

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

	Credit transfers				Direct debits				Card payments with cards issued by resident PSPs ¹⁾			
	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
Euro area	4.3	4.9	4.7	6.6	1.5	6.0	2.6	3.1	10.9	10.9	13.7	12.3
EU	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	-	-	-	-	-	-	-	-
Euro area	-7.8	-9.6	-9.6	-9.6	18.9	21.0	19.3	13.8	-3.3	-4.0	3.6	-15.0
EU	-9.0	-10.5	-10.4	-11.2	19.1	20.9	19.2	13.8	2.7	-4.2	4.5	-10.6