



EUROPEAN CENTRAL BANK

EUROSYSTEM

## 8. Value of payment transactions involving non-MFIs

Total value of payments  
(total for the period)

	Total value of payments (EUR trillions)					Increase/decrease in the real value of payments (annual percentage changes; HICP adjusted)					Average value per payment (EUR)				
	2017	2018	2019	2020	2021	2018	2019	2020	2021	2017	2018	2019	2020	2021	
BE	6.2	7.3	8.5	8.1	8.9	15.1	15.3	-5.2	2.8	1,643.3	1,718.5	1,833.8	1,665.1	1,664.6	
BG	0.4	0.5	0.5	0.4	0.5	3.1	-1.8	-6.5	12.8	856.8	773.4	742.3	644.5	636.6	
CZ	1.9	2.0	2.3	2.5	2.9	0.8	9.3	10.0	4.8	1,152.0	1,060.8	1,062.5	1,036.4	1,023.0	
DK <sup>1)</sup>	2.9	2.9	2.9	3.0	3.6	-2.8	1.3	0.0	16.6	1,066.9	957.3	908.0	921.1	1,061.0	
DE	55.6	56.1	59.2	60.9	65.9	-0.8	4.0	3.7	2.4	2,608.9	2,500.7	2,473.7	2,351.4	2,414.9	
EE	0.2	0.2	0.2	0.2	0.3	0.6	0.8	1.9	25.3	392.2	376.8	355.4	355.8	460.5	
IE	2.2	2.9	5.0	7.6	9.3	29.6	68.5	54.0	15.5	1,576.6	1,768.0	2,602.9	3,542.8	3,511.6	
GR	0.8	0.8	0.9	0.9	0.9	-9.4	20.4	0.8	-1.1	787.1	638.6	687.1	519.4	441.5	
ES	11.6	11.1	11.3	10.6	11.6	-6.0	1.2	-5.9	2.7	1,485.8	1,353.4	1,219.6	1,117.8	1,006.0	
FR	27.2	27.3	29.0	35.6	40.7	-1.4	4.6	22.6	10.6	1,237.4	1,161.9	1,166.1	1,469.0	1,501.3	
HR	0.3	0.3	0.3	0.3	0.4	5.1	7.4	-3.0	3.3	399.6	401.8	403.1	381.7	368.1	
IT	9.1	9.5	9.0	8.0	9.0	3.2	-5.5	-10.7	7.9	1,501.4	1,394.8	1,182.0	999.2	907.4	
CY	0.3	0.2	0.2	0.2	0.2	-32.3	-0.9	-9.6	2.8	2,522.6	1,496.6	1,321.3	1,086.0	954.4	
LV	0.3	0.2	0.2	0.2	0.2	-19.6	-13.1	-10.7	12.4	614.2	471.6	379.9	326.7	372.5	
LT	0.2	0.3	0.3	0.4	0.5	9.2	4.4	24.7	14.8	481.4	468.5	437.1	419.5	254.4	
LU	2.9	3.3	4.0	4.1	5.5	11.7	18.9	3.2	26.5	1,018.5	991.0	1,091.5	864.4	1,016.3	
HU	4.2	4.1	4.4	3.8	4.5	-1.2	4.1	-7.5	11.2	3,132.4	3,187.6	2,949.4	2,452.0	2,463.6	
MT	0.1	0.1	0.1	0.1	0.1	-2.8	-6.7	-34.9	14.7	2,577.7	2,142.3	1,798.0	1,200.8	981.5	
NL	23.8	19.5	19.8	21.8	36.1	-19.7	-1.1	8.7	56.0	3,057.2	2,239.7	2,105.0	2,367.2	3,714.3	
AT	3.0	3.2	3.5	3.6	4.2	6.6	7.0	0.8	13.9	1,664.9	1,652.8	1,656.3	1,595.9	1,724.6	
PL	13.4	15.0	16.0	18.5	22.4	11.3	4.6	15.2	15.4	2,053.4	1,983.6	1,806.8	1,900.9	1,950.2	
PT	1.5	1.6	1.6	1.6	1.7	4.1	2.1	-2.4	7.0	646.5	634.4	653.3	675.3	653.3	
RO	1.6	1.8	1.9	2.1	2.5	8.4	2.8	13.0	11.5	2,225.3	1,744.9	1,485.5	1,426.8	1,313.6	
SI	0.3	0.3	0.3	0.3	0.3	-4.1	1.9	-2.8	8.0	753.1	690.0	666.5	651.3	681.3	
SK	1.3	1.1	1.1	1.0	1.1	-15.5	-6.7	-7.3	2.2	1,436.8	1,128.5	986.2	962.4	932.4	
FI	2.6	2.9	2.8	2.9	3.0	8.0	-3.6	2.1	1.5	1,015.6	1,023.9	929.8	994.4	977.1	
SE	2.0	1.9	1.9	1.9	2.3	2.3	-0.3	0.2	11.4	394.4	360.5	340.2	348.5	393.5	
<b>Euro area</b>	149.3	147.8	157.0	167.8	199.4	-2.5	4.9	7.2	13.2	1,784.6	1,633.8	1,605.6	1,654.0	1,746.9	
<b>EU</b>	176.1	176.3	187.2	200.4	238.4	-1.4	4.5	6.8	13.0	1,710.5	1,574.0	1,536.3	1,578.7	1,664.9	

<sup>1)</sup> The figures for direct debits are excluded from the total payments figure for Denmark due to confidentiality of the national data.



EUROPEAN CENTRAL BANK

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## 8. Value of payment transactions involving non-MFIs (cont'd)

Total value of payments  
(total for the period)

	Value per capita (EUR thousands)					Value as a ratio to GDP (percentage of GDP)				
	2017	2018	2019	2020	2021	2017	2018	2019	2020	2021
BE	545.2	638.2	738.5	699.9	763.5	1,393.4	1,585.1	1,772.5	1,757.1	1,761.2
BG	60.6	64.4	65.7	61.8	74.9	816.5	804.4	744.0	694.8	724.9
CZ	182.9	191.5	214.9	234.4	267.2	997.5	964.7	1,016.5	1,162.0	1,199.9
DK <sup>1)</sup>	511.0	496.9	504.3	506.1	609.0	999.4	952.2	947.7	947.7	1,039.5
DE	672.5	676.3	712.0	732.4	792.2	1,701.3	1,665.9	1,703.0	1,789.4	1,822.0
EE	139.0	144.1	147.2	148.2	207.7	767.2	732.9	697.6	717.9	886.5
IE	465.0	600.4	1,009.0	1,522.0	1,844.5	748.0	891.2	1,395.0	2,020.0	2,132.6
GR	78.1	71.4	87.0	85.8	89.1	474.8	426.6	508.6	554.9	521.6
ES	250.3	237.0	239.9	223.2	244.5	1,001.7	920.1	907.3	945.2	959.0
FR	404.9	404.8	428.2	523.0	596.0	1,183.1	1,155.2	1,190.3	1,534.4	1,625.5
HR	71.3	76.8	84.1	80.4	89.5	588.9	595.8	614.7	645.2	607.7
IT	151.0	158.0	150.4	134.6	152.2	521.8	534.2	500.1	481.7	503.3
CY	299.7	202.5	199.4	176.8	188.8	1,268.1	812.9	758.7	720.3	707.7
LV	144.2	119.7	106.9	95.6	117.0	1,037.3	791.0	666.8	600.3	655.3
LT	86.0	96.5	103.8	129.3	163.6	575.6	594.1	592.7	725.1	818.0
LU	4,882.4	5,446.9	6,457.6	6,544.3	8,587.0	5,010.7	5,515.7	6,434.4	6,375.4	7,614.1
HU	425.5	419.4	445.6	393.4	462.3	3,278.7	3,013.0	2,971.2	2,782.3	2,912.6
MT	315.7	300.0	272.7	174.0	203.7	1,239.3	1,115.9	963.5	672.3	691.0
NL	1,392.0	1,131.7	1,143.3	1,247.3	2,059.9	3,230.6	2,519.5	2,439.0	2,731.2	4,148.4
AT	338.4	365.0	395.6	401.1	472.5	805.8	837.2	884.3	938.6	1,041.4
PL	348.0	390.5	417.6	481.5	586.8	2,870.7	3,005.9	3,010.5	3,509.6	3,884.9
PT	147.6	154.9	158.7	154.3	169.8	776.1	776.4	761.7	792.4	813.7
RO	82.6	91.1	95.9	108.9	128.3	868.3	860.9	829.5	951.4	1,016.9
SI	149.3	144.8	149.3	142.4	161.2	717.2	654.1	641.9	636.4	650.1
SK	234.5	201.7	193.9	182.3	196.6	1,506.4	1,222.0	1,119.7	1,065.3	1,066.1
FI	477.3	521.3	507.6	518.4	542.0	1,161.6	1,231.8	1,168.5	1,204.5	1,196.9
SE	196.4	190.6	185.4	187.3	223.9	411.5	412.0	399.6	403.6	431.3
<b>Euro area</b>	<b>438.6</b>	<b>433.0</b>	<b>458.5</b>	<b>489.3</b>	<b>581.3</b>	<b>1,330.3</b>	<b>1,274.2</b>	<b>1,309.9</b>	<b>1,463.7</b>	<b>1,613.7</b>
<b>EU</b>	<b>394.8</b>	<b>394.6</b>	<b>418.0</b>	<b>447.0</b>	<b>532.3</b>	<b>1,346.5</b>	<b>1,302.6</b>	<b>1,335.2</b>	<b>1,487.6</b>	<b>1,634.8</b>

1) The figures for direct debits are excluded from the total payments figure for Denmark due to confidentiality of the national data.



EUROPEAN CENTRAL BANK

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## 8. Value of payment transactions involving non-MFIs (cont'd)

Total value of payments  
(total for the period)

	Value per euro in overnight deposit held by non-MFIs					Country's share in the total EU value of payments (percentages)				
	2017	2018	2019	2020	2021	2017	2018	2019	2020	2021
BE	26.3	30.9	35.1	28.5	27.5	3.5	4.1	4.5	4.0	3.7
BG	.	.	.	.	.	0.2	0.3	0.2	0.2	0.2
CZ	.	13.5	14.4	13.6	13.7	1.1	1.2	1.2	1.3	1.2
DK <sup>1)</sup>	15.5	15.1	.	.	14.9	1.7	1.6	1.6	1.5	1.5
DE	25.4	23.9	24.1	21.6	21.6	31.6	31.8	31.6	30.4	27.6
EE	12.8	12.8	11.8	9.3	10.8	0.1	0.1	0.1	0.1	0.1
IE	.	.	.	.	.	1.3	1.7	2.7	3.8	3.9
GR	.	.	7.1	6.0	5.0	0.5	0.4	0.5	0.5	0.4
ES	12.2	10.6	10.0	8.2	8.1	6.6	6.3	6.0	5.3	4.9
FR	26.6	25.0	23.9	22.0	23.0	15.4	15.5	15.5	17.7	17.1
HR	.	.	.	.	.	0.2	0.2	0.2	0.2	0.1
IT	.	.	.	5.3	5.5	5.1	5.4	4.8	4.0	3.8
CY	.	.	.	.	.	0.1	0.1	0.1	0.1	0.1
LV	.	.	.	.	.	0.2	0.1	0.1	0.1	0.1
LT	13.4	14.0	12.4	10.2	10.0	0.1	0.2	0.2	0.2	0.2
LU	8.8	13.7	15.2	14.1	15.9	1.7	1.9	2.1	2.1	2.3
HU	80.3	69.3	69.4	52.1	53.3	2.4	2.3	2.3	1.9	1.9
MT	9.1	8.7	7.7	4.7	4.9	0.1	0.1	0.1	0.0	0.0
NL	51.5	42.2	39.7	37.4	54.1	13.5	11.1	10.6	10.9	15.1
AT	12.0	11.8	12.1	10.7	11.7	1.7	1.8	1.9	1.8	1.8
PL	71.1	72.6	67.5	.	.	7.6	8.5	8.6	9.2	9.4
PT	14.9	13.8	12.9	10.1	10.1	0.9	0.9	0.9	0.8	0.7
RO	27.2	28.8	28.6	24.8	24.2	0.9	1.0	1.0	1.0	1.0
SI	14.7	12.4	12.2	9.3	9.2	0.2	0.2	0.2	0.1	0.1
SK	28.5	22.9	19.6	14.6	13.3	0.7	0.6	0.6	0.5	0.4
FI	.	.	.	.	.	1.5	1.6	1.5	1.4	1.3
SE	.	.	.	.	.	1.1	1.1	1.0	1.0	1.0
<b>Euro area</b>	20.6	19.3	19.2	17.2	18.6	84.8	83.8	83.9	83.8	83.7
<b>EU</b>	21.5	20.4	20.3	18.2	19.6	100.0	100.0	100.0	100.0	100.0

1) The figures for direct debits are excluded from the total payments figure for Denmark due to confidentiality of the national data.