



EUROPEAN CENTRAL BANK

EUROSYSTEM

9.4 Average value per payment
(EUR; total for the period)

	Credit transfers					Direct debits					Cards payments with cards issued by resident PSPs ¹⁾				
	2017	2018	2019	2020	2021	2017	2018	2019	2020	2021	2017	2018	2019	2020	2021
BE	4,041.9	4,417.0	4,824.9	4,454.5	4,460.0	236.1	264.4	266.8	247.2	271.9	51.8	46.4	45.0	43.8	43.3
BG	1,468.4	1,354.9	1,565.4	1,625.5	2,022.4	34.9	.	364.4	.	.	32.9	32.3	31.1	30.1	32.0
CZ	13,961.7	6,952.2	6,502.4	6,399.1	6,706.6	132.7	157.8	166.2	152.3	217.1	25.8	25.9	24.7	23.9	25.3
DK	4,047.6	3,132.5	2,910.1	2,892.5	3,273.8	.	.	.	.	.	37.5	36.6	36.2	36.6	38.4
DE	8,143.1	8,000.5	8,206.8	8,244.2	8,634.6	324.6	323.4	319.6	283.0	292.1	62.4	59.3	55.7	48.3	47.6
EE	1,088.8	1,073.4	1,052.5	1,034.9	1,372.8	.	.	.	.	.	18.6	18.8	18.9	19.0	20.5
IE	6,849.4	8,312.5	13,765.1	19,683.7	19,565.0	879.2	930.0	958.5	930.8	988.8	51.1	47.5	47.8	45.2	45.0
GR	1,766.6	1,865.6	1,980.1	1,504.8	1,537.1	279.8	184.3	190.9	158.2	166.5	42.6	36.7	33.1	32.8	30.0
ES	8,870.0	8,584.0	6,950.9	7,157.3	6,541.7	259.1	265.9	298.7	251.3	267.5	41.2	39.7	37.7	35.3	33.5
FR	6,219.7	5,993.9	6,087.3	7,290.0	7,747.8	385.9	389.4	391.5	364.4	377.5	44.0	42.8	41.7	42.1	41.3
HR	741.8	762.0	795.5	784.3	790.1	88.6	99.7	110.6	.	.	27.5	27.7	27.1	25.8	27.1
IT	5,339.8	5,371.5	4,857.9	4,132.8	4,259.9	488.7	487.5	472.3	414.5	453.5	64.3	62.6	59.4	56.9	51.6
CY	12,165.2	6,542.0	6,160.2	4,773.4	4,474.8	197.1	.	235.0	173.3	300.5	65.9	69.9	.	.	59.6
LV	1,680.1	1,318.6	1,108.4	940.7	1,055.6	.	.	.	.	.	18.5	17.3	.	.	18.7
LT	1,377.1	1,397.7	1,371.2	1,462.2	1,289.8	.	.	.	19.4	25.7	20.3	20.4	19.9	20.2	23.3
LU	24,183.0	23,314.0	26,250.7	30,513.2	36,647.9	566.7	594.8	536.0	523.5	601.8	66.8	62.9	58.5	55.0	53.9
HU	4,412.7	7,468.2	6,682.4	6,241.3	6,644.1	37.0	53.8	54.2	51.2	53.2	24.2	23.4	23.7	23.6	23.3
MT	10,134.1	7,190.9	6,851.9	4,409.8	3,833.0	.	.	.	120.7	103.8	65.7	65.0	.	.	56.5
NL	10,192.8	7,434.1	6,826.6	7,323.1	10,748.1	194.5	190.0	187.4	174.1	176.6	31.3	30.2	29.1	28.1	28.4
AT	5,035.6	5,212.5	5,389.9	5,384.0	5,898.7	306.7	343.3	382.8	430.6	543.3	52.5	50.1	47.0	43.0	42.3
PL	5,081.6	5,292.4	5,102.4	5,108.6	5,338.5	234.6	240.0	251.4	215.2	255.6	15.8	15.5	15.1	15.1	14.8
PT	4,135.3	4,179.0	4,140.1	4,025.0	4,131.9	147.3	140.0	141.1	146.0	157.8	48.0	48.6	47.0	49.4	49.0
RO	6,411.3	5,653.9	5,235.9	5,014.3	4,886.6	196.9	182.0	204.9	206.2	425.8	29.7	28.2	27.2	26.1	25.9
SI	1,837.0	1,746.5	1,775.3	1,781.8	1,928.7	71.5	74.3	78.2	78.0	78.8	32.1	32.2	31.6	32.9	34.2
SK	3,158.0	2,451.0	2,264.8	2,472.3	2,383.6	113.5	164.4	165.1	139.2	172.8	31.6	24.7	24.1	25.8	26.8
FI	2,733.1	2,884.1	2,575.8	2,591.0	2,497.3	.	.	.	1,241.5	909.8	28.9	27.9	27.8	29.1	30.1
SE	1,289.2	1,211.8	1,161.8	1,032.1	1,122.7	169.4	157.2	146.8	135.1	146.7	32.1	29.6	28.7	28.8	31.1
Euro area	6,773.5	6,388.7	6,368.4	6,690.5	7,350.0	.	329.7	332.0	300.6	315.7	45.6	44.0	42.4	41.1	40.1
EU	6,309.7	5,809.9	5,754.1	5,937.5	6,457.1	323.3	325.8	327.9	297.2	312.6	41.0	39.3	37.8	36.7	36.1

1) Except cards with e-money function.



EUROPEAN CENTRAL BANK

EUROSYSTEM

9.4 Average value per payment (cont'd)

(EUR; total for the period)

	Cheques					E-money payments with e-money issued by resident PSPs					Other payment services				
	2017	2018	2019	2020	2021	2017	2018	2019	2020	2021	2017	2018	2019	2020	2021
BE	6,152.7	6,371.4	6,311.2	5,339.5	4,065.9	46.7	41.1	50.8	60.2	65.5	2,068.3	1,439.8	499.1	447.9	442.0
BG	2,151.3	1,729.3	1,395.0	1,511.5	.	128.5	154.0	145.9	59.3	.	467.6	391.3	300.3	259.9	247.7
CZ	4,759.3	5,295.3	6,175.4	6,738.3	8,007.2	.	.	.	.	.	.	1,248.7	9,440.0	125,933.6	87,796.4
DK	1,123.8	1,397.9	-	-	-	-	-	-	-	-	1,259.9	1,276.2	1,358.7	1,815.2	2,938.6
DE	8,494.2	8,585.2	8,694.5	8,197.7	8,112.9	22.4	24.5	27.0	34.7	43.0	2,142.5	2,285.4	2,455.8	2,759.5	3,022.2
EE	-	-	-	-	-	-	-	-	-	-	.	2,897.3	1,122.1	605.5	605.3
IE	3,314.5	3,660.1	4,176.5	4,368.3	5,292.8	.	25.4	26.1	39.8	91.0	.	.	.	.	.
GR	14,302.0	15,997.6	16,057.2	15,036.8	17,327.4	47.2	42.1	96.8	69.4	88.4	633.8	589.0	732.4	780.8	902.5
ES	5,783.6	5,616.3	6,401.4	6,011.5	6,980.8	-	-	-	21.5	60.0	1,003.1	996.4	1,222.3	1,155.3	1,247.7
FR	520.0	510.1	513.4	522.5	532.6	16.3	15.0	9.1	19.3	16.1	47.3	5.4	126.3	114.7	42.1
HR	84.6	285.4	279.8	44.6	.	9.1	10.4	.	19.6	19.9	521.4	573.8	576.5	552.0	605.7
IT	2,634.4	2,692.5	2,800.3	2,883.4	3,372.7	42.7	40.2	37.8	36.9	34.7	2,176.6	2,223.5	2,279.1	2,304.5	2,554.1
CY	2,159.7	2,655.5	2,418.1	2,923.7	2,397.3	.	.	58.1	60.3	53.4	1,160.2	1,179.1	-	3,560.0	1,734.5
LV	1,508.5	1,839.0	-	-	-	41.3	.	.	.	.	.	.	.	.	.
LT	-	865.6	-	-	-	-	302.3	.	177.1	115.3	.	77.5	82.1	76.5	84.7
LU	1,422.4	899.3	742.6	1,010.3	1,080.8	42.4	43.3	42.8	42.1	45.9	-	2,047.6	2,110.1	2,419.5	2,539.3
HU	-	-	-	-	-	.	.	27.9	.	.	57,878.7	44,774.5	54,981.5	43,239.8	46,944.1
MT	1,814.0	1,833.9	1,941.3	1,870.8	2,169.1	98.2	160.2	328.5	333.8	319.1	.	1,737.0	1,174.8	1,330.0	691.2
NL	9,024.4	9,433.5	10,063.4	7,089.2	9,834.0	35.5	31.7	27.8	.	.	0.0	0.0	0.0	0.0	0.0
AT	8,273.8	8,773.5	9,831.4	10,648.6	8,291.2	24.9	29.5	.	.	22.2	48.1	64.0	71.3	109.3	150.4
PL	2,015.7	2,772.4	2,348.7	2,293.9	.	-	-	-	-	-	-	-	-	-	-
PT	2,399.4	2,589.3	2,778.2	2,650.1	3,123.5	17.0	17.1	19.6	23.7	25.1	1,071.6	998.3	956.0	1,029.5	976.5
RO	2,736.6	2,891.3	3,051.2	3,016.0	3,172.3	.	.	.	.	.	1,283.3	1,454.7	1,617.5	1,997.9	2,513.2
SI	1,735.1	1,802.6	1,618.5	2,568.5	-	.	37.6	.	45.3	49.2	461.0	472.1	507.1	439.1	524.2
SK	911.7	458.7	568.1	1,764.0	-	9.9	12.4	59.9	75.3	64.3	1,022.6	906.4	910.5	855.3	855.4
FI	26,891.0	11,337.4	8,059.9	5,209.5	3,836.5	.	.	.	.	.	.	.	.	.	.
SE	1,563.0	7,798.6	179.4	-	-	0.1	-	-	-	-	-	205.8	271.0	289.5	.
Euro area	.	1,006.2	1,032.6	1,026.7	1,101.2	41.6	42.2	42.0	41.9	47.6	1,309.3	1,186.7	1,369.2	1,341.1	1,382.3
EU	1,016.3	1,007.8	1,034.1	1,028.3	1,102.8	41.7	42.4	42.3	42.0	47.7	2,172.8	1,970.8	2,421.0	2,312.3	2,541.2