354,663.3	382,548.2
<b>EU</b>	783,662.0	797,188.8	.	829,873.5	863,086.9	496,276.2	507,536.9	.	552,392.1	584,784.2

1) Except cards with e-money function.

## 10.1 Number of cards issued by resident PSPs (cont'd)

(thousands; end of period)

	Cards with a delayed debit function					Cards with a credit function				
	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019
BE	3,225.2	3,330.6	3,439.7	3,626.2	3,827.0	2,332.6	2,276.1	2,359.4	2,260.2	2,269.1
BG	2.0	1.9	1.8	1.6	1.5	944.4	1,216.0	1,148.3	1,239.6	1,243.7
CZ	4.5	3.9	3.7	4.4	4.4	1,963.5	1,881.9	1,764.6	1,612.4	1,564.4
DK	-	-	-	-	-	1,880.0	1,776.0	1,754.0	1,753.0	1,737.0
DE	28,245.2	28,733.3	29,772.2	30,220.5	31,541.5	4,900.3	4,992.4	5,280.1	5,676.8	5,730.9
EE	-	-	-	-	-	337.7	339.2	338.3	336.3	329.0
IE	-	-	-	-	-	1,850.4	1,824.0	1,741.3	1,969.0	1,871.1
GR	33.9	33.4	33.8	32.7	25.0	2,683.8	3,005.8	3,294.3	2,547.2	2,526.1
ES	-	-	-	-	-	-	-	-	-	-
FR	7,560.3	8,839.7	12,928.9	10,546.5	14,639.3	5,867.3	4,751.7	3,983.8	3,616.9	7,851.7
HR	1,126.9	1,162.2	1,170.9	1,134.4	1,560.2	198.2	141.1	133.5	129.7	178.9
IT	-	-	-	-	-	-	-	-	-	-
CY	47.9	-	49.0	12.9	9.0	310.7	313.0	320.9	319.3	268.1
LV	321.3	418.7	23.4	19.6	14.1	362.2	387.2	363.4	301.8	262.2
LT	-	-	-	-	-	436.8	424.6	399.7	378.0	334.6
LU	-	0.0	0.0	0.0	0.0	1,453.6	1,582.6	1,567.0	1,830.1	2,047.9
HU	22.5	17.0	16.8	17.0	16.8	1,382.5	1,356.0	1,400.4	1,283.8	1,261.4
MT	-	-	-	-	-	185.6	184.0	-	-	-
NL	2,501.5	2,614.3	2,749.6	2,883.0	2,991.9	419.1	396.8	378.8	347.6	328.7
AT	1,859.3	1,932.2	2,050.5	2,191.8	2,301.9	1,356.8	1,358.5	1,346.2	1,373.5	1,315.6
PL	261.4	255.9	240.1	233.5	219.0	5,807.6	5,884.7	5,815.3	5,874.6	5,779.1
PT	-	-	-	-	-	-	-	-	-	-
RO	10.0	7.4	7.6	7.8	8.1	2,479.1	2,825.2	2,815.2	2,899.3	3,027.2
SI	641.7	650.4	660.3	680.0	708.7	115.7	115.9	124.5	122.5	127.7
SK	7.7	7.7	7.8	7.3	6.9	922.9	891.3	788.6	-	-
FI	458.8	460.5	355.9	372.8	353.8	2,088.3	2,070.3	4,100.8	4,379.0	4,341.0
SE	858.6	767.5	734.5	739.3	678.1	8,636.7	8,946.9	8,151.9	7,589.8	7,355.4
UK	2,219.0	2,117.0	2,116.0	2,063.0	1,931.0	58,973.0	58,559.0	58,602.0	58,887.0	58,685.0
<b>Euro area</b>	44,903.2	47,208.5	52,212.1	50,733.0	56,559.1	25,623.7	24,913.5	-	26,406.8	30,473.4
<b>EU</b>	49,408.2	51,541.2	56,503.7	54,934.0	60,978.2	107,888.6	107,500.2	-	107,675.9	111,305.6

## 10.1 Number of cards issued by resident PSPs (cont'd)

(thousands; end of period)

	Cards with a debit and/or delayed debit function					Cards with a credit and/or delayed debit function				
	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019
BE	-	-	-	-	-	8.2	9.3	7.5	0.1	0.1
BG	0.0	0.0	0.0	0.0	0.0	0.2	0.0	0.0	0.0	0.0
CZ	-	-	-	-	-	-	-	-	-	-
DK	-	-	-	-	-	-	-	-	-	-
DE	-	-	-	-	-	-	-	-	-	-
EE	-	-	-	-	-	-	-	-	-	-
IE	-	-	-	-	-	-	0.0	0.0	0.0	0.0
GR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
ES	-	-	-	-	-	45,152.6	49,089.7	52,706.3	37,010.1	37,960.5
FR	6,531.1	5,803.6	1,745.0	1,703.1	1,717.0	14,033.1	14,938.6	14,760.7	15,329.5	7,519.1
HR	34.1	34.5	40.7	42.7	40.9	391.4	451.6	451.8	437.3	467.7
IT	-	-	-	-	-	26,837.3	24,043.7	23,393.6	26,617.0	27,077.2
CY	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
LV	-	-	-	-	-	-	-	-	-	-
LT	-	-	-	-	-	-	-	-	-	-
LU	-	0.0	0.0	0.0	0.0	-	0.0	0.0	0.0	0.0
HU	-	-	-	-	0.0	-	-	-	-	0.0
MT	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
NL	6,820.9	6,288.3	6,126.1	6,282.6	5,902.6	3,299.8	3,285.6	3,239.6	3,276.9	3,252.5
AT	-	-	-	-	-	-	-	-	-	-
PL	-	-	-	-	-	-	-	-	-	-
PT	17,798.6	18,167.4	19,206.9	19,806.4	18,973.9	8,062.7	8,160.7	8,270.8	8,462.9	7,735.0
RO	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
SI	-	-	-	-	-	-	-	-	-	-
SK	-	-	-	-	-	-	-	-	-	-
FI	-	-	-	-	-	2,440.0	2,352.1	-	-	-
SE	1,942.0	0.0	0.0	-	-	3,064.6	636.1	654.1	-	-
UK	-	-	-	-	-	3,474.0	3,315.0	-	-	-
<b>Euro area</b>	.	.	.	28,351.3	27,154.6	99,833.7	101,879.7	.	90,696.3	83,544.3
<b>EU</b>	.	.	.	28,394.0	27,195.5	106,763.9	106,282.3	.	91,133.6	84,012.0

## 10.2 Increase/decrease in the number of cards issued by resident PSPs

(annual percentage changes)

	Cards with a cash function				Cards with an e-money function				Cards with a payment function <sup>1)</sup>			
	2016	2017	2018	2019	2016	2017	2018	2019	2016	2017	2018	2019
BE	3.3	-0.2	6.1	47.2	0.8	-3.7	-67.0	36.8	-0.3	-1.4	7.1	67.9
BG	5.7	-2.4	2.8	1.1	81.7	-23.6	35.6	23.6	4.3	0.9	-1.2	0.4
CZ	1.6	2.5	3.3	5.4	.	.	-24.9	8.0	1.4	1.4	1.9	4.9
DK	-6.3	1.3	2.3	1.7	-	-	-	-	-6.3	1.3	2.3	1.7
DE	1.8	0.8	2.0	3.3	-5.6	-9.4	-1.8	0.3	2.5	1.2	2.1	3.7
EE	0.4	1.1	1.1	0.2	-	-	-	-	0.4	1.1	1.2	0.2
IE	9.0	-1.8	4.2	2.9	.	.	298.9	116.3	9.4	-1.5	5.7	3.1
GR	5.0	13.5	2.3	5.7	13.0	33.2	30.4	20.0	8.0	7.6	0.1	3.8
ES	6.4	6.4	5.2	3.3	-	-	-	-	6.5	6.4	5.6	2.7
FR	1.3	1.9	-9.7	0.3	-9.3	-13.4	17.4	34.7	1.5	1.2	2.5	3.2
HR	1.2	0.8	-4.1	8.3	19.1	3.3	-5.6	-11.4	1.3	0.8	-3.9	8.3
IT	3.9	3.5	1.0	3.4	3.7	8.6	-3.0	5.2	-1.0	1.5	6.3	2.3
CY	5.2	8.1	4.2	2.9	.	.	125.1	5.0	2.9	2.8	4.1	0.3
LV	-1.1	-2.8	-2.6	-1.8	.	.	-93.6	6,849.7	-0.4	-2.4	-2.8	-0.5
LT	-1.3	-3.7	-1.9	0.0	-	-	-	-	-1.5	-4.0	-2.0	-0.5
LU	6.6	12.2	10.1	8.8	-	-	-	-27.3	6.6	12.2	10.1	8.8
HU	1.4	0.6	2.5	0.0	-	-	-	92.3	0.1	1.9	2.5	0.4
MT	12.8	-2.9	-5.0	-8.5	.	.	-5.4	-5.8	2.5	.	-5.5	-5.9
NL	-2.0	0.3	1.5	5.5	-76.2	-2.8	-25.8	-14.5	-1.1	1.0	2.1	4.2
AT	8.4	-0.8	3.1	1.2	10.1	-87.7	8.7	2.8	8.0	-1.1	3.1	1.1
PL	3.9	7.1	4.0	2.8	-	-	-	-	4.7	6.0	5.5	3.9
PT	2.2	3.8	3.2	0.2	0.0	11.0	18.4	8.2	0.9	3.0	2.3	-5.9
RO	6.9	3.1	6.2	4.7	.	.	-60.4	227.1	6.9	3.1	6.2	4.5
SI	-0.4	1.8	4.5	2.5	.	.	13.6	12.9	-0.8	1.4	4.1	2.5
SK	7.0	-4.9	3.8	0.4	186.3	-7.2	8.8	6.9	2.4	-5.2	3.8	1.0
FI	2.3	1.3	2.6	-1.1	.	.	-94.2	-30.8	2.2	1.7	2.6	-1.3
SE	9.3	-8.3	5.6	2.4	7.5	-41.0	-24.0	-21.4	-3.1	-3.6	-4.4	-3.5
UK	-0.8	1.0	-0.2	-1.1	-	-	-	-	0.1	-0.8	0.1	0.1
<b>Euro area</b>	2.9	2.4	0.8	4.7	-2.0	-11.7	-2.6	4.4	2.3	.	3.6	5.5
<b>EU</b>	2.2	2.0	1.0	3.3	-1.8	-11.8	-2.6	4.5	1.7	.	2.6	4.0

1) Except cards with e-money function.



### 10.3 Number of cards issued by resident PSPs per capita (end of period)

	Cards with a cash function					Cards with an e-money function					Cards with a payment function <sup>1)</sup>				
	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019
BE	1.9	2.0	2.0	2.1	3.1	0.4	0.4	0.4	0.1	0.2	2.0	2.0	2.0	2.1	3.5
BG	1.0	1.1	1.1	1.1	1.1	0.0	0.0	0.0	0.0	0.1	1.0	1.0	1.1	1.1	1.1
CZ	1.1	1.1	1.1	1.1	1.2	.	.	.	0.0	0.0	1.1	1.1	1.1	1.2	1.2
DK	1.7	1.6	1.6	1.6	1.7	-	-	-	-	-	1.7	1.6	1.6	1.6	1.7
DE	1.8	1.8	1.8	1.9	1.9	1.1	1.1	1.0	0.9	0.9	1.7	1.7	1.7	1.8	1.8
EE	1.4	1.4	1.4	1.4	1.4	-	-	-	-	-	1.4	1.4	1.4	1.4	1.4
IE	1.4	1.6	1.5	1.6	1.6	.	.	.	0.2	0.5	1.4	1.5	1.5	1.5	1.6
GR	1.2	1.2	1.4	1.5	1.5	0.1	0.1	0.1	0.1	0.2	1.3	1.4	1.5	1.5	1.5
ES	1.5	1.6	1.7	1.7	1.8	0.0	0.0	0.0	0.0	0.0	1.5	1.6	1.7	1.8	1.8
FR	1.2	1.2	1.2	1.1	1.1	0.0	0.0	0.0	0.0	0.1	1.2	1.2	1.2	1.2	1.3
HR	2.0	2.1	2.1	2.1	2.2	0.0	0.1	0.1	0.1	0.1	2.0	2.1	2.1	2.1	2.2
IT	1.3	1.3	1.4	1.4	1.4	0.4	0.4	0.5	0.5	0.5	1.3	1.3	1.3	1.4	1.4
CY	1.3	1.3	1.4	1.5	1.5	.	.	.	0.4	0.4	1.3	1.3	1.3	1.4	1.4
LV	1.2	1.2	1.2	1.1	1.1	.	.	.	0.0	0.0	1.2	1.2	1.2	1.2	1.2
LT	1.2	1.2	1.2	1.2	1.2	.	.	.	-	-	1.2	1.2	1.2	1.2	1.2
LU	3.8	3.9	4.3	4.7	5.0	-	0.0	0.0	0.2	0.1	3.8	3.9	4.3	4.7	5.0
HU	0.8	0.9	0.9	0.9	0.9	-	-	-	0.0	0.0	0.9	0.9	0.9	1.0	1.0
MT	1.9	2.1	2.0	1.8	1.6	.	.	.	1.5	1.4	1.9	1.9	.	1.8	1.6
NL	1.9	1.8	1.8	1.8	1.9	0.0	0.0	0.0	0.0	0.0	1.9	1.9	1.9	1.9	2.0
AT	1.4	1.5	1.5	1.5	1.5	1.3	1.4	0.2	0.2	0.2	1.4	1.5	1.5	1.5	1.5
PL	0.9	0.9	1.0	1.0	1.1	-	-	-	-	-	0.9	1.0	1.0	1.1	1.1
PT	1.9	1.9	2.0	2.1	2.1	0.2	0.2	0.3	0.3	0.4	2.0	2.0	2.1	2.1	2.0
RO	0.7	0.8	0.8	0.9	0.9	.	.	.	0.0	0.0	0.8	0.8	0.8	0.9	0.9
SI	1.6	1.6	1.6	1.7	1.7	.	.	.	0.0	0.0	1.6	1.6	1.6	1.7	1.7
SK	1.0	1.1	1.0	1.1	1.1	0.0	0.1	0.1	0.1	0.1	1.0	1.0	1.0	1.0	1.0
FI	1.7	1.7	1.8	1.8	1.8	.	.	.	0.0	0.0	1.7	1.8	1.8	1.8	1.8
SE	1.6	1.8	1.6	1.7	1.7	0.0	0.0	0.0	0.0	0.0	2.2	2.1	2.0	1.9	1.8
UK	2.7	2.7	2.7	2.6	2.6	-	-	-	-	-	2.5	2.5	2.5	2.4	2.4
<b>Euro area</b>	1.5	1.5	1.6	1.6	1.6	0.4	0.4	0.4	0.3	0.4	1.5	1.5	.	1.6	1.7
<b>EU</b>	1.6	1.6	1.6	1.6	1.7	0.3	0.3	0.2	0.2	0.2	1.5	1.6	.	1.6	1.7

1) Except cards with e-money function.

## 11.1 Number of terminals provided by resident PSPs

(thousands; end of period)

	ATMs					POS terminals				
	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019
BE	16.0	11.6	10.4	9.7	8.8	183.3	190.2	214.7	217.7	234.6
BG	5.6	5.8	5.7	.	5.7	.	.	.	.	.
CZ	4.6	4.7	5.0	5.1	5.2	143.2	148.8	159.5	183.4	.
DK	2.5	2.4	2.4	2.3	2.2	140.0	122.4	135.5	138.4	148.6
DE	86.7	102.1	102.7	104.2	95.3	1,258.6	1,292.5	1,389.6	1,358.4	1,338.4
EE	0.8	0.8	0.7	0.8	0.7	31.7	34.9	35.6	38.3	39.6
IE	3.4	3.4	3.4	3.0	2.9	142.1	183.8	198.0	230.3	313.2
GR	5.3	5.3	5.5	5.6	5.7	219.1	422.0	544.1	677.6	750.2
ES	49.9	50.0	50.8	53.4	53.4	1,380.7	1,496.6	1,571.0	1,642.8	1,752.3
FR	60.8	58.5	56.6	54.9	53.0	1,498.9	1,490.1	1,623.9	1,829.0	2,092.3
HR	4.4	4.5	4.9	.	5.4	103.4	106.1	118.6	.	111.2
IT	50.5	49.3	48.6	47.7	49.1	1,979.4	2,226.1	2,463.0	3,171.2	3,589.6
CY	0.5	0.5	0.5	0.5	0.5	22.8	23.3	.	.	.
LV	1.1	1.0	1.0	1.0	0.9	31.0	38.2	41.6	42.7	41.6
LT	1.2	1.2	1.1	1.1	0.9	46.5	50.7	54.1	54.9	54.4
LU	0.5	0.5	0.6	0.6	0.6	148.2	167.8	168.3	189.4	230.8
HU	4.8	5.0	5.1	5.1	5.1	111.7	121.1	147.5	155.5	157.8
MT	0.2	0.2	0.2	0.2	0.2	.	.	.	.	.
NL	7.0	6.8	6.4	5.9	5.0	444.9	491.6	511.6	527.0	494.6
AT	13.6	12.2	12.5	12.8	13.1	147.0	144.5	142.3	142.0	158.4
PL	22.1	23.5	23.2	22.9	22.7	465.5	530.9	624.4	786.8	906.6
PT	15.4	15.0	14.5	14.1	14.4	286.4	304.0	321.7	349.5	329.5
RO	11.5	11.1	11.1	10.6	10.5	144.4	161.9	193.9	204.4	229.5
SI	1.7	1.7	1.6	1.6	1.5	38.0	37.0	34.7	35.3	36.2
SK	2.7	2.8	2.8	2.8	2.8	53.8	59.0	58.8	63.1	67.9
FI	2.1	1.9	1.9	2.0	2.0	153.4	.	.	.	.
SE	3.3	2.9	2.7	.	2.5	183.8	257.9	252.8	.	.
UK	70.3	70.0	69.6	63.4	60.5	1,958.4	2,157.1	2,417.0	2,693.6	2,986.3
<b>Euro area</b>	<b>319.4</b>	<b>324.7</b>	<b>321.9</b>	<b>321.9</b>	<b>310.7</b>	<b>.</b>	<b>8,803.8</b>	<b>9,640.6</b>	<b>10,813.9</b>	<b>11,693.6</b>
<b>EU</b>	<b>448.5</b>	<b>454.5</b>	<b>451.6</b>	<b>444.7</b>	<b>430.6</b>	<b>11,422.3</b>	<b>12,514.3</b>	<b>13,816.9</b>	<b>15,520.9</b>	<b>16,869.5</b>

## 11.1 Number of terminals provided by resident PSPs (cont'd)

(thousands; end of period)

	E-money card-loading/unloading terminals					E-money card-accepting terminals				
	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019
BE	20.0	18.3	11.6	14.8	14.5	16.3	15.8	9.2	12.4	15.1
BG	.	.	.	.	.	.	.	.	.	173.9
CZ	0.0	0.0	0.0	0.0	0.0	0.0	.	.	.	.
DK	-	-	-	-	-	-	-	-	-	-
DE	61.1	60.0	58.4	57.8	59.5	387.7	429.8	435.4	406.1	326.5
EE	-	-	-	-	-	-	-	-	-	-
IE	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
GR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
ES	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FR	1.2	127.8	128.2	0.0	0.2	0.5	311.2	324.0	489.1	562.6
HR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
IT	48.2	45.6	44.7	44.3	43.8	732.7	1,511.6	1,622.4	1,744.9	1,960.2
CY	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
LV	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
LT	-	-	-	-	-	-	-	-	-	-
LU	-	-	-	0.0	0.0	-	-	-	0.0	0.0
HU	-	-	-	-	-	-	-	-	-	0.0
MT	0.0	.	.	.	.	0.0	0.0	0.0	0.0	0.0
NL	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
AT	9.0	9.2	8.7	8.8	9.0	125.3	133.2	138.3	139.3	157.2
PL	-	-	-	-	-	-	-	-	-	-
PT	.	.	.	.	343.3	301.8	319.1	336.2	363.6	343.8
RO	26.8	.	.	.	.	26.8	.	.	.	.
SI	-	-	-	-	-	-	-	-	-	-
SK	0.0	0.0	-	0.0	0.0	53.8	58.7	58.5	63.0	67.9
FI	-	-	-	-	-	-	-	-	-	-
SE	-	-	-	-	-	-	-	-	-	-
UK	-	-	-	-	-	-	-	-	-	-
<b>Euro area</b>	.	579.5	587.3	488.8	470.4	.	.	2,924.0	3,218.5	3,433.3
<b>EU</b>	468.0	607.0	616.5	517.2	499.8	1,737.7	2,962.9	3,133.2	3,481.3	3,751.8

## 11.2 Increase/decrease in the number of terminals provided by resident PSPs

(annual percentage changes)

	ATMs				POS terminals			
	2016	2017	2018	2019	2016	2017	2018	2019
BE	-27.5	-10.5	-6.0	-9.5	3.8	12.9	1.4	7.7
BG	2.4	-0.3	-1.4	0.0	.	.	22.1	12.2
CZ	3.6	5.8	2.7	1.8	3.9	7.2	15.0	14.5
DK	-6.6	-0.2	-4.3	-3.9	-12.6	10.7	2.1	7.4
DE	17.7	0.6	1.4	-8.5	2.7	7.5	-2.2	-1.5
EE	-3.6	-3.1	0.4	-1.3	10.0	2.1	7.7	3.2
IE	-0.4	0.1	-11.5	-4.6	29.4	7.7	16.3	36.0
GR	0.3	4.2	1.2	1.9	92.6	28.9	24.5	10.7
ES	0.2	1.8	5.0	0.0	8.4	5.0	4.6	6.7
FR	-3.7	-3.1	-3.1	-3.5	-0.6	9.0	12.6	14.4
HR	2.8	8.8	4.4	5.6	2.6	11.8	-3.6	-2.8
IT	-2.5	-1.5	-1.8	2.9	12.5	10.6	28.8	13.2
CY	-3.4	-2.4	-7.3	0.0	2.4	.	9.4	6.5
LV	-3.7	-0.3	-2.3	-6.0	23.3	8.9	2.7	-2.6
LT	-2.9	-4.7	-0.6	-18.4	9.0	6.7	1.6	-0.9
LU	4.1	8.7	1.7	-0.2	13.2	0.3	12.5	21.9
HU	3.7	2.2	-0.8	0.6	8.4	21.8	5.4	1.5
MT	1.4	2.3	-0.9	-4.6	.	.	0.2	-1.3
NL	-3.6	-5.3	-7.0	-16.0	10.5	4.1	3.0	-6.2
AT	-10.2	1.9	3.1	1.9	-1.7	-1.5	-0.3	11.6
PL	5.9	-0.9	-1.5	-0.7	14.1	17.6	26.0	15.2
PT	-2.7	-3.5	-2.3	1.4	6.2	5.8	8.6	-5.7
RO	-3.2	-0.5	-3.8	-1.1	12.1	19.8	5.4	12.3
SI	-0.8	-1.8	-4.0	-2.2	-2.7	-6.3	1.8	2.6
SK	1.1	1.1	2.0	0.0	9.6	-0.4	7.3	7.7
FI	-6.7	0.2	1.2	2.1	.	.	-11.2	-37.7
SE	-13.2	-6.8	0.6	-6.1	40.3	-2.0	8.9	-8.5
UK	-0.4	-0.6	-9.0	-4.5	10.1	12.1	11.4	10.9
<b>Euro area</b>	1.6	-0.8	0.0	-3.5	9.0	9.5	12.2	8.1
<b>EU</b>	1.3	-0.6	-1.5	-3.2	9.6	10.4	12.3	8.7

## 11.2 Increase/decrease in the number of terminals provided by resident PSPs (cont'd)

(annual percentage changes)

	E-money card-loading/unloading terminals				E-money card-accepting terminals			
	2016	2017	2018	2019	2016	2017	2018	2019
BE	-8.8	-36.5	27.3	-1.6	-3.0	-41.8	34.8	21.5
BG	.	.	-2.0	4.4	.	.	22.0	12.2
CZ	.	.	.	.	.	.	49.6	44.7
DK	.	.	.	.	.	.	.	.
DE	-1.8	-2.7	-1.0	3.0	10.9	1.3	-6.7	-19.6
EE	.	.	.	.	.	.	.	.
IE	1,900.0	-35.0	.	.	.	.	.	.
GR	.	.	.	.	.	.	.	.
ES	.	.	.	.	.	.	.	.
FR	10,939.7	0.3	.	.	56,794.1	4.1	51.0	15.0
HR	.	.	.	.	.	.	.	.
IT	-5.5	-2.1	-0.7	-1.2	106.3	7.3	7.5	12.3
CY	.	.	.	.	.	.	.	.
LV	.	.	.	.	.	.	.	.
LT	.	.	.	.	.	.	.	.
LU	.	.	.	.	.	.	.	.
HU	.	.	0.0	0.0	.	.	50.0	133.3
MT	.	.	-28.2	-71.4	.	.	.	.
NL	.	.	.	.	.	.	.	.
AT	2.1	-4.9	0.5	2.4	6.3	3.8	0.7	12.8
PL	.	.	.	.	.	.	.	.
PT	.	.	8.2	-5.5	5.7	5.4	8.2	-5.4
RO	.	.	-2.8	3.7	.	.	-2.8	3.7
SI	.	.	.	.	.	.	.	.
SK	.	.	.	.	9.1	-0.3	7.7	7.7
FI	.	.	.	.	.	.	.	.
SE	.	.	.	.	.	.	.	.
UK	.	.	.	.	.	.	.	.
<b>Euro area</b>	31.4	1.3	-16.8	-3.8	.	5.2	10.1	6.7
<b>EU</b>	29.7	1.6	-16.1	-3.4	70.5	5.7	11.1	7.8

### 11.3 Number of terminals provided by resident PSPs per million inhabitants

(end of period)

	ATMs					POS terminals				
	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019
BE	1,417.2	1,022.0	910.8	852.2	767.3	16,255.3	16,790.1	18,874.9	19,054.0	20,427.3
BG	782.4	806.8	809.9	804.1	808.3	.	.	.	22,073.2	24,878.5
CZ	431.9	446.4	471.0	482.2	488.8	13,581.0	14,080.2	15,063.0	17,256.3	19,678.3
DK	447.0	414.0	410.4	391.1	374.3	24,639.2	21,365.0	23,495.8	23,886.8	25,537.0
DE	1,061.4	1,239.3	1,242.2	1,256.3	1,146.8	15,407.5	15,694.8	16,811.6	16,384.9	16,106.9
EE	609.9	586.7	568.6	569.3	559.3	24,125.5	26,497.5	27,062.9	29,069.8	29,864.9
IE	727.3	716.2	708.8	620.1	583.7	30,250.6	38,696.4	41,232.1	47,387.7	63,556.1
GR	489.1	492.8	514.5	521.9	532.9	20,245.1	39,161.9	50,591.0	63,135.6	70,035.0
ES	1,074.5	1,075.6	1,092.6	1,142.3	1,133.0	29,750.0	32,218.9	33,760.7	35,155.8	37,202.6
FR	912.5	875.0	844.7	815.7	785.2	22,512.4	22,297.2	24,214.4	27,191.4	31,017.5
HR	1,049.9	1,088.8	1,196.4	1,261.1	1,339.0	24,580.4	25,424.2	28,723.1	27,955.2	27,333.7
IT	832.1	812.9	802.2	788.6	812.6	32,593.5	36,718.2	40,685.7	52,451.9	59,455.0
CY	620.5	596.6	577.1	528.7	522.5	26,846.7	27,367.4	.	30,981.5	32,608.0
LV	535.1	520.1	523.4	515.5	487.6	15,664.2	19,490.8	21,422.7	22,173.7	21,743.1
LT	418.6	411.8	398.1	399.4	326.9	16,007.4	17,666.3	19,113.3	19,598.8	19,484.0
LU	909.7	922.7	981.6	979.0	957.4	260,275.7	287,241.6	281,920.9	311,082.7	371,432.0
HU	489.3	509.0	521.8	518.3	521.4	11,350.3	12,339.0	15,068.5	15,909.6	16,151.4
MT	478.3	474.0	471.7	451.3	414.1	.	.	.	32,848.4	31,180.7
NL	413.5	396.4	372.9	344.6	287.5	26,260.9	28,868.6	29,865.1	30,584.0	28,513.5
AT	1,576.3	1,397.9	1,415.9	1,452.3	1,472.9	17,034.3	16,535.4	16,184.1	16,065.6	17,847.5
PL	575.8	610.3	604.6	595.8	591.8	12,103.9	13,814.9	16,252.0	20,483.8	23,614.6
PT	1,489.9	1,453.6	1,405.9	1,375.8	1,395.1	27,645.3	29,446.2	31,230.3	33,983.9	32,030.8
RO	579.8	564.6	565.0	546.6	542.4	7,286.8	8,215.9	9,898.8	10,495.6	11,822.1
SI	819.1	811.8	796.8	762.6	739.7	18,436.5	17,924.2	16,781.2	17,035.1	17,329.2
SK	504.4	508.9	513.8	523.1	522.4	9,925.2	10,861.0	10,804.5	11,578.2	12,448.9
FI	376.1	349.9	349.8	353.7	360.8	27,985.2	.	.	36,573.4	22,774.6
SE	335.2	287.2	264.0	262.6	244.0	18,758.5	25,987.2	25,135.1	27,066.9	24,513.8
UK	1,079.3	1,066.6	1,054.0	953.7	905.7	30,077.6	32,857.9	36,599.7	40,544.6	44,682.7
<b>Euro area</b>	941.8	954.2	944.1	941.8	906.6	.	25,875.8	28,274.0	31,640.2	34,117.8
<b>EU</b>	879.8	888.8	881.3	865.9	836.2	22,405.7	24,473.3	26,963.4	30,220.7	32,759.0

### 11.3 Number of terminals provided by resident PSPs per million inhabitants (cont'd)

(end of period)

	E-money card-loading/unloading terminals					E-money card-accepting terminals				
	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019
BE	1,777.2	1,611.9	1,019.0	1,291.8	1,264.5	1,446.1	1,395.5	808.9	1,085.8	1,312.3
BG	.	.	.	48.3	50.6	.	.	.	22,058.1	24,878.5
CZ	0.0	0.0	0.0	0.0	0.0	0.0	.	.	7,509.5	10,822.0
DK	-	-	-	-	-	-	-	-	-	-
DE	748.2	729.1	706.4	697.0	716.0	4,746.3	5,219.2	5,267.5	4,898.8	3,929.7
EE	-	-	-	-	-	-	-	-	-	-
IE	0.2	4.2	2.7	0.0	0.0	0.2	0.0	0.0	0.0	0.0
GR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
ES	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FR	17.4	1,912.9	1,911.8	0.0	3.2	8.2	4,656.7	4,831.1	7,271.4	8,340.2
HR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
IT	794.4	752.0	737.7	733.4	725.7	12,064.3	24,932.6	26,800.3	28,860.2	32,467.1
CY	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
LV	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
LT	-	-	-	-	-	-	-	-	-	-
LU	-	-	-	0.0	0.0	-	-	-	0.0	0.0
HU	-	-	-	0.1	0.1	-	-	-	0.3	0.7
MT	0.0	.	.	57.7	15.8	0.0	0.0	0.0	0.0	0.0
NL	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
AT	1,041.8	1,050.4	992.1	992.7	1,012.6	14,523.5	15,242.3	15,725.1	15,764.3	17,712.7
PL	-	-	-	-	-	-	-	-	-	-
PT	.	.	.	35,311.1	33,376.1	29,135.3	30,899.8	32,636.1	35,359.7	33,425.8
RO	1,350.3	.	.	1,441.6	1,498.9	1,350.3	.	.	1,441.6	1,498.9
SI	-	-	-	-	-	-	-	-	-	-
SK	0.0	0.0	-	0.0	0.0	9,925.2	10,815.2	10,764.4	11,574.5	12,448.9
FI	-	-	-	-	-	-	-	-	-	-
SE	-	-	-	-	-	-	-	-	-	-
UK	-	-	-	-	-	-	-	-	-	-
<b>Euro area</b>	.	1,703.2	1,722.3	1,430.2	1,372.3	.	.	8,575.5	9,416.9	10,017.2
<b>EU</b>	918.1	1,187.1	1,203.0	1,007.1	970.6	3,408.6	5,794.3	6,114.4	6,778.5	7,285.8

## 12.1 Number of cash withdrawals and loading/unloading transactions

### Cash withdrawals at ATMs provided by resident PSPs

(millions; total for the period)

	With cards issued by non-resident PSPs					With cards issued by resident PSPs				
	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019
BE	6.6	7.5	7.1	7.4	9.8	296.4	289.9	276.9	267.2	230.8
BG	6.2	6.5	14.3	9.8	10.0	106.7	108.5	.	111.7	116.4
CZ	5.1	5.2	5.0	5.0	4.8	181.8	176.4	178.0	178.0	173.1
DK	-	3.0	2.6	2.2	2.0	-	70.3	61.7	56.2	48.3
DE	27.3	33.8	34.8	81.0	82.9	2,154.9	2,161.4	2,113.4	2,084.6	2,004.8
EE	1.3	1.2	1.2	1.2	1.4	37.1	35.7	35.1	33.7	31.6
IE	.	9.3	8.9	8.4	7.4	149.6	165.6	153.9	161.9	113.8
GR	7.8	10.4	11.0	11.4	10.2	240.4	215.9	217.3	224.8	228.9
ES	43.3	44.6	44.6	50.2	46.1	875.3	878.7	889.6	897.1	872.3
FR	34.3	33.9	34.5	39.9	62.4	1,670.5	1,634.1	1,533.1	1,473.4	1,427.9
HR	8.6	9.4	10.1	10.9	10.1	101.7	103.5	104.6	107.3	106.5
IT	-	.	.	0.0	0.0	1,011.0	1,007.7	1,024.0	1,025.8	1,011.0
CY	2.0	1.8	1.9	1.7	1.9	18.0	16.6	16.6	17.0	17.7
LV	3.3	3.2	4.2	2.1	2.4	52.7	51.4	49.1	46.6	43.8
LT	1.8	2.0	1.9	2.3	2.5	64.8	59.3	55.3	57.0	54.4
LU	1.6	1.7	1.7	1.7	1.7	13.8	13.5	13.8	13.3	12.6
HU	6.0	6.4	6.7	6.6	6.3	108.0	106.4	107.8	104.2	103.7
MT	.	.	.	2.1	2.3	12.8	12.5	.	13.9	13.0
NL	11.9	12.6	14.5	11.5	10.6	321.9	307.3	282.5	260.3	229.5
AT	9.2	10.0	10.1	10.4	10.1	280.6	288.9	289.5	286.8	279.3
PL	11.1	11.4	12.1	12.4	12.5	715.2	709.4	667.7	639.6	601.6
PT	15.7	15.4	15.6	15.5	59.4	440.5	444.2	446.5	448.4	404.8
RO	6.5	7.5	7.7	7.9	8.8	228.5	239.9	252.4	269.5	284.8
SI	1.1	3.4	3.3	3.5	3.6	54.1	53.4	53.2	52.8	51.8
SK	3.0	2.7	2.7	3.0	3.6	91.0	91.8	87.5	92.2	91.5
FI	1.4	1.3	1.3	1.3	1.3	135.7	123.0	108.8	98.9	88.5
SE	3.2	3.0	4.0	3.5	3.4	151.0	136.0	117.0	87.9	84.0
UK	-	-	-	-	-	2,797.0	2,733.0	2,597.0	2,398.0	2,219.0
<b>Euro area</b>	173.3	196.6	201.6	254.7	319.6	7,921.2	7,850.9	.	7,555.6	7,208.1
<b>EU</b>	220.0	248.9	264.0	313.1	377.6	12,311.0	12,234.3	11,854.2	11,508.1	10,945.4



## 12.1 Number of cash withdrawals and loading/unloading transactions (cont'd)

With cards issued by resident PSPs

(millions; total for the period)

	Cash withdrawals at ATMs provided by non-resident PSPs					E-money card-loading/unloading transactions at terminals provided by resident PSPs				
	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019
BE	14.9	15.4	14.5	14.5	15.5	1.5	2.4	3.8	5.1	6.7
BG	1.7	2.0	2.3	2.4	2.4	0.0	0.0	0.0	.	.
CZ	6.0	4.8	4.8	5.6	5.6	.	.	.	.	.
DK	-	6.1	6.2	6.1	5.6	-	-	-	-	-
DE	55.4	53.0	54.1	55.7	59.7	4.8	3.5	2.8	2.3	2.0
EE	1.3	1.4	1.5	1.5	1.5	-	-	-	-	-
IE	11.6	13.7	22.8	30.2	40.5	.	0.4	0.4	0.0	0.0
GR	2.0	2.0	2.0	2.1	1.8	1.5	2.3	3.8	5.2	7.0
ES	9.3	10.0	10.2	10.1	10.0	0.0	0.0	0.0	0.0	0.0
FR	48.6	48.2	43.6	45.5	43.2	2.2	0.0	0.0	0.0	0.0
HR	-	-	-	-	-	0.1	0.2	0.2	0.2	0.2
IT	2.5	2.5	2.6	2.9	4.0	132.3	160.6	178.3	204.1	236.0
CY	2.2	2.3	1.2	2.1	1.7	.	.	.	.	.
LV	2.5	2.1	1.9	1.5	1.2	0.0	0.0	0.0	0.0	0.0
LT	1.3	1.4	1.5	1.7	2.7	-	-	-	-	-
LU	5.1	5.4	6.1	7.0	7.4	0.0	0.0	0.0	-	-
HU	1.4	1.5	1.6	1.7	1.7	0.0	0.0	0.0	0.0	0.0
MT	.	.	0.4	0.4	0.5	0.0	.	.	.	.
NL	24.0	25.9	25.4	46.0	85.3	0.0	0.0	0.0	0.0	0.0
AT	12.0	12.3	12.6	12.9	12.3	1.8	2.2	2.3	.	2.6
PL	9.2	9.9	10.9	12.9	14.1	-	-	-	-	-
PT	7.1	7.7	9.0	9.2	7.6	7.4	8.6	9.8	11.4	13.0
RO	3.9	4.2	4.7	5.3	5.4	.	.	.	.	.
SI	2.3	2.4	2.6	2.7	2.8	0.1	0.2	0.2	0.2	.
SK	2.4	2.4	2.4	2.6	2.5	-	1.7	0.0	0.0	0.2
FI	4.4	4.6	4.5	4.5	4.0	-	-	-	-	-
SE	12.3	12.9	13.0	31.2	49.1	-	0.0	0.0	0.0	0.0
UK	60.0	61.0	63.0	61.0	54.0	-	-	-	-	-
<b>Euro area</b>	.	.	218.8	253.1	304.3	151.6	182.0	201.5	230.8	267.9
<b>EU</b>	.	.	325.4	379.3	442.4	151.9	182.4	201.8	231.1	268.2

## 12.2 Increase/decrease in the number of cash withdrawals and loading/unloading transactions

### Cash withdrawals at ATMs provided by resident PSPs

(annual percentage changes)

	With cards issued by non-resident PSPs				With cards issued by resident PSPs			
	2016	2017	2018	2019	2016	2017	2018	2019
BE	13.0	-5.6	4.8	32.7	-2.2	-4.5	-3.5	-13.6
BG	5.5	119.1	-31.3	2.2	1.7	.	2.7	4.2
CZ	1.9	-2.6	0.1	-3.9	-3.0	0.9	0.0	-2.7
DK	-	-14.0	-15.3	-10.4	-	-12.2	-8.9	-14.1
DE	23.4	3.2	132.7	2.3	0.3	-2.2	-1.4	-3.8
EE	-5.2	1.6	-3.3	17.0	-3.5	-1.7	-4.1	-6.1
IE	-	-4.3	-5.5	-11.7	10.7	-7.1	5.2	-29.7
GR	33.2	5.7	3.9	-10.8	-10.2	0.6	3.5	1.8
ES	2.9	0.0	12.7	-8.2	0.4	1.2	0.8	-2.8
FR	-1.1	1.6	15.7	56.2	-2.2	-6.2	-3.9	-3.1
HR	9.6	7.1	8.0	-6.7	1.7	1.1	2.6	-0.8
IT	.	.	-	-	-0.3	1.6	0.2	-1.4
CY	-12.4	5.6	-11.8	14.5	-7.6	-0.1	2.4	4.4
LV	-2.8	30.1	-49.3	10.4	-2.5	-4.5	-5.0	-6.0
LT	12.9	-4.7	20.7	10.2	-8.5	-6.6	3.1	-4.6
LU	1.6	2.0	3.5	-1.1	-2.9	2.2	-3.5	-5.2
HU	6.4	3.8	-0.7	-4.3	-1.5	1.3	-3.3	-0.5
MT	.	.	-16.5	12.7	-3.0	.	3.3	-5.9
NL	5.5	15.1	-20.5	-8.0	-4.5	-8.1	-7.8	-11.8
AT	8.0	1.5	3.0	-3.4	2.9	0.2	-0.9	-2.6
PL	2.2	6.4	2.6	1.3	-0.8	-5.9	-4.2	-5.9
PT	-1.5	1.1	-0.3	282.1	0.8	0.5	0.4	-9.7
RO	14.9	3.5	2.7	10.6	5.0	5.2	6.8	5.7
SI	215.9	-2.0	5.9	2.5	-1.2	-0.4	-0.7	-1.9
SK	-8.1	-2.3	12.6	19.3	0.9	-4.7	5.3	-0.7
FI	-5.5	-1.3	5.9	-0.3	-9.4	-11.6	-9.1	-10.5
SE	-5.7	33.3	-11.4	-4.5	-9.9	-14.0	-24.8	-4.5
UK	-	-	-	-	-2.3	-5.0	-7.7	-7.5
<b>Euro area</b>	13.4	2.5	26.4	25.4	-0.9	.	-1.4	-4.6
<b>EU</b>	13.2	6.1	18.6	20.6	-0.6	-3.1	-2.9	-4.9

## 12.2 Increase/decrease in the number of cash withdrawals and loading/unloading transactions (cont'd)

With cards issued by resident PSPs

(annual percentage changes)

	Cash withdrawals at ATMs provided by non-resident PSPs				E-money card-loading/unloading transactions at terminals provided by resident PSPs			
	2016	2017	2018	2019	2016	2017	2018	2019
BE	3.1	-5.8	0.1	6.8	63.0	55.9	34.7	31.1
BG	17.2	16.1	3.0	1.0	100.0	100.0	100.0	250.0
CZ	-20.5	0.7	15.7	0.7	.	.	-10.4	25.6
DK	-	1.5	-2.7	-7.4	-	-	-	-
DE	-4.4	2.1	3.0	7.3	-26.0	-21.1	-16.9	-13.6
EE	3.8	8.5	4.8	-6.1	-	-	-	-
IE	18.6	66.3	32.4	33.8	-	-18.6	-	-
GR	-2.6	1.1	4.8	-12.6	53.6	68.2	35.2	35.9
ES	7.8	2.3	-1.3	-1.6	-	-	-	-
FR	-0.8	-9.4	4.3	-5.1	-99.9	-	-	-
HR	-	-	-	-	89.1	14.4	14.6	8.8
IT	-0.8	3.5	11.7	39.1	21.4	11.0	14.5	15.6
CY	4.5	-46.8	74.0	-22.4	.	.	-25.0	-33.3
LV	-16.2	-12.7	-22.0	-16.2	-	-	-	-
LT	5.6	11.4	11.1	63.5	-	-	-	-
LU	5.2	13.1	14.5	6.3	-	-	-	-
HU	4.7	7.4	7.5	3.1	-	-	-	-
MT	.	-19.1	13.0	8.2	.	.	-83.3	0.0
NL	8.1	-2.1	81.0	85.5	-	-	-	-
AT	3.0	2.4	2.0	-4.1	20.6	5.8	6.9	4.9
PL	7.7	10.8	18.4	9.2	-	-	-	-
PT	7.9	17.0	2.7	-17.3	16.9	13.7	16.2	14.2
RO	8.7	12.1	12.3	2.3	.	.	-88.8	-50.0
SI	5.4	5.7	4.9	4.6	40.5	23.9	22.8	21.0
SK	2.5	-1.7	7.4	-1.9	-	-	-	-
FI	6.6	-3.8	0.6	-10.7	-	-	-	-
SE	5.0	0.9	139.9	57.5	-	-	-	-
UK	1.7	3.3	-3.2	-11.5	-	-	-	-
<b>Euro area</b>	.	2.6	15.7	20.2	20.0	10.7	14.6	16.0
<b>EU</b>	.	3.1	16.5	16.6	20.0	10.7	14.5	16.0

## 12.3 Number of cash withdrawals and loading/unloading transactions per terminal

(thousands; total for the period)

	Cash withdrawals at ATMs provided by resident PSPs										E-money card-loading/unloading transactions at terminals provided by resident PSPs				
	With cards issued by non-resident PSPs					With cards issued by resident PSPs									
	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019
BE	0.8	0.9	0.9	1.0	1.4	35.2	34.9	33.5	34.8	32.2	0.1	0.1	0.3	0.3	0.5
BG	1.1	1.1	2.5	1.7	1.8	19.0	18.9	.	19.8	20.6	.	.	.	0.0	0.1
CZ	1.2	1.1	1.1	1.0	1.0	41.7	39.2	37.5	36.8	34.7	.	.	.	-	-
DK	-	1.3	1.1	1.0	0.9	-	29.6	26.1	24.8	22.2	-	-	-	-	-
DE	0.5	0.5	0.5	1.1	1.2	36.6	28.8	27.9	27.1	29.3	0.1	0.1	0.0	0.0	0.0
EE	1.6	1.6	1.6	1.6	1.9	46.5	46.3	47.0	44.9	42.7	-	-	-	-	-
IE	.	2.7	2.6	2.8	2.6	41.4	48.7	45.2	53.7	39.6	.	22.1	27.7	-	-
GR	1.5	2.0	2.0	2.0	1.8	45.4	40.7	39.3	40.1	40.1	-	-	-	-	-
ES	0.9	0.9	0.9	0.9	0.9	17.6	17.6	17.5	16.8	16.3	-	-	-	-	-
FR	0.6	0.6	0.6	0.7	1.2	29.0	28.5	27.5	27.2	27.3	1.9	0.0	0.0	-	0.0
HR	1.9	2.1	2.0	2.1	1.9	23.0	22.8	21.2	20.8	19.6	-	-	-	-	-
IT	-	.	.	0.0	0.0	20.0	20.4	21.1	21.5	20.6	2.7	3.5	4.0	4.6	5.4
CY	3.8	3.5	3.8	3.6	4.1	34.1	32.6	33.4	36.9	38.5	.	.	.	-	-
LV	3.2	3.2	4.1	2.1	2.5	50.5	50.5	48.3	46.9	47.1	-	-	-	-	-
LT	1.5	1.7	1.7	2.1	2.8	54.8	50.2	49.1	51.0	59.6	-	-	-	-	-
LU	3.1	3.1	2.9	2.9	2.9	26.7	25.0	23.5	22.3	21.1	-	-	-	-	-
HU	1.3	1.3	1.3	1.3	1.2	22.4	21.4	21.1	20.6	20.4	-	-	.	0.0	0.0
MT	.	.	.	9.4	11.1	60.3	57.7	.	63.3	62.4	-	.	.	0.0	0.1
NL	1.7	1.9	2.3	1.9	2.1	46.0	45.5	44.2	43.8	46.0	-	-	-	-	-
AT	1.1	1.1	1.2	1.2	1.1	32.1	33.1	33.2	32.7	31.1	0.2	0.2	0.3	0.3	0.3
PL	0.5	0.5	0.5	0.5	0.6	32.3	30.2	28.7	27.9	26.5	-	-	-	-	-
PT	1.1	1.1	1.2	1.2	4.4	30.6	31.7	33.0	33.8	30.0	.	.	.	0.0	0.0
RO	0.6	0.7	0.8	0.8	0.9	21.4	23.2	24.5	27.2	29.1	.	.	.	0.0	0.0
SI	0.6	2.0	2.0	2.2	2.3	32.1	32.0	32.4	33.5	33.6	-	-	-	-	-
SK	1.1	1.0	1.0	1.1	1.3	33.3	33.2	31.3	32.4	32.1	-	-	-	-	-
FI	0.9	0.9	0.8	0.8	0.8	87.8	84.4	72.6	61.6	50.5	-	-	-	-	-
SE	1.0	1.1	1.5	1.4	1.4	46.0	47.7	44.1	35.1	33.6	-	-	-	-	-
UK	-	-	-	-	-	39.8	39.0	37.3	37.8	36.7	-	-	-	-	-
<b>Euro area</b>	0.6	0.7	0.7	0.9	1.2	28.9	27.2	.	26.4	26.1	.	0.3	0.3	0.5	0.6
<b>EU</b>	0.5	0.6	0.6	0.8	1.0	30.6	29.3	28.5	28.2	27.7	0.3	0.3	0.3	0.4	0.5

## 12.4 Number of cash withdrawals and loading/unloading transactions per card

With cards issued by resident PSPs

(total for the period)

	Cash withdrawals at ATMs provided by resident PSPs					Cash withdrawals at ATMs provided by non-resident PSPs					E-money card-loading/unloading transactions at terminals provided by resident PSPs				
	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019
BE	13.5	12.8	12.3	11.2	6.6	0.7	0.7	0.6	0.6	0.4	0.3	0.5	0.8	3.3	3.2
BG	14.7	14.1	.	14.5	14.9	0.2	0.3	0.3	0.3	0.3	0.0	0.0	0.0	0.0	0.1
CZ	16.0	15.3	15.1	14.6	13.5	0.5	0.4	0.4	0.5	0.4	.	.	.	2.3	2.6
DK	-	7.7	6.6	5.9	5.0	-	0.7	0.7	0.6	0.6	-	-	-	-	-
DE	14.6	14.4	14.0	13.5	12.6	0.4	0.4	0.4	0.4	0.4	0.1	0.0	0.0	0.0	0.0
EE	20.2	19.4	18.9	17.9	16.8	0.7	0.7	0.8	0.8	0.8	-	-	-	-	-
IE	22.1	22.4	21.2	21.4	14.6	1.7	1.9	3.1	4.0	5.2	.	.	.	0.0	0.0
GR	18.8	16.0	14.2	14.4	13.8	0.2	0.1	0.1	0.1	0.1	1.9	2.6	3.3	3.4	3.9
ES	12.8	12.0	11.5	11.0	10.3	0.1	0.1	0.1	0.1	0.1	-	-	-	-	-
FR	20.7	20.0	18.4	19.6	18.9	0.6	0.6	0.5	0.6	0.6	0.7	0.0	0.0	0.0	0.0
HR	11.8	11.9	11.9	12.8	11.7	-	-	-	-	-	0.5	0.7	0.8	1.0	1.2
IT	13.2	12.6	12.4	12.3	11.7	0.0	0.0	0.0	0.0	0.0	5.3	6.2	6.3	7.4	8.2
CY	16.8	14.7	13.6	13.4	13.6	2.1	2.1	1.0	1.7	1.3	.	.	.	0.1	0.1
LV	22.6	22.2	21.9	21.3	20.4	1.1	0.9	0.8	0.7	0.6	.	.	.	0.0	0.0
LT	18.7	17.4	16.8	17.7	16.9	0.4	0.4	0.5	0.5	0.9	.	.	.	-	-
LU	6.4	5.9	5.3	4.7	4.1	2.4	2.3	2.4	2.5	2.4	-	-	-	-	-
HU	13.1	12.7	12.8	12.1	12.0	0.2	0.2	0.2	0.2	0.2	-	-	-	0.0	0.0
MT	14.9	12.8	.	15.5	15.9	.	.	0.4	0.5	0.6	.	.	.	0.0	0.0
NL	10.1	9.9	9.0	8.2	6.9	0.8	0.8	0.8	1.5	2.6	0.0	0.0	0.0	0.0	0.0
AT	22.9	21.8	22.0	21.2	20.4	1.0	0.9	1.0	0.9	0.9	0.2	0.2	1.5	1.5	1.5
PL	20.9	19.9	17.5	16.1	14.7	0.3	0.3	0.3	0.3	0.3	-	-	-	-	-
PT	22.5	22.2	21.5	20.9	18.9	0.4	0.4	0.4	0.4	0.4	2.9	3.4	3.5	3.4	3.6
RO	15.4	15.1	15.4	15.5	15.6	0.3	0.3	0.3	0.3	0.3	.	.	.	0.8	0.1
SI	16.5	16.4	16.0	15.2	14.6	0.7	0.7	0.8	0.8	0.8	.	.	.	7.6	8.1
SK	16.3	15.4	15.4	15.7	15.5	0.4	0.4	0.4	0.4	0.4	-	4.6	0.0	0.0	0.6
FI	14.6	12.9	11.3	10.0	9.0	0.5	0.5	0.5	0.5	0.4	-	-	-	-	-
SE	9.5	7.8	7.3	5.2	4.9	0.8	0.7	0.8	1.9	2.8	-	0.0	0.0	0.0	0.0
UK	15.9	15.7	14.8	13.6	12.8	0.3	0.4	0.4	0.3	0.3	-	-	-	-	-
<b>Euro area</b>	15.6	15.0	.	14.0	12.8	.	.	0.4	0.5	0.5	1.1	1.3	1.7	2.0	2.2
<b>EU</b>	15.5	15.1	14.3	13.8	12.7	.	.	0.4	0.5	0.5	1.1	1.3	1.7	1.9	2.2

## 13.1 Value of cash withdrawals and loading/unloading transactions

### Cash withdrawals at ATMs provided by resident PSPs

(EUR billions; total for the period)

	With cards issued by non-resident PSPs					With cards issued by resident PSPs				
	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019
BE	1.0	0.9	1.1	1.2	1.3	41.5	41.4	38.9	39.6	35.9
BG	0.6	0.5	1.5	.	.	9.4	10.0	10.7	.	.
CZ	0.7	0.7	0.7	0.7	0.7	24.4	25.7	27.5	29.7	30.4
DK	-	0.5	0.4	0.4	0.3	-	12.5	11.8	11.3	9.8
DE	4.7	5.5	5.5	10.0	11.0	363.2	375.2	379.3	385.5	385.4
EE	0.2	0.2	0.2	0.2	0.3	3.6	3.6	3.8	3.9	3.9
IE	.	1.3	1.3	1.2	1.0	17.3	20.1	19.4	20.3	16.8
GR	1.9	2.6	2.8	3.0	2.8	45.2	42.5	39.1	40.0	41.5
ES	7.0	7.1	7.2	7.8	7.6	108.1	110.9	115.3	118.6	119.0
FR	6.1	6.1	6.2	7.3	8.2	138.6	140.2	141.2	141.4	142.8
HR	1.3	1.5	1.6	1.7	1.5	9.7	10.1	10.5	11.2	11.5
IT	0.0	-	0.0	0.0	0.0	194.0	193.6	198.0	201.1	202.2
CY	0.4	0.4	0.5	0.5	0.5	2.7	2.6	2.6	2.9	3.5
LV	0.4	0.4	0.6	0.4	0.4	5.0	5.0	5.2	5.3	5.3
LT	0.4	0.4	0.4	0.5	0.5	7.8	7.9	8.2	8.9	9.3
LU	0.2	0.2	0.2	0.2	0.2	2.2	2.3	2.6	2.7	2.7
HU	0.9	1.0	1.0	1.0	1.0	21.4	21.6	23.4	21.9	23.1
MT	.	.	.	0.3	0.3	1.6	1.6	.	1.9	1.9
NL	1.7	1.7	1.9	1.5	1.4	43.6	42.3	41.1	39.7	36.9
AT	1.8	1.9	1.9	1.9	1.8	46.7	48.8	50.5	51.1	51.6
PL	1.6	1.6	1.7	1.8	1.8	70.6	70.1	74.7	76.4	77.8
PT	2.0	1.9	1.9	1.8	4.9	29.3	30.0	30.3	30.9	28.3
RO	1.0	1.2	1.2	1.2	1.2	29.4	33.0	37.0	41.5	45.5
SI	0.2	0.5	0.5	0.6	0.6	5.4	5.5	5.7	5.8	5.9
SK	0.5	0.5	0.5	0.5	0.6	12.9	13.3	13.0	14.5	15.0
FI	0.2	0.2	0.2	0.2	0.2	13.6	12.8	.	11.2	10.3
SE	0.4	0.2	0.5	0.4	0.4	16.0	11.4	13.0	10.2	9.4
UK	-	-	-	-	-	267.7	236.8	213.8	192.2	186.4
<b>Euro area</b>	28.8	.	.	39.2	43.6	1,082.2	1,099.8	1,107.7	1,125.4	1,118.3
<b>EU</b>	35.3	.	.	47.2	51.6	1,530.8	1,531.0	1,530.0	1,531.9	1,525.9

### 13.1 Value of cash withdrawals and loading/unloading transactions (cont'd)

With cards issued by resident PSPs

(EUR billions; total for the period)

	Cash withdrawals at ATMs provided by non-resident PSPs					E-money card-loading/unloading transactions at terminals provided by resident PSPs				
	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019
BE	2.1	2.1	2.1	2.1	2.3	0.2	0.3	0.4	0.5	0.6
BG	0.3	0.4	0.5	0.5	0.5	0.0	0.0	0.0	.	.
CZ	0.8	0.8	0.9	1.0	1.0	.	.	.	.	.
DK	-	0.8	1.0	1.0	0.9	-	-	-	-	-
DE	10.2	10.0	10.3	10.5	11.3	0.2	0.1	0.1	0.1	0.1
EE	0.2	0.2	0.2	0.2	0.2	-	-	-	-	-
IE	1.3	1.7	2.6	3.4	4.6	.	0.0	0.0	0.0	0.0
GR	0.4	0.4	0.4	0.4	0.3	0.2	0.3	0.5	0.6	0.8
ES	1.3	1.4	1.4	1.4	1.4	0.0	0.0	0.0	0.0	0.0
FR	6.0	6.5	5.9	5.7	5.6	0.0	0.0	0.0	0.0	0.0
HR	-	-	-	-	-	0.0	0.0	0.0	0.0	0.0
IT	0.4	0.4	0.4	0.4	0.7	27.0	33.1	35.9	40.0	44.1
CY	0.5	0.5	0.3	0.6	0.5	.	.	.	.	.
LV	0.6	0.5	0.4	0.3	0.2	0.0	0.0	0.0	0.0	0.0
LT	0.2	0.2	0.2	0.2	0.5	-	-	-	-	-
LU	1.0	1.0	1.1	1.2	1.3	0.0	0.0	0.0	-	-
HU	0.3	0.3	0.3	0.4	0.5	0.0	0.0	0.0	0.0	-
MT	.	0.1	0.1	0.1	0.1	0.0	.	.	.	.
NL	4.9	5.2	5.0	9.0	13.8	0.0	0.0	0.0	0.0	0.0
AT	1.9	1.9	2.0	2.0	2.0	0.2	0.2	0.2	.	0.2
PL	1.2	1.3	1.5	1.7	1.9	-	-	-	-	-
PT	0.7	0.8	0.9	0.9	0.8	0.9	1.1	1.2	1.4	1.6
RO	0.7	0.8	0.9	1.0	1.1	.	.	.	.	.
SI	0.3	0.3	0.4	0.4	0.4	0.0	0.0	0.0	0.0	.
SK	0.4	0.5	0.5	0.5	0.5	-	0.0	0.0	0.0	0.0
FI	0.6	0.6	0.6	0.6	0.6	-	-	-	-	-
SE	1.9	2.0	2.0	3.7	5.8	-	-	-	-	-
UK	9.0	8.8	8.9	8.4	7.6	-	-	-	-	-
<b>Euro area</b>	.	34.4	34.8	40.0	47.1	28.7	35.1	38.4	42.9	47.3
<b>EU</b>	.	49.5	50.7	57.6	66.5	28.7	35.1	38.4	42.9	47.3

## 13.2 Increase/decrease in the real value of cash withdrawals and loading/unloading transactions

Cash withdrawals at ATMs provided by resident PSPs

(annual percentage changes; HICP-adjusted)

	With cards issued by non-resident PSPs				With cards issued by resident PSPs			
	2016	2017	2018	2019	2016	2017	2018	2019
BE	-9.3	21.6	2.4	9.0	-2.4	-7.8	-0.5	-10.1
BG	-18.1	172.7	-36.1	2.2	7.1	5.3	10.3	9.2
CZ	-4.6	-3.1	-2.2	-5.5	2.3	2.0	3.5	-0.6
DK	-	-11.4	-14.8	-8.5	-	-6.9	-4.9	-13.1
DE	14.7	-1.1	79.4	7.5	1.7	-0.4	0.0	-1.5
EE	-6.2	1.3	-7.5	21.7	-0.7	-0.2	-0.8	-2.1
IE	-	-4.2	-4.3	-16.3	16.6	-4.1	4.0	-18.3
GR	39.7	5.9	5.4	-8.5	-6.4	-8.8	1.8	2.4
ES	0.5	0.3	6.8	-3.0	1.2	2.7	1.6	-0.5
FR	-1.3	1.3	15.1	11.1	0.4	-0.5	-1.7	-0.6
HR	10.0	5.8	4.6	-9.0	2.7	2.1	4.7	1.4
IT	-	-	-	-	-0.7	1.2	0.4	0.0
CY	14.9	6.9	6.5	-4.3	-4.8	0.5	12.0	20.9
LV	-4.5	36.0	-31.7	9.1	-1.1	-0.1	0.1	-1.5
LT	4.7	-4.3	12.8	6.8	-1.1	-0.5	7.0	1.4
LU	4.0	3.7	8.6	0.0	4.6	12.7	1.0	-3.2
HU	5.2	-2.7	4.5	-4.3	-0.7	5.2	-6.0	3.4
MT	-	-	-9.8	1.3	0.1	-	9.1	-2.6
NL	2.4	10.6	-23.3	-11.3	-3.6	-4.1	-5.1	-9.6
AT	5.4	-1.4	-0.3	-6.2	2.9	1.1	-0.5	-0.7
PL	2.0	3.5	3.0	-0.5	2.6	2.2	1.6	-0.4
PT	-5.2	-1.9	-3.2	162.6	1.5	-0.6	1.3	-8.8
RO	14.0	2.5	-4.4	4.8	13.4	11.2	10.9	7.6
SI	242.7	3.6	4.4	4.4	0.9	1.4	0.6	0.6
SK	-0.9	-5.7	1.6	6.4	3.4	-4.2	9.2	0.5
FI	-4.6	-0.2	-2.8	-2.5	-7.1	-	-7.2	-9.0
SE	-38.7	98.8	-16.7	-0.4	-29.1	13.9	-18.3	-5.9
UK	-	-	-	-	-1.7	-6.2	-11.2	-5.0
<b>Euro area</b>	-	-	15.9	9.8	0.5	-0.6	0.1	-1.9
<b>EU</b>	-	-	11.2	7.5	-1.1	-1.6	-1.5	-2.0



## 13.2 Increase/decrease in the real value of cash withdrawals and loading/unloading transactions (cont'd)

With cards issued by resident PSPs  
(annual percentage changes; HICP-adjusted)

	Cash withdrawals at ATMs provided by non-resident PSPs				E-money card-loading/unloading transactions at terminals provided by resident PSPs				
	2016	2017	2018	2019	2016	2017	2018	2019	
BE	0.0	-6.0	-0.2	6.0	50.8	41.8	25.7	23.5	
BG	27.0	8.4	4.6	-0.1	73.2	68.8	451.3	163.1	
CZ	-2.3	1.6	7.9	3.1	.	.	-65.8	-34.0	
DK	-	24.6	-3.6	-6.1	-	-	-	-	
DE	-3.9	1.6	1.1	6.0	-21.8	-22.8	-17.1	-16.8	
EE	-1.0	4.5	-1.4	-11.2	-	-	-	-	
IE	29.4	48.9	29.9	34.8	-	-6.7	-	-	
GR	-4.0	1.3	5.5	-12.3	61.0	81.5	28.1	19.8	
ES	3.4	-0.9	-4.2	1.3	-	-	-	-	
FR	6.5	-9.4	-5.7	-3.3	-89.3	-99.9	-	-	
HR	-	-	-	-	102.4	19.2	19.8	13.2	
IT	-1.5	-0.2	14.6	53.3	21.6	7.7	10.0	9.6	
CY	16.9	-46.5	95.5	-14.1	.	.	-32.3	-27.9	
LV	-10.9	-22.3	-37.2	-27.7	-	-	-	-	
LT	1.8	7.8	7.6	119.2	-	-	-	-	
LU	-0.4	11.2	9.9	6.0	-	-	-	-	
HU	-1.6	5.4	33.1	28.4	-	-	-	-	
MT	12.4	-9.8	8.8	-8.4	.	.	-65.2	-51.6	
NL	3.6	-3.4	74.7	49.4	-	-	-	-	
AT	1.7	2.1	-0.8	-3.5	6.7	-5.3	-10.0	-8.5	
PL	13.0	12.2	15.6	8.5	-	-	-	-	
PT	4.9	14.6	2.3	-13.9	15.2	9.4	16.0	11.1	
RO	7.8	13.3	11.3	10.8	.	.	-34.7	-33.5	
SI	6.0	6.3	7.7	8.3	26.0	26.6	17.0	14.6	
SK	33.8	-7.4	-6.1	-5.9	-	-	-	-	
FI	4.3	-2.5	-2.1	-8.8	-	-	-	-	
SE	8.1	-2.0	91.7	60.3	-	-	-	-	
UK	9.0	5.0	-6.5	-11.6	-	-	-	-	
<b>Euro area</b>	2.7	0.0	13.3	16.3	20.8	8.1	10.0	9.0	
<b>EU</b>	3.7	0.7	11.9	13.6	20.9	7.8	9.8	8.6	

### 13.3 Value of cash withdrawals and loading/unloading transactions per terminal

(EUR thousands; total for the period)

	Cash withdrawals at ATMs provided by resident PSPs										E-money card-loading/unloading transactions at terminals provided by resident PSPs				
	With cards issued by non-resident PSPs					With cards issued by resident PSPs									
	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019
BE	115.0	108.0	134.9	151.8	178.9	4,932.0	4,979.9	4,716.4	5,158.0	5,010.2	8.8	14.9	34.1	34.4	43.6
BG	114.3	90.9	253.3	167.9	176.9	1,672.2	1,741.0	.	2,145.4	2,414.2	.	.	.	4.5	11.6
CZ	154.2	146.6	141.2	141.7	133.6	5,591.3	5,700.6	5,781.0	6,139.2	6,089.6	.	.	.	-	-
DK	-	193.6	173.3	155.0	148.5	-	5,285.8	4,976.4	4,970.1	4,519.4	-	-	-	-	-
DE	80.0	73.2	72.7	130.7	160.3	6,176.0	5,007.9	5,010.5	5,014.3	5,637.5	2.5	2.1	1.7	1.4	1.2
EE	270.2	267.9	290.7	276.6	347.2	4,498.3	4,722.6	5,047.7	5,149.9	5,202.1	-	-	-	-	-
IE	.	383.9	369.1	402.0	356.3	4,784.6	5,922.1	5,700.0	6,750.8	5,841.0	.	2,300.1	3,319.5	-	-
GR	356.9	498.4	511.6	536.1	486.4	8,543.6	7,997.6	7,066.1	7,148.3	7,264.5	-	-	-	-	-
ES	140.3	142.7	142.4	146.6	143.3	2,167.2	2,220.2	2,267.9	2,222.0	2,230.1	-	-	-	-	-
FR	106.0	105.7	111.5	134.4	157.1	2,409.5	2,443.5	2,531.4	2,604.9	2,725.5	40.6	0.0	0.0	-	0.0
HR	293.7	319.8	317.9	323.6	282.7	2,185.1	2,220.2	2,131.6	2,172.8	2,114.4	-	-	-	-	-
IT	0.0	-	0.0	0.0	0.0	3,838.4	3,927.9	4,076.4	4,218.8	4,121.0	560.4	724.9	804.8	902.5	1,005.7
CY	714.1	850.4	927.6	1,076.0	1,036.8	5,121.3	5,050.7	5,176.8	6,316.9	7,693.3	.	.	.	-	-
LV	400.7	400.7	557.9	399.4	474.5	4,784.8	4,957.2	5,071.3	5,326.0	5,711.0	-	-	-	-	-
LT	320.4	342.8	357.2	412.7	554.7	6,634.0	6,707.0	7,267.0	7,963.8	10,163.4	-	-	-	-	-
LU	300.3	304.8	295.3	321.3	327.6	4,197.8	4,287.8	4,516.1	4,568.8	4,507.7	-	-	-	-	-
HU	188.0	193.9	189.4	198.8	193.1	4,448.8	4,332.7	4,573.4	4,320.7	4,533.0	-	-	.	0.0	-
MT	.	.	.	1,448.4	1,556.7	7,281.4	7,257.5	.	8,809.6	9,108.7	-	-	.	1.8	3.1
NL	236.1	252.7	298.8	251.1	272.8	6,228.1	6,273.8	6,433.3	6,687.8	7,406.5	-	-	-	-	-
AT	201.8	216.6	218.3	220.1	205.2	5,335.9	5,595.0	5,781.8	5,820.2	5,746.3	19.1	20.2	20.6	18.8	17.1
PL	74.1	69.1	75.2	79.3	81.2	3,190.4	2,989.4	3,214.1	3,339.7	3,422.4	-	-	-	-	-
PT	138.3	135.9	139.9	139.3	360.3	2,038.9	2,144.1	2,237.2	2,331.7	2,093.6	.	.	.	3.9	4.6
RO	96.2	112.0	116.3	117.0	126.6	2,754.0	3,191.9	3,594.4	4,194.1	4,658.4	.	.	.	0.0	0.0
SI	89.2	309.9	333.2	367.6	399.9	3,214.5	3,289.0	3,459.0	3,677.5	3,858.5	-	-	-	-	-
SK	193.4	190.0	180.8	183.6	201.6	4,703.1	4,822.9	4,659.9	5,085.7	5,272.6	-	-	-	-	-
FI	148.1	151.6	148.0	135.9	122.8	8,829.1	8,795.9	.	6,974.3	5,883.8	-	-	-	-	-
SE	113.6	80.7	172.0	145.6	143.5	4,874.5	4,001.4	4,890.1	4,063.7	3,782.4	-	-	-	-	-
UK	-	-	-	-	-	3,809.7	3,382.4	3,072.2	3,033.6	3,080.3	-	-	-	-	-
<b>Euro area</b>	104.9	.	.	136.8	157.8	3,943.7	3,816.5	3,861.6	3,926.3	4,045.7	.	60.5	65.4	87.7	100.6
<b>EU</b>	87.8	.	.	115.6	130.4	3,802.9	3,671.7	3,682.2	3,752.3	3,860.3	61.4	57.8	62.4	82.9	94.7

## 13.4 Value of cash withdrawals and loading/unloading transactions per card

With cards issued by resident PSPs

(EUR; total for the period)

	Cash withdrawals at ATMs provided by resident PSPs					Cash withdrawals at ATMs provided by non-resident PSPs					E-money card-loading/unloading transactions at terminals provided by resident PSPs				
	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019
BE	1,896.1	1,831.0	1,727.1	1,655.9	1,020.2	96.1	95.1	91.5	88.0	64.0	36.7	56.1	84.4	329.0	299.7
BG	1,289.1	1,300.8	.	1,567.9	1,745.5	45.4	54.3	61.4	63.9	65.0	0.5	0.5	1.1	4.6	10.2
CZ	2,147.5	2,228.7	2,326.7	2,431.7	2,364.4	70.0	69.4	72.2	78.7	79.4	.	.	.	813.1	512.0
DK	-	1,368.8	1,270.0	1,186.9	1,019.7	-	88.0	109.3	103.6	96.2	-	-	-	-	-
DE	2,465.9	2,503.6	2,511.5	2,503.9	2,423.0	69.2	66.4	68.0	68.5	71.3	1.7	1.4	1.2	1.1	0.9
EE	1,953.4	1,978.9	2,027.4	2,053.4	2,043.5	115.6	116.7	125.3	126.2	113.9	-	-	-	-	-
IE	2,551.4	2,725.4	2,673.3	2,691.5	2,159.7	198.3	234.9	358.0	450.2	596.3	.	.	.	0.0	0.0
GR	3,526.8	3,154.4	2,558.0	2,559.6	2,508.3	28.9	26.6	23.9	24.8	20.8	215.8	308.4	424.4	419.4	423.0
ES	1,576.6	1,520.4	1,485.6	1,453.1	1,410.9	19.4	19.1	18.0	16.6	16.4	-	-	-	-	-
FR	1,716.5	1,714.8	1,694.0	1,877.9	1,892.2	74.8	79.3	71.3	75.9	74.4	15.5	1.8	0.0	0.0	0.0
HR	1,123.1	1,159.5	1,201.2	1,333.5	1,265.2	-	-	-	-	-	32.2	55.7	65.7	84.7	109.6
IT	2,527.6	2,428.9	2,399.8	2,415.2	2,347.2	5.0	4.8	4.6	5.3	8.0	1,073.9	1,266.5	1,267.6	1,454.6	1,522.8
CY	2,517.4	2,279.2	2,109.4	2,290.0	2,709.5	427.3	475.5	234.3	443.9	373.3	.	.	.	14.0	9.7
LV	2,137.9	2,184.5	2,295.5	2,417.9	2,474.4	249.8	229.8	187.8	124.0	93.2	.	.	.	0.0	0.0
LT	2,269.3	2,321.1	2,489.5	2,763.0	2,877.8	49.8	52.3	60.8	67.9	152.8	.	.	.	-	-
LU	1,010.6	1,007.2	1,027.9	960.2	869.1	444.3	421.7	424.7	431.6	427.8	-	-	-	-	-
HU	2,592.8	2,573.6	2,771.4	2,534.2	2,674.3	31.3	30.8	33.2	43.0	56.4	-	-	-	0.0	-
MT	1,803.3	1,616.2	.	2,156.2	2,324.0	.	95.8	90.2	104.5	106.0	.	.	.	0.1	0.0
NL	1,374.6	1,361.2	1,316.9	1,254.0	1,104.9	155.9	166.0	161.7	283.4	412.4	0.0	0.0	0.0	0.0	0.0
AT	3,815.6	3,682.4	3,838.4	3,768.2	3,766.3	152.3	145.2	152.8	149.5	145.1	15.2	14.9	117.8	99.3	90.0
PL	2,062.6	1,969.4	1,958.1	1,926.8	1,906.5	33.7	35.4	38.7	43.3	46.7	-	-	-	-	-
PT	1,496.1	1,499.2	1,459.6	1,441.5	1,317.1	37.3	38.6	43.4	43.2	37.3	366.0	425.4	426.1	419.9	432.8
RO	1,978.9	2,076.7	2,257.3	2,383.3	2,497.5	47.6	47.4	52.6	55.7	60.1	.	.	.	35.9	7.5
SI	1,653.9	1,686.5	1,711.1	1,670.7	1,672.6	98.2	105.2	112.0	117.0	126.0	.	.	.	1,067.8	1,105.9
SK	2,308.1	2,236.0	2,295.5	2,461.2	2,542.3	71.5	89.7	89.0	82.0	79.4	-	8.1	0.0	0.0	0.0
FI	1,466.2	1,346.1	.	1,132.4	1,052.7	65.7	67.8	65.6	63.4	59.0	.	.	.	-	-
SE	1,006.2	655.4	814.0	604.9	547.5	117.9	117.1	125.2	218.1	336.3	-	-	-	-	-
UK	1,524.3	1,359.1	1,215.3	1,094.0	1,072.8	51.2	50.7	50.7	48.1	43.8	-	-	-	-	-
<b>Euro area</b>	2,129.4	2,103.5	2,068.8	2,086.2	1,979.8	.	65.7	65.0	74.2	83.4	204.5	254.8	315.9	362.1	382.7
<b>EU</b>	1,927.6	1,886.8	1,848.7	1,833.4	1,768.2	.	61.0	61.2	69.0	77.1	203.7	253.6	314.8	360.4	380.6

**14.1 Number of payments at terminals**  
**POS transactions at terminals provided by resident PSPs**  
(millions; total for the period)

	With cards issued by non-resident PSPs					With cards issued by resident PSPs				
	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019
BE	65.4	70.0	78.6	86.2	100.2	1,125.2	1,247.3	1,737.1	1,751.7	1,768.6
BG	11.3	17.0	24.1	28.3	42.3	51.4	60.8	87.0	104.1	130.4
CZ	28.2	34.2	41.9	56.0	73.7	517.4	605.8	713.2	784.0	898.0
DK	59.9	58.1	64.1	76.8	85.0	1,555.8	1,437.7	1,520.0	1,610.6	1,698.8
DE	342.8	382.7	473.6	810.0	1,054.1	2,931.5	3,160.6	3,235.1	3,824.4	4,267.8
EE	13.7	10.6	15.6	18.1	21.6	243.8	259.8	278.8	296.6	318.4
IE	261.0	377.6	451.5	588.8	1,117.4	239.3	277.2	325.2	404.7	665.4
GR	22.8	36.2	51.1	67.7	89.2	122.4	273.3	443.1	706.8	916.9
ES	270.2	330.1	404.6	481.2	693.7	2,617.7	2,948.9	3,293.1	3,715.6	4,219.0
FR	366.5	285.3	537.0	750.4	846.3	8,940.7	8,807.3	10,661.2	11,343.0	11,947.2
HR	40.9	32.8	41.9	49.1	58.0	218.1	233.6	258.0	287.6	328.1
IT	370.6	315.6	413.1	475.0	670.0	2,208.1	2,538.0	2,706.1	3,075.0	3,457.0
CY	.	.	.	13.1	17.6	.	.	42.9	49.9	56.8
LV	15.2	18.3	24.5	31.5	38.2	169.9	191.0	202.7	216.6	242.3
LT	10.2	11.7	.	46.5	49.7	186.4	211.9	230.3	262.8	302.5
LU	278.5	311.2	280.3	351.9	464.8	46.3	48.2	50.1	56.3	60.7
HU	23.5	29.4	39.1	47.1	60.2	383.5	454.0	561.2	652.9	805.3
MT	.	.	.	9.5	13.5	15.1	.	.	25.2	24.6
NL	80.9	99.4	108.0	127.0	141.7	3,224.3	3,566.2	3,867.3	4,100.4	4,290.1
AT	102.3	92.6	113.7	179.1	226.6	381.7	416.2	467.1	536.7	619.3
PL	49.8	62.5	82.8	110.2	146.1	2,485.1	3,104.5	3,721.2	4,501.4	5,437.5
PT	39.3	48.7	64.6	79.2	208.9	934.9	1,002.6	1,081.0	1,168.9	1,132.5
RO	9.2	14.7	16.0	21.2	39.9	219.1	271.3	369.6	478.4	621.2
SI	11.5	10.1	12.4	14.4	17.6	133.5	144.0	158.0	174.9	196.8
SK	8.2	12.3	11.5	13.9	32.8	200.3	251.6	278.5	359.9	412.4
FI	24.4	22.4	35.3	38.7	51.0	1,142.1	1,080.0	1,125.7	1,198.7	1,245.9
SE	114.0	166.0	194.0	250.0	308.6	2,387.0	2,641.0	2,810.0	2,758.9	2,917.0
UK	772.0	559.0	561.0	-	-	12,662.0	14,312.0	16,883.0	18,330.0	20,416.0
<b>Euro area</b>	2,295.2	2,449.8	3,117.7	4,182.2	5,854.6	.	26,476.1	.	33,268.3	36,144.4
<b>EU</b>	3,404.0	3,423.4	4,182.6	4,820.9	6,668.4	.	49,596.9	.	62,776.3	69,396.5

## 14.1 Number of payments at terminals (cont'd)

With cards issued by resident PSPs

(millions; total for the period)

	POS transactions at terminals provided by non-resident PSPs					E-money payments with cards on which e-money can be stored directly <sup>1)</sup>				
	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019
BE	118.4	140.6	320.5	300.3	382.4	1.5	3.0	2.1	3.8	4.5
BG	13.0	16.4	21.0	29.2	38.9	0.0	0.0	0.0	0.0	0.0
CZ	41.5	44.9	61.3	284.8	377.1	0.0	0.0	0.0	0.0	0.0
DK	150.4	62.4	72.7	86.2	90.0	-	-	-	-	-
DE	318.7	251.5	319.0	389.0	510.6	29.2	29.1	26.8	24.3	21.1
EE	14.3	17.5	21.3	26.6	32.7	-	-	-	-	-
IE	214.8	264.6	353.4	447.7	447.2	.	.	.	0.0	0.0
GR	18.5	18.6	21.6	32.4	42.6	3.6	3.6	10.1	14.7	16.0
ES	103.1	147.7	243.0	296.8	380.9	0.0	0.0	0.0	0.0	0.0
FR	456.3	499.9	652.1	766.4	825.6	18.4	5.7	9.2	0.4	0.1
HR	-	-	-	-	-	4.0	4.4	5.3	5.5	2.9
IT	61.7	74.9	90.9	370.1	230.0	-	-	-	-	-
CY	8.5	10.4	3.9	16.1	23.5	.	.	.	0.4	0.4
LV	33.4	35.7	47.5	67.2	77.3	0.0	.	0.0	0.0	0.0
LT	18.9	25.6	36.4	49.9	65.4	-	-	.	0.0	-
LU	47.9	52.9	65.1	79.3	108.9	0.0	0.0	0.0	0.0	0.0
HU	34.6	44.1	57.6	35.0	44.0	.	.	.	.	.
MT	6.4	.	3.4	5.0	5.4	0.7	.	.	0.7	0.5
NL	242.0	284.9	283.1	517.5	701.6	0.0	0.0	0.0	0.0	0.0
AT	133.2	154.9	181.2	207.7	234.5	.	.	.	-	-
PL	71.1	97.8	144.3	211.7	283.1	-	-	-	-	-
PT	20.8	25.1	30.2	38.1	40.2	-	-	-	-	-
RO	20.1	26.6	33.3	42.0	53.9	0.0	0.0	0.0	0.0	0.0
SI	9.0	10.5	12.8	16.0	21.3	.	-	-	-	-
SK	26.2	33.6	41.4	57.3	71.5	-	-	0.0	0.0	0.2
FI	62.9	74.7	78.9	87.5	95.9	-	-	-	-	-
SE	166.0	191.0	245.0	141.1	238.4	3.5	6.6	5.0	0.0	0.0
UK	1,878.0	2,057.0	1,929.0	2,077.0	2,088.0	-	-	-	-	-
<b>Euro area</b>	1,914.9	.	2,805.6	3,770.9	4,297.7	61.8	49.3	51.7	44.3	42.8
<b>EU</b>	4,289.7	.	5,369.7	6,678.0	7,511.0	69.2	60.3	62.0	49.7	45.7

1) Includes also remote payments with cards on which e-money can be stored directly.

14.2 Increase/decrease in the number of payments at terminals  
 POS transactions at terminals provided by resident PSPs  
 (annual percentage changes)

	With cards issued by non-resident PSPs				With cards issued by resident PSPs			
	2016	2017	2018	2019	2016	2017	2018	2019
BE	7.0	12.4	9.6	16.2	10.9	39.3	0.8	1.0
BG	50.2	41.7	17.7	49.4	18.4	42.9	19.8	25.2
CZ	21.1	22.6	33.6	31.6	17.1	17.7	9.9	14.5
DK	-2.9	10.2	19.8	10.7	-7.6	5.7	6.0	5.5
DE	11.7	23.8	71.0	30.1	7.8	2.4	18.2	11.6
EE	-22.8	47.7	16.0	18.8	6.6	7.3	6.4	7.4
IE	44.7	19.6	30.4	89.8	15.9	17.3	24.5	64.4
GR	58.7	41.1	32.6	31.7	123.3	62.2	59.5	29.7
ES	22.2	22.5	19.0	44.1	12.7	11.7	12.8	13.6
FR	-22.2	88.2	39.8	12.8	-1.5	21.0	6.4	5.3
HR	-19.9	27.9	17.1	18.2	7.1	10.5	11.5	14.1
IT	-14.8	30.9	15.0	41.1	14.9	6.6	13.6	12.4
CY	.	.	27.3	34.6	.	19.1	16.3	13.8
LV	20.6	33.9	28.5	21.2	12.4	6.2	6.8	11.8
LT	14.9	.	86.0	6.8	13.7	8.7	14.1	15.1
LU	11.7	-9.9	25.5	32.1	4.2	4.0	12.4	7.8
HU	25.0	33.0	20.3	27.9	18.4	23.6	16.3	23.3
MT	.	.	36.2	42.1	.	.	51.1	-2.5
NL	22.9	8.7	17.6	11.6	10.6	8.4	6.0	4.6
AT	-9.5	22.8	57.4	26.5	9.0	12.2	14.9	15.4
PL	25.5	32.5	33.1	32.5	24.9	19.9	21.0	20.8
PT	23.9	32.6	22.6	163.8	7.3	7.8	8.1	-3.1
RO	59.9	9.1	32.4	87.8	23.8	36.3	29.4	29.8
SI	-12.6	23.2	15.9	22.5	7.9	9.7	10.7	12.5
SK	50.3	-6.8	20.7	136.3	25.6	10.7	29.2	14.6
FI	-8.4	57.9	9.7	31.6	-5.4	4.2	6.5	3.9
SE	45.6	16.9	28.9	23.4	10.6	6.4	-1.8	5.7
UK	-27.6	0.4	-	-	13.0	18.0	8.6	11.4
<b>Euro area</b>	6.7	27.3	34.1	40.0	6.3	.	10.2	8.6
<b>EU</b>	0.6	22.2	15.3	38.3	9.3	.	9.9	10.5

## 14.2 Increase/decrease in the number of payments at terminals (cont'd)

With cards issued by resident PSPs

(annual percentage changes)

	POS transactions at terminals provided by non-resident PSPs				E-money payments with cards on which e-money can be stored directly <sup>1)</sup>			
	2016	2017	2018	2019	2016	2017	2018	2019
BE	18.7	128.0	-6.3	27.4	97.3	-31.5	81.9	18.8
BG	25.5	28.3	39.3	32.9	-	-	-	-
CZ	8.3	36.3	364.9	32.4	-	-	-	-
DK	-58.5	16.5	18.5	4.4	-	-	-	-
DE	-21.1	26.9	22.0	31.3	-0.4	-7.9	-9.3	-13.0
EE	22.6	22.1	24.7	23.1	-	-	-	-
IE	23.2	33.6	26.7	-0.1	-	-	-	-
GR	0.7	15.7	50.4	31.5	-2.2	182.8	45.4	8.9
ES	43.3	64.5	22.1	28.3	-	-	-	-
FR	9.5	30.5	17.5	7.7	-69.0	61.2	-96.0	-65.3
HR	-	-	-	-	11.0	18.9	3.5	-47.3
IT	21.4	21.3	307.3	-37.9	-	-	-	-
CY	23.0	-62.3	307.6	46.5	-	-	-2.3	-2.4
LV	6.9	33.3	41.4	15.1	-	-	-	-
LT	35.7	41.9	37.3	30.9	-	-	-	-
LU	10.4	23.0	21.8	37.4	-	-	-	-
HU	27.3	30.8	-39.2	25.6	-	-	-	-
MT	-	-51.7	46.9	8.7	-	-	12.8	-38.3
NL	17.8	-0.7	82.8	35.6	-	-	-	-
AT	16.3	17.0	14.6	12.9	-	-	-	-
PL	37.5	47.4	46.8	33.7	-	-	-	-
PT	20.9	20.1	26.3	5.5	-	-	-	-
RO	32.3	24.9	26.1	28.6	-	-	-	-
SI	16.6	21.8	25.0	32.7	-	-	-	-
SK	28.2	23.0	38.6	24.9	-	-	133.3	3,014.3
FI	18.6	5.7	10.9	9.6	-	-	-	-
SE	15.1	28.3	-42.4	68.9	90.8	-24.2	-	-
UK	9.5	-6.2	7.7	0.5	-	-	-	-
<b>Euro area</b>	.	31.7	34.4	14.0	-20.3	4.9	-14.3	-3.3
<b>EU</b>	.	15.0	24.4	12.5	-12.9	2.7	-19.7	-8.1

1) Includes also remote payments with cards on which e-money can be stored directly.

## 14.3 Number of payments per terminal

At terminals provided by resident PSPs

(total for the period)

	POS transactions at terminals provided by resident PSPs										E-money payments with cards on which e-money can be stored directly <sup>1)</sup>				
	With cards issued by non-resident PSPs					With cards issued by resident PSPs									
	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019
BE	356.9	367.9	366.3	396.0	427.0	6,139.9	6,556.3	8,090.8	8,045.3	7,539.2	94.0	191.2	225.2	303.8	297.0
BG	.	.	.	182.7	243.4	.	.	.	671.6	749.4	.	.	.	0.0	0.0
CZ	197.1	229.7	262.7	305.3	351.1	3,613.4	4,072.5	4,471.4	4,275.4	4,277.1	.	.	.	0.0	0.0
DK	427.7	474.8	472.8	554.6	571.9	11,112.8	11,745.9	11,217.7	11,637.3	11,431.8	.	.	.	.	.
DE	272.3	296.1	340.8	596.3	787.6	2,329.2	2,445.4	2,328.1	2,815.4	3,188.8	75.3	67.7	61.5	59.8	64.7
EE	432.6	303.7	439.1	473.2	544.7	7,694.0	7,449.6	7,831.5	7,735.0	8,048.7	.	.	.	.	.
IE	1,837.2	2,054.9	2,280.4	2,556.3	3,568.1	1,684.7	1,508.7	1,642.3	1,757.2	2,124.9	.	.	.	.	.
GR	104.1	85.8	93.9	99.9	118.9	558.7	647.6	814.5	1,043.1	1,222.2	.	.	.	.	.
ES	195.7	220.6	257.5	292.9	395.9	1,895.9	1,970.4	2,096.2	2,261.7	2,407.8	.	.	.	.	.
FR	244.5	191.4	330.7	410.3	404.5	5,964.9	5,910.3	6,565.2	6,201.6	5,710.0	33,667.3	18.3	28.4	0.8	0.2
HR	395.6	309.1	353.4	429.2	521.9	2,108.9	2,202.1	2,175.1	2,514.8	2,951.0	.	.	.	.	.
IT	187.2	141.8	167.7	149.8	186.6	1,115.5	1,140.1	1,098.7	969.7	963.1	.	.	.	.	.
CY	.	.	.	484.1	611.7	.	.	.	1,850.4	1,976.8	.	.	.	.	.
LV	490.2	479.6	589.8	737.7	918.2	5,485.1	5,001.5	4,875.5	5,072.0	5,823.6	.	.	.	.	.
LT	219.2	231.2	.	846.8	912.7	4,009.1	4,181.7	4,261.0	4,787.0	5,560.1	.	.	.	.	.
LU	1,879.1	1,854.8	1,665.5	1,858.0	2,013.4	312.1	287.3	297.9	297.5	263.1	.	.	.	.	.
HU	210.8	243.0	265.3	302.5	381.3	3,432.9	3,749.3	3,804.8	4,198.1	5,102.4	.	.	.	0.0	0.0
MT	.	.	.	594.5	855.8	.	.	.	1,583.6	1,564.4	.	.	.	.	.
NL	181.8	202.1	211.1	240.9	286.5	7,248.0	7,253.9	7,558.9	7,780.3	8,674.4	.	.	.	.	.
AT	696.1	640.9	799.1	1,261.3	1,430.4	2,596.6	2,879.6	3,281.8	3,779.9	3,909.8	.	.	.	.	.
PL	107.0	117.7	132.6	140.1	161.1	5,339.0	5,848.0	5,959.3	5,720.8	5,997.9	.	.	.	.	.
PT	137.2	160.2	200.8	226.6	634.0	3,264.7	3,297.7	3,360.5	3,344.7	3,437.3	.	.	.	.	.
RO	63.6	90.7	82.6	103.8	173.6	1,516.9	1,675.5	1,906.0	2,340.9	2,706.4	0.0	.	.	0.1	0.0
SI	303.0	272.3	358.2	407.7	487.0	3,510.0	3,891.3	4,556.9	4,956.4	5,438.1	.	.	.	.	.
SK	152.4	209.0	195.5	219.9	482.8	3,722.3	4,265.9	4,739.2	5,707.3	6,074.4	.	.	0.1	0.1	3.2
FI	159.2	.	.	192.0	405.6	7,446.7	.	.	5,941.7	9,907.5	.	.	.	.	.
SE	620.2	643.7	767.4	907.9	1,224.8	12,985.7	10,241.4	11,115.5	10,017.5	11,576.6	.	.	.	.	.
UK	394.2	259.1	232.1	.	.	6,465.6	6,635.0	6,985.0	6,805.0	6,836.6	.	.	.	.	.
<b>Euro area</b>	.	278.3	323.4	386.7	500.7	.	3,007.3	.	3,076.4	3,090.9	.	.	17.7	13.8	12.5
<b>EU</b>	298.0	273.6	302.7	310.6	395.3	.	3,963.2	.	4,044.6	4,113.7	39.8	20.4	19.8	14.3	12.2

1) Includes also remote payments with cards on which e-money can be stored directly.



**14.4 Number of payments per card**  
**With cards issued by resident PSPs**  
 (total for the period)

	POS transactions at terminals provided by resident PSPs					POS transactions at terminals provided by non-resident PSPs					E-money payments with cards on which e-money can be stored directly				
	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019
BE	49.8	55.4	78.2	73.7	44.3	5.2	6.2	14.4	12.6	9.6	0.1	0.1	0.1	0.2	0.1
BG	7.2	8.2	11.6	14.0	17.5	1.8	2.2	2.8	3.9	5.2	0.0	0.0	0.0	0.0	0.0
CZ	43.9	50.7	58.9	63.5	69.3	3.5	3.8	5.1	23.1	29.1	0.0	0.0	0.0	0.0	0.0
DK	159.1	157.0	163.9	169.7	176.0	15.4	6.8	7.8	9.1	9.3	-	-	-	-	-
DE	21.1	22.2	22.4	25.9	27.9	2.3	1.8	2.2	2.6	3.3	0.2	0.2	0.2	0.2	0.1
EE	133.3	141.5	150.2	157.8	169.1	7.8	9.5	11.5	14.2	17.4	-	-	-	-	-
IE	36.7	38.8	46.3	54.5	86.9	32.9	37.1	50.3	60.3	58.4	.	.	.	0.0	0.0
GR	9.0	18.6	28.1	44.8	56.0	1.4	1.3	1.4	2.1	2.6	0.3	0.2	0.6	0.9	1.0
ES	37.3	39.4	41.3	44.2	48.8	1.5	2.0	3.1	3.5	4.4	0.0	0.0	0.0	0.0	0.0
FR	115.1	111.7	133.5	138.6	141.4	5.9	6.3	8.2	9.4	9.8	0.2	0.1	0.1	0.0	0.0
HR	25.5	27.0	29.6	34.3	36.1	-	-	-	-	-	0.5	0.5	0.6	0.7	0.3
IT	28.6	33.2	34.9	37.3	41.0	0.8	1.0	1.2	4.5	2.7	-	-	-	-	-
CY	.	.	37.1	41.4	47.0	7.8	9.3	3.4	13.3	19.5	.	.	.	0.3	0.3
LV	71.6	80.8	87.9	96.6	108.5	14.1	15.1	20.6	30.0	34.7	0.0	.	0.0	0.0	0.0
LT	53.4	61.7	69.8	81.3	94.0	5.4	7.5	11.0	15.4	20.3	-	-	.	0.0	-
LU	21.5	21.0	19.5	19.9	19.7	22.3	23.1	25.3	28.0	35.3	0.0	0.0	0.0	0.0	0.0
HU	42.8	50.7	61.5	69.8	85.7	3.9	4.9	6.3	3.7	4.7	.	.	.	0.0	0.0
MT	17.6	.	.	29.3	30.3	7.5	.	.	5.8	6.7	0.8	.	.	0.9	0.6
NL	99.6	111.4	119.6	124.3	124.7	7.5	8.9	8.8	15.7	20.4	0.0	0.0	0.0	0.0	0.0
AT	30.9	31.2	35.4	39.5	45.1	10.8	11.6	13.7	15.3	17.1	.	.	.	-	-
PL	70.6	84.2	95.2	109.2	126.9	2.0	2.7	3.7	5.1	6.6	-	-	-	-	-
PT	45.9	48.8	51.0	54.0	55.6	1.0	1.2	1.4	1.8	2.0	-	-	-	-	-
RO	14.7	17.1	22.5	27.5	34.1	1.4	1.7	2.0	2.4	3.0	0.0	0.0	0.0	0.0	0.0
SI	39.7	43.1	46.7	49.6	54.5	2.7	3.2	3.8	4.5	5.9	.	-	-	-	-
SK	36.7	45.0	52.5	65.4	74.3	4.8	6.0	7.8	10.4	12.9	-	-	0.0	0.0	0.0
FI	121.1	112.1	114.8	119.2	125.5	6.7	7.7	8.0	8.7	9.7	-	-	-	-	-
SE	109.9	125.5	138.5	142.2	155.8	7.6	9.1	12.1	7.3	12.7	0.2	0.3	0.2	0.0	0.0
UK	77.5	87.5	104.0	112.8	125.5	11.5	12.6	11.9	12.8	12.8	-	-	-	-	-
<b>Euro area</b>	.	51.6	.	61.3	63.2	3.8	.	.	7.0	7.5	0.1	0.1	.	0.1	0.1
<b>EU</b>	.	62.2	.	75.6	80.4	5.5	.	.	8.0	8.7	0.1	0.1	.	0.1	0.1

**15.1 Value of payments at terminals**  
**POS transactions at terminals provided by resident PSPs**  
(EUR billions; total for the period)

	With cards issued by non-resident PSPs					With cards issued by resident PSPs				
	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019
BE	4.2	4.1	4.3	4.6	5.0	60.9	62.1	83.0	75.9	73.8
BG	0.6	0.8	1.2	.	.	1.6	1.7	3.1	.	.
CZ	1.6	1.9	2.2	2.6	3.0	12.3	13.7	16.1	17.8	20.0
DK	3.5	3.0	3.1	3.5	3.5	57.2	47.3	48.8	49.5	51.2
DE	30.9	32.3	36.2	50.2	55.8	173.9	190.2	189.8	224.4	232.4
EE	0.5	0.4	0.6	0.6	0.6	3.9	4.2	4.6	4.9	5.3
IE	20.7	24.1	27.7	34.5	59.8	13.3	15.8	16.8	19.4	28.7
GR	3.6	4.5	5.4	6.4	7.0	7.6	13.9	17.0	24.9	27.8
ES	18.3	22.3	25.0	26.3	51.2	110.1	120.6	130.7	140.0	147.6
FR	33.4	22.0	34.2	40.7	39.1	396.2	361.0	424.6	438.1	441.6
HR	2.1	1.8	2.3	2.6	2.9	5.7	6.0	6.7	7.4	8.3
IT	37.6	31.0	37.6	43.8	51.4	152.6	168.8	173.9	192.2	206.1
CY	.	.	.	0.9	1.0	.	.	2.2	2.5	2.5
LV	0.5	0.5	0.7	0.8	0.9	2.4	2.7	2.9	3.1	3.5
LT	0.3	0.3	0.5	0.8	0.9	3.1	3.8	4.1	4.7	5.4
LU	10.2	13.0	15.1	19.1	24.5	2.7	2.8	2.9	3.1	3.2
HU	1.2	1.4	1.6	1.8	2.1	8.2	9.8	12.5	16.2	19.1
MT	.	.	.	0.6	0.7	0.9	.	.	1.4	1.3
NL	2.7	3.0	2.9	4.1	4.3	116.3	121.1	125.4	127.1	128.7
AT	7.6	7.5	8.6	10.5	11.9	19.7	20.2	21.4	22.7	24.4
PL	2.7	2.6	3.2	3.9	4.6	40.2	46.3	55.9	66.2	77.4
PT	3.0	3.4	4.2	4.7	9.4	48.2	51.8	56.7	61.7	58.9
RO	0.5	0.7	0.8	1.0	1.3	5.8	7.0	9.0	10.7	13.0
SI	0.7	0.6	0.8	0.9	0.9	4.1	4.3	4.7	5.2	5.7
SK	0.4	0.5	0.5	0.6	0.9	4.7	6.2	6.2	8.0	9.1
FI	1.1	1.0	1.3	1.3	1.7	34.6	31.8	31.6	32.3	32.8
SE	6.5	8.5	8.0	10.0	10.2	73.4	96.8	83.5	75.5	76.7
UK	41.8	11.7	-	-	-	821.2	781.8	807.6	827.4	871.1
<b>Euro area</b>	177.0	172.0	207.0	251.6	327.0	.	1,183.9	.	1,391.6	1,439.0
<b>EU</b>	237.5	204.4	229.5	278.4	356.5	.	2,194.4	.	2,464.9	2,578.9

## 15.1 Value of payments at terminals (cont'd)

With cards issued by resident PSPs

(EUR billions; total for the period)

	POS transactions at terminals provided by non-resident PSPs					E-money payments with cards on which e-money can be stored directly <sup>1)</sup>				
	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019
BE	8.4	9.8	19.6	17.1	19.2	0.1	0.2	0.2	0.2	0.2
BG	0.7	0.8	1.0	1.3	1.6	0.0	0.0	0.0	0.0	0.0
CZ	1.7	1.9	2.4	8.0	10.0	0.0	0.0	0.0	0.0	0.0
DK	7.6	3.1	4.2	4.5	4.4	-	-	-	-	-
DE	24.9	19.8	24.6	27.3	31.5	0.1	0.1	0.1	0.1	0.1
EE	0.5	0.6	0.7	0.8	0.9	-	-	-	-	-
IE	10.5	12.5	15.3	18.4	19.5	0.0	0.0	0.0	0.0	0.0
GR	1.0	1.2	1.3	1.6	1.8	0.1	0.1	0.3	0.3	0.3
ES	6.6	8.3	12.4	14.0	16.4	0.0	0.0	0.0	0.0	0.0
FR	26.0	30.0	36.6	40.8	42.4	0.1	0.4	0.6	0.0	0.0
HR	-	-	-	-	-	0.0	0.0	0.0	0.1	0.1
IT	4.8	5.4	5.9	23.4	13.9	-	-	-	-	-
CY	0.9	0.9	0.4	1.3	1.7	.	.	.	0.0	0.0
LV	1.2	1.2	1.3	1.4	1.5	0.0	.	0.0	0.0	0.0
LT	0.8	0.9	1.2	1.5	1.9	-	-	.	0.0	-
LU	3.9	3.9	4.5	5.0	6.0	0.0	0.0	0.0	0.0	0.0
HU	1.4	1.7	2.1	1.3	1.3	.	.	.	.	0.0
MT	0.5	0.5	0.3	0.4	0.5	0.0	.	.	0.0	0.0
NL	16.8	18.7	17.0	35.1	69.3	0.0	0.0	0.0	0.0	0.0
AT	8.8	10.2	11.4	12.8	13.7	.	.	.	-	-
PL	3.5	4.1	5.3	6.9	8.9	-	-	-	-	-
PT	1.1	1.3	1.5	1.7	1.8	-	-	-	-	-
RO	1.1	1.4	1.6	1.9	2.2	0.0	0.0	0.0	0.0	.
SI	0.5	0.5	0.6	0.7	0.8	.	.	.	-	-
SK	1.0	1.3	1.5	1.8	2.1	-	-	0.0	0.0	0.0
FI	3.1	3.5	3.5	3.7	3.5	-	-	-	-	-
SE	8.2	9.4	11.5	6.1	8.0	0.0	0.0	0.0	0.0	0.0
UK	88.7	83.3	73.4	77.7	76.0	-	-	-	-	-
<b>Euro area</b>	<b>121.3</b>	<b>130.6</b>	<b>159.7</b>	<b>208.9</b>	<b>248.3</b>	<b>0.5</b>	<b>1.0</b>	<b>1.3</b>	<b>0.7</b>	<b>0.6</b>
<b>EU</b>	<b>234.1</b>	<b>236.3</b>	<b>261.2</b>	<b>316.4</b>	<b>360.9</b>	<b>0.5</b>	<b>1.0</b>	<b>1.3</b>	<b>0.7</b>	<b>0.7</b>

1) Includes also remote payments with cards on which e-money can be stored directly.

**15.2 Increase/decrease in the real value of payments at terminals**  
**POS transactions at terminals provided by resident PSPs**  
(annual percentage changes; HICP-adjusted)

	With cards issued by non-resident PSPs				With cards issued by resident PSPs			
	2016	2017	2018	2019	2016	2017	2018	2019
BE	-4.7	3.7	3.8	7.0	-0.2	30.9	-10.6	-3.5
BG	52.1	43.4	4.6	29.9	7.3	81.0	-15.9	16.1
CZ	10.0	13.3	13.2	12.2	8.8	11.8	5.7	9.1
DK	-15.9	4.8	10.2	0.4	-17.7	2.2	1.1	2.8
DE	2.8	10.4	36.1	9.6	7.6	-1.7	16.3	2.0
EE	-20.9	31.9	0.0	4.0	5.4	5.6	3.9	5.5
IE	16.6	14.6	23.5	71.1	18.4	5.9	14.6	46.4
GR	23.1	20.4	18.3	7.0	80.9	21.4	45.7	10.2
ES	19.7	11.1	3.9	92.9	8.0	7.1	5.8	4.6
FR	-34.8	53.8	16.9	-5.5	-9.6	16.2	1.3	-0.8
HR	-12.6	19.1	14.7	9.6	3.9	8.1	9.7	9.6
IT	-17.8	20.0	15.2	16.7	10.1	2.0	9.2	6.7
CY	.	.	13.0	10.6	.	16.0	12.2	1.8
LV	-0.3	28.9	19.3	6.2	11.1	5.2	4.2	9.7
LT	9.7	47.6	47.8	6.3	21.6	4.3	11.7	13.3
LU	25.8	13.7	24.5	25.7	1.5	2.3	7.5	0.6
HU	14.9	17.3	11.3	14.9	18.4	24.3	29.8	15.6
MT	.	.	22.8	13.8	.	.	49.7	-7.4
NL	11.7	-4.7	35.7	2.1	3.3	2.3	-0.4	-1.5
AT	-2.3	11.3	19.7	12.0	0.8	3.4	4.5	5.5
PL	-2.5	17.9	22.5	16.2	19.2	15.7	17.5	14.5
PT	11.7	20.1	11.0	100.4	6.5	7.9	8.1	-4.9
RO	40.0	12.2	15.1	28.1	22.0	26.3	17.9	19.1
SI	-15.6	20.1	19.3	-1.4	4.6	7.5	9.1	7.7
SK	38.4	-2.7	14.5	46.0	30.9	-1.0	25.5	10.3
FI	-13.7	34.2	0.1	30.9	-9.1	-1.0	0.8	0.6
SE	29.9	-6.1	31.2	3.1	31.4	-13.7	-5.8	3.2
UK	-68.8	-	-	-	5.8	7.3	1.3	3.1
<b>Euro area</b>	-3.9	18.8	19.7	28.3	1.2	.	5.5	2.1
<b>EU</b>	-14.9	10.5	19.4	26.1	-0.5	.	3.6	3.0

## 15.2 Increase/decrease in the real value of payments at terminals (cont'd)

With cards issued by resident PSPs  
(annual percentage changes; HICP-adjusted)

	POS transactions at terminals provided by non-resident PSPs				E-money payments with cards on which e-money can be stored directly <sup>1)</sup>			
	2016	2017	2018	2019	2016	2017	2018	2019
BE	14.49	95.51	-14.64	10.90	254.20	29.78	-28.58	7.92
BG	18.62	16.32	29.31	19.66	-	-	-	-
CZ	11.39	22.65	212.10	21.97	-	-	-	-
DK	-58.74	31.70	6.69	-1.75	-	-	-	-
DE	-21.99	22.73	9.19	13.66	2.33	-11.45	-6.68	-12.17
EE	13.18	15.08	12.19	14.98	-	-	-	-
IE	19.49	21.52	18.85	4.96	-	-	-	-
GR	13.87	10.06	24.95	13.40	-5.53	113.37	12.49	-9.31
ES	25.03	47.63	11.53	15.97	-	-	-	-
FR	14.66	20.57	9.18	2.38	665.28	42.72	-97.98	-66.10
HR	-	-	-	-	64.44	3.94	16.84	7.58
IT	12.11	7.67	295.28	-41.18	-	-	-	-
CY	9.82	-59.52	230.13	32.25	-	-	-14.94	-13.27
LV	-5.38	8.52	6.21	3.52	-	-	-	-
LT	16.12	25.05	24.75	25.35	-	-	-	-
LU	-2.24	14.57	7.84	18.55	-	-	-	-
HU	19.23	17.69	-38.94	3.12	-	-	-	-
MT	7.71	-43.78	32.35	8.00	-	-	101.98	-61.64
NL	10.80	-10.18	102.68	92.11	-	-	-	-
AT	13.72	9.79	10.39	4.74	-	-	-	-
PL	20.24	23.89	30.68	26.61	-	-	-	-
PT	14.44	10.50	16.03	4.62	-	-	-	-
RO	26.82	12.86	14.64	15.40	-	-	-	-
SI	8.20	14.04	17.65	17.56	-	-	-	-
SK	25.08	11.57	20.90	9.20	-	-	67.47	1,009.91
FI	11.55	0.83	2.49	-5.71	-	-	-	-
SE	14.27	22.87	-45.01	34.14	71.50	-34.45	-	-
UK	4.34	-8.45	4.60	-4.17	-	-	-	-
<b>Euro area</b>	6.50	20.74	28.85	17.38	88.15	30.84	-48.27	-6.51
<b>EU</b>	-0.16	8.78	19.26	12.27	87.00	29.25	-45.99	-5.69

1) Includes also remote payments with cards on which e-money can be stored directly.

## 15.3 Value of payments per terminal

At terminals provided by resident PSPs

(EUR thousands; total for the period)

	POS transactions at terminals provided by resident PSPs										E-money payments with cards on which e-money can be stored directly <sup>1)</sup>				
	With cards issued by non-resident PSPs					With cards issued by resident PSPs									
	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019
BE	23.0	21.5	20.2	21.2	21.2	332.5	326.5	386.7	348.4	314.7	3.1	11.7	26.7	14.5	13.0
BG	.	.	.	8.5	10.1	.	.	.	17.1	18.2	.	.	.	0.0	0.0
CZ	11.5	12.5	13.9	14.3	14.4	85.6	92.3	101.1	96.9	95.3	.	.	.	0.0	0.0
DK	25.1	24.2	23.2	25.1	23.6	408.3	386.2	359.8	357.7	344.7	.	.	.	.	.
DE	24.6	25.0	26.1	36.9	41.7	138.2	147.1	136.6	165.2	173.6	0.4	0.3	0.3	0.3	0.3
EE	16.8	12.3	16.6	15.9	16.3	122.5	120.1	128.9	128.5	133.8	.	.	.	.	.
IE	145.7	131.1	140.1	150.0	190.8	93.9	85.7	84.7	84.1	91.6	0.0	.	.	.	.
GR	16.4	10.5	9.9	9.5	9.3	34.9	32.8	31.2	36.8	37.0	.	.	.	.	.
ES	13.3	14.9	15.9	16.0	29.2	79.7	80.6	83.2	85.2	84.3	.	.	.	.	.
FR	22.3	14.8	21.1	22.3	18.7	264.3	242.3	261.5	239.5	211.1	92.9	1.3	1.7	0.0	0.0
HR	20.1	17.4	19.0	22.9	26.2	55.2	57.0	56.3	65.1	74.3	.	.	.	.	.
IT	19.0	13.9	15.3	13.8	14.3	77.1	75.8	70.6	60.6	57.4	.	.	.	.	.
CY	.	.	.	34.5	36.1	.	.	.	92.0	88.6	.	.	.	.	.
LV	15.8	13.1	15.8	18.8	21.0	76.4	70.3	69.4	72.2	83.0	.	.	.	.	.
LT	6.6	6.8	9.8	14.5	16.0	65.8	74.8	76.0	85.1	99.9	.	.	.	.	.
LU	68.9	77.8	89.6	101.0	106.0	18.0	16.4	17.0	16.6	13.9	.	.	.	.	.
HU	10.4	11.2	11.1	11.7	13.5	73.0	80.8	84.9	104.1	121.0	.	.	.	0.0	0.0
MT	.	.	.	37.8	44.1	.	.	.	88.4	83.9	.	.	.	.	.
NL	6.1	6.2	5.8	7.7	8.6	261.5	246.3	245.1	241.2	260.3	.	.	.	.	.
AT	51.7	52.2	60.3	73.6	75.3	134.2	139.8	150.2	160.0	154.1	.	.	.	.	.
PL	5.9	4.8	5.1	5.0	5.1	86.3	87.3	89.5	84.1	85.4	.	.	.	.	.
PT	10.6	11.3	13.0	13.4	28.6	168.3	170.3	176.4	176.6	178.8	.	.	.	.	.
RO	3.7	4.6	4.4	4.8	5.6	40.4	43.5	46.3	52.3	56.6	0.0	.	.	0.0	0.0
SI	19.7	17.2	22.5	26.7	26.2	107.7	116.4	136.1	147.9	158.4	.	.	.	.	.
SK	7.2	9.1	9.0	9.8	13.7	87.7	104.9	106.3	126.8	134.0	.	.	0.0	0.0	0.3
FI	7.2	.	.	6.5	13.8	225.6	.	.	160.1	261.2	.	.	.	.	.
SE	35.4	32.9	31.5	36.4	40.4	399.1	375.5	330.4	274.1	304.5	.	.	.	.	.
UK	21.3	5.4	.	.	.	419.3	362.4	334.1	307.2	291.7	.	.	.	.	.
<b>Euro area</b>	.	19.5	21.5	23.3	28.0	.	134.5	.	128.7	123.1	.	.	0.4	0.2	0.2
<b>EU</b>	20.8	16.3	16.6	17.9	21.1	.	175.4	.	158.8	152.9	0.3	0.3	0.4	0.2	0.2

1) Includes also remote payments with cards on which e-money can be stored directly.

**15.4 Value of payments per card**  
**With cards issued by resident PSPs**  
 (EUR; total for the period)

	POS transactions at terminals provided by resident PSPs					POS transactions at terminals provided by non-resident PSPs					E-money payments with cards on which e-money can be stored directly				
	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019
BE	2,697.3	2,759.1	3,739.6	3,189.8	1,848.9	372.3	437.0	884.7	720.6	480.2	2.3	8.2	11.1	7.6	4.9
BG	218.8	224.1	409.3	356.6	424.9	99.6	112.8	132.4	177.4	217.8	0.0	0.0	0.0	0.0	0.0
CZ	1,040.9	1,149.8	1,330.3	1,438.9	1,543.2	140.8	159.3	202.1	645.3	773.5	0.0	0.0	0.0	0.0	0.0
DK	5,846.4	5,161.1	5,256.1	5,217.9	5,307.0	773.8	342.4	449.3	470.9	457.7	-	-	-	-	-
DE	1,248.8	1,332.8	1,314.5	1,521.8	1,519.8	179.0	138.5	170.5	185.3	206.2	1.0	1.0	0.9	0.8	0.7
EE	2,121.2	2,281.1	2,472.0	2,622.0	2,811.1	270.5	312.4	369.0	422.4	493.5	-	-	-	-	-
IE	2,042.9	2,206.3	2,385.0	2,607.5	3,744.0	1,611.9	1,756.9	2,179.3	2,470.8	2,542.9	0.0	0.0	0.0	0.0	0.0
GR	562.9	945.8	1,078.0	1,579.2	1,695.7	74.3	78.6	81.2	102.0	112.7	9.8	8.6	17.2	19.4	17.1
ES	1,567.2	1,610.8	1,641.1	1,664.4	1,709.3	93.4	111.2	156.1	166.9	189.9	0.0	0.0	0.0	0.0	0.0
FR	5,099.9	4,577.5	5,317.0	5,353.2	5,227.1	334.5	380.8	458.9	498.1	501.9	0.7	5.0	7.1	0.1	0.0
HR	668.0	697.4	764.9	887.1	909.0	-	-	-	-	-	3.1	5.2	5.5	6.8	6.8
IT	1,977.4	2,209.2	2,242.9	2,333.0	2,444.9	62.0	70.5	75.5	284.4	164.3	-	-	-	-	-
CY	.	.	1,891.5	2,058.2	2,104.7	777.1	830.5	325.9	1,043.7	1,386.4	.	.	.	12.6	11.0
LV	997.7	1,135.8	1,251.3	1,373.9	1,546.5	517.4	501.6	570.3	638.5	678.2	0.0	.	0.0	0.0	0.0
LT	875.9	1,103.3	1,244.4	1,444.3	1,688.4	216.9	260.9	352.7	457.0	591.3	-	-	.	0.0	-
LU	1,242.6	1,202.0	1,113.6	1,107.8	1,042.2	1,828.4	1,702.9	1,766.7	1,762.5	1,954.5	0.0	0.0	0.0	0.0	0.0
HU	911.0	1,091.4	1,371.0	1,731.4	2,033.3	156.9	189.4	225.3	133.8	140.2	-	.	.	0.0	0.0
MT	1,054.2	.	.	1,632.9	1,627.7	584.6	620.3	.	484.3	563.2	21.9	.	.	38.3	15.8
NL	3,595.5	3,782.4	3,877.8	3,851.5	3,743.4	517.9	584.1	525.6	1,062.6	2,013.7	0.0	0.0	0.0	0.0	0.0
AT	1,597.1	1,514.4	1,620.6	1,670.8	1,775.4	713.4	763.2	867.1	944.2	995.9	.	.	.	-	-
PL	1,141.3	1,257.0	1,429.4	1,605.3	1,805.7	99.3	110.3	134.4	167.8	208.8	-	-	-	-	-
PT	2,364.9	2,517.6	2,679.4	2,850.9	2,891.2	55.7	63.8	69.5	79.4	88.6	-	-	-	-	-
RO	392.5	442.9	547.2	614.2	713.5	75.3	88.4	97.5	106.4	119.9	0.0	0.0	0.0	0.0	0.0
SI	1,217.1	1,290.1	1,393.9	1,480.6	1,587.3	137.9	151.3	173.4	198.6	232.4	.	.	.	-	-
SK	864.5	1,107.1	1,179.0	1,453.4	1,639.1	191.7	234.6	281.5	334.2	373.1	-	-	0.2	0.3	3.4
FI	3,669.0	3,298.8	3,226.0	3,210.7	3,308.0	326.5	360.2	358.9	363.1	350.6	-	-	-	-	-
SE	3,376.5	4,600.8	4,115.2	3,891.1	4,097.1	375.8	445.4	567.2	313.2	428.8	0.0	0.0	0.0	0.0	0.0
UK	5,023.5	4,778.0	4,974.8	5,092.7	5,353.9	542.8	509.2	452.4	478.4	467.4	-	-	-	-	-
<b>Euro area</b>	.	2,305.3	.	2,565.8	2,515.4	241.5	254.2	.	385.1	434.1	1.0	1.9	.	1.2	1.1
<b>EU</b>	.	2,752.7	.	2,970.2	2,988.0	298.7	296.4	.	381.3	418.2	0.7	1.3	.	0.9	0.8

## 16.1 Participation in selected payment systems (end of period)

	Number of participants					of which: Direct participants				
	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019
<b>A. PROCESSING THE EURO</b>										
<b>I. LVPS</b>										
<b>1. TARGET2</b>										
TARGET2 as a whole	2,269	2,385	2,350	2,326	2,136	1,603	1,775	.	1,694	1,570
<b>EURO AREA</b>										
RECOUR & TARGET2-BE	46	19	71	79	76	15	19	19	19	18
TARGET2-DE	865	989	959	941	803	719	848	816	802	683
TARGET2-EE	15	15	14	13	13	15	15	14	13	13
TARGET2-IE	21	20	22	.	.	12	14	.	.	.
HERMES & TARGET2-GR	34	33	30	33	35	28	28	25	28	32
TARGET2-ES	175	167	155	152	151	92	89	83	77	74
TBF & TARGET2-FR	317	329	327	325	319	123	133	138	140	138
TARGET2-IT	156	148	131	124	113	100	99	89	85	83
TARGET2-CY	25	25	24	24	23	21	21	21	21	19
TARGET2-LV	27	26	23	22	22	27	26	23	22	22
TARGET2-LT	14	14	13	13	15	14	14	13	13	15
TARGET2-LU	75	83	80	80	73	37	45	44	51	48
TARGET2-MT	7	9	11	11	14	7	9	11	11	14
TARGET2-NL	105	105	100	97	67	63	66	60	60	55
HOAM.AT, ASTI & TARGET2-AT	99	94	86	90	92	99	94	86	90	92
TARGET2-PT	54	50	51	52	52	42	41	42	42	42
TARGET2-SI	24	20	18	18	19	24	20	18	18	19
TARGET2-SK	33	35	34	36	36	33	35	34	36	36
BoF-RTGS & TARGET2-FI	25	26	26	27	28	23	24	24	25	26
EPM & TARGET2-ECB EU	6	6	6	6	7	6	6	6	6	7
<b>EU NON-EA</b>										
TARGET2-BG	25	24	24	26	26	25	24	24	23	22
TARGET2-DK	75	75	74	69	61	32	32	31	30	27
TARGET2-HR	-	27	26	23	22	-	27	26	23	22
TARGET2-PL	22	22	22	21	20	22	22	22	21	20
TARGET2-RO	24	24	23	23	23	24	24	23	23	23
<b>2. NON-TARGET</b>										
<b>EURO AREA</b>										
Finland										
POPS	12	11	11	10	10	10	9	9	8	8
<b>3. EUROPEAN UNION</b>										
EURO1/STEP1	183	168	158	149	135	183	168	158	149	135
<b>II. MULTI-CURRENCY SYSTEMS</b>										
CLS	66	68	69	73	75	64	66	67	71	73
<b>III. RETAIL SYSTEMS</b>										
<b>EURO AREA</b>										
Belgium										
CEC	59	56	53	52	49	14	14	13	13	13
Germany										
RPS	186	191	198	190	192	186	191	198	190	192



## 16.1 Participation in selected payment systems (cont'd)

(end of period)

	Number of participants					of which: Direct participants				
	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019
<b>A. PROCESSING THE EURO (cont.)</b>										
<b>III. RETAIL SYSTEMS (cont.)</b>										
<b>EURO AREA (cont.)</b>										
<b>Ireland</b>										
IPCC	.	.	.	10	10	.	.	.	10	10
<b>Greece</b>										
DIAS	34	34	35	36	43	23	24	24	24	25
ACO	23	24	24	23	23	23	24	24	23	23
<b>Spain</b>										
SNCE	164	153	151	141	141	16	16	17	15	15
<b>France</b>										
CORE	367	363	362	356	367	10	10	10	10	10
SEPA EU	-	363	362	356	367	-	363	362	356	367
<b>Italy</b>										
Italian CSMs	72	69	64	60	58	72	69	64	60	58
<b>Cyprus</b>										
Cyprus Clearing House for cheques	19	20	18	17	16	19	20	18	17	16
JCC Cards Payment System	.	.	.	.	.	.	.	.	.	.
Cyprus SEPA Direct Debits System	11	12	12	12	12	11	.	.	.	.
<b>Latvia</b>										
EKS	20	19	18	17	15	18	17	16	15	14
Worldline Latvia CSM	-	-	11	9	11	-	-	11	9	11
<b>Lithuania</b>										
LITAS-MMS	16	-	-	-	-	16	-	-	-	-
CENTROlink	5	12	12	14	17	5	12	12	14	17
<b>Malta</b>										
Malta Clearing House	11	12	12	12	12	11	12	12	12	12
<b>Netherlands</b>										
equensWorldline	27	28	25	25	25	27	28	25	25	25
<b>Austria</b>										
CS	100	87	76	73	73	60	65	62	60	61
<b>Portugal</b>										
SICOI	63	63	63	63	62	34	35	33	36	36
<b>Slovenia</b>										
SEPA IKP System	21	-	-	-	-	21	-	-	-	-
SEPA IDD Core System	19	-	-	-	-	19	-	-	-	-
SEPA IDD B2B System	11	-	-	-	-	11	-	-	-	-
SIMP-PS payment system	-	18	16	16	16	-	18	16	16	16
BIPS payment system	-	-	-	-	16	-	-	-	-	16
<b>Slovakia</b>										
SIPS	25	26	24	25	25	25	26	24	25	25
<b>Finland</b>										
ARPP	-	-	1	3	3	-	-	1	3	3
<b>EU NON-EA</b>										
<b>Bulgaria</b>										
BISERA7-EUR	13	16	16	15	15	13	16	16	15	14
<b>Croatia</b>										
EuroNKS	-	26	25	23	22	-	26	25	23	22
<b>Poland</b>										
EuroELIXIR	594	593	590	584	570	21	20	20	20	19
<b>EUROPEAN UNION</b>										
STEP2 ICT Service	-	-	-	-	-	-	-	-	-	-
STEP2 SCT Service	4,825	4,844	4,877	4,889	4,896	136	138	143	142	151
STEP2 SDD CORE Service	3,922	3,910	3,926	3,902	3,867	102	109	108	111	114
STEP2 SDD B2B Service	3,408	3,373	3,373	3,354	3,315	90	94	93	95	95

## 16.1 Participation in selected payment systems (cont'd)

(end of period)

	Number of participants					of which: Direct participants				
	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019
<b>B. PROCESSING OTHER CURRENCIES</b>										
<b>I. LVPS</b>										
<b>EU NON-EA</b>										
<b>Bulgaria</b>										
RINGS	32	31	31	30	28	32	31	31	30	28
<b>Czech Republic</b>										
CERTIS	52	51	52	53	55	52	51	52	53	55
<b>Denmark</b>										
KRONOS DKK	94	91	88	89	-	94	91	88	89	-
Kronos2	-	-	-	94	95	-	-	-	94	95
<b>Croatia</b>										
Croatian Large Value Payment System	31	30	29	25	24	31	30	29	25	24
<b>Hungary</b>										
VIBER	159	123	62	62	46	45	46	38	38	36
<b>Poland</b>										
SORBNET2	48	49	49	48	49	48	49	49	48	49
<b>Romania</b>										
REGIS	45	45	42	40	40	45	45	42	40	40
<b>Sweden</b>										
RIX	29	29	32	34	37	29	29	32	34	37
<b>United Kingdom</b>										
CHAPS Sterling	-	24	31	34	33	22	24	31	34	33
<b>II. RETAIL SYSTEMS</b>										
<b>EU NON-EA</b>										
<b>Bulgaria</b>										
BISERA	30	29	29	31	30	30	29	29	28	26
BORICA	28	27	30	30	29	25	24	24	24	21
<b>Denmark</b>										
The Sumclearing DKK	89	87	85	82	82	53	52	54	54	54
The IntradagClearing	89	87	85	82	82	53	52	54	54	54
Straksclearing	83	78	77	75	74	47	45	48	48	47
<b>Croatia</b>										
National Clearing System	30	29	28	24	23	30	29	28	24	23
<b>Hungary</b>										
ICS	158	122	61	61	43	38	38	35	35	32
<b>Poland</b>										
ELIXIR	620	619	618	612	602	40	41	40	40	39
Express ELIXIR	9	11	13	15	17	9	11	13	15	17
BlueCash	76	92	105	117	118	76	92	105	117	118
BLIK	18	22	25	31	33	18	22	25	31	33
KSR	14	13	13	13	12	14	13	13	13	12
<b>Romania</b>										
SENT	39	40	38	37	37	39	40	38	37	37
<b>Sweden</b>										
Bankgirot	22	23	23	25	27	22	23	23	25	27
Dataclearing	29	31	32	32	33	29	30	31	32	33
<b>United Kingdom</b>										
Cheque and Credit Clearings	11	-	-	-	20	11	11	11	10	20
BACS	-	16	22	24	28	16	16	22	24	28
Faster Payments Service	-	-	20	30	32	10	12	20	30	32
LINK	-	-	-	-	-	-	-	-	-	-

## 16.1 Participation in selected payment systems (cont'd)

(end of period)

	Concentration ratio in terms of volume (percentages)					Concentration ratio in terms of value (percentages)				
	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019
<b>A. PROCESSING THE EURO</b>										
<b>I. LVPS</b>										
<b>1. TARGET2</b>										
TARGET2 as a whole	-	-	-	-	-	17	18	19	20	-
<b>EURO AREA</b>										
RECOUR & TARGET2-BE	94	94	95	96	96	91	91	93	94	94
TARGET2-DE	53	51	51	48	50	46	44	42	39	42
TARGET2-EE	96	98	98	95	90	91	88	89	85	89
TARGET2-IE	-	-	-	-	-	84	85	84	86	84
HERMES & TARGET2-GR	84	86	86	87	87	91	92	79	89	90
TARGET2-ES	64	59	60	74	76	62	63	62	71	73
TBF & TARGET2-FR	56	61	63	62	64	66	67	69	65	54
TARGET2-IT	45	43	45	46	48	45	42	47	48	47
TARGET2-CY	84	84	84	84	84	90	90	90	90	90
TARGET2-LV	48	59	64	68	74	78	77	78	74	59
TARGET2-LT	85	89	84	86	90	87	96	89	87	89
TARGET2-LU	72	73	71	73	75	83	86	79	76	78
TARGET2-MT	99	97	96	93	91	100	100	99	98	97
TARGET2-NL	80	81	83	89	71	71	80	85	89	75
HOAM.AT, ASTI & TARGET2-AT	41	46	54	58	59	35	27	39	49	52
TARGET2-PT	65	71	74	74	69	54	58	59	62	61
TARGET2-SI	56	53	67	64	62	83	72	78	77	73
TARGET2-SK	68	70	71	68	25	55	54	55	56	22
BoF-RTGS & TARGET2-FI	80	79	80	80	78	80	84	84	84	85
EPM & TARGET2-ECB EU	-	-	-	-	-	100	100	100	100	100
<b>EU NON-EA</b>										
TARGET2-BG	65	66	70	68	70	93	94	94	95	97
TARGET2-DK	79	83	82	82	87	98	99	99	98	99
TARGET2-HR	-	68	73	77	78	-	79	70	75	77
TARGET2-PL	77	81	82	83	82	67	71	71	72	76
TARGET2-RO	76	81	61	67	71	78	78	80	81	82
<b>2. NON-TARGET</b>										
<b>EURO AREA</b>										
<b>Finland</b>										
POPS	93	93	94	95	95	94	94	94	94	94
<b>3. EUROPEAN UNION</b>										
EURO1/STEP1	34	36	37	37	39	51	49	50	49	49
<b>II. MULTI-CURRENCY SYSTEMS</b>										
CLS	49	49	46	47	45	37	37	37	38	37
<b>III. RETAIL SYSTEMS</b>										
<b>EURO AREA</b>										
<b>Belgium</b>										
CEC	88	88	84	84	85	86	86	84	84	84
<b>Germany</b>										
RPS	36	38	41	36	44	37	36	38	38	37

## 16.1 Participation in selected payment systems (cont'd)

(end of period)

	Concentration ratio in terms of volume (percentages)					Concentration ratio in terms of value (percentages)				
	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019
<b>A. PROCESSING THE EURO (cont.)</b>										
<b>III. RETAIL SYSTEMS (cont.)</b>										
<b>EURO AREA (cont.)</b>										
<b>Ireland</b>										
IPCC	99	99	99	100	99	99	98	98	98	100
<b>Greece</b>										
DIAS	90	93	96	95	95	96	85	94	90	93
ACO	85	89	90	92	92	84	81	89	92	90
<b>Spain</b>										
SNCE	71	71	71	70	72	64	66	66	67	69
<b>France</b>										
CORE	83	83	84	86	86	75	74	74	75	75
SEPA EU	-	-	85	84	84	-	-	-	-	-
<b>Italy</b>										
Italian CSMs	54	31	30	31	32	33	30	34	39	42
<b>Cyprus</b>										
Cyprus Clearing House for cheques	87	87	86	88	86	78	78	76	81	76
JCC Cards Payment System	.	.	.	.	.	.	.	.	.	.
Cyprus SEPA Direct Debits System	.	.	.	.	.	.	.	.	.	.
<b>Latvia</b>										
EKS	67	67	66	70	63	49	48	48	50	51
Worldline Latvia CSM	-	-	99	100	100	-	-	97	99	100
<b>Lithuania</b>										
LITAS-MMS	88	-	-	-	-	82	-	-	-	-
CENTROlink	100	83	91	81	82	100	88	95	77	67
<b>Malta</b>										
Malta Clearing House	95	95	95	95	92	94	94	94	94	90
<b>Netherlands</b>										
equensWorldline	99	99	99	98	99	89	94	95	94	93
<b>Austria</b>										
CS	70	72	73	73	73	65	66	65	65	66
<b>Portugal</b>										
SICOI	80	81	82	82	81	75	76	77	77	78
<b>Slovenia</b>										
SEPA IKP System	63	-	-	-	-	62	-	-	-	-
SEPA IDD Core System	75	-	-	-	-	74	-	-	-	-
SEPA IDD B2B System	84	-	-	-	-	87	-	-	-	-
SIMP-PS payment system	-	61	71	70	73	-	62	66	65	66
BIPS payment system	-	-	-	-	70	-	-	-	-	64
<b>Slovakia</b>										
SIPS	75	75	75	74	74	74	76	76	76	76
<b>Finland</b>										
ARPP	-	-	100	100	100	-	-	100	100	100
<b>EU NON-EA</b>										
<b>Bulgaria</b>										
BISERA7-EUR	92	91	93	91	82	95	92	93	92	84
<b>Croatia</b>										
EuroNKS	-	86	85	86	86	-	86	88	88	88
<b>Poland</b>										
EuroELIXIR	83	80	76	73	70	82	80	82	77	75
<b>EUROPEAN UNION</b>										
STEP2 ICT Service	-	-	-	-	-	-	-	-	-	-
STEP2 SCT Service	45	43	42	40	39	35	35	36	36	35
STEP2 SDD CORE Service	62	65	65	65	64	58	61	61	60	59
STEP2 SDD B2B Service	54	54	55	54	50	58	53	53	53	52

## 16.1 Participation in selected payment systems (cont'd)

(end of period)

	Concentration ratio in terms of volume (percentages)					Concentration ratio in terms of value (percentages)				
	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019
<b>B. PROCESSING OTHER CURRENCIES</b>										
<b>I. LVPS</b>										
<b>EU NON-EA</b>										
<b>Bulgaria</b>										
RINGS	52	52	51	52	57	79	77	75	76	78
<b>Czech Republic</b>										
CERTIS	-	-	-	-	-	-	-	-	-	-
<b>Denmark</b>										
KRONOS DKK	82	83	87	88	-	78	77	77	74	-
Kronos2	-	-	-	84	85	-	-	-	78	78
<b>Croatia</b>										
Croatian Large Value Payment System	72	77	78	80	83	58	51	43	42	44
<b>Hungary</b>										
VIBER	56	53	54	54	55	59	56	51	48	51
<b>Poland</b>										
SORBNET2	57	57	55	54	56	61	63	64	64	64
<b>Romania</b>										
REGIS	52	54	55	57	62	56	69	64	62	64
<b>Sweden</b>										
RIX	88	88	90	89	89	83	80	70	70	69
<b>United Kingdom</b>										
CHAPS Sterling	73	75	72	66	65	63	67	62	60	61
<b>II. RETAIL SYSTEMS</b>										
<b>EU NON-EA</b>										
<b>Bulgaria</b>										
BISERA	51	53	54	56	56	62	61	60	62	64
BORICA	67	67	70	67	66	67	68	68	66	65
<b>Denmark</b>										
The Sumclearing DKK	-	-	-	-	-	-	-	-	-	-
The IntradagClearing	78	76	75	74	73	78	78	77	76	75
Straksclearing	95	96	95	75	73	73	71	71	68	67
<b>Croatia</b>										
National Clearing System	70	70	72	73	75	64	66	67	68	72
<b>Hungary</b>										
ICS	61	61	62	65	64	56	56	53	57	59
<b>Poland</b>										
ELIXIR	54	55	57	58	60	50	51	53	54	56
Express ELIXIR	97	91	83	83	80	92	85	80	76	73
BlueCash	96	94	91	86	87	89	90	88	83	87
BLIK	98	97	96	91	85	99	98	96	92	85
KSR	89	91	93	94	97	94	96	97	97	99
<b>Romania</b>										
SENT	58	59	61	62	64	57	58	59	60	61
<b>Sweden</b>										
Bankgirot	-	-	-	-	-	-	-	-	-	-
Dataclearing	-	-	-	-	-	-	-	-	-	-
<b>United Kingdom</b>										
Cheque and Credit Clearings	-	-	-	-	-	-	-	-	-	-
BACS	82	-	-	-	68	76	88	87	78	77
Faster Payments Service	92	-	-	-	73	87	94	82	77	75
LINK	-	-	-	-	-	-	-	-	-	-

## 16.2 Number of payments processed by selected payment systems (total for the period)

	Number of transactions (millions)					Increase/decrease in the number of transactions (percentages per annum)			
	2015	2016	2017	2018	2019	2016	2017	2018	2019
<b>A. PROCESSING THE EURO</b>									
<b>I. LVPS</b>									
<b>1. TARGET2</b>									
TARGET2 as a whole	88.6	89.0	90.3	89.4	88.8	0.4	1.6	-1.1	-0.6
<b>EURO AREA</b>									
RECOUR & TARGET2-BE	2.3	2.2	2.2	2.3	2.5	-1.3	-0.7	3.0	10.0
TARGET2-DE	44.7	44.5	44.7	47.4	48.2	-0.4	0.4	6.0	1.7
TARGET2-EE	0.0	0.9	1.1	0.4	0.1	-	19.5	-65.6	-70.6
TARGET2-IE	0.9	0.9	0.8	0.9	0.9	-2.6	-2.1	3.3	5.1
HERMES & TARGET2-GR	0.8	0.7	0.7	0.7	0.7	-7.9	-3.6	3.2	3.2
TARGET2-ES	7.4	9.9	10.1	6.1	6.3	34.5	1.5	-39.9	3.4
TBF & TARGET2-FR	8.9	7.9	8.2	8.5	10.4	-11.1	3.0	3.9	21.7
TARGET2-IT	10.3	8.1	8.5	8.3	8.5	-21.2	5.8	-2.4	2.0
TARGET2-CY	0.1	0.2	0.2	0.2	0.2	33.3	12.5	5.6	-5.3
TARGET2-LV	0.4	0.4	0.5	0.5	0.5	19.5	11.9	5.6	-7.5
TARGET2-LT	0.1	0.1	0.1	0.1	0.1	-27.9	11.3	-7.2	39.1
TARGET2-LU	1.4	1.5	1.4	1.6	1.7	6.9	-1.5	10.1	9.5
TARGET2-MT	0.1	0.1	0.1	0.1	0.1	39.4	23.9	1.8	-24.1
TARGET2-NL	5.7	5.6	5.6	6.1	2.5	-2.4	-0.1	9.8	-59.7
HOAM.AT, ASTI & TARGET2-AT	1.5	1.8	1.9	1.7	1.8	13.7	8.3	-9.9	4.2
TARGET2-PT	1.1	1.1	1.2	1.4	1.2	-5.4	10.2	20.5	-11.4
TARGET2-SI	0.7	0.7	0.7	0.7	0.7	-1.0	0.1	-3.2	1.2
TARGET2-SK	0.2	0.3	0.2	0.2	0.2	6.8	-11.2	-20.7	-6.8
BoF-RTGS & TARGET2-FI	0.4	0.4	0.4	0.4	0.5	0.0	2.2	0.5	24.5
EPM & TARGET2-ECB EU	0.2	0.2	0.2	0.2	0.2	2.8	0.1	3.1	16.5
<b>EU NON-EA</b>									
TARGET2-BG	0.2	0.2	0.2	0.3	0.3	-3.0	10.3	24.0	-4.6
TARGET2-DK	0.1	0.1	0.2	0.2	0.2	-5.0	12.8	9.3	11.0
TARGET2-HR	-	0.0	0.1	0.1	0.1	-	43.8	11.6	6.5
TARGET2-PL	0.8	0.8	0.9	0.9	0.9	3.4	7.4	7.5	-4.8
TARGET2-RO	0.3	0.4	0.1	0.1	0.1	28.2	-61.5	-27.2	0.0
<b>2. NON-TARGET</b>									
<b>EURO AREA</b>									
<b>Finland</b>									
POPS	0.4	0.4	0.3	0.3	0.3	-1.4	-3.6	-12.1	-1.6
<b>3. EUROPEAN UNION</b>									
EURO1/STEP1	55.3	53.3	53.0	52.5	52.7	-3.5	-0.6	-1.0	0.4
<b>II. MULTI-CURRENCY SYSTEMS</b>									
CLS	219.1	209.5	198.5	226.6	312.0	-4.4	-5.2	14.2	37.7
Euro processing	40.9	34.3	34.0	39.1	52.4	-16.1	-0.8	14.9	34.1
GBP processing	14.3	15.5	14.2	15.7	23.9	8.3	-8.3	10.1	52.7
DKK processing	0.6	0.6	0.7	0.8	1.2	9.3	7.9	9.8	59.6
SEK processing	3.3	3.5	3.7	4.5	5.5	5.3	5.8	22.5	20.6
HUF processing	0.0	0.1	0.1	0.1	0.2	1,566.7	42.0	59.2	32.7
<b>III. RETAIL SYSTEMS</b>									
<b>EURO AREA</b>									
<b>Belgium</b>									
CEC	1,402.2	1,387.1	1,311.2	1,456.6	1,513.0	-1.1	-5.5	11.1	3.9
<b>Germany</b>									
RPS	3,821.9	4,274.5	4,382.1	4,766.4	5,302.6	11.8	2.5	8.8	11.2

## 16.2 Number of payments processed by selected payment systems (cont'd)

(total for the period)

	Number of transactions (millions)					Increase/decrease in the number of transactions (percentages per annum)			
	2015	2016	2017	2018	2019	2016	2017	2018	2019
<b>A. PROCESSING THE EURO (cont.)</b>									
<b>III. RETAIL SYSTEMS (cont.)</b>									
<b>EURO AREA (cont.)</b>									
<b>Ireland</b>									
IPCC	28.0	25.4	22.3	19.7	17.0	-9.3	-12.3	-11.6	-13.7
<b>Greece</b>									
DIAS	197.4	224.8	250.0	259.8	273.9	13.9	11.2	3.9	5.4
ACO	0.5	0.4	0.4	0.4	0.3	-5.9	-11.9	-5.8	-12.9
<b>Spain</b>									
SNCE	1,677.6	1,718.2	1,801.6	1,864.9	1,892.8	2.4	4.9	3.5	1.5
<b>France</b>									
CORE	14,180.2	14,432.2	12,535.1	12,924.8	13,529.8	1.8	-13.1	3.1	4.7
SEPA EU	-	192.9	2,436.4	2,570.8	2,659.5	-	1,163.0	5.5	3.4
<b>Italy</b>									
Italian CSMs	1,927.9	2,097.7	2,072.5	2,044.1	2,009.7	8.8	-1.2	-1.4	-1.7
<b>Cyprus</b>									
Cyprus Clearing House for cheques	8.2	7.9	7.8	7.7	7.0	-3.3	-1.3	-1.5	-9.0
JCC Cards Payment System	-	-	-	-	-	-	-	-	-
Cyprus SEPA Direct Debits System	-	-	-	-	-	-	-	-	-
<b>Latvia</b>									
EKS	38.0	40.3	42.0	44.7	61.7	6.0	4.1	6.4	38.0
Worldline Latvia CSM	-	-	39.8	40.4	44.6	-	-	1.4	10.6
<b>Lithuania</b>									
LITAS-MMS	33.9	-	-	-	-	-	-	-	-
CENTROlink	0.0	5.7	7.6	9.4	22.5	285,450.0	33.5	23.3	138.9
<b>Malta</b>									
Malta Clearing House	5.3	5.0	4.7	4.8	4.5	-5.7	-5.7	1.8	-4.8
<b>Netherlands</b>									
equensWorldline	1,661.2	1,759.1	2,597.1	2,799.0	2,744.6	5.9	47.6	7.8	-1.9
<b>Austria</b>									
CS	631.1	634.6	661.7	679.8	700.0	0.5	4.3	2.7	3.0
<b>Portugal</b>									
SICOI	2,095.2	2,222.7	2,378.8	2,535.6	2,741.7	6.1	7.0	6.6	8.1
<b>Slovenia</b>									
SEPA IKP System	124.8	-	-	-	-	-	-	-	-
SEPA IDD Core System	26.7	-	-	-	-	-	-	-	-
SEPA IDD B2B System	0.0	-	-	-	-	-	-	-	-
SIMP-PS payment system	-	154.8	154.5	157.4	41.1	-	-0.2	1.9	-73.9
BIPS payment system	-	-	-	-	119.3	-	-	-	-
<b>Slovakia</b>									
SIPS	204.3	215.6	226.7	237.3	250.7	5.6	5.1	4.7	5.6
<b>Finland</b>									
ARPP	-	-	-	6.2	6.8	-	-	1,814.4	8.6
<b>EU NON-EA</b>									
<b>Bulgaria</b>									
BISERA7-EUR	0.0	0.0	0.1	0.0	0.0	2.5	48.8	-21.3	-58.3
<b>Croatia</b>									
EuroNKS	-	0.3	0.6	0.7	0.8	-	94.2	10.3	13.9
<b>Poland</b>									
EuroELIXIR	5.2	6.5	8.6	10.3	12.9	25.5	33.3	19.2	25.2
<b>EUROPEAN UNION</b>									
STEP2 ICT Service	-	-	-	-	-	-	-	-	-
STEP2 SCT Service	4,047.5	4,218.4	4,404.7	4,643.0	4,545.0	4.2	4.4	5.4	-2.1
STEP2 SDD CORE Service	5,195.6	6,116.8	6,552.4	7,109.9	6,456.7	17.7	7.1	8.5	-9.2
STEP2 SDD B2B Service	82.9	83.8	85.0	88.2	87.3	1.0	1.5	3.7	-1.0

## 16.2 Number of payments processed by selected payment systems (cont'd)

(total for the period)

	Number of transactions (millions)					Increase/decrease in the number of transactions (percentages per annum)			
	2015	2016	2017	2018	2019	2016	2017	2018	2019
<b>B. PROCESSING OTHER CURRENCIES</b>									
<b>I. LVPS</b>									
<b>EU NON-EA</b>									
<b>Bulgaria</b>									
RINGS	1.0	1.0	1.0	1.1	1.1	-4.9	1.9	7.3	5.1
<b>Czech Republic</b>									
CERTIS	575.6	603.1	638.4	672.8	706.8	4.8	5.9	5.4	5.1
<b>Denmark</b>									
KRONOS DKK	1.2	1.3	1.4	0.9	-	6.0	8.5	-35.3	-
Kronos2	-	-	-	0.6	1.6	-	-	-	181.8
<b>Croatia</b>									
Croatian Large Value Payment System	0.3	0.4	0.4	0.4	0.5	21.4	7.8	0.5	15.1
<b>Hungary</b>									
VIBER	1.5	1.5	1.6	1.6	1.8	5.0	1.6	5.4	11.0
<b>Poland</b>									
SORBNET2	3.5	3.9	4.0	4.1	4.2	13.0	1.8	1.4	3.3
<b>Romania</b>									
REGIS	3.8	4.0	4.5	5.3	3.6	5.6	10.9	18.4	-33.0
<b>Sweden</b>									
RIX	4.4	4.5	5.1	5.4	5.4	4.1	12.6	5.1	0.0
<b>United Kingdom</b>									
CHAPS Sterling	37.5	39.0	41.7	48.5	48.7	3.8	6.9	16.5	0.3
<b>II. RETAIL SYSTEMS</b>									
<b>EU NON-EA</b>									
<b>Bulgaria</b>									
BISERA	65.4	69.2	74.9	77.7	84.2	5.9	8.2	3.7	8.4
BORICA	94.8	107.1	122.7	147.9	179.5	13.0	14.5	20.5	21.4
<b>Denmark</b>									
The Sumclearing DKK	1,820.1	1,997.3	2,171.9	2,229.8	2,364.0	9.7	8.7	2.7	6.0
The IntradagClearing	204.0	203.0	208.0	212.4	215.4	-0.5	2.5	2.1	1.4
Straksclearing	73.0	115.5	151.8	321.9	395.0	58.2	31.5	112.0	22.7
<b>Croatia</b>									
National Clearing System	164.7	175.3	182.3	191.3	202.4	6.4	4.0	4.9	5.8
<b>Hungary</b>									
ICS	284.2	290.8	303.5	314.1	335.5	2.3	4.3	3.5	6.8
<b>Poland</b>									
ELIXIR	1,668.0	1,715.3	1,798.6	1,844.6	1,923.9	2.8	4.9	2.6	4.3
Express ELIXIR	1.5	2.7	5.0	12.5	26.7	79.3	84.4	152.8	112.9
BlueCash	2.4	3.3	3.5	8.3	11.7	37.0	6.3	133.9	40.9
BLIK	1.4	8.3	33.0	90.8	217.8	499.1	300.2	174.8	139.9
KSR	56.9	66.6	67.4	75.5	66.8	17.1	1.1	12.0	-11.5
<b>Romania</b>									
SENT	73.4	79.1	91.6	106.0	62.8	7.7	15.8	15.8	-40.7
<b>Sweden</b>									
Bankgirot	948.0	991.7	1,041.6	1,082.6	1,140.1	4.6	5.0	3.9	5.3
Dataclearing	146.0	144.3	157.4	165.4	167.6	-1.2	9.1	5.1	1.3
<b>United Kingdom</b>									
Cheque and Credit Clearings	444.7	377.8	310.3	275.7	271.8	-15.0	-17.9	-11.1	-1.4
BACS	6,080.0	6,218.7	6,347.2	6,444.0	6,510.4	2.3	2.1	1.5	1.0
Faster Payments Service	1,247.0	1,426.1	1,655.8	2,042.8	2,439.9	14.4	16.1	23.4	19.4
LINK	-	-	-	-	-	-	-	-	-



## 16.3 Value of payments processed by selected payment systems (total for the period)

	Value of transactions (EUR billions; unless otherwise stated)					Average value per transaction (EUR millions)				
	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019
<b>A. PROCESSING THE EURO</b>										
<b>I. LVPS</b>										
<b>1. TARGET2</b>										
TARGET2 as a whole	508,982.3	485,811.8	455,369.8	444,469.2	455,086.4	5.7	5.5	5.0	5.0	5.1
<b>EURO AREA</b>										
RECOUR & TARGET2-BE	15,627.4	16,957.9	18,798.3	21,336.4	23,465.8	6.9	7.5	8.4	9.3	9.3
TARGET2-DE	204,855.2	201,111.1	187,947.6	191,859.9	209,082.3	4.6	4.5	4.2	4.0	4.3
TARGET2-EE	157.8	97.6	121.9	82.8	97.3	-	0.1	0.1	0.2	0.9
TARGET2-IE	3,754.4	4,593.1	4,463.6	3,873.5	4,199.7	4.2	5.3	5.3	4.4	4.6
HERMES & TARGET2-GR	5,161.7	2,991.0	1,436.6	938.4	918.5	6.6	4.2	2.1	1.3	1.2
TARGET2-ES	57,391.7	46,605.5	26,998.2	16,088.3	16,438.1	7.8	4.7	2.7	2.6	2.6
TBF & TARGET2-FR	79,194.1	74,535.0	74,291.2	72,130.3	84,120.3	8.9	9.4	9.1	8.5	8.1
TARGET2-IT	32,208.6	18,416.5	17,845.0	18,192.5	16,844.4	3.1	2.3	2.1	2.2	2.0
TARGET2-CY	81.8	58.5	71.0	79.1	72.2	0.7	0.4	0.4	0.4	0.4
TARGET2-LV	264.7	235.1	240.4	199.5	209.2	0.7	0.5	0.5	0.4	0.4
TARGET2-LT	276.2	124.9	159.7	107.0	124.1	3.2	2.0	2.3	1.7	1.4
TARGET2-LU	7,464.0	8,885.3	10,779.6	11,227.4	14,646.8	5.5	6.1	7.5	7.1	8.4
TARGET2-MT	147.6	378.8	839.8	1,046.6	442.4	2.2	4.1	7.4	9.0	5.0
TARGET2-NL	60,247.5	69,908.1	68,758.2	69,870.1	45,852.5	10.5	12.5	12.3	11.4	18.5
HOAM.AT, ASTI & TARGET2-AT	15,044.9	10,828.5	9,354.6	6,614.8	6,930.9	9.8	6.2	4.9	3.9	3.9
TARGET2-PT	2,284.5	1,231.5	1,159.7	971.7	973.3	2.0	1.2	1.0	0.7	0.8
TARGET2-SI	679.4	354.3	310.7	279.1	305.1	1.0	0.5	0.5	0.4	0.5
TARGET2-SK	589.0	542.2	547.3	543.6	601.9	2.5	2.2	2.5	3.1	3.7
BoF-RTGS & TARGET2-FI	9,596.8	10,811.9	12,497.3	11,847.8	11,082.8	23.5	26.4	29.9	28.2	21.2
EPM & TARGET2-ECB EU	10,526.3	12,069.2	13,408.8	13,569.0	14,809.2	60.3	67.3	74.7	73.3	68.7
<b>EU NON-EA</b>										
TARGET2-BG	386.2	341.5	351.1	447.9	450.0	1.7	1.5	1.4	1.5	1.5
TARGET2-DK	2,515.8	4,107.7	4,231.9	2,138.8	2,189.9	18.0	30.9	28.2	13.0	12.0
TARGET2-HR	-	65.2	81.8	98.5	116.5	-	1.4	1.2	1.3	1.4
TARGET2-PL	447.8	486.1	593.1	834.7	1,026.2	0.6	0.6	0.7	0.9	1.1
TARGET2-RO	79.2	75.3	82.6	91.5	87.0	0.3	0.2	0.6	0.9	0.8
<b>2. NON-TARGET</b>										
<b>EURO AREA</b>										
<b>Finland</b>										
POPS	260.0	217.0	208.1	186.9	180.3	0.7	0.6	0.6	0.6	0.6
<b>3. EUROPEAN UNION</b>										
EURO1/STEP1	44,142.5	41,103.6	42,602.3	42,777.9	42,065.9	0.8	0.8	0.8	0.8	0.8
<b>II. MULTI-CURRENCY SYSTEMS</b>										
<i>(Value of transactions: EUR trillions)</i>										
CLS	1,113.1	1,137.0	1,192.6	1,282.6	1,426.5	5.1	5.4	6.0	5.7	4.6
Euro processing	208.6	204.4	219.9	241.0	249.1	5.1	6.0	6.5	6.2	4.8
GBP processing	82.3	86.0	92.7	101.0	108.0	5.7	5.6	6.5	6.5	4.5
DKK processing	8.1	7.7	7.6	7.8	8.8	14.0	12.1	11.1	10.4	7.3
SEK processing	14.4	17.6	18.3	17.5	18.0	4.3	5.0	4.9	3.8	3.3
HUF processing	0.0	0.2	0.4	0.4	0.6	2.6	4.4	5.1	3.4	3.7
<b>III. RETAIL SYSTEMS</b>										
<b>EURO AREA</b>										
<b>Belgium</b>										
CEC	883.4	920.6	941.2	1,122.9	1,204.7	0.0	0.0	0.0	0.0	0.0
<b>Germany</b>										
RPS	3,189.0	3,086.9	3,179.0	3,311.3	3,479.2	0.0	0.0	0.0	0.0	0.0

## 16.3 Value of payments processed by selected payment systems (cont'd)

(total for the period)

	Value of transactions (EUR billions)					Average value per transaction (EUR thousands)				
	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019
<b>A. PROCESSING THE EURO (cont.)</b>										
<b>III. RETAIL SYSTEMS (cont.)</b>										
<b>EURO AREA (cont.)</b>										
<b>Ireland</b>										
IPCC	63.4	55.5	51.2	46.8	42.0	2.3	2.2	2.3	2.4	2.5
<b>Greece</b>										
DIAS	206.0	232.8	254.8	271.1	252.7	1.0	1.0	1.0	1.0	0.9
ACO	39.6	32.4	28.1	29.8	24.8	86.9	75.5	74.3	83.8	80.0
<b>Spain</b>										
SNCE	1,536.7	1,581.9	1,739.2	1,808.7	1,859.7	0.9	0.9	1.0	1.0	1.0
<b>France</b>										
CORE	5,541.0	5,513.0	4,854.3	4,969.8	5,097.3	0.4	0.4	0.4	0.4	0.4
SEPA EU	-	120.5	658.2	1,139.7	1,164.1	-	0.6	0.3	0.4	0.4
<b>Italy</b>										
Italian CSMs	1,490.5	1,520.9	1,610.9	1,577.8	1,563.2	0.8	0.7	0.8	0.8	0.8
<b>Cyprus</b>										
Cyprus Clearing House for cheques	16.0	16.3	18.5	20.6	18.8	1.9	2.1	2.4	2.7	2.7
JCC Cards Payment System	.	.	.	.	.	.	.	.	.	.
Cyprus SEPA Direct Debits System	.	.	.	.	.	.	.	.	.	.
<b>Latvia</b>										
EKS	52.4	54.0	56.0	55.5	88.6	1.4	1.3	1.3	1.2	1.4
Worldline Latvia CSM	-	-	1.2	1.3	1.4	-	-	0.0	0.0	0.0
<b>Lithuania</b>										
LITAS-MMS	78.8	-	-	-	-	2.3	-	-	-	-
CENTROLink	0.0	19.0	25.6	31.0	50.2	20.8	3.3	3.4	3.3	2.2
<b>Malta</b>										
Malta Clearing House	9.0	9.1	9.4	10.2	10.6	1.7	1.8	2.0	2.1	2.3
<b>Netherlands</b>										
equensWorldline	1,630.4	1,765.0	2,078.0	2,214.8	2,153.9	1.0	1.0	0.8	0.8	0.8
<b>Austria</b>										
CS	779.3	807.7	867.7	947.0	1,022.6	1.2	1.3	1.3	1.4	1.5
<b>Portugal</b>										
SICOI	392.6	416.4	446.5	478.5	508.6	0.2	0.2	0.2	0.2	0.2
<b>Slovenia</b>										
SEPA IKP System	58.2	-	-	-	-	0.5	-	-	-	-
SEPA IDD Core System	1.1	-	-	-	-	0.0	-	-	-	-
SEPA IDD B2B System	0.0	-	-	-	-	3.1	-	-	-	-
SIMP-PS payment system	-	61.2	64.1	68.4	7.4	-	0.4	0.4	0.4	0.2
BIPS payment system	-	-	-	-	64.7	-	-	-	-	0.5
<b>Slovakia</b>										
SIPS	224.2	236.1	247.3	268.2	281.5	1.1	1.1	1.1	1.1	1.1
<b>Finland</b>										
ARPP	-	-	.	0.5	0.6	-	-	0.1	0.1	0.1
<b>EU NON-EA</b>										
<b>Bulgaria</b>										
BISERA7-EUR	0.4	0.4	0.5	0.4	0.2	10.0	9.7	7.9	7.4	8.9
<b>Croatia</b>										
EuroNKS	-	0.0	8.6	9.2	10.2	-	0.0	13.6	13.2	12.9
<b>Poland</b>										
EuroELIXIR	45.4	52.1	73.9	87.9	0.1	8.8	8.1	8.6	8.5	0.0
<b>EUROPEAN UNION</b>										
STEP2 ICT Service	-	-	-	-	-	-	-	-	-	-
STEP2 SCT Service	10,493.9	11,307.1	12,465.1	13,493.5	13,984.6	2.6	2.7	2.8	2.9	3.1
STEP2 SDD CORE Service	1,118.5	1,185.8	1,249.6	1,364.7	1,289.2	0.2	0.2	0.2	0.2	0.2
STEP2 SDD B2B Service	605.0	676.4	721.5	772.3	782.9	7.3	8.1	8.5	8.8	9.0

## 16.3 Value of payments processed by selected payment systems (cont'd)

(total for the period)

	Value of transactions (EUR billions)					Average value per transaction (EUR thousands)				
	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019
<b>B. PROCESSING OTHER CURRENCIES</b>										
<b>I. LVPS</b>										
<b>EU NON-EA</b>										
<b>Bulgaria</b>										
RINGS	474.9	398.6	359.2	475.2	559.3	465.5	410.9	363.6	448.3	502.1
<b>Czech Republic</b>										
CERTIS	12,562.9	17,392.6	22,998.6	12,439.2	11,791.3	21.8	28.8	36.0	18.5	16.7
<b>Denmark</b>										
KRONOS DKK	16,929.2	12,941.5	13,851.0	8,360.1	-	14,274.2	10,295.5	10,154.7	9,478.6	-
Kronos2	-	-	-	4,512.2	13,637.3	-	-	-	7,972.2	8,550.1
<b>Croatia</b>										
Croatian Large Value Payment System	328.0	336.1	367.8	396.0	397.7	1,003.0	846.5	859.3	920.8	803.3
<b>Hungary</b>										
VIBER	4,027.3	3,574.2	3,991.3	4,399.0	4,657.9	2,743.4	2,319.4	2,550.3	2,667.7	2,543.9
<b>Poland</b>										
SORBNET2	17,258.3	16,261.2	17,171.3	18,276.4	18,449.4	4,969.3	4,143.0	4,299.3	4,511.6	4,409.5
<b>Romania</b>										
REGIS	1,709.5	2,189.0	2,008.8	2,152.7	911.8	446.1	541.2	447.7	405.3	256.1
<b>Sweden</b>										
RIX	14,287.2	16,756.1	16,336.7	14,962.8	13,286.0	3,276.9	3,690.8	3,197.0	2,785.3	2,473.2
<b>United Kingdom</b>										
CHAPS Sterling	94,251.6	92,221.1	95,910.7	94,397.4	95,021.1	2,510.2	2,366.8	2,302.7	1,945.5	1,953.2
<b>II. RETAIL SYSTEMS</b>										
<b>EU NON-EA</b>										
<b>Bulgaria</b>										
BISERA	65.4	67.3	73.2	80.6	88.3	1.0	1.0	1.0	1.0	1.0
BORICA	5.1	5.7	6.5	7.5	8.9	0.1	0.1	0.1	0.1	0.0
<b>Denmark</b>										
The Sumclearing DKK	275.0	273.1	292.5	285.1	304.6	0.2	0.1	0.1	0.1	0.1
The IntradagClearing	592.2	621.9	663.3	667.4	689.2	2.9	3.1	3.2	3.1	3.2
Straksclearing	18.9	25.5	30.4	41.1	47.3	0.3	0.2	0.2	0.1	0.1
<b>Croatia</b>										
National Clearing System	98.7	103.9	112.1	122.3	130.0	0.6	0.6	0.6	0.6	0.6
<b>Hungary</b>										
ICS	293.4	310.5	331.7	359.1	389.3	1.0	1.1	1.1	1.1	1.2
<b>Poland</b>										
ELIXIR	1,019.3	1,013.6	1,118.8	1,235.1	1,315.6	0.6	0.6	0.6	0.7	0.7
Express ELIXIR	1.6	2.4	4.0	7.0	10.2	1.1	0.9	0.8	0.6	0.4
BlueCash	0.6	1.1	1.3	2.3	3.0	0.2	0.3	0.4	0.3	0.3
BLIK	0.1	0.4	1.1	2.8	6.7	0.1	0.0	0.0	0.0	0.0
KSR	3.4	3.8	4.3	4.4	3.7	0.1	0.1	0.1	0.1	0.1
<b>Romania</b>										
SENT	60.1	63.6	76.5	83.8	50.6	0.8	0.8	0.8	0.8	0.8
<b>Sweden</b>										
Bankgirot	1,069.6	1,125.3	1,190.2	1,201.1	1,221.7	1.1	1.1	1.1	1.1	1.1
Dataclearing	345.8	348.8	398.2	392.5	395.8	2.4	2.4	2.5	2.4	2.4
<b>United Kingdom</b>										
Cheque and Credit Clearings	680.3	531.5	421.3	396.0	488.2	1.5	1.4	1.4	1.4	1.8
BACS	6,324.0	5,828.7	5,616.7	5,604.9	5,759.8	1.0	0.9	0.9	0.9	0.9
Faster Payments Service	1,433.8	1,450.9	1,596.6	1,931.8	2,211.8	1.1	1.0	1.0	0.9	0.9
LINK	-	-	-	-	-	-	-	-	-	-

## 16.3 Value of payments processed by selected payment systems (cont'd)

(total for the period)

	Increase/decrease in the real value of transactions (percentages per annum; HICP-adjusted)				Value of transactions as a percentage of GDP				
	2016	2017	2018	2019	2015	2016	2017	2018	2019
<b>A. PROCESSING THE EURO</b>									
<b>I. LVPS</b>									
<b>1. TARGET2</b>									
TARGET2 as a whole	-5.6	-7.5	-3.8	1.1	4,836.2	4,491.5	4,063.6	3,841.0	3,817.8
<b>EURO AREA</b>									
RECOUR & TARGET2-BE	6.2	8.6	11.1	9.0	3,750.3	3,941.6	4,215.3	4,643.1	4,960.2
TARGET2-DE	-3.4	-7.9	0.4	7.4	6,769.4	6,415.6	5,765.5	5,716.2	6,062.0
TARGET2-EE	-39.6	20.3	-34.2	15.5	759.1	445.2	511.0	319.3	346.3
TARGET2-IE	22.6	-3.3	-13.9	7.2	1,428.3	1,696.1	1,485.9	1,184.6	1,179.5
HERMES & TARGET2-GR	-42.2	-52.4	-35.1	-3.2	2,911.9	1,694.7	797.2	508.0	490.0
TARGET2-ES	-19.9	-42.8	-41.1	1.4	5,325.9	4,184.2	2,323.7	1,338.2	1,320.0
TBF & TARGET2-FR	-6.6	-1.5	-4.7	14.8	3,602.3	3,336.2	3,233.9	3,055.5	3,467.9
TARGET2-IT	-43.1	-4.1	0.7	-7.9	1,945.7	1,086.0	1,027.6	1,030.1	942.3
TARGET2-CY	-28.6	21.9	10.4	-9.4	459.1	309.9	354.3	374.4	329.2
TARGET2-LV	-13.0	0.1	-19.0	2.7	1,083.5	937.5	897.0	686.7	686.3
TARGET2-LT	-55.7	23.3	-34.2	13.0	740.0	321.0	377.9	236.3	256.2
TARGET2-LU	17.2	19.4	2.2	28.1	14,335.7	16,194.2	18,973.5	18,695.8	23,060.0
TARGET2-MT	154.1	118.8	23.2	-58.3	1,476.5	3,594.5	7,215.8	8,378.8	3,304.1
TARGET2-NL	15.2	-2.8	-0.2	-36.2	8,731.4	9,869.3	9,315.0	9,027.3	5,659.1
HOAM.AT, ASTI & TARGET2-AT	-29.2	-15.6	-30.5	2.9	4,370.1	3,030.7	2,526.2	1,715.0	1,738.5
TARGET2-PT	-46.6	-7.3	-16.7	-0.2	1,271.2	660.4	591.9	475.6	458.4
TARGET2-SI	-48.2	-14.0	-11.4	7.2	1,748.5	877.8	722.8	609.9	635.5
TARGET2-SK	-8.1	-1.0	-2.5	7.3	738.5	669.1	647.5	606.6	639.2
BoF-RTGS & TARGET2-FI	11.4	15.0	-6.4	-7.5	4,540.0	4,970.6	5,531.4	5,070.5	4,607.1
EPM & TARGET2-ECB EU	13.4	9.7	-0.3	7.7	100.0	111.6	119.7	117.3	124.2
<b>EU NON-EA</b>									
TARGET2-BG	-11.1	1.0	24.7	-2.5	845.4	702.4	671.2	798.5	741.7
TARGET2-DK	62.8	2.2	-49.8	1.6	921.5	1,450.9	1,447.3	709.8	706.4
TARGET2-HR	-	23.7	19.3	16.7	-	140.0	166.5	190.8	216.0
TARGET2-PL	7.6	20.0	39.5	19.4	104.1	114.0	126.9	167.7	194.0
TARGET2-RO	-4.8	6.8	7.6	-8.6	49.4	44.2	44.0	44.7	39.0
<b>2. NON-TARGET</b>									
<b>EURO AREA</b>									
<b>Finland</b>									
POPS	-17.4	-4.6	-11.3	-4.6	123.0	99.8	92.1	80.0	74.9
<b>3. EUROPEAN UNION</b>									
EURO1/STEP1	-7.9	2.3	-1.1	-2.9	1.1	1.0	1.0	0.9	0.9
<b>II. MULTI-CURRENCY SYSTEMS</b>									
<i>(Value of transactions: EUR trillions)</i>									
CLS	1.0	3.5	6.0	9.8	10,576.1	10,512.4	10,642.6	11,084.3	11,967.0
Euro processing	-3.1	6.2	8.0	2.0	1,981.7	1,889.5	1,962.5	2,082.9	2,089.5
GBP processing	3.4	6.3	7.4	5.5	781.6	795.4	826.9	873.1	906.1
DKK processing	-6.3	-2.6	1.7	10.8	77.3	71.2	67.8	67.8	73.9
SEK processing	21.2	2.6	-6.0	1.9	136.7	162.9	163.4	150.9	151.2
HUF processing	2,722.4	62.9	5.7	42.9	0.1	2.0	3.2	3.4	4.7
<b>III. RETAIL SYSTEMS</b>									
<b>EURO AREA</b>									
<b>Belgium</b>									
CEC	2.0	0.1	16.7	6.3	212.0	214.0	211.1	244.4	254.6
<b>Germany</b>									
RPS	-4.7	1.5	2.4	3.5	105.4	98.5	97.5	98.7	100.9

## 16.3 Value of payments processed by selected payment systems (cont'd)

(total for the period)

	Increase/decrease in the real value of transactions (percentages per annum; HICP-adjusted)				Value of transactions as a percentage of GDP				
	2016	2017	2018	2019	2015	2016	2017	2018	2019
<b>A. PROCESSING THE EURO (cont.)</b>									
<b>III. RETAIL SYSTEMS (cont.)</b>									
<b>EURO AREA (cont.)</b>									
<b>Ireland</b>									
IPCC	-12.4	-8.1	-9.4	-11.3	24.1	20.5	17.0	14.3	11.8
<b>Greece</b>									
DIAS	12.7	8.4	5.7	-7.8	116.2	131.9	141.4	146.7	134.8
ACO	-18.5	-14.2	5.6	-17.8	22.4	18.3	15.6	16.2	13.2
<b>Spain</b>									
SNCE	1.5	8.6	2.8	2.0	142.6	142.0	149.7	150.4	149.3
<b>France</b>									
CORE	-1.3	-13.0	0.5	1.0	252.0	246.8	211.3	210.5	210.1
SEPA EU	-	439.8	69.9	0.5	-	5.4	28.7	48.3	48.0
<b>Italy</b>									
Italian CSMs	1.5	4.9	-3.2	-1.4	90.0	89.7	92.8	89.3	87.4
<b>Cyprus</b>									
Cyprus Clearing House for cheques	2.1	14.1	10.2	-9.7	89.5	86.4	92.5	97.6	85.5
JCC Cards Payment System	-	-	-	-	-	-	-	-	-
Cyprus SEPA Direct Debits System	-	-	-	-	5.0	-	-	-	-
<b>Latvia</b>									
EKS	0.9	1.5	-3.3	56.3	214.6	215.3	209.0	191.1	290.7
Worldline Latvia CSM	-	-	1.7	5.8	-	-	4.5	4.4	4.5
<b>Lithuania</b>									
LITAS-MMS	-	-	-	-	211.2	-	-	-	-
CENTROlink	44,833.2	29.6	18.9	57.7	0.1	48.9	60.6	68.4	103.6
<b>Malta</b>									
Malta Clearing House	-0.2	1.8	7.2	2.1	90.5	86.6	80.8	81.7	78.8
<b>Netherlands</b>									
equensWorldline	7.5	16.3	4.7	-5.4	236.3	249.2	281.5	286.2	265.8
<b>Austria</b>									
CS	2.0	5.0	7.3	6.1	226.4	226.1	234.3	245.5	256.5
<b>Portugal</b>									
SICOI	5.1	5.5	6.5	5.9	218.5	223.3	227.9	234.2	239.5
<b>Slovenia</b>									
SEPA IKP System	-	-	-	-	149.7	-	-	-	-
SEPA IDD Core System	-	-	-	-	2.9	-	-	-	-
SEPA IDD B2B System	-	-	-	-	0.1	-	-	-	-
SIMP-PS payment system	-	2.8	5.2	-89.4	-	151.5	149.0	149.4	15.4
BIPS payment system	-	-	-	-	-	-	-	-	134.9
<b>Slovakia</b>									
SIPS	5.1	2.7	6.4	1.7	281.1	291.3	292.6	299.3	298.9
<b>Finland</b>									
ARPP	-	-	2,845.1	18.1	-	-	0.0	0.2	0.3
<b>EU NON-EA</b>									
<b>Bulgaria</b>									
BISERA7-EUR	0.4	18.4	-27.4	-51.4	0.9	0.8	0.9	0.6	0.3
<b>Croatia</b>									
EuroNKS	-	181,612.0	5.4	10.0	-	0.0	17.4	17.8	19.0
<b>Poland</b>									
EuroELIXIR	18.6	36.0	17.9	-99.9	10.6	12.2	15.8	17.7	0.0
<b>EUROPEAN UNION</b>									
STEP2 ICT Service	-	-	-	-	-	-	-	-	-
STEP2 SCT Service	6.6	8.8	6.7	2.3	99.7	104.5	111.2	116.6	117.3
STEP2 SDD CORE Service	4.9	4.0	7.6	-6.7	10.6	11.0	11.2	11.8	10.8
STEP2 SDD B2B Service	10.6	5.3	5.4	0.1	5.7	6.3	6.4	6.7	6.6

## 16.3 Value of payments processed by selected payment systems (cont'd)

(total for the period)

	Increase/decrease in the real value of transactions (percentages per annum; HICP-adjusted)				Value of transactions as a percentage of GDP				
	2016	2017	2018	2019	2015	2016	2017	2018	2019
<b>B. PROCESSING OTHER CURRENCIES</b>									
<b>I. LVPS</b>									
<b>EU NON-EA</b>									
<b>Bulgaria</b>									
RINGS	-15.6	-11.5	29.3	14.2	1,039.6	819.7	686.8	847.2	921.9
<b>Czech Republic</b>									
CERTIS	34.4	26.0	-48.1	-8.1	7,409.2	9,802.0	11,846.8	5,898.3	5,265.3
<b>Denmark</b>									
KRONOS DKK	-23.9	6.1	-39.9	-	6,200.8	4,571.2	4,736.9	2,774.3	-
Kronos2	-	-	-	200.3	-	-	-	1,497.4	4,399.1
<b>Croatia</b>									
Croatian Large Value Payment System	0.7	7.0	6.0	-0.9	735.1	720.9	749.1	767.0	737.3
<b>Hungary</b>									
VIBER	-12.4	8.5	10.6	3.8	3,589.1	3,101.0	3,177.7	3,288.2	3,238.5
<b>Poland</b>									
SORBNET2	-2.6	1.3	5.6	-1.2	4,011.2	3,812.2	3,674.5	3,673.0	3,487.4
<b>Romania</b>									
REGIS	29.5	-9.0	6.0	-58.5	1,066.4	1,284.7	1,069.8	1,051.9	408.3
<b>Sweden</b>									
RIX	16.7	-2.4	-4.6	-9.9	3,136.6	3,593.7	3,403.3	3,179.0	2,801.8
<b>United Kingdom</b>									
CHAPS Sterling	8.7	8.0	-2.7	-1.4	3,568.9	3,787.2	4,058.7	3,894.7	3,763.1
<b>II. RETAIL SYSTEMS</b>									
<b>EU NON-EA</b>									
<b>Bulgaria</b>									
BISERA	3.3	6.9	7.7	6.2	143.3	138.3	139.9	143.8	145.5
BORICA	11.9	11.0	13.5	14.9	11.2	11.7	12.3	13.4	14.6
<b>Denmark</b>									
The Sumclearing DKK	-1.2	6.2	-3.0	6.2	100.7	96.5	100.0	94.6	98.3
The IntradagClearing	4.5	5.7	0.1	2.6	216.9	219.7	226.8	221.5	222.3
Straksclearing	33.8	18.2	34.8	14.2	6.9	9.0	10.4	13.7	15.2
<b>Croatia</b>									
National Clearing System	3.4	5.5	7.3	4.9	221.3	223.0	228.4	236.9	241.0
<b>Hungary</b>									
ICS	4.4	3.8	8.6	6.2	261.4	269.4	264.1	268.4	270.7
<b>Poland</b>									
ELIXIR	2.8	5.9	9.5	4.3	236.9	237.6	239.4	248.2	248.7
Express ELIXIR	51.5	62.8	73.7	43.6	0.4	0.6	0.9	1.4	1.9
BlueCash	92.7	22.5	66.4	32.0	0.1	0.2	0.3	0.5	0.6
BLIK	302.7	200.4	156.5	129.1	0.0	0.1	0.2	0.6	1.3
KSR	14.5	7.9	1.4	-17.0	0.8	0.9	0.9	0.9	0.7
<b>Romania</b>									
SENT	6.9	19.4	8.3	-40.8	37.5	37.3	40.8	41.0	22.7
<b>Sweden</b>									
Bankgirot	4.7	5.8	5.1	3.2	234.8	241.3	247.9	255.2	257.6
Dataclearing	0.4	14.2	2.7	2.3	75.9	74.8	83.0	83.4	83.5
<b>United Kingdom</b>									
Cheque and Credit Clearings	-13.2	-17.7	-7.1	20.7	25.8	21.8	17.8	16.3	19.3
BACS	2.4	0.1	-1.4	0.6	239.5	239.4	237.7	231.2	228.1
Faster Payments Service	12.4	14.3	19.6	12.1	54.3	59.6	67.6	79.7	87.6
LINK	-	-	-	-	-	-	-	-	-