

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			
	2016	2017	2018	2019	2016	2017	2018	2019
BE	-4.7	3.7	3.8	7.0	-0.2	30.9	-10.6	-3.5
BG	52.1	43.4	4.6	29.9	7.3	81.0	-15.9	16.1
CZ	10.0	13.3	13.2	12.2	8.8	11.8	5.7	9.1
DK	-15.9	4.8	10.2	0.4	-17.7	2.2	1.1	2.8
DE	2.8	10.4	36.1	9.6	7.6	-1.7	16.3	2.0
EE	-20.9	31.9	0.0	4.0	5.4	5.6	3.9	5.5
IE	16.6	14.6	23.5	71.1	18.4	5.9	14.6	46.4
GR	23.1	20.4	18.3	7.0	80.9	21.4	45.7	10.2
ES	19.7	11.1	3.9	92.9	8.0	7.1	5.8	4.6
FR	-34.8	53.8	16.9	-5.5	-9.6	16.2	1.3	-0.8
HR	-12.6	19.1	14.7	9.6	3.9	8.1	9.7	9.6
IT	-17.8	20.0	15.2	16.7	10.1	2.0	9.2	6.7
CY	.	.	13.0	10.6	.	16.0	12.2	1.8
LV	-0.3	28.9	19.3	6.2	11.1	5.2	4.2	9.7
LT	9.7	47.6	47.8	6.3	21.6	4.3	11.7	13.3
LU	25.8	13.7	24.5	25.7	1.5	2.3	7.5	0.6
HU	14.9	17.3	11.3	14.9	18.4	24.3	29.8	15.6
MT	.	.	22.8	13.8	.	.	49.7	-7.4
NL	11.7	-4.7	35.7	2.1	3.3	2.3	-0.4	-1.5
AT	-2.3	11.3	19.7	12.0	0.8	3.4	4.5	5.5
PL	-2.5	17.9	22.5	16.2	19.2	15.7	17.5	14.5
PT	11.7	20.1	11.0	100.4	6.5	7.9	8.1	-4.9
RO	40.0	12.2	15.1	28.1	22.0	26.3	17.9	19.1
SI	-15.6	20.1	19.3	-1.4	4.6	7.5	9.1	7.7
SK	38.4	-2.7	14.5	46.0	30.9	-1.0	25.5	10.3
FI	-13.7	34.2	0.1	30.9	-9.1	-1.0	0.8	0.6
SE	29.9	-6.1	31.2	3.1	31.4	-13.7	-5.8	3.2
UK	-68.8	-	-	-	5.8	7.3	1.3	3.1
Euro area	-3.9	18.8	19.7	28.3	1.2	.	5.5	2.1
EU	-14.9	10.5	19.4	26.1	-0.5	.	3.6	3.0

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⁾			
	2016	2017	2018	2019	2016	2017	2018	2019
BE	14.49	95.51	-14.64	10.90	254.20	29.78	-28.58	7.92
BG	18.62	16.32	29.31	19.66	-	-	-	-
CZ	11.39	22.65	212.10	21.97	-	-	-	-
DK	-58.74	31.70	6.69	-1.75	-	-	-	-
DE	-21.99	22.73	9.19	13.66	2.33	-11.45	-6.68	-12.17
EE	13.18	15.08	12.19	14.98	-	-	-	-
IE	19.49	21.52	18.85	4.96	-	-	-	-
GR	13.87	10.06	24.95	13.40	-5.53	113.37	12.49	-9.31
ES	25.03	47.63	11.53	15.97	-	-	-	-
FR	14.66	20.57	9.18	2.38	665.28	42.72	-97.98	-66.10
HR	-	-	-	-	64.44	3.94	16.84	7.58
IT	12.11	7.67	295.28	-41.18	-	-	-	-
CY	9.82	-59.52	230.13	32.25	-	-	-14.94	-13.27
LV	-5.38	8.52	6.21	3.52	-	-	-	-
LT	16.12	25.05	24.75	25.35	-	-	-	-
LU	-2.24	14.57	7.84	18.55	-	-	-	-
HU	19.23	17.69	-38.94	3.12	-	-	-	-
MT	7.71	-43.78	32.35	8.00	-	-	101.98	-61.64
NL	10.80	-10.18	102.68	92.11	-	-	-	-
AT	13.72	9.79	10.39	4.74	-	-	-	-
PL	20.24	23.89	30.68	26.61	-	-	-	-
PT	14.44	10.50	16.03	4.62	-	-	-	-
RO	26.82	12.86	14.64	15.40	-	-	-	-
SI	8.20	14.04	17.65	17.56	-	-	-	-
SK	25.08	11.57	20.90	9.20	-	-	67.47	1,009.91
FI	11.55	0.83	2.49	-5.71	-	-	-	-
SE	14.27	22.87	-45.01	34.14	71.50	-34.45	-	-
UK	4.34	-8.45	4.60	-4.17	-	-	-	-
Euro area	6.50	20.74	28.85	17.38	88.15	30.84	-48.27	-6.51
EU	-0.16	8.78	19.26	12.27	87.00	29.25	-45.99	-5.69

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