



EUROPEAN CENTRAL BANK

EUROSYSTEM

13.2 Increase/decrease in the real value of cash withdrawals and loading/unloading transactions

Cash withdrawals at ATMs provided by resident PSPs

(annual percentage changes; HICP-adjusted)

	With cards issued by non-resident PSPs				With cards issued by resident PSPs			
	2018	2019	2020	2021	2018	2019	2020	2021
BE	2.4	9.0	-18.3	-8.3	-0.5	-10.0	-22.5	-9.6
BG	.	.	-6.5	.	.	.	5.7	16.9
CZ	-2.2	-5.5	-34.1	5.2	3.5	-0.6	-11.3	4.2
DK	-14.8	-8.5	-40.6	-6.6	-3.6	-12.0	-22.1	-2.6
DE	4.3	8.4	41.9	91.9	-0.7	-1.4	-10.8	-8.3
EE	.	21.7	-27.1	-20.4	-0.8	-2.1	.	.
IE	-4.3	-16.3	-35.7	-17.1	4.0	-17.9	-29.8	-19.2
GR	5.4	-8.5	-30.4	19.1	1.8	2.4	-4.0	1.6
ES	6.8	-3.0	-55.9	14.0	1.6	-0.5	-16.1	1.6
FR	15.1	11.1	-25.5	3.5	-1.7	-0.6	-13.2	0.8
HR	4.6	-9.0	-46.2	49.7	4.7	1.4	-3.3	0.6
IT	-	-	-	-	0.4	0.0	-11.2	2.5
CY	6.5	-4.3	13.2	-8.0	.	.	12.9	5.6
LV	-31.7	9.1	-22.9	-17.4	0.1	-1.5	-11.5	-7.2
LT	12.8	6.8	4.1	19.9	7.0	1.4	-11.5	-16.1
LU	.	.	-39.1	13.1	.	.	.	.
HU	4.5	-4.3	-44.7	-1.6	-6.0	3.4	-4.5	-3.3
MT	.	.	-46.9	-0.5	.	.	.	.
NL	-23.3	-11.3	-19.8	-37.2	-5.1	-9.6	-18.9	-35.8
AT	-0.3	-4.5	-38.7	-22.5	-0.5	-0.5	-12.1	-4.1
PL	3.0	-0.5	-28.3	-8.5	1.6	-0.4	-9.9	-4.0
PT	-3.2	162.7	-23.8	1.0	1.3	-8.8	-13.8	-1.1
RO	-4.4	4.8	-0.9	15.5	10.9	7.6	-4.2	4.9
SI	4.4	4.4	-18.4	-0.8	0.6	0.6	-6.3	0.2
SK	1.6	6.4	-30.6	-5.9	9.2	0.5	-8.1	4.3
FI	-2.8	.	-27.9	-17.3	-7.2	-9.0	-25.0	-17.9
SE	-16.7	-10.9	-44.6	-1.5	-18.3	-5.9	-18.8	-9.6
<b>Euro area</b>	3.6	10.1	-13.9	38.8	-0.1	-1.9	-12.6	-4.2
<b>EU</b>	1.5	7.7	-16.6	34.3	0.0	-1.5	-12.4	-3.5



EUROPEAN CENTRAL BANK

EUROSYSTEM

13.2 Increase/decrease in the real value of cash withdrawals and loading/unloading transactions (cont'd)

With cards issued by resident PSPs  
(annual percentage changes; HICP-adjusted)

	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	-0.2	6.1	-36.5	35.5	25.7	23.5	13.7	17.0
BG	4.6	-0.1	-15.9	.	.	.	32.1	.
CZ	7.9	-0.0	-22.5	18.7	.	.	.	.
DK	-3.6	-6.1	-59.3	1.1	-	-	-	-
DE	1.1	5.9	.	7.6	-17.1	-15.7	-35.1	.
EE	-1.4	-11.2	-33.5	-22.5	-	-	-	-
IE	29.9	35.7	-34.9	33.2	-	-	-	-
GR	5.5	-12.3	-21.6	-0.6	28.1	19.8	17.8	-40.8
ES	-4.2	1.3	-40.5	-0.8	-	-	-	-
FR	-5.7	-3.3	-46.7	23.9	-	-	-	-
HR	-	-	-	-	19.8	13.2	-16.4	-29.4
IT	14.6	53.3	-40.8	0.0	10.0	9.6	-1.7	12.6
CY	95.5	-14.1	-38.6	2.8	.	.	.	.
LV	-37.2	-27.7	-38.7	-11.5	-	-	-	-
LT	7.0	120.3	118.5	218.6	-	-	-	-
LU	9.9	6.1	-8.7	1.7	-	-	-	-
HU	33.1	28.4	107.2	-66.2	-	-	-	-
MT	8.8	-6.1	-45.2	148.0	.	.	.	.
NL	74.7	57.0	-19.8	-45.8	-	-	-	-
AT	-0.8	-3.5	-44.3	15.5	-10.0	-8.5	-10.0	-29.3
PL	15.6	8.5	-13.5	5.8	-	-	-	-
PT	2.3	-14.0	-38.7	7.8	16.0	11.1	-2.2	3.5
RO	11.4	10.8	-17.1	9.9	.	.	.	.
SI	7.7	8.3	-12.1	0.5	-	-	-	20.5
SK	-6.1	-5.9	-24.9	24.7	-	-	-	-
FI	-2.1	-8.8	-56.4	-19.4	-	-	-	-
SE	91.7	199.6	-28.7	-17.5	-	-	-	-
<b>Euro area</b>	13.3	18.1	-30.8	1.0	10.0	9.0	-1.3	10.4
<b>EU</b>	16.0	29.3	-29.0	-2.5	9.8	8.6	-1.8	10.1