



EUROPEAN CENTRAL BANK

EUROSYSTEM

12.2 Increase/decrease in the number of cash withdrawals and loading/unloading transactions

Cash withdrawals at ATMs provided by resident PSPs

(annual percentage changes)

	With cards issued by non-resident PSPs				With cards issued by resident PSPs			
	2018	2019	2020	2021	2018	2019	2020	2021
BE	4.8	32.7	-51.8	7.5	-3.5	-3.7	-36.3	-7.6
BG	.	.	-16.3	.	2.7	.	-5.6	6.9
CZ	0.1	-3.9	-47.3	7.3	-0.0	-2.7	-19.5	-0.2
DK	.	.	-49.3	.	-7.7	-13.6	-27.1	-8.5
DE	25.7	-1.8	22.6	79.4	-2.0	-3.7	-21.6	-10.1
EE	-3.3	.	-32.3	-10.9	-4.1	-6.1	-16.8	-6.8
IE	-5.5	-11.7	-41.5	-17.4	5.2	-29.6	-40.3	-23.6
GR	3.9	-10.8	-47.2	24.1	3.5	1.8	-17.9	0.7
ES	12.7	-8.2	-63.4	21.9	0.8	-2.8	-30.0	4.0
FR	15.7	56.2	-48.1	8.2	-3.9	-3.1	-22.2	0.1
HR	.	-6.7	-52.1	58.3	2.6	-0.8	-14.2	3.7
IT	-	-	-	-	0.2	-1.4	-20.2	4.2
CY	-11.8	14.5	54.0	-7.2	.	.	.	.
LV	-49.3	10.4	-31.8	-15.9	-5.0	-6.0	-18.6	-13.0
LT	20.7	10.2	1.8	15.3	3.1	-4.6	-20.5	-13.9
LU	3.5	-1.1	-46.0	10.0	.	.	.	.
HU	-0.7	.	-48.6	-6.5	-3.3	-0.5	-12.8	-4.1
MT	-16.5	.	-48.8	-0.6	.	.	.	.
NL	-20.5	-8.0	-55.3	-76.2	-7.8	-11.8	-54.8	-77.6
AT	3.0	-1.6	-42.9	-21.6	-0.9	-2.4	-21.1	-7.2
PL	2.6	1.3	-31.0	3.1	-4.2	-5.9	-21.2	-4.4
PT	-0.3	282.1	-27.1	0.2	0.4	-9.7	-21.3	-0.8
RO	2.7	10.6	9.7	21.7	6.8	5.7	-11.2	5.8
SI	5.9	2.5	-29.2	-1.9	-0.7	-1.9	-20.7	-3.0
SK	12.6	19.3	-43.2	-2.1	5.3	-0.7	-20.0	-5.8
FI	5.9	.	-33.4	-11.0	-9.1	-10.5	-28.2	-14.3
SE	.	.	-52.1	.	-24.8	-4.7	-24.1	-11.2
Euro area	10.2	24.2	-27.1	34.5	-1.5	-4.2	-24.2	-4.6
EU	6.6	19.4	-27.7	31.1	-1.7	-3.9	-23.0	-3.9



EUROPEAN CENTRAL BANK

EUROSYSTEM

12.2 Increase/decrease in the number of cash withdrawals and loading/unloading transactions (cont'd)

With cards issued by resident PSPs
(annual percentage changes)

	Cash withdrawals at ATMs provided by non-resident PSPs				E-money card-loading/unloading transactions at terminals provided by resident PSPs			
	2018	2019	2020	2021	2018	2019	2020	2021
BE	0.1	6.8	-41.6	35.6	34.7	31.1	28.6	12.1
BG	3.0	1.0	-25.9	.	.	.	35.7	.
CZ	15.7	-1.0	-31.2	26.2	.	.	.	.
DK	-2.7	-7.4	-62.1	.	.	.	.	.
DE	3.0	7.2	.	13.6	-16.9	-11.8	-44.0	-51.5
EE	4.8	-6.1	-39.1	-14.2	.	.	.	.
IE	32.4	34.5	-39.5	38.8	.	.	.	.
GR	4.8	-12.6	-30.3	6.4	35.2	35.9	18.1	22.6
ES	-1.3	-1.6	-48.4	4.2	.	.	.	.
FR	4.3	-5.1	-52.3	29.6	.	.	.	.
HR	.	.	.	.	14.6	8.8	.	-24.3
IT	11.7	39.1	-40.8	2.0	14.5	15.6	-1.0	17.7
CY	74.0	-22.4	-59.0	.	.	.	.	.
LV	-22.0	-16.2	-40.7	.	.	.	.	.
LT	11.1	63.5	158.3	301.7	.	.	.	.
LU	14.5	6.4	-16.2	4.5	.	.	.	.
HU	7.5	3.1	72.9	.	.	.	.	.
MT	13.0	8.9	-54.8	.	.	.	.	.
NL	81.0	95.8	-58.4	16.6	.	.	.	.
AT	2.0	-4.1	-49.7	17.2	6.9	4.9	11.0	-29.3
PL	18.4	9.2	-23.2	2.8	.	.	.	.
PT	2.7	-17.3	-45.3	10.4	16.2	14.2	3.5	-6.1
RO	12.4	2.3	-21.2	11.8	.	.	.	.
SI	4.9	4.6	-30.3	1.1	.	.	.	17.8
SK	7.4	-1.9	-42.0	31.2	.	.	.	.
FI	0.6	-10.7	-61.7	-19.4	.	.	.	.
SE	139.9	195.3	-31.0	-14.7	.	.	.	.
Euro area	15.7	22.2	-46.8	32.6	14.6	16.1	0.2	15.8
EU	21.3	37.0	-41.8	17.8	14.5	16.1	0.1	15.8