



EUROPEAN CENTRAL BANK

EUROSYSTEM

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

| | Credit transfers | | | | | Direct debits | | | | | Cards payments with cards issued by resident PSPs ¹⁾ | | | | |
|------------------|------------------|-------|-------|-------|-------|---------------|-------|-------|-------|-------|---|-------|-------|-------|-------|
| | 2017 | 2018 | 2019 | 2020 | 2021 | 2017 | 2018 | 2019 | 2020 | 2021 | 2017 | 2018 | 2019 | 2020 | 2021 |
| BE | 130.1 | 139.6 | 148.3 | 152.0 | 165.4 | 41.1 | 43.8 | 45.9 | 47.3 | 46.9 | 158.5 | 183.0 | 202.3 | 213.0 | 238.7 |
| BG | 36.0 | 42.1 | 37.0 | 41.7 | 48.6 | 0.8 | . | 0.9 | . | . | 18.3 | 22.9 | 28.1 | 30.8 | 41.3 |
| CZ | 75.9 | 80.5 | 84.1 | 85.2 | 91.4 | 4.0 | 4.4 | 4.2 | 3.9 | 3.8 | 83.9 | 100.8 | 119.4 | 136.7 | 165.6 |
| DK | 122.5 | 153.9 | 168.0 | 169.9 | 181.2 | . | . | . | . | . | 355.0 | 364.0 | 386.4 | 379.1 | 392.6 |
| DE | 76.2 | 78.0 | 80.4 | 83.0 | 85.7 | 123.3 | 125.0 | 128.6 | 135.7 | 141.3 | 54.3 | 63.9 | 75.8 | 90.5 | 99.3 |
| EE | 114.9 | 121.2 | 124.8 | 125.5 | 134.6 | - | - | - | - | - | 237.5 | 258.0 | 279.9 | 269.2 | 288.3 |
| IE | 58.2 | 63.9 | 68.0 | 73.9 | 90.3 | 26.4 | 27.2 | 28.4 | 30.1 | 31.4 | 188.9 | 226.5 | 268.7 | 273.8 | 327.6 |
| GR | 32.2 | 31.5 | 32.9 | 44.6 | 45.1 | 1.7 | 1.7 | 1.9 | 2.0 | 2.4 | 47.0 | 58.8 | 73.9 | 104.5 | 139.9 |
| ES | 24.7 | 24.4 | 30.3 | 28.1 | 33.5 | 48.2 | 42.8 | 41.5 | 40.4 | 43.7 | 86.8 | 100.7 | 118.6 | 126.6 | 161.4 |
| FR | 57.7 | 59.9 | 62.7 | 65.9 | 71.0 | 61.0 | 62.4 | 64.5 | 68.0 | 73.6 | 178.9 | 197.0 | 215.6 | 204.3 | 235.4 |
| HR | 79.1 | 83.6 | 89.0 | 88.9 | 99.5 | 6.6 | 6.7 | 6.9 | 4.9 | 5.2 | 72.2 | 81.8 | 94.8 | 101.4 | 124.7 |
| IT | 23.2 | 24.2 | 25.2 | 26.7 | 29.1 | 13.7 | 15.4 | 16.4 | 17.4 | 19.2 | 46.6 | 54.4 | 63.0 | 66.0 | 88.0 |
| CY | 21.5 | 24.1 | 26.2 | 30.7 | 36.2 | 10.9 | . | . | . | . | 68.3 | . | . | . | 137.5 |
| LV | 82.4 | 86.8 | 92.9 | 97.7 | 106.9 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 140.1 | 161.5 | 184.1 | 187.7 | 197.3 |
| LT | 59.5 | 65.6 | 71.4 | 82.9 | 111.8 | - | 0.0 | 0.0 | 3.6 | 6.3 | 97.1 | 117.1 | 140.7 | 186.0 | 440.4 |
| LU | 112.0 | 127.4 | 119.4 | 111.0 | 120.8 | 30.5 | 31.5 | 32.6 | 32.9 | 33.8 | 240.2 | . | . | 359.4 | 409.9 |
| HU | 56.9 | 34.5 | 37.1 | 39.2 | 42.6 | 7.4 | 7.9 | 8.2 | 7.6 | 7.8 | 68.5 | 85.4 | 101.9 | 109.3 | 132.4 |
| MT | 28.9 | 35.8 | 31.6 | 30.0 | 41.5 | . | . | . | . | . | 63.1 | . | . | . | 116.9 |
| NL | 134.4 | 149.0 | 163.9 | 167.2 | 189.4 | 70.7 | 81.6 | 84.9 | 87.0 | 92.0 | 250.1 | 274.6 | 294.3 | 272.6 | 273.0 |
| AT | 63.1 | 65.5 | 68.5 | 69.2 | 74.0 | 49.5 | 51.8 | 52.4 | 51.9 | 53.0 | 84.9 | 97.7 | 111.4 | 123.8 | 141.0 |
| PL | 68.1 | 73.4 | 81.4 | 93.7 | 109.3 | 0.7 | 0.8 | 0.7 | 0.7 | 0.8 | 100.6 | 122.7 | 149.0 | 158.8 | 190.8 |
| PT | 28.0 | 29.6 | 31.3 | 32.2 | 34.7 | 25.4 | 23.7 | 23.8 | 22.2 | 22.9 | 156.1 | 171.8 | 168.9 | 159.2 | 187.5 |
| RO | 12.7 | 14.9 | 17.0 | 20.5 | 24.7 | 0.6 | 0.7 | 0.7 | . | . | 23.7 | 32.6 | 43.5 | 52.7 | 69.8 |
| SI | 75.0 | 76.1 | 77.0 | 72.9 | 76.5 | 19.8 | 20.2 | 20.6 | 21.1 | 21.0 | 87.3 | 97.9 | 110.9 | . | 122.2 |
| SK | 73.3 | 77.8 | 80.8 | 72.3 | 78.2 | 5.5 | 5.8 | 6.2 | 6.9 | 7.0 | 76.1 | 86.1 | 101.4 | 103.6 | 118.9 |
| FI | 171.4 | 177.5 | 193.2 | 196.4 | 212.8 | . | . | . | . | . | 298.3 | 331.5 | 352.6 | 324.8 | 341.6 |
| SE | 129.6 | 144.1 | 145.7 | 166.7 | 184.1 | 33.2 | 35.4 | 38.9 | 43.3 | 45.1 | 333.3 | 348.7 | 360.2 | 327.5 | 339.6 |
| Euro area | 58.8 | 61.5 | 65.3 | 67.4 | 73.1 | 58.6 | 59.6 | 61.3 | 63.9 | 67.6 | 107.2 | 121.6 | 136.5 | 139.9 | 164.1 |
| EU | 60.2 | 63.3 | 67.4 | 70.8 | 77.7 | 46.5 | 47.3 | 48.7 | 50.8 | 53.8 | 108.1 | 122.9 | 138.7 | 142.5 | 166.5 |

1) Except cards with e-money function.



EUROPEAN CENTRAL BANK

EUROSYSTEM

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 | | | | |
|------------------|---------|------|------|------|------|--|---------|---------|---------|---------|------------------------|------|------|------|------|
| | 2017 | 2018 | 2019 | 2020 | 2021 | 2017 | 2018 | 2019 | 2020 | 2021 | 2017 | 2018 | 2019 | 2020 | 2021 |
| BE | 0.1 | 0.1 | 0.1 | 0.0 | 0.0 | 1.6 | 4.3 | 3.9 | 5.0 | 4.1 | 0.2 | 0.5 | 2.3 | 2.8 | 5.3 |
| BG | 0.0 | 0.0 | 0.0 | 0.0 | . | 0.5 | 0.9 | 1.3 | 1.6 | . | 15.0 | 16.4 | 21.2 | 20.9 | 24.7 |
| CZ | 0.0 | 0.0 | 0.0 | 0.0 | . | 0.1 | . | . | . | . | . | 0.1 | 0.0 | 0.0 | 0.0 |
| DK | 0.0 | 0.0 | - | - | - | - | - | - | - | - | 1.5 | 1.1 | 0.9 | 0.4 | 0.2 |
| DE | 0.2 | 0.1 | 0.1 | 0.1 | 0.1 | 0.4 | 0.4 | 0.4 | 0.3 | 0.3 | 3.4 | 3.0 | 2.6 | 1.9 | 1.6 |
| EE | 0.0 | 0.0 | 0.0 | - | - | - | - | - | - | - | . | 3.2 | 9.3 | 21.8 | 28.4 |
| IE | 8.6 | 7.6 | 6.5 | 4.8 | 4.1 | . | 1.3 | 3.1 | 36.3 | 61.3 | . | 13.2 | 12.9 | 10.7 | 10.6 |
| GR | 0.6 | 0.6 | 0.5 | 0.4 | 0.4 | 2.1 | 3.4 | 3.1 | 3.4 | 4.4 | 14.4 | 15.1 | 13.5 | 10.1 | 8.9 |
| ES | 1.3 | 1.0 | 0.9 | 0.6 | 0.6 | 0.0 | 0.0 | 0.0 | 0.7 | 1.0 | 7.5 | 6.2 | 5.4 | 3.3 | 2.8 |
| FR | 28.7 | 25.9 | 23.4 | 17.3 | 16.2 | 0.8 | 0.9 | 0.9 | 0.5 | 0.9 | 0.3 | 2.2 | 0.2 | 0.2 | 0.4 |
| HR | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 1.3 | 1.3 | . | 1.7 | 4.0 | 19.2 | 17.7 | 17.3 | 13.9 | 14.1 |
| IT | 2.8 | 2.5 | 2.2 | 1.6 | 1.5 | 9.7 | 12.3 | 16.2 | 19.5 | 26.4 | 4.5 | 4.4 | 4.2 | 3.5 | 3.5 |
| CY | 14.3 | 13.8 | 11.7 | 7.2 | 6.1 | . | . | 5.4 | 6.1 | 7.0 | 18.8 | 17.3 | 0.0 | 0.0 | 0.2 |
| LV | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.1 | 0.0 | . | . | . | . | . | . | . | . |
| LT | 0.0 | . | - | - | - | . | . | . | 15.1 | 65.8 | . | . | . | . | . |
| LU | 0.4 | . | 0.4 | 0.2 | 0.2 | 4,390.1 | 5,032.4 | 5,399.8 | 7,059.0 | 7,870.7 | 0.0 | 3.0 | 2.5 | 1.4 | 1.4 |
| HU | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | . | . | 0.4 | . | . | 3.0 | 3.5 | 3.5 | 3.4 | 3.7 |
| MT | 20.6 | 20.0 | 18.3 | 14.3 | 10.2 | 2.7 | 3.2 | 2.3 | 3.0 | 25.0 | 0.8 | 2.5 | 12.3 | 8.0 | 17.6 |
| NL | 0.0 | . | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.1 | 0.1 | 0.0 | . | . | . | . |
| AT | 0.1 | 0.1 | 0.1 | 0.0 | 0.0 | 0.7 | 0.5 | 0.5 | 0.5 | 0.4 | 5.0 | 5.3 | 5.9 | 5.9 | 5.4 |
| PL | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | - | - | - | - | - | - | - | - | - | - |
| PT | 5.2 | 4.7 | 4.1 | 3.1 | 2.6 | 6.2 | 7.0 | 8.3 | 6.6 | 6.8 | 7.4 | 7.3 | 6.5 | 5.3 | 5.4 |
| RO | 0.1 | 0.1 | 0.1 | 0.0 | . | . | . | . | . | . | 4.5 | 4.0 | 3.4 | 2.3 | 1.8 |
| SI | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.3 | 0.4 | . | 1.7 | 2.2 | 15.8 | 15.3 | 14.7 | 16.7 | 14.8 |
| SK | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.4 | 0.3 | 0.1 | . | . | 7.9 | 8.6 | 8.1 | 6.5 | 6.2 |
| FI | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | . | . | . | . | . | . | . | . | . | . |
| SE | 0.0 | 0.0 | 0.0 | 0.0 | . | 0.5 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.1 | . | . | . |
| Euro area | 6.7 | 6.1 | 5.5 | 4.0 | 3.8 | 10.1 | 12.0 | 13.5 | 17.9 | 21.7 | 4.2 | 4.3 | 3.7 | 2.9 | 2.9 |
| EU | 5.1 | 4.6 | 4.2 | 3.1 | 2.9 | 7.7 | 9.2 | 10.4 | 13.7 | 16.7 | 3.9 | 4.0 | 3.5 | 2.9 | 2.9 |