



EUROPEAN CENTRAL BANK

EUROSYSTEM

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

	Credit transfers				Direct debits				Cards payments with cards issued by resident PSPs ¹⁾			
	2018	2019	2020	2021	2018	2019	2020	2021	2018	2019	2020	2021
BE	7.8	6.8	3.0	9.2	6.9	5.4	3.6	-0.4	16.0	11.1	5.8	12.5
BG	16.0	-12.7	12.0	16.0	.	1.4	.	.	24.0	21.7	9.1	33.2
CZ	6.4	4.9	1.6	7.3	9.7	-2.8	-7.2	-3.0	20.6	18.9	14.8	21.1
DK	26.2	9.6	1.3	7.1	.	.	.	.	3.1	6.6	-1.7	4.0
DE	2.7	3.2	3.3	3.3	1.6	3.2	5.6	4.2	18.1	18.8	19.6	9.7
EE	5.7	3.5	0.8	7.3	.	.	.	.	8.9	8.9	-3.5	7.1
IE	11.1	7.9	9.9	23.1	4.5	5.7	7.2	5.3	21.3	20.3	3.0	20.6
GR	-2.5	4.5	35.3	0.7	4.6	6.6	7.7	21.0	24.9	25.5	41.3	33.4
ES	-0.7	25.0	-6.8	19.5	-10.8	-2.2	-2.3	8.1	16.5	18.7	7.3	27.5
FR	4.3	5.3	5.4	8.0	2.9	3.8	5.8	8.6	10.7	9.9	-4.9	15.6
HR	4.7	5.8	-0.6	7.6	1.0	1.5	-28.7	1.1	12.3	15.2	6.4	18.2
IT	4.3	3.8	5.3	8.7	11.9	6.5	5.6	10.1	16.6	15.4	4.4	32.5
CY	13.2	10.4	18.3	19.2	.	.	.	.	.	.	.	28.0
LV	4.5	6.3	4.6	8.4	.	.	.	.	14.4	13.2	1.3	4.1
LT	9.2	8.5	16.2	35.2	.	.	.	72.9	19.5	19.8	32.2	137.5
LU	16.0	-4.3	-5.6	10.6	5.3	5.8	2.6	4.3	.	.	7.7	15.9
HU	-39.4	7.4	5.4	8.3	6.6	3.2	-7.4	2.5	24.5	19.3	7.1	20.6
MT	28.5	-8.3	-2.8	39.6	.	.	.	.	.	.	.	35.6
NL	11.5	10.7	2.6	13.9	16.1	4.7	3.1	6.4	10.4	7.9	-6.9	0.7
AT	4.3	5.1	1.4	7.4	5.1	1.7	-0.6	2.7	15.8	14.5	11.6	14.3
PL	7.7	10.8	15.1	16.1	4.1	-4.3	0.1	5.3	21.9	21.4	6.5	19.5
PT	5.6	5.8	2.8	7.9	-6.7	0.2	-6.5	3.1	9.9	-1.7	-5.7	17.8
RO	16.1	13.8	19.7	20.4	10.4	7.9	.	.	36.6	32.7	20.6	32.0
SI	1.8	2.0	-4.7	5.2	2.1	2.8	3.0	-0.0	12.5	14.2	.	15.3
SK	6.3	4.0	-10.5	8.1	4.8	7.7	10.9	1.3	13.3	17.8	2.4	14.5
FI	3.7	9.0	1.8	8.6	.	.	.	.	11.3	6.5	-7.7	5.4
SE	12.5	2.1	15.2	11.1	7.9	11.0	12.0	5.0	5.8	4.4	-8.4	4.4
Euro area	4.7	6.5	3.3	8.6	1.9	3.0	4.4	5.8	13.7	12.6	2.7	17.3
EU	5.3	6.7	5.2	9.7	2.1	3.1	4.4	5.7	13.9	13.1	2.8	16.8

1) Except cards with e-money function.



EUROPEAN CENTRAL BANK

EUROSYSTEM

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			
	2018	2019	2020	2021	2018	2019	2020	2021	2018	2019	2020	2021
BE	-21.5	-27.3	-38.0	-25.7	172.0	-9.5	27.3	-17.2	121.4	330.7	24.1	86.4
BG	11.1	-20.0	-37.5	.	71.8	40.6	19.4	.	8.5	28.0	-1.6	17.2
CZ	-15.4	-15.4	-36.4	.	.	.	.	.	432.6	-86.3	64.9	19.2
DK	-85.7	-	-	-	-	-	-	-	-22.9	-19.9	-53.6	-54.1
DE	-18.3	-20.6	-25.8	-22.9	-2.4	-3.4	-19.0	-12.0	-11.8	-13.0	-28.0	-16.0
EE	-	-	-	-	-	-	-	-	69.8	196.3	133.7	30.7
IE	-11.3	-12.8	-25.7	-13.1	219.6	144.8	1,071.4	70.1	4.7	-1.0	-15.7	-0.5
GR	-6.0	-12.7	-20.6	-9.4	59.4	-7.3	8.2	30.4	4.3	-10.9	-25.0	-11.8
ES	-21.0	-9.6	-29.7	-1.7	-	-	-	32.6	-16.1	-12.7	-38.9	-13.9
FR	-9.3	-9.2	-25.9	-5.9	11.7	0.7	-42.4	78.8	783.9	-89.6	-1.8	89.9
HR	-83.3	100.0	-50.0	0.0	3.5	.	135.6	128.5	-8.7	-2.7	-20.3	-2.4
IT	-8.9	-12.0	-27.8	-9.8	26.8	31.1	19.6	34.7	-3.8	-3.3	-18.1	-0.3
CY	-2.2	-14.0	-37.9	-14.2	.	20.2	13.6	16.2	-7.1	-	-	900.0
LV	-50.0	-	-	-	-61.3	.	.	.	.	.	.	.
LT	.	.	.	.	.	.	285.8	335.7	1.9	.	-3.9	-2.6
LU	.	1.7	-63.3	17.8	16.9	9.5	32.7	13.3	-	-15.6	-41.7	-2.3
HU	-	-	-	-	.	113.6	.	.	19.1	-0.2	-5.1	10.5
MT	0.5	-4.6	-20.4	-28.3	20.8	-23.6	33.8	733.2	209.5	412.4	-33.6	122.9
NL	.	-22.7	-69.0	-94.4	46.3	15.1	223.0	-34.8	.	.	.	.
AT	-18.3	-22.4	-44.4	-19.7	-32.2	6.9	-0.6	-17.3	6.0	12.9	-0.1	-7.3
PL	-6.8	-9.8	-31.1	-21.6	-	-	-	-	-	-	-	-
PT	-10.6	-12.6	-24.1	-16.6	13.9	18.4	-20.4	2.1	-2.4	-10.5	-19.1	2.4
RO	-11.2	-12.8	-18.7	.	.	.	.	.	-10.9	-16.8	-32.1	-20.2
SI	-31.2	-27.3	-75.0	-	20.9	.	118.5	23.5	-2.8	-3.3	14.2	-11.2
SK	800.0	-25.9	-95.0	-	-11.3	-60.6	.	.	9.5	-6.4	-18.8	-5.2
FI	-43.2	-72.0	-42.9	-50.0	.	.	.	.	.	.	.	.
SE	-99.2	150.0	-	-	-	-	-	-	-	-	-	-
Euro area	-9.6	-9.6	-26.1	-6.7	19.4	13.2	32.3	21.5	3.7	-14.9	-20.1	-1.2
EU	-9.6	-9.6	-26.1	-6.7	19.2	13.2	32.5	21.6	2.9	-11.5	-18.6	0.4