



EUROPEAN CENTRAL BANK

EUROSYSTEM

9.6 Value of payments as a ratio to GDP

(percentages; 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	1,344.3	1,531.2	1,718.5	1,711.3	1,688.8	24.8	28.7	29.4	29.6	29.2	21.0	21.1	21.9	23.6	23.6
BG	712.4	712.5	656.0	765.5	998.7	0.4	.	3.9	.	.	8.1	9.2	9.9	10.5	13.4
CZ	5,778.5	2,818.7	2,585.9	2,710.0	2,747.2	2.9	3.5	3.3	3.0	3.7	11.8	13.1	13.9	16.3	18.8
DK	969.7	923.9	919.0	919.1	1,031.6	.	.	.	.	.	26.0	25.6	26.3	25.9	26.2
DE	1,569.8	1,536.5	1,577.7	1,688.8	1,724.0	101.3	99.5	98.3	94.8	96.2	8.6	9.3	10.1	10.8	11.0
EE	690.7	664.5	627.7	643.2	801.0	-	-	-	-	-	24.3	24.7	25.3	25.4	25.6
IE	642.6	790.2	1,293.0	1,943.4	2,079.8	37.4	37.7	37.6	37.4	36.6	15.6	16.0	17.8	16.5	17.3
GR	346.1	351.0	381.5	434.7	404.4	2.8	1.9	2.1	2.0	2.4	12.2	12.9	14.3	22.2	24.5
ES	877.7	814.3	796.9	847.8	861.8	50.0	44.2	47.0	42.8	45.9	14.3	15.5	16.9	18.9	21.2
FR	1,047.7	1,024.0	1,061.7	1,414.4	1,500.4	68.7	69.4	70.2	72.9	75.8	23.0	24.1	25.0	25.3	26.5
HR	485.8	494.7	518.0	562.0	534.6	4.8	5.2	5.6	.	.	16.4	17.6	18.8	21.1	23.0
IT	427.4	439.7	406.9	395.3	413.3	23.1	25.3	25.7	25.9	29.1	10.4	11.5	12.4	13.5	15.1
CY	1,112.2	634.1	619.2	604.1	622.4	9.1	.	9.8	7.4	12.2	19.1	23.1	.	.	31.5
LV	995.6	755.9	642.5	593.3	646.7	0.0	0.0	0.0	0.0	0.0	18.7	18.4	.	.	21.1
LT	548.6	564.5	559.6	684.2	729.7	-	0.0	.	0.4	0.8	13.2	14.7	16.0	21.2	52.0
LU	2,779.8	2,994.6	3,106.0	3,328.4	3,871.9	17.7	18.9	17.3	16.9	17.8	16.5	17.9	19.7	19.4	19.3
HU	1,935.6	1,853.5	1,658.3	1,736.1	1,785.0	2.1	3.1	3.0	2.8	2.6	12.7	14.4	16.1	18.3	19.4
MT	1,148.9	965.3	777.6	522.8	564.2	.	.	.	1.6	1.4	16.3	18.7	.	.	23.4
NL	3,180.5	2,466.5	2,386.8	2,681.3	4,168.2	31.9	34.5	33.9	33.2	33.3	18.2	18.5	18.2	16.8	15.9
AT	756.6	782.6	824.8	875.5	970.7	36.1	40.8	44.8	52.5	64.1	10.6	11.2	11.7	12.5	13.3
PL	2,846.0	2,996.8	2,986.8	3,489.0	3,878.3	1.4	1.4	1.3	1.2	1.3	13.1	14.7	16.2	17.4	18.8
PT	608.7	620.2	622.4	666.2	698.9	19.7	16.7	16.1	16.7	17.6	39.4	41.9	38.1	40.5	44.8
RO	851.3	800.1	772.9	903.4	966.3	1.2	1.1	1.3	1.4	2.8	7.4	8.7	10.3	12.1	14.5
SI	661.7	600.4	589.9	581.9	597.9	6.8	6.8	7.0	7.4	6.7	13.5	14.2	15.1	15.7	16.9
SK	1,490.9	1,161.6	1,061.5	1,059.5	1,046.7	4.0	5.8	5.9	5.7	6.8	15.5	13.0	14.2	15.8	17.9
FI	1,140.0	1,209.6	1,145.7	1,182.6	1,171.4	0.1	.	.	0.2	0.4	21.0	21.9	22.6	21.9	22.7
SE	350.1	377.6	364.9	370.6	400.4	11.8	12.0	12.3	12.6	12.8	22.4	22.3	22.3	20.3	20.4
Euro area	1,209.4	1,155.4	1,187.6	1,353.6	1,501.6	.	57.8	58.1	57.7	59.6	14.8	15.7	16.5	17.3	18.4
EU	1,295.9	1,214.1	1,237.9	1,404.7	1,552.6	51.2	50.9	51.0	50.4	52.0	15.1	16.0	16.8	17.5	18.6

1) Except cards with e-money function.



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EUROSYSTEM

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				
	2017	2018	2019	2020	2021	2017	2018	2019	2020	2021	2017	2018	2019	2020	2021
BE	2.0	1.6	1.1	0.6	0.3	0.2	0.4	0.5	0.8	0.6	1.3	1.9	2.8	3.2	5.3
BG	0.0	0.0	0.0	0.0	.	0.9	1.8	2.1	1.0	.	94.6	80.3	72.0	61.5	62.1
CZ	0.4	0.4	0.3	0.2	0.2	.	.	.	.	.	.	0.9	0.8	19.5	14.6
DK	0.0	0.0	-	-	-	-	-	-	-	-	3.7	2.8	2.3	1.4	1.0
DE	3.3	2.7	2.1	1.5	1.1	0.0	0.0	0.0	0.0	0.0	18.3	16.7	15.1	12.6	10.9
EE	0.0	0.0	0.0	-	-	-	-	-	-	-	52.2	46.9	50.1	65.3	74.6
IE	46.2	41.2	37.6	27.9	25.7	.	0.0	0.1	1.9	6.6	.	.	.	.	.
GR	54.8	56.8	48.8	40.2	37.9	0.6	0.8	1.8	1.5	2.3	55.6	53.1	57.7	51.1	47.1
ES	30.3	22.4	22.3	16.3	17.4	0.0	0.0	0.0	0.1	0.2	30.0	24.2	25.0	16.0	13.9
FR	43.6	37.7	33.4	26.6	23.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.1	0.1	0.0
HR	0.0	0.0	0.0	0.0	.	0.1	0.1	.	0.3	0.5	82.9	78.8	73.1	61.7	58.0
IT	25.3	23.1	20.9	16.8	16.6	1.4	1.7	2.0	2.6	3.0	34.1	32.9	32.1	28.8	29.7
CY	131.0	147.6	108.6	86.7	56.3	.	.	1.2	1.5	1.4	92.8	82.1	0.0	0.3	1.5
LV	0.0	0.0	0.0	0.0	0.0	0.0	.	.	.	.	.	.	.	.	.
LT	.	0.0	-	-	-	.	5.1	.	15.1	38.4	11.5	9.8	10.0	8.8	8.5
LU	0.6	0.4	0.3	0.2	0.2	191.2	220.0	229.1	292.2	315.9	0.0	6.3	5.3	3.4	3.1
HU	0.0	0.0	0.0	0.0	0.0	.	.	0.1	.	.	1,327.7	1,141.7	1,302.7	1,033.6	1,105.3
MT	146.7	137.3	127.9	105.5	78.1	1.0	1.9	2.7	4.0	28.3	.	16.2	51.9	41.9	43.2
NL	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	1.8	1.5	1.3	0.8	0.5	0.0	0.0	.	.	0.0	0.6	0.8	0.9	1.5	1.8
PL	0.0	0.0	0.0	0.0	.	-	-	-	-	-	-	-	-	-	-
PT	65.8	60.6	54.4	42.2	39.3	0.6	0.6	0.8	0.8	0.8	41.9	36.4	29.9	27.9	25.6
RO	2.1	1.8	1.5	1.2	1.0	.	.	.	.	.	60.1	55.8	47.3	40.4	37.0
SI	0.1	0.0	0.0	0.0	0.0	.	0.1	.	0.4	0.4	35.1	32.7	32.2	32.9	31.4
SK	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.1	0.1	52.0	47.7	42.6	33.2	29.8
FI	0.5	0.1	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	0.1	0.0	.
Euro area	.	18.0	16.1	12.4	11.6	1.3	1.5	1.6	2.2	2.9	16.6	15.1	14.3	11.8	11.1
EU	17.8	15.4	13.8	10.6	9.8	1.1	1.3	1.4	1.9	2.5	28.8	26.0	27.2	22.1	22.6