

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 ¹⁾ | | | | |
|------------------|------------------|--------------|--------------|--------------|--------------|---------------|-------------|-------------|-------------|-------------|--|------------|------------|------------|------------|
| | 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 |
| Euro area | 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 |
| EU | 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 | - | - | - | - | - | - | - | - | - | - |
| Euro area | . | . | . | 6.1 | 5.6 | 0.3 | 0.3 | 0.4 | 0.5 | 0.6 | 7.2 | 5.6 | 5.5 | 5.1 | 5.0 |
| EU | . | . | . | 5.0 | 4.7 | 0.2 | 0.2 | 0.3 | 0.3 | 0.4 | 9.1 | 7.4 | 7.1 | 6.7 | 7.3 |