



EUROPEAN CENTRAL BANK

EUROSYSTEM

15.2 Increase/decrease in the real value of payments at terminals

POS transactions at terminals provided by resident PSPs

(annual percentage changes; HICP-adjusted)

	With cards issued by non-resident PSPs				With cards issued by resident PSPs			
	2018	2019	2020	2021	2018	2019	2020	2021
BE	3.8	7.0	-34.3	48.5	-10.6	-3.6	-3.3	2.6
BG	.	.	.	.	.	14.1	15.8	.
CZ	13.2	12.2	-34.2	.	5.7	9.1	11.1	9.3
DK	10.2	0.4	-59.3	31.8	1.1	2.8	-1.0	-0.4
DE	23.1	9.6	-15.8	10.9	16.0	2.2	-1.0	-7.0
EE	-0.0	.	.	.	3.9	5.5	2.3	-1.2
IE	23.5	71.1	-15.2	39.9	14.6	46.4	0.6	10.9
GR	18.3	7.0	-27.5	16.4	7.3	9.8	34.7	15.9
ES	3.9	92.9	-48.5	-2.1	5.8	4.6	-2.1	14.2
FR	16.9	-5.5	-4.8	-42.6	1.3	-0.8	-2.7	1.1
HR	14.7	9.6	-50.4	88.3	9.7	9.6	2.2	8.7
IT	15.2	8.6	-71.6	39.0	9.2	8.5	1.2	15.7
CY	13.0	.	.	.	12.2	.	.	.
LV	19.3	6.2	-24.9	14.8	4.2	9.7	3.4	14.3
LT	.	6.3	-1.5	29.6	.	13.3	14.1	7.2
LU	24.5	110.8	-8.4	-49.1	7.5	.	.	.
HU	11.3	14.9	-60.6	7.4	29.8	15.6	1.5	9.1
MT	.	.	.	97.5	.	.	.	.
NL	35.7	2.1	-11.6	-9.3	-0.4	-1.5	-3.1	-9.1
AT	19.7	12.0	-27.1	-3.3	4.5	5.5	12.1	3.5
PL	22.5	16.2	-29.1	26.4	17.5	14.5	7.6	10.1
PT	11.0	100.4	-31.4	22.2	8.1	-4.9	-4.5	9.2
RO	15.1	28.1	-10.9	38.0	17.9	19.1	16.4	21.1
SI	19.3	-1.4	-38.1	14.9	9.1	7.7	3.4	10.3
SK	14.5	46.0	-48.5	.	25.5	10.3	5.3	22.5
FI	.	30.9	-39.2	2.8	.	-0.3	-7.6	-1.0
SE	31.2	3.1	-41.3	-2.0	-5.8	3.2	-6.2	4.5
Euro area	17.5	33.4	-28.0	0.2	5.0	2.3	-0.7	3.3
EU	17.4	30.6	-29.3	4.8	4.5	2.8	-0.7	3.8



EUROPEAN CENTRAL BANK

EUROSYSTEM

15.2 Increase/decrease in the real value of payments at terminals (cont'd)

With cards issued by resident PSPs
(annual percentage changes; HICP-adjusted)

	POS transactions at terminals provided by non-resident PSPs				E-money payments with cards on which e-money can be stored directly ¹⁾			
	2018	2019	2020	2021	2018	2019	2020	2021
BE	-14.6	9.8	2.7	-17.2	-28.6	7.9	7.7	20.7
BG	29.3	19.7	-9.6	40.5	-	-	-	-
CZ	212.1	21.8	-37.2	22.8	-	-	-	-
DK	6.7	-1.7	-52.5	33.6	-	-	-	-
DE	9.2	3.6	-38.3	21.8	-6.7	-11.4	50.0	7.2
EE	12.2	15.0	-50.8	3.7	-	-	-	-
IE	18.9	24.0	-17.1	9.1	-	-	-	-
GR	24.9	13.4	-46.8	43.1	12.5	-9.3	83.0	-26.8
ES	11.5	16.0	-26.0	-2.5	-	-	-	78.8
FR	9.2	2.4	-23.5	50.4	-98.0	-66.1	1,048.4	-94.2
HR	-	-	-	-	16.8	7.6	-1.9	16.2
IT	295.3	-41.2	-12.7	6.7	-	-	-	-
CY	230.1	32.3	-17.9	28.3	-	-	-	-
LV	6.2	3.5	-12.4	-28.9	-	-	-	-
LT	24.7	25.3	49.5	259.1	-	-	-	-
LU	7.8	18.3	-3.2	4.0	-	-	-	-
HU	-38.9	3.1	93.0	11.6	-	-	-	-
MT	32.3	20.3	-53.4	86.9	-	-	-	-
NL	102.7	97.9	-16.2	-18.5	-	-	-	-
AT	10.4	4.7	-20.7	11.0	-	-	-	-
PL	30.7	26.6	-5.6	30.3	-	-	-	-
PT	16.0	4.6	3.4	28.3	-	-	-	-
RO	14.6	15.4	-34.7	59.5	-	-	-	-
SI	17.7	17.6	-24.2	8.8	-	-	-	-
SK	20.9	9.2	-20.4	95.6	67.5	1,009.9	-29.1	-48.6
FI	2.5	-5.7	-69.4	13.7	-	-	-	-
SE	-45.0	34.1	-43.0	45.9	-	-	-	-
Euro area	28.9	18.6	-19.2	10.2	-48.3	-6.6	84.9	16.0
EU	25.2	18.6	-20.6	12.6	-46.0	-5.8	76.2	15.7

¹⁾ Includes also remote payments with cards on which e-money can be stored directly.