

## 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