



EUROPEAN CENTRAL BANK

EUROSYSTEM

7.3 Increase/decrease in the number of payments  
(annual percentage changes)

	Credit transfers				Direct debits				Cards payments with cards issued by resident PSPs <sup>1)</sup>			
	2018	2019	2020	2021	2018	2019	2020	2021	2018	2019	2020	2021
BE	7.8	6.8	3.0	9.2	6.9	5.4	3.6	-0.4	16.0	11.1	5.8	12.5
BG	16.0	-12.7	12.0	16.0	.	1.4	.	.	24.0	21.7	9.1	33.2
CZ	6.4	4.9	1.6	7.3	9.7	-2.8	-7.2	-3.0	20.6	18.9	14.8	21.1
DK	26.2	9.6	1.3	7.1	.	.	.	.	3.1	6.6	-1.7	4.0
DE	2.7	3.2	3.3	3.3	1.6	3.2	5.6	4.2	18.1	18.8	19.6	9.7
EE	5.7	3.5	0.8	7.3	.	.	.	.	8.9	8.9	-3.5	7.1
IE	11.1	7.9	9.9	23.1	4.5	5.7	7.2	5.3	21.3	20.3	3.0	20.6
GR	-2.5	4.5	35.3	0.7	4.6	6.6	7.7	21.0	24.9	25.5	41.3	33.4
ES	-0.7	25.0	-6.8	19.5	-10.8	-2.2	-2.3	8.1	16.5	18.7	7.3	27.5
FR	4.3	5.3	5.4	8.0	2.9	3.8	5.8	8.6	10.7	9.9	-4.9	15.6
HR	4.7	5.8	-0.6	7.6	1.0	1.5	-28.7	1.1	12.3	15.2	6.4	18.2
IT	4.3	3.8	5.3	8.7	11.9	6.5	5.6	10.1	16.6	15.4	4.4	32.5
CY	13.2	10.4	18.3	19.2	.	.	.	.	.	.	.	28.0
LV	4.5	6.3	4.6	8.4	.	.	.	.	14.4	13.2	1.3	4.1
LT	9.2	8.5	16.2	35.2	.	.	.	72.9	19.5	19.8	32.2	137.5
LU	16.0	-4.3	-5.6	10.6	5.3	5.8	2.6	4.3	.	.	7.7	15.9
HU	-39.4	7.4	5.4	8.3	6.6	3.2	-7.4	2.5	24.5	19.3	7.1	20.6
MT	28.5	-8.3	-2.8	39.6	.	.	.	.	.	.	.	35.6
NL	11.5	10.7	2.6	13.9	16.1	4.7	3.1	6.4	10.4	7.9	-6.9	0.7
AT	4.3	5.1	1.4	7.4	5.1	1.7	-0.6	2.7	15.8	14.5	11.6	14.3
PL	7.7	10.8	15.1	16.1	4.1	-4.3	0.1	5.3	21.9	21.4	6.5	19.5
PT	5.6	5.8	2.8	7.9	-6.7	0.2	-6.5	3.1	9.9	-1.7	-5.7	17.8
RO	16.1	13.8	19.7	20.4	10.4	7.9	.	.	36.6	32.7	20.6	32.0
SI	1.8	2.0	-4.7	5.2	2.1	2.8	3.0	-0.0	12.5	14.2	.	15.3
SK	6.3	4.0	-10.5	8.1	4.8	7.7	10.9	1.3	13.3	17.8	2.4	14.5
FI	3.7	9.0	1.8	8.6	.	.	.	.	11.3	6.5	-7.7	5.4
SE	12.5	2.1	15.2	11.1	7.9	11.0	12.0	5.0	5.8	4.4	-8.4	4.4
<b>Euro area</b>	<b>4.7</b>	<b>6.5</b>	<b>3.3</b>	<b>8.6</b>	<b>1.9</b>	<b>3.0</b>	<b>4.4</b>	<b>5.8</b>	<b>13.7</b>	<b>12.6</b>	<b>2.7</b>	<b>17.3</b>
<b>EU</b>	<b>5.3</b>	<b>6.7</b>	<b>5.2</b>	<b>9.7</b>	<b>2.1</b>	<b>3.1</b>	<b>4.4</b>	<b>5.7</b>	<b>13.9</b>	<b>13.1</b>	<b>2.8</b>	<b>16.8</b>

1) Except cards with e-money function.



EUROPEAN CENTRAL BANK

EUROSYSTEM

7.3 Increase/decrease in the number of payments (cont'd)  
(annual percentage changes)

	Cheques				E-money payments with e-money issued by resident PSPs				Other payment services			
	2018	2019	2020	2021	2018	2019	2020	2021	2018	2019	2020	2021
BE	-21.5	-27.3	-38.0	-25.7	172.0	-9.5	27.3	-17.2	121.4	330.7	24.1	86.4
BG	11.1	-20.0	-37.5	.	71.8	40.6	19.4	.	8.5	28.0	-1.6	17.2
CZ	-15.4	-15.4	-36.4	.	.	.	.	.	432.6	-86.3	64.9	19.2
DK	-85.7	-	-	-	-	-	-	-	-22.9	-19.9	-53.6	-54.1
DE	-18.3	-20.6	-25.8	-22.9	-2.4	-3.4	-19.0	-12.0	-11.8	-13.0	-28.0	-16.0
EE	-	-	-	-	-	-	-	-	69.8	196.3	133.7	30.7
IE	-11.3	-12.8	-25.7	-13.1	219.6	144.8	1,071.4	70.1	4.7	-1.0	-15.7	-0.5
GR	-6.0	-12.7	-20.6	-9.4	59.4	-7.3	8.2	30.4	4.3	-10.9	-25.0	-11.8
ES	-21.0	-9.6	-29.7	-1.7	-	-	-	32.6	-16.1	-12.7	-38.9	-13.9
FR	-9.3	-9.2	-25.9	-5.9	11.7	0.7	-42.4	78.8	783.9	-89.6	-1.8	89.9
HR	-83.3	100.0	-50.0	0.0	3.5	.	135.6	128.5	-8.7	-2.7	-20.3	-2.4
IT	-8.9	-12.0	-27.8	-9.8	26.8	31.1	19.6	34.7	-3.8	-3.3	-18.1	-0.3
CY	-2.2	-14.0	-37.9	-14.2	.	20.2	13.6	16.2	-7.1	-	-	900.0
LV	-50.0	-	-	-	-61.3	.	.	.	.	.	.	.
LT	.	.	.	.	.	.	285.8	335.7	1.9	.	-3.9	-2.6
LU	.	1.7	-63.3	17.8	16.9	9.5	32.7	13.3	-	-15.6	-41.7	-2.3
HU	-	-	-	-	.	113.6	.	.	19.1	-0.2	-5.1	10.5
MT	0.5	-4.6	-20.4	-28.3	20.8	-23.6	33.8	733.2	209.5	412.4	-33.6	122.9
NL	.	-22.7	-69.0	-94.4	46.3	15.1	223.0	-34.8	.	.	.	.
AT	-18.3	-22.4	-44.4	-19.7	-32.2	6.9	-0.6	-17.3	6.0	12.9	-0.1	-7.3
PL	-6.8	-9.8	-31.1	-21.6	-	-	-	-	-	-	-	-
PT	-10.6	-12.6	-24.1	-16.6	13.9	18.4	-20.4	2.1	-2.4	-10.5	-19.1	2.4
RO	-11.2	-12.8	-18.7	.	.	.	.	.	-10.9	-16.8	-32.1	-20.2
SI	-31.2	-27.3	-75.0	-	20.9	.	118.5	23.5	-2.8	-3.3	14.2	-11.2
SK	800.0	-25.9	-95.0	-	-11.3	-60.6	.	.	9.5	-6.4	-18.8	-5.2
FI	-43.2	-72.0	-42.9	-50.0	.	.	.	.	.	.	.	.
SE	-99.2	150.0	-	-	-	-	-	-	-	-	-	-
<b>Euro area</b>	-9.6	-9.6	-26.1	-6.7	19.4	13.2	32.3	21.5	3.7	-14.9	-20.1	-1.2
<b>EU</b>	-9.6	-9.6	-26.1	-6.7	19.2	13.2	32.5	21.6	2.9	-11.5	-18.6	0.4