

9.3 Increase/decrease in the real value of payments

(annual percentage changes; HICP-adjusted)

	Credit transfers				Direct debits				Card payments with cards issued by resident PSPs ¹⁾			
	2015	2016	2017	2018	2015	2016	2017	2018	2015	2016	2017	2018
BE	-10.0	-3.9	-2.6	5.0	-15.5	0.9	2.4	18.1	1.4	8.0	6.5	0.7
BG	14.9	8.6	-10.2	4.6	-13.7	1.8	5.7	.	23.6	14.1	58.0	-1.1
CZ	354.2	50.1	16.6	-48.7	-67.9	-11.0	-7.9	-3.8	14.4	17.0	16.3	16.1
DK	6.7	5.0	5.2	2.3	.	.	.	.	9.8	5.0	11.6	0.1
DE	2.9	-3.0	1.8	-1.3	12.7	-8.1	-2.2	-0.7	4.3	3.0	7.3	10.2
EE	-10.9	-12.2	-2.6	0.9	-	-	-	-	9.2	7.4	8.3	6.6
IE	79.7	-2.5	-13.3	34.5	42.9	6.9	6.7	.	40.9	17.2	12.1	11.9
GR	-22.2	9.0	19.5	2.3	125.7	-32.9	-5.5	-15.1	45.9	73.1	38.0	7.0
ES	-4.3	-5.0	-32.7	-5.1	-8.7	1.7	15.2	-9.5	7.6	11.2	11.4	10.8
FR	2.5	0.6	0.4	-1.3	5.0	2.0	4.5	2.0	6.2	3.4	6.0	5.9
HR	-5.7	0.8	0.0	5.8	3.2	7.7	6.3	11.9	5.1	4.0	9.8	11.5
IT	-4.9	0.5	5.1	4.3	13.1	1.3	8.9	10.3	10.5	10.1	2.2	9.9
CY	71.2	-41.8	1.6	-39.7	94.6	-0.1	22.2	7.4	13.7	7.1	12.4	27.9
LV	-17.8	-22.9	-16.6	-20.6	-	-	-	-	10.7	6.4	6.8	4.1
LT	8.3	-1.5	6.7	8.8	26.8	-	-	-	28.6	14.7	14.9	17.5
LU	1.3	-2.2	15.4	10.5	-49.7	26.4	0.7	8.5	5.9	6.4	11.3	10.8
HU	-1.5	7.4	6.9	2.9	7.8	4.8	7.2	55.6	19.2	22.0	23.0	21.2
MT	35.8	-19.6	8.4	16.4	71.1	.	.	.	12.0	11.4	22.6	15.8
NL	7.7	1.0	21.3	-20.1	9.4	-6.2	2.5	11.4	7.1	7.0	4.3	4.7
AT	-3.1	-2.4	-1.7	6.1	-9.3	-4.9	2.0	15.7	-1.0	5.9	7.2	8.8
PL	28.1	12.0	3.6	11.3	29.6	2.3	1.0	5.7	16.9	19.3	16.3	18.7
PT	-9.9	-5.5	0.9	5.6	13.7	2.1	3.2	-11.9	5.8	7.3	8.5	10.6
RO	22.2	7.8	1.0	1.2	25.6	2.2	25.9	0.4	19.6	24.8	26.0	29.1
SI	11.2	-25.3	-19.4	-4.6	22.1	3.8	3.2	4.7	1.4	6.0	9.5	11.2
SK	4.3	2.8	23.1	-19.0	-21.6	1.3	11.6	.	13.0	-14.4	1.7	-13.1
FI	.	-1.3	-6.0	8.0	.	.	.	40.6	3.8	2.8	3.1	6.2
SE	-12.3	9.8	9.3	10.2	-15.0	4.6	5.5	4.2	-7.2	7.6	1.7	1.7
UK ²⁾	0.4	12.1	6.0	-2.4	6.5	-0.2	0.3	-0.4	7.1	4.0	-0.7	1.9
Euro area	.	-1.9	0.3	-3.3	.	-3.9	2.0	1.2	7.2	6.2	6.8	7.7
EU²⁾	.	0.6	1.3	-4.1	9.5	-5.3	0.5	0.8	11.2	0.9	2.2	5.3

1) Except cards with e-money function.

2) At the time of publication in July 2019, UK data for 2018 were not available. Newly transmitted data for UK have been included in this report on 26 November 2019. Consequently, EU figures have also been updated and comprise UK data, wherever applicable.

9.3 Increase/decrease in the real value of payments (cont'd)

(annual percentage changes; HICP-adjusted)

	Cheques				E-money payments with e-money issued by resident PSPs				Other payment services			
	2015	2016	2017	2018	2015	2016	2017	2018	2015	2016	2017	2018
BE	-30.6	-28.9	-29.4	-22.1	18.6	69.8	31.7	182.7	-2.2	-11.4	812.0	-21.0
BG	17.6	-16.1	-27.1	-12.7	33.2	175.4	74.9	101.3	14.1	33.6	-32.3	-11.3
CZ	-34.9	-6.1	-1.9	-9.7	.	.	.	.	.	.	.	.
DK	-42.2	-39.8	-99.3	-82.3	.	.	.	.	.	.	.	.
DE	-9.2	-4.2	-28.8	-19.5	23.3	42.8	5.6	1.7	0.6	-7.9	-9.9	-6.9
EE	-	-64.4	-99.2	-11.3	.	.	.	.	47,842,254.7	4.5	17.2	-5.8
IE	30.3	-10.7	-11.5	-5.4	.	.	-23.2	.	.	.	.	.
GR	-15.7	-14.8	-11.0	4.6	112.2	71.4	37.6	41.3	1.2	-54.8	-21.1	-3.7
ES	8.1	-4.5	2.6	-24.2	.	.	.	.	-5.6	-7.9	-1.5	-17.6
FR	-3.8	-8.9	-8.1	-12.7	64.0	45.9	50.3	1.0	36,265.2	-99.8	1.1	-1.5
HR	-8.5	-94.8	-66.5	-44.7	-56.7	64.4	3.9	16.8	.	157,963.1	-4.4	-1.2
IT	-7.6	-3.3	-9.1	-8.0	25.8	20.5	19.8	18.1	0.1	-2.7	-3.1	-2.9
CY	16.2	4.1	16.3	19.1	.	.	.	.	.	.	4,493,434.6	-6.5
LV	-47.3	-19.4	-63.4	.	.	.	408.9	-79.8	.	.	.	.
LT	.	.	.	-88.2	.	.	.	149.6	.	-10.9	-8.0	-9.9
LU	-12.7	-47.2	-22.4	-36.0	30.1	22.7	15.5	16.3	.	.	.	.
HU	-	-	-	-	.	.	.	.	121.3	-20.4	-5.2	-7.6
MT	2.7	.	.	.	64.4	15.2	111.7	118.1	.	.	.	.
NL	4.2	-11.1	-53.0	-18.1	-87.1	-28.0	-9.7	28.3	-71.6	197.9	.	.
AT	-15.6	-3.6	-3.4	-14.8	6.7	-0.2	-21.3	-20.8	20.9	23.7	0.8	38.9
PL	12.4	-19.7	-1.6	27.2	.	.	.	.	.	.	.	.
PT	-12.0	-6.2	-3.5	-4.1	13.9	5.6	10.4	13.7	-3.6	-3.7	-1.7	-10.5
RO	-6.3	-12.1	-9.3	-7.2	326.6	-8.8	-25.1	-40.0	.	.	.	.
SI	-38.6	1.4	-19.9	-29.6	.	.	.	.	932.0	-1.7	-7.3	-1.8
SK	-16.9	-15.0	-46.4	.	38.1	87.8	42.1	9.3	-5.3	69,539.9	-11.6	-4.7
FI	-70.5	22.1	-47.6	-76.4	.	.	.	.	-74.2	-12.1	66.2	-47.2
SE	-33.0	-18.7	-79.9	-95.8	.	71.5	-34.4	9,528.2	.	.	.	.
UK ¹⁾	-9.2	-13.1	-13.3	-11.8	.	.	.	.	.	.	.	.
Euro area	.	.	.	-12.2	29.8	23.2	17.1	18.8	.	-21.7	2.7	-13.6
EU¹⁾	.	.	.	-12.3	29.9	23.5	16.9	19.1	23.2	-19.6	-1.0	-11.6

1) At the time of publication in July 2019, UK data for 2018 were not available. Newly transmitted data for UK have been included in this report on 26 November 2019. Consequently, EU figures have also been updated and comprise UK data, wherever applicable.